

Hagfræðistofnun H.Í.
Odda v/Sturlugötu
101 Reykjavík
Sími: 694541
Símríti: 26806

Alþingi
Erindi nr. P 115 / 832
komudagur 2. 14. 1992

23. mars 1992

Eftirfarandi útreikningar voru gerðir að beiðni Sigríðar Önnu Þórðardóttur alþingismans og formans Menntamálanefndar alþingis 23. mars 1992.

Útreikningarnir sem um var beðið eru:

Hvernig afborgunum mismunandi tekjuhópa yrði háttáð í breytu lánasjóðskerfi:

Dæmin sem litið er á eru eftirfarandi:

1. Einstaklingur í leiguhúsnæði. Árslán 432.000 kr.
2. Einstætt foreldri með eitt barn. Árslán 648.000 kr.
3. Einstætt foreldri með tvö börn. Árslán 864.000 kr.

Þessi dæmi eru reiknuð fyrir fimm mismunandi tekjuhópa og er það stuðst við meðaltalstekur í viðkomandi grein. Þessir tekjuhópar eru:

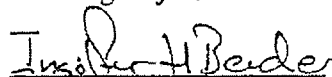
1. Viðskiptafræðingar. Náms tími 4 ár.
2. Verkfræðingar. Náms tími 4 ár.
3. Hjúkrunarfræðingar. Náms tími 4 ár.
4. Framhaldskólakennarar. Náms tími 4 ár.
5. Sálfræðingar. Náms tími 4 ár.

Litið er á hvernig endurgreiðslum lána er háttáð í lánakerfi sem hefur eftirfarandi einkenni:

Endurgreiðslur hefjast tveimur árum eftir námslok. Endurgreiðslur eru tekjutengdar 5% fyrstu fimm árin en 7% eftir það. Þrennskonar vaxtastig á lánunum eru könnuð 1%, 2% og 3%.

Niðurstöður útreikninganna eru hjálagðir.

Virðingarfyllst


Ingólfur H. Bender

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.904,741	0,000	17,280	-17,280	1.745,280	0,00%
2	26	1.904,741	0,000	17,453	-17,453	1.762,733	0,00%
3	27	2.455,306	122,765	17,627	105,138	1.657,595	5,00%
4	28	2.455,306	122,765	16,576	106,189	1.551,405	5,00%
5	29	2.455,306	122,765	15,514	107,251	1.444,154	5,00%
6	30	3.117,185	155,859	14,442	141,418	1.302,737	5,00%
7	31	3.117,185	155,859	13,027	142,832	1.159,905	5,00%
8	32	3.117,185	218,203	11,599	206,604	953,301	7,00%
9	33	3.407,676	238,537	9,533	229,004	724,296	7,00%
10	34	3.407,676	238,537	7,243	231,294	493,002	7,00%
11	35	3.407,676	238,537	4,930	233,607	259,395	7,00%
12	36	3.182,108	222,748	2,594	220,154	39,241	7,00%
13	37	3.182,108	39,633	0,392	39,241	0,000	1,25%
14	38	3.182,108	0,000	0,000	0,000	0,000	0,00%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	2.076,377	0,000	17,280	-17,280	1.745,280	0,00%
2	26	2.107,944	0,000	17,453	-17,453	1.762,733	0,00%
3	27	2.771,996	138,600	17,627	120,972	1.641,760	5,00%
4	28	2.519,845	125,992	16,418	109,575	1.532,186	5,00%
5	29	3.000,759	150,038	15,322	134,716	1.397,470	5,00%
6	30	3.098,782	154,939	13,975	140,964	1.256,505	5,00%
7	31	3.070,794	153,540	12,565	140,975	1.115,531	5,00%
8	32	2.958,713	207,110	11,155	195,955	919,576	7,00%
9	33	3.542,378	247,966	9,196	238,771	680,805	7,00%
10	34	3.988,147	279,170	6,808	272,362	408,443	7,00%
11	35	4.139,974	289,798	4,084	285,714	122,729	7,00%
12	36	3.398,730	123,957	1,227	122,729	0,000	3,65%
13	37	3.820,089	0,000	0,000	0,000	0,000	0,00%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.177,299	0,000	17,280	-17,280	1.745,280	0,00%
2	26	1.076,593	0,000	17,453	-17,453	1.762,733	0,00%
3	27	1.044,898	52,245	17,627	34,618	1.728,115	5,00%
4	28	1.086,178	54,309	17,281	37,028	1.691,087	5,00%
5	29	1.082,599	54,130	16,911	37,219	1.653,868	5,00%
6	30	1.103,942	55,197	16,539	38,658	1.615,210	5,00%
7	31	1.097,935	54,897	16,152	38,745	1.576,465	5,00%
8	32	1.121,962	78,537	15,765	62,773	1.513,693	7,00%
9	33	1.106,881	77,482	15,137	62,345	1.451,348	7,00%
10	34	1.083,494	75,845	14,513	61,331	1.390,017	7,00%
11	35	1.091,801	76,426	13,900	62,526	1.327,491	7,00%
12	36	1.156,724	80,971	13,275	67,696	1.259,795	7,00%
13	37	1.238,899	86,723	12,598	74,125	1.185,670	7,00%
14	38	1.295,771	90,704	11,857	78,847	1.106,823	7,00%
15	39	1.242,606	86,982	11,068	75,914	1.030,909	7,00%
16	40	1.189,313	83,252	10,309	72,943	957,966	7,00%
17	41	1.175,127	82,259	9,580	72,679	885,287	7,00%
18	42	1.214,106	84,987	8,853	76,135	809,152	7,00%
19	43	1.253,085	87,716	8,092	79,624	729,528	7,00%
20	44	1.253,085	87,716	7,295	80,421	649,107	7,00%
21	45	1.253,085	87,716	6,491	81,225	567,882	7,00%
22	46	1.230,976	86,168	5,679	80,489	487,393	7,00%
23	47	1.219,857	85,390	4,874	80,516	406,877	7,00%
24	48	1.219,857	85,390	4,069	81,321	325,555	7,00%
25	49	1.219,857	85,390	3,256	82,134	243,421	7,00%
26	50	1.219,857	85,390	2,434	82,956	160,465	7,00%
27	51	1.219,857	85,390	1,605	83,785	76,680	7,00%
28	52	1.219,857	77,447	0,767	76,680	0,000	6,35%
29	53	1.219,857	0,000	0,000	0,000	0,000	0,00%
30	54	1.219,857	0,000	0,000	0,000	0,000	0,00%
31	55	1.219,857	0,000	0,000	0,000	0,000	0,00%
32	56	1.219,857	0,000	0,000	0,000	0,000	0,00%
33	57	1.219,857	0,000	0,000	0,000	0,000	0,00%
34	58	1.219,857	0,000	0,000	0,000	0,000	0,00%
35	59	1.219,857	0,000	0,000	0,000	0,000	0,00%
36	60	1.219,857	0,000	0,000	0,000	0,000	0,00%
37	61	1.219,857	0,000	0,000	0,000	0,000	0,00%
38	62	1.219,857	0,000	0,000	0,000	0,000	0,00%
39	63	1.219,857	0,000	0,000	0,000	0,000	0,00%
40	64	1.219,857	0,000	0,000	0,000	0,000	0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000	0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000	0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.257,686	0,000	17,280	-17,280	1.745,280	0,00%
2	26	1.254,363	0,000	17,453	-17,453	1.762,733	0,00%
3	27	1.286,952	64,348	17,627	46,720	1.716,013	5,00%
4	28	1.243,756	62,188	17,160	45,028	1.670,985	5,00%
5	29	1.265,226	63,261	16,710	46,551	1.624,433	5,00%
6	30	1.259,603	62,980	16,244	46,736	1.577,698	5,00%
7	31	1.337,434	66,872	15,777	51,095	1.526,603	5,00%
8	32	1.342,674	93,987	15,266	78,721	1.447,882	7,00%
9	33	1.389,449	97,261	14,479	82,783	1.365,099	7,00%
10	34	1.361,205	95,284	13,651	81,633	1.283,466	7,00%
11	35	1.375,007	96,250	12,835	83,416	1.200,050	7,00%
12	36	1.399,800	97,986	12,000	85,986	1.114,064	7,00%
13	37	1.423,571	99,650	11,141	88,509	1.025,555	7,00%
14	38	1.468,046	102,763	10,256	92,508	933,047	7,00%
15	39	1.466,001	102,620	9,330	93,290	839,758	7,00%
16	40	1.497,312	104,812	8,398	96,414	743,344	7,00%
17	41	1.514,054	105,984	7,433	98,550	644,793	7,00%
18	42	1.552,139	108,650	6,448	102,202	542,591	7,00%
19	43	1.584,217	110,895	5,426	105,469	437,122	7,00%
20	44	1.586,389	111,047	4,371	106,676	330,446	7,00%
21	45	1.569,008	109,831	3,304	106,526	223,920	7,00%
22	46	1.576,421	110,349	2,239	108,110	115,810	7,00%
23	47	1.562,107	109,348	1,158	108,189	7,620	7,00%
24	48	1.541,531	7,697	0,076	7,620	0,000	0,50%
25	49	1.537,570	0,000	0,000	0,000	0,000	0,00%
26	50	1.545,621	0,000	0,000	0,000	0,000	0,00%
27	51	1.533,224	0,000	0,000	0,000	0,000	0,00%
28	52	1.485,427	0,000	0,000	0,000	0,000	0,00%
29	53	1.546,643	0,000	0,000	0,000	0,000	0,00%
30	54	1.561,724	0,000	0,000	0,000	0,000	0,00%
31	55	1.582,044	0,000	0,000	0,000	0,000	0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000	0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				1.728,000
1	25	1.094,357	0,000	17,280	-17,280	1.745,280 0,00%
2	26	1.094,357	0,000	17,453	-17,453	1.762,733 0,00%
3	27	1.324,142	66,207	17,627	48,580	1.714,153 5,00%
4	28	1.476,225	73,811	17,142	56,670	1.657,483 5,00%
5	29	1.476,225	73,811	16,575	57,236	1.600,247 5,00%
6	30	1.374,368	68,718	16,002	52,716	1.547,531 5,00%
7	31	1.424,722	71,236	15,475	55,761	1.491,770 5,00%
8	32	1.441,080	100,876	14,918	85,958	1.405,812 7,00%
9	33	1.601,086	112,076	14,058	98,018	1.307,794 7,00%
10	34	1.605,432	112,380	13,078	99,302	1.208,492 7,00%
11	35	1.641,088	114,876	12,085	102,791	1.105,701 7,00%
12	36	1.623,324	113,633	11,057	102,576	1.003,125 7,00%
13	37	1.610,544	112,738	10,031	102,707	900,418 7,00%
14	38	1.627,925	113,955	9,004	104,951	795,468 7,00%
15	39	1.634,570	114,420	7,955	106,465	689,003 7,00%
16	40	1.678,661	117,506	6,890	110,616	578,386 7,00%
17	41	1.695,531	118,687	5,784	112,903	465,483 7,00%
18	42	1.734,638	121,425	4,655	116,770	348,713 7,00%
19	43	1.734,638	121,425	3,487	117,938	230,776 7,00%
20	44	1.734,638	121,425	2,308	119,117	111,659 7,00%
21	45	1.683,134	112,775	1,117	111,659	0,000 6,70%
22	46	1.631,631	0,000	0,000	0,000	0,000 0,00%
23	47	1.580,255	0,000	0,000	0,000	0,000 0,00%
24	48	1.628,947	0,000	0,000	0,000	0,000 0,00%
25	49	1.677,639	0,000	0,000	0,000	0,000 0,00%
26	50	1.628,819	0,000	0,000	0,000	0,000 0,00%
27	51	1.567,347	0,000	0,000	0,000	0,000 0,00%
28	52	1.506,003	0,000	0,000	0,000	0,000 0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000 0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000 0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000 0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000 0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000 0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000 0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000 0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000 0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000 0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000 0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000 0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000 0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000 0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000 0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000 0,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.592,000	
1	25	1.904,741	0,000	25,920	-25,920	2.617,920	0,00%
2	26	1.904,741	0,000	26,179	-26,179	2.644,099	0,00%
3	27	2.455,306	122,765	26,441	96,324	2.547,775	5,00%
4	28	2.455,306	122,765	25,478	97,288	2.450,487	5,00%
5	29	2.455,306	122,765	24,505	98,260	2.352,227	5,00%
6	30	3.117,185	155,859	23,522	132,337	2.219,890	5,00%
7	31	3.117,185	155,859	22,199	133,660	2.086,230	5,00%
8	32	3.117,185	218,203	20,862	197,341	1.888,889	7,00%
9	33	3.407,676	238,537	18,889	219,648	1.669,240	7,00%
10	34	3.407,676	238,537	16,692	221,845	1.447,395	7,00%
11	35	3.407,676	238,537	14,474	224,063	1.223,332	7,00%
12	36	3.182,108	222,748	12,233	210,514	1.012,818	7,00%
13	37	3.182,108	222,748	10,128	212,619	800,198	7,00%
14	38	3.182,108	222,748	8,002	214,746	585,453	7,00%
15	39	3.182,108	222,748	5,855	216,893	368,560	7,00%
16	40	3.182,108	222,748	3,686	219,062	149,498	7,00%
17	41	3.182,108	150,993	1,495	149,498	0,000	4,75%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	2.076,377	0,000	25,920	-25,920	2.617,920	0,00%
2	26	2.107,944	0,000	26,179	-26,179	2.644,099	0,00%
3	27	2.771,996	138,600	26,441	112,159	2.531,940	5,00%
4	28	2.519,845	125,992	25,319	100,673	2.431,268	5,00%
5	29	3.000,759	150,038	24,313	125,725	2.305,542	5,00%
6	30	3.098,782	154,939	23,055	131,884	2.173,659	5,00%
7	31	3.070,794	153,540	21,737	131,803	2.041,855	5,00%
8	32	2.958,713	207,110	20,419	186,691	1.855,164	7,00%
9	33	3.542,378	247,966	18,552	229,415	1.625,749	7,00%
10	34	3.988,147	279,170	16,257	262,913	1.362,837	7,00%
11	35	4.139,974	289,798	13,628	276,170	1.086,667	7,00%
12	36	3.398,730	237,911	10,867	227,044	859,622	7,00%
13	37	3.820,089	267,406	8,596	258,810	600,812	7,00%
14	38	3.695,228	258,666	6,008	252,658	348,154	7,00%
15	39	5.311,778	351,636	3,482	348,154	0,000	6,62%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.592,000	
1	25	1.177,299	0,000	25,920	-25,920	2.617,920 0,00%
2	26	1.076,593	0,000	26,179	-26,179	2.644,099 0,00%
3	27	1.044,898	52,245	26,441	25,804	2.618,295 5,00%
4	28	1.086,178	54,309	26,183	28,126	2.590,169 5,00%
5	29	1.082,599	54,130	25,902	28,228	2.561,941 5,00%
6	30	1.103,942	55,197	25,619	29,578	2.532,363 5,00%
7	31	1.097,935	54,897	25,324	29,573	2.502,790 5,00%
8	32	1.121,962	78,537	25,028	53,509	2.449,281 7,00%
9	33	1.106,881	77,482	24,493	52,989	2.396,292 7,00%
10	34	1.083,494	75,845	23,963	51,882	2.344,410 7,00%
11	35	1.091,801	76,426	23,444	52,982	2.291,428 7,00%
12	36	1.156,724	80,971	22,914	58,056	2.233,372 7,00%
13	37	1.238,899	86,723	22,334	64,389	2.168,983 7,00%
14	38	1.295,771	90,704	21,690	69,014	2.099,969 7,00%
15	39	1.242,606	86,982	21,000	65,983	2.033,986 7,00%
16	40	1.189,313	83,252	20,340	62,912	1.971,074 7,00%
17	41	1.175,127	82,259	19,711	62,548	1.908,526 7,00%
18	42	1.214,106	84,987	19,085	65,902	1.842,624 7,00%
19	43	1.253,085	87,716	18,426	69,290	1.773,334 7,00%
20	44	1.253,085	87,716	17,733	69,983	1.703,351 7,00%
21	45	1.253,085	87,716	17,034	70,682	1.632,669 7,00%
22	46	1.230,976	86,168	16,327	69,842	1.562,827 7,00%
23	47	1.219,857	85,390	15,628	69,762	1.493,065 7,00%
24	48	1.219,857	85,390	14,931	70,459	1.422,606 7,00%
25	49	1.219,857	85,390	14,226	71,164	1.351,442 7,00%
26	50	1.219,857	85,390	13,514	71,876	1.279,567 7,00%
27	51	1.219,857	85,390	12,796	72,594	1.206,972 7,00%
28	52	1.219,857	85,390	12,070	73,320	1.133,652 7,00%
29	53	1.219,857	85,390	11,337	74,053	1.059,598 7,00%
30	54	1.219,857	85,390	10,596	74,794	984,804 7,00%
31	55	1.219,857	85,390	9,848	75,542	909,263 7,00%
32	56	1.219,857	85,390	9,093	76,297	832,965 7,00%
33	57	1.219,857	85,390	8,330	77,060	755,905 7,00%
34	58	1.219,857	85,390	7,559	77,831	678,074 7,00%
35	59	1.219,857	85,390	6,781	78,609	599,465 7,00%
36	60	1.219,857	85,390	5,995	79,395	520,069 7,00%
37	61	1.219,857	85,390	5,201	80,189	439,880 7,00%
38	62	1.219,857	85,390	4,399	80,991	358,889 7,00%
39	63	1.219,857	85,390	3,589	81,801	277,088 7,00%
40	64	1.219,857	85,390	2,771	82,619	194,468 7,00%
41	65	1.219,857	85,390	1,945	83,445	111,023 7,00%
42	66	1.219,857	85,390	1,110	84,280	26,743 7,00%
43	67	1.219,857	27,011	0,267	26,743	0,000 2,21%

Starfsgrein: Framhaldsskólakennarar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífssaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	1.257,686	0,000	25,920	-25,920	2.617,920	0,00%
2	26	1.254,363	0,000	26,179	-26,179	2.644,099	0,00%
3	27	1.286,952	64,348	26,441	37,907	2.606,193	5,00%
4	28	1.243,756	62,188	26,062	36,126	2.570,067	5,00%
5	29	1.265,226	63,261	25,701	37,561	2.532,506	5,00%
6	30	1.259,603	62,980	25,325	37,655	2.494,851	5,00%
7	31	1.337,434	66,872	24,949	41,923	2.452,928	5,00%
8	32	1.342,674	93,987	24,529	69,458	2.383,470	7,00%
9	33	1.389,449	97,261	23,835	73,427	2.310,043	7,00%
10	34	1.361,205	95,284	23,100	72,184	2.237,859	7,00%
11	35	1.375,007	96,250	22,379	73,872	2.163,987	7,00%
12	36	1.399,800	97,986	21,640	76,346	2.087,641	7,00%
13	37	1.423,571	99,650	20,876	78,774	2.008,868	7,00%
14	38	1.468,046	102,763	20,089	82,675	1.926,193	7,00%
15	39	1.466,001	102,620	19,262	83,358	1.842,835	7,00%
16	40	1.497,312	104,812	18,428	86,384	1.756,451	7,00%
17	41	1.514,054	105,984	17,565	88,419	1.668,032	7,00%
18	42	1.552,139	108,650	16,680	91,969	1.576,063	7,00%
19	43	1.584,217	110,895	15,761	95,135	1.480,928	7,00%
20	44	1.586,389	111,047	14,809	96,238	1.384,690	7,00%
21	45	1.569,008	109,831	13,847	95,984	1.288,707	7,00%
22	46	1.576,421	110,349	12,887	97,462	1.191,244	7,00%
23	47	1.562,107	109,348	11,912	97,435	1.093,809	7,00%
24	48	1.541,531	107,907	10,938	96,969	996,840	7,00%
25	49	1.537,570	107,630	9,968	97,661	899,179	7,00%
26	50	1.545,621	108,193	8,992	99,202	799,977	7,00%
27	51	1.533,224	107,326	8,000	99,326	700,651	7,00%
28	52	1.485,427	103,980	7,007	96,973	603,678	7,00%
29	53	1.546,643	108,265	6,037	102,228	501,449	7,00%
30	54	1.561,724	109,321	5,014	104,306	397,143	7,00%
31	55	1.582,044	110,743	3,971	106,772	290,372	7,00%
32	56	1.482,743	103,792	2,904	100,888	189,483	7,00%
33	57	1.412,069	98,845	1,895	96,950	92,533	7,00%
34	58	1.480,443	93,459	0,925	92,533	0,000	6,31%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	1.094,357	0,000	25,920	-25,920	2.617,920	0,00%
2	26	1.094,357	0,000	26,179	-26,179	2.644,099	0,00%
3	27	1.324,142	66,207	26,441	39,766	2.604,333	5,00%
4	28	1.476,225	73,811	26,043	47,768	2.556,565	5,00%
5	29	1.476,225	73,811	25,566	48,246	2.508,320	5,00%
6	30	1.374,368	68,718	25,083	43,635	2.464,684	5,00%
7	31	1.424,722	71,236	24,647	46,589	2.418,095	5,00%
8	32	1.441,080	100,876	24,181	76,695	2.341,400	7,00%
9	33	1.601,086	112,076	23,414	88,662	2.252,738	7,00%
10	34	1.605,432	112,380	22,527	89,853	2.162,886	7,00%
11	35	1.641,088	114,876	21,629	93,247	2.069,638	7,00%
12	36	1.623,324	113,633	20,696	92,936	1.976,702	7,00%
13	37	1.610,544	112,738	19,767	92,971	1.883,731	7,00%
14	38	1.627,925	113,955	18,837	95,117	1.788,614	7,00%
15	39	1.634,570	114,420	17,886	96,534	1.692,080	7,00%
16	40	1.678,661	117,506	16,921	100,586	1.591,494	7,00%
17	41	1.695,531	118,687	15,915	102,772	1.488,722	7,00%
18	42	1.734,638	121,425	14,887	106,537	1.382,185	7,00%
19	43	1.734,638	121,425	13,822	107,603	1.274,582	7,00%
20	44	1.734,638	121,425	12,746	108,679	1.165,903	7,00%
21	45	1.683,134	117,819	11,659	106,160	1.059,743	7,00%
22	46	1.631,631	114,214	10,597	103,617	956,126	7,00%
23	47	1.580,255	110,618	9,561	101,057	855,069	7,00%
24	48	1.628,947	114,026	8,551	105,476	749,594	7,00%
25	49	1.677,639	117,435	7,496	109,939	639,655	7,00%
26	50	1.628,819	114,017	6,397	107,621	532,034	7,00%
27	51	1.567,347	109,714	5,320	104,394	427,640	7,00%
28	52	1.506,003	105,420	4,276	101,144	326,496	7,00%
29	53	1.542,298	107,961	3,265	104,696	221,800	7,00%
30	54	1.542,298	107,961	2,218	105,743	116,058	7,00%
31	55	1.542,298	107,961	1,161	106,800	9,257	7,00%
32	56	1.542,298	9,350	0,093	9,257	0,000	0,61%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.904,741	0,000	34,560	-34,560	3.490,560	0,00%
2	26	1.904,741	0,000	34,906	-34,906	3.525,466	0,00%
3	27	2.455,306	122,765	35,255	87,511	3.437,955	5,00%
4	28	2.455,306	122,765	34,380	88,386	3.349,569	5,00%
5	29	2.455,306	122,765	33,496	89,270	3.260,300	5,00%
6	30	3.117,185	155,859	32,603	123,256	3.137,043	5,00%
7	31	3.117,185	155,859	31,370	124,489	3.012,555	5,00%
8	32	3.117,185	218,203	30,126	188,077	2.824,477	7,00%
9	33	3.407,676	238,537	28,245	210,293	2.614,184	7,00%
10	34	3.407,676	238,537	26,142	212,395	2.401,789	7,00%
11	35	3.407,676	238,537	24,018	214,519	2.187,270	7,00%
12	36	3.182,108	222,748	21,873	200,875	1.986,395	7,00%
13	37	3.182,108	222,748	19,864	202,884	1.783,511	7,00%
14	38	3.182,108	222,748	17,835	204,912	1.578,599	7,00%
15	39	3.182,108	222,748	15,786	206,962	1.371,637	7,00%
16	40	3.182,108	222,748	13,716	209,031	1.162,606	7,00%
17	41	3.182,108	222,748	11,626	211,122	951,484	7,00%
18	42	3.182,108	222,748	9,515	213,233	738,252	7,00%
19	43	3.182,108	222,748	7,383	215,365	522,887	7,00%
20	44	3.182,108	222,748	5,229	217,519	305,368	7,00%
21	45	3.182,108	222,748	3,054	219,694	85,674	7,00%
22	46	3.305,052	86,531	0,857	85,674	0,000	2,62%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	2.076,377	0,000	34,560	-34,560	3.490,560	0,00%
2	26	2.107,944	0,000	34,906	-34,906	3.525,466	0,00%
3	27	2.771,996	138,600	35,255	103,345	3.422,120	5,00%
4	28	2.519,845	125,992	34,221	91,771	3.330,349	5,00%
5	29	3.000,759	150,038	33,303	116,734	3.213,615	5,00%
6	30	3.098,782	154,939	32,136	122,803	3.090,812	5,00%
7	31	3.070,794	153,540	30,908	122,632	2.968,180	5,00%
8	32	2.958,713	207,110	29,682	177,428	2.790,752	7,00%
9	33	3.542,378	247,966	27,908	220,059	2.570,693	7,00%
10	34	3.988,147	279,170	25,707	253,463	2.317,230	7,00%
11	35	4.139,974	289,798	23,172	266,626	2.050,604	7,00%
12	36	3.398,730	237,911	20,506	217,405	1.833,199	7,00%
13	37	3.820,089	267,406	18,332	249,074	1.584,125	7,00%
14	38	3.695,228	258,666	15,841	242,825	1.341,300	7,00%
15	39	5.311,778	371,824	13,413	358,411	982,889	7,00%
16	40	4.081,569	285,710	9,829	275,881	707,008	7,00%
17	41	4.023,164	281,621	7,070	274,551	432,456	7,00%
18	42	4.023,164	281,621	4,325	277,297	155,159	7,00%
19	43	4.023,164	156,711	1,552	155,159	0,000	3,90%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			3.456,000		
1	25	1.177,299	0,000	34,560	-34,560	3.490,560	0,00%
2	26	1.076,593	0,000	34,906	-34,906	3.525,466	0,00%
3	27	1.044,898	52,245	35,255	16,990	3.508,475	5,00%
4	28	1.086,178	54,309	35,085	19,224	3.489,251	5,00%
5	29	1.082,599	54,130	34,893	19,237	3.470,014	5,00%
6	30	1.103,942	55,197	34,700	20,497	3.449,517	5,00%
7	31	1.097,935	54,897	34,495	20,402	3.429,115	5,00%
8	32	1.121,962	78,537	34,291	44,246	3.384,869	7,00%
9	33	1.106,881	77,482	33,849	43,633	3.341,236	7,00%
10	34	1.083,494	75,845	33,412	42,432	3.298,804	7,00%
11	35	1.091,801	76,426	32,988	43,438	3.255,366	7,00%
12	36	1.156,724	80,971	32,554	48,417	3.206,949	7,00%
13	37	1.238,899	86,723	32,069	54,653	3.152,295	7,00%
14	38	1.295,771	90,704	31,523	59,181	3.093,114	7,00%
15	39	1.242,606	86,982	30,931	56,051	3.037,063	7,00%
16	40	1.189,313	83,252	30,371	52,881	2.984,182	7,00%
17	41	1.175,127	82,259	29,842	52,417	2.931,765	7,00%
18	42	1.214,106	84,987	29,318	55,670	2.876,095	7,00%
19	43	1.253,085	87,716	28,761	58,955	2.817,140	7,00%
20	44	1.253,085	87,716	28,171	59,545	2.757,595	7,00%
21	45	1.253,085	87,716	27,576	60,140	2.697,455	7,00%
22	46	1.230,976	86,168	26,975	59,194	2.638,262	7,00%
23	47	1.219,857	85,390	26,383	59,007	2.579,254	7,00%
24	48	1.219,857	85,390	25,793	59,597	2.519,657	7,00%
25	49	1.219,857	85,390	25,197	60,193	2.459,463	7,00%
26	50	1.219,857	85,390	24,595	60,795	2.398,668	7,00%
27	51	1.219,857	85,390	23,987	61,403	2.337,265	7,00%
28	52	1.219,857	85,390	23,373	62,017	2.275,247	7,00%
29	53	1.219,857	85,390	22,752	62,638	2.212,610	7,00%
30	54	1.219,857	85,390	22,126	63,264	2.149,346	7,00%
31	55	1.219,857	85,390	21,493	63,897	2.085,449	7,00%
32	56	1.219,857	85,390	20,854	64,536	2.020,914	7,00%
33	57	1.219,857	85,390	20,209	65,181	1.955,733	7,00%
34	58	1.219,857	85,390	19,557	65,833	1.889,900	7,00%
35	59	1.219,857	85,390	18,899	66,491	1.823,409	7,00%
36	60	1.219,857	85,390	18,234	67,156	1.756,253	7,00%
37	61	1.219,857	85,390	17,563	67,827	1.688,426	7,00%
38	62	1.219,857	85,390	16,884	68,506	1.619,920	7,00%
39	63	1.219,857	85,390	16,199	69,191	1.550,729	7,00%
40	64	1.219,857	85,390	15,507	69,883	1.480,847	7,00%
41	65	1.219,857	85,390	14,808	70,582	1.410,265	7,00%
42	66	1.219,857	85,390	14,103	71,287	1.338,978	7,00%
43	67	1.219,857	85,390	13,390	72,000	1.266,978	7,00%

Starfsgrein: Framhaldsskólakennarar

<i>Árslán:</i>	864,000	<i>Tekjutenging</i>	5,00% fyrstu 5 árin
<i>Tekið lán:</i>	3.456,000	<i>Tekjutenging</i>	7,00% frá ári 5
<i>Námstími í árum</i>	4		
<i>Vextir:</i>	1%		

<i>Ár úti á vinnumarkaði</i>	<i>Lífsaldur í árum</i>	<i>Meðaltekjur starfsgr.</i>	<i>Afborgun</i>	<i>vextir</i>	<i>Höfuðstóll greiðslu- byrði</i>		
					<i>Afb. af höfu í lok árs</i>		
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.257,686	0,000	34,560	-34,560	3.490,560	0,00%
2	26	1.254,363	0,000	34,906	-34,906	3.525,466	0,00%
3	27	1.286,952	64,348	35,255	29,093	3.496,373	5,00%
4	28	1.243,756	62,188	34,964	27,224	3.469,149	5,00%
5	29	1.265,226	63,261	34,691	28,570	3.440,579	5,00%
6	30	1.259,603	62,980	34,406	28,574	3.412,004	5,00%
7	31	1.337,434	66,872	34,120	32,752	3.379,253	5,00%
8	32	1.342,674	93,987	33,793	60,195	3.319,058	7,00%
9	33	1.389,449	97,261	33,191	64,071	3.254,987	7,00%
10	34	1.361,205	95,284	32,550	62,734	3.192,253	7,00%
11	35	1.375,007	96,250	31,923	64,328	3.127,925	7,00%
12	36	1.399,800	97,986	31,279	66,707	3.061,218	7,00%
13	37	1.423,571	99,650	30,612	69,038	2.992,180	7,00%
14	38	1.468,046	102,763	29,922	72,841	2.919,339	7,00%
15	39	1.466,001	102,620	29,193	73,427	2.845,912	7,00%
16	40	1.497,312	104,812	28,459	76,353	2.769,559	7,00%
17	41	1.514,054	105,984	27,696	78,288	2.691,271	7,00%
18	42	1.552,139	108,650	26,913	81,737	2.609,534	7,00%
19	43	1.584,217	110,895	26,095	84,800	2.524,734	7,00%
20	44	1.586,389	111,047	25,247	85,800	2.438,934	7,00%
21	45	1.569,008	109,831	24,389	85,441	2.353,493	7,00%
22	46	1.576,421	110,349	23,535	86,815	2.266,679	7,00%
23	47	1.562,107	109,348	22,667	86,681	2.179,998	7,00%
24	48	1.541,531	107,907	21,800	86,107	2.093,891	7,00%
25	49	1.537,570	107,630	20,939	86,691	2.007,200	7,00%
26	50	1.545,621	108,193	20,072	88,121	1.919,078	7,00%
27	51	1.533,224	107,326	19,191	88,135	1.830,943	7,00%
28	52	1.485,427	103,980	18,309	85,670	1.745,273	7,00%
29	53	1.546,643	108,265	17,453	90,812	1.654,461	7,00%
30	54	1.561,724	109,321	16,545	92,776	1.561,685	7,00%
31	55	1.582,044	110,743	15,617	95,126	1.466,558	7,00%
32	56	1.482,743	103,792	14,666	89,126	1.377,432	7,00%
33	57	1.412,069	98,845	13,774	85,071	1.292,361	7,00%
34	58	1.480,443	103,631	12,924	90,707	1.201,654	7,00%
35	59	1.555,206	108,864	12,017	96,848	1.104,806	7,00%
36	60	1.615,911	113,114	11,048	102,066	1.002,740	7,00%
37	61	1.583,322	110,833	10,027	100,805	901,935	7,00%
38	62	1.532,713	107,290	9,019	98,271	803,665	7,00%
39	63	1.547,155	108,301	8,037	100,264	703,401	7,00%
40	64	1.598,786	111,915	7,034	104,881	598,520	7,00%
41	65	1.563,002	109,410	5,985	103,425	495,095	7,00%
42	66	1.420,504	99,435	4,951	94,484	400,610	7,00%
43	67	1.420,504	99,435	4,006	95,429	305,181	7,00%

Starfsgrein: Sálfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				3.456,000
1	25	1.094,357	0,000	34,560	-34,560	3.490,560 0,00%
2	26	1.094,357	0,000	34,906	-34,906	3.525,466 0,00%
3	27	1.324,142	66,207	35,255	30,952	3.494,513 5,00%
4	28	1.476,225	73,811	34,945	38,866	3.455,647 5,00%
5	29	1.476,225	73,811	34,556	39,255	3.416,392 5,00%
6	30	1.374,368	68,718	34,164	34,554	3.381,838 5,00%
7	31	1.424,722	71,236	33,818	37,418	3.344,420 5,00%
8	32	1.441,080	100,876	33,444	67,431	3.276,989 7,00%
9	33	1.601,086	112,076	32,770	79,306	3.197,682 7,00%
10	34	1.605,432	112,380	31,977	80,403	3.117,279 7,00%
11	35	1.641,088	114,876	31,173	83,703	3.033,576 7,00%
12	36	1.623,324	113,633	30,336	83,297	2.950,279 7,00%
13	37	1.610,544	112,738	29,503	83,235	2.867,044 7,00%
14	38	1.627,925	113,955	28,670	85,284	2.781,759 7,00%
15	39	1.634,570	114,420	27,818	86,602	2.695,157 7,00%
16	40	1.678,661	117,506	26,952	90,555	2.604,602 7,00%
17	41	1.695,531	118,687	26,046	92,641	2.511,961 7,00%
18	42	1.734,638	121,425	25,120	96,305	2.415,656 7,00%
19	43	1.734,638	121,425	24,157	97,268	2.318,388 7,00%
20	44	1.734,638	121,425	23,184	98,241	2.220,147 7,00%
21	45	1.683,134	117,819	22,201	95,618	2.124,529 7,00%
22	46	1.631,631	114,214	21,245	92,969	2.031,560 7,00%
23	47	1.580,255	110,618	20,316	90,302	1.941,258 7,00%
24	48	1.628,947	114,026	19,413	94,614	1.846,644 7,00%
25	49	1.677,639	117,435	18,466	98,968	1.747,676 7,00%
26	50	1.628,819	114,017	17,477	96,541	1.651,135 7,00%
27	51	1.567,347	109,714	16,511	93,203	1.557,933 7,00%
28	52	1.506,003	105,420	15,579	89,841	1.468,092 7,00%
29	53	1.542,298	107,961	14,681	93,280	1.374,812 7,00%
30	54	1.542,298	107,961	13,748	94,213	1.280,599 7,00%
31	55	1.542,298	107,961	12,806	95,155	1.185,444 7,00%
32	56	1.542,298	107,961	11,854	96,106	1.089,338 7,00%
33	57	1.542,298	107,961	10,893	97,067	992,270 7,00%
34	58	1.542,298	107,961	9,923	98,038	894,232 7,00%
35	59	1.542,298	107,961	8,942	99,019	795,213 7,00%
36	60	1.542,298	107,961	7,952	100,009	695,205 7,00%
37	61	1.542,298	107,961	6,952	101,009	594,196 7,00%
38	62	1.542,298	107,961	5,942	102,019	492,177 7,00%
39	63	1.542,298	107,961	4,922	103,039	389,138 7,00%
40	64	1.542,298	107,961	3,891	104,069	285,068 7,00%
41	65	1.542,298	107,961	2,851	105,110	179,958 7,00%
42	66	1.542,298	107,961	1,800	106,161	73,797 7,00%
43	67	1.542,298	74,535	0,738	73,797	0,000 4,83%

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.904,741	0,000	34,560	-34,560	1.762,560	0,00%
2	26	1.904,741	0,000	35,251	-35,251	1.797,811	0,00%
3	27	2.455,306	122,765	35,956	86,809	1.711,002	5,00%
4	28	2.455,306	122,765	34,220	88,545	1.622,457	5,00%
5	29	2.455,306	122,765	32,449	90,316	1.532,141	5,00%
6	30	3.117,185	155,859	30,643	125,216	1.406,924	5,00%
7	31	3.117,185	155,859	28,138	127,721	1.279,203	5,00%
8	32	3.117,185	218,203	25,584	192,619	1.086,585	7,00%
9	33	3.407,676	238,537	21,732	216,806	869,779	7,00%
10	34	3.407,676	238,537	17,396	221,142	648,637	7,00%
11	35	3.407,676	238,537	12,973	225,565	423,073	7,00%
12	36	3.182,108	222,748	8,461	214,286	208,786	7,00%
13	37	3.182,108	212,962	4,176	208,786	0,000	6,69%
14	38	3.182,108	0,000	0,000	0,000	0,000	0,00%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífssaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	2.076,377	0,000	34,560	-34,560	1.762,560	0,00%
2	26	2.107,944	0,000	35,251	-35,251	1.797,811	0,00%
3	27	2.771,996	138,600	35,956	102,644	1.695,168	5,00%
4	28	2.519,845	125,992	33,903	92,089	1.603,079	5,00%
5	29	3.000,759	150,038	32,062	117,976	1.485,102	5,00%
6	30	3.098,782	154,939	29,702	125,237	1.359,865	5,00%
7	31	3.070,794	153,540	27,197	126,342	1.233,523	5,00%
8	32	2.958,713	207,110	24,670	182,439	1.051,083	7,00%
9	33	3.542,378	247,966	21,022	226,945	824,139	7,00%
10	34	3.988,147	279,170	16,483	262,688	561,451	7,00%
11	35	4.139,974	289,798	11,229	278,569	282,882	7,00%
12	36	3.398,730	237,911	5,658	232,253	50,629	7,00%
13	37	3.820,089	51,641	1,013	50,629	0,000	1,35%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.177,299	0,000	34,560	-34,560	1.762,560	0,00%
2	26	1.076,593	0,000	35,251	-35,251	1.797,811	0,00%
3	27	1.044,898	52,245	35,956	16,289	1.781,523	5,00%
4	28	1.086,178	54,309	35,630	18,678	1.762,844	5,00%
5	29	1.082,599	54,130	35,257	18,873	1.743,971	5,00%
6	30	1.103,942	55,197	34,879	20,318	1.723,653	5,00%
7	31	1.097,935	54,897	34,473	20,424	1.703,230	5,00%
8	32	1.121,962	78,537	34,065	44,473	1.658,757	7,00%
9	33	1.106,881	77,482	33,175	44,307	1.614,450	7,00%
10	34	1.083,494	75,845	32,289	43,556	1.570,895	7,00%
11	35	1.091,801	76,426	31,418	45,008	1.525,887	7,00%
12	36	1.156,724	80,971	30,518	50,453	1.475,434	7,00%
13	37	1.238,899	86,723	29,509	57,214	1.418,219	7,00%
14	38	1.295,771	90,704	28,364	62,340	1.355,880	7,00%
15	39	1.242,606	86,982	27,118	59,865	1.296,015	7,00%
16	40	1.189,313	83,252	25,920	57,332	1.238,683	7,00%
17	41	1.175,127	82,259	24,774	57,485	1.181,198	7,00%
18	42	1.214,106	84,987	23,624	61,363	1.119,835	7,00%
19	43	1.253,085	87,716	22,397	65,319	1.054,516	7,00%
20	44	1.253,085	87,716	21,090	66,626	987,890	7,00%
21	45	1.253,085	87,716	19,758	67,958	919,932	7,00%
22	46	1.230,976	86,168	18,399	67,770	852,162	7,00%
23	47	1.219,857	85,390	17,043	68,347	783,815	7,00%
24	48	1.219,857	85,390	15,676	69,714	714,102	7,00%
25	49	1.219,857	85,390	14,282	71,108	642,994	7,00%
26	50	1.219,857	85,390	12,860	72,530	570,463	7,00%
27	51	1.219,857	85,390	11,409	73,981	496,483	7,00%
28	52	1.219,857	85,390	9,930	75,460	421,022	7,00%
29	53	1.219,857	85,390	8,420	76,970	344,053	7,00%
30	54	1.219,857	85,390	6,881	78,509	265,544	7,00%
31	55	1.219,857	85,390	5,311	80,079	185,465	7,00%
32	56	1.219,857	85,390	3,709	81,681	103,784	7,00%
33	57	1.219,857	85,390	2,076	83,314	20,470	7,00%
34	58	1.219,857	20,879	0,409	20,470	0,000	1,71%
35	59	1.219,857	0,000	0,000	0,000	0,000	0,00%
36	60	1.219,857	0,000	0,000	0,000	0,000	0,00%
37	61	1.219,857	0,000	0,000	0,000	0,000	0,00%
38	62	1.219,857	0,000	0,000	0,000	0,000	0,00%
39	63	1.219,857	0,000	0,000	0,000	0,000	0,00%
40	64	1.219,857	0,000	0,000	0,000	0,000	0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000	0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000	0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000	0,00%

HAGFRÆÐISTOFNUN H.Í.
ODDA V/ STURLUGÖTU
101 REYKJAVÍK
SÍMI: 694541
SÍMRITI: 26806

16. mars 1992

Eftirfarandi athugun var gerð að beiðni Menntamálanefndar Alþingis 13. mars 1992.

Atriðin sem um var beðið eru:

1. Hver eru áhrif eftirfarandi breytinga á lögum um Lánasjóð Íslenskra námsmanna (LÍN), á þróun ríkisframlags til sjóðsins að því gefnu að 55% fjárþarfar sjóðsins sé tekin að láni á 6% vöxtum til 10 ára og 45% fjárþarfar sé fullnægt með ríkisframlagi?

Breytingarnar á lögum sjóðsins felast í að eftirfarandi reglur eru teknar upp:

Tekjutenging 5% fyrstu 5 ár afborgana, 7% eftir það.

Föst árgreiðsla 48.000 kr.

Endurgreiðslur hefjast 2 árum eftir námslok.

Lántökugjald 1,2%.

Vextir útlána 1%, 2% og 3%.

Í fylgiskjali 1 eru niðurstöður útreikninga er sýna þróun ríkisframlags frá árinu 1991 til 2036. Þar er sýnd þróun ríkisframlags í gildandi kerfi. Einnig má þar sjá áhrif þess á ríkisframlagið að framkvæmdar séu ofangreindar breytingar.¹

¹ Forsendur þessara útreikninga er að finna í öðrum kafla greinargerðar Ríkisendurskoðunar um fjárhagsstöðu LÍN, sem gefin var út í apríl 1991, bls. 13-20.

2. Hvernig koma einstakir tekjuhópar út í framangreindu endurgreiðslukerfi námslána?

Þrjú dæmi eru tekin um upphæð láns:

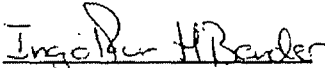
- | | |
|-------------------------------------|----------------------------|
| 1. Einstaklingur í leiguhúsnæði. | Meðallán á ári 404.425 kr. |
| 2. Einstætt foreldri með eitt barn. | Meðallán á ári 564.318 kr. |
| 3. Einstætt foreldri með tvö börn. | Meðallán á ári 710.821 kr. |

Þessi dæmi eru reiknuð fyrir fimm mismunandi tekjuhópa og er þar stuðst við meðaltekjur viðkomandi tekjuhóps². Tekjuhóparnir eru:

- | | |
|----------------------------|----------------|
| 1. Viðskiptafræðingar. | Námstími 4 ár. |
| 2. Verkfræðingar. | Námstími 4 ár. |
| 3. Hjúkrunarfræðingar. | Námstími 4 ár. |
| 4. Framhaldsskólakennarar. | Námstími 4 ár. |
| 5. Sálfræðingar. | Námstími 4 ár. |

Niðurstöður útreikninga á greiðslubyrði ofangreindra tekjuhópa eru í fylgiskjali 2.

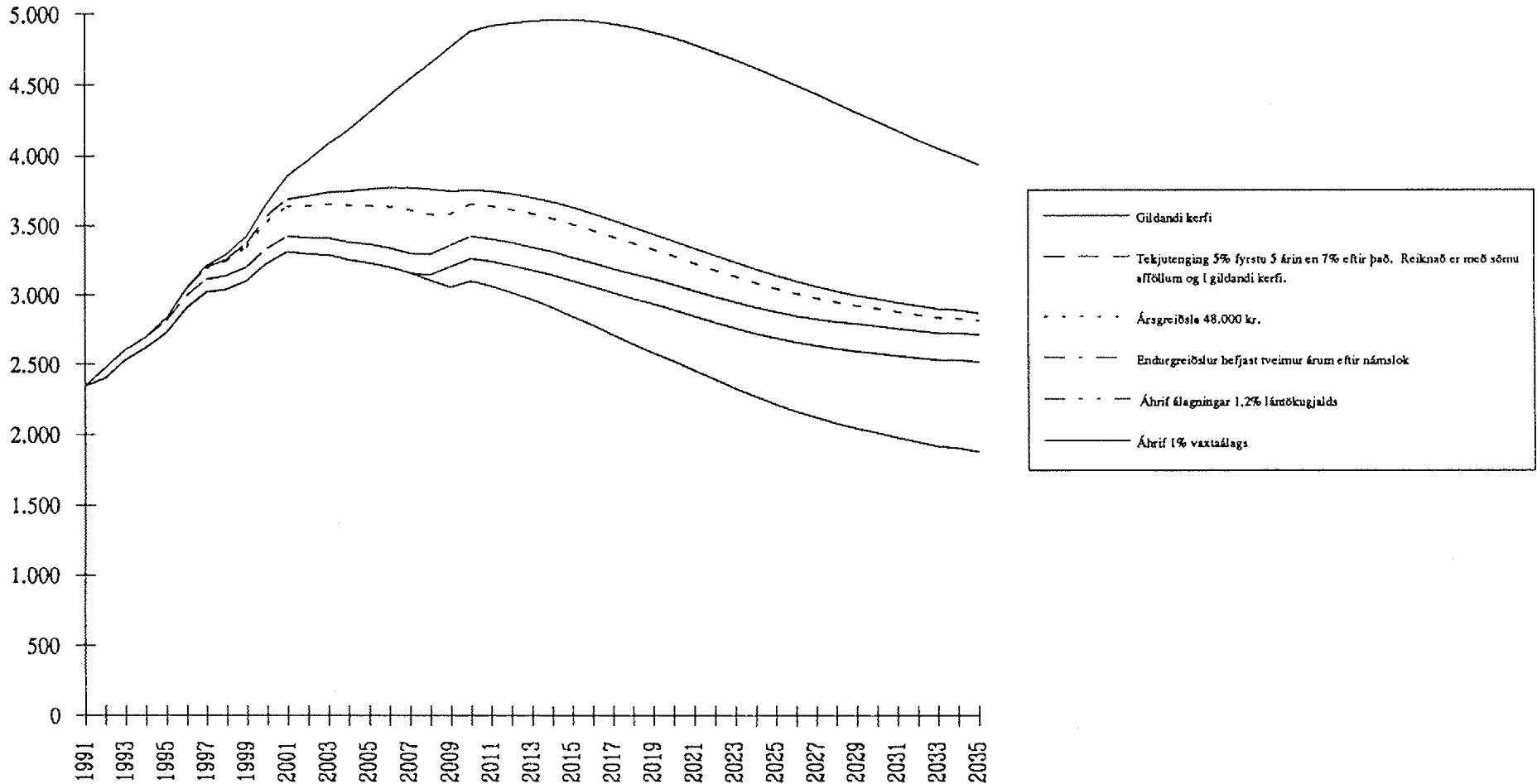
Virðingarfyllst


Ingólfur H Bender

² Tekjuþróunin sem lögð er til grundvallar er fengin úr skýrslu sem Hagfræðisstofnun H.Í. vann að beiðni stjórnar LÍN og nefnist "Þjóðhagsleg arðsemi menntunar" bls. 20-25.

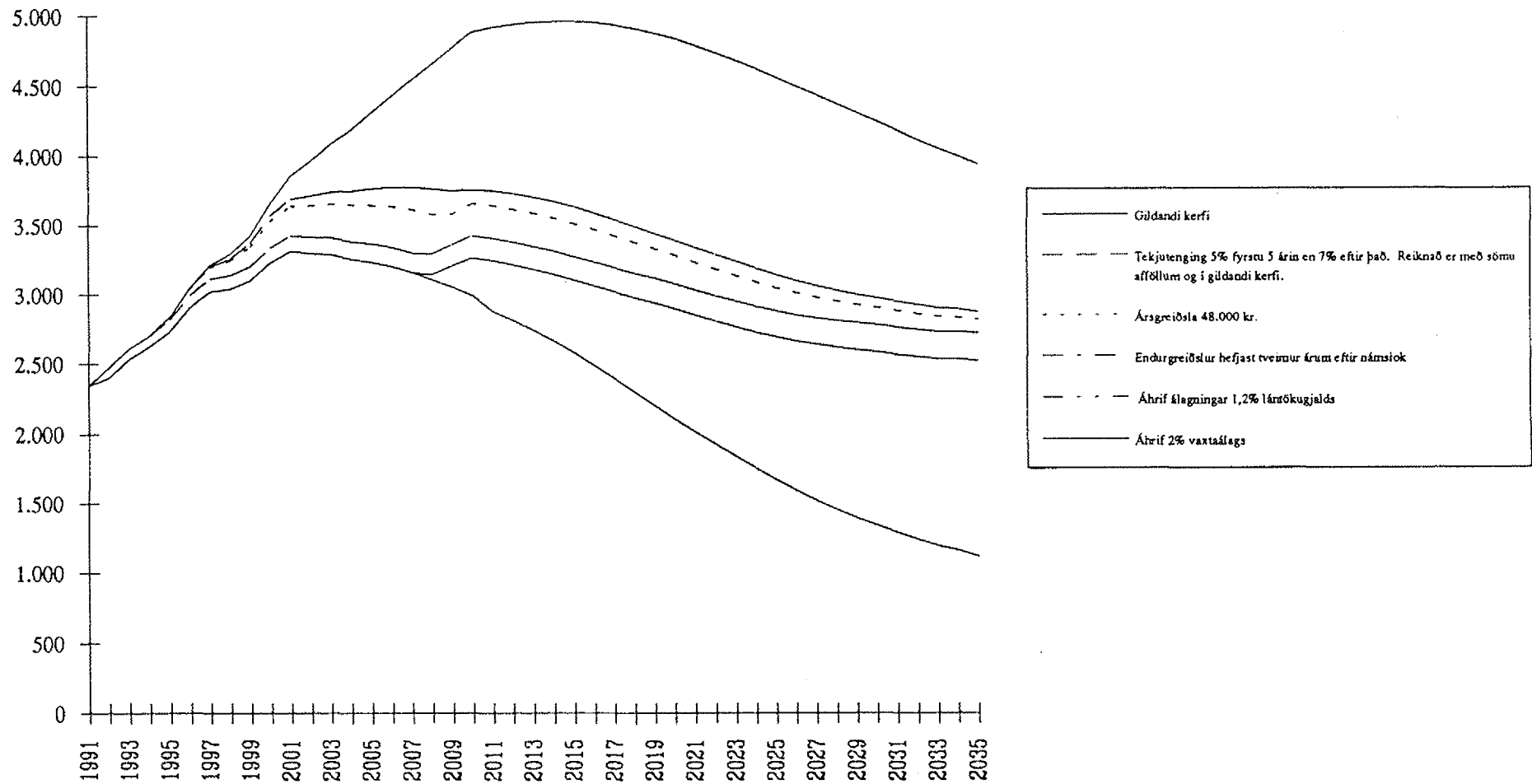
Fylgiskjal 1

Þróun ríkisframlags til LÍN m.v. að fjárförf sjóðsins sé mætt með 55% lántöku og 45% ríkisframlagi



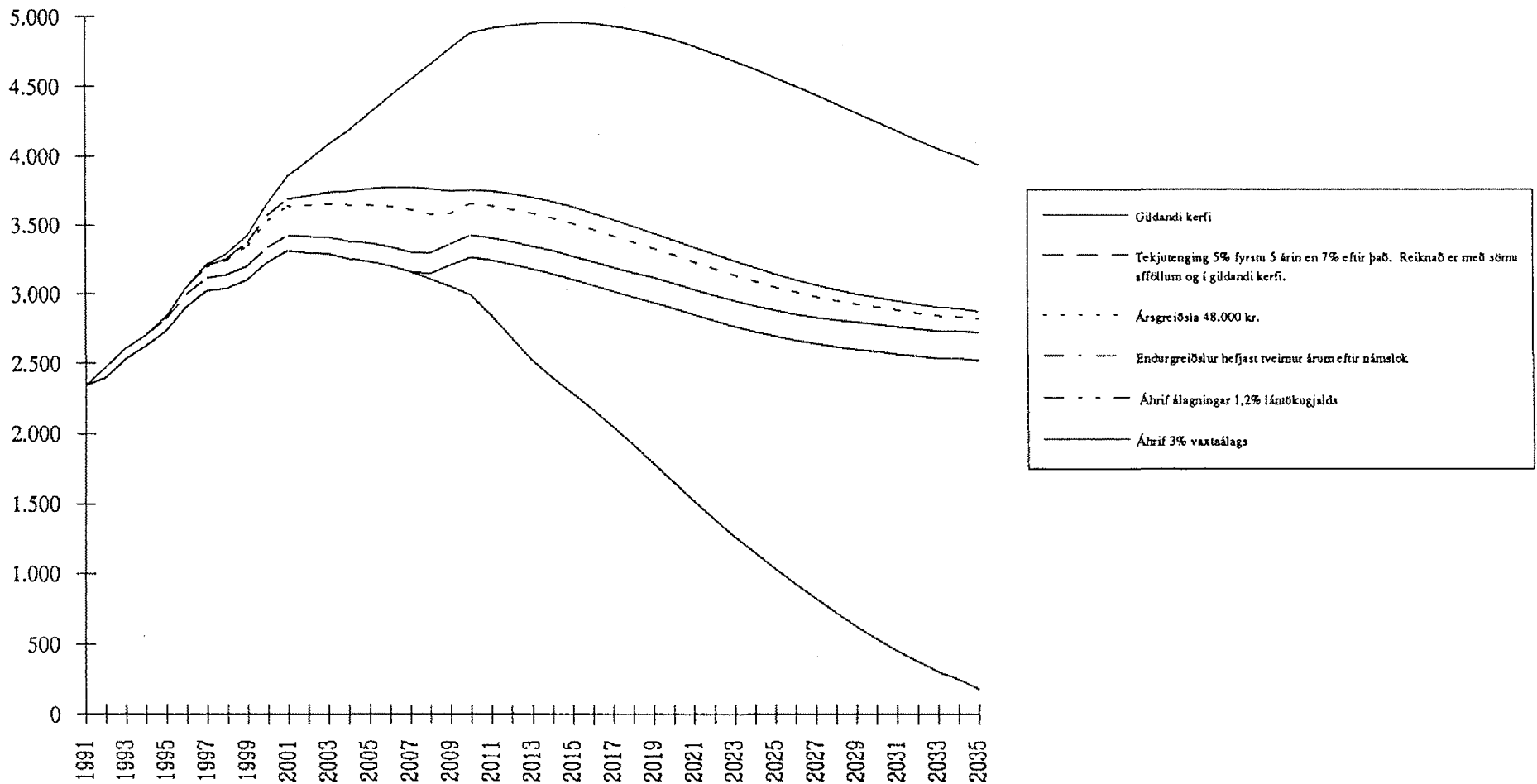
Ár	Gildandi kerfi		Föst árgreiðsla 48.000 kr.		Endurgr. heffjast Iveimur árum eftir námslok		Áhrif álagningar 1,2% lántökugjalds		Áhrif 2% vaxtaálags		Heildar- lækkun í ríkis- framlagi	
	Ríkisframlag	Tekjutenging 5% fyrstu 5 árin en 7% eftir það. Reiknað með sömu afföllum og í gildandi kerfi.	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag		
1991	2.341	2.341	0	2.341	0	2.341	0	2.341	0	2.341	0	0
1992	2.470	2.470	0	2.470	0	2.470	0	2.398	72	2.398	0	72
1993	2.605	2.605	0	2.605	0	2.605	0	2.530	76	2.530	0	76
1994	2.698	2.698	0	2.698	0	2.698	0	2.619	79	2.619	0	79
1995	2.835	2.835	0	2.835	0	2.812	22	2.729	83	2.729	0	106
1996	3.048	3.043	5	3.041	2	2.993	47	2.906	88	2.906	0	142
1997	3.210	3.195	16	3.188	7	3.112	76	3.020	92	3.020	0	191
1998	3.292	3.259	33	3.244	14	3.137	108	3.040	97	3.040	0	252
1999	3.424	3.367	57	3.342	25	3.201	142	3.098	102	3.098	0	326
2000	3.659	3.570	89	3.531	39	3.335	196	3.227	108	3.227	0	431
2001	3.854	3.688	166	3.635	53	3.424	211	3.310	114	3.310	0	544
2002	3.959	3.710	249	3.642	68	3.415	227	3.296	118	3.296	0	663
2003	4.078	3.739	339	3.655	84	3.411	244	3.288	123	3.288	0	790
2004	4.181	3.746	435	3.644	101	3.382	262	3.255	128	3.255	0	927
2005	4.302	3.763	539	3.643	120	3.364	279	3.231	133	3.231	0	1.071
2006	4.422	3.773	649	3.634	140	3.338	296	3.200	138	3.200	0	1.222
2007	4.537	3.772	765	3.611	160	3.300	311	3.157	143	3.157	0	1.380
2008	4.648	3.760	888	3.578	182	3.291	287	3.143	148	3.103	40	1.545
2009	4.764	3.747	1.018	3.581	166	3.357	224	3.204	153	3.049	155	1.716
2010	4.880	3.755	1.126	3.652	102	3.422	231	3.263	159	2.988	275	1.893
2011	4.913	3.746	1.167	3.638	108	3.404	234	3.243	161	2.874	369	2.039
2012	4.934	3.725	1.208	3.613	112	3.376	237	3.212	164	2.809	404	2.125
2013	4.948	3.699	1.249	3.583	116	3.344	239	3.178	166	2.737	442	2.212
2014	4.956	3.667	1.288	3.549	119	3.309	239	3.141	169	2.658	482	2.297
2015	4.955	3.629	1.326	3.508	120	3.270	238	3.100	171	2.573	527	2.381
2016	4.946	3.586	1.360	3.465	121	3.230	234	3.057	173	2.483	574	2.462
2017	4.929	3.539	1.390	3.419	120	3.191	228	3.015	175	2.390	625	2.539
2018	4.905	3.489	1.416	3.372	117	3.152	220	2.975	177	2.295	681	2.610
2019	4.872	3.438	1.434	3.326	111	3.114	212	2.935	179	2.198	737	2.674
2020	4.832	3.387	1.446	3.280	107	3.074	206	2.893	181	2.103	790	2.729
2021	4.783	3.335	1.448	3.229	106	3.029	200	2.847	182	2.009	838	2.774
2022	4.730	3.283	1.447	3.179	104	2.986	193	2.802	184	1.920	882	2.810
2023	4.674	3.233	1.442	3.130	102	2.945	185	2.760	186	1.833	927	2.842
2024	4.616	3.184	1.432	3.085	99	2.909	177	2.722	187	1.748	973	2.868
2025	4.556	3.139	1.417	3.044	95	2.876	167	2.688	188	1.668	1020	2.888
2026	4.494	3.096	1.398	3.006	90	2.848	158	2.659	190	1.591	1067	2.903
2027	4.432	3.058	1.373	2.974	85	2.825	148	2.635	191	1.520	1115	2.912
2028	4.367	3.024	1.344	2.945	78	2.806	139	2.613	192	1.453	1160	2.914
2029	4.304	2.995	1.309	2.922	73	2.788	133	2.595	193	1.393	1202	2.911
2030	4.241	2.970	1.270	2.900	70	2.773	128	2.578	194	1.339	1239	2.902
2031	4.174	2.944	1.230	2.876	67	2.755	122	2.559	195	1.287	1273	2.888
2032	4.109	2.919	1.190	2.854	65	2.738	116	2.542	196	1.237	1305	2.871
2033	4.043	2.895	1.148	2.834	62	2.724	110	2.527	197	1.190	1337	2.854
2034	3.993	2.887	1.106	2.829	59	2.724	104	2.526	198	1.159	1367	2.834
2035	3.929	2.866	1.063	2.810	56	2.711	99	2.512	199	1.116	1397	2.813
2036	3.738	2.719	1.020	2.666	53	2.572	94	2.372	200	947	1425	2.791
Samtöl:	191.580	151.287	40.294	147.609	3.678	139.883	7.726	132.940	6.943	108.313	24.627	83.268

Þróun ríkisframlags til LÍN m.v. að fjárförf sjóðsins sé mætt með 55% lántöku og 45% ríkisframlagi

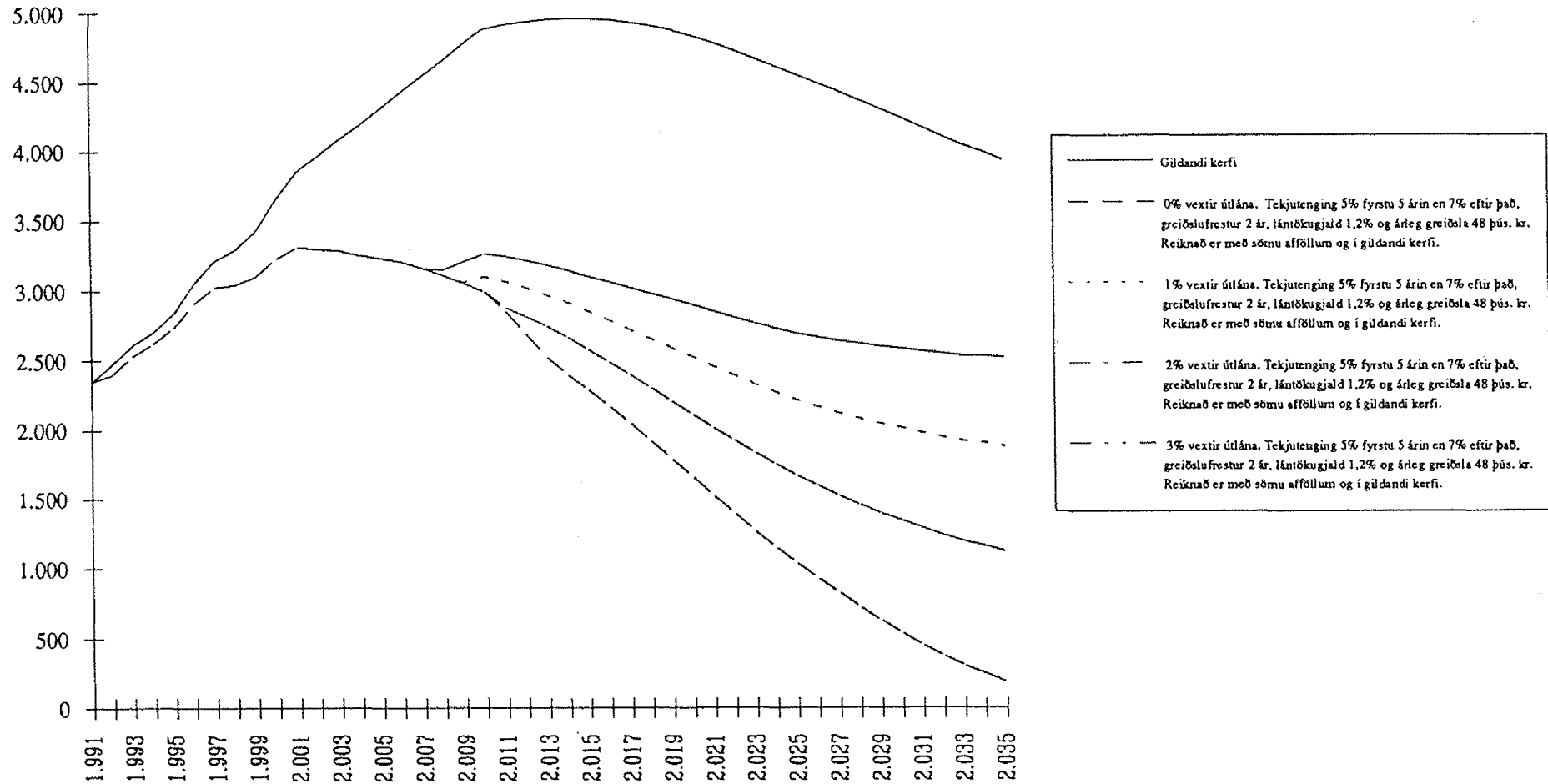


Ár	Gildandi kerfi		Föst árgreiðsla 48.000 kr.		Endurgr. heffjast tveimur árum eftir námslok		Áhrif álagningar 1,2% lánuökugjalds		Áhrif 3% vaxtaálags		Heildar-	
	Ríkisframlag	Tekjutenging 5% fyrstu 5 árin en 7% eftir það. Reiknað með sömu áfföllum og í gildandi kerfi.	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag	Lækkun í ríkis- framlagi	Ríkisframlag	lækkun í ríkis- framlagi	
1991	2.341	2.341	0	2.341	0	2.341	0	2.341	0	2.341	0	0
1992	2.470	2.470	0	2.470	0	2.470	0	2.398	72	2.398	0	72
1993	2.605	2.605	0	2.605	0	2.605	0	2.530	76	2.530	0	76
1994	2.698	2.698	0	2.698	0	2.698	0	2.619	79	2.619	0	79
1995	2.835	2.835	0	2.835	0	2.812	22	2.729	83	2.729	0	106
1996	3.048	3.043	5	3.041	2	2.993	47	2.906	88	2.906	0	142
1997	3.210	3.195	16	3.188	7	3.112	76	3.020	92	3.020	0	191
1998	3.292	3.259	33	3.244	14	3.137	108	3.040	97	3.040	0	252
1999	3.424	3.367	57	3.342	25	3.201	142	3.098	102	3.098	0	326
2000	3.659	3.570	89	3.531	39	3.335	196	3.227	108	3.227	0	431
2001	3.854	3.688	166	3.635	53	3.424	211	3.310	114	3.310	0	544
2002	3.959	3.710	249	3.642	68	3.415	227	3.296	118	3.296	0	663
2003	4.078	3.739	339	3.655	84	3.411	244	3.288	123	3.288	0	790
2004	4.181	3.746	435	3.644	101	3.382	262	3.255	128	3.255	0	927
2005	4.302	3.763	539	3.643	120	3.364	279	3.231	133	3.231	0	1.071
2006	4.422	3.773	649	3.634	140	3.338	296	3.200	138	3.200	0	1.222
2007	4.537	3.772	765	3.611	160	3.300	311	3.157	143	3.157	0	1.380
2008	4.648	3.760	888	3.578	182	3.291	287	3.143	148	3.103	40	1.545
2009	4.764	3.747	1.018	3.581	166	3.357	224	3.204	153	3.049	155	1.716
2010	4.880	3.755	1.126	3.652	102	3.422	231	3.263	159	2.988	275	1.893
2011	4.913	3.746	1.167	3.638	108	3.404	234	3.243	161	2.843	400	2.070
2012	4.934	3.725	1.208	3.613	112	3.376	237	3.212	164	2.683	530	2.251
2013	4.948	3.699	1.249	3.583	116	3.344	239	3.178	166	2.512	666	2.436
2014	4.956	3.667	1.288	3.549	119	3.309	239	3.141	169	2.391	750	2.565
2015	4.955	3.629	1.326	3.508	120	3.270	238	3.100	171	2.280	820	2.675
2016	4.946	3.586	1.360	3.465	121	3.230	234	3.057	173	2.163	895	2.783
2017	4.929	3.539	1.390	3.419	120	3.191	228	3.015	175	2.040	976	2.889
2018	4.905	3.489	1.416	3.372	117	3.152	220	2.975	177	1.912	1063	2.992
2019	4.872	3.438	1.434	3.326	111	3.114	212	2.935	179	1.781	1154	3.091
2020	4.832	3.387	1.446	3.280	107	3.074	206	2.893	181	1.649	1244	3.183
2021	4.783	3.335	1.448	3.229	106	3.029	200	2.847	182	1.515	1331	3.268
2022	4.730	3.283	1.447	3.179	104	2.986	193	2.802	184	1.385	1417	3.345
2023	4.674	3.233	1.442	3.130	102	2.945	185	2.760	186	1.261	1499	3.413
2024	4.616	3.184	1.432	3.085	99	2.909	177	2.722	187	1.144	1578	3.472
2025	4.556	3.139	1.417	3.044	95	2.876	167	2.688	188	1.032	1656	3.524
2026	4.494	3.096	1.398	3.006	90	2.848	158	2.659	190	923	1736	3.571
2027	4.432	3.058	1.373	2.974	85	2.825	148	2.635	191	818	1816	3.613
2028	4.367	3.024	1.344	2.945	78	2.806	139	2.613	192	718	1895	3.649
2029	4.304	2.995	1.309	2.922	73	2.788	133	2.595	193	624	1971	3.680
2030	4.241	2.970	1.270	2.900	70	2.773	128	2.578	194	537	2042	3.704
2031	4.174	2.944	1.230	2.876	67	2.755	122	2.559	195	451	2108	3.723
2032	4.109	2.919	1.190	2.854	65	2.738	116	2.542	196	373	2170	3.736
2033	4.043	2.895	1.148	2.834	62	2.724	110	2.527	197	300	2227	3.743
2034	3.993	2.887	1.106	2.829	59	2.724	104	2.526	198	245	2281	3.748
2035	3.929	2.866	1.063	2.810	56	2.711	99	2.512	199	179	2333	3.750
2036	3.738	2.719	1.020	2.666	53	2.572	94	2.372	200	-12	2384	3.750
Samtals:	191.580	151.287	40.294	147.609	3.678	139.883	7.726	132.940	6.943	93.533	39.407	98.048

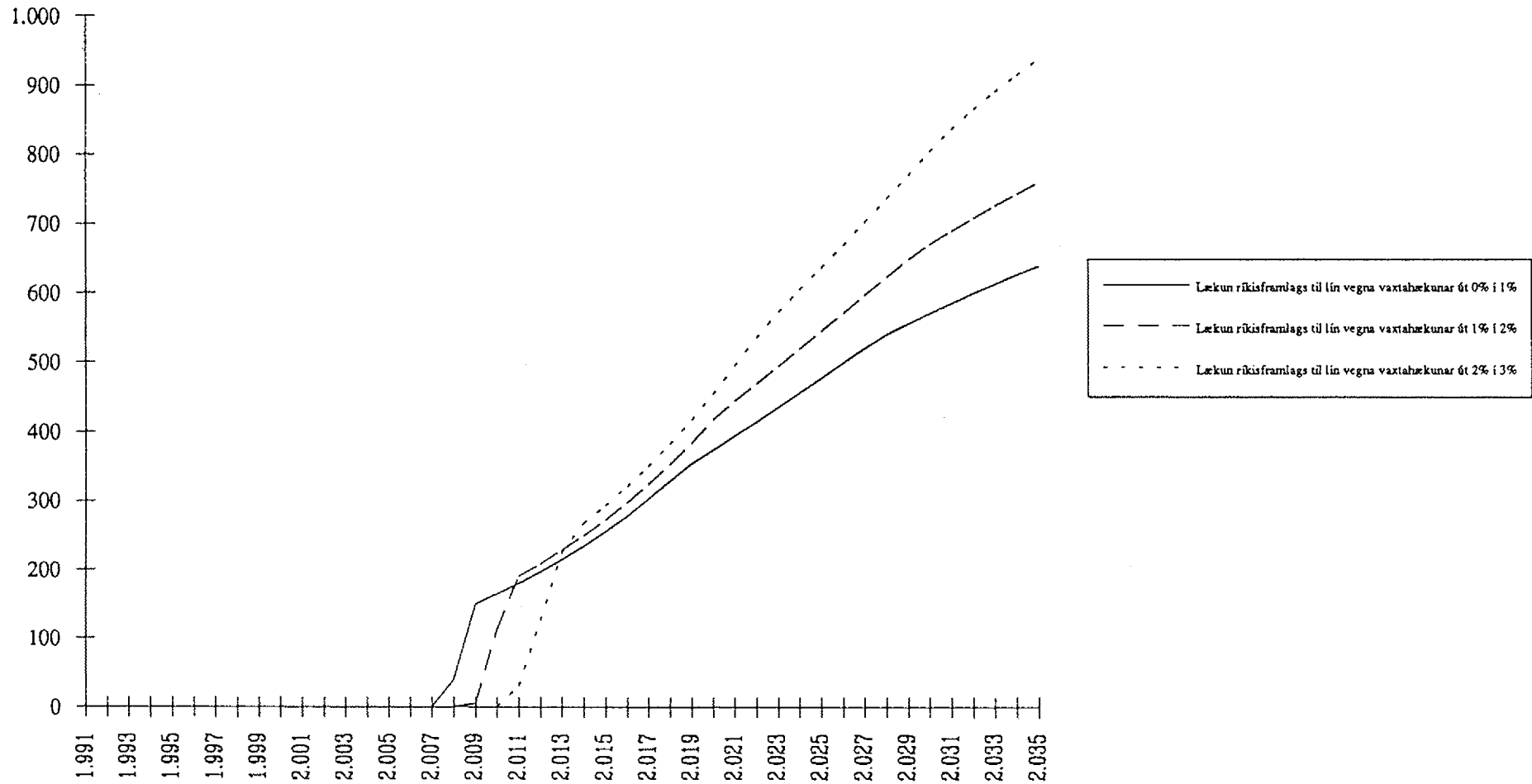
Þróun ríkisframlags til LÍN m.v. að fjárförf sjóðsins sé mætt með 55% lántöku og 45% ríkisframlagi



Þróun ríkisframlags til LÍN m.v. mismunandi vaxtaþrósentur á útlánum



Viðbótarlækun í ríkisframlagi til LÍN m.v. álagningar 1%, 2% og 3% vaxta



Fylgiskjal 2

Einstaklingur í leigu/eigin húsnæði
Meðallán á ári: 404,425

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.904,741	0,000	16,177	-16,177	1.633,877	0,00%
2	26	1.904,741	0,000	16,339	-16,339	1.650,216	0,00%
3	27	2.455,306	122,765	16,502	106,263	1.543,953	5,00%
4	28	2.455,306	122,765	15,440	107,326	1.436,627	5,00%
5	29	2.455,306	122,765	14,366	108,399	1.328,228	5,00%
6	30	3.117,185	155,859	13,282	142,577	1.185,651	5,00%
7	31	3.117,185	155,859	11,857	144,003	1.041,648	5,00%
8	32	3.117,185	218,203	10,416	207,786	833,862	7,00%
9	33	3.407,676	238,537	8,339	230,199	603,663	7,00%
10	34	3.407,676	238,537	6,037	232,501	371,162	7,00%
11	35	3.407,676	238,537	3,712	234,826	136,336	7,00%
12	36	3.182,108	137,700	1,363	136,336	0,000	4,33%
13	37	3.182,108	0,000	0,000	0,000	0,000	0,00%
14	38	3.182,108	0,000	0,000	0,000	0,000	0,00%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.728,000		
1	25	1.257,686	0,000	34,560	-34,560	1.762,560	0,00%
2	26	1.254,363	0,000	35,251	-35,251	1.797,811	0,00%
3	27	1.286,952	64,348	35,956	28,391	1.769,420	5,00%
4	28	1.243,756	62,188	35,388	26,799	1.742,620	5,00%
5	29	1.265,226	63,261	34,852	28,409	1.714,211	5,00%
6	30	1.259,603	62,980	34,284	28,696	1.685,516	5,00%
7	31	1.337,434	66,872	33,710	33,161	1.652,354	5,00%
8	32	1.342,674	93,987	33,047	60,940	1.591,414	7,00%
9	33	1.389,449	97,261	31,828	65,433	1.525,981	7,00%
10	34	1.361,205	95,284	30,520	64,765	1.461,216	7,00%
11	35	1.375,007	96,250	29,224	67,026	1.394,190	7,00%
12	36	1.399,800	97,986	27,884	70,102	1.324,088	7,00%
13	37	1.423,571	99,650	26,482	73,168	1.250,920	7,00%
14	38	1.468,046	102,763	25,018	77,745	1.173,175	7,00%
15	39	1.466,001	102,620	23,463	79,157	1.094,018	7,00%
16	40	1.497,312	104,812	21,880	82,931	1.011,087	7,00%
17	41	1.514,054	105,984	20,222	85,762	925,325	7,00%
18	42	1.552,139	108,650	18,506	90,143	835,182	7,00%
19	43	1.584,217	110,895	16,704	94,192	740,990	7,00%
20	44	1.586,389	111,047	14,820	96,227	644,763	7,00%
21	45	1.569,008	109,831	12,895	96,935	547,827	7,00%
22	46	1.576,421	110,349	10,957	99,393	448,434	7,00%
23	47	1.562,107	109,348	8,969	100,379	348,055	7,00%
24	48	1.541,531	107,907	6,961	100,946	247,109	7,00%
25	49	1.537,570	107,630	4,942	102,688	144,422	7,00%
26	50	1.545,621	108,193	2,888	105,305	39,117	7,00%
27	51	1.533,224	39,899	0,782	39,117	0,000	2,60%
28	52	1.485,427	0,000	0,000	0,000	0,000	0,00%
29	53	1.546,643	0,000	0,000	0,000	0,000	0,00%
30	54	1.561,724	0,000	0,000	0,000	0,000	0,00%
31	55	1.582,044	0,000	0,000	0,000	0,000	0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000	0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur		vextir	Höfuðstóll greiðslu-		
		starfsgr.	Afborgun		Afb. af höfu í lok árs	byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.094,357	0,000	34,560	-34,560	1.762,560	0,00%
2	26	1.094,357	0,000	35,251	-35,251	1.797,811	0,00%
3	27	1.324,142	66,207	35,956	30,251	1.767,560	5,00%
4	28	1.476,225	73,811	35,351	38,460	1.729,100	5,00%
5	29	1.476,225	73,811	34,582	39,229	1.689,871	5,00%
6	30	1.374,368	68,718	33,797	34,921	1.654,950	5,00%
7	31	1.424,722	71,236	33,099	38,137	1.616,813	5,00%
8	32	1.441,080	100,876	32,336	68,539	1.548,274	7,00%
9	33	1.601,086	112,076	30,965	81,111	1.467,163	7,00%
10	34	1.605,432	112,380	29,343	83,037	1.384,126	7,00%
11	35	1.641,088	114,876	27,683	87,194	1.296,932	7,00%
12	36	1.623,324	113,633	25,939	87,694	1.209,238	7,00%
13	37	1.610,544	112,738	24,185	88,553	1.120,685	7,00%
14	38	1.627,925	113,955	22,414	91,541	1.029,144	7,00%
15	39	1.634,570	114,420	20,583	93,837	935,307	7,00%
16	40	1.678,661	117,506	18,706	98,800	836,507	7,00%
17	41	1.695,531	118,687	16,730	101,957	734,550	7,00%
18	42	1.734,638	121,425	14,691	106,734	627,816	7,00%
19	43	1.734,638	121,425	12,556	108,868	518,948	7,00%
20	44	1.734,638	121,425	10,379	111,046	407,902	7,00%
21	45	1.683,134	117,819	8,158	109,661	298,241	7,00%
22	46	1.631,631	114,214	5,965	108,249	189,991	7,00%
23	47	1.580,255	110,618	3,800	106,818	83,173	7,00%
24	48	1.628,947	84,837	1,663	83,173	0,000	5,21%
25	49	1.677,639	0,000	0,000	0,000	0,000	0,00%
26	50	1.628,819	0,000	0,000	0,000	0,000	0,00%
27	51	1.567,347	0,000	0,000	0,000	0,000	0,00%
28	52	1.506,003	0,000	0,000	0,000	0,000	0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.592,000	
1	25	1.904,741	0,000	51,840	-51,840	2.643,840	0,00%
2	26	1.904,741	0,000	52,877	-52,877	2.696,717	0,00%
3	27	2.455,306	122,765	53,934	68,831	2.627,886	5,00%
4	28	2.455,306	122,765	52,558	70,208	2.557,678	5,00%
5	29	2.455,306	122,765	51,154	71,612	2.486,067	5,00%
6	30	3.117,185	155,859	49,721	106,138	2.379,929	5,00%
7	31	3.117,185	155,859	47,599	108,261	2.271,668	5,00%
8	32	3.117,185	218,203	45,433	172,770	2.098,898	7,00%
9	33	3.407,676	238,537	41,978	196,559	1.902,339	7,00%
10	34	3.407,676	238,537	38,047	200,491	1.701,848	7,00%
11	35	3.407,676	238,537	34,037	204,500	1.497,348	7,00%
12	36	3.182,108	222,748	29,947	192,801	1.304,547	7,00%
13	37	3.182,108	222,748	26,091	196,657	1.107,891	7,00%
14	38	3.182,108	222,748	22,158	200,590	907,301	7,00%
15	39	3.182,108	222,748	18,146	204,602	702,699	7,00%
16	40	3.182,108	222,748	14,054	208,694	494,006	7,00%
17	41	3.182,108	222,748	9,880	212,867	281,138	7,00%
18	42	3.182,108	222,748	5,623	217,125	64,014	7,00%
19	43	3.182,108	65,294	1,280	64,014	0,000	2,05%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	2.076,377	0,000	51,840	-51,840	2.643,840	0,00%
2	26	2.107,944	0,000	52,877	-52,877	2.696,717	0,00%
3	27	2.771,996	138,600	53,934	84,665	2.612,051	5,00%
4	28	2.519,845	125,992	52,241	73,751	2.538,300	5,00%
5	29	3.000,759	150,038	50,766	99,272	2.439,028	5,00%
6	30	3.098,782	154,939	48,781	106,159	2.332,870	5,00%
7	31	3.070,794	153,540	46,657	106,882	2.225,987	5,00%
8	32	2.958,713	207,110	44,520	162,590	2.063,397	7,00%
9	33	3.542,378	247,966	41,268	206,699	1.856,699	7,00%
10	34	3.988,147	279,170	37,134	242,036	1.614,662	7,00%
11	35	4.139,974	289,798	32,293	257,505	1.357,157	7,00%
12	36	3.398,730	237,911	27,143	210,768	1.146,389	7,00%
13	37	3.820,089	267,406	22,928	244,478	901,911	7,00%
14	38	3.695,228	258,666	18,038	240,628	661,283	7,00%
15	39	5.311,778	371,824	13,226	358,599	302,685	7,00%
16	40	4.081,569	285,710	6,054	279,656	23,028	7,00%
17	41	4.023,164	23,489	0,461	23,028	0,000	0,58%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.592,000
1	25	1.177,299	0,000	51,840	-51,840	2.643,840 0,00%
2	26	1.076,593	0,000	52,877	-52,877	2.696,717 0,00%
3	27	1.044,898	52,245	53,934	-1,689	2.698,406 5,00%
4	28	1.086,178	54,309	53,968	0,341	2.698,065 5,00%
5	29	1.082,599	54,130	53,961	0,169	2.697,897 5,00%
6	30	1.103,942	55,197	53,958	1,239	2.696,658 5,00%
7	31	1.097,935	54,897	53,933	0,964	2.695,694 5,00%
8	32	1.121,962	78,537	53,914	24,623	2.671,071 7,00%
9	33	1.106,881	77,482	53,421	24,060	2.647,010 7,00%
10	34	1.083,494	75,845	52,940	22,904	2.624,106 7,00%
11	35	1.091,801	76,426	52,482	23,944	2.600,162 7,00%
12	36	1.156,724	80,971	52,003	28,967	2.571,195 7,00%
13	37	1.238,899	86,723	51,424	35,299	2.535,896 7,00%
14	38	1.295,771	90,704	50,718	39,986	2.495,910 7,00%
15	39	1.242,606	86,982	49,918	37,064	2.458,845 7,00%
16	40	1.189,313	83,252	49,177	34,075	2.424,770 7,00%
17	41	1.175,127	82,259	48,495	33,763	2.391,007 7,00%
18	42	1.214,106	84,987	47,820	37,167	2.353,840 7,00%
19	43	1.253,085	87,716	47,077	40,639	2.313,200 7,00%
20	44	1.253,085	87,716	46,264	41,452	2.271,748 7,00%
21	45	1.253,085	87,716	45,435	42,281	2.229,467 7,00%
22	46	1.230,976	86,168	44,589	41,579	2.187,888 7,00%
23	47	1.219,857	85,390	43,758	41,632	2.146,256 7,00%
24	48	1.219,857	85,390	42,925	42,465	2.103,791 7,00%
25	49	1.219,857	85,390	42,076	43,314	2.060,477 7,00%
26	50	1.219,857	85,390	41,210	44,180	2.016,297 7,00%
27	51	1.219,857	85,390	40,326	45,064	1.971,233 7,00%
28	52	1.219,857	85,390	39,425	45,965	1.925,267 7,00%
29	53	1.219,857	85,390	38,505	46,885	1.878,383 7,00%
30	54	1.219,857	85,390	37,568	47,822	1.830,560 7,00%
31	55	1.219,857	85,390	36,611	48,779	1.781,782 7,00%
32	56	1.219,857	85,390	35,636	49,754	1.732,027 7,00%
33	57	1.219,857	85,390	34,641	50,749	1.681,278 7,00%
34	58	1.219,857	85,390	33,626	51,764	1.629,513 7,00%
35	59	1.219,857	85,390	32,590	52,800	1.576,714 7,00%
36	60	1.219,857	85,390	31,534	53,856	1.522,858 7,00%
37	61	1.219,857	85,390	30,457	54,933	1.467,925 7,00%
38	62	1.219,857	85,390	29,358	56,031	1.411,893 7,00%
39	63	1.219,857	85,390	28,238	57,152	1.354,741 7,00%
40	64	1.219,857	85,390	27,095	58,295	1.296,446 7,00%
41	65	1.219,857	85,390	25,929	59,461	1.236,985 7,00%
42	66	1.219,857	85,390	24,740	60,650	1.176,335 7,00%
43	67	1.219,857	85,390	23,527	61,863	1.114,472 7,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.592,000	
1	25	1.257,686	0,000	51,840	-51,840	2.643,840	0,00%
2	26	1.254,363	0,000	52,877	-52,877	2.696,717	0,00%
3	27	1.286,952	64,348	53,934	10,413	2.686,304	5,00%
4	28	1.243,756	62,188	53,726	8,462	2.677,842	5,00%
5	29	1.265,226	63,261	53,557	9,704	2.668,137	5,00%
6	30	1.259,603	62,980	53,363	9,617	2.658,520	5,00%
7	31	1.337,434	66,872	53,170	13,701	2.644,819	5,00%
8	32	1.342,674	93,987	52,896	41,091	2.603,728	7,00%
9	33	1.389,449	97,261	52,075	45,187	2.558,541	7,00%
10	34	1.361,205	95,284	51,171	44,114	2.514,427	7,00%
11	35	1.375,007	96,250	50,289	45,962	2.468,466	7,00%
12	36	1.399,800	97,986	49,369	48,617	2.419,849	7,00%
13	37	1.423,571	99,650	48,397	51,253	2.368,596	7,00%
14	38	1.468,046	102,763	47,372	55,391	2.313,205	7,00%
15	39	1.466,001	102,620	46,264	56,356	2.256,849	7,00%
16	40	1.497,312	104,812	45,137	59,675	2.197,174	7,00%
17	41	1.514,054	105,984	43,943	62,040	2.135,133	7,00%
18	42	1.552,139	108,650	42,703	65,947	2.069,186	7,00%
19	43	1.584,217	110,895	41,384	69,511	1.999,675	7,00%
20	44	1.586,389	111,047	39,993	71,054	1.928,621	7,00%
21	45	1.569,008	109,831	38,572	71,258	1.857,363	7,00%
22	46	1.576,421	110,349	37,147	73,202	1.784,161	7,00%
23	47	1.562,107	109,348	35,683	73,664	1.710,496	7,00%
24	48	1.541,531	107,907	34,210	73,697	1.636,799	7,00%
25	49	1.537,570	107,630	32,736	74,894	1.561,905	7,00%
26	50	1.545,621	108,193	31,238	76,955	1.484,950	7,00%
27	51	1.533,224	107,326	29,699	77,627	1.407,323	7,00%
28	52	1.485,427	103,980	28,146	75,833	1.331,490	7,00%
29	53	1.546,643	108,265	26,630	81,635	1.249,855	7,00%
30	54	1.561,724	109,321	24,997	84,324	1.165,531	7,00%
31	55	1.582,044	110,743	23,311	87,432	1.078,098	7,00%
32	56	1.482,743	103,792	21,562	82,230	995,868	7,00%
33	57	1.412,069	98,845	19,917	78,927	916,941	7,00%
34	58	1.480,443	103,631	18,339	85,292	831,649	7,00%
35	59	1.555,206	108,864	16,633	92,231	739,417	7,00%
36	60	1.615,911	113,114	14,788	98,325	641,092	7,00%
37	61	1.583,322	110,833	12,822	98,011	543,081	7,00%
38	62	1.532,713	107,290	10,862	96,428	446,653	7,00%
39	63	1.547,155	108,301	8,933	99,368	347,285	7,00%
40	64	1.598,786	111,915	6,946	104,969	242,316	7,00%
41	65	1.563,002	109,410	4,846	104,564	137,752	7,00%
42	66	1.420,504	99,435	2,755	96,680	41,072	7,00%
43	67	1.420,504	41,893	0,821	41,072	0,000	2,95%

Starfsgrein: Sálfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	1.094,357	0,000	51,840	-51,840	2.643,840	0,00%
2	26	1.094,357	0,000	52,877	-52,877	2.696,717	0,00%
3	27	1.324,142	66,207	53,934	12,273	2.684,444	5,00%
4	28	1.476,225	73,811	53,689	20,122	2.664,322	5,00%
5	29	1.476,225	73,811	53,286	20,525	2.643,797	5,00%
6	30	1.374,368	68,718	52,876	15,842	2.627,954	5,00%
7	31	1.424,722	71,236	52,559	18,677	2.609,277	5,00%
8	32	1.441,080	100,876	52,186	48,690	2.560,587	7,00%
9	33	1.601,086	112,076	51,212	60,864	2.499,723	7,00%
10	34	1.605,432	112,380	49,994	62,386	2.437,337	7,00%
11	35	1.641,088	114,876	48,747	66,129	2.371,208	7,00%
12	36	1.623,324	113,633	47,424	66,209	2.304,999	7,00%
13	37	1.610,544	112,738	46,100	66,638	2.238,361	7,00%
14	38	1.627,925	113,955	44,767	69,187	2.169,174	7,00%
15	39	1.634,570	114,420	43,383	71,036	2.098,137	7,00%
16	40	1.678,661	117,506	41,963	75,544	2.022,594	7,00%
17	41	1.695,531	118,687	40,452	78,235	1.944,358	7,00%
18	42	1.734,638	121,425	38,887	82,537	1.861,821	7,00%
19	43	1.734,638	121,425	37,236	84,188	1.777,633	7,00%
20	44	1.734,638	121,425	35,553	85,872	1.691,761	7,00%
21	45	1.683,134	117,819	33,835	83,984	1.607,777	7,00%
22	46	1.631,631	114,214	32,156	82,059	1.525,718	7,00%
23	47	1.580,255	110,618	30,514	80,103	1.445,614	7,00%
24	48	1.628,947	114,026	28,912	85,114	1.360,500	7,00%
25	49	1.677,639	117,435	27,210	90,225	1.270,276	7,00%
26	50	1.628,819	114,017	25,406	88,612	1.181,664	7,00%
27	51	1.567,347	109,714	23,633	86,081	1.095,583	7,00%
28	52	1.506,003	105,420	21,912	83,509	1.012,074	7,00%
29	53	1.542,298	107,961	20,241	87,719	924,355	7,00%
30	54	1.542,298	107,961	18,487	89,474	834,881	7,00%
31	55	1.542,298	107,961	16,698	91,263	743,618	7,00%
32	56	1.542,298	107,961	14,872	93,089	650,529	7,00%
33	57	1.542,298	107,961	13,011	94,950	555,579	7,00%
34	58	1.542,298	107,961	11,112	96,849	458,730	7,00%
35	59	1.542,298	107,961	9,175	98,786	359,944	7,00%
36	60	1.542,298	107,961	7,199	100,762	259,182	7,00%
37	61	1.542,298	107,961	5,184	102,777	156,404	7,00%
38	62	1.542,298	107,961	3,128	104,833	51,572	7,00%
39	63	1.542,298	52,603	1,031	51,572	0,000	3,41%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.904,741	0,000	69,120	-69,120	3.525,120	0,00%
2	26	1.904,741	0,000	70,502	-70,502	3.595,622	0,00%
3	27	2.455,306	122,765	71,912	50,853	3.544,770	5,00%
4	28	2.455,306	122,765	70,895	51,870	3.492,900	5,00%
5	29	2.455,306	122,765	69,858	52,907	3.439,992	5,00%
6	30	3.117,185	155,859	68,800	87,059	3.352,933	5,00%
7	31	3.117,185	155,859	67,059	88,801	3.264,132	5,00%
8	32	3.117,185	218,203	65,283	152,920	3.111,212	7,00%
9	33	3.407,676	238,537	62,224	176,313	2.934,899	7,00%
10	34	3.407,676	238,537	58,698	179,839	2.755,060	7,00%
11	35	3.407,676	238,537	55,101	183,436	2.571,623	7,00%
12	36	3.182,108	222,748	51,432	171,315	2.400,308	7,00%
13	37	3.182,108	222,748	48,006	174,741	2.225,567	7,00%
14	38	3.182,108	222,748	44,511	178,236	2.047,331	7,00%
15	39	3.182,108	222,748	40,947	181,801	1.865,530	7,00%
16	40	3.182,108	222,748	37,311	185,437	1.680,093	7,00%
17	41	3.182,108	222,748	33,602	189,146	1.490,947	7,00%
18	42	3.182,108	222,748	29,819	192,929	1.298,018	7,00%
19	43	3.182,108	222,748	25,960	196,787	1.101,231	7,00%
20	44	3.182,108	222,748	22,025	200,723	900,508	7,00%
21	45	3.182,108	222,748	18,010	204,737	695,771	7,00%
22	46	3.305,052	231,354	13,915	217,438	478,333	7,00%
23	47	3.305,052	231,354	9,567	221,787	256,546	7,00%
24	48	3.305,052	231,354	5,131	226,223	30,323	7,00%
25	49	3.305,052	30,929	0,606	30,323	0,000	0,94%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			3.456,000		
1	25	2.076,377	0,000	69,120	-69,120	3.525,120	0,00%
2	26	2.107,944	0,000	70,502	-70,502	3.595,622	0,00%
3	27	2.771,996	138,600	71,912	66,687	3.528,935	5,00%
4	28	2.519,845	125,992	70,579	55,414	3.473,521	5,00%
5	29	3.000,759	150,038	69,470	80,568	3.392,954	5,00%
6	30	3.098,782	154,939	67,859	87,080	3.305,874	5,00%
7	31	3.070,794	153,540	66,117	87,422	3.218,452	5,00%
8	32	2.958,713	207,110	64,369	142,741	3.075,711	7,00%
9	33	3.542,378	247,966	61,514	186,452	2.889,259	7,00%
10	34	3.988,147	279,170	57,785	221,385	2.667,874	7,00%
11	35	4.139,974	289,798	53,357	236,441	2.431,433	7,00%
12	36	3.398,730	237,911	48,629	189,282	2.242,150	7,00%
13	37	3.820,089	267,406	44,843	222,563	2.019,587	7,00%
14	38	3.695,228	258,666	40,392	218,274	1.801,313	7,00%
15	39	5.311,778	371,824	36,026	335,798	1.465,515	7,00%
16	40	4.081,569	285,710	29,310	256,400	1.209,115	7,00%
17	41	4.023,164	281,621	24,182	257,439	951,676	7,00%
18	42	4.023,164	281,621	19,034	262,588	689,088	7,00%
19	43	4.023,164	281,621	13,782	267,840	421,248	7,00%
20	44	4.023,164	281,621	8,425	273,197	148,052	7,00%
21	45	4.023,164	151,013	2,961	148,052	0,000	3,75%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			3.456,000		
1	25	1.177,299	0,000	69,120	-69,120	3.525,120	0,00%
2	26	1.076,593	0,000	70,502	-70,502	3.595,622	0,00%
3	27	1.044,898	52,245	71,912	-19,668	3.615,290	5,00%
4	28	1.086,178	54,309	72,306	-17,997	3.633,287	5,00%
5	29	1.082,599	54,130	72,666	-18,536	3.651,823	5,00%
6	30	1.103,942	55,197	73,036	-17,839	3.669,662	5,00%
7	31	1.097,935	54,897	73,393	-18,496	3.688,158	5,00%
8	32	1.121,962	78,537	73,763	4,774	3.683,384	7,00%
9	33	1.106,881	77,482	73,668	3,814	3.679,570	7,00%
10	34	1.083,494	75,845	73,591	2,253	3.677,317	7,00%
11	35	1.091,801	76,426	73,546	2,880	3.674,437	7,00%
12	36	1.156,724	80,971	73,489	7,482	3.666,956	7,00%
13	37	1.238,899	86,723	73,339	13,384	3.653,572	7,00%
14	38	1.295,771	90,704	73,071	17,633	3.635,939	7,00%
15	39	1.242,606	86,982	72,719	14,264	3.621,676	7,00%
16	40	1.189,313	83,252	72,434	10,818	3.610,857	7,00%
17	41	1.175,127	82,259	72,217	10,042	3.600,815	7,00%
18	42	1.214,106	84,987	72,016	12,971	3.587,844	7,00%
19	43	1.253,085	87,716	71,757	15,959	3.571,885	7,00%
20	44	1.253,085	87,716	71,438	16,278	3.555,607	7,00%
21	45	1.253,085	87,716	71,112	16,604	3.539,003	7,00%
22	46	1.230,976	86,168	70,780	15,388	3.523,615	7,00%
23	47	1.219,857	85,390	70,472	14,918	3.508,697	7,00%
24	48	1.219,857	85,390	70,174	15,216	3.493,481	7,00%
25	49	1.219,857	85,390	69,870	15,520	3.477,961	7,00%
26	50	1.219,857	85,390	69,559	15,831	3.462,130	7,00%
27	51	1.219,857	85,390	69,243	16,147	3.445,983	7,00%
28	52	1.219,857	85,390	68,920	16,470	3.429,512	7,00%
29	53	1.219,857	85,390	68,590	16,800	3.412,712	7,00%
30	54	1.219,857	85,390	68,254	17,136	3.395,577	7,00%
31	55	1.219,857	85,390	67,912	17,478	3.378,098	7,00%
32	56	1.219,857	85,390	67,562	17,828	3.360,270	7,00%
33	57	1.219,857	85,390	67,205	18,185	3.342,086	7,00%
34	58	1.219,857	85,390	66,842	18,548	3.323,537	7,00%
35	59	1.219,857	85,390	66,471	18,919	3.304,618	7,00%
36	60	1.219,857	85,390	66,092	19,298	3.285,320	7,00%
37	61	1.219,857	85,390	65,706	19,684	3.265,637	7,00%
38	62	1.219,857	85,390	65,313	20,077	3.245,560	7,00%
39	63	1.219,857	85,390	64,911	20,479	3.225,081	7,00%
40	64	1.219,857	85,390	64,502	20,888	3.204,192	7,00%
41	65	1.219,857	85,390	64,084	21,306	3.182,886	7,00%
42	66	1.219,857	85,390	63,658	21,732	3.161,154	7,00%
43	67	1.219,857	85,390	63,223	22,167	3.138,987	7,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			3.456,000	
1	25	1.257,686	0,000	69,120	-69,120	3.525,120 0,00%
2	26	1.254,363	0,000	70,502	-70,502	3.595,622 0,00%
3	27	1.286,952	64,348	71,912	-7,565	3.603,187 5,00%
4	28	1.243,756	62,188	72,064	-9,876	3.613,063 5,00%
5	29	1.265,226	63,261	72,261	-9,000	3.622,063 5,00%
6	30	1.259,603	62,980	72,441	-9,461	3.631,524 5,00%
7	31	1.337,434	66,872	72,630	-5,759	3.637,283 5,00%
8	32	1.342,674	93,987	72,746	21,241	3.616,042 7,00%
9	33	1.389,449	97,261	72,321	24,941	3.591,101 7,00%
10	34	1.361,205	95,284	71,822	23,462	3.567,639 7,00%
11	35	1.375,007	96,250	71,353	24,898	3.542,741 7,00%
12	36	1.399,800	97,986	70,855	27,131	3.515,610 7,00%
13	37	1.423,571	99,650	70,312	29,338	3.486,272 7,00%
14	38	1.468,046	102,763	69,725	33,038	3.453,234 7,00%
15	39	1.466,001	102,620	69,065	33,555	3.419,679 7,00%
16	40	1.497,312	104,812	68,394	36,418	3.383,260 7,00%
17	41	1.514,054	105,984	67,665	38,319	3.344,942 7,00%
18	42	1.552,139	108,650	66,899	41,751	3.303,191 7,00%
19	43	1.584,217	110,895	66,064	44,831	3.258,360 7,00%
20	44	1.586,389	111,047	65,167	45,880	3.212,480 7,00%
21	45	1.569,008	109,831	64,250	45,581	3.166,899 7,00%
22	46	1.576,421	110,349	63,338	47,011	3.119,887 7,00%
23	47	1.562,107	109,348	62,398	46,950	3.072,937 7,00%
24	48	1.541,531	107,907	61,459	46,448	3.026,489 7,00%
25	49	1.537,570	107,630	60,530	47,100	2.979,389 7,00%
26	50	1.545,621	108,193	59,588	48,606	2.930,783 7,00%
27	51	1.533,224	107,326	58,616	48,710	2.882,073 7,00%
28	52	1.485,427	103,980	57,641	46,338	2.835,735 7,00%
29	53	1.546,643	108,265	56,715	51,550	2.784,184 7,00%
30	54	1.561,724	109,321	55,684	53,637	2.730,547 7,00%
31	55	1.582,044	110,743	54,611	56,132	2.674,415 7,00%
32	56	1.482,743	103,792	53,488	50,304	2.624,112 7,00%
33	57	1.412,069	98,845	52,482	46,363	2.577,749 7,00%
34	58	1.480,443	103,631	51,555	52,076	2.525,673 7,00%
35	59	1.555,206	108,864	50,513	58,351	2.467,322 7,00%
36	60	1.615,911	113,114	49,346	63,767	2.403,555 7,00%
37	61	1.583,322	110,833	48,071	62,761	2.340,793 7,00%
38	62	1.532,713	107,290	46,816	60,474	2.280,319 7,00%
39	63	1.547,155	108,301	45,606	62,694	2.217,625 7,00%
40	64	1.598,786	111,915	44,352	67,563	2.150,062 7,00%
41	65	1.563,002	109,410	43,001	66,409	2.083,653 7,00%
42	66	1.420,504	99,435	41,673	57,762	2.025,891 7,00%
43	67	1.420,504	99,435	40,518	58,917	1.966,974 7,00%

Starfsgrein: Sálfræðingar

Árslán:	864,000	Tekjuenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			3.456,000		
1	25	1.094,357	0,000	69,120	-69,120	3.525,120	0,00%
2	26	1.094,357	0,000	70,502	-70,502	3.595,622	0,00%
3	27	1.324,142	66,207	71,912	-5,705	3.601,328	5,00%
4	28	1.476,225	73,811	72,027	1,785	3.599,543	5,00%
5	29	1.476,225	73,811	71,991	1,820	3.597,723	5,00%
6	30	1.374,368	68,718	71,954	-3,236	3.600,959	5,00%
7	31	1.424,722	71,236	72,019	-0,783	3.601,742	5,00%
8	32	1.441,080	100,876	72,035	28,841	3.572,901	7,00%
9	33	1.601,086	112,076	71,458	40,618	3.532,283	7,00%
10	34	1.605,432	112,380	70,646	41,735	3.490,548	7,00%
11	35	1.641,088	114,876	69,811	45,065	3.445,483	7,00%
12	36	1.623,324	113,633	68,910	44,723	3.400,760	7,00%
13	37	1.610,544	112,738	68,015	44,723	3.356,037	7,00%
14	38	1.627,925	113,955	67,121	46,834	3.309,203	7,00%
15	39	1.634,570	114,420	66,184	48,236	3.260,968	7,00%
16	40	1.678,661	117,506	65,219	52,287	3.208,681	7,00%
17	41	1.695,531	118,687	64,174	54,514	3.154,167	7,00%
18	42	1.734,638	121,425	63,083	58,341	3.095,826	7,00%
19	43	1.734,638	121,425	61,917	59,508	3.036,318	7,00%
20	44	1.734,638	121,425	60,726	60,698	2.975,619	7,00%
21	45	1.683,134	117,819	59,512	58,307	2.917,312	7,00%
22	46	1.631,631	114,214	58,346	55,868	2.861,444	7,00%
23	47	1.580,255	110,618	57,229	53,389	2.808,055	7,00%
24	48	1.628,947	114,026	56,161	57,865	2.750,190	7,00%
25	49	1.677,639	117,435	55,004	62,431	2.687,759	7,00%
26	50	1.628,819	114,017	53,755	60,262	2.627,497	7,00%
27	51	1.567,347	109,714	52,550	57,164	2.570,333	7,00%
28	52	1.506,003	105,420	51,407	54,014	2.516,319	7,00%
29	53	1.542,298	107,961	50,326	57,634	2.458,685	7,00%
30	54	1.542,298	107,961	49,174	58,787	2.399,898	7,00%
31	55	1.542,298	107,961	47,998	59,963	2.339,935	7,00%
32	56	1.542,298	107,961	46,799	61,162	2.278,772	7,00%
33	57	1.542,298	107,961	45,575	62,385	2.216,387	7,00%
34	58	1.542,298	107,961	44,328	63,633	2.152,754	7,00%
35	59	1.542,298	107,961	43,055	64,906	2.087,848	7,00%
36	60	1.542,298	107,961	41,757	66,204	2.021,644	7,00%
37	61	1.542,298	107,961	40,433	67,528	1.954,116	7,00%
38	62	1.542,298	107,961	39,082	68,879	1.885,238	7,00%
39	63	1.542,298	107,961	37,705	70,256	1.814,982	7,00%
40	64	1.542,298	107,961	36,300	71,661	1.743,320	7,00%
41	65	1.542,298	107,961	34,866	73,094	1.670,226	7,00%
42	66	1.542,298	107,961	33,405	74,556	1.595,670	7,00%
43	67	1.542,298	107,961	31,913	76,047	1.519,622	7,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Náms tími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.257,272		
1	25	2.076,377	0,000	67,718	-67,718	2.324,990	0,00%
2	26	2.107,944	0,000	69,750	-69,750	2.394,740	0,00%
3	27	2.771,996	138,600	71,842	66,758	2.327,982	5,00%
4	28	2.519,845	125,992	69,839	56,153	2.271,829	5,00%
5	29	3.000,759	150,038	68,155	81,883	2.189,946	5,00%
6	30	3.098,782	154,939	65,698	89,241	2.100,706	5,00%
7	31	3.070,794	153,540	63,021	90,519	2.010,187	5,00%
8	32	2.958,713	207,110	60,306	146,804	1.863,383	7,00%
9	33	3.542,378	247,966	55,901	192,065	1.671,318	7,00%
10	34	3.988,147	279,170	50,140	229,031	1.442,287	7,00%
11	35	4.139,974	289,798	43,269	246,530	1.195,758	7,00%
12	36	3.398,730	237,911	35,873	202,038	993,719	7,00%
13	37	3.820,089	267,406	29,812	237,595	756,125	7,00%
14	38	3.695,228	258,666	22,684	235,982	520,142	7,00%
15	39	5.311,778	371,824	15,604	356,220	163,922	7,00%
16	40	4.081,569	168,840	4,918	163,922	0,000	4,14%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námsstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.257,272	
1	25	1.177,299	0,000	67,718	-67,718	2.324,990 0,00%
2	26	1.076,593	0,000	69,750	-69,750	2.394,740 0,00%
3	27	1.044,898	52,245	71,842	-19,597	2.414,337 5,00%
4	28	1.086,178	54,309	72,430	-18,121	2.432,458 5,00%
5	29	1.082,599	54,130	72,974	-18,844	2.451,302 5,00%
6	30	1.103,942	55,197	73,539	-18,342	2.469,644 5,00%
7	31	1.097,935	54,897	74,089	-19,193	2.488,837 5,00%
8	32	1.121,962	78,537	74,665	3,872	2.484,964 7,00%
9	33	1.106,881	77,482	74,549	2,933	2.482,032 7,00%
10	34	1.083,494	75,845	74,461	1,384	2.480,648 7,00%
11	35	1.091,801	76,426	74,419	2,007	2.478,641 7,00%
12	36	1.156,724	80,971	74,359	6,611	2.472,030 7,00%
13	37	1.238,899	86,723	74,161	12,562	2.459,468 7,00%
14	38	1.295,771	90,704	73,784	16,920	2.442,548 7,00%
15	39	1.242,606	86,982	73,276	13,706	2.428,842 7,00%
16	40	1.189,313	83,252	72,865	10,387	2.418,456 7,00%
17	41	1.175,127	82,259	72,554	9,705	2.408,750 7,00%
18	42	1.214,106	84,987	72,263	12,725	2.396,025 7,00%
19	43	1.253,085	87,716	71,881	15,835	2.380,190 7,00%
20	44	1.253,085	87,716	71,406	16,310	2.363,880 7,00%
21	45	1.253,085	87,716	70,916	16,800	2.347,080 7,00%
22	46	1.230,976	86,168	70,412	15,756	2.331,324 7,00%
23	47	1.219,857	85,390	69,940	15,450	2.315,874 7,00%
24	48	1.219,857	85,390	69,476	15,914	2.299,960 7,00%
25	49	1.219,857	85,390	68,999	16,391	2.283,569 7,00%
26	50	1.219,857	85,390	68,507	16,883	2.266,686 7,00%
27	51	1.219,857	85,390	68,001	17,389	2.249,297 7,00%
28	52	1.219,857	85,390	67,479	17,911	2.231,386 7,00%
29	53	1.219,857	85,390	66,942	18,448	2.212,937 7,00%
30	54	1.219,857	85,390	66,388	19,002	2.193,936 7,00%
31	55	1.219,857	85,390	65,818	19,572	2.174,364 7,00%
32	56	1.219,857	85,390	65,231	20,159	2.154,205 7,00%
33	57	1.219,857	85,390	64,626	20,764	2.133,441 7,00%
34	58	1.219,857	85,390	64,003	21,387	2.112,054 7,00%
35	59	1.219,857	85,390	63,362	22,028	2.090,026 7,00%
36	60	1.219,857	85,390	62,701	22,689	2.067,336 7,00%
37	61	1.219,857	85,390	62,020	23,370	2.043,966 7,00%
38	62	1.219,857	85,390	61,319	24,071	2.019,895 7,00%
39	63	1.219,857	85,390	60,597	24,793	1.995,102 7,00%
40	64	1.219,857	85,390	59,853	25,537	1.969,565 7,00%
41	65	1.219,857	85,390	59,087	26,303	1.943,262 7,00%
42	66	1.219,857	85,390	58,298	27,092	1.916,170 7,00%
43	67	1.219,857	85,390	57,485	27,905	1.888,265 7,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	564,318	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.257,272	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.257,272	
1	25	1.257,686	0,000	67,718	-67,718	2.324,990 0,00%
2	26	1.254,363	0,000	69,750	-69,750	2.394,740 0,00%
3	27	1.286,952	64,348	71,842	-7,495	2.402,234 5,00%
4	28	1.243,756	62,188	72,067	-9,879	2.412,114 5,00%
5	29	1.265,226	63,261	72,363	-9,102	2.421,216 5,00%
6	30	1.259,603	62,980	72,636	-9,656	2.430,872 5,00%
7	31	1.337,434	66,872	72,926	-6,054	2.436,927 5,00%
8	32	1.342,674	93,987	73,108	20,879	2.416,047 7,00%
9	33	1.389,449	97,261	72,481	24,780	2.391,267 7,00%
10	34	1.361,205	95,284	71,738	23,546	2.367,721 7,00%
11	35	1.375,007	96,250	71,032	25,219	2.342,502 7,00%
12	36	1.399,800	97,986	70,275	27,711	2.314,791 7,00%
13	37	1.423,571	99,650	69,444	30,206	2.284,585 7,00%
14	38	1.468,046	102,763	68,538	34,226	2.250,359 7,00%
15	39	1.466,001	102,620	67,511	35,109	2.215,250 7,00%
16	40	1.497,312	104,812	66,457	38,354	2.176,895 7,00%
17	41	1.514,054	105,984	65,307	40,677	2.136,219 7,00%
18	42	1.552,139	108,650	64,087	44,563	2.091,655 7,00%
19	43	1.584,217	110,895	62,750	48,146	2.043,510 7,00%
20	44	1.586,389	111,047	61,305	49,742	1.993,768 7,00%
21	45	1.569,008	109,831	59,813	50,018	1.943,750 7,00%
22	46	1.576,421	110,349	58,313	52,037	1.891,713 7,00%
23	47	1.562,107	109,348	56,751	52,596	1.839,117 7,00%
24	48	1.541,531	107,907	55,174	52,734	1.786,384 7,00%
25	49	1.537,570	107,630	53,592	54,038	1.732,345 7,00%
26	50	1.545,621	108,193	51,970	56,223	1.676,122 7,00%
27	51	1.533,224	107,326	50,284	57,042	1.619,080 7,00%
28	52	1.485,427	103,980	48,572	55,407	1.563,673 7,00%
29	53	1.546,643	108,265	46,910	61,355	1.502,318 7,00%
30	54	1.561,724	109,321	45,070	64,251	1.438,067 7,00%
31	55	1.582,044	110,743	43,142	67,601	1.370,466 7,00%
32	56	1.482,743	103,792	41,114	62,678	1.307,788 7,00%
33	57	1.412,069	98,845	39,234	59,611	1.248,176 7,00%
34	58	1.480,443	103,631	37,445	66,186	1.181,991 7,00%
35	59	1.555,206	108,864	35,460	73,405	1.108,586 7,00%
36	60	1.615,911	113,114	33,258	79,856	1.028,730 7,00%
37	61	1.583,322	110,833	30,862	79,971	948,759 7,00%
38	62	1.532,713	107,290	28,463	78,827	869,932 7,00%
39	63	1.547,155	108,301	26,098	82,203	787,729 7,00%
40	64	1.598,786	111,915	23,632	88,283	699,446 7,00%
41	65	1.563,002	109,410	20,983	88,427	611,019 7,00%
42	66	1.420,504	99,435	18,331	81,105	529,914 7,00%
43	67	1.420,504	99,435	15,897	83,538	446,377 7,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.257,272	
1	25	1.094,357	0,000	67,718	-67,718	2.324,990 0,00%
2	26	1.094,357	0,000	69,750	-69,750	2.394,740 0,00%
3	27	1.324,142	66,207	71,842	-5,635	2.400,375 5,00%
4	28	1.476,225	73,811	72,011	1,800	2.398,575 5,00%
5	29	1.476,225	73,811	71,957	1,854	2.396,721 5,00%
6	30	1.374,368	68,718	71,902	-3,183	2.399,904 5,00%
7	31	1.424,722	71,236	71,997	-0,761	2.400,665 5,00%
8	32	1.441,080	100,876	72,020	28,856	2.371,810 7,00%
9	33	1.601,086	112,076	71,154	40,922	2.330,888 7,00%
10	34	1.605,432	112,380	69,927	42,454	2.288,434 7,00%
11	35	1.641,088	114,876	68,653	46,223	2.242,211 7,00%
12	36	1.623,324	113,633	67,266	46,366	2.195,845 7,00%
13	37	1.610,544	112,738	65,875	46,863	2.148,982 7,00%
14	38	1.627,925	113,955	64,469	49,485	2.099,497 7,00%
15	39	1.634,570	114,420	62,985	51,435	2.048,062 7,00%
16	40	1.678,661	117,506	61,442	56,064	1.991,997 7,00%
17	41	1.695,531	118,687	59,760	58,927	1.933,070 7,00%
18	42	1.734,638	121,425	57,992	63,433	1.869,637 7,00%
19	43	1.734,638	121,425	56,089	65,336	1.804,302 7,00%
20	44	1.734,638	121,425	54,129	67,296	1.737,006 7,00%
21	45	1.683,134	117,819	52,110	65,709	1.671,297 7,00%
22	46	1.631,631	114,214	50,139	64,075	1.607,222 7,00%
23	47	1.580,255	110,618	48,217	62,401	1.544,821 7,00%
24	48	1.628,947	114,026	46,345	67,682	1.477,139 7,00%
25	49	1.677,639	117,435	44,314	73,121	1.404,018 7,00%
26	50	1.628,819	114,017	42,121	71,897	1.332,122 7,00%
27	51	1.567,347	109,714	39,964	69,751	1.262,371 7,00%
28	52	1.506,003	105,420	37,871	67,549	1.194,822 7,00%
29	53	1.542,298	107,961	35,845	72,116	1.122,706 7,00%
30	54	1.542,298	107,961	33,681	74,280	1.048,426 7,00%
31	55	1.542,298	107,961	31,453	76,508	971,918 7,00%
32	56	1.542,298	107,961	29,158	78,803	893,115 7,00%
33	57	1.542,298	107,961	26,793	81,167	811,947 7,00%
34	58	1.542,298	107,961	24,358	83,602	728,345 7,00%
35	59	1.542,298	107,961	21,850	86,111	642,234 7,00%
36	60	1.542,298	107,961	19,267	88,694	553,540 7,00%
37	61	1.542,298	107,961	16,606	91,355	462,186 7,00%
38	62	1.542,298	107,961	13,866	94,095	368,090 7,00%
39	63	1.542,298	107,961	11,043	96,918	271,172 7,00%
40	64	1.542,298	107,961	8,135	99,826	171,347 7,00%
41	65	1.542,298	107,961	5,140	102,820	68,526 7,00%
42	66	1.542,298	70,582	2,056	68,526	0,000 4,58%
43	67	1.542,298	0,000	0,000	0,000	0,000 0,00%

Einstætt foreldri með tvö börn
Meðallán á ári: 710,821

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.904,741	0,000	85,299	-85,299	2.928,583	0,00%
2	26	1.904,741	0,000	87,857	-87,857	3.016,440	0,00%
3	27	2.455,306	122,765	90,493	32,272	2.984,168	5,00%
4	28	2.455,306	122,765	89,525	33,240	2.950,928	5,00%
5	29	2.455,306	122,765	88,528	34,237	2.916,690	5,00%
6	30	3.117,185	155,859	87,501	68,359	2.848,332	5,00%
7	31	3.117,185	155,859	85,450	70,409	2.777,922	5,00%
8	32	3.117,185	218,203	83,338	134,865	2.643,057	7,00%
9	33	3.407,676	238,537	79,292	159,246	2.483,811	7,00%
10	34	3.407,676	238,537	74,514	164,023	2.319,788	7,00%
11	35	3.407,676	238,537	69,594	168,944	2.150,845	7,00%
12	36	3.182,108	222,748	64,525	158,222	1.992,622	7,00%
13	37	3.182,108	222,748	59,779	162,969	1.829,654	7,00%
14	38	3.182,108	222,748	54,890	167,858	1.661,796	7,00%
15	39	3.182,108	222,748	49,854	172,894	1.488,902	7,00%
16	40	3.182,108	222,748	44,667	178,081	1.310,821	7,00%
17	41	3.182,108	222,748	39,325	183,423	1.127,398	7,00%
18	42	3.182,108	222,748	33,822	188,926	938,473	7,00%
19	43	3.182,108	222,748	28,154	194,593	743,879	7,00%
20	44	3.182,108	222,748	22,316	200,431	543,448	7,00%
21	45	3.182,108	222,748	16,303	206,444	337,004	7,00%
22	46	3.305,052	231,354	10,110	221,244	115,761	7,00%
23	47	3.305,052	119,233	3,473	115,761	0,000	3,61%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námsími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.843,284		
1	25	2.076,377	0,000	85,299	-85,299	2.928,583	0,00%
2	26	2.107,944	0,000	87,857	-87,857	3.016,440	0,00%
3	27	2.771,996	138,600	90,493	48,107	2.968,333	5,00%
4	28	2.519,845	125,992	89,050	36,942	2.931,391	5,00%
5	29	3.000,759	150,038	87,942	62,096	2.869,295	5,00%
6	30	3.098,782	154,939	86,079	68,860	2.800,435	5,00%
7	31	3.070,794	153,540	84,013	69,527	2.730,908	5,00%
8	32	2.958,713	207,110	81,927	125,183	2.605,725	7,00%
9	33	3.542,378	247,966	78,172	169,795	2.435,931	7,00%
10	34	3.988,147	279,170	73,078	206,092	2.229,838	7,00%
11	35	4.139,974	289,798	66,895	222,903	2.006,935	7,00%
12	36	3.398,730	237,911	60,208	177,703	1.829,232	7,00%
13	37	3.820,089	267,406	54,877	212,529	1.616,703	7,00%
14	38	3.695,228	258,666	48,501	210,165	1.406,538	7,00%
15	39	5.311,778	371,824	42,196	329,628	1.076,910	7,00%
16	40	4.081,569	285,710	32,307	253,403	823,507	7,00%
17	41	4.023,164	281,621	24,705	256,916	566,591	7,00%
18	42	4.023,164	281,621	16,998	264,624	301,967	7,00%
19	43	4.023,164	281,621	9,059	272,562	29,405	7,00%
20	44	4.023,164	30,287	0,882	29,405	0,000	0,75%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Náms tími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.177,299	0,000	85,299	-85,299	2.928,583	0,00%
2	26	1.076,593	0,000	87,857	-87,857	3.016,440	0,00%
3	27	1.044,898	52,245	90,493	-38,248	3.054,688	5,00%
4	28	1.086,178	54,309	91,641	-37,332	3.092,020	5,00%
5	29	1.082,599	54,130	92,761	-38,631	3.130,651	5,00%
6	30	1.103,942	55,197	93,920	-38,722	3.169,373	5,00%
7	31	1.097,935	54,897	95,081	-40,184	3.209,558	5,00%
8	32	1.121,962	78,537	96,287	-17,749	3.227,307	7,00%
9	33	1.106,881	77,482	96,819	-19,338	3.246,644	7,00%
10	34	1.083,494	75,845	97,399	-21,555	3.268,199	7,00%
11	35	1.091,801	76,426	98,046	-21,620	3.289,819	7,00%
12	36	1.156,724	80,971	98,695	-17,724	3.307,543	7,00%
13	37	1.238,899	86,723	99,226	-12,503	3.320,046	7,00%
14	38	1.295,771	90,704	99,601	-8,897	3.328,944	7,00%
15	39	1.242,606	86,982	99,868	-12,886	3.341,830	7,00%
16	40	1.189,313	83,252	100,255	-17,003	3.358,833	7,00%
17	41	1.175,127	82,259	100,765	-18,506	3.377,339	7,00%
18	42	1.214,106	84,987	101,320	-16,333	3.393,672	7,00%
19	43	1.253,085	87,716	101,810	-14,094	3.407,766	7,00%
20	44	1.253,085	87,716	102,233	-14,517	3.422,283	7,00%
21	45	1.253,085	87,716	102,668	-14,953	3.437,235	7,00%
22	46	1.230,976	86,168	103,117	-16,949	3.454,184	7,00%
23	47	1.219,857	85,390	103,626	-18,236	3.472,420	7,00%
24	48	1.219,857	85,390	104,173	-18,783	3.491,202	7,00%
25	49	1.219,857	85,390	104,736	-19,346	3.510,548	7,00%
26	50	1.219,857	85,390	105,316	-19,926	3.530,475	7,00%
27	51	1.219,857	85,390	105,914	-20,524	3.550,999	7,00%
28	52	1.219,857	85,390	106,530	-21,140	3.572,139	7,00%
29	53	1.219,857	85,390	107,164	-21,774	3.593,913	7,00%
30	54	1.219,857	85,390	107,817	-22,427	3.616,340	7,00%
31	55	1.219,857	85,390	108,490	-23,100	3.639,441	7,00%
32	56	1.219,857	85,390	109,183	-23,793	3.663,234	7,00%
33	57	1.219,857	85,390	109,897	-24,507	3.687,741	7,00%
34	58	1.219,857	85,390	110,632	-25,242	3.712,983	7,00%
35	59	1.219,857	85,390	111,389	-25,999	3.738,983	7,00%
36	60	1.219,857	85,390	112,169	-26,779	3.765,762	7,00%
37	61	1.219,857	85,390	112,973	-27,583	3.793,345	7,00%
38	62	1.219,857	85,390	113,800	-28,410	3.821,755	7,00%
39	63	1.219,857	85,390	114,653	-29,263	3.851,018	7,00%
40	64	1.219,857	85,390	115,531	-30,141	3.881,159	7,00%
41	65	1.219,857	85,390	116,435	-31,045	3.912,203	7,00%
42	66	1.219,857	85,390	117,366	-31,976	3.944,179	7,00%
43	67	1.219,857	85,390	118,325	-32,935	3.977,115	7,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námstími í árum 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.843,284
1	25	1.257,686	0,000	85,299	-85,299	2.928,583 0,00%
2	26	1.254,363	0,000	87,857	-87,857	3.016,440 0,00%
3	27	1.286,952	64,348	90,493	-26,146	3.042,586 5,00%
4	28	1.243,756	62,188	91,278	-29,090	3.071,675 5,00%
5	29	1.265,226	63,261	92,150	-28,889	3.100,564 5,00%
6	30	1.259,603	62,980	93,017	-30,037	3.130,601 5,00%
7	31	1.337,434	66,872	93,918	-27,046	3.157,647 5,00%
8	32	1.342,674	93,987	94,729	-0,742	3.158,390 7,00%
9	33	1.389,449	97,261	94,752	2,510	3.155,880 7,00%
10	34	1.361,205	95,284	94,676	0,608	3.155,272 7,00%
11	35	1.375,007	96,250	94,658	1,592	3.153,680 7,00%
12	36	1.399,800	97,986	94,610	3,376	3.150,304 7,00%
13	37	1.423,571	99,650	94,509	5,141	3.145,163 7,00%
14	38	1.468,046	102,763	94,355	8,408	3.136,755 7,00%
15	39	1.466,001	102,620	94,103	8,517	3.128,237 7,00%
16	40	1.497,312	104,812	93,847	10,965	3.117,273 7,00%
17	41	1.514,054	105,984	93,518	12,466	3.104,807 7,00%
18	42	1.552,139	108,650	93,144	15,506	3.089,302 7,00%
19	43	1.584,217	110,895	92,679	18,216	3.071,085 7,00%
20	44	1.586,389	111,047	92,133	18,915	3.052,171 7,00%
21	45	1.569,008	109,831	91,565	18,265	3.033,905 7,00%
22	46	1.576,421	110,349	91,017	19,332	3.014,573 7,00%
23	47	1.562,107	109,348	90,437	18,910	2.995,663 7,00%
24	48	1.541,531	107,907	89,870	18,037	2.977,625 7,00%
25	49	1.537,570	107,630	89,329	18,301	2.959,324 7,00%
26	50	1.545,621	108,193	88,780	19,414	2.939,911 7,00%
27	51	1.533,224	107,326	88,197	19,128	2.920,782 7,00%
28	52	1.485,427	103,980	87,623	16,356	2.904,426 7,00%
29	53	1.546,643	108,265	87,133	21,132	2.883,294 7,00%
30	54	1.561,724	109,321	86,499	22,822	2.860,472 7,00%
31	55	1.582,044	110,743	85,814	24,929	2.835,543 7,00%
32	56	1.482,743	103,792	85,066	18,726	2.816,817 7,00%
33	57	1.412,069	98,845	84,505	14,340	2.802,477 7,00%
34	58	1.480,443	103,631	84,074	19,557	2.782,920 7,00%
35	59	1.555,206	108,864	83,488	25,377	2.757,543 7,00%
36	60	1.615,911	113,114	82,726	30,387	2.727,156 7,00%
37	61	1.583,322	110,833	81,815	29,018	2.698,138 7,00%
38	62	1.532,713	107,290	80,944	26,346	2.671,792 7,00%
39	63	1.547,155	108,301	80,154	28,147	2.643,645 7,00%
40	64	1.598,786	111,915	79,309	32,606	2.611,039 7,00%
41	65	1.563,002	109,410	78,331	31,079	2.579,960 7,00%
42	66	1.420,504	99,435	77,399	22,036	2.557,924 7,00%
43	67	1.420,504	99,435	76,738	22,698	2.535,226 7,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námsstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.843,284		
1	25	1.094,357	0,000	85,299	-85,299	2.928,583	0,00%
2	26	1.094,357	0,000	87,857	-87,857	3.016,440	0,00%
3	27	1.324,142	66,207	90,493	-24,286	3.040,726	5,00%
4	28	1.476,225	73,811	91,222	-17,411	3.058,137	5,00%
5	29	1.476,225	73,811	91,744	-17,933	3.076,069	5,00%
6	30	1.374,368	68,718	92,282	-23,564	3.099,633	5,00%
7	31	1.424,722	71,236	92,989	-21,753	3.121,386	5,00%
8	32	1.441,080	100,876	93,642	7,234	3.114,152	7,00%
9	33	1.601,086	112,076	93,425	18,651	3.095,501	7,00%
10	34	1.605,432	112,380	92,865	19,515	3.075,985	7,00%
11	35	1.641,088	114,876	92,280	22,597	3.053,389	7,00%
12	36	1.623,324	113,633	91,602	22,031	3.031,358	7,00%
13	37	1.610,544	112,738	90,941	21,797	3.009,560	7,00%
14	38	1.627,925	113,955	90,287	23,668	2.985,892	7,00%
15	39	1.634,570	114,420	89,577	24,843	2.961,049	7,00%
16	40	1.678,661	117,506	88,831	28,675	2.932,375	7,00%
17	41	1.695,531	118,687	87,971	30,716	2.901,659	7,00%
18	42	1.734,638	121,425	87,050	34,375	2.867,284	7,00%
19	43	1.734,638	121,425	86,019	35,406	2.831,878	7,00%
20	44	1.734,638	121,425	84,956	36,468	2.795,409	7,00%
21	45	1.683,134	117,819	83,862	33,957	2.761,452	7,00%
22	46	1.631,631	114,214	82,844	31,371	2.730,081	7,00%
23	47	1.580,255	110,618	81,902	28,715	2.701,366	7,00%
24	48	1.628,947	114,026	81,041	32,985	2.668,381	7,00%
25	49	1.677,639	117,435	80,051	37,383	2.630,997	7,00%
26	50	1.628,819	114,017	78,930	35,087	2.595,910	7,00%
27	51	1.567,347	109,714	77,877	31,837	2.564,073	7,00%
28	52	1.506,003	105,420	76,922	28,498	2.535,575	7,00%
29	53	1.542,298	107,961	76,067	31,894	2.503,681	7,00%
30	54	1.542,298	107,961	75,110	32,850	2.470,831	7,00%
31	55	1.542,298	107,961	74,125	33,836	2.436,995	7,00%
32	56	1.542,298	107,961	73,110	34,851	2.402,144	7,00%
33	57	1.542,298	107,961	72,064	35,897	2.366,247	7,00%
34	58	1.542,298	107,961	70,987	36,973	2.329,274	7,00%
35	59	1.542,298	107,961	69,878	38,083	2.291,191	7,00%
36	60	1.542,298	107,961	68,736	39,225	2.251,966	7,00%
37	61	1.542,298	107,961	67,559	40,402	2.211,564	7,00%
38	62	1.542,298	107,961	66,347	41,614	2.169,950	7,00%
39	63	1.542,298	107,961	65,099	42,862	2.127,088	7,00%
40	64	1.542,298	107,961	63,813	44,148	2.082,940	7,00%
41	65	1.542,298	107,961	62,488	45,473	2.037,467	7,00%
42	66	1.542,298	107,961	61,124	46,837	1.990,630	7,00%
43	67	1.542,298	107,961	59,719	48,242	1.942,388	7,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.843,284		
1	25	1.177,299	0,000	28,433	-28,433	2.871,717	0,00%
2	26	1.076,593	0,000	28,717	-28,717	2.900,434	0,00%
3	27	1.044,898	52,245	29,004	23,241	2.877,193	5,00%
4	28	1.086,178	54,309	28,772	25,537	2.851,656	5,00%
5	29	1.082,599	54,130	28,517	25,613	2.826,043	5,00%
6	30	1.103,942	55,197	28,260	26,937	2.799,106	5,00%
7	31	1.097,935	54,897	27,991	26,906	2.772,201	5,00%
8	32	1.121,962	78,537	27,722	50,815	2.721,385	7,00%
9	33	1.106,881	77,482	27,214	50,268	2.671,118	7,00%
10	34	1.083,494	75,845	26,711	49,133	2.621,984	7,00%
11	35	1.091,801	76,426	26,220	50,206	2.571,778	7,00%
12	36	1.156,724	80,971	25,718	55,253	2.516,525	7,00%
13	37	1.238,899	86,723	25,165	61,558	2.454,967	7,00%
14	38	1.295,771	90,704	24,550	66,154	2.388,813	7,00%
15	39	1.242,606	86,982	23,888	63,094	2.325,719	7,00%
16	40	1.189,313	83,252	23,257	59,995	2.265,724	7,00%
17	41	1.175,127	82,259	22,657	59,602	2.206,123	7,00%
18	42	1.214,106	84,987	22,061	62,926	2.143,196	7,00%
19	43	1.253,085	87,716	21,432	66,284	2.076,912	7,00%
20	44	1.253,085	87,716	20,769	66,947	2.009,965	7,00%
21	45	1.253,085	87,716	20,100	67,616	1.942,349	7,00%
22	46	1.230,976	86,168	19,423	66,745	1.875,604	7,00%
23	47	1.219,857	85,390	18,756	66,634	1.808,970	7,00%
24	48	1.219,857	85,390	18,090	67,300	1.741,670	7,00%
25	49	1.219,857	85,390	17,417	67,973	1.673,697	7,00%
26	50	1.219,857	85,390	16,737	68,653	1.605,044	7,00%
27	51	1.219,857	85,390	16,050	69,340	1.535,704	7,00%
28	52	1.219,857	85,390	15,357	70,033	1.465,671	7,00%
29	53	1.219,857	85,390	14,657	70,733	1.394,938	7,00%
30	54	1.219,857	85,390	13,949	71,441	1.323,497	7,00%
31	55	1.219,857	85,390	13,235	72,155	1.251,342	7,00%
32	56	1.219,857	85,390	12,513	72,877	1.178,466	7,00%
33	57	1.219,857	85,390	11,785	73,605	1.104,860	7,00%
34	58	1.219,857	85,390	11,049	74,341	1.030,519	7,00%
35	59	1.219,857	85,390	10,305	75,085	955,434	7,00%
36	60	1.219,857	85,390	9,554	75,836	879,599	7,00%
37	61	1.219,857	85,390	8,796	76,594	803,005	7,00%
38	62	1.219,857	85,390	8,030	77,360	725,645	7,00%
39	63	1.219,857	85,390	7,256	78,134	647,511	7,00%
40	64	1.219,857	85,390	6,475	78,915	568,596	7,00%
41	65	1.219,857	85,390	5,686	79,704	488,892	7,00%
42	66	1.219,857	85,390	4,889	80,501	408,391	7,00%
43	67	1.219,857	85,390	4,084	81,306	327,085	7,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	710,821	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.843,284	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Höfuðstóll greiðslu- Afb. af höfu í lok árs byrði		
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.257,686	0,000	28,433	-28,433	2.871,717	0,00%
2	26	1.254,363	0,000	28,717	-28,717	2.900,434	0,00%
3	27	1.286,952	64,348	29,004	35,343	2.865,091	5,00%
4	28	1.243,756	62,188	28,651	33,537	2.831,554	5,00%
5	29	1.265,226	63,261	28,316	34,946	2.796,608	5,00%
6	30	1.259,603	62,980	27,966	35,014	2.761,594	5,00%
7	31	1.337,434	66,872	27,616	39,256	2.722,338	5,00%
8	32	1.342,674	93,987	27,223	66,764	2.655,574	7,00%
9	33	1.389,449	97,261	26,556	70,706	2.584,869	7,00%
10	34	1.361,205	95,284	25,849	69,436	2.515,433	7,00%
11	35	1.375,007	96,250	25,154	71,096	2.444,337	7,00%
12	36	1.399,800	97,986	24,443	73,543	2.370,794	7,00%
13	37	1.423,571	99,650	23,708	75,942	2.294,852	7,00%
14	38	1.468,046	102,763	22,949	79,815	2.215,038	7,00%
15	39	1.466,001	102,620	22,150	80,470	2.134,568	7,00%
16	40	1.497,312	104,812	21,346	83,466	2.051,102	7,00%
17	41	1.514,054	105,984	20,511	85,473	1.965,629	7,00%
18	42	1.552,139	108,650	19,656	88,993	1.876,636	7,00%
19	43	1.584,217	110,895	18,766	92,129	1.784,507	7,00%
20	44	1.586,389	111,047	17,845	93,202	1.691,305	7,00%
21	45	1.569,008	109,831	16,913	92,918	1.598,387	7,00%
22	46	1.576,421	110,349	15,984	94,366	1.504,021	7,00%
23	47	1.562,107	109,348	15,040	94,307	1.409,714	7,00%
24	48	1.541,531	107,907	14,097	93,810	1.315,904	7,00%
25	49	1.537,570	107,630	13,159	94,471	1.221,433	7,00%
26	50	1.545,621	108,193	12,214	95,979	1.125,454	7,00%
27	51	1.533,224	107,326	11,255	96,071	1.029,383	7,00%
28	52	1.485,427	103,980	10,294	93,686	935,697	7,00%
29	53	1.546,643	108,265	9,357	98,908	836,789	7,00%
30	54	1.561,724	109,321	8,368	100,953	735,836	7,00%
31	55	1.582,044	110,743	7,358	103,385	632,451	7,00%
32	56	1.482,743	103,792	6,325	97,467	534,984	7,00%
33	57	1.412,069	98,845	5,350	93,495	441,489	7,00%
34	58	1.480,443	103,631	4,415	99,216	342,273	7,00%
35	59	1.555,206	108,864	3,423	105,442	236,831	7,00%
36	60	1.615,911	113,114	2,368	110,745	126,086	7,00%
37	61	1.583,322	110,833	1,261	109,572	16,514	7,00%
38	62	1.532,713	16,679	0,165	16,514	0,000	1,09%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.843,284
1	25	1.094,357	0,000	28,433	-28,433	2.871,717 0,00%
2	26	1.094,357	0,000	28,717	-28,717	2.900,434 0,00%
3	27	1.324,142	66,207	29,004	37,203	2.863,231 5,00%
4	28	1.476,225	73,811	28,632	45,179	2.818,052 5,00%
5	29	1.476,225	73,811	28,181	45,631	2.772,422 5,00%
6	30	1.374,368	68,718	27,724	40,994	2.731,427 5,00%
7	31	1.424,722	71,236	27,314	43,922	2.687,506 5,00%
8	32	1.441,080	100,876	26,875	74,001	2.613,505 7,00%
9	33	1.601,086	112,076	26,135	85,941	2.527,564 7,00%
10	34	1.605,432	112,380	25,276	87,105	2.440,459 7,00%
11	35	1.641,088	114,876	24,405	90,472	2.349,988 7,00%
12	36	1.623,324	113,633	23,500	90,133	2.259,855 7,00%
13	37	1.610,544	112,738	22,599	90,140	2.169,716 7,00%
14	38	1.627,925	113,955	21,697	92,258	2.077,458 7,00%
15	39	1.634,570	114,420	20,775	93,645	1.983,813 7,00%
16	40	1.678,661	117,506	19,838	97,668	1.886,145 7,00%
17	41	1.695,531	118,687	18,861	99,826	1.786,319 7,00%
18	42	1.734,638	121,425	17,863	103,561	1.682,757 7,00%
19	43	1.734,638	121,425	16,828	104,597	1.578,160 7,00%
20	44	1.734,638	121,425	15,782	105,643	1.472,517 7,00%
21	45	1.683,134	117,819	14,725	103,094	1.369,423 7,00%
22	46	1.631,631	114,214	13,694	100,520	1.268,903 7,00%
23	47	1.580,255	110,618	12,689	97,929	1.170,974 7,00%
24	48	1.628,947	114,026	11,710	102,317	1.068,658 7,00%
25	49	1.677,639	117,435	10,687	106,748	961,909 7,00%
26	50	1.628,819	114,017	9,619	104,398	857,511 7,00%
27	51	1.567,347	109,714	8,575	101,139	756,372 7,00%
28	52	1.506,003	105,420	7,564	97,856	658,516 7,00%
29	53	1.542,298	107,961	6,585	101,376	557,140 7,00%
30	54	1.542,298	107,961	5,571	102,389	454,750 7,00%
31	55	1.542,298	107,961	4,548	103,413	351,337 7,00%
32	56	1.542,298	107,961	3,513	104,447	246,890 7,00%
33	57	1.542,298	107,961	2,469	105,492	141,398 7,00%
34	58	1.542,298	107,961	1,414	106,547	34,851 7,00%
35	59	1.542,298	35,199	0,349	34,851	0,000 2,28%
36	60	1.542,298	0,000	0,000	0,000	0,000 0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000 0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000 0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000 0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000 0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000 0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000 0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000 0,00%

Einstaklingur í leigu/eigin húsnæði
Meðallán á ári: 404,425

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námsstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.904,741	0,000	32,354	-32,354	1.650,054	0,00%
2	26	1.904,741	0,000	33,001	-33,001	1.683,055	0,00%
3	27	2.455,306	122,765	33,661	89,104	1.593,951	5,00%
4	28	2.455,306	122,765	31,879	90,886	1.503,065	5,00%
5	29	2.455,306	122,765	30,061	92,704	1.410,361	5,00%
6	30	3.117,185	155,859	28,207	127,652	1.282,709	5,00%
7	31	3.117,185	155,859	25,654	130,205	1.152,503	5,00%
8	32	3.117,185	218,203	23,050	195,153	957,351	7,00%
9	33	3.407,676	238,537	19,147	219,390	737,960	7,00%
10	34	3.407,676	238,537	14,759	223,778	514,182	7,00%
11	35	3.407,676	238,537	10,284	228,254	285,928	7,00%
12	36	3.182,108	222,748	5,719	217,029	68,899	7,00%
13	37	3.182,108	70,277	1,378	68,899	0,000	2,21%
14	38	3.182,108	0,000	0,000	0,000	0,000	0,00%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári:	404,425	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.617,700	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	2.076,377	0,000	32,354	-32,354	1.650,054	0,00%
2	26	2.107,944	0,000	33,001	-33,001	1.683,055	0,00%
3	27	2.771,996	138,600	33,661	104,939	1.578,116	5,00%
4	28	2.519,845	125,992	31,562	94,430	1.483,686	5,00%
5	29	3.000,759	150,038	29,674	120,364	1.363,322	5,00%
6	30	3.098,782	154,939	27,266	127,673	1.235,650	5,00%
7	31	3.070,794	153,540	24,713	128,827	1.106,823	5,00%
8	32	2.958,713	207,110	22,136	184,973	921,849	7,00%
9	33	3.542,378	247,966	18,437	229,529	692,320	7,00%
10	34	3.988,147	279,170	13,846	265,324	426,996	7,00%
11	35	4.139,974	289,798	8,540	281,258	145,738	7,00%
12	36	3.398,730	148,653	2,915	145,738	0,000	4,37%
13	37	3.820,089	0,000	0,000	0,000	0,000	0,00%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				1.617,700
1	25	1.177,299	0,000	32,354	-32,354	1.650,054 0,00%
2	26	1.076,593	0,000	33,001	-33,001	1.683,055 0,00%
3	27	1.044,898	52,245	33,661	18,584	1.664,471 5,00%
4	28	1.086,178	54,309	33,289	21,019	1.643,452 5,00%
5	29	1.082,599	54,130	32,869	21,261	1.622,191 5,00%
6	30	1.103,942	55,197	32,444	22,753	1.599,438 5,00%
7	31	1.097,935	54,897	31,989	22,908	1.576,530 5,00%
8	32	1.121,962	78,537	31,531	47,007	1.529,523 7,00%
9	33	1.106,881	77,482	30,590	46,891	1.482,632 7,00%
10	34	1.083,494	75,845	29,653	46,192	1.436,440 7,00%
11	35	1.091,801	76,426	28,729	47,697	1.388,742 7,00%
12	36	1.156,724	80,971	27,775	53,196	1.335,547 7,00%
13	37	1.238,899	86,723	26,711	60,012	1.275,535 7,00%
14	38	1.295,771	90,704	25,511	65,193	1.210,341 7,00%
15	39	1.242,606	86,982	24,207	62,776	1.147,566 7,00%
16	40	1.189,313	83,252	22,951	60,301	1.087,265 7,00%
17	41	1.175,127	82,259	21,745	60,514	1.026,752 7,00%
18	42	1.214,106	84,987	20,535	64,452	962,299 7,00%
19	43	1.253,085	87,716	19,246	68,470	893,829 7,00%
20	44	1.253,085	87,716	17,877	69,839	823,990 7,00%
21	45	1.253,085	87,716	16,480	71,236	752,754 7,00%
22	46	1.230,976	86,168	15,055	71,113	681,640 7,00%
23	47	1.219,857	85,390	13,633	71,757	609,883 7,00%
24	48	1.219,857	85,390	12,198	73,192	536,691 7,00%
25	49	1.219,857	85,390	10,734	74,656	462,035 7,00%
26	50	1.219,857	85,390	9,241	76,149	385,885 7,00%
27	51	1.219,857	85,390	7,718	77,672	308,213 7,00%
28	52	1.219,857	85,390	6,164	79,226	228,987 7,00%
29	53	1.219,857	85,390	4,580	80,810	148,177 7,00%
30	54	1.219,857	85,390	2,964	82,426	65,751 7,00%
31	55	1.219,857	67,066	1,315	65,751	0,000 5,50%
32	56	1.219,857	0,000	0,000	0,000	0,000 0,00%
33	57	1.219,857	0,000	0,000	0,000	0,000 0,00%
34	58	1.219,857	0,000	0,000	0,000	0,000 0,00%
35	59	1.219,857	0,000	0,000	0,000	0,000 0,00%
36	60	1.219,857	0,000	0,000	0,000	0,000 0,00%
37	61	1.219,857	0,000	0,000	0,000	0,000 0,00%
38	62	1.219,857	0,000	0,000	0,000	0,000 0,00%
39	63	1.219,857	0,000	0,000	0,000	0,000 0,00%
40	64	1.219,857	0,000	0,000	0,000	0,000 0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000 0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000 0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000 0,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	404,425	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.617,700	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.257,686	0,000	32,354	-32,354	1.650,054	0,00%
2	26	1.254,363	0,000	33,001	-33,001	1.683,055	0,00%
3	27	1.286,952	64,348	33,661	30,687	1.652,369	5,00%
4	28	1.243,756	62,188	33,047	29,140	1.623,228	5,00%
5	29	1.265,226	63,261	32,465	30,797	1.592,431	5,00%
6	30	1.259,603	62,980	31,849	31,132	1.561,300	5,00%
7	31	1.337,434	66,872	31,226	35,646	1.525,654	5,00%
8	32	1.342,674	93,987	30,513	63,474	1.462,180	7,00%
9	33	1.389,449	97,261	29,244	68,018	1.394,162	7,00%
10	34	1.361,205	95,284	27,883	67,401	1.326,761	7,00%
11	35	1.375,007	96,250	26,535	69,715	1.257,046	7,00%
12	36	1.399,800	97,986	25,141	72,845	1.184,201	7,00%
13	37	1.423,571	99,650	23,684	75,966	1.108,235	7,00%
14	38	1.468,046	102,763	22,165	80,599	1.027,636	7,00%
15	39	1.466,001	102,620	20,553	82,067	945,569	7,00%
16	40	1.497,312	104,812	18,911	85,900	859,669	7,00%
17	41	1.514,054	105,984	17,193	88,790	770,878	7,00%
18	42	1.552,139	108,650	15,418	93,232	677,646	7,00%
19	43	1.584,217	110,895	13,553	97,342	580,304	7,00%
20	44	1.586,389	111,047	11,606	99,441	480,863	7,00%
21	45	1.569,008	109,831	9,617	100,213	380,649	7,00%
22	46	1.576,421	110,349	7,613	102,736	277,913	7,00%
23	47	1.562,107	109,348	5,558	103,789	174,123	7,00%
24	48	1.541,531	107,907	3,482	104,425	69,699	7,00%
25	49	1.537,570	71,093	1,394	69,699	0,000	4,62%
26	50	1.545,621	0,000	0,000	0,000	0,000	0,00%
27	51	1.533,224	0,000	0,000	0,000	0,000	0,00%
28	52	1.485,427	0,000	0,000	0,000	0,000	0,00%
29	53	1.546,643	0,000	0,000	0,000	0,000	0,00%
30	54	1.561,724	0,000	0,000	0,000	0,000	0,00%
31	55	1.582,044	0,000	0,000	0,000	0,000	0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000	0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári:	404,425	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.617,700	Tekjutenging	7,00% frá ári 5
Námstími í árum.	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	1.094,357	0,000	32,354	-32,354	1.650,054	0,00%
2	26	1.094,357	0,000	33,001	-33,001	1.683,055	0,00%
3	27	1.324,142	66,207	33,661	32,546	1.650,509	5,00%
4	28	1.476,225	73,811	33,010	40,801	1.609,708	5,00%
5	29	1.476,225	73,811	32,194	41,617	1.568,091	5,00%
6	30	1.374,368	68,718	31,362	37,357	1.530,734	5,00%
7	31	1.424,722	71,236	30,615	40,621	1.490,113	5,00%
8	32	1.441,080	100,876	29,802	71,073	1.419,040	7,00%
9	33	1.601,086	112,076	28,381	83,695	1.335,344	7,00%
10	34	1.605,432	112,380	26,707	85,673	1.249,671	7,00%
11	35	1.641,088	114,876	24,993	89,883	1.159,788	7,00%
12	36	1.623,324	113,633	23,196	90,437	1.069,351	7,00%
13	37	1.610,544	112,738	21,387	91,351	978,000	7,00%
14	38	1.627,925	113,955	19,560	94,395	883,606	7,00%
15	39	1.634,570	114,420	17,672	96,748	786,858	7,00%
16	40	1.678,661	117,506	15,737	101,769	685,089	7,00%
17	41	1.695,531	118,687	13,702	104,985	580,103	7,00%
18	42	1.734,638	121,425	11,602	109,823	470,281	7,00%
19	43	1.734,638	121,425	9,406	112,019	358,262	7,00%
20	44	1.734,638	121,425	7,165	114,259	244,002	7,00%
21	45	1.683,134	117,819	4,880	112,939	131,063	7,00%
22	46	1.631,631	114,214	2,621	111,593	19,470	7,00%
23	47	1.580,255	19,859	0,389	19,470	0,000	1,26%
24	48	1.628,947	0,000	0,000	0,000	0,000	0,00%
25	49	1.677,639	0,000	0,000	0,000	0,000	0,00%
26	50	1.628,819	0,000	0,000	0,000	0,000	0,00%
27	51	1.567,347	0,000	0,000	0,000	0,000	0,00%
28	52	1.506,003	0,000	0,000	0,000	0,000	0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn
Meðallán á ári: 564.318

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.257,272	
1	25	1.904,741	0,000	45,145	-45,145	2.302,417	0,00%
2	26	1.904,741	0,000	46,048	-46,048	2.348,466	0,00%
3	27	2.455,306	122,765	46,969	75,796	2.272,670	5,00%
4	28	2.455,306	122,765	45,453	77,312	2.195,358	5,00%
5	29	2.455,306	122,765	43,907	78,858	2.116,500	5,00%
6	30	3.117,185	155,859	42,330	113,529	2.002,970	5,00%
7	31	3.117,185	155,859	40,059	115,800	1.887,171	5,00%
8	32	3.117,185	218,203	37,743	180,460	1.706,711	7,00%
9	33	3.407,676	238,537	34,134	204,403	1.502,308	7,00%
10	34	3.407,676	238,537	30,046	208,491	1.293,817	7,00%
11	35	3.407,676	238,537	25,876	212,661	1.081,156	7,00%
12	36	3.182,108	222,748	21,623	201,124	880,031	7,00%
13	37	3.182,108	222,748	17,601	205,147	674,884	7,00%
14	38	3.182,108	222,748	13,498	209,250	465,634	7,00%
15	39	3.182,108	222,748	9,313	213,435	252,200	7,00%
16	40	3.182,108	222,748	5,044	217,704	34,496	7,00%
17	41	3.182,108	35,186	0,690	34,496	0,000	1,11%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.257,272		
1	25	2.076,377	0,000	45,145	-45,145	2.302,417	0,00%
2	26	2.107,944	0,000	46,048	-46,048	2.348,466	0,00%
3	27	2.771,996	138,600	46,969	91,630	2.256,835	5,00%
4	28	2.519,845	125,992	45,137	80,856	2.175,980	5,00%
5	29	3.000,759	150,038	43,520	106,518	2.069,461	5,00%
6	30	3.098,782	154,939	41,389	113,550	1.955,912	5,00%
7	31	3.070,794	153,540	39,118	114,421	1.841,490	5,00%
8	32	2.958,713	207,110	36,830	170,280	1.671,210	7,00%
9	33	3.542,378	247,966	33,424	214,542	1.456,668	7,00%
10	34	3.988,147	279,170	29,133	250,037	1.206,631	7,00%
11	35	4.139,974	289,798	24,133	265,666	940,965	7,00%
12	36	3.398,730	237,911	18,819	219,092	721,873	7,00%
13	37	3.820,089	267,406	14,437	252,969	468,905	7,00%
14	38	3.695,228	258,666	9,378	249,288	219,617	7,00%
15	39	5.311,778	224,009	4,392	219,617	0,000	4,22%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.257,272	
1	25	1.177,299	0,000	45,145	-45,145	2.302,417 0,00%
2	26	1.076,593	0,000	46,048	-46,048	2.348,466 0,00%
3	27	1.044,898	52,245	46,969	5,276	2.343,190 5,00%
4	28	1.086,178	54,309	46,864	7,445	2.335,745 5,00%
5	29	1.082,599	54,130	46,715	7,415	2.328,330 5,00%
6	30	1.103,942	55,197	46,567	8,630	2.319,700 5,00%
7	31	1.097,935	54,897	46,394	8,503	2.311,197 5,00%
8	32	1.121,962	78,537	46,224	32,313	2.278,883 7,00%
9	33	1.106,881	77,482	45,578	31,904	2.246,979 7,00%
10	34	1.083,494	75,845	44,940	30,905	2.216,074 7,00%
11	35	1.091,801	76,426	44,321	32,105	2.183,970 7,00%
12	36	1.156,724	80,971	43,679	37,291	2.146,679 7,00%
13	37	1.238,899	86,723	42,934	43,789	2.102,889 7,00%
14	38	1.295,771	90,704	42,058	48,646	2.054,243 7,00%
15	39	1.242,606	86,982	41,085	45,898	2.008,345 7,00%
16	40	1.189,313	83,252	40,167	43,085	1.965,261 7,00%
17	41	1.175,127	82,259	39,305	42,954	1.922,307 7,00%
18	42	1.214,106	84,987	38,446	46,541	1.875,766 7,00%
19	43	1.253,085	87,716	37,515	50,201	1.825,565 7,00%
20	44	1.253,085	87,716	36,511	51,205	1.774,360 7,00%
21	45	1.253,085	87,716	35,487	52,229	1.722,131 7,00%
22	46	1.230,976	86,168	34,443	51,726	1.670,406 7,00%
23	47	1.219,857	85,390	33,408	51,982	1.618,424 7,00%
24	48	1.219,857	85,390	32,368	53,022	1.565,402 7,00%
25	49	1.219,857	85,390	31,308	54,082	1.511,320 7,00%
26	50	1.219,857	85,390	30,226	55,164	1.456,157 7,00%
27	51	1.219,857	85,390	29,123	56,267	1.399,890 7,00%
28	52	1.219,857	85,390	27,998	57,392	1.342,498 7,00%
29	53	1.219,857	85,390	26,850	58,540	1.283,958 7,00%
30	54	1.219,857	85,390	25,679	59,711	1.224,247 7,00%
31	55	1.219,857	85,390	24,485	60,905	1.163,342 7,00%
32	56	1.219,857	85,390	23,267	62,123	1.101,219 7,00%
33	57	1.219,857	85,390	22,024	63,366	1.037,853 7,00%
34	58	1.219,857	85,390	20,757	64,633	973,220 7,00%
35	59	1.219,857	85,390	19,464	65,926	907,295 7,00%
36	60	1.219,857	85,390	18,146	67,244	840,050 7,00%
37	61	1.219,857	85,390	16,801	68,589	771,461 7,00%
38	62	1.219,857	85,390	15,429	69,961	701,501 7,00%
39	63	1.219,857	85,390	14,030	71,360	630,141 7,00%
40	64	1.219,857	85,390	12,603	72,787	557,353 7,00%
41	65	1.219,857	85,390	11,147	74,243	483,111 7,00%
42	66	1.219,857	85,390	9,662	75,728	407,383 7,00%
43	67	1.219,857	85,390	8,148	77,242	330,140 7,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	564,318	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.257,272	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.257,272		
1	25	1.257,686	0,000	45,145	-45,145	2.302,417	0,00%
2	26	1.254,363	0,000	46,048	-46,048	2.348,466	0,00%
3	27	1.286,952	64,348	46,969	17,378	2.331,087	5,00%
4	28	1.243,756	62,188	46,622	15,566	2.315,521	5,00%
5	29	1.265,226	63,261	46,310	16,951	2.298,571	5,00%
6	30	1.259,603	62,980	45,971	17,009	2.281,562	5,00%
7	31	1.337,434	66,872	45,631	21,240	2.260,321	5,00%
8	32	1.342,674	93,987	45,206	48,781	2.211,541	7,00%
9	33	1.389,449	97,261	44,231	53,031	2.158,510	7,00%
10	34	1.361,205	95,284	43,170	52,114	2.106,396	7,00%
11	35	1.375,007	96,250	42,128	54,123	2.052,273	7,00%
12	36	1.399,800	97,986	41,045	56,941	1.995,333	7,00%
13	37	1.423,571	99,650	39,907	59,743	1.935,589	7,00%
14	38	1.468,046	102,763	38,712	64,051	1.871,538	7,00%
15	39	1.466,001	102,620	37,431	65,189	1.806,349	7,00%
16	40	1.497,312	104,812	36,127	68,685	1.737,664	7,00%
17	41	1.514,054	105,984	34,753	71,231	1.666,433	7,00%
18	42	1.552,139	108,650	33,329	75,321	1.591,112	7,00%
19	43	1.584,217	110,895	31,822	79,073	1.512,039	7,00%
20	44	1.586,389	111,047	30,241	80,806	1.431,233	7,00%
21	45	1.569,008	109,831	28,625	81,206	1.350,027	7,00%
22	46	1.576,421	110,349	27,001	83,349	1.266,678	7,00%
23	47	1.562,107	109,348	25,334	84,014	1.182,664	7,00%
24	48	1.541,531	107,907	23,653	84,254	1.098,410	7,00%
25	49	1.537,570	107,630	21,968	85,662	1.012,748	7,00%
26	50	1.545,621	108,193	20,255	87,938	924,810	7,00%
27	51	1.533,224	107,326	18,496	88,829	835,980	7,00%
28	52	1.485,427	103,980	16,720	87,260	748,720	7,00%
29	53	1.546,643	108,265	14,974	93,291	655,430	7,00%
30	54	1.561,724	109,321	13,109	96,212	559,218	7,00%
31	55	1.582,044	110,743	11,184	99,559	459,659	7,00%
32	56	1.482,743	103,792	9,193	94,599	365,060	7,00%
33	57	1.412,069	98,845	7,301	91,544	273,516	7,00%
34	58	1.480,443	103,631	5,470	98,161	175,356	7,00%
35	59	1.555,206	108,864	3,507	105,357	69,998	7,00%
36	60	1.615,911	71,398	1,400	69,998	0,000	4,42%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.257,272	
1	25	1.094,357	0,000	45,145	-45,145	2.302,417 0,00%
2	26	1.094,357	0,000	46,048	-46,048	2.348,466 0,00%
3	27	1.324,142	66,207	46,969	19,238	2.329,228 5,00%
4	28	1.476,225	73,811	46,585	27,227	2.302,001 5,00%
5	29	1.476,225	73,811	46,040	27,771	2.274,230 5,00%
6	30	1.374,368	68,718	45,485	23,234	2.250,996 5,00%
7	31	1.424,722	71,236	45,020	26,216	2.224,780 5,00%
8	32	1.441,080	100,876	44,496	56,380	2.168,400 7,00%
9	33	1.601,086	112,076	43,368	68,708	2.099,692 7,00%
10	34	1.605,432	112,380	41,994	70,386	2.029,306 7,00%
11	35	1.641,088	114,876	40,586	74,290	1.955,016 7,00%
12	36	1.623,324	113,633	39,100	74,532	1.880,483 7,00%
13	37	1.610,544	112,738	37,610	75,128	1.805,355 7,00%
14	38	1.627,925	113,955	36,107	77,848	1.727,507 7,00%
15	39	1.634,570	114,420	34,550	79,870	1.647,637 7,00%
16	40	1.678,661	117,506	32,953	84,554	1.563,084 7,00%
17	41	1.695,531	118,687	31,262	87,425	1.475,658 7,00%
18	42	1.734,638	121,425	29,513	91,911	1.383,747 7,00%
19	43	1.734,638	121,425	27,675	93,750	1.289,997 7,00%
20	44	1.734,638	121,425	25,800	95,625	1.194,373 7,00%
21	45	1.683,134	117,819	23,887	93,932	1.100,441 7,00%
22	46	1.631,631	114,214	22,009	92,205	1.008,235 7,00%
23	47	1.580,255	110,618	20,165	90,453	917,782 7,00%
24	48	1.628,947	114,026	18,356	95,671	822,111 7,00%
25	49	1.677,639	117,435	16,442	100,993	721,119 7,00%
26	50	1.628,819	114,017	14,422	99,595	621,524 7,00%
27	51	1.567,347	109,714	12,430	97,284	524,240 7,00%
28	52	1.506,003	105,420	10,485	94,935	429,305 7,00%
29	53	1.542,298	107,961	8,586	99,375	329,930 7,00%
30	54	1.542,298	107,961	6,599	101,362	228,568 7,00%
31	55	1.542,298	107,961	4,571	103,390	125,178 7,00%
32	56	1.542,298	107,961	2,504	105,457	19,721 7,00%
33	57	1.542,298	20,115	0,394	19,721	0,000 1,30%
34	58	1.542,298	0,000	0,000	0,000	0,000 0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000 0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000 0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000 0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000 0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000 0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000 0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000 0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000 0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000 0,00%

Einstætt foreldri með tvö börn
Meðallán á ári: 710,821

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.904,741	0,000	56,866	-56,866	2.900,150	0,00%
2	26	1.904,741	0,000	58,003	-58,003	2.958,153	0,00%
3	27	2.455,306	122,765	59,163	63,602	2.894,550	5,00%
4	28	2.455,306	122,765	57,891	64,874	2.829,676	5,00%
5	29	2.455,306	122,765	56,594	66,172	2.763,504	5,00%
6	30	3.117,185	155,859	55,270	100,589	2.662,915	5,00%
7	31	3.117,185	155,859	53,258	102,601	2.560,314	5,00%
8	32	3.117,185	218,203	51,206	166,997	2.393,318	7,00%
9	33	3.407,676	238,537	47,866	190,671	2.202,647	7,00%
10	34	3.407,676	238,537	44,053	194,484	2.008,162	7,00%
11	35	3.407,676	238,537	40,163	198,374	1.809,788	7,00%
12	36	3.182,108	222,748	36,196	186,552	1.623,236	7,00%
13	37	3.182,108	222,748	32,465	190,283	1.432,953	7,00%
14	38	3.182,108	222,748	28,659	194,089	1.238,865	7,00%
15	39	3.182,108	222,748	24,777	197,970	1.040,895	7,00%
16	40	3.182,108	222,748	20,818	201,930	838,965	7,00%
17	41	3.182,108	222,748	16,779	205,968	632,997	7,00%
18	42	3.182,108	222,748	12,660	210,088	422,909	7,00%
19	43	3.182,108	222,748	8,458	214,289	208,620	7,00%
20	44	3.182,108	212,792	4,172	208,620	0,000	6,69%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári:	710,821	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.843,284	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.843,284		
1	25	2.076,377	0,000	56,866	-56,866	2.900,150	0,00%
2	26	2.107,944	0,000	58,003	-58,003	2.958,153	0,00%
3	27	2.771,996	138,600	59,163	79,437	2.878,716	5,00%
4	28	2.519,845	125,992	57,574	68,418	2.810,298	5,00%
5	29	3.000,759	150,038	56,206	93,832	2.716,466	5,00%
6	30	3.098,782	154,939	54,329	100,610	2.615,856	5,00%
7	31	3.070,794	153,540	52,317	101,223	2.514,634	5,00%
8	32	2.958,713	207,110	50,293	156,817	2.357,816	7,00%
9	33	3.542,378	247,966	47,156	200,810	2.157,006	7,00%
10	34	3.988,147	279,170	43,140	236,030	1.920,976	7,00%
11	35	4.139,974	289,798	38,420	251,379	1.669,597	7,00%
12	36	3.398,730	237,911	33,392	204,519	1.465,078	7,00%
13	37	3.820,089	267,406	29,302	238,105	1.226,974	7,00%
14	38	3.695,228	258,666	24,539	234,126	992,847	7,00%
15	39	5.311,778	371,824	19,857	351,968	640,880	7,00%
16	40	4.081,569	285,710	12,818	272,892	367,987	7,00%
17	41	4.023,164	281,621	7,360	274,262	93,726	7,00%
18	42	4.023,164	95,600	1,875	93,726	0,000	2,38%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námslími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.843,284
1	25	1.177,299	0,000	56,866	-56,866	2.900,150 0,00%
2	26	1.076,593	0,000	58,003	-58,003	2.958,153 0,00%
3	27	1.044,898	52,245	59,163	-6,918	2.965,071 5,00%
4	28	1.086,178	54,309	59,301	-4,993	2.970,063 5,00%
5	29	1.082,599	54,130	59,401	-5,271	2.975,335 5,00%
6	30	1.103,942	55,197	59,507	-4,310	2.979,644 5,00%
7	31	1.097,935	54,897	59,593	-4,696	2.984,340 5,00%
8	32	1.121,962	78,537	59,687	18,851	2.965,490 7,00%
9	33	1.106,881	77,482	59,310	18,172	2.947,318 7,00%
10	34	1.083,494	75,845	58,946	16,898	2.930,420 7,00%
11	35	1.091,801	76,426	58,608	17,818	2.912,602 7,00%
12	36	1.156,724	80,971	58,252	22,719	2.889,883 7,00%
13	37	1.238,899	86,723	57,798	28,925	2.860,958 7,00%
14	38	1.295,771	90,704	57,219	33,485	2.827,473 7,00%
15	39	1.242,606	86,982	56,549	30,433	2.797,040 7,00%
16	40	1.189,313	83,252	55,941	27,311	2.769,729 7,00%
17	41	1.175,127	82,259	55,395	26,864	2.742,865 7,00%
18	42	1.214,106	84,987	54,857	30,130	2.712,735 7,00%
19	43	1.253,085	87,716	54,255	33,461	2.679,274 7,00%
20	44	1.253,085	87,716	53,585	34,130	2.645,143 7,00%
21	45	1.253,085	87,716	52,903	34,813	2.610,330 7,00%
22	46	1.230,976	86,168	52,207	33,962	2.576,368 7,00%
23	47	1.219,857	85,390	51,527	33,863	2.542,506 7,00%
24	48	1.219,857	85,390	50,850	34,540	2.507,966 7,00%
25	49	1.219,857	85,390	50,159	35,231	2.472,735 7,00%
26	50	1.219,857	85,390	49,455	35,935	2.436,800 7,00%
27	51	1.219,857	85,390	48,736	36,654	2.400,146 7,00%
28	52	1.219,857	85,390	48,003	37,387	2.362,759 7,00%
29	53	1.219,857	85,390	47,255	38,135	2.324,624 7,00%
30	54	1.219,857	85,390	46,492	38,898	2.285,727 7,00%
31	55	1.219,857	85,390	45,715	39,675	2.246,051 7,00%
32	56	1.219,857	85,390	44,921	40,469	2.205,582 7,00%
33	57	1.219,857	85,390	44,112	41,278	2.164,304 7,00%
34	58	1.219,857	85,390	43,286	42,104	2.122,200 7,00%
35	59	1.219,857	85,390	42,444	42,946	2.079,254 7,00%
36	60	1.219,857	85,390	41,585	43,805	2.035,449 7,00%
37	61	1.219,857	85,390	40,709	44,681	1.990,768 7,00%
38	62	1.219,857	85,390	39,815	45,575	1.945,193 7,00%
39	63	1.219,857	85,390	38,904	46,486	1.898,707 7,00%
40	64	1.219,857	85,390	37,974	47,416	1.851,291 7,00%
41	65	1.219,857	85,390	37,026	48,364	1.802,927 7,00%
42	66	1.219,857	85,390	36,059	49,331	1.753,596 7,00%
43	67	1.219,857	85,390	35,072	50,318	1.703,277 7,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	710,821	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.843,284	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	2%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.257,686	0,000	56,866	-56,866	2.900,150	0,00%
2	26	1.254,363	0,000	58,003	-58,003	2.958,153	0,00%
3	27	1.286,952	64,348	59,163	5,185	2.952,968	5,00%
4	28	1.243,756	62,188	59,059	3,128	2.949,840	5,00%
5	29	1.265,226	63,261	58,997	4,265	2.945,575	5,00%
6	30	1.259,603	62,980	58,912	4,069	2.941,506	5,00%
7	31	1.337,434	66,872	58,830	8,042	2.933,465	5,00%
8	32	1.342,674	93,987	58,669	35,318	2.898,147	7,00%
9	33	1.389,449	97,261	57,963	39,298	2.858,849	7,00%
10	34	1.361,205	95,284	57,177	38,107	2.820,741	7,00%
11	35	1.375,007	96,250	56,415	39,836	2.780,906	7,00%
12	36	1.399,800	97,986	55,618	42,368	2.738,538	7,00%
13	37	1.423,571	99,650	54,771	44,879	2.693,658	7,00%
14	38	1.468,046	102,763	53,873	48,890	2.644,768	7,00%
15	39	1.466,001	102,620	52,895	49,725	2.595,044	7,00%
16	40	1.497,312	104,812	51,901	52,911	2.542,133	7,00%
17	41	1.514,054	105,984	50,843	55,141	2.486,992	7,00%
18	42	1.552,139	108,650	49,740	58,910	2.428,082	7,00%
19	43	1.584,217	110,895	48,562	62,334	2.365,748	7,00%
20	44	1.586,389	111,047	47,315	63,732	2.302,016	7,00%
21	45	1.569,008	109,831	46,040	63,790	2.238,226	7,00%
22	46	1.576,421	110,349	44,765	65,585	2.172,641	7,00%
23	47	1.562,107	109,348	43,453	65,895	2.106,746	7,00%
24	48	1.541,531	107,907	42,135	65,772	2.040,974	7,00%
25	49	1.537,570	107,630	40,819	66,810	1.974,163	7,00%
26	50	1.545,621	108,193	39,483	68,710	1.905,453	7,00%
27	51	1.533,224	107,326	38,109	69,217	1.836,236	7,00%
28	52	1.485,427	103,980	36,725	67,255	1.768,981	7,00%
29	53	1.546,643	108,265	35,380	72,885	1.696,096	7,00%
30	54	1.561,724	109,321	33,922	75,399	1.620,697	7,00%
31	55	1.582,044	110,743	32,414	78,329	1.542,368	7,00%
32	56	1.482,743	103,792	30,847	72,945	1.469,423	7,00%
33	57	1.412,069	98,845	29,388	69,456	1.399,967	7,00%
34	58	1.480,443	103,631	27,999	75,632	1.324,335	7,00%
35	59	1.555,206	108,864	26,487	82,378	1.241,958	7,00%
36	60	1.615,911	113,114	24,839	88,275	1.153,683	7,00%
37	61	1.583,322	110,833	23,074	87,759	1.065,924	7,00%
38	62	1.532,713	107,290	21,318	85,971	979,953	7,00%
39	63	1.547,155	108,301	19,599	88,702	891,251	7,00%
40	64	1.598,786	111,915	17,825	94,090	797,161	7,00%
41	65	1.563,002	109,410	15,943	93,467	703,694	7,00%
42	66	1.420,504	99,435	14,074	85,361	618,333	7,00%
43	67	1.420,504	99,435	12,367	87,069	531,264	7,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námsstími í árum: 4
 Vextir: 2%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.843,284
1	25	1.094,357	0,000	56,866	-56,866	2.900,150 0,00%
2	26	1.094,357	0,000	58,003	-58,003	2.958,153 0,00%
3	27	1.324,142	66,207	59,163	7,044	2.951,109 5,00%
4	28	1.476,225	73,811	59,022	14,789	2.936,320 5,00%
5	29	1.476,225	73,811	58,726	15,085	2.921,235 5,00%
6	30	1.374,368	68,718	58,425	10,294	2.910,941 5,00%
7	31	1.424,722	71,236	58,219	13,017	2.897,924 5,00%
8	32	1.441,080	100,876	57,958	42,917	2.855,007 7,00%
9	33	1.601,086	112,076	57,100	54,976	2.800,031 7,00%
10	34	1.605,432	112,380	56,001	56,380	2.743,651 7,00%
11	35	1.641,088	114,876	54,873	60,003	2.683,648 7,00%
12	36	1.623,324	113,633	53,673	59,960	2.623,688 7,00%
13	37	1.610,544	112,738	52,474	60,264	2.563,424 7,00%
14	38	1.627,925	113,955	51,268	62,686	2.500,738 7,00%
15	39	1.634,570	114,420	50,015	64,405	2.436,332 7,00%
16	40	1.678,661	117,506	48,727	68,780	2.367,553 7,00%
17	41	1.695,531	118,687	47,351	71,336	2.296,217 7,00%
18	42	1.734,638	121,425	45,924	75,500	2.220,716 7,00%
19	43	1.734,638	121,425	44,414	77,010	2.143,706 7,00%
20	44	1.734,638	121,425	42,874	78,551	2.065,156 7,00%
21	45	1.683,134	117,819	41,303	76,516	1.988,639 7,00%
22	46	1.631,631	114,214	39,773	74,441	1.914,198 7,00%
23	47	1.580,255	110,618	38,284	72,334	1.841,864 7,00%
24	48	1.628,947	114,026	36,837	77,189	1.764,675 7,00%
25	49	1.677,639	117,435	35,293	82,141	1.682,534 7,00%
26	50	1.628,819	114,017	33,651	80,367	1.602,167 7,00%
27	51	1.567,347	109,714	32,043	77,671	1.524,496 7,00%
28	52	1.506,003	105,420	30,490	74,930	1.449,566 7,00%
29	53	1.542,298	107,961	28,991	78,970	1.370,596 7,00%
30	54	1.542,298	107,961	27,412	80,549	1.290,047 7,00%
31	55	1.542,298	107,961	25,801	82,160	1.207,887 7,00%
32	56	1.542,298	107,961	24,158	83,803	1.124,084 7,00%
33	57	1.542,298	107,961	22,482	85,479	1.038,605 7,00%
34	58	1.542,298	107,961	20,772	87,189	951,416 7,00%
35	59	1.542,298	107,961	19,028	88,933	862,484 7,00%
36	60	1.542,298	107,961	17,250	90,711	771,773 7,00%
37	61	1.542,298	107,961	15,435	92,525	679,247 7,00%
38	62	1.542,298	107,961	13,585	94,376	584,871 7,00%
39	63	1.542,298	107,961	11,697	96,263	488,608 7,00%
40	64	1.542,298	107,961	9,772	98,189	390,419 7,00%
41	65	1.542,298	107,961	7,808	100,152	290,267 7,00%
42	66	1.542,298	107,961	5,805	102,156	188,111 7,00%
43	67	1.542,298	107,961	3,762	104,199	83,912 7,00%

Einstaklingur í leigu/eigin húsnæði

Meðallán á ári: 404,425

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námsstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.904,741	0,000	48,531	-48,531	1.666,231	0,00%
2	26	1.904,741	0,000	49,987	-49,987	1.716,218	0,00%
3	27	2.455,306	122,765	51,487	71,279	1.644,939	5,00%
4	28	2.455,306	122,765	49,348	73,417	1.571,522	5,00%
5	29	2.455,306	122,765	47,146	75,620	1.495,902	5,00%
6	30	3.117,185	155,859	44,877	110,982	1.384,920	5,00%
7	31	3.117,185	155,859	41,548	114,312	1.270,609	5,00%
8	32	3.117,185	218,203	38,118	180,085	1.090,524	7,00%
9	33	3.407,676	238,537	32,716	205,822	884,702	7,00%
10	34	3.407,676	238,537	26,541	211,996	672,706	7,00%
11	35	3.407,676	238,537	20,181	218,356	454,350	7,00%
12	36	3.182,108	222,748	13,630	209,117	245,233	7,00%
13	37	3.182,108	222,748	7,357	215,391	29,842	7,00%
14	38	3.182,108	30,737	0,895	29,842	0,000	0,97%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	2.076,377	0,000	48,531	-48,531	1.666,231	0,00%
2	26	2.107,944	0,000	49,987	-49,987	1.716,218	0,00%
3	27	2.771,996	138,600	51,487	87,113	1.629,105	5,00%
4	28	2.519,845	125,992	48,873	77,119	1.551,986	5,00%
5	29	3.000,759	150,038	46,560	103,478	1.448,507	5,00%
6	30	3.098,782	154,939	43,455	111,484	1.337,023	5,00%
7	31	3.070,794	153,540	40,111	113,429	1.223,594	5,00%
8	32	2.958,713	207,110	36,708	170,402	1.053,192	7,00%
9	33	3.542,378	247,966	31,596	216,371	836,822	7,00%
10	34	3.988,147	279,170	25,105	254,066	582,756	7,00%
11	35	4.139,974	289,798	17,483	272,315	310,440	7,00%
12	36	3.398,730	237,911	9,313	228,598	81,842	7,00%
13	37	3.820,089	84,298	2,455	81,842	0,000	2,21%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námsstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			1.617,700	
1	25	1.177,299	0,000	48,531	-48,531	1.666,231 0,00%
2	26	1.076,593	0,000	49,987	-49,987	1.716,218 0,00%
3	27	1.044,898	52,245	51,487	0,758	1.715,460 5,00%
4	28	1.086,178	54,309	51,464	2,845	1.712,614 5,00%
5	29	1.082,599	54,130	51,378	2,752	1.709,863 5,00%
6	30	1.103,942	55,197	51,296	3,901	1.705,962 5,00%
7	31	1.097,935	54,897	51,179	3,718	1.702,244 5,00%
8	32	1.121,962	78,537	51,067	27,470	1.674,774 7,00%
9	33	1.106,881	77,482	50,243	27,238	1.647,535 7,00%
10	34	1.083,494	75,845	49,426	26,419	1.621,117 7,00%
11	35	1.091,801	76,426	48,634	27,793	1.593,324 7,00%
12	36	1.156,724	80,971	47,800	33,171	1.560,153 7,00%
13	37	1.238,899	86,723	46,805	39,918	1.520,235 7,00%
14	38	1.295,771	90,704	45,607	45,097	1.475,138 7,00%
15	39	1.242,606	86,982	44,254	42,728	1.432,410 7,00%
16	40	1.189,313	83,252	42,972	40,280	1.392,130 7,00%
17	41	1.175,127	82,259	41,764	40,495	1.351,635 7,00%
18	42	1.214,106	84,987	40,549	44,438	1.307,197 7,00%
19	43	1.253,085	87,716	39,216	48,500	1.258,697 7,00%
20	44	1.253,085	87,716	37,761	49,955	1.208,742 7,00%
21	45	1.253,085	87,716	36,262	51,454	1.157,288 7,00%
22	46	1.230,976	86,168	34,719	51,450	1.105,838 7,00%
23	47	1.219,857	85,390	33,175	52,215	1.053,624 7,00%
24	48	1.219,857	85,390	31,609	53,781	999,842 7,00%
25	49	1.219,857	85,390	29,995	55,395	944,448 7,00%
26	50	1.219,857	85,390	28,333	57,057	887,391 7,00%
27	51	1.219,857	85,390	26,622	58,768	828,623 7,00%
28	52	1.219,857	85,390	24,859	60,531	768,091 7,00%
29	53	1.219,857	85,390	23,043	62,347	705,744 7,00%
30	54	1.219,857	85,390	21,172	64,218	641,526 7,00%
31	55	1.219,857	85,390	19,246	66,144	575,382 7,00%
32	56	1.219,857	85,390	17,261	68,129	507,254 7,00%
33	57	1.219,857	85,390	15,218	70,172	437,081 7,00%
34	58	1.219,857	85,390	13,112	72,278	364,804 7,00%
35	59	1.219,857	85,390	10,944	74,446	290,358 7,00%
36	60	1.219,857	85,390	8,711	76,679	213,679 7,00%
37	61	1.219,857	85,390	6,410	78,980	134,699 7,00%
38	62	1.219,857	85,390	4,041	81,349	53,350 7,00%
39	63	1.219,857	54,950	1,600	53,350	0,000 4,50%
40	64	1.219,857	0,000	0,000	0,000	0,000 0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000 0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000 0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000 0,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námsstími í árum 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			1.617,700	
1	25	1.257,686	0,000	48,531	-48,531	1.666,231 0,00%
2	26	1.254,363	0,000	49,987	-49,987	1.716,218 0,00%
3	27	1.286,952	64,348	51,487	12,861	1.703,357 5,00%
4	28	1.243,756	62,188	51,101	11,087	1.692,270 5,00%
5	29	1.265,226	63,261	50,768	12,493	1.679,777 5,00%
6	30	1.259,603	62,980	50,393	12,587	1.667,190 5,00%
7	31	1.337,434	66,872	50,016	16,856	1.650,334 5,00%
8	32	1.342,674	93,987	49,510	44,477	1.605,857 7,00%
9	33	1.389,449	97,261	48,176	49,086	1.556,771 7,00%
10	34	1.361,205	95,284	46,703	48,581	1.508,190 7,00%
11	35	1.375,007	96,250	45,246	51,005	1.457,185 7,00%
12	36	1.399,800	97,986	43,716	54,270	1.402,914 7,00%
13	37	1.423,571	99,650	42,087	57,563	1.345,352 7,00%
14	38	1.468,046	102,763	40,361	62,403	1.282,949 7,00%
15	39	1.466,001	102,620	38,488	64,132	1.218,818 7,00%
16	40	1.497,312	104,812	36,565	68,247	1.150,570 7,00%
17	41	1.514,054	105,984	34,517	71,467	1.079,103 7,00%
18	42	1.552,139	108,650	32,373	76,277	1.002,827 7,00%
19	43	1.584,217	110,895	30,085	80,810	922,017 7,00%
20	44	1.586,389	111,047	27,660	83,387	838,630 7,00%
21	45	1.569,008	109,831	25,159	84,672	753,958 7,00%
22	46	1.576,421	110,349	22,619	87,731	666,227 7,00%
23	47	1.562,107	109,348	19,987	89,361	576,867 7,00%
24	48	1.541,531	107,907	17,306	90,601	486,265 7,00%
25	49	1.537,570	107,630	14,588	93,042	393,224 7,00%
26	50	1.545,621	108,193	11,797	96,397	296,827 7,00%
27	51	1.533,224	107,326	8,905	98,421	198,406 7,00%
28	52	1.485,427	103,980	5,952	98,028	100,378 7,00%
29	53	1.546,643	103,390	3,011	100,378	0,000 6,68%
30	54	1.561,724	0,000	0,000	0,000	0,000 0,00%
31	55	1.582,044	0,000	0,000	0,000	0,000 0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000 0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000 0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000 0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000 0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000 0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000 0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000 0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000 0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000 0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000 0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000 0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000 0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári:	404,425	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.617,700	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.094,357	0,000	48,531	-48,531	1.666,231	0,00%
2	26	1.094,357	0,000	49,987	-49,987	1.716,218	0,00%
3	27	1.324,142	66,207	51,487	14,721	1.701,497	5,00%
4	28	1.476,225	73,811	51,045	22,766	1.678,731	5,00%
5	29	1.476,225	73,811	50,362	23,449	1.655,282	5,00%
6	30	1.374,368	68,718	49,658	19,060	1.636,222	5,00%
7	31	1.424,722	71,236	49,087	22,149	1.614,072	5,00%
8	32	1.441,080	100,876	48,422	52,453	1.561,619	7,00%
9	33	1.601,086	112,076	46,849	65,227	1.496,391	7,00%
10	34	1.605,432	112,380	44,892	67,488	1.428,903	7,00%
11	35	1.641,088	114,876	42,867	72,009	1.356,894	7,00%
12	36	1.623,324	113,633	40,707	72,926	1.283,968	7,00%
13	37	1.610,544	112,738	38,519	74,219	1.209,749	7,00%
14	38	1.627,925	113,955	36,292	77,662	1.132,087	7,00%
15	39	1.634,570	114,420	33,963	80,457	1.051,629	7,00%
16	40	1.678,661	117,506	31,549	85,957	965,672	7,00%
17	41	1.695,531	118,687	28,970	89,717	875,955	7,00%
18	42	1.734,638	121,425	26,279	95,146	780,809	7,00%
19	43	1.734,638	121,425	23,424	98,000	682,809	7,00%
20	44	1.734,638	121,425	20,484	100,940	581,868	7,00%
21	45	1.683,134	117,819	17,456	100,363	481,505	7,00%
22	46	1.631,631	114,214	14,445	99,769	381,736	7,00%
23	47	1.580,255	110,618	11,452	99,166	282,570	7,00%
24	48	1.628,947	114,026	8,477	105,549	177,021	7,00%
25	49	1.677,639	117,435	5,311	112,124	64,897	7,00%
26	50	1.628,819	66,844	1,947	64,897	0,000	4,10%
27	51	1.567,347	0,000	0,000	0,000	0,000	0,00%
28	52	1.506,003	0,000	0,000	0,000	0,000	0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn
Meðallán á ári: 564.318

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námsstími í árum: 4
 Vextir: 3%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.257,272	
1	25	1.904,741	0,000	67,718	-67,718	2.324,990	0,00%
2	26	1.904,741	0,000	69,750	-69,750	2.394,740	0,00%
3	27	2.455,306	122,765	71,842	50,923	2.343,817	5,00%
4	28	2.455,306	122,765	70,315	52,451	2.291,366	5,00%
5	29	2.455,306	122,765	68,741	54,024	2.237,342	5,00%
6	30	3.117,185	155,859	67,120	88,739	2.148,603	5,00%
7	31	3.117,185	155,859	64,458	91,401	2.057,201	5,00%
8	32	3.117,185	218,203	61,716	156,487	1.900,715	7,00%
9	33	3.407,676	238,537	57,021	181,516	1.719,199	7,00%
10	34	3.407,676	238,537	51,576	186,961	1.532,237	7,00%
11	35	3.407,676	238,537	45,967	192,570	1.339,667	7,00%
12	36	3.182,108	222,748	40,190	182,558	1.157,109	7,00%
13	37	3.182,108	222,748	34,713	188,034	969,075	7,00%
14	38	3.182,108	222,748	29,072	193,675	775,400	7,00%
15	39	3.182,108	222,748	23,262	199,486	575,914	7,00%
16	40	3.182,108	222,748	17,277	205,470	370,444	7,00%
17	41	3.182,108	222,748	11,113	211,634	158,810	7,00%
18	42	3.182,108	163,574	4,764	158,810	0,000	5,14%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námslími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	2.076,377	0,000	16,177	-16,177	1.633,877	0,00%
2	26	2.107,944	0,000	16,339	-16,339	1.650,216	0,00%
3	27	2.771,996	138,600	16,502	122,098	1.528,118	5,00%
4	28	2.519,845	125,992	15,281	110,711	1.417,407	5,00%
5	29	3.000,759	150,038	14,174	135,864	1.281,543	5,00%
6	30	3.098,782	154,939	12,815	142,124	1.139,419	5,00%
7	31	3.070,794	153,540	11,394	142,145	997,274	5,00%
8	32	2.958,713	207,110	9,973	197,137	800,137	7,00%
9	33	3.542,378	247,966	8,001	239,965	560,172	7,00%
10	34	3.988,147	279,170	5,602	273,569	286,603	7,00%
11	35	4.139,974	289,469	2,866	286,603	0,000	6,99%
12	36	3.398,730	0,000	0,000	0,000	0,000	0,00%
13	37	3.820,089	0,000	0,000	0,000	0,000	0,00%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.617,700	
1	25	1.177,299	0,000	16,177	-16,177	1.633,877	0,00%
2	26	1.076,593	0,000	16,339	-16,339	1.650,216	0,00%
3	27	1.044,898	52,245	16,502	35,743	1.614,473	5,00%
4	28	1.086,178	54,309	16,145	38,164	1.576,309	5,00%
5	29	1.082,599	54,130	15,763	38,367	1.537,942	5,00%
6	30	1.103,942	55,197	15,379	39,818	1.498,124	5,00%
7	31	1.097,935	54,897	14,981	39,916	1.458,209	5,00%
8	32	1.121,962	78,537	14,582	63,955	1.394,254	7,00%
9	33	1.106,881	77,482	13,943	63,539	1.330,714	7,00%
10	34	1.083,494	75,845	13,307	62,537	1.268,177	7,00%
11	35	1.091,801	76,426	12,682	63,744	1.204,433	7,00%
12	36	1.156,724	80,971	12,044	68,926	1.135,506	7,00%
13	37	1.238,899	86,723	11,355	75,368	1.060,138	7,00%
14	38	1.295,771	90,704	10,601	80,103	980,036	7,00%
15	39	1.242,606	86,982	9,800	77,182	902,854	7,00%
16	40	1.189,313	83,252	9,029	74,223	828,631	7,00%
17	41	1.175,127	82,259	8,286	73,973	754,658	7,00%
18	42	1.214,106	84,987	7,547	77,441	677,217	7,00%
19	43	1.253,085	87,716	6,772	80,944	596,273	7,00%
20	44	1.253,085	87,716	5,963	81,753	514,520	7,00%
21	45	1.253,085	87,716	5,145	82,571	431,949	7,00%
22	46	1.230,976	86,168	4,319	81,849	350,100	7,00%
23	47	1.219,857	85,390	3,501	81,889	268,211	7,00%
24	48	1.219,857	85,390	2,682	82,708	185,504	7,00%
25	49	1.219,857	85,390	1,855	83,535	101,969	7,00%
26	50	1.219,857	85,390	1,020	84,370	17,598	7,00%
27	51	1.219,857	17,774	0,176	17,598	0,000	1,46%
28	52	1.219,857	0,000	0,000	0,000	0,000	0,00%
29	53	1.219,857	0,000	0,000	0,000	0,000	0,00%
30	54	1.219,857	0,000	0,000	0,000	0,000	0,00%
31	55	1.219,857	0,000	0,000	0,000	0,000	0,00%
32	56	1.219,857	0,000	0,000	0,000	0,000	0,00%
33	57	1.219,857	0,000	0,000	0,000	0,000	0,00%
34	58	1.219,857	0,000	0,000	0,000	0,000	0,00%
35	59	1.219,857	0,000	0,000	0,000	0,000	0,00%
36	60	1.219,857	0,000	0,000	0,000	0,000	0,00%
37	61	1.219,857	0,000	0,000	0,000	0,000	0,00%
38	62	1.219,857	0,000	0,000	0,000	0,000	0,00%
39	63	1.219,857	0,000	0,000	0,000	0,000	0,00%
40	64	1.219,857	0,000	0,000	0,000	0,000	0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000	0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000	0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	404,425	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.617,700	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	1.257,686	0,000	16,177	-16,177	1.633,877	0,00%
2	26	1.254,363	0,000	16,339	-16,339	1.650,216	0,00%
3	27	1.286,952	64,348	16,502	47,845	1.602,370	5,00%
4	28	1.243,756	62,188	16,024	46,164	1.556,206	5,00%
5	29	1.265,226	63,261	15,562	47,699	1.508,507	5,00%
6	30	1.259,603	62,980	15,085	47,895	1.460,612	5,00%
7	31	1.337,434	66,872	14,606	52,266	1.408,346	5,00%
8	32	1.342,674	93,987	14,083	79,904	1.328,443	7,00%
9	33	1.389,449	97,261	13,284	83,977	1.244,466	7,00%
10	34	1.361,205	95,284	12,445	82,840	1.161,626	7,00%
11	35	1.375,007	96,250	11,616	84,634	1.076,992	7,00%
12	36	1.399,800	97,986	10,770	87,216	989,776	7,00%
13	37	1.423,571	99,650	9,898	89,752	900,023	7,00%
14	38	1.468,046	102,763	9,000	93,763	806,260	7,00%
15	39	1.466,001	102,620	8,063	94,557	711,703	7,00%
16	40	1.497,312	104,812	7,117	97,695	614,008	7,00%
17	41	1.514,054	105,984	6,140	99,844	514,164	7,00%
18	42	1.552,139	108,650	5,142	103,508	410,656	7,00%
19	43	1.584,217	110,895	4,107	106,789	303,868	7,00%
20	44	1.586,389	111,047	3,039	108,009	195,859	7,00%
21	45	1.569,008	109,831	1,959	107,872	87,987	7,00%
22	46	1.576,421	88,867	0,880	87,987	0,000	5,64%
23	47	1.562,107	0,000	0,000	0,000	0,000	0,00%
24	48	1.541,531	0,000	0,000	0,000	0,000	0,00%
25	49	1.537,570	0,000	0,000	0,000	0,000	0,00%
26	50	1.545,621	0,000	0,000	0,000	0,000	0,00%
27	51	1.533,224	0,000	0,000	0,000	0,000	0,00%
28	52	1.485,427	0,000	0,000	0,000	0,000	0,00%
29	53	1.546,643	0,000	0,000	0,000	0,000	0,00%
30	54	1.561,724	0,000	0,000	0,000	0,000	0,00%
31	55	1.582,044	0,000	0,000	0,000	0,000	0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000	0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 404,425
 Tekið lán: 1.617,700
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			1.617,700		
1	25	1.094,357	0,000	16,177	-16,177	1.633,877	0,00%
2	26	1.094,357	0,000	16,339	-16,339	1.650,216	0,00%
3	27	1.324,142	66,207	16,502	49,705	1.600,511	5,00%
4	28	1.476,225	73,811	16,005	57,806	1.542,705	5,00%
5	29	1.476,225	73,811	15,427	58,384	1.484,320	5,00%
6	30	1.374,368	68,718	14,843	53,875	1.430,445	5,00%
7	31	1.424,722	71,236	14,304	56,932	1.373,514	5,00%
8	32	1.441,080	100,876	13,735	87,140	1.286,373	7,00%
9	33	1.601,086	112,076	12,864	99,212	1.187,161	7,00%
10	34	1.605,432	112,380	11,872	100,509	1.086,652	7,00%
11	35	1.641,088	114,876	10,867	104,010	982,643	7,00%
12	36	1.623,324	113,633	9,826	103,806	878,836	7,00%
13	37	1.610,544	112,738	8,788	103,950	774,887	7,00%
14	38	1.627,925	113,955	7,749	106,206	668,681	7,00%
15	39	1.634,570	114,420	6,687	107,733	560,948	7,00%
16	40	1.678,661	117,506	5,609	111,897	449,051	7,00%
17	41	1.695,531	118,687	4,491	114,197	334,854	7,00%
18	42	1.734,638	121,425	3,349	118,076	216,778	7,00%
19	43	1.734,638	121,425	2,168	119,257	97,521	7,00%
20	44	1.734,638	98,496	0,975	97,521	0,000	5,68%
21	45	1.683,134	0,000	0,000	0,000	0,000	0,00%
22	46	1.631,631	0,000	0,000	0,000	0,000	0,00%
23	47	1.580,255	0,000	0,000	0,000	0,000	0,00%
24	48	1.628,947	0,000	0,000	0,000	0,000	0,00%
25	49	1.677,639	0,000	0,000	0,000	0,000	0,00%
26	50	1.628,819	0,000	0,000	0,000	0,000	0,00%
27	51	1.567,347	0,000	0,000	0,000	0,000	0,00%
28	52	1.506,003	0,000	0,000	0,000	0,000	0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn
Meðallán á ári: 564.318

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námsstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.257,272	
1	25	1.904,741	0,000	22,573	-22,573	2.279,845	0,00%
2	26	1.904,741	0,000	22,798	-22,798	2.302,643	0,00%
3	27	2.455,306	122,765	23,026	99,739	2.202,904	5,00%
4	28	2.455,306	122,765	22,029	100,736	2.102,168	5,00%
5	29	2.455,306	122,765	21,022	101,744	2.000,424	5,00%
6	30	3.117,185	155,859	20,004	135,855	1.864,569	5,00%
7	31	3.117,185	155,859	18,646	137,214	1.727,356	5,00%
8	32	3.117,185	218,203	17,274	200,929	1.526,426	7,00%
9	33	3.407,676	238,537	15,264	223,273	1.303,153	7,00%
10	34	3.407,676	238,537	13,032	225,506	1.077,648	7,00%
11	35	3.407,676	238,537	10,776	227,761	849,887	7,00%
12	36	3.182,108	222,748	8,499	214,249	635,638	7,00%
13	37	3.182,108	222,748	6,356	216,391	419,247	7,00%
14	38	3.182,108	222,748	4,192	218,555	200,692	7,00%
15	39	3.182,108	202,699	2,007	200,692	0,000	6,37%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.257,272		
1	25	2.076,377	0,000	22,573	-22,573	2.279,845	0,00%
2	26	2.107,944	0,000	22,798	-22,798	2.302,643	0,00%
3	27	2.771,996	138,600	23,026	115,573	2.187,070	5,00%
4	28	2.519,845	125,992	21,871	104,122	2.082,948	5,00%
5	29	3.000,759	150,038	20,829	129,208	1.953,740	5,00%
6	30	3.098,782	154,939	19,537	135,402	1.818,338	5,00%
7	31	3.070,794	153,540	18,183	135,356	1.682,982	5,00%
8	32	2.958,713	207,110	16,830	190,280	1.492,702	7,00%
9	33	3.542,378	247,966	14,927	233,039	1.259,662	7,00%
10	34	3.988,147	279,170	12,597	266,574	993,089	7,00%
11	35	4.139,974	289,798	9,931	279,867	713,221	7,00%
12	36	3.398,730	237,911	7,132	230,779	482,442	7,00%
13	37	3.820,089	267,406	4,824	262,582	219,861	7,00%
14	38	3.695,228	222,059	2,199	219,861	0,000	6,01%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Náms tími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífisaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.257,272
1	25	1.177,299	0,000	22,573	-22,573	2.279,845 0,00%
2	26	1.076,593	0,000	22,798	-22,798	2.302,643 0,00%
3	27	1.044,898	52,245	23,026	29,218	2.273,425 5,00%
4	28	1.086,178	54,309	22,734	31,575	2.241,850 5,00%
5	29	1.082,599	54,130	22,419	31,711	2.210,139 5,00%
6	30	1.103,942	55,197	22,101	33,096	2.177,043 5,00%
7	31	1.097,935	54,897	21,770	33,126	2.143,917 5,00%
8	32	1.121,962	78,537	21,439	57,098	2.086,818 7,00%
9	33	1.106,881	77,482	20,868	56,614	2.030,205 7,00%
10	34	1.083,494	75,845	20,302	55,543	1.974,662 7,00%
11	35	1.091,801	76,426	19,747	56,679	1.917,983 7,00%
12	36	1.156,724	80,971	19,180	61,791	1.856,192 7,00%
13	37	1.238,899	86,723	18,562	68,161	1.788,031 7,00%
14	38	1.295,771	90,704	17,880	72,824	1.715,207 7,00%
15	39	1.242,606	86,982	17,152	69,830	1.645,377 7,00%
16	40	1.189,313	83,252	16,454	66,798	1.578,579 7,00%
17	41	1.175,127	82,259	15,786	66,473	1.512,106 7,00%
18	42	1.214,106	84,987	15,121	69,866	1.442,240 7,00%
19	43	1.253,085	87,716	14,422	73,294	1.368,946 7,00%
20	44	1.253,085	87,716	13,689	74,027	1.294,919 7,00%
21	45	1.253,085	87,716	12,949	74,767	1.220,153 7,00%
22	46	1.230,976	86,168	12,202	73,967	1.146,186 7,00%
23	47	1.219,857	85,390	11,462	73,928	1.072,258 7,00%
24	48	1.219,857	85,390	10,723	74,667	997,590 7,00%
25	49	1.219,857	85,390	9,976	75,414	922,176 7,00%
26	50	1.219,857	85,390	9,222	76,168	846,008 7,00%
27	51	1.219,857	85,390	8,460	76,930	769,078 7,00%
28	52	1.219,857	85,390	7,691	77,699	691,379 7,00%
29	53	1.219,857	85,390	6,914	78,476	612,903 7,00%
30	54	1.219,857	85,390	6,129	79,261	533,642 7,00%
31	55	1.219,857	85,390	5,336	80,054	453,588 7,00%
32	56	1.219,857	85,390	4,536	80,854	372,734 7,00%
33	57	1.219,857	85,390	3,727	81,663	291,071 7,00%
34	58	1.219,857	85,390	2,911	82,479	208,592 7,00%
35	59	1.219,857	85,390	2,086	83,304	125,288 7,00%
36	60	1.219,857	85,390	1,253	84,137	41,151 7,00%
37	61	1.219,857	41,562	0,412	41,151	0,000 3,41%
38	62	1.219,857	0,000	0,000	0,000	0,000 0,00%
39	63	1.219,857	0,000	0,000	0,000	0,000 0,00%
40	64	1.219,857	0,000	0,000	0,000	0,000 0,00%
41	65	1.219,857	0,000	0,000	0,000	0,000 0,00%
42	66	1.219,857	0,000	0,000	0,000	0,000 0,00%
43	67	1.219,857	0,000	0,000	0,000	0,000 0,00%

Starfsgrein: Framhaldsskólakennarar

Meðallán á ári:	564,318	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.257,272	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífssaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.257,272	
1	25	1.257,686	0,000	22,573	-22,573	2.279,845	0,00%
2	26	1.254,363	0,000	22,798	-22,798	2.302,643	0,00%
3	27	1.286,952	64,348	23,026	41,321	2.261,322	5,00%
4	28	1.243,756	62,188	22,613	39,575	2.221,747	5,00%
5	29	1.265,226	63,261	22,217	41,044	2.180,704	5,00%
6	30	1.259,603	62,980	21,807	41,173	2.139,530	5,00%
7	31	1.337,434	66,872	21,395	45,476	2.094,054	5,00%
8	32	1.342,674	93,987	20,941	73,047	2.021,007	7,00%
9	33	1.389,449	97,261	20,210	77,051	1.943,956	7,00%
10	34	1.361,205	95,284	19,440	75,845	1.868,111	7,00%
11	35	1.375,007	96,250	18,681	77,569	1.790,542	7,00%
12	36	1.399,800	97,986	17,905	80,081	1.710,461	7,00%
13	37	1.423,571	99,650	17,105	82,545	1.627,916	7,00%
14	38	1.468,046	102,763	16,279	86,484	1.541,432	7,00%
15	39	1.466,001	102,620	15,414	87,206	1.454,226	7,00%
16	40	1.497,312	104,812	14,542	90,270	1.363,957	7,00%
17	41	1.514,054	105,984	13,640	92,344	1.271,612	7,00%
18	42	1.552,139	108,650	12,716	95,934	1.175,679	7,00%
19	43	1.584,217	110,895	11,757	99,138	1.076,540	7,00%
20	44	1.586,389	111,047	10,765	100,282	976,259	7,00%
21	45	1.569,008	109,831	9,763	100,068	876,191	7,00%
22	46	1.576,421	110,349	8,762	101,588	774,603	7,00%
23	47	1.562,107	109,348	7,746	101,601	673,001	7,00%
24	48	1.541,531	107,907	6,730	101,177	571,824	7,00%
25	49	1.537,570	107,630	5,718	101,912	469,913	7,00%
26	50	1.545,621	108,193	4,699	103,494	366,418	7,00%
27	51	1.533,224	107,326	3,664	103,662	262,757	7,00%
28	52	1.485,427	103,980	2,628	101,352	161,405	7,00%
29	53	1.546,643	108,265	1,614	106,651	54,754	7,00%
30	54	1.561,724	55,301	0,548	54,754	0,000	3,54%
31	55	1.582,044	0,000	0,000	0,000	0,000	0,00%
32	56	1.482,743	0,000	0,000	0,000	0,000	0,00%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Meðallán á ári: 564,318
 Tekið lán: 2.257,272
 Námstími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.257,272		
1	25	1.094,357	0,000	22,573	-22,573	2.279,845	0,00%
2	26	1.094,357	0,000	22,798	-22,798	2.302,643	0,00%
3	27	1.324,142	66,207	23,026	43,181	2.259,462	5,00%
4	28	1.476,225	73,811	22,595	51,217	2.208,246	5,00%
5	29	1.476,225	73,811	22,082	51,729	2.156,517	5,00%
6	30	1.374,368	68,718	21,565	47,153	2.109,364	5,00%
7	31	1.424,722	71,236	21,094	50,142	2.059,221	5,00%
8	32	1.441,080	100,876	20,592	80,283	1.978,938	7,00%
9	33	1.601,086	112,076	19,789	92,287	1.886,651	7,00%
10	34	1.605,432	112,380	18,867	93,514	1.793,138	7,00%
11	35	1.641,088	114,876	17,931	96,945	1.696,193	7,00%
12	36	1.623,324	113,633	16,962	96,671	1.599,522	7,00%
13	37	1.610,544	112,738	15,995	96,743	1.502,779	7,00%
14	38	1.627,925	113,955	15,028	98,927	1.403,852	7,00%
15	39	1.634,570	114,420	14,039	100,381	1.303,471	7,00%
16	40	1.678,661	117,506	13,035	104,472	1.198,999	7,00%
17	41	1.695,531	118,687	11,990	106,697	1.092,302	7,00%
18	42	1.734,638	121,425	10,923	110,502	981,801	7,00%
19	43	1.734,638	121,425	9,818	111,607	870,194	7,00%
20	44	1.734,638	121,425	8,702	112,723	757,471	7,00%
21	45	1.683,134	117,819	7,575	110,245	647,226	7,00%
22	46	1.631,631	114,214	6,472	107,742	539,485	7,00%
23	47	1.580,255	110,618	5,395	105,223	434,262	7,00%
24	48	1.628,947	114,026	4,343	109,684	324,578	7,00%
25	49	1.677,639	117,435	3,246	114,189	210,389	7,00%
26	50	1.628,819	114,017	2,104	111,913	98,475	7,00%
27	51	1.567,347	99,460	0,985	98,475	0,000	6,35%
28	52	1.506,003	0,000	0,000	0,000	0,000	0,00%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með tvö börn
Meðallán á ári: 710,821

Starfsgrein: Viðskiptafræðingar

Meðallán á ári: 710,821
 Tekið lán: 2.843,284
 Námslími í árum: 4
 Vextir: 1%

Tekjutenging 5,00% fyrstu 5 árin
 Tekjutenging 7,00% frá ári 5

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	1.904,741	0,000	28,433	-28,433	2.871,717	0,00%
2	26	1.904,741	0,000	28,717	-28,717	2.900,434	0,00%
3	27	2.455,306	122,765	29,004	93,761	2.806,673	5,00%
4	28	2.455,306	122,765	28,067	94,699	2.711,974	5,00%
5	29	2.455,306	122,765	27,120	95,646	2.616,329	5,00%
6	30	3.117,185	155,859	26,163	129,696	2.486,633	5,00%
7	31	3.117,185	155,859	24,866	130,993	2.355,640	5,00%
8	32	3.117,185	218,203	23,556	194,647	2.160,993	7,00%
9	33	3.407,676	238,537	21,610	216,927	1.944,066	7,00%
10	34	3.407,676	238,537	19,441	219,097	1.724,969	7,00%
11	35	3.407,676	238,537	17,250	221,288	1.503,682	7,00%
12	36	3.182,108	222,748	15,037	207,711	1.295,971	7,00%
13	37	3.182,108	222,748	12,960	209,788	1.086,183	7,00%
14	38	3.182,108	222,748	10,862	211,886	874,297	7,00%
15	39	3.182,108	222,748	8,743	214,005	660,293	7,00%
16	40	3.182,108	222,748	6,603	216,145	444,148	7,00%
17	41	3.182,108	222,748	4,441	218,306	225,842	7,00%
18	42	3.182,108	222,748	2,258	220,489	5,353	7,00%
19	43	3.182,108	5,406	0,054	5,353	0,000	0,17%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Meðallán á ári:	710,821	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.843,284	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	1%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.843,284	
1	25	2.076,377	0,000	28,433	-28,433	2.871,717	0,00%
2	26	2.107,944	0,000	28,717	-28,717	2.900,434	0,00%
3	27	2.771,996	138,600	29,004	109,595	2.790,839	5,00%
4	28	2.519,845	125,992	27,908	98,084	2.692,755	5,00%
5	29	3.000,759	150,038	26,928	123,110	2.569,644	5,00%
6	30	3.098,782	154,939	25,696	129,243	2.440,402	5,00%
7	31	3.070,794	153,540	24,404	129,136	2.311,266	5,00%
8	32	2.958,713	207,110	23,113	183,997	2.127,269	7,00%
9	33	3.542,378	247,966	21,273	226,694	1.900,575	7,00%
10	34	3.988,147	279,170	19,006	260,165	1.640,410	7,00%
11	35	4.139,974	289,798	16,404	273,394	1.367,016	7,00%
12	36	3.398,730	237,911	13,670	224,241	1.142,775	7,00%
13	37	3.820,089	267,406	11,428	255,978	886,797	7,00%
14	38	3.695,228	258,666	8,868	249,798	636,999	7,00%
15	39	5.311,778	371,824	6,370	365,454	271,544	7,00%
16	40	4.081,569	274,260	2,715	271,544	0,000	6,72%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.904,741	0,000	51,840	-51,840	1.779,840	0,00%
2	26	1.904,741	0,000	53,395	-53,395	1.833,235	0,00%
3	27	2.455,306	122,765	54,997	67,768	1.765,467	5,00%
4	28	2.455,306	122,765	52,964	69,801	1.695,666	5,00%
5	29	2.455,306	122,765	50,870	71,895	1.623,770	5,00%
6	30	3.117,185	155,859	48,713	107,146	1.516,624	5,00%
7	31	3.117,185	155,859	45,499	110,361	1.406,264	5,00%
8	32	3.117,185	218,203	42,188	176,015	1.230,249	7,00%
9	33	3.407,676	238,537	36,907	201,630	1.028,619	7,00%
10	34	3.407,676	238,537	30,859	207,679	820,940	7,00%
11	35	3.407,676	238,537	24,628	213,909	607,031	7,00%
12	36	3.182,108	222,748	18,211	204,537	402,494	7,00%
13	37	3.182,108	222,748	12,075	210,673	191,821	7,00%
14	38	3.182,108	197,576	5,755	191,821	0,000	6,21%
15	39	3.182,108	0,000	0,000	0,000	0,000	0,00%
16	40	3.182,108	0,000	0,000	0,000	0,000	0,00%
17	41	3.182,108	0,000	0,000	0,000	0,000	0,00%
18	42	3.182,108	0,000	0,000	0,000	0,000	0,00%
19	43	3.182,108	0,000	0,000	0,000	0,000	0,00%
20	44	3.182,108	0,000	0,000	0,000	0,000	0,00%
21	45	3.182,108	0,000	0,000	0,000	0,000	0,00%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	2.076,377	0,000	51,840	-51,840	1.779,840	0,00%
2	26	2.107,944	0,000	53,395	-53,395	1.833,235	0,00%
3	27	2.771,996	138,600	54,997	83,603	1.749,632	5,00%
4	28	2.519,845	125,992	52,489	73,503	1.676,129	5,00%
5	29	3.000,759	150,038	50,284	99,754	1.576,375	5,00%
6	30	3.098,782	154,939	47,291	107,648	1.468,727	5,00%
7	31	3.070,794	153,540	44,062	109,478	1.359,249	5,00%
8	32	2.958,713	207,110	40,777	166,332	1.192,917	7,00%
9	33	3.542,378	247,966	35,788	212,179	980,738	7,00%
10	34	3.988,147	279,170	29,422	249,748	730,990	7,00%
11	35	4.139,974	289,798	21,930	267,868	463,121	7,00%
12	36	3.398,730	237,911	13,894	224,017	239,104	7,00%
13	37	3.820,089	246,277	7,173	239,104	0,000	6,45%
14	38	3.695,228	0,000	0,000	0,000	0,000	0,00%
15	39	5.311,778	0,000	0,000	0,000	0,000	0,00%
16	40	4.081,569	0,000	0,000	0,000	0,000	0,00%
17	41	4.023,164	0,000	0,000	0,000	0,000	0,00%
18	42	4.023,164	0,000	0,000	0,000	0,000	0,00%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnuþingaári	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.177,299	0,000	51,840	-51,840	1.779,840	0,00%
2	26	1.076,593	0,000	53,395	-53,395	1.833,235	0,00%
3	27	1.044,898	52,245	54,997	-2,752	1.835,987	5,00%
4	28	1.086,178	54,309	55,080	-0,771	1.836,758	5,00%
5	29	1.082,599	54,130	55,103	-0,973	1.837,731	5,00%
6	30	1.103,942	55,197	55,132	0,065	1.837,666	5,00%
7	31	1.097,935	54,897	55,130	-0,233	1.837,899	5,00%
8	32	1.121,962	78,537	55,137	23,400	1.814,499	7,00%
9	33	1.106,881	77,482	54,435	23,047	1.791,452	7,00%
10	34	1.083,494	75,845	53,744	22,101	1.769,351	7,00%
11	35	1.091,801	76,426	53,081	23,346	1.746,005	7,00%
12	36	1.156,724	80,971	52,380	28,590	1.717,415	7,00%
13	37	1.238,899	86,723	51,522	35,201	1.682,214	7,00%
14	38	1.295,771	90,704	50,466	40,238	1.641,977	7,00%
15	39	1.242,606	86,982	49,259	37,723	1.604,254	7,00%
16	40	1.189,313	83,252	48,128	35,124	1.569,129	7,00%
17	41	1.175,127	82,259	47,074	35,185	1.533,944	7,00%
18	42	1.214,106	84,987	46,018	38,969	1.494,975	7,00%
19	43	1.253,085	87,716	44,849	42,867	1.452,109	7,00%
20	44	1.253,085	87,716	43,563	44,153	1.407,956	7,00%
21	45	1.253,085	87,716	42,239	45,477	1.362,479	7,00%
22	46	1.230,976	86,168	40,874	45,294	1.317,185	7,00%
23	47	1.219,857	85,390	39,516	45,874	1.271,310	7,00%
24	48	1.219,857	85,390	38,139	47,251	1.224,059	7,00%
25	49	1.219,857	85,390	36,722	48,668	1.175,391	7,00%
26	50	1.219,857	85,390	35,262	50,128	1.125,263	7,00%
27	51	1.219,857	85,390	33,758	51,632	1.073,631	7,00%
28	52	1.219,857	85,390	32,209	53,181	1.020,450	7,00%
29	53	1.219,857	85,390	30,613	54,777	965,673	7,00%
30	54	1.219,857	85,390	28,970	56,420	909,253	7,00%
31	55	1.219,857	85,390	27,278	58,112	851,141	7,00%
32	56	1.219,857	85,390	25,534	59,856	791,285	7,00%
33	57	1.219,857	85,390	23,739	61,651	729,634	7,00%
34	58	1.219,857	85,390	21,889	63,501	666,133	7,00%
35	59	1.219,857	85,390	19,984	65,406	600,727	7,00%
36	60	1.219,857	85,390	18,022	67,368	533,359	7,00%
37	61	1.219,857	85,390	16,001	69,389	463,969	7,00%
38	62	1.219,857	85,390	13,919	71,471	392,499	7,00%
39	63	1.219,857	85,390	11,775	73,615	318,884	7,00%
40	64	1.219,857	85,390	9,567	75,823	243,060	7,00%
41	65	1.219,857	85,390	7,292	78,098	164,962	7,00%
42	66	1.219,857	85,390	4,949	80,441	84,521	7,00%
43	67	1.219,857	87,056	2,536	84,521	0,000	7,14%

Starfsgrein: Framhaldsskólakennarar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.257,686	0,000	51,840	-51,840	1.779,840	0,00%
2	26	1.254,363	0,000	53,395	-53,395	1.833,235	0,00%
3	27	1.286,952	64,348	54,997	9,351	1.823,885	5,00%
4	28	1.243,756	62,188	54,717	7,471	1.816,413	5,00%
5	29	1.265,226	63,261	54,492	8,769	1.807,644	5,00%
6	30	1.259,603	62,980	54,229	8,751	1.798,894	5,00%
7	31	1.337,434	66,872	53,967	12,905	1.785,989	5,00%
8	32	1.342,674	93,987	53,580	40,407	1.745,581	7,00%
9	33	1.389,449	97,261	52,367	44,894	1.700,687	7,00%
10	34	1.361,205	95,284	51,021	44,264	1.656,424	7,00%
11	35	1.375,007	96,250	49,693	46,558	1.609,866	7,00%
12	36	1.399,800	97,986	48,296	49,690	1.560,176	7,00%
13	37	1.423,571	99,650	46,805	52,845	1.507,331	7,00%
14	38	1.468,046	102,763	45,220	57,543	1.449,788	7,00%
15	39	1.466,001	102,620	43,494	59,126	1.390,661	7,00%
16	40	1.497,312	104,812	41,720	63,092	1.327,569	7,00%
17	41	1.514,054	105,984	39,827	66,157	1.261,413	7,00%
18	42	1.552,139	108,650	37,842	70,807	1.190,605	7,00%
19	43	1.584,217	110,895	35,718	75,177	1.115,428	7,00%
20	44	1.586,389	111,047	33,463	77,584	1.037,844	7,00%
21	45	1.569,008	109,831	31,135	78,695	959,149	7,00%
22	46	1.576,421	110,349	28,774	81,575	877,574	7,00%
23	47	1.562,107	109,348	26,327	83,020	794,553	7,00%
24	48	1.541,531	107,907	23,837	84,071	710,483	7,00%
25	49	1.537,570	107,630	21,314	86,315	624,167	7,00%
26	50	1.545,621	108,193	18,725	89,468	534,699	7,00%
27	51	1.533,224	107,326	16,041	91,285	443,414	7,00%
28	52	1.485,427	103,980	13,302	90,677	352,737	7,00%
29	53	1.546,643	108,265	10,582	97,683	255,054	7,00%
30	54	1.561,724	109,321	7,652	101,669	153,385	7,00%
31	55	1.582,044	110,743	4,602	106,142	47,243	7,00%
32	56	1.482,743	48,660	1,417	47,243	0,000	3,28%
33	57	1.412,069	0,000	0,000	0,000	0,000	0,00%
34	58	1.480,443	0,000	0,000	0,000	0,000	0,00%
35	59	1.555,206	0,000	0,000	0,000	0,000	0,00%
36	60	1.615,911	0,000	0,000	0,000	0,000	0,00%
37	61	1.583,322	0,000	0,000	0,000	0,000	0,00%
38	62	1.532,713	0,000	0,000	0,000	0,000	0,00%
39	63	1.547,155	0,000	0,000	0,000	0,000	0,00%
40	64	1.598,786	0,000	0,000	0,000	0,000	0,00%
41	65	1.563,002	0,000	0,000	0,000	0,000	0,00%
42	66	1.420,504	0,000	0,000	0,000	0,000	0,00%
43	67	1.420,504	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Sálfræðingar

Árslán:	432,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	1.728,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				1.728,000	
1	25	1.094,357	0,000	51,840	-51,840	1.779,840	0,00%
2	26	1.094,357	0,000	53,395	-53,395	1.833,235	0,00%
3	27	1.324,142	66,207	54,997	11,210	1.822,025	5,00%
4	28	1.476,225	73,811	54,661	19,151	1.802,875	5,00%
5	29	1.476,225	73,811	54,086	19,725	1.783,150	5,00%
6	30	1.374,368	68,718	53,494	15,224	1.767,926	5,00%
7	31	1.424,722	71,236	53,038	18,198	1.749,727	5,00%
8	32	1.441,080	100,876	52,492	48,384	1.701,344	7,00%
9	33	1.601,086	112,076	51,040	61,036	1.640,308	7,00%
10	34	1.605,432	112,380	49,209	63,171	1.577,137	7,00%
11	35	1.641,088	114,876	47,314	67,562	1.509,575	7,00%
12	36	1.623,324	113,633	45,287	68,345	1.441,229	7,00%
13	37	1.610,544	112,738	43,237	69,501	1.371,728	7,00%
14	38	1.627,925	113,955	41,152	72,803	1.298,925	7,00%
15	39	1.634,570	114,420	38,968	75,452	1.223,473	7,00%
16	40	1.678,661	117,506	36,704	80,802	1.142,671	7,00%
17	41	1.695,531	118,687	34,280	84,407	1.058,264	7,00%
18	42	1.734,638	121,425	31,748	89,677	968,587	7,00%
19	43	1.734,638	121,425	29,058	92,367	876,220	7,00%
20	44	1.734,638	121,425	26,287	95,138	781,082	7,00%
21	45	1.683,134	117,819	23,432	94,387	686,695	7,00%
22	46	1.631,631	114,214	20,601	93,613	593,082	7,00%
23	47	1.580,255	110,618	17,792	92,825	500,257	7,00%
24	48	1.628,947	114,026	15,008	99,019	401,238	7,00%
25	49	1.677,639	117,435	12,037	105,398	295,840	7,00%
26	50	1.628,819	114,017	8,875	105,142	190,698	7,00%
27	51	1.567,347	109,714	5,721	103,993	86,705	7,00%
28	52	1.506,003	89,306	2,601	86,705	0,000	5,93%
29	53	1.542,298	0,000	0,000	0,000	0,000	0,00%
30	54	1.542,298	0,000	0,000	0,000	0,000	0,00%
31	55	1.542,298	0,000	0,000	0,000	0,000	0,00%
32	56	1.542,298	0,000	0,000	0,000	0,000	0,00%
33	57	1.542,298	0,000	0,000	0,000	0,000	0,00%
34	58	1.542,298	0,000	0,000	0,000	0,000	0,00%
35	59	1.542,298	0,000	0,000	0,000	0,000	0,00%
36	60	1.542,298	0,000	0,000	0,000	0,000	0,00%
37	61	1.542,298	0,000	0,000	0,000	0,000	0,00%
38	62	1.542,298	0,000	0,000	0,000	0,000	0,00%
39	63	1.542,298	0,000	0,000	0,000	0,000	0,00%
40	64	1.542,298	0,000	0,000	0,000	0,000	0,00%
41	65	1.542,298	0,000	0,000	0,000	0,000	0,00%
42	66	1.542,298	0,000	0,000	0,000	0,000	0,00%
43	67	1.542,298	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.592,000	
1	25	1.904,741	0,000	77,760	-77,760	2.669,760	0,00%
2	26	1.904,741	0,000	80,093	-80,093	2.749,853	0,00%
3	27	2.455,306	122,765	82,496	40,270	2.709,583	5,00%
4	28	2.455,306	122,765	81,287	41,478	2.668,105	5,00%
5	29	2.455,306	122,765	80,043	42,722	2.625,383	5,00%
6	30	3.117,185	155,859	78,761	77,098	2.548,285	5,00%
7	31	3.117,185	155,859	76,449	79,411	2.468,875	5,00%
8	32	3.117,185	218,203	74,066	144,137	2.324,738	7,00%
9	33	3.407,676	238,537	69,742	168,795	2.155,943	7,00%
10	34	3.407,676	238,537	64,678	173,859	1.982,084	7,00%
11	35	3.407,676	238,537	59,463	179,075	1.803,009	7,00%
12	36	3.182,108	222,748	54,090	168,657	1.634,352	7,00%
13	37	3.182,108	222,748	49,031	173,717	1.460,635	7,00%
14	38	3.182,108	222,748	43,819	178,929	1.281,706	7,00%
15	39	3.182,108	222,748	38,451	184,296	1.097,410	7,00%
16	40	3.182,108	222,748	32,922	189,825	907,584	7,00%
17	41	3.182,108	222,748	27,228	195,520	712,064	7,00%
18	42	3.182,108	222,748	21,362	201,386	510,679	7,00%
19	43	3.182,108	222,748	15,320	207,427	303,251	7,00%
20	44	3.182,108	222,748	9,098	213,650	89,601	7,00%
21	45	3.182,108	92,289	2,688	89,601	0,000	2,90%
22	46	3.305,052	0,000	0,000	0,000	0,000	0,00%
23	47	3.305,052	0,000	0,000	0,000	0,000	0,00%
24	48	3.305,052	0,000	0,000	0,000	0,000	0,00%
25	49	3.305,052	0,000	0,000	0,000	0,000	0,00%
26	50	3.305,052	0,000	0,000	0,000	0,000	0,00%
27	51	3.305,052	0,000	0,000	0,000	0,000	0,00%
28	52	3.305,052	0,000	0,000	0,000	0,000	0,00%
29	53	3.305,052	0,000	0,000	0,000	0,000	0,00%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			2.592,000		
1	25	2.076,377	0,000	77,760	-77,760	2.669,760	0,00%
2	26	2.107,944	0,000	80,093	-80,093	2.749,853	0,00%
3	27	2.771,996	138,600	82,496	56,104	2.693,749	5,00%
4	28	2.519,845	125,992	80,812	45,180	2.648,569	5,00%
5	29	3.000,759	150,038	79,457	70,581	2.577,988	5,00%
6	30	3.098,782	154,939	77,340	77,599	2.500,388	5,00%
7	31	3.070,794	153,540	75,012	78,528	2.421,860	5,00%
8	32	2.958,713	207,110	72,656	134,454	2.287,406	7,00%
9	33	3.542,378	247,966	68,622	179,344	2.108,062	7,00%
10	34	3.988,147	279,170	63,242	215,928	1.892,134	7,00%
11	35	4.139,974	289,798	56,764	233,034	1.659,099	7,00%
12	36	3.398,730	237,911	49,773	188,138	1.470,961	7,00%
13	37	3.820,089	267,406	44,129	223,277	1.247,684	7,00%
14	38	3.695,228	258,666	37,431	221,235	1.026,449	7,00%
15	39	5.311,778	371,824	30,793	341,031	685,418	7,00%
16	40	4.081,569	285,710	20,563	265,147	420,270	7,00%
17	41	4.023,164	281,621	12,608	269,013	151,257	7,00%
18	42	4.023,164	155,795	4,538	151,257	0,000	3,87%
19	43	4.023,164	0,000	0,000	0,000	0,000	0,00%
20	44	4.023,164	0,000	0,000	0,000	0,000	0,00%
21	45	4.023,164	0,000	0,000	0,000	0,000	0,00%
22	46	4.023,164	0,000	0,000	0,000	0,000	0,00%
23	47	4.023,164	0,000	0,000	0,000	0,000	0,00%
24	48	4.023,164	0,000	0,000	0,000	0,000	0,00%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				2.592,000	
1	25	1.177,299	0,000	77,760	-77,760	2.669,760	0,00%
2	26	1.076,593	0,000	80,093	-80,093	2.749,853	0,00%
3	27	1.044,898	52,245	82,496	-30,251	2.780,103	5,00%
4	28	1.086,178	54,309	83,403	-29,094	2.809,198	5,00%
5	29	1.082,599	54,130	84,276	-30,146	2.839,344	5,00%
6	30	1.103,942	55,197	85,180	-29,983	2.869,327	5,00%
7	31	1.097,935	54,897	86,080	-31,183	2.900,510	5,00%
8	32	1.121,962	78,537	87,015	-8,478	2.908,988	7,00%
9	33	1.106,881	77,482	87,270	-9,788	2.918,776	7,00%
10	34	1.083,494	75,845	87,563	-11,719	2.930,495	7,00%
11	35	1.091,801	76,426	87,915	-11,489	2.941,983	7,00%
12	36	1.156,724	80,971	88,259	-7,289	2.949,272	7,00%
13	37	1.238,899	86,723	88,478	-1,755	2.951,027	7,00%
14	38	1.295,771	90,704	88,531	2,173	2.948,854	7,00%
15	39	1.242,606	86,982	88,466	-1,483	2.950,337	7,00%
16	40	1.189,313	83,252	88,510	-5,258	2.955,596	7,00%
17	41	1.175,127	82,259	88,668	-6,409	2.962,005	7,00%
18	42	1.214,106	84,987	88,860	-3,873	2.965,877	7,00%
19	43	1.253,085	87,716	88,976	-1,260	2.967,138	7,00%
20	44	1.253,085	87,716	89,014	-1,298	2.968,436	7,00%
21	45	1.253,085	87,716	89,053	-1,337	2.969,773	7,00%
22	46	1.230,976	86,168	89,093	-2,925	2.972,698	7,00%
23	47	1.219,857	85,390	89,181	-3,791	2.976,489	7,00%
24	48	1.219,857	85,390	89,295	-3,905	2.980,394	7,00%
25	49	1.219,857	85,390	89,412	-4,022	2.984,415	7,00%
26	50	1.219,857	85,390	89,532	-4,142	2.988,558	7,00%
27	51	1.219,857	85,390	89,657	-4,267	2.992,825	7,00%
28	52	1.219,857	85,390	89,785	-4,395	2.997,219	7,00%
29	53	1.219,857	85,390	89,917	-4,527	3.001,746	7,00%
30	54	1.219,857	85,390	90,052	-4,662	3.006,408	7,00%
31	55	1.219,857	85,390	90,192	-4,802	3.011,211	7,00%
32	56	1.219,857	85,390	90,336	-4,946	3.016,157	7,00%
33	57	1.219,857	85,390	90,485	-5,095	3.021,252	7,00%
34	58	1.219,857	85,390	90,638	-5,248	3.026,499	7,00%
35	59	1.219,857	85,390	90,795	-5,405	3.031,904	7,00%
36	60	1.219,857	85,390	90,957	-5,567	3.037,471	7,00%
37	61	1.219,857	85,390	91,124	-5,734	3.043,205	7,00%
38	62	1.219,857	85,390	91,296	-5,906	3.049,111	7,00%
39	63	1.219,857	85,390	91,473	-6,083	3.055,195	7,00%
40	64	1.219,857	85,390	91,656	-6,266	3.061,461	7,00%
41	65	1.219,857	85,390	91,844	-6,454	3.067,914	7,00%
42	66	1.219,857	85,390	92,037	-6,647	3.074,562	7,00%
43	67	1.219,857	85,390	92,237	-6,847	3.081,409	7,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				2.592,000
1	25	1.257,686	0,000	77,760	-77,760	2.669,760 0,00%
2	26	1.254,363	0,000	80,093	-80,093	2.749,853 0,00%
3	27	1.286,952	64,348	82,496	-18,148	2.768,001 5,00%
4	28	1.243,756	62,188	83,040	-20,852	2.788,853 5,00%
5	29	1.265,226	63,261	83,666	-20,404	2.809,257 5,00%
6	30	1.259,603	62,980	84,278	-21,298	2.830,555 5,00%
7	31	1.337,434	66,872	84,917	-18,045	2.848,600 5,00%
8	32	1.342,674	93,987	85,458	8,529	2.840,071 7,00%
9	33	1.389,449	97,261	85,202	12,059	2.828,011 7,00%
10	34	1.361,205	95,284	84,840	10,444	2.817,567 7,00%
11	35	1.375,007	96,250	84,527	11,723	2.805,844 7,00%
12	36	1.399,800	97,986	84,175	13,811	2.792,033 7,00%
13	37	1.423,571	99,650	83,761	15,889	2.776,144 7,00%
14	38	1.468,046	102,763	83,284	19,479	2.756,665 7,00%
15	39	1.466,001	102,620	82,700	19,920	2.736,745 7,00%
16	40	1.497,312	104,812	82,102	22,710	2.714,036 7,00%
17	41	1.514,054	105,984	81,421	24,563	2.689,473 7,00%
18	42	1.552,139	108,650	80,684	27,966	2.661,507 7,00%
19	43	1.584,217	110,895	79,845	31,050	2.630,457 7,00%
20	44	1.586,389	111,047	78,914	32,134	2.598,324 7,00%
21	45	1.569,008	109,831	77,950	31,881	2.566,443 7,00%
22	46	1.576,421	110,349	76,993	33,356	2.533,087 7,00%
23	47	1.562,107	109,348	75,993	33,355	2.499,732 7,00%
24	48	1.541,531	107,907	74,992	32,915	2.466,817 7,00%
25	49	1.537,570	107,630	74,005	33,625	2.433,191 7,00%
26	50	1.545,621	108,193	72,996	35,198	2.397,994 7,00%
27	51	1.533,224	107,326	71,940	35,386	2.362,608 7,00%
28	52	1.485,427	103,980	70,878	33,102	2.329,506 7,00%
29	53	1.546,643	108,265	69,885	38,380	2.291,126 7,00%
30	54	1.561,724	109,321	68,734	40,587	2.250,539 7,00%
31	55	1.582,044	110,743	67,516	43,227	2.207,313 7,00%
32	56	1.482,743	103,792	66,219	37,573	2.169,740 7,00%
33	57	1.412,069	98,845	65,092	33,753	2.135,987 7,00%
34	58	1.480,443	103,631	64,080	39,551	2.096,436 7,00%
35	59	1.555,206	108,864	62,893	45,971	2.050,465 7,00%
36	60	1.615,911	113,114	61,514	51,600	1.998,865 7,00%
37	61	1.583,322	110,833	59,966	50,867	1.947,998 7,00%
38	62	1.532,713	107,290	58,440	48,850	1.899,148 7,00%
39	63	1.547,155	108,301	56,974	51,326	1.847,822 7,00%
40	64	1.598,786	111,915	55,435	56,480	1.791,341 7,00%
41	65	1.563,002	109,410	53,740	55,670	1.735,671 7,00%
42	66	1.420,504	99,435	52,070	47,365	1.688,306 7,00%
43	67	1.420,504	99,435	50,649	48,786	1.639,520 7,00%

Starfsgrein: Sálfræðingar

Árslán:	648,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	2.592,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526			2.592,000	
1	25	1.094,357	0,000	77,760	-77,760	2.669,760 0,00%
2	26	1.094,357	0,000	80,093	-80,093	2.749,853 0,00%
3	27	1.324,142	66,207	82,496	-16,288	2.766,141 5,00%
4	28	1.476,225	73,811	82,984	-9,173	2.775,314 5,00%
5	29	1.476,225	73,811	83,259	-9,448	2.784,762 5,00%
6	30	1.374,368	68,718	83,543	-14,824	2.799,587 5,00%
7	31	1.424,722	71,236	83,988	-12,752	2.812,338 5,00%
8	32	1.441,080	100,876	84,370	16,505	2.795,833 7,00%
9	33	1.601,086	112,076	83,875	28,201	2.767,632 7,00%
10	34	1.605,432	112,380	83,029	29,351	2.738,281 7,00%
11	35	1.641,088	114,876	82,148	32,728	2.705,553 7,00%
12	36	1.623,324	113,633	81,167	32,466	2.673,087 7,00%
13	37	1.610,544	112,738	80,193	32,545	2.640,541 7,00%
14	38	1.627,925	113,955	79,216	34,738	2.605,803 7,00%
15	39	1.634,570	114,420	78,174	36,246	2.569,557 7,00%
16	40	1.678,661	117,506	77,087	40,420	2.529,137 7,00%
17	41	1.695,531	118,687	75,874	42,813	2.486,324 7,00%
18	42	1.734,638	121,425	74,590	46,835	2.439,489 7,00%
19	43	1.734,638	121,425	73,185	48,240	2.391,250 7,00%
20	44	1.734,638	121,425	71,737	49,687	2.341,562 7,00%
21	45	1.683,134	117,819	70,247	47,573	2.293,990 7,00%
22	46	1.631,631	114,214	68,820	45,394	2.248,595 7,00%
23	47	1.580,255	110,618	67,458	43,160	2.205,435 7,00%
24	48	1.628,947	114,026	66,163	47,863	2.157,572 7,00%
25	49	1.677,639	117,435	64,727	52,708	2.104,865 7,00%
26	50	1.628,819	114,017	63,146	50,871	2.053,993 7,00%
27	51	1.567,347	109,714	61,620	48,094	2.005,899 7,00%
28	52	1.506,003	105,420	60,177	45,243	1.960,655 7,00%
29	53	1.542,298	107,961	58,820	49,141	1.911,514 7,00%
30	54	1.542,298	107,961	57,345	50,615	1.860,899 7,00%
31	55	1.542,298	107,961	55,827	52,134	1.808,765 7,00%
32	56	1.542,298	107,961	54,263	53,698	1.755,067 7,00%
33	57	1.542,298	107,961	52,652	55,309	1.699,758 7,00%
34	58	1.542,298	107,961	50,993	56,968	1.642,790 7,00%
35	59	1.542,298	107,961	49,284	58,677	1.584,113 7,00%
36	60	1.542,298	107,961	47,523	60,437	1.523,675 7,00%
37	61	1.542,298	107,961	45,710	62,251	1.461,425 7,00%
38	62	1.542,298	107,961	43,843	64,118	1.397,307 7,00%
39	63	1.542,298	107,961	41,919	66,042	1.331,265 7,00%
40	64	1.542,298	107,961	39,938	68,023	1.263,242 7,00%
41	65	1.542,298	107,961	37,897	70,064	1.193,178 7,00%
42	66	1.542,298	107,961	35,795	72,166	1.121,013 7,00%
43	67	1.542,298	107,961	33,630	74,330	1.046,682 7,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.904,741	0,000	103,680	-103,680	3.559,680	0,00%
2	26	1.904,741	0,000	106,790	-106,790	3.666,470	0,00%
3	27	2.455,306	122,765	109,994	12,771	3.653,699	5,00%
4	28	2.455,306	122,765	109,611	13,154	3.640,545	5,00%
5	29	2.455,306	122,765	109,216	13,549	3.626,996	5,00%
6	30	3.117,185	155,859	108,810	47,049	3.579,947	5,00%
7	31	3.117,185	155,859	107,398	48,461	3.531,486	5,00%
8	32	3.117,185	218,203	105,945	112,258	3.419,227	7,00%
9	33	3.407,676	238,537	102,577	135,961	3.283,267	7,00%
10	34	3.407,676	238,537	98,498	140,039	3.143,227	7,00%
11	35	3.407,676	238,537	94,297	144,241	2.998,987	7,00%
12	36	3.182,108	222,748	89,970	132,778	2.866,209	7,00%
13	37	3.182,108	222,748	85,986	136,761	2.729,448	7,00%
14	38	3.182,108	222,748	81,883	140,864	2.588,583	7,00%
15	39	3.182,108	222,748	77,658	145,090	2.443,493	7,00%
16	40	3.182,108	222,748	73,305	149,443	2.294,051	7,00%
17	41	3.182,108	222,748	68,822	153,926	2.140,125	7,00%
18	42	3.182,108	222,748	64,204	158,544	1.981,581	7,00%
19	43	3.182,108	222,748	59,447	163,300	1.818,281	7,00%
20	44	3.182,108	222,748	54,548	168,199	1.650,081	7,00%
21	45	3.182,108	222,748	49,502	173,245	1.476,836	7,00%
22	46	3.305,052	231,354	44,305	187,049	1.289,788	7,00%
23	47	3.305,052	231,354	38,694	192,660	1.097,128	7,00%
24	48	3.305,052	231,354	32,914	198,440	898,688	7,00%
25	49	3.305,052	231,354	26,961	204,393	694,295	7,00%
26	50	3.305,052	231,354	20,829	210,525	483,770	7,00%
27	51	3.305,052	231,354	14,513	216,841	266,930	7,00%
28	52	3.305,052	231,354	8,008	223,346	43,584	7,00%
29	53	3.305,052	44,891	1,308	43,584	0,000	1,36%
30	54	3.305,052	0,000	0,000	0,000	0,000	0,00%
31	55	3.305,052	0,000	0,000	0,000	0,000	0,00%
32	56	2.660,170	0,000	0,000	0,000	0,000	0,00%
33	57	2.660,170	0,000	0,000	0,000	0,000	0,00%
34	58	2.660,170	0,000	0,000	0,000	0,000	0,00%
35	59	2.660,170	0,000	0,000	0,000	0,000	0,00%
36	60	2.660,170	0,000	0,000	0,000	0,000	0,00%
37	61	2.660,170	0,000	0,000	0,000	0,000	0,00%
38	62	2.660,170	0,000	0,000	0,000	0,000	0,00%
39	63	2.660,170	0,000	0,000	0,000	0,000	0,00%
40	64	2.660,170	0,000	0,000	0,000	0,000	0,00%
41	65	2.660,170	0,000	0,000	0,000	0,000	0,00%
42	66	2.660,170	0,000	0,000	0,000	0,000	0,00%
43	67	2.660,170	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526			3.456,000		
1	25	2.076,377	0,000	103,680	-103,680	3.559,680	0,00%
2	26	2.107,944	0,000	106,790	-106,790	3.666,470	0,00%
3	27	2.771,996	138,600	109,994	28,606	3.637,865	5,00%
4	28	2.519,845	125,992	109,136	16,856	3.621,008	5,00%
5	29	3.000,759	150,038	108,630	41,408	3.579,601	5,00%
6	30	3.098,782	154,939	107,388	47,551	3.532,050	5,00%
7	31	3.070,794	153,540	105,961	47,578	3.484,471	5,00%
8	32	2.958,713	207,110	104,534	102,576	3.381,896	7,00%
9	33	3.542,378	247,966	101,457	146,510	3.235,386	7,00%
10	34	3.988,147	279,170	97,062	182,109	3.053,277	7,00%
11	35	4.139,974	289,798	91,598	198,200	2.855,078	7,00%
12	36	3.398,730	237,911	85,652	152,259	2.702,819	7,00%
13	37	3.820,089	267,406	81,085	186,322	2.516,497	7,00%
14	38	3.695,228	258,666	75,495	183,171	2.333,326	7,00%
15	39	5.311,778	371,824	70,000	301,825	2.031,501	7,00%
16	40	4.081,569	285,710	60,945	224,765	1.806,737	7,00%
17	41	4.023,164	281,621	54,202	227,419	1.579,317	7,00%
18	42	4.023,164	281,621	47,380	234,242	1.345,075	7,00%
19	43	4.023,164	281,621	40,352	241,269	1.103,806	7,00%
20	44	4.023,164	281,621	33,114	248,507	855,299	7,00%
21	45	4.023,164	281,621	25,659	255,963	599,336	7,00%
22	46	4.023,164	281,621	17,980	263,641	335,695	7,00%
23	47	4.023,164	281,621	10,071	271,551	64,144	7,00%
24	48	4.023,164	66,068	1,924	64,144	0,000	1,64%
25	49	4.023,164	0,000	0,000	0,000	0,000	0,00%
26	50	4.023,164	0,000	0,000	0,000	0,000	0,00%
27	51	4.023,164	0,000	0,000	0,000	0,000	0,00%
28	52	4.023,164	0,000	0,000	0,000	0,000	0,00%
29	53	4.023,164	0,000	0,000	0,000	0,000	0,00%
30	54	4.023,164	0,000	0,000	0,000	0,000	0,00%
31	55	4.023,164	0,000	0,000	0,000	0,000	0,00%
32	56	4.023,164	0,000	0,000	0,000	0,000	0,00%
33	57	4.023,164	0,000	0,000	0,000	0,000	0,00%
34	58	4.023,164	0,000	0,000	0,000	0,000	0,00%
35	59	4.023,164	0,000	0,000	0,000	0,000	0,00%
36	60	4.023,164	0,000	0,000	0,000	0,000	0,00%
37	61	4.023,164	0,000	0,000	0,000	0,000	0,00%
38	62	4.023,164	0,000	0,000	0,000	0,000	0,00%
39	63	4.023,164	0,000	0,000	0,000	0,000	0,00%
40	64	4.023,164	0,000	0,000	0,000	0,000	0,00%
41	65	4.023,164	0,000	0,000	0,000	0,000	0,00%
42	66	4.023,164	0,000	0,000	0,000	0,000	0,00%
43	67	4.023,164	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Hjúkrunarfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.177,299	0,000	103,680	-103,680	3.559,680	0,00%
2	26	1.076,593	0,000	106,790	-106,790	3.666,470	0,00%
3	27	1.044,898	52,245	109,994	-57,749	3.724,220	5,00%
4	28	1.086,178	54,309	111,727	-57,418	3.781,637	5,00%
5	29	1.082,599	54,130	113,449	-59,319	3.840,956	5,00%
6	30	1.103,942	55,197	115,229	-60,032	3.900,988	5,00%
7	31	1.097,935	54,897	117,030	-62,133	3.963,121	5,00%
8	32	1.121,962	78,537	118,894	-40,356	4.003,477	7,00%
9	33	1.106,881	77,482	120,104	-42,623	4.046,100	7,00%
10	34	1.083,494	75,845	121,383	-45,538	4.091,638	7,00%
11	35	1.091,801	76,426	122,749	-46,323	4.137,961	7,00%
12	36	1.156,724	80,971	124,139	-43,168	4.181,130	7,00%
13	37	1.238,899	86,723	125,434	-38,711	4.219,841	7,00%
14	38	1.295,771	90,704	126,595	-35,891	4.255,732	7,00%
15	39	1.242,606	86,982	127,672	-40,690	4.296,421	7,00%
16	40	1.189,313	83,252	128,893	-45,641	4.342,062	7,00%
17	41	1.175,127	82,259	130,262	-48,003	4.390,065	7,00%
18	42	1.214,106	84,987	131,702	-46,715	4.436,780	7,00%
19	43	1.253,085	87,716	133,103	-45,387	4.482,167	7,00%
20	44	1.253,085	87,716	134,465	-46,749	4.528,916	7,00%
21	45	1.253,085	87,716	135,867	-48,152	4.577,068	7,00%
22	46	1.230,976	86,168	137,312	-51,144	4.628,211	7,00%
23	47	1.219,857	85,390	138,846	-53,456	4.681,668	7,00%
24	48	1.219,857	85,390	140,450	-55,060	4.736,728	7,00%
25	49	1.219,857	85,390	142,102	-56,712	4.793,439	7,00%
26	50	1.219,857	85,390	143,803	-58,413	4.851,853	7,00%
27	51	1.219,857	85,390	145,556	-60,166	4.912,018	7,00%
28	52	1.219,857	85,390	147,361	-61,971	4.973,989	7,00%
29	53	1.219,857	85,390	149,220	-63,830	5.037,818	7,00%
30	54	1.219,857	85,390	151,135	-65,745	5.103,563	7,00%
31	55	1.219,857	85,390	153,107	-67,717	5.171,280	7,00%
32	56	1.219,857	85,390	155,138	-69,748	5.241,028	7,00%
33	57	1.219,857	85,390	157,231	-71,841	5.312,869	7,00%
34	58	1.219,857	85,390	159,386	-73,996	5.386,865	7,00%
35	59	1.219,857	85,390	161,606	-76,216	5.463,081	7,00%
36	60	1.219,857	85,390	163,892	-78,502	5.541,584	7,00%
37	61	1.219,857	85,390	166,248	-80,858	5.622,441	7,00%
38	62	1.219,857	85,390	168,673	-83,283	5.705,724	7,00%
39	63	1.219,857	85,390	171,172	-85,782	5.791,506	7,00%
40	64	1.219,857	85,390	173,745	-88,355	5.879,861	7,00%
41	65	1.219,857	85,390	176,396	-91,006	5.970,867	7,00%
42	66	1.219,857	85,390	179,126	-93,736	6.064,603	7,00%
43	67	1.219,857	85,390	181,938	-96,548	6.161,151	7,00%

Starfsgrein: Framhaldsskólakennarar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	206,526					
0	22	206,526					
0	23	206,526					
0	24	206,526				3.456,000	
1	25	1.257,686	0,000	103,680	-103,680	3.559,680	0,00%
2	26	1.254,363	0,000	106,790	-106,790	3.666,470	0,00%
3	27	1.286,952	64,348	109,994	-45,646	3.712,117	5,00%
4	28	1.243,756	62,188	111,364	-49,176	3.761,293	5,00%
5	29	1.265,226	63,261	112,839	-49,577	3.810,870	5,00%
6	30	1.259,603	62,980	114,326	-51,346	3.862,216	5,00%
7	31	1.337,434	66,872	115,866	-48,995	3.911,211	5,00%
8	32	1.342,674	93,987	117,336	-23,349	3.934,560	7,00%
9	33	1.389,449	97,261	118,037	-20,775	3.955,335	7,00%
10	34	1.361,205	95,284	118,660	-23,376	3.978,711	7,00%
11	35	1.375,007	96,250	119,361	-23,111	4.001,822	7,00%
12	36	1.399,800	97,986	120,055	-22,069	4.023,891	7,00%
13	37	1.423,571	99,650	120,717	-21,067	4.044,957	7,00%
14	38	1.468,046	102,763	121,349	-18,586	4.063,543	7,00%
15	39	1.466,001	102,620	121,906	-19,286	4.082,829	7,00%
16	40	1.497,312	104,812	122,485	-17,673	4.100,502	7,00%
17	41	1.514,054	105,984	123,015	-17,031	4.117,533	7,00%
18	42	1.552,139	108,650	123,526	-14,876	4.132,410	7,00%
19	43	1.584,217	110,895	123,972	-13,077	4.145,487	7,00%
20	44	1.586,389	111,047	124,365	-13,317	4.158,804	7,00%
21	45	1.569,008	109,831	124,764	-14,934	4.173,738	7,00%
22	46	1.576,421	110,349	125,212	-14,863	4.188,600	7,00%
23	47	1.562,107	109,348	125,658	-16,311	4.204,911	7,00%
24	48	1.541,531	107,907	126,147	-18,240	4.223,151	7,00%
25	49	1.537,570	107,630	126,695	-19,065	4.242,216	7,00%
26	50	1.545,621	108,193	127,266	-19,073	4.261,289	7,00%
27	51	1.533,224	107,326	127,839	-20,513	4.281,801	7,00%
28	52	1.485,427	103,980	128,454	-24,474	4.306,276	7,00%
29	53	1.546,643	108,265	129,188	-20,923	4.327,199	7,00%
30	54	1.561,724	109,321	129,816	-20,495	4.347,694	7,00%
31	55	1.582,044	110,743	130,431	-19,688	4.367,382	7,00%
32	56	1.482,743	103,792	131,021	-27,229	4.394,611	7,00%
33	57	1.412,069	98,845	131,838	-32,993	4.427,605	7,00%
34	58	1.480,443	103,631	132,828	-29,197	4.456,802	7,00%
35	59	1.555,206	108,864	133,704	-24,840	4.481,642	7,00%
36	60	1.615,911	113,114	134,449	-21,335	4.502,977	7,00%
37	61	1.583,322	110,833	135,089	-24,257	4.527,234	7,00%
38	62	1.532,713	107,290	135,817	-28,527	4.555,761	7,00%
39	63	1.547,155	108,301	136,673	-28,372	4.584,133	7,00%
40	64	1.598,786	111,915	137,524	-25,609	4.609,742	7,00%
41	65	1.563,002	109,410	138,292	-28,882	4.638,624	7,00%
42	66	1.420,504	99,435	139,159	-39,723	4.678,348	7,00%
43	67	1.420,504	99,435	140,350	-40,915	4.719,263	7,00%

Starfsgrein: Sálfræðingar

Árslán:	864,000	Tekjutenging	5,00% fyrstu 5 árin
Tekið lán:	3.456,000	Tekjutenging	7,00% frá ári 5
Námstími í árum:	4		
Vextir:	3%		

Ár úti á vinnumarkaði	Lífsaldur í árum	Meðaltekjur starfsgr.	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði
0	21	206,526				
0	22	206,526				
0	23	206,526				
0	24	206,526				3.456,000
1	25	1.094,357	0,000	103,680	-103,680	3.559,680 0,00%
2	26	1.094,357	0,000	106,790	-106,790	3.666,470 0,00%
3	27	1.324,142	66,207	109,994	-43,787	3.710,257 5,00%
4	28	1.476,225	73,811	111,308	-37,496	3.747,754 5,00%
5	29	1.476,225	73,811	112,433	-38,621	3.786,375 5,00%
6	30	1.374,368	68,718	113,591	-44,873	3.831,248 5,00%
7	31	1.424,722	71,236	114,937	-43,701	3.874,949 5,00%
8	32	1.441,080	100,876	116,248	-15,373	3.890,322 7,00%
9	33	1.601,086	112,076	116,710	-4,634	3.894,956 7,00%
10	34	1.605,432	112,380	116,849	-4,468	3.899,424 7,00%
11	35	1.641,088	114,876	116,983	-2,107	3.901,531 7,00%
12	36	1.623,324	113,633	117,046	-3,413	3.904,944 7,00%
13	37	1.610,544	112,738	117,148	-4,410	3.909,354 7,00%
14	38	1.627,925	113,955	117,281	-3,326	3.912,680 7,00%
15	39	1.634,570	114,420	117,380	-2,960	3.915,641 7,00%
16	40	1.678,661	117,506	117,469	0,037	3.915,604 7,00%
17	41	1.695,531	118,687	117,468	1,219	3.914,385 7,00%
18	42	1.734,638	121,425	117,432	3,993	3.910,392 7,00%
19	43	1.734,638	121,425	117,312	4,113	3.906,279 7,00%
20	44	1.734,638	121,425	117,188	4,236	3.902,042 7,00%
21	45	1.683,134	117,819	117,061	0,758	3.901,284 7,00%
22	46	1.631,631	114,214	117,039	-2,824	3.904,109 7,00%
23	47	1.580,255	110,618	117,123	-6,505	3.910,614 7,00%
24	48	1.628,947	114,026	117,318	-3,292	3.913,906 7,00%
25	49	1.677,639	117,435	117,417	0,018	3.913,889 7,00%
26	50	1.628,819	114,017	117,417	-3,399	3.917,288 7,00%
27	51	1.567,347	109,714	117,519	-7,804	3.925,092 7,00%
28	52	1.506,003	105,420	117,753	-12,333	3.937,425 7,00%
29	53	1.542,298	107,961	118,123	-10,162	3.947,587 7,00%
30	54	1.542,298	107,961	118,428	-10,467	3.958,054 7,00%
31	55	1.542,298	107,961	118,742	-10,781	3.968,834 7,00%
32	56	1.542,298	107,961	119,065	-11,104	3.979,938 7,00%
33	57	1.542,298	107,961	119,398	-11,437	3.991,376 7,00%
34	58	1.542,298	107,961	119,741	-11,780	4.003,156 7,00%
35	59	1.542,298	107,961	120,095	-12,134	4.015,290 7,00%
36	60	1.542,298	107,961	120,459	-12,498	4.027,788 7,00%
37	61	1.542,298	107,961	120,834	-12,873	4.040,661 7,00%
38	62	1.542,298	107,961	121,220	-13,259	4.053,919 7,00%
39	63	1.542,298	107,961	121,618	-13,657	4.067,576 7,00%
40	64	1.542,298	107,961	122,027	-14,066	4.081,643 7,00%
41	65	1.542,298	107,961	122,449	-14,488	4.096,131 7,00%
42	66	1.542,298	107,961	122,884	-14,923	4.111,054 7,00%
43	67	1.542,298	107,961	123,332	-15,371	4.126,425 7,00%

HAGFRÆDISTOFNUN H.Í.
 ODDA V/STURLUGÖTU
 101 REYKJAVÍK
 Sími: 695441
 Símríti: 26806

9. mars 1992

Viðtakandi: Sigríður Anna Þórðardóttir
 Vinnustaður: Alþingi
 Símrítanúmer: 622372
 Sendandi: Ingólfur H Bender
 Alls eru sendar 2 síður að þessari meðtalinni

Tölur í eftirfarandi töflum eru unnar upp úr gagnagrunni frá LÍN yfir lánþega á skólaárinu 1990-1991.

Tafla 1. Skipting lánþega eftir fjölskylduáðstæðum

Hópar	Suðull	Samtals fjöldi	Ísland fjöldi	Sérsk. fjöldi	H.Í. fjöldi	Erl. fjöldi
Einstaklingur í foreldr.h.	0,5	660	660	246	414	
Einstaklingur í leigu/eigin h.	1,0	4.038	2.635	1.186	1.449	1.403
Einstætt for/1 barn	1,5	466	383	223	160	83
Einstætt for/2 börn	2,0	140	124	88	36	16
Einstætt for/3 börn o.fl.	2,5	39	35	22	13	4
<i>Maki í námi</i>						
Sambylingur/barnlaus	1,0	296	141	56	85	155
Sambylingur/1 barn	1,25	342	208	76	132	134
Sambylingur/2 börn	1,5	151	61	28	33	90
Sambylingur/3 börn	1,75	24	16	12	4	8
<i>Ekki veit lán vegna maka</i>						
Sambylingur/barnlaus	1,0	300	231	130	101	69
Sambylingur/1 barn	1,25	610	504	293	211	106
Sambylingur/2 börn	1,5	316	252	167	85	64
Sambylingur/3 börn	1,75	145	120	92	28	25
<i>Veit lán vegna maka</i>						
Sambylingur/barnlaus	1,5	48	1	1	0	47
Sambylingur/1 barn	1,875	124	14	9	5	110
Sambylingur/2 börn	2,25	228	92	69	23	136
Sambylingur/3 börn	2,625	115	59	55	4	56
<i>Meðalfrámfærslustuðull</i>		1,16	1,13	1,20	1,05	1,24
<i>Samtals</i>		8.042	5.536	2.753	2.785	2.506

Tafla 2. Skipng meðalláns eftir fjölskylduaðstæðum

Hópar	Suðull	Samtals meðallán	Ísland meðallán	Sérsk. meðallán	H.Í. meðallán	Erl. meðallán
Einstaklingur í foreldr. h.	0,5	153.293	153.293	137.173	162.871	
Einstaklingur í leigu/eigin h.	1,0	477.118	394.513	382.402	404.425	632.261
Einstætt fótr/1 barn	1,5	597.147	563.322	562.607	564.318	753.230
Einstætt fótr/2 börn	2,0	753.060	713.214	714.193	710.821	1.061.864
Einstætt fótr/3 börn o.fl.	2,5	891.029	870.273	832.977	933.389	1.072.643
<i>Maki í námi</i>						
Sambýlingur/barnlaus	1,0	538.185	406.415	370.516	430.066	658.064
Sambýlingur/1 barn	1,25	593.731	514.743	499.048	523.779	716.341
Sambýlingur/2 börn	1,5	774.639	631.727	676.542	593.702	871.502
Sambýlingur/3 börn	1,75	694.974	691.140	649.542	817.288	702.642
<i>Ekki veit lán vegna maka</i>						
Sambýlingur/barnlaus	1,0	378.630	313.120	292.973	339.051	597.947
Sambýlingur/1 barn	1,25	435.425	384.096	366.463	408.580	679.484
Sambýlingur/2 börn	1,5	501.758	458.869	455.458	465.570	670.635
Sambýlingur/3 börn	1,75	616.223	583.176	580.416	592.238	774.846
<i>Veit lán vegna maka</i>						
Sambýlingur/barnlaus	1,5	1.010.975	661.541	651.541		0 1.018.623
Sambýlingur/1 barn	1,875	1.030.483	661.299	620.263	735.165	1.077.470
Sambýlingur/2 börn	2,25	1.008.270	749.658	727.218	816.979	1.183.213
Sambýlingur/3 börn	2,625	1.097.410	900.967	889.552	1.058.220	1.304.358
<i>Meðalframtærslustuðull</i>		1,16	1,13	1,20	1,05	1,24

Kæer kveðja

Inga D. Bender

