

Income Needed to Support Estimated Payments

It has been suggested that payments on an education debt, if it is to be realistically manageable, should not exceed 15% of a physician's starting gross salary. The following table shows this 15% level in terms of monthly payments for annual salaries ranging from \$30,000 to \$200,000.

Yearly Gross Income	Monthly Gross Income	Manageable Payment (15%)
30,000	2,500	375
40,000	3,333	500
50,000	4,167	625
60,000	5,000	750
70,000	5,833	875
80,000	6,667	1,000
90,000	7,500	1,125
100,000	8,333	1,250
110,000	9,167	1,375
120,000	10,000	1,500
130,000	10,833	1,625
140,000	11,666	1,750
150,000	12,500	1,875
160,000	13,333	2,000
170,000	14,167	2,125
180,000	15,000	2,250
190,000	15,833	2,375
200,000	16,667	2,500