

Student Loan Debt to Income Ratio by Percentage of Monthly Payments																	
Amount of Debt	Annual Salary																
	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
\$5,000	3.50%	2.80%	2.30%	2.00%	1.70%	1.50%	1.40%	1.30%	1.20%	1.10%	1.00%	0.90%	0.90%	0.80%	0.80%	0.70%	0.70%
\$10,000	6.90%	5.50%	4.60%	3.90%	3.50%	3.10%	2.80%	2.50%	2.30%	2.10%	2.00%	1.80%	1.70%	1.60%	1.50%	1.50%	1.40%
\$15,000	10.40%	8.30%	6.90%	5.90%	5.20%	4.60%	4.10%	3.80%	3.50%	3.20%	3.00%	2.80%	2.60%	2.40%	2.30%	2.20%	2.10%
\$20,000	13.80%	11.00%	9.20%	7.90%	6.90%	6.10%	5.50%	5.00%	4.60%	4.20%	3.90%	3.70%	3.50%	3.20%	3.10%	2.90%	2.80%
\$25,000	17.30%	13.80%	11.50%	9.90%	8.60%	7.70%	6.90%	6.30%	5.80%	5.30%	4.90%	4.60%	4.30%	4.10%	3.80%	3.60%	3.50%
\$30,000	20.70%	16.60%	13.80%	11.80%	10.40%	9.20%	8.30%	7.50%	6.90%	6.40%	5.90%	5.50%	5.20%	4.90%	4.60%	4.40%	4.10%
\$35,000	24.20%	19.30%	16.10%	13.80%	12.10%	10.70%	9.70%	8.80%	8.10%	7.40%	6.90%	6.40%	6.00%	5.70%	5.40%	5.10%	4.80%
\$40,000	27.60%	22.10%	18.40%	15.80%	13.80%	12.30%	11.00%	10.00%	9.20%	8.50%	7.90%	7.40%	6.90%	6.50%	6.10%	5.80%	5.50%
\$45,000	31.10%	24.90%	20.70%	17.80%	15.50%	13.80%	12.40%	11.30%	10.40%	9.60%	8.90%	8.30%	7.80%	7.30%	6.90%	6.50%	6.20%
\$50,000	34.50%	27.60%	23.00%	19.70%	17.30%	15.30%	13.80%	12.60%	11.50%	10.60%	9.90%	9.20%	8.60%	8.10%	7.70%	7.30%	6.90%
\$55,000	38.00%	30.40%	25.30%	21.70%	19.00%	16.90%	15.20%	13.80%	12.70%	11.70%	10.90%	10.10%	9.50%	8.90%	8.40%	8.00%	7.60%
\$60,000	41.40%	33.10%	27.60%	23.70%	20.70%	18.40%	16.60%	15.10%	13.80%	12.70%	11.80%	11.00%	10.40%	9.70%	9.20%	8.70%	8.30%
\$65,000	44.90%	35.90%	29.90%	25.60%	22.40%	19.90%	18.00%	16.30%	15.00%	13.80%	12.80%	12.00%	11.20%	10.60%	10.00%	9.40%	9.00%
\$70,000	48.30%	38.70%	32.20%	27.60%	24.20%	21.50%	19.30%	17.60%	16.10%	14.90%	13.80%	12.90%	12.10%	11.40%	10.70%	10.20%	9.70%
\$75,000	51.80%	41.40%	34.50%	29.60%	25.90%	23.00%	20.70%	18.80%	17.30%	15.90%	14.80%	13.80%	12.90%	12.20%	11.50%	10.90%	10.40%
\$80,000	55.20%	44.20%	36.80%	31.60%	27.60%	24.60%	22.10%	20.10%	18.40%	17.00%	15.80%	14.70%	13.80%	13.00%	12.30%	11.60%	11.00%
\$85,000	58.70%	47.00%	39.10%	33.50%	29.30%	26.10%	23.50%	21.30%	19.60%	18.10%	16.80%	15.70%	14.70%	13.80%	13.00%	12.40%	11.70%
\$90,000	62.10%	49.70%	41.40%	35.50%	31.10%	27.60%	24.90%	22.60%	20.70%	19.10%	17.80%	16.60%	15.50%	14.60%	13.80%	13.10%	12.40%
\$95,000	65.60%	52.50%	43.70%	37.50%	32.80%	29.20%	26.20%	23.90%	21.90%	20.20%	18.70%	17.50%	16.40%	15.40%	14.60%	13.80%	13.10%
\$100,000	69.00%	55.20%	46.00%	39.50%	34.50%	30.70%	27.60%	25.10%	23.00%	21.20%	19.70%	18.40%	17.30%	16.20%	15.30%	14.50%	13.80%

**KEY**

Your student loan debt is manageable with your income.
Your student loan debt will be somewhat of a financial burden with your income. You may need to choose a different payment plan or pick up another job.
Your student loan debt will be a significant financial burden with your income. You will definitely need a different payment plan and may not be able to feasibly pay off the debt.

\* It is recommended that your monthly debt payment not exceed more than 10% of your monthly income.  
 If it is above 10% of your monthly income, you will need to adjust your payment plan to extend the amount of years to pay back.  
 This chart is based on the standard 10 year payment plan and 6.8% interest.  
 The percentage indicates the percent of your monthly salary that would go toward your loans, not the yearly salary amount.