

Inputs

Lowest AGI threshold (as % of poverty guidance)
 Highest AGI threshold (as % of poverty guidance)
 Increment size for AGI
 Lowest # months to forgiveness
 Max # months to forgiveness

Inputs:

150% Equivalent max income:
 950% \$122,360
 10%
 60
 240

Overview of the "Multiplier":

Multiplier = 240/(months to forgiveness)
 Months to forgiveness = min # of months to forgiveness + an "incremental # of months" to forgiveness based on AGI
 Incremental months to forgiveness = [(borrower agi - min agi)/(max agi - min agi)] * (max months to forgiveness - min months to forgiveness)

AGI level as a pct of poverty guidance	Equivalent earnings, HH=1	Equivalent earnings, HH=2	Equivalent earnings, HH=3	Equivalent earnings, HH=4	Months to forgiveness	Years to forgiveness	Multiplier
150%	\$19,320	\$26,130	\$32,940	\$39,750	60	5.00	4.00
160%	\$20,608	\$27,872	\$35,136	\$42,400	62.3	5.19	3.86
170%	\$21,896	\$29,614	\$37,332	\$45,050	64.5	5.38	3.72
180%	\$23,184	\$31,356	\$39,528	\$47,700	66.8	5.56	3.60
190%	\$24,472	\$33,098	\$41,724	\$50,350	69.0	5.75	3.48
200%	\$25,760	\$34,840	\$43,920	\$53,000	71.3	5.94	3.37
210%	\$27,048	\$36,582	\$46,116	\$55,650	73.5	6.13	3.27
220%	\$28,336	\$38,324	\$48,312	\$58,300	75.8	6.31	3.17
230%	\$29,624	\$40,066	\$50,508	\$60,950	78.0	6.50	3.08
240%	\$30,912	\$41,808	\$52,704	\$63,600	80.3	6.69	2.99
250%	\$32,200	\$43,550	\$54,900	\$66,250	82.5	6.88	2.91
260%	\$33,488	\$45,292	\$57,096	\$68,900	84.8	7.06	2.83
270%	\$34,776	\$47,034	\$59,292	\$71,550	87.0	7.25	2.76
280%	\$36,064	\$48,776	\$61,488	\$74,200	89.3	7.44	2.69
290%	\$37,352	\$50,518	\$63,684	\$76,850	91.5	7.63	2.62
300%	\$38,640	\$52,260	\$65,880	\$79,500	93.8	7.81	2.56
310%	\$39,928	\$54,002	\$68,076	\$82,150	96.0	8.00	2.50
320%	\$41,216	\$55,744	\$70,272	\$84,800	98.3	8.19	2.44
330%	\$42,504	\$57,486	\$72,468	\$87,450	100.5	8.38	2.39
340%	\$43,792	\$59,228	\$74,664	\$90,100	102.8	8.56	2.34
350%	\$45,080	\$60,970	\$76,860	\$92,750	105.0	8.75	2.29
360%	\$46,368	\$62,712	\$79,056	\$95,400	107.3	8.94	2.24
370%	\$47,656	\$64,454	\$81,252	\$98,050	109.5	9.13	2.19
380%	\$48,944	\$66,196	\$83,448	\$100,700	111.8	9.31	2.15
390%	\$50,232	\$67,938	\$85,644	\$103,350	114.0	9.50	2.11
400%	\$51,520	\$69,680	\$87,840	\$106,000	116.3	9.69	2.06
410%	\$52,808	\$71,422	\$90,036	\$108,650	118.5	9.88	2.03
420%	\$54,096	\$73,164	\$92,232	\$111,300	120.8	10.06	1.99
430%	\$55,384	\$74,906	\$94,428	\$113,950	123.0	10.25	1.95
440%	\$56,672	\$76,648	\$96,624	\$116,600	125.3	10.44	1.92
450%	\$57,960	\$78,390	\$98,820	\$119,250	127.5	10.63	1.88
460%	\$59,248	\$80,132	\$101,016	\$121,900	129.8	10.81	1.85
470%	\$60,536	\$81,874	\$103,212	\$124,550	132.0	11.00	1.82
480%	\$61,824	\$83,616	\$105,408	\$127,200	134.3	11.19	1.79
490%	\$63,112	\$85,358	\$107,604	\$129,850	136.5	11.38	1.76
500%	\$64,400	\$87,100	\$109,800	\$132,500	138.8	11.56	1.73
510%	\$65,688	\$88,842	\$111,996	\$135,150	141.0	11.75	1.70
520%	\$66,976	\$90,584	\$114,192	\$137,800	143.3	11.94	1.68
530%	\$68,264	\$92,326	\$116,388	\$140,450	145.5	12.13	1.65
540%	\$69,552	\$94,068	\$118,584	\$143,100	147.8	12.31	1.62
550%	\$70,840	\$95,810	\$120,780	\$145,750	150.0	12.50	1.60
560%	\$72,128	\$97,552	\$122,976	\$148,400	152.3	12.69	1.58
570%	\$73,416	\$99,294	\$125,172	\$151,050	154.5	12.88	1.55
580%	\$74,704	\$101,036	\$127,368	\$153,700	156.8	13.06	1.53
590%	\$75,992	\$102,778	\$129,564	\$156,350	159.0	13.25	1.51
600%	\$77,280	\$104,520	\$131,760	\$159,000	161.3	13.44	1.49
610%	\$78,568	\$106,262	\$133,956	\$161,650	163.5	13.63	1.47
620%	\$79,856	\$108,004	\$136,152	\$164,300	165.8	13.81	1.45
630%	\$81,144	\$109,746	\$138,348	\$166,950	168.0	14.00	1.43
640%	\$82,432	\$111,488	\$140,544	\$169,600	170.3	14.19	1.41
650%	\$83,720	\$113,230	\$142,740	\$172,250	172.5	14.38	1.39
660%	\$85,008	\$114,972	\$144,936	\$174,900	174.8	14.56	1.37
670%	\$86,296	\$116,714	\$147,132	\$177,550	177.0	14.75	1.36
680%	\$87,584	\$118,456	\$149,328	\$180,200	179.3	14.94	1.34
690%	\$88,872	\$120,198	\$151,524	\$182,850	181.5	15.13	1.32
700%	\$90,160	\$121,940	\$153,720	\$185,500	183.8	15.31	1.31
710%	\$91,448	\$123,682	\$155,916	\$188,150	186.0	15.50	1.29
720%	\$92,736	\$125,424	\$158,112	\$190,800	188.3	15.69	1.27
730%	\$94,024	\$127,166	\$160,308	\$193,450	190.5	15.88	1.26
740%	\$95,312	\$128,908	\$162,504	\$196,100	192.8	16.06	1.25
750%	\$96,600	\$130,650	\$164,700	\$198,750	195.0	16.25	1.23
760%	\$97,888	\$132,392	\$166,896	\$201,400	197.3	16.44	1.22
770%	\$99,176	\$134,134	\$169,092	\$204,050	199.5	16.63	1.20
780%	\$100,464	\$135,876	\$171,288	\$206,700	201.8	16.81	1.19
790%	\$101,752	\$137,618	\$173,484	\$209,350	204.0	17.00	1.18
800%	\$103,040	\$139,360	\$175,680	\$212,000	206.3	17.19	1.16
810%	\$104,328	\$141,102	\$177,876	\$214,650	208.5	17.38	1.15
820%	\$105,616	\$142,844	\$180,072	\$217,300	210.8	17.56	1.14
830%	\$106,904	\$144,586	\$182,268	\$219,950	213.0	17.75	1.13
840%	\$108,192	\$146,328	\$184,464	\$222,600	215.3	17.94	1.11
850%	\$109,480	\$148,070	\$186,660	\$225,250	217.5	18.13	1.10
860%	\$110,768	\$149,812	\$188,856	\$227,900	219.8	18.31	1.09
870%	\$112,056	\$151,554	\$191,052	\$230,550	222.0	18.50	1.08
880%	\$113,344	\$153,296	\$193,248	\$233,200	224.3	18.69	1.07
890%	\$114,632	\$155,038	\$195,444	\$235,850	226.5	18.88	1.06
900%	\$115,920	\$156,780	\$197,640	\$238,500	228.8	19.06	1.05
910%	\$117,208	\$158,522	\$199,836	\$241,150	231.0	19.25	1.04
920%	\$118,496	\$160,264	\$202,032	\$243,800	233.3	19.44	1.03
930%	\$119,784	\$162,006	\$204,228	\$246,450	235.5	19.63	1.02
940%	\$121,072	\$163,748	\$206,424	\$249,100	237.8	19.81	1.01
950%	\$122,360	\$165,490	\$208,620	\$251,750	240.0	20.00	1.00

