

**EDUCATION FINANCING-i (WITHOUT TAKAFUL)
ELECTRONIC PAYMENT**

YEAR	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
EFFECTIVE RATE	*KA+7.15%																			
FLAT RATE	5.39% - 6.58%																			
5,000	440	231	162	127	107	93	84	76	71	67	63	60	58	56	54	53	52	50	50	49
10,000	880	462	323	254	213	186	167	152	141	133	126	120	115	111	108	105	103	100	99	97
15,000	1,319	693	485	381	319	278	250	228	212	199	188	180	173	167	162	157	154	150	148	145
20,000	1,759	923	646	508	425	371	333	304	282	265	251	240	230	222	215	210	205	200	197	194
25,000	2,198	1,154	807	635	532	464	416	380	352	331	313	299	287	278	269	262	256	250	246	242
30,000	2,638	1,385	969	761	638	556	499	456	423	397	376	359	345	333	323	314	307	300	295	290
35,000	3,078	1,616	1,130	888	744	649	582	532	493	463	439	419	402	388	377	367	358	350	344	338
40,000	3,517	1,846	1,291	1,015	850	742	665	607	564	529	501	479	460	444	430	419	409	400	393	387
45,000	3,957	2,077	1,453	1,142	957	834	748	683	634	595	564	538	517	499	484	471	460	450	442	435
50,000	4,396	2,308	1,614	1,269	1,063	927	831	759	704	661	626	598	574	555	538	523	511	500	491	483
55,000	4,836	2,538	1,775	1,395	1,169	1,019	914	835	775	727	689	658	632	610	592	576	562	550	540	531
60,000	5,275	2,769	1,937	1,522	1,275	1,112	997	911	845	793	752	718	689	665	645	628	613	600	589	580
65,000	5,715	3,000	2,098	1,649	1,382	1,205	1,080	987	916	859	814	777	747	721	699	680	664	650	638	628
70,000	6,155	3,231	2,259	1,776	1,488	1,297	1,163	1,063	986	926	877	837	804	776	753	733	715	700	687	676
75,000	6,594	3,461	2,421	1,903	1,594	1,390	1,246	1,139	1,056	992	939	897	861	832	806	785	766	750	736	724
80,000	7,034	3,692	2,582	2,030	1,700	1,483	1,329	1,214	1,127	1,058	1,002	957	919	887	860	837	817	800	786	773
85,000	7,473	3,923	2,743	2,156	1,806	1,575	1,412	1,290	1,197	1,124	1,065	1,016	976	942	914	890	869	850	835	821
90,000	7,913	4,154	2,905	2,283	1,913	1,668	1,495	1,366	1,268	1,190	1,127	1,076	1,034	998	968	942	920	900	884	869
95,000	8,353	4,384	3,066	2,410	2,019	1,760	1,578	1,442	1,338	1,256	1,190	1,136	1,091	1,053	1,021	994	971	950	933	917
100,000	8,792	4,615	3,227	2,537	2,125	1,853	1,661	1,518	1,408	1,322	1,252	1,196	1,148	1,109	1,075	1,046	1,022	1,000	982	966
105,000	9,232	4,846	3,389	2,664	2,231	1,946	1,744	1,594	1,479	1,388	1,315	1,255	1,206	1,164	1,129	1,099	1,073	1,050	1,031	1,014
110,000	9,671	5,076	3,550	2,790	2,338	2,038	1,827	1,670	1,549	1,454	1,378	1,315	1,263	1,220	1,183	1,151	1,124	1,100	1,080	1,062
115,000	10,111	5,307	3,711	2,917	2,444	2,131	1,910	1,746	1,620	1,520	1,440	1,375	1,321	1,275	1,236	1,203	1,175	1,150	1,129	1,110
120,000	10,550	5,538	3,873	3,044	2,550	2,224	1,993	1,821	1,690	1,586	1,503	1,435	1,378	1,330	1,290	1,256	1,226	1,200	1,178	1,159
125,000	10,990	5,769	4,034	3,171	2,656	2,316	2,076	1,897	1,760	1,652	1,565	1,494	1,435	1,386	1,344	1,308	1,277	1,250	1,227	1,207
130,000	11,430	5,999	4,195	3,298	2,763	2,409	2,159	1,973	1,831	1,718	1,628	1,554	1,493	1,441	1,397	1,360	1,328	1,300	1,276	1,255
135,000	11,869	6,230	4,357	3,424	2,869	2,501	2,242	2,049	1,901	1,785	1,691	1,614	1,550	1,497	1,451	1,412	1,379	1,350	1,325	1,303
140,000	12,309	6,461	4,518	3,551	2,975	2,594	2,325	2,125	1,972	1,851	1,753	1,674	1,607	1,552	1,505	1,465	1,430	1,400	1,374	1,352
145,000	12,748	6,692	4,679	3,678	3,081	2,687	2,408	2,201	2,042	1,917	1,816	1,733	1,665	1,607	1,559	1,517	1,481	1,450	1,423	1,400
150,000	13,188	6,922	4,841	3,805	3,188	2,779	2,491	2,277	2,112	1,983	1,878	1,793	1,722	1,663	1,612	1,569	1,532	1,500	1,472	1,448
155,000	13,627	7,153	5,002	3,932	3,294	2,872	2,574	2,352	2,183	2,049	1,941	1,853	1,780	1,718	1,666	1,622	1,583	1,550	1,521	1,496
160,000	14,067	7,384	5,163	4,059	3,400	2,965	2,657	2,428	2,253	2,115	2,004	1,913	1,837	1,774	1,720	1,674	1,634	1,600	1,571	1,545
165,000	14,507	7,614	5,325	4,185	3,506	3,057	2,740	2,504	2,323	2,181	2,066	1,972	1,894	1,829	1,774	1,726	1,685	1,650	1,620	1,593
170,000	14,946	7,845	5,486	4,312	3,612	3,150	2,823	2,580	2,394	2,247	2,129	2,032	1,952	1,884	1,827	1,779	1,737	1,700	1,669	1,641
175,000	15,386	8,076	5,647	4,439	3,719	3,243	2,906	2,656	2,464	2,313	2,191	2,092	2,009	1,940	1,881	1,831	1,788	1,750	1,718	1,689
180,000	15,825	8,307	5,809	4,566	3,825	3,335	2,989	2,732	2,535	2,379	2,254	2,152	2,067	1,995	1,935	1,883	1,839	1,800	1,767	1,738
185,000	16,265	8,537	5,970	4,693	3,931	3,428	3,072	2,808	2,605	2,445	2,317	2,211	2,124	2,051	1,989	1,935	1,890	1,850	1,816	1,786
190,000	16,705	8,768	6,131	4,819	4,037	3,520	3,155	2,884	2,675	2,511	2,379	2,271	2,181	2,106	2,042	1,988	1,941	1,900	1,865	1,834
195,000	17,144	8,999	6,293	4,946	4,144	3,613	3,238	2,959	2,746	2,577	2,442	2,331	2,239	2,161	2,096	2,040	1,992	1,950	1,914	1,882
200,000		9,229	6,454	5,073	4,250	3,706	3,321	3,035	2,816	2,644	2,504	2,391	2,296	2,217	2,150	2,092	2,043	2,000	1,963	1,931
250,000			8,067	6,341	5,312	4,632	4,151	3,794	3,520	3,304	3,130	2,988	2,870	2,771	2,687	2,615	2,554	2,500	2,454	2,413
300,000				7,609	6,375	5,558	4,981	4,553	4,224	3,965	3,756	3,586	3,444	3,325	3,224	3,138	3,064	3,000	2,944	2,896
350,000					7,437	6,485	5,811	5,311	4,928	4,626	4,382	4,183	4,018	3,879	3,762	3,661	3,575	3,500	3,435	3,378
400,000						7,411	6,641	6,070	5,632	5,287	5,008	4,781	4,592	4,433	4,299	4,184	4,085	4,000	3,926	3,861
450,000							7,471	6,829	6,336	5,947	5,634	5,378	5,166	4,987	4,836	4,707	4,596	4,500	4,416	4,343
500,000								7,588	7,040	6,608	6,260	5,976	5,740	5,542	5,374	5,230	5,107	5,000	4,907	4,826
550,000									7,744	7,269	6,886	6,573	6,314	6,096	5,911	5,753	5,617	5,500	5,397	5,308
600,000										7,930	7,512	7,171	6,888	6,650	6,448	6,276	6,128	6,000	5,888	5,791
650,000											8,138	7,769	7,462	7,204	6,985	6,799	6,638	6,499	6,379	6,273
700,000												8,366	8,035	7,758	7,523	7,322	7,149	6,999	6,869	6,756
750,000													8,609	8,312	8,060	7,845	7,660	7,499	7,360	7,238
800,000														8,866	8,597	8,368	8,170	7,999	7,851	7,721
850,000															9,135	8,891	8,681	8,499	8,341	8,203
900,000																9,414	9,191	8,999	8,832	8,686
950,000																	9,702	9,499	9,322	9,168
1,000,000																		9,999	9,813	9,651

*Current Base Rate (BR) is 2.85%