Refinance Fixed APR & Term Examples

OKLAHOMA HIGHER EDUCATION LOAN PROGRAM

Example Overview

The examples below are based on the following:

- Single disbursement of $20,000 based on minimum loan amounts[1]
- On-time monthly payments on the immediate repayment plan where principal and interest payments start at disbursement
- APRs shown do not reflect any discounts, such as the 0.25% Direct Debit interest rate reward, and may be different than the APR received
- The last payment may differ from the monthly payment in these examples

Refinance Loan APR Examples

Repayment Term	**APR** (effective as of 11/16/26)		Monthly Payment	Total to be Repaid
5 Year (60 months)	Lowest APR	5.18%	$379.21	$22,752.84
	Highest APR	7.03%	$396.45	$23,786.92
7 Year (84 months)	Lowest APR	5.68%	$289.26	$24,297.47
	Highest APR	7.52%	$307.21	$25,805.63
10 Year (120 months)	Lowest APR	6.28%	$225.02	$27,001.85
	Highest APR	8.12%	$244.19	$29,302.83
15 Year (180 months)	Lowest APR	7.27%	$183.08	$32,954.45
	Highest APR	9.11%	$204.58	$36,824.78
20 Year (240 months)	Lowest APR	8.42%	$172.87	$41,488.58
	Highest APR	10.25%	$196.93	$47,263.08

[1] The minimum loan amount differs based on the repayment term. Repayment terms of 5 years, 7 years, and 10 years have a minimum loan amount of $5,000. A repayment term of 15 years has a minimum loan amount of $10,000. A repayment term of 20 years has a minimum loan amount of $20,000.

OK HELP is a credit-based loan program. Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. OK HELP uses applicants FICO scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.

OK HELP reserves the right to discontinue all programs or benefits without prior notice.

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