

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

Alþingi

Erindi nr. Þ 115 / 883

komudagur 10 14 1992

9. apríl 1992

Eftirfarandi útreikningar voru gerðir að beiðni Menntamálanefndar Alþingis 7. apríl 1992.

Útreikningarnir sem um var beðið eru:

Hvernig er afborgunum mismunandi tekjuhópa háttað í breyttu lánasjóðskerfi ef tekið sé mið af taxtalaunum.

Dæmin sem litið er á eru eftirfarandi:

1. Einstaklingur í leiguhúsnaði. 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 þrjá tekjuhópa. Þessir tekjuhópar eru:

1. Viðskiptafræðingar. Námstími 4 ár. Launaflokkur 143 skv. almennri launatöflu BHMR-félaga.
2. Verkfræðingar. Námstími 4 ár. Launaflokkar 519, 521, 523, 525, 527, 529, 531 og 533 í launatöflu skv. samningi Fulltrúaráðs félags ráðgjafaverkfr. og Stéttafélags verkfræðinga í ágúst 1986 með seinnitíma breytingum
3. Framhaldsskólakennarar. Námstími 4 ár. Launaflokkur 141 skv. almennri launatöflu BHMR-félaga.

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

Endurgreiðslur hefjast tveimur árum eftir námslok. Endurgreiðslur eru tekjutengdar 5% fyrstu fimm árin en 7% eftir það. Föst árgreiðsla 48.000 kr. Prensiskonar vaxtastig á lánunum eru könnuð 1%, 2% og 3%.

Niðurstöður útreikninganna eru hjálagðar.

Virðingarfyllst

Ingólfur H Bender
Ingólfur H Bender

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	778,248	0,000	17,280	-17,280	1.745,280	0,00%
1	26	817,164	0,000	17,453	-17,453	1.762,733	0,00%
2	27	858,024	48,000	17,627	30,373	1.732,360	5,59%
3	28	858,024	48,000	17,324	30,676	1.701,684	5,59%
4	29	900,924	48,000	17,017	30,983	1.670,701	5,33%
5	30	900,924	48,000	16,707	31,293	1.639,408	5,33%
6	31	936,960	48,000	16,394	31,606	1.607,802	5,12%
7	32	936,960	65,587	16,078	49,509	1.558,292	7,00%
8	33	936,960	65,587	15,583	50,004	1.508,288	7,00%
9	34	936,960	65,587	15,083	50,504	1.457,784	7,00%
10	35	974,436	68,211	14,578	53,633	1.404,151	7,00%
11	36	974,436	68,211	14,042	54,169	1.349,982	7,00%
12	37	974,436	68,211	13,500	54,711	1.295,271	7,00%
13	38	974,436	68,211	12,953	55,258	1.240,014	7,00%
14	39	974,436	68,211	12,400	55,810	1.184,203	7,00%
15	40	1.013,424	70,940	11,842	59,098	1.125,106	7,00%
16	41	1.013,424	70,940	11,251	59,689	1.065,417	7,00%
17	42	1.013,424	70,940	10,654	60,286	1.005,132	7,00%
18	43	1.013,424	70,940	10,051	60,888	944,243	7,00%
19	44	1.013,424	70,940	9,442	61,497	882,746	7,00%
20	45	1.053,960	73,777	8,827	64,950	817,796	7,00%
21	46	1.053,960	73,777	8,178	65,599	752,197	7,00%
22	47	1.053,960	73,777	7,522	66,255	685,942	7,00%
23	48	1.053,960	73,777	6,859	66,918	619,024	7,00%
24	49	1.053,960	73,777	6,190	67,587	551,437	7,00%
25	50	1.053,960	73,777	5,514	68,263	483,174	7,00%
26	51	1.053,960	73,777	4,832	68,945	414,229	7,00%
27	52	1.053,960	73,777	4,142	69,635	344,594	7,00%
28	53	1.053,960	73,777	3,446	70,331	274,262	7,00%
29	54	1.053,960	73,777	2,743	71,035	203,228	7,00%
30	55	1.053,960	73,777	2,032	71,745	131,483	7,00%
31	56	1.053,960	73,777	1,315	72,462	59,021	7,00%
32	57	1.053,960	59,611	0,590	59,021	0,000	5,66%
33	58	1.053,960	0,000	0,000	0,000	0,000	0,00%
34	59	1.053,960	0,000	0,000	0,000	0,000	0,00%
35	60	1.053,960	0,000	0,000	0,000	0,000	0,00%
36	61	1.053,960	0,000	0,000	0,000	0,000	0,00%
37	62	1.053,960	0,000	0,000	0,000	0,000	0,00%
38	63	1.053,960	0,000	0,000	0,000	0,000	0,00%
39	64	1.053,960	0,000	0,000	0,000	0,000	0,00%
40	65	1.053,960	0,000	0,000	0,000	0,000	0,00%
41	66	1.053,960	0,000	0,000	0,000	0,000	0,00%
42	67	1.053,960	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Verkfræðingar

Árstán:	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	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	1.326,420	0,000	17,280	-17,280	1.745,280	0,00%
1	26	1.420,884	0,000	17,453	-17,453	1.762,733	0,00%
2	27	1.522,092	76,105	17,627	58,477	1.704,256	5,00%
3	28	1.630,500	81,525	17,043	64,482	1.639,773	5,00%
4	29	1.630,500	81,525	16,398	65,127	1.574,646	5,00%
5	30	1.746,636	87,332	15,746	71,585	1.503,060	5,00%
6	31	1.746,636	87,332	15,031	72,301	1.430,759	5,00%
7	32	1.871,040	130,973	14,308	116,665	1.314,094	7,00%
8	33	1.871,040	130,973	13,141	117,832	1.196,262	7,00%
9	34	1.871,040	130,973	11,963	119,010	1.077,252	7,00%
10	35	2.004,300	140,301	10,773	129,528	947,724	7,00%
11	36	2.004,300	140,301	9,477	130,824	816,900	7,00%
12	37	2.004,300	140,301	8,169	132,132	684,768	7,00%
13	38	2.147,064	150,294	6,848	143,447	541,321	7,00%
14	39	2.147,064	150,294	5,413	144,881	396,440	7,00%
15	40	2.147,064	150,294	3,964	146,330	250,110	7,00%
16	41	2.147,064	150,294	2,501	147,793	102,316	7,00%
17	42	2.147,064	103,339	1,023	102,316	0,000	4,81%
18	43	2.147,064	0,000	0,000	0,000	0,000	0,00%
19	44	2.147,064	0,000	0,000	0,000	0,000	0,00%
20	45	2.147,064	0,000	0,000	0,000	0,000	0,00%
21	46	2.147,064	0,000	0,000	0,000	0,000	0,00%
22	47	2.147,064	0,000	0,000	0,000	0,000	0,00%
23	48	2.147,064	0,000	0,000	0,000	0,000	0,00%
24	49	2.147,064	0,000	0,000	0,000	0,000	0,00%
25	50	2.147,064	0,000	0,000	0,000	0,000	0,00%
26	51	2.147,064	0,000	0,000	0,000	0,000	0,00%
27	52	2.147,064	0,000	0,000	0,000	0,000	0,00%
28	53	2.147,064	0,000	0,000	0,000	0,000	0,00%
29	54	2.147,064	0,000	0,000	0,000	0,000	0,00%
30	55	2.147,064	0,000	0,000	0,000	0,000	0,00%
31	56	2.147,064	0,000	0,000	0,000	0,000	0,00%
32	57	2.147,064	0,000	0,000	0,000	0,000	0,00%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	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	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	733,584	0,000	17,280	-17,280	1.745,280	0,00%
1	26	770,256	0,000	17,453	-17,453	1.762,733	0,00%
2	27	808,776	48,000	17,627	30,373	1.732,360	5,93%
3	28	808,776	48,000	17,324	30,676	1.701,684	5,93%
4	29	849,204	48,000	17,017	30,983	1.670,701	5,65%
5	30	849,204	48,000	16,707	31,293	1.639,408	5,65%
6	31	883,176	48,000	16,394	31,606	1.607,802	5,43%
7	32	883,176	61,822	16,078	45,744	1.562,057	7,00%
8	33	883,176	61,822	15,621	46,202	1.515,856	7,00%
9	34	883,176	61,822	15,159	46,664	1.469,192	7,00%
10	35	918,504	64,295	14,692	49,603	1.419,588	7,00%
11	36	918,504	64,295	14,196	50,099	1.369,489	7,00%
12	37	918,504	64,295	13,695	50,600	1.318,889	7,00%
13	38	918,504	64,295	13,189	51,106	1.267,782	7,00%
14	39	918,504	64,295	12,678	51,617	1.216,165	7,00%
15	40	955,248	66,867	12,162	54,706	1.161,459	7,00%
16	41	955,248	66,867	11,615	55,253	1.106,206	7,00%
17	42	955,248	66,867	11,062	55,805	1.050,401	7,00%
18	43	955,248	66,867	10,504	56,363	994,038	7,00%
19	44	955,248	66,867	9,940	56,927	937,111	7,00%
20	45	993,456	69,542	9,371	60,171	876,940	7,00%
21	46	993,456	69,542	8,769	60,773	816,167	7,00%
22	47	993,456	69,542	8,162	61,380	754,787	7,00%
23	48	993,456	69,542	7,548	61,994	692,793	7,00%
24	49	993,456	69,542	6,928	62,614	630,179	7,00%
25	50	993,456	69,542	6,302	63,240	566,939	7,00%
26	51	993,456	69,542	5,669	63,873	503,066	7,00%
27	52	993,456	69,542	5,031	64,511	438,555	7,00%
28	53	993,456	69,542	4,386	65,156	373,399	7,00%
29	54	993,456	69,542	3,734	65,808	307,591	7,00%
30	55	993,456	69,542	3,076	66,466	241,125	7,00%
31	56	993,456	69,542	2,411	67,131	173,994	7,00%
32	57	993,456	69,542	1,740	67,802	106,192	7,00%
33	58	993,456	69,542	1,062	68,480	37,712	7,00%
34	59	993,456	38,089	0,377	37,712	0,000	3,83%
35	60	993,456	0,000	0,000	0,000	0,000	0,00%
36	61	993,456	0,000	0,000	0,000	0,000	0,00%
37	62	993,456	0,000	0,000	0,000	0,000	0,00%
38	63	993,456	0,000	0,000	0,000	0,000	0,00%
39	64	993,456	0,000	0,000	0,000	0,000	0,00%
40	65	993,456	0,000	0,000	0,000	0,000	0,00%
41	66	993,456	0,000	0,000	0,000	0,000	0,00%
42	67	993,456	0,000	0,000	0,000	0,000	0,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	778,248	0,000	25,920	-25,920	2.617,920	0,00%
1	26	817,164	0,000	26,179	-26,179	2.644,099	0,00%
2	27	858,024	48,000	26,441	21,559	2.622,540	5,59%
3	28	858,024	48,000	26,225	21,775	2.600,766	5,59%
4	29	900,924	48,000	26,008	21,992	2.578,773	5,33%
5	30	900,924	48,000	25,788	22,212	2.556,561	5,33%
6	31	936,960	48,000	25,566	22,434	2.534,127	5,12%
7	32	936,960	65,587	25,341	40,246	2.493,881	7,00%
8	33	936,960	65,587	24,939	40,648	2.453,232	7,00%
9	34	936,960	65,587	24,532	41,055	2.412,177	7,00%
10	35	974,436	68,211	24,122	44,089	2.368,089	7,00%
11	36	974,436	68,211	23,681	44,530	2.323,559	7,00%
12	37	974,436	68,211	23,236	44,975	2.278,584	7,00%
13	38	974,436	68,211	22,786	45,425	2.233,159	7,00%
14	39	974,436	68,211	22,332	45,879	2.187,280	7,00%
15	40	1.013,424	70,940	21,873	49,067	2.138,214	7,00%
16	41	1.013,424	70,940	21,382	49,558	2.088,656	7,00%
17	42	1.013,424	70,940	20,887	50,053	2.038,603	7,00%
18	43	1.013,424	70,940	20,386	50,554	1.988,049	7,00%
19	44	1.013,424	70,940	19,880	51,059	1.936,990	7,00%
20	45	1.053,960	73,777	19,370	54,407	1.882,583	7,00%
21	46	1.053,960	73,777	18,826	54,951	1.827,631	7,00%
22	47	1.053,960	73,777	18,276	55,501	1.772,131	7,00%
23	48	1.053,960	73,777	17,721	56,056	1.716,075	7,00%
24	49	1.053,960	73,777	17,161	56,616	1.659,458	7,00%
25	50	1.053,960	73,777	16,595	57,183	1.602,276	7,00%
26	51	1.053,960	73,777	16,023	57,754	1.544,521	7,00%
27	52	1.053,960	73,777	15,445	58,332	1.486,189	7,00%
28	53	1.053,960	73,777	14,862	58,915	1.427,274	7,00%
29	54	1.053,960	73,777	14,273	59,504	1.367,769	7,00%
30	55	1.053,960	73,777	13,678	60,100	1.307,670	7,00%
31	56	1.053,960	73,777	13,077	60,701	1.246,969	7,00%
32	57	1.053,960	73,777	12,470	61,308	1.185,662	7,00%
33	58	1.053,960	73,777	11,857	61,921	1.123,741	7,00%
34	59	1.053,960	73,777	11,237	62,540	1.061,201	7,00%
35	60	1.053,960	73,777	10,612	63,165	998,036	7,00%
36	61	1.053,960	73,777	9,980	63,797	934,239	7,00%
37	62	1.053,960	73,777	9,342	64,435	869,805	7,00%
38	63	1.053,960	73,777	8,698	65,079	804,726	7,00%
39	64	1.053,960	73,777	8,047	65,730	738,996	7,00%
40	65	1.053,960	73,777	7,390	66,387	672,608	7,00%
41	66	1.053,960	73,777	6,726	67,051	605,557	7,00%
42	67	1.053,960	73,777	6,056	67,722	537,836	7,00%

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	Lífaldur í árum	Taxtalaun launafll. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000			2.592,000		
0	25	1.326,420	0,000	25,920	-25,920	2.617,920	0,00%
1	26	1.420,884	0,000	26,179	-26,179	2.644,099	0,00%
2	27	1.522,092	76,105	26,441	49,664	2.594,436	5,00%
3	28	1.630,500	81,525	25,944	55,581	2.538,855	5,00%
4	29	1.630,500	81,525	25,389	56,136	2.482,718	5,00%
5	30	1.746,636	87,332	24,827	62,505	2.420,214	5,00%
6	31	1.746,636	87,332	24,202	63,130	2.357,084	5,00%
7	32	1.871,040	130,973	23,571	107,402	2.249,682	7,00%
8	33	1.871,040	130,973	22,497	108,476	2.141,206	7,00%
9	34	1.871,040	130,973	21,412	109,561	2.031,646	7,00%
10	35	2.004,300	140,301	20,316	119,985	1.911,661	7,00%
11	36	2.004,300	140,301	19,117	121,184	1.790,477	7,00%
12	37	2.004,300	140,301	17,905	122,396	1.668,080	7,00%
13	38	2.147,064	150,294	16,681	133,614	1.534,467	7,00%
14	39	2.147,064	150,294	15,345	134,950	1.399,517	7,00%
15	40	2.147,064	150,294	13,995	136,299	1.263,218	7,00%
16	41	2.147,064	150,294	12,632	137,662	1.125,555	7,00%
17	42	2.147,064	150,294	11,256	139,039	986,516	7,00%
18	43	2.147,064	150,294	9,865	140,429	846,087	7,00%
19	44	2.147,064	150,294	8,461	141,834	704,253	7,00%
20	45	2.147,064	150,294	7,043	143,252	561,001	7,00%
21	46	2.147,064	150,294	5,610	144,684	416,317	7,00%
22	47	2.147,064	150,294	4,163	146,131	270,186	7,00%
23	48	2.147,064	150,294	2,702	147,593	122,593	7,00%
24	49	2.147,064	123,819	1,226	122,593	0,000	5,77%
25	50	2.147,064	0,000	0,000	0,000	0,000	0,00%
26	51	2.147,064	0,000	0,000	0,000	0,000	0,00%
27	52	2.147,064	0,000	0,000	0,000	0,000	0,00%
28	53	2.147,064	0,000	0,000	0,000	0,000	0,00%
29	54	2.147,064	0,000	0,000	0,000	0,000	0,00%
30	55	2.147,064	0,000	0,000	0,000	0,000	0,00%
31	56	2.147,064	0,000	0,000	0,000	0,000	0,00%
32	57	2.147,064	0,000	0,000	0,000	0,000	0,00%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	0,000	0,000	0,000	0,000	0,00%

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:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	733,584	0,000	25,920	-25,920	2.617,920	0,00%
1	26	770,256	0,000	26,179	-26,179	2.644,099	0,00%
2	27	808,776	48,000	26,441	21,559	2.622,540	5,93%
3	28	808,776	48,000	26,225	21,775	2.600,766	5,93%
4	29	849,204	48,000	26,008	21,992	2.578,773	5,65%
5	30	849,204	48,000	25,788	22,212	2.556,561	5,65%
6	31	883,176	48,000	25,566	22,434	2.534,127	5,43%
7	32	883,176	61,822	25,341	36,481	2.497,646	7,00%
8	33	883,176	61,822	24,976	36,846	2.460,800	7,00%
9	34	883,176	61,822	24,608	37,214	2.423,585	7,00%
10	35	918,504	64,295	24,236	40,059	2.383,526	7,00%
11	36	918,504	64,295	23,835	40,460	2.343,066	7,00%
12	37	918,504	64,295	23,431	40,865	2.302,201	7,00%
13	38	918,504	64,295	23,022	41,273	2.260,928	7,00%
14	39	918,504	64,295	22,609	41,686	2.219,242	7,00%
15	40	955,248	66,867	22,192	44,675	2.174,567	7,00%
16	41	955,248	66,867	21,746	45,122	2.129,445	7,00%
17	42	955,248	66,867	21,294	45,573	2.083,872	7,00%
18	43	955,248	66,867	20,839	46,029	2.037,844	7,00%
19	44	955,248	66,867	20,378	46,489	1.991,355	7,00%
20	45	993,456	69,542	19,914	49,628	1.941,727	7,00%
21	46	993,456	69,542	19,417	50,125	1.891,602	7,00%
22	47	993,456	69,542	18,916	50,626	1.840,976	7,00%
23	48	993,456	69,542	18,410	51,132	1.789,844	7,00%
24	49	993,456	69,542	17,898	51,643	1.738,200	7,00%
25	50	993,456	69,542	17,382	52,160	1.686,040	7,00%
26	51	993,456	69,542	16,860	52,682	1.633,359	7,00%
27	52	993,456	69,542	16,334	53,208	1.580,151	7,00%
28	53	993,456	69,542	15,802	53,740	1.526,410	7,00%
29	54	993,456	69,542	15,264	54,278	1.472,132	7,00%
30	55	993,456	69,542	14,721	54,821	1.417,312	7,00%
31	56	993,456	69,542	14,173	55,369	1.361,943	7,00%
32	57	993,456	69,542	13,619	55,922	1.306,020	7,00%
33	58	993,456	69,542	13,060	56,482	1.249,539	7,00%
34	59	993,456	69,542	12,495	57,047	1.192,492	7,00%
35	60	993,456	69,542	11,925	57,617	1.134,875	7,00%
36	61	993,456	69,542	11,349	58,193	1.076,682	7,00%
37	62	993,456	69,542	10,767	58,775	1.017,907	7,00%
38	63	993,456	69,542	10,179	59,363	958,544	7,00%
39	64	993,456	69,542	9,585	59,956	898,588	7,00%
40	65	993,456	69,542	8,986	60,556	838,032	7,00%
41	66	993,456	69,542	8,380	61,162	776,870	7,00%
42	67	993,456	69,542	7,769	61,773	715,097	7,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 1,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launaf. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	778,248	0,000	34,560	-34,560	3.490,560	0,00%
1	26	817,164	0,000	34,906	-34,906	3.525,466	0,00%
2	27	858,024	48,000	35,255	12,745	3.512,720	5,59%
3	28	858,024	48,000	35,127	12,873	3.499,847	5,59%
4	29	900,924	48,000	34,998	13,002	3.486,846	5,33%
5	30	900,924	48,000	34,868	13,132	3.473,714	5,33%
6	31	936,960	48,000	34,737	13,263	3.460,452	5,12%
7	32	936,960	65,587	34,605	30,983	3.429,469	7,00%
8	33	936,960	65,587	34,295	31,293	3.398,176	7,00%
9	34	936,960	65,587	33,982	31,605	3.366,571	7,00%
10	35	974,436	68,211	33,666	34,545	3.332,026	7,00%
11	36	974,436	68,211	33,320	34,890	3.297,136	7,00%
12	37	974,436	68,211	32,971	35,239	3.261,897	7,00%
13	38	974,436	68,211	32,619	35,592	3.226,305	7,00%
14	39	974,436	68,211	32,263	35,947	3.190,358	7,00%
15	40	1.013,424	70,940	31,904	39,036	3.151,322	7,00%
16	41	1.013,424	70,940	31,513	39,426	3.111,895	7,00%
17	42	1.013,424	70,940	31,119	39,821	3.072,074	7,00%
18	43	1.013,424	70,940	30,721	40,219	3.031,855	7,00%
19	44	1.013,424	70,940	30,319	40,621	2.991,234	7,00%
20	45	1.053,960	73,777	29,912	43,865	2.947,369	7,00%
21	46	1.053,960	73,777	29,474	44,304	2.903,066	7,00%
22	47	1.053,960	73,777	29,031	44,747	2.858,319	7,00%
23	48	1.053,960	73,777	28,583	45,194	2.813,125	7,00%
24	49	1.053,960	73,777	28,131	45,646	2.767,479	7,00%
25	50	1.053,960	73,777	27,675	46,102	2.721,377	7,00%
26	51	1.053,960	73,777	27,214	46,563	2.674,814	7,00%
27	52	1.053,960	73,777	26,748	47,029	2.627,785	7,00%
28	53	1.053,960	73,777	26,278	47,499	2.580,285	7,00%
29	54	1.053,960	73,777	25,803	47,974	2.532,311	7,00%
30	55	1.053,960	73,777	25,323	48,454	2.483,857	7,00%
31	56	1.053,960	73,777	24,839	48,939	2.434,918	7,00%
32	57	1.053,960	73,777	24,349	49,428	2.385,490	7,00%
33	58	1.053,960	73,777	23,855	49,922	2.335,568	7,00%
34	59	1.053,960	73,777	23,356	50,422	2.285,146	7,00%
35	60	1.053,960	73,777	22,851	50,926	2.234,221	7,00%
36	61	1.053,960	73,777	22,342	51,435	2.182,786	7,00%
37	62	1.053,960	73,777	21,828	51,949	2.130,836	7,00%
38	63	1.053,960	73,777	21,308	52,469	2.078,367	7,00%
39	64	1.053,960	73,777	20,784	52,994	2.025,374	7,00%
40	65	1.053,960	73,777	20,254	53,523	1.971,850	7,00%
41	66	1.053,960	73,777	19,719	54,059	1.917,792	7,00%
42	67	1.053,960	73,777	19,178	54,599	1.863,192	7,00%

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	Lífaldur í árum	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	1.326,420	0,000	34,560	-34,560	3.490,560	0,00%
1	26	1.420,884	0,000	34,906	-34,906	3.525,466	0,00%
2	27	1.522,092	76,105	35,255	40,850	3.484,616	5,00%
3	28	1.630,500	81,525	34,846	46,679	3.437,937	5,00%
4	29	1.630,500	81,525	34,379	47,146	3.390,791	5,00%
5	30	1.746,636	87,332	33,908	53,424	3.337,367	5,00%
6	31	1.746,636	87,332	33,374	53,958	3.283,409	5,00%
7	32	1.871,040	130,973	32,834	98,139	3.185,270	7,00%
8	33	1.871,040	130,973	31,853	99,120	3.086,150	7,00%
9	34	1.871,040	130,973	30,862	100,111	2.986,039	7,00%
10	35	2.004,300	140,301	29,860	110,441	2.875,598	7,00%
11	36	2.004,300	140,301	28,756	111,545	2.764,053	7,00%
12	37	2.004,300	140,301	27,641	112,660	2.651,393	7,00%
13	38	2.147,064	150,294	26,514	123,781	2.527,612	7,00%
14	39	2.147,064	150,294	25,276	125,018	2.402,594	7,00%
15	40	2.147,064	150,294	24,026	126,269	2.276,326	7,00%
16	41	2.147,064	150,294	22,763	127,531	2.148,794	7,00%
17	42	2.147,064	150,294	21,488	128,807	2.019,988	7,00%
18	43	2.147,064	150,294	20,200	130,095	1.889,893	7,00%
19	44	2.147,064	150,294	18,899	131,396	1.758,498	7,00%
20	45	2.147,064	150,294	17,585	132,710	1.625,788	7,00%
21	46	2.147,064	150,294	16,258	134,037	1.491,752	7,00%
22	47	2.147,064	150,294	14,918	135,377	1.356,375	7,00%
23	48	2.147,064	150,294	13,564	136,731	1.219,644	7,00%
24	49	2.147,064	150,294	12,196	138,098	1.081,546	7,00%
25	50	2.147,064	150,294	10,815	139,479	942,067	7,00%
26	51	2.147,064	150,294	9,421	140,874	801,193	7,00%
27	52	2.147,064	150,294	8,012	142,283	658,910	7,00%
28	53	2.147,064	150,294	6,589	143,705	515,205	7,00%
29	54	2.147,064	150,294	5,152	145,142	370,063	7,00%
30	55	2.147,064	150,294	3,701	146,594	223,469	7,00%
31	56	2.147,064	150,294	2,235	148,060	75,409	7,00%
32	57	2.147,064	76,163	0,754	75,409	0,000	3,55%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	0,000	0,000	0,000	0,000	0,00%

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:	1%		

Ár úti á vinnumarkaði	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	733,584	0,000	34,560	-34,560	3.490,560	0,00%
1	26	770,256	0,000	34,906	-34,906	3.525,466	0,00%
2	27	808,776	48,000	35,255	12,745	3.512,720	5,93%
3	28	808,776	48,000	35,127	12,873	3.499,847	5,93%
4	29	849,204	48,000	34,998	13,002	3.486,846	5,65%
5	30	849,204	48,000	34,868	13,132	3.473,714	5,65%
6	31	883,176	48,000	34,737	13,263	3.460,452	5,43%
7	32	883,176	61,822	34,605	27,218	3.433,234	7,00%
8	33	883,176	61,822	34,332	27,490	3.405,744	7,00%
9	34	883,176	61,822	34,057	27,765	3.377,979	7,00%
10	35	918,504	64,295	33,780	30,515	3.347,463	7,00%
11	36	918,504	64,295	33,475	30,821	3.316,643	7,00%
12	37	918,504	64,295	33,166	31,129	3.285,514	7,00%
13	38	918,504	64,295	32,855	31,440	3.254,074	7,00%
14	39	918,504	64,295	32,541	31,755	3.222,319	7,00%
15	40	955,248	66,867	32,223	34,644	3.187,675	7,00%
16	41	955,248	66,867	31,877	34,991	3.152,684	7,00%
17	42	955,248	66,867	31,527	35,341	3.117,344	7,00%
18	43	955,248	66,867	31,173	35,694	3.081,650	7,00%
19	44	955,248	66,867	30,816	36,051	3.045,599	7,00%
20	45	993,456	69,542	30,456	39,086	3.006,513	7,00%
21	46	993,456	69,542	30,065	39,477	2.967,036	7,00%
22	47	993,456	69,542	29,670	39,872	2.927,165	7,00%
23	48	993,456	69,542	29,272	40,270	2.886,895	7,00%
24	49	993,456	69,542	28,869	40,673	2.846,222	7,00%
25	50	993,456	69,542	28,462	41,080	2.805,142	7,00%
26	51	993,456	69,542	28,051	41,491	2.763,651	7,00%
27	52	993,456	69,542	27,637	41,905	2.721,746	7,00%
28	53	993,456	69,542	27,217	42,324	2.679,422	7,00%
29	54	993,456	69,542	26,794	42,748	2.636,674	7,00%
30	55	993,456	69,542	26,367	43,175	2.593,499	7,00%
31	56	993,456	69,542	25,935	43,607	2.549,892	7,00%
32	57	993,456	69,542	25,499	44,043	2.505,849	7,00%
33	58	993,456	69,542	25,058	44,483	2.461,365	7,00%
34	59	993,456	69,542	24,614	44,928	2.416,437	7,00%
35	60	993,456	69,542	24,164	45,378	2.371,059	7,00%
36	61	993,456	69,542	23,711	45,831	2.325,228	7,00%
37	62	993,456	69,542	23,252	46,290	2.278,938	7,00%
38	63	993,456	69,542	22,789	46,753	2.232,186	7,00%
39	64	993,456	69,542	22,322	47,220	2.184,966	7,00%
40	65	993,456	69,542	21,850	47,692	2.137,274	7,00%
41	66	993,456	69,542	21,373	48,169	2.089,104	7,00%
42	67	993,456	69,542	20,891	48,651	2.040,454	7,00%

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	778,248	0,000	34,560	-34,560	1.762,560	0,00%
1	26	817,164	0,000	35,251	-35,251	1.797,811	0,00%
2	27	858,024	48,000	35,956	12,044	1.785,767	5,59%
3	28	858,024	48,000	35,715	12,285	1.773,483	5,59%
4	29	900,924	48,000	35,470	12,530	1.760,952	5,33%
5	30	900,924	48,000	35,219	12,781	1.748,171	5,33%
6	31	936,960	48,000	34,963	13,037	1.735,135	5,12%
7	32	936,960	65,587	34,703	30,885	1.704,250	7,00%
8	33	936,960	65,587	34,085	31,502	1.672,748	7,00%
9	34	936,960	65,587	33,455	32,132	1.640,616	7,00%
10	35	974,436	68,211	32,812	35,398	1.605,218	7,00%
11	36	974,436	68,211	32,104	36,106	1.569,112	7,00%
12	37	974,436	68,211	31,382	36,828	1.532,283	7,00%
13	38	974,436	68,211	30,646	37,565	1.494,718	7,00%
14	39	974,436	68,211	29,894	38,316	1.456,402	7,00%
15	40	1.013,424	70,940	29,128	41,812	1.414,591	7,00%
16	41	1.013,424	70,940	28,292	42,648	1.371,943	7,00%
17	42	1.013,424	70,940	27,439	43,501	1.328,442	7,00%
18	43	1.013,424	70,940	26,569	44,371	1.284,071	7,00%
19	44	1.013,424	70,940	25,681	45,258	1.238,813	7,00%
20	45	1.053,960	73,777	24,776	49,001	1.189,812	7,00%
21	46	1.053,960	73,777	23,796	49,981	1.139,831	7,00%
22	47	1.053,960	73,777	22,797	50,981	1.088,850	7,00%
23	48	1.053,960	73,777	21,777	52,000	1.036,850	7,00%
24	49	1.053,960	73,777	20,737	53,040	983,810	7,00%
25	50	1.053,960	73,777	19,676	54,101	929,709	7,00%
26	51	1.053,960	73,777	18,594	55,183	874,526	7,00%
27	52	1.053,960	73,777	17,491	56,287	818,239	7,00%
28	53	1.053,960	73,777	16,365	57,412	760,827	7,00%
29	54	1.053,960	73,777	15,217	58,561	702,266	7,00%
30	55	1.053,960	73,777	14,045	59,732	642,534	7,00%
31	56	1.053,960	73,777	12,851	60,927	581,608	7,00%
32	57	1.053,960	73,777	11,632	62,145	519,463	7,00%
33	58	1.053,960	73,777	10,389	63,388	456,075	7,00%
34	59	1.053,960	73,777	9,121	64,656	391,419	7,00%
35	60	1.053,960	73,777	7,828	65,949	325,470	7,00%
36	61	1.053,960	73,777	6,509	67,268	258,203	7,00%
37	62	1.053,960	73,777	5,164	68,613	189,589	7,00%
38	63	1.053,960	73,777	3,792	69,985	119,604	7,00%
39	64	1.053,960	73,777	2,392	71,385	48,219	7,00%
40	65	1.053,960	49,183	0,964	48,219	0,000	4,67%
41	66	1.053,960	0,000	0,000	0,000	0,000	0,00%
42	67	1.053,960	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	Lífsaldur í árum	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000			1.728,000		
0	25	1.326,420	0,000	34,560	-34,560	1.762,560	0,00%
1	26	1.420,884	0,000	35,251	-35,251	1.797,811	0,00%
2	27	1.522,092	76,105	35,956	40,148	1.757,663	5,00%
3	28	1.630,500	81,525	35,153	46,372	1.711,291	5,00%
4	29	1.630,500	81,525	34,226	47,299	1.663,992	5,00%
5	30	1.746,636	87,332	33,280	54,052	1.609,940	5,00%
6	31	1.746,636	87,332	32,199	55,133	1.554,807	5,00%
7	32	1.871,040	130,973	31,096	99,877	1.454,930	7,00%
8	33	1.871,040	130,973	29,099	101,874	1.353,056	7,00%
9	34	1.871,040	130,973	27,061	103,912	1.249,144	7,00%
10	35	2.004,300	140,301	24,983	115,318	1.133,826	7,00%
11	36	2.004,300	140,301	22,677	117,624	1.016,202	7,00%
12	37	2.004,300	140,301	20,324	119,977	896,225	7,00%
13	38	2.147,064	150,294	17,924	132,370	763,855	7,00%
14	39	2.147,064	150,294	15,277	135,017	628,837	7,00%
15	40	2.147,064	150,294	12,577	137,718	491,120	7,00%
16	41	2.147,064	150,294	9,822	140,472	350,648	7,00%
17	42	2.147,064	150,294	7,013	143,282	207,366	7,00%
18	43	2.147,064	150,294	4,147	146,147	61,219	7,00%
19	44	2.147,064	62,443	1,224	61,219	0,000	2,91%
20	45	2.147,064	0,000	0,000	0,000	0,000	0,00%
21	46	2.147,064	0,000	0,000	0,000	0,000	0,00%
22	47	2.147,064	0,000	0,000	0,000	0,000	0,00%
23	48	2.147,064	0,000	0,000	0,000	0,000	0,00%
24	49	2.147,064	0,000	0,000	0,000	0,000	0,00%
25	50	2.147,064	0,000	0,000	0,000	0,000	0,00%
26	51	2.147,064	0,000	0,000	0,000	0,000	0,00%
27	52	2.147,064	0,000	0,000	0,000	0,000	0,00%
28	53	2.147,064	0,000	0,000	0,000	0,000	0,00%
29	54	2.147,064	0,000	0,000	0,000	0,000	0,00%
30	55	2.147,064	0,000	0,000	0,000	0,000	0,00%
31	56	2.147,064	0,000	0,000	0,000	0,000	0,00%
32	57	2.147,064	0,000	0,000	0,000	0,000	0,00%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	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	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði
0	21	0,000				
0	22	0,000				
0	23	0,000				
0	24	0,000				1.728,000
0	25	733,584	0,000	34,560	-34,560	1.762,560 0,00%
1	26	770,256	0,000	35,251	-35,251	1.797,811 0,00%
2	27	808,776	48,000	35,956	12,044	1.785,767 5,93%
3	28	808,776	48,000	35,715	12,285	1.773,483 5,93%
4	29	849,204	48,000	35,470	12,530	1.760,952 5,65%
5	30	849,204	48,000	35,219	12,781	1.748,171 5,65%
6	31	883,176	48,000	34,963	13,037	1.735,135 5,43%
7	32	883,176	61,822	34,703	27,120	1.708,015 7,00%
8	33	883,176	61,822	34,160	27,662	1.680,353 7,00%
9	34	883,176	61,822	33,607	28,215	1.652,138 7,00%
10	35	918,504	64,295	33,043	31,253	1.620,885 7,00%
11	36	918,504	64,295	32,418	31,878	1.589,008 7,00%
12	37	918,504	64,295	31,780	32,515	1.556,493 7,00%
13	38	918,504	64,295	31,130	33,165	1.523,327 7,00%
14	39	918,504	64,295	30,467	33,829	1.489,499 7,00%
15	40	955,248	66,867	29,790	37,077	1.452,421 7,00%
16	41	955,248	66,867	29,048	37,819	1.414,602 7,00%
17	42	955,248	66,867	28,292	38,575	1.376,027 7,00%
18	43	955,248	66,867	27,521	39,347	1.336,680 7,00%
19	44	955,248	66,867	26,734	40,134	1.296,546 7,00%
20	45	993,456	69,542	25,931	43,611	1.252,935 7,00%
21	46	993,456	69,542	25,059	44,483	1.208,452 7,00%
22	47	993,456	69,542	24,169	45,373	1.163,079 7,00%
23	48	993,456	69,542	23,262	46,280	1.116,799 7,00%
24	49	993,456	69,542	22,336	47,206	1.069,593 7,00%
25	50	993,456	69,542	21,392	48,150	1.021,443 7,00%
26	51	993,456	69,542	20,429	49,113	972,330 7,00%
27	52	993,456	69,542	19,447	50,095	922,235 7,00%
28	53	993,456	69,542	18,445	51,097	871,137 7,00%
29	54	993,456	69,542	17,423	52,119	819,018 7,00%
30	55	993,456	69,542	16,380	53,162	765,857 7,00%
31	56	993,456	69,542	15,317	54,225	711,632 7,00%
32	57	993,456	69,542	14,233	55,309	656,323 7,00%
33	58	993,456	69,542	13,126	56,415	599,907 7,00%
34	59	993,456	69,542	11,998	57,544	542,363 7,00%
35	60	993,456	69,542	10,847	58,695	483,669 7,00%
36	61	993,456	69,542	9,673	59,869	423,800 7,00%
37	62	993,456	69,542	8,476	61,066	362,734 7,00%
38	63	993,456	69,542	7,255	62,287	300,447 7,00%
39	64	993,456	69,542	6,009	63,533	236,914 7,00%
40	65	993,456	69,542	4,738	64,804	172,110 7,00%
41	66	993,456	69,542	3,442	66,100	106,011 7,00%
42	67	993,456	69,542	2,120	67,422	38,589 7,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	778,248	0,000	51,840	-51,840	2.643,840	0,00%
1	26	817,164	0,000	52,877	-52,877	2.696,717	0,00%
2	27	858,024	48,000	53,934	-5,934	2.702,651	5,59%
3	28	858,024	48,000	54,053	-6,053	2.708,704	5,59%
4	29	900,924	48,000	54,174	-6,174	2.714,878	5,33%
5	30	900,924	48,000	54,298	-6,298	2.721,176	5,33%
6	31	936,960	48,000	54,424	-6,424	2.727,599	5,12%
7	32	936,960	65,587	54,552	11,035	2.716,564	7,00%
8	33	936,960	65,587	54,331	11,256	2.705,308	7,00%
9	34	936,960	65,587	54,106	11,481	2.693,827	7,00%
10	35	974,436	68,211	53,877	14,334	2.679,493	7,00%
11	36	974,436	68,211	53,590	14,621	2.664,873	7,00%
12	37	974,436	68,211	53,297	14,913	2.649,959	7,00%
13	38	974,436	68,211	52,999	15,211	2.634,748	7,00%
14	39	974,436	68,211	52,695	15,516	2.619,233	7,00%
15	40	1.013,424	70,940	52,385	18,555	2.600,678	7,00%
16	41	1.013,424	70,940	52,014	18,926	2.581,751	7,00%
17	42	1.013,424	70,940	51,635	19,305	2.562,447	7,00%
18	43	1.013,424	70,940	51,249	19,691	2.542,756	7,00%
19	44	1.013,424	70,940	50,855	20,085	2.522,671	7,00%
20	45	1.053,960	73,777	50,453	23,324	2.499,348	7,00%
21	46	1.053,960	73,777	49,987	23,790	2.475,557	7,00%
22	47	1.053,960	73,777	49,511	24,266	2.451,291	7,00%
23	48	1.053,960	73,777	49,026	24,751	2.426,540	7,00%
24	49	1.053,960	73,777	48,531	25,246	2.401,294	7,00%
25	50	1.053,960	73,777	48,026	25,751	2.375,542	7,00%
26	51	1.053,960	73,777	47,511	26,266	2.349,276	7,00%
27	52	1.053,960	73,777	46,986	26,792	2.322,484	7,00%
28	53	1.053,960	73,777	46,450	27,328	2.295,157	7,00%
29	54	1.053,960	73,777	45,903	27,874	2.267,283	7,00%
30	55	1.053,960	73,777	45,346	28,432	2.238,851	7,00%
31	56	1.053,960	73,777	44,777	29,000	2.209,851	7,00%
32	57	1.053,960	73,777	44,197	29,580	2.180,271	7,00%
33	58	1.053,960	73,777	43,605	30,172	2.150,099	7,00%
34	59	1.053,960	73,777	43,002	30,775	2.119,324	7,00%
35	60	1.053,960	73,777	42,386	31,391	2.087,933	7,00%
36	61	1.053,960	73,777	41,759	32,019	2.055,914	7,00%
37	62	1.053,960	73,777	41,118	32,659	2.023,256	7,00%
38	63	1.053,960	73,777	40,465	33,312	1.989,943	7,00%
39	64	1.053,960	73,777	39,799	33,978	1.955,965	7,00%
40	65	1.053,960	73,777	39,119	34,658	1.921,307	7,00%
41	66	1.053,960	73,777	38,426	35,351	1.885,956	7,00%
42	67	1.053,960	73,777	37,719	36,058	1.849,898	7,00%

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	Lífaldur í árum	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	1.326,420	0,000	51,840	-51,840	2.643,840	0,00%
1	26	1.420,884	0,000	52,877	-52,877	2.696,717	0,00%
2	27	1.522,092	76,105	53,934	22,170	2.674,547	5,00%
3	28	1.630,500	81,525	53,491	28,034	2.646,512	5,00%
4	29	1.630,500	81,525	52,930	28,595	2.617,918	5,00%
5	30	1.746,636	87,332	52,358	34,973	2.582,944	5,00%
6	31	1.746,636	87,332	51,659	35,673	2.547,271	5,00%
7	32	1.871,040	130,973	50,945	80,027	2.467,244	7,00%
8	33	1.871,040	130,973	49,345	81,628	2.385,616	7,00%
9	34	1.871,040	130,973	47,712	83,260	2.302,356	7,00%
10	35	2.004,300	140,301	46,047	94,254	2.208,102	7,00%
11	36	2.004,300	140,301	44,162	96,139	2.111,963	7,00%
12	37	2.004,300	140,301	42,239	98,062	2.013,901	7,00%
13	38	2.147,064	150,294	40,278	110,016	1.903,885	7,00%
14	39	2.147,064	150,294	38,078	112,217	1.791,668	7,00%
15	40	2.147,064	150,294	35,833	114,461	1.677,207	7,00%
16	41	2.147,064	150,294	33,544	116,750	1.560,456	7,00%
17	42	2.147,064	150,294	31,209	119,085	1.441,371	7,00%
18	43	2.147,064	150,294	28,827	121,467	1.319,904	7,00%
19	44	2.147,064	150,294	26,398	123,896	1.196,007	7,00%
20	45	2.147,064	150,294	23,920	126,374	1.069,633	7,00%
21	46	2.147,064	150,294	21,393	128,902	940,731	7,00%
22	47	2.147,064	150,294	18,815	131,480	809,251	7,00%
23	48	2.147,064	150,294	16,185	134,109	675,142	7,00%
24	49	2.147,064	150,294	13,503	136,792	538,350	7,00%
25	50	2.147,064	150,294	10,767	139,527	398,823	7,00%
26	51	2.147,064	150,294	7,976	142,318	256,505	7,00%
27	52	2.147,064	150,294	5,130	145,164	111,340	7,00%
28	53	2.147,064	113,567	2,227	111,340	0,000	5,29%
29	54	2.147,064	0,000	0,000	0,000	0,000	0,00%
30	55	2.147,064	0,000	0,000	0,000	0,000	0,00%
31	56	2.147,064	0,000	0,000	0,000	0,000	0,00%
32	57	2.147,064	0,000	0,000	0,000	0,000	0,00%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	0,000	0,000	0,000	0,000	0,00%

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	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	733,584	0,000	51,840	-51,840	2.643,840	0,00%
1	26	770,256	0,000	52,877	-52,877	2.696,717	0,00%
2	27	808,776	48,000	53,934	-5,934	2.702,651	5,93%
3	28	808,776	48,000	54,053	-6,053	2.708,704	5,93%
4	29	849,204	48,000	54,174	-6,174	2.714,878	5,65%
5	30	849,204	48,000	54,298	-6,298	2.721,176	5,65%
6	31	883,176	48,000	54,424	-6,424	2.727,599	5,43%
7	32	883,176	61,822	54,552	7,270	2.720,329	7,00%
8	33	883,176	61,822	54,407	7,416	2.712,913	7,00%
9	34	883,176	61,822	54,258	7,564	2.705,349	7,00%
10	35	918,504	64,295	54,107	10,188	2.695,161	7,00%
11	36	918,504	64,295	53,903	10,392	2.684,769	7,00%
12	37	918,504	64,295	53,695	10,600	2.674,169	7,00%
13	38	918,504	64,295	53,483	10,812	2.663,357	7,00%
14	39	918,504	64,295	53,267	11,028	2.652,329	7,00%
15	40	955,248	66,867	53,047	13,821	2.638,508	7,00%
16	41	955,248	66,867	52,770	14,097	2.624,411	7,00%
17	42	955,248	66,867	52,488	14,379	2.610,032	7,00%
18	43	955,248	66,867	52,201	14,667	2.595,365	7,00%
19	44	955,248	66,867	51,907	14,960	2.580,405	7,00%
20	45	993,456	69,542	51,608	17,934	2.562,471	7,00%
21	46	993,456	69,542	51,249	18,292	2.544,179	7,00%
22	47	993,456	69,542	50,884	18,658	2.525,520	7,00%
23	48	993,456	69,542	50,510	19,032	2.506,489	7,00%
24	49	993,456	69,542	50,130	19,412	2.487,077	7,00%
25	50	993,456	69,542	49,742	19,800	2.467,276	7,00%
26	51	993,456	69,542	49,346	20,196	2.447,080	7,00%
27	52	993,456	69,542	48,942	20,600	2.426,480	7,00%
28	53	993,456	69,542	48,530	21,012	2.405,467	7,00%
29	54	993,456	69,542	48,109	21,433	2.384,035	7,00%
30	55	993,456	69,542	47,681	21,861	2.362,173	7,00%
31	56	993,456	69,542	47,243	22,298	2.339,875	7,00%
32	57	993,456	69,542	46,797	22,744	2.317,131	7,00%
33	58	993,456	69,542	46,343	23,199	2.293,931	7,00%
34	59	993,456	69,542	45,879	23,663	2.270,268	7,00%
35	60	993,456	69,542	45,405	24,137	2.246,131	7,00%
36	61	993,456	69,542	44,923	24,619	2.221,512	7,00%
37	62	993,456	69,542	44,430	25,112	2.196,400	7,00%
38	63	993,456	69,542	43,928	25,614	2.170,787	7,00%
39	64	993,456	69,542	43,416	26,126	2.144,660	7,00%
40	65	993,456	69,542	42,893	26,649	2.118,012	7,00%
41	66	993,456	69,542	42,360	27,182	2.090,830	7,00%
42	67	993,456	69,542	41,817	27,725	2.063,105	7,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 2,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	778,248	0,000	69,120	-69,120	3.525,120	0,00%
1	26	817,164	0,000	70,502	-70,502	3.595,622	0,00%
2	27	858,024	48,000	71,912	-23,912	3.619,535	5,59%
3	28	858,024	48,000	72,391	-24,391	3.643,926	5,59%
4	29	900,924	48,000	72,879	-24,879	3.668,804	5,33%
5	30	900,924	48,000	73,376	-25,376	3.694,180	5,33%
6	31	936,960	48,000	73,884	-25,884	3.720,064	5,12%
7	32	936,960	65,587	74,401	-8,814	3.728,878	7,00%
8	33	936,960	65,587	74,578	-8,990	3.737,868	7,00%
9	34	936,960	65,587	74,757	-9,170	3.747,038	7,00%
10	35	974,436	68,211	74,941	-6,730	3.753,769	7,00%
11	36	974,436	68,211	75,075	-6,865	3.760,633	7,00%
12	37	974,436	68,211	75,213	-7,002	3.767,636	7,00%
13	38	974,436	68,211	75,353	-7,142	3.774,778	7,00%
14	39	974,436	68,211	75,496	-7,285	3.782,063	7,00%
15	40	1.013,424	70,940	75,641	-4,702	3.786,764	7,00%
16	41	1.013,424	70,940	75,735	-4,796	3.791,560	7,00%
17	42	1.013,424	70,940	75,831	-4,892	3.796,452	7,00%
18	43	1.013,424	70,940	75,929	-4,989	3.801,441	7,00%
19	44	1.013,424	70,940	76,029	-5,089	3.806,530	7,00%
20	45	1.053,960	73,777	76,131	-2,353	3.808,883	7,00%
21	46	1.053,960	73,777	76,178	-2,400	3.811,284	7,00%
22	47	1.053,960	73,777	76,226	-2,448	3.813,732	7,00%
23	48	1.053,960	73,777	76,275	-2,497	3.816,230	7,00%
24	49	1.053,960	73,777	76,325	-2,547	3.818,777	7,00%
25	50	1.053,960	73,777	76,376	-2,598	3.821,376	7,00%
26	51	1.053,960	73,777	76,428	-2,650	3.824,026	7,00%
27	52	1.053,960	73,777	76,481	-2,703	3.826,729	7,00%
28	53	1.053,960	73,777	76,535	-2,757	3.829,487	7,00%
29	54	1.053,960	73,777	76,590	-2,813	3.832,299	7,00%
30	55	1.053,960	73,777	76,646	-2,869	3.835,168	7,00%
31	56	1.053,960	73,777	76,703	-2,926	3.838,094	7,00%
32	57	1.053,960	73,777	76,762	-2,985	3.841,079	7,00%
33	58	1.053,960	73,777	76,822	-3,044	3.844,123	7,00%
34	59	1.053,960	73,777	76,882	-3,105	3.847,228	7,00%
35	60	1.053,960	73,777	76,945	-3,167	3.850,396	7,00%
36	61	1.053,960	73,777	77,008	-3,231	3.853,626	7,00%
37	62	1.053,960	73,777	77,073	-3,295	3.856,922	7,00%
38	63	1.053,960	73,777	77,138	-3,361	3.860,283	7,00%
39	64	1.053,960	73,777	77,206	-3,428	3.863,711	7,00%
40	65	1.053,960	73,777	77,274	-3,497	3.867,208	7,00%
41	66	1.053,960	73,777	77,344	-3,567	3.870,775	7,00%
42	67	1.053,960	73,777	77,416	-3,638	3.874,414	7,00%

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	Lífssaldur í árum	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000			3.456,000		
0	25	1.326,420	0,000	69,120	-69,120	3.525,120	0,00%
1	26	1.420,884	0,000	70,502	-70,502	3.595,622	0,00%
2	27	1.522,092	76,105	71,912	4,192	3.591,430	5,00%
3	28	1.630,500	81,525	71,829	9,696	3.581,734	5,00%
4	29	1.630,500	81,525	71,635	9,890	3.571,844	5,00%
5	30	1.746,636	87,332	71,437	15,895	3.555,949	5,00%
6	31	1.746,636	87,332	71,119	16,213	3.539,736	5,00%
7	32	1.871,040	130,973	70,795	60,178	3.479,558	7,00%
8	33	1.871,040	130,973	69,591	61,382	3.418,176	7,00%
9	34	1.871,040	130,973	68,364	62,609	3.355,567	7,00%
10	35	2.004,300	140,301	67,111	73,190	3.282,377	7,00%
11	36	2.004,300	140,301	65,648	74,653	3.207,724	7,00%
12	37	2.004,300	140,301	64,154	76,147	3.131,577	7,00%
13	38	2.147,064	150,294	62,632	87,663	3.043,914	7,00%
14	39	2.147,064	150,294	60,878	89,416	2.954,498	7,00%
15	40	2.147,064	150,294	59,090	91,205	2.863,293	7,00%
16	41	2.147,064	150,294	57,266	93,029	2.770,265	7,00%
17	42	2.147,064	150,294	55,405	94,889	2.675,376	7,00%
18	43	2.147,064	150,294	53,508	96,787	2.578,589	7,00%
19	44	2.147,064	150,294	51,572	98,723	2.479,866	7,00%
20	45	2.147,064	150,294	49,597	100,697	2.379,169	7,00%
21	46	2.147,064	150,294	47,583	102,711	2.276,458	7,00%
22	47	2.147,064	150,294	45,529	104,765	2.171,692	7,00%
23	48	2.147,064	150,294	43,434	106,861	2.064,832	7,00%
24	49	2.147,064	150,294	41,297	108,998	1.955,834	7,00%
25	50	2.147,064	150,294	39,117	111,178	1.844,656	7,00%
26	51	2.147,064	150,294	36,893	113,401	1.731,255	7,00%
27	52	2.147,064	150,294	34,625	115,669	1.615,585	7,00%
28	53	2.147,064	150,294	32,312	117,983	1.497,603	7,00%
29	54	2.147,064	150,294	29,952	120,342	1.377,260	7,00%
30	55	2.147,064	150,294	27,545	122,749	1.254,511	7,00%
31	56	2.147,064	150,294	25,090	125,204	1.129,307	7,00%
32	57	2.147,064	150,294	22,586	127,708	1.001,598	7,00%
33	58	2.147,064	150,294	20,032	130,263	871,336	7,00%
34	59	2.147,064	150,294	17,427	132,868	738,468	7,00%
35	60	2.147,064	150,294	14,769	135,525	602,943	7,00%
36	61	2.147,064	150,294	12,059	138,236	464,707	7,00%
37	62	2.147,064	150,294	9,294	141,000	323,707	7,00%
38	63	2.147,064	150,294	6,474	143,820	179,887	7,00%
39	64	2.147,064	150,294	3,598	146,697	33,190	7,00%
40	65	2.147,064	33,854	0,664	33,190	0,000	1,58%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	0,000	0,000	0,000	0,000	0,00%

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	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð. í lok árs	Höfuðstóll greiðslu- byrði
0	21	0,000				
0	22	0,000				
0	23	0,000				
0	24	0,000				3.456,000
0	25	733,584	0,000	69,120	-69,120	3.525,120 0,00%
1	26	770,256	0,000	70,502	-70,502	3.595,622 0,00%
2	27	808,776	48,000	71,912	-23,912	3.619,535 5,93%
3	28	808,776	48,000	72,391	-24,391	3.643,926 5,93%
4	29	849,204	48,000	72,879	-24,879	3.668,804 5,65%
5	30	849,204	48,000	73,376	-25,376	3.694,180 5,65%
6	31	883,176	48,000	73,884	-25,884	3.720,064 5,43%
7	32	883,176	61,822	74,401	-12,579	3.732,643 7,00%
8	33	883,176	61,822	74,653	-12,831	3.745,473 7,00%
9	34	883,176	61,822	74,909	-13,087	3.758,560 7,00%
10	35	918,504	64,295	75,171	-10,876	3.769,436 7,00%
11	36	918,504	64,295	75,389	-11,093	3.780,530 7,00%
12	37	918,504	64,295	75,611	-11,315	3.791,845 7,00%
13	38	918,504	64,295	75,837	-11,542	3.803,387 7,00%
14	39	918,504	64,295	76,068	-11,772	3.815,159 7,00%
15	40	955,248	66,867	76,303	-9,436	3.824,595 7,00%
16	41	955,248	66,867	76,492	-9,625	3.834,219 7,00%
17	42	955,248	66,867	76,684	-9,817	3.844,037 7,00%
18	43	955,248	66,867	76,881	-10,013	3.854,050 7,00%
19	44	955,248	66,867	77,081	-10,214	3.864,264 7,00%
20	45	993,456	69,542	77,285	-7,743	3.872,007 7,00%
21	46	993,456	69,542	77,440	-7,898	3.879,905 7,00%
22	47	993,456	69,542	77,598	-8,056	3.887,961 7,00%
23	48	993,456	69,542	77,759	-8,217	3.896,179 7,00%
24	49	993,456	69,542	77,924	-8,382	3.904,560 7,00%
25	50	993,456	69,542	78,091	-8,549	3.913,110 7,00%
26	51	993,456	69,542	78,262	-8,720	3.921,830 7,00%
27	52	993,456	69,542	78,437	-8,895	3.930,724 7,00%
28	53	993,456	69,542	78,614	-9,073	3.939,797 7,00%
29	54	993,456	69,542	78,796	-9,254	3.949,051 7,00%
30	55	993,456	69,542	78,981	-9,439	3.958,490 7,00%
31	56	993,456	69,542	79,170	-9,628	3.968,118 7,00%
32	57	993,456	69,542	79,362	-9,820	3.977,938 7,00%
33	58	993,456	69,542	79,559	-10,017	3.987,955 7,00%
34	59	993,456	69,542	79,759	-10,217	3.998,173 7,00%
35	60	993,456	69,542	79,963	-10,422	4.008,594 7,00%
36	61	993,456	69,542	80,172	-10,630	4.019,224 7,00%
37	62	993,456	69,542	80,384	-10,843	4.030,067 7,00%
38	63	993,456	69,542	80,601	-11,059	4.041,126 7,00%
39	64	993,456	69,542	80,823	-11,281	4.052,407 7,00%
40	65	993,456	69,542	81,048	-11,506	4.063,913 7,00%
41	66	993,456	69,542	81,278	-11,736	4.075,649 7,00%
42	67	993,456	69,542	81,513	-11,971	4.087,620 7,00%

Einhleypingur í leiguhúsnæði

Árslán: 432,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	778,248	0,000	51,840	-51,840	1.779,840	0,00%
1	26	817,164	0,000	53,395	-53,395	1.833,235	0,00%
2	27	858,024	48,000	54,997	-6,997	1.840,232	5,59%
3	28	858,024	48,000	55,207	-7,207	1.847,439	5,59%
4	29	900,924	48,000	55,423	-7,423	1.854,862	5,33%
5	30	900,924	48,000	55,646	-7,646	1.862,508	5,33%
6	31	936,960	48,000	55,875	-7,875	1.870,384	5,12%
7	32	936,960	65,587	56,112	9,476	1.860,908	7,00%
8	33	936,960	65,587	55,827	9,760	1.851,148	7,00%
9	34	936,960	65,587	55,534	10,053	1.841,095	7,00%
10	35	974,436	68,211	55,233	12,978	1.828,117	7,00%
11	36	974,436	68,211	54,844	13,367	1.814,750	7,00%
12	37	974,436	68,211	54,443	13,768	1.800,982	7,00%
13	38	974,436	68,211	54,029	14,181	1.786,801	7,00%
14	39	974,436	68,211	53,604	14,606	1.772,195	7,00%
15	40	1.013,424	70,940	53,166	17,774	1.754,421	7,00%
16	41	1.013,424	70,940	52,633	18,307	1.736,114	7,00%
17	42	1.013,424	70,940	52,083	18,856	1.717,258	7,00%
18	43	1.013,424	70,940	51,518	19,422	1.697,836	7,00%
19	44	1.013,424	70,940	50,935	20,005	1.677,831	7,00%
20	45	1.053,960	73,777	50,335	23,442	1.654,389	7,00%
21	46	1.053,960	73,777	49,632	24,146	1.630,243	7,00%
22	47	1.053,960	73,777	48,907	24,870	1.605,374	7,00%
23	48	1.053,960	73,777	48,161	25,616	1.579,758	7,00%
24	49	1.053,960	73,777	47,393	26,384	1.553,373	7,00%
25	50	1.053,960	73,777	46,601	27,176	1.526,197	7,00%
26	51	1.053,960	73,777	45,786	27,991	1.498,206	7,00%
27	52	1.053,960	73,777	44,946	28,831	1.469,375	7,00%
28	53	1.053,960	73,777	44,081	29,696	1.439,679	7,00%
29	54	1.053,960	73,777	43,190	30,587	1.409,092	7,00%
30	55	1.053,960	73,777	42,273	31,504	1.377,587	7,00%
31	56	1.053,960	73,777	41,328	32,450	1.345,138	7,00%
32	57	1.053,960	73,777	40,354	33,423	1.311,715	7,00%
33	58	1.053,960	73,777	39,351	34,426	1.277,289	7,00%
34	59	1.053,960	73,777	38,319	35,459	1.241,831	7,00%
35	60	1.053,960	73,777	37,255	36,522	1.205,308	7,00%
36	61	1.053,960	73,777	36,159	37,618	1.167,690	7,00%
37	62	1.053,960	73,777	35,031	38,746	1.128,944	7,00%
38	63	1.053,960	73,777	33,868	39,909	1.089,035	7,00%
39	64	1.053,960	73,777	32,671	41,106	1.047,929	7,00%
40	65	1.053,960	73,777	31,438	42,339	1.005,589	7,00%
41	66	1.053,960	73,777	30,168	43,610	961,980	7,00%
42	67	1.053,960	73,777	28,859	44,918	917,062	7,00%

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	Lífaldur í árum	Taxtalaun launaf. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	1.326,420	0,000	51,840	-51,840	1.779,840	0,00%
1	26	1.420,884	0,000	53,395	-53,395	1.833,235	0,00%
2	27	1.522,092	76,105	54,997	21,108	1.812,128	5,00%
3	28	1.630,500	81,525	54,364	27,161	1.784,966	5,00%
4	29	1.630,500	81,525	53,549	27,976	1.756,990	5,00%
5	30	1.746,636	87,332	52,710	34,622	1.722,368	5,00%
6	31	1.746,636	87,332	51,671	35,661	1.686,708	5,00%
7	32	1.871,040	130,973	50,601	80,372	1.606,336	7,00%
8	33	1.871,040	130,973	48,190	82,783	1.523,553	7,00%
9	34	1.871,040	130,973	45,707	85,266	1.438,287	7,00%
10	35	2.004,300	140,301	43,149	97,152	1.341,135	7,00%
11	36	2.004,300	140,301	40,234	100,067	1.241,068	7,00%
12	37	2.004,300	140,301	37,232	103,069	1.137,999	7,00%
13	38	2.147,064	150,294	34,140	116,155	1.021,844	7,00%
14	39	2.147,064	150,294	30,655	119,639	902,205	7,00%
15	40	2.147,064	150,294	27,066	123,228	778,977	7,00%
16	41	2.147,064	150,294	23,369	126,925	652,052	7,00%
17	42	2.147,064	150,294	19,562	130,733	521,319	7,00%
18	43	2.147,064	150,294	15,640	134,655	386,664	7,00%
19	44	2.147,064	150,294	11,600	138,695	247,969	7,00%
20	45	2.147,064	150,294	7,439	142,855	105,114	7,00%
21	46	2.147,064	108,267	3,153	105,114	0,000	5,04%
22	47	2.147,064	0,000	0,000	0,000	0,000	0,00%
23	48	2.147,064	0,000	0,000	0,000	0,000	0,00%
24	49	2.147,064	0,000	0,000	0,000	0,000	0,00%
25	50	2.147,064	0,000	0,000	0,000	0,000	0,00%
26	51	2.147,064	0,000	0,000	0,000	0,000	0,00%
27	52	2.147,064	0,000	0,000	0,000	0,000	0,00%
28	53	2.147,064	0,000	0,000	0,000	0,000	0,00%
29	54	2.147,064	0,000	0,000	0,000	0,000	0,00%
30	55	2.147,064	0,000	0,000	0,000	0,000	0,00%
31	56	2.147,064	0,000	0,000	0,000	0,000	0,00%
32	57	2.147,064	0,000	0,000	0,000	0,000	0,00%
33	58	2.147,064	0,000	0,000	0,000	0,000	0,00%
34	59	2.147,064	0,000	0,000	0,000	0,000	0,00%
35	60	2.147,064	0,000	0,000	0,000	0,000	0,00%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	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:	3%		

Ár úti á vinnumarkaði	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				1.728,000	
0	25	733,584	0,000	51,840	-51,840	1.779,840	0,00%
1	26	770,256	0,000	53,395	-53,395	1.833,235	0,00%
2	27	808,776	48,000	54,997	-6,997	1.840,232	5,93%
3	28	808,776	48,000	55,207	-7,207	1.847,439	5,93%
4	29	849,204	48,000	55,423	-7,423	1.854,862	5,65%
5	30	849,204	48,000	55,646	-7,646	1.862,508	5,65%
6	31	883,176	48,000	55,875	-7,875	1.870,384	5,43%
7	32	883,176	61,822	56,112	5,711	1.864,673	7,00%
8	33	883,176	61,822	55,940	5,882	1.858,791	7,00%
9	34	883,176	61,822	55,764	6,059	1.852,732	7,00%
10	35	918,504	64,295	55,582	8,713	1.844,019	7,00%
11	36	918,504	64,295	55,321	8,975	1.835,044	7,00%
12	37	918,504	64,295	55,051	9,244	1.825,800	7,00%
13	38	918,504	64,295	54,774	9,521	1.816,279	7,00%
14	39	918,504	64,295	54,488	9,807	1.806,472	7,00%
15	40	955,248	66,867	54,194	12,673	1.793,799	7,00%
16	41	955,248	66,867	53,814	13,053	1.780,745	7,00%
17	42	955,248	66,867	53,422	13,445	1.767,300	7,00%
18	43	955,248	66,867	53,019	13,848	1.753,452	7,00%
19	44	955,248	66,867	52,604	14,264	1.739,188	7,00%
20	45	993,456	69,542	52,176	17,366	1.721,822	7,00%
21	46	993,456	69,542	51,655	17,887	1.703,934	7,00%
22	47	993,456	69,542	51,118	18,424	1.685,511	7,00%
23	48	993,456	69,542	50,565	18,977	1.666,534	7,00%
24	49	993,456	69,542	49,996	19,546	1.646,988	7,00%
25	50	993,456	69,542	49,410	20,132	1.626,856	7,00%
26	51	993,456	69,542	48,806	20,736	1.606,120	7,00%
27	52	993,456	69,542	48,184	21,358	1.584,761	7,00%
28	53	993,456	69,542	47,543	21,999	1.562,762	7,00%
29	54	993,456	69,542	46,883	22,659	1.540,103	7,00%
30	55	993,456	69,542	46,203	23,339	1.516,764	7,00%
31	56	993,456	69,542	45,503	24,039	1.492,725	7,00%
32	57	993,456	69,542	44,782	24,760	1.467,965	7,00%
33	58	993,456	69,542	44,039	25,503	1.442,462	7,00%
34	59	993,456	69,542	43,274	26,268	1.416,194	7,00%
35	60	993,456	69,542	42,486	27,056	1.389,138	7,00%
36	61	993,456	69,542	41,674	27,868	1.361,270	7,00%
37	62	993,456	69,542	40,838	28,704	1.332,566	7,00%
38	63	993,456	69,542	39,977	29,565	1.303,001	7,00%
39	64	993,456	69,542	39,090	30,452	1.272,550	7,00%
40	65	993,456	69,542	38,176	31,365	1.241,184	7,00%
41	66	993,456	69,542	37,236	32,306	1.208,878	7,00%
42	67	993,456	69,542	36,266	33,276	1.175,602	7,00%

Einstætt foreldri með eitt barn

Árslán: 648,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launafl. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	778,248	0,000	77,760	-77,760	2.669,760	0,00%
1	26	817,164	0,000	80,093	-80,093	2.749,853	0,00%
2	27	858,024	48,000	82,496	-34,496	2.784,348	5,59%
3	28	858,024	48,000	83,530	-35,530	2.819,879	5,59%
4	29	900,924	48,000	84,596	-36,596	2.856,475	5,33%
5	30	900,924	48,000	85,694	-37,694	2.894,169	5,33%
6	31	936,960	48,000	86,825	-38,825	2.932,995	5,12%
7	32	936,960	65,587	87,990	-22,403	2.955,397	7,00%
8	33	936,960	65,587	88,662	-23,075	2.978,472	7,00%
9	34	936,960	65,587	89,354	-23,767	3.002,239	7,00%
10	35	974,436	68,211	90,067	-21,857	3.024,095	7,00%
11	36	974,436	68,211	90,723	-22,512	3.046,608	7,00%
12	37	974,436	68,211	91,398	-23,188	3.069,796	7,00%
13	38	974,436	68,211	92,094	-23,883	3.093,679	7,00%
14	39	974,436	68,211	92,810	-24,600	3.118,279	7,00%
15	40	1.013,424	70,940	93,548	-22,609	3.140,887	7,00%
16	41	1.013,424	70,940	94,227	-23,287	3.164,174	7,00%
17	42	1.013,424	70,940	94,925	-23,986	3.188,160	7,00%
18	43	1.013,424	70,940	95,645	-24,705	3.212,865	7,00%
19	44	1.013,424	70,940	96,386	-25,446	3.238,311	7,00%
20	45	1.053,960	73,777	97,149	-23,372	3.261,683	7,00%
21	46	1.053,960	73,777	97,851	-24,073	3.285,757	7,00%
22	47	1.053,960	73,777	98,573	-24,796	3.310,552	7,00%
23	48	1.053,960	73,777	99,317	-25,539	3.336,092	7,00%
24	49	1.053,960	73,777	100,083	-26,306	3.362,397	7,00%
25	50	1.053,960	73,777	100,872	-27,095	3.389,492	7,00%
26	51	1.053,960	73,777	101,685	-27,908	3.417,399	7,00%
27	52	1.053,960	73,777	102,522	-28,745	3.446,144	7,00%
28	53	1.053,960	73,777	103,384	-29,607	3.475,751	7,00%
29	54	1.053,960	73,777	104,273	-30,495	3.506,247	7,00%
30	55	1.053,960	73,777	105,187	-31,410	3.537,657	7,00%
31	56	1.053,960	73,777	106,130	-32,353	3.570,009	7,00%
32	57	1.053,960	73,777	107,100	-33,323	3.603,332	7,00%
33	58	1.053,960	73,777	108,100	-34,323	3.637,655	7,00%
34	59	1.053,960	73,777	109,130	-35,352	3.673,008	7,00%
35	60	1.053,960	73,777	110,190	-36,413	3.709,421	7,00%
36	61	1.053,960	73,777	111,283	-37,505	3.746,926	7,00%
37	62	1.053,960	73,777	112,408	-38,631	3.785,557	7,00%
38	63	1.053,960	73,777	113,567	-39,790	3.825,346	7,00%
39	64	1.053,960	73,777	114,760	-40,983	3.866,329	7,00%
40	65	1.053,960	73,777	115,990	-42,213	3.908,542	7,00%
41	66	1.053,960	73,777	117,256	-43,479	3.952,021	7,00%
42	67	1.053,960	73,777	118,561	-44,783	3.996,805	7,00%

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	Lífssaldur í árum	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	1.326,420	0,000	77,760	-77,760	2.669,760	0,00%
1	26	1.420,884	0,000	80,093	-80,093	2.749,853	0,00%
2	27	1.522,092	76,105	82,496	-6,391	2.756,244	5,00%
3	28	1.630,500	81,525	82,687	-1,162	2.757,406	5,00%
4	29	1.630,500	81,525	82,722	-1,197	2.758,603	5,00%
5	30	1.746,636	87,332	82,758	4,574	2.754,030	5,00%
6	31	1.746,636	87,332	82,621	4,711	2.749,319	5,00%
7	32	1.871,040	130,973	82,480	48,493	2.700,825	7,00%
8	33	1.871,040	130,973	81,025	49,948	2.650,877	7,00%
9	34	1.871,040	130,973	79,526	51,446	2.599,431	7,00%
10	35	2.004,300	140,301	77,983	62,318	2.537,113	7,00%
11	36	2.004,300	140,301	76,113	64,188	2.472,925	7,00%
12	37	2.004,300	140,301	74,188	66,113	2.406,812	7,00%
13	38	2.147,064	150,294	72,204	78,090	2.328,722	7,00%
14	39	2.147,064	150,294	69,862	80,433	2.248,289	7,00%
15	40	2.147,064	150,294	67,449	82,846	2.165,443	7,00%
16	41	2.147,064	150,294	64,963	85,331	2.080,112	7,00%
17	42	2.147,064	150,294	62,403	87,891	1.992,221	7,00%
18	43	2.147,064	150,294	59,767	90,528	1.901,693	7,00%
19	44	2.147,064	150,294	57,051	93,244	1.808,449	7,00%
20	45	2.147,064	150,294	54,253	96,041	1.712,408	7,00%
21	46	2.147,064	150,294	51,372	98,922	1.613,486	7,00%
22	47	2.147,064	150,294	48,405	101,890	1.511,596	7,00%
23	48	2.147,064	150,294	45,348	104,947	1.406,650	7,00%
24	49	2.147,064	150,294	42,199	108,095	1.298,555	7,00%
25	50	2.147,064	150,294	38,957	111,338	1.187,217	7,00%
26	51	2.147,064	150,294	35,617	114,678	1.072,539	7,00%
27	52	2.147,064	150,294	32,176	118,118	954,421	7,00%
28	53	2.147,064	150,294	28,633	121,662	832,759	7,00%
29	54	2.147,064	150,294	24,983	125,312	707,447	7,00%
30	55	2.147,064	150,294	21,223	129,071	578,376	7,00%
31	56	2.147,064	150,294	17,351	132,943	445,433	7,00%
32	57	2.147,064	150,294	13,363	136,931	308,501	7,00%
33	58	2.147,064	150,294	9,255	141,039	167,462	7,00%
34	59	2.147,064	150,294	5,024	145,271	22,191	7,00%
35	60	2.147,064	22,857	0,666	22,191	0,000	1,06%
36	61	2.147,064	0,000	0,000	0,000	0,000	0,00%
37	62	2.147,064	0,000	0,000	0,000	0,000	0,00%
38	63	2.147,064	0,000	0,000	0,000	0,000	0,00%
39	64	2.147,064	0,000	0,000	0,000	0,000	0,00%
40	65	2.147,064	0,000	0,000	0,000	0,000	0,00%
41	66	2.147,064	0,000	0,000	0,000	0,000	0,00%
42	67	2.147,064	0,000	0,000	0,000	0,000	0,00%

Starfsgrein: Framhaldsskólakennarar

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

Ár úti á vinnumarkaði	Lífaldur í árum	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð.	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				2.592,000	
0	25	733,584	0,000	77,760	-77,760	2.669,760	0,00%
1	26	770,256	0,000	80,093	-80,093	2.749,853	0,00%
2	27	808,776	48,000	82,496	-34,496	2.784,348	5,93%
3	28	808,776	48,000	83,530	-35,530	2.819,879	5,93%
4	29	849,204	48,000	84,596	-36,596	2.856,475	5,65%
5	30	849,204	48,000	85,694	-37,694	2.894,169	5,65%
6	31	883,176	48,000	86,825	-38,825	2.932,995	5,43%
7	32	883,176	61,822	87,990	-26,168	2.959,162	7,00%
8	33	883,176	61,822	88,775	-26,953	2.986,115	7,00%
9	34	883,176	61,822	89,583	-27,761	3.013,876	7,00%
10	35	918,504	64,295	90,416	-26,121	3.039,997	7,00%
11	36	918,504	64,295	91,200	-26,905	3.066,901	7,00%
12	37	918,504	64,295	92,007	-27,712	3.094,613	7,00%
13	38	918,504	64,295	92,838	-28,543	3.123,156	7,00%
14	39	918,504	64,295	93,695	-29,399	3.152,556	7,00%
15	40	955,248	66,867	94,577	-27,709	3.180,265	7,00%
16	41	955,248	66,867	95,408	-28,541	3.208,806	7,00%
17	42	955,248	66,867	96,264	-29,397	3.238,202	7,00%
18	43	955,248	66,867	97,146	-30,279	3.268,481	7,00%
19	44	955,248	66,867	98,054	-31,187	3.299,668	7,00%
20	45	993,456	69,542	98,990	-29,448	3.329,116	7,00%
21	46	993,456	69,542	99,873	-30,332	3.359,448	7,00%
22	47	993,456	69,542	100,783	-31,242	3.390,689	7,00%
23	48	993,456	69,542	101,721	-32,179	3.422,868	7,00%
24	49	993,456	69,542	102,686	-33,144	3.456,012	7,00%
25	50	993,456	69,542	103,680	-34,138	3.490,151	7,00%
26	51	993,456	69,542	104,705	-35,163	3.525,313	7,00%
27	52	993,456	69,542	105,759	-36,217	3.561,531	7,00%
28	53	993,456	69,542	106,846	-37,304	3.598,835	7,00%
29	54	993,456	69,542	107,965	-38,423	3.637,258	7,00%
30	55	993,456	69,542	109,118	-39,576	3.676,834	7,00%
31	56	993,456	69,542	110,305	-40,763	3.717,597	7,00%
32	57	993,456	69,542	111,528	-41,986	3.759,583	7,00%
33	58	993,456	69,542	112,787	-43,246	3.802,828	7,00%
34	59	993,456	69,542	114,085	-44,543	3.847,371	7,00%
35	60	993,456	69,542	115,421	-45,879	3.893,250	7,00%
36	61	993,456	69,542	116,798	-47,256	3.940,506	7,00%
37	62	993,456	69,542	118,215	-48,673	3.989,179	7,00%
38	63	993,456	69,542	119,675	-50,133	4.039,313	7,00%
39	64	993,456	69,542	121,179	-51,637	4.090,950	7,00%
40	65	993,456	69,542	122,729	-53,187	4.144,137	7,00%
41	66	993,456	69,542	124,324	-54,782	4.198,919	7,00%
42	67	993,456	69,542	125,968	-56,426	4.255,345	7,00%

Einstætt foreldri með tvö börn

Árslán: 864,000

Vextir: 3,00%

Starfsgrein: Viðskiptafræðingar/Hagfræðingar

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	Taxtalaun launaf. 143	Afborgun	vextir	Afb. af höfuðst	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	778,248	0,000	103,680	-103,680	3.559,680	0,00%
1	26	817,164	0,000	106,790	-106,790	3.666,470	0,00%
2	27	858,024	48,000	109,994	-61,994	3.728,465	5,59%
3	28	858,024	48,000	111,854	-63,854	3.792,318	5,59%
4	29	900,924	48,000	113,770	-65,770	3.858,088	5,33%
5	30	900,924	48,000	115,743	-67,743	3.925,831	5,33%
6	31	936,960	48,000	117,775	-69,775	3.995,606	5,12%
7	32	936,960	65,587	119,868	-54,281	4.049,887	7,00%
8	33	936,960	65,587	121,497	-55,909	4.105,796	7,00%
9	34	936,960	65,587	123,174	-57,587	4.163,383	7,00%
10	35	974,436	68,211	124,901	-56,691	4.220,074	7,00%
11	36	974,436	68,211	126,602	-58,392	4.278,465	7,00%
12	37	974,436	68,211	128,354	-60,143	4.338,609	7,00%
13	38	974,436	68,211	130,158	-61,948	4.400,556	7,00%
14	39	974,436	68,211	132,017	-63,806	4.464,363	7,00%
15	40	1.013,424	70,940	133,931	-62,991	4.527,354	7,00%
16	41	1.013,424	70,940	135,821	-64,881	4.592,235	7,00%
17	42	1.013,424	70,940	137,767	-66,827	4.659,062	7,00%
18	43	1.013,424	70,940	139,772	-68,832	4.727,894	7,00%
19	44	1.013,424	70,940	141,837	-70,897	4.798,791	7,00%
20	45	1.053,960	73,777	143,964	-70,187	4.868,978	7,00%
21	46	1.053,960	73,777	146,069	-72,292	4.941,270	7,00%
22	47	1.053,960	73,777	148,238	-74,461	5.015,731	7,00%
23	48	1.053,960	73,777	150,472	-76,695	5.092,426	7,00%
24	49	1.053,960	73,777	152,773	-78,996	5.171,421	7,00%
25	50	1.053,960	73,777	155,143	-81,365	5.252,787	7,00%
26	51	1.053,960	73,777	157,584	-83,806	5.336,593	7,00%
27	52	1.053,960	73,777	160,098	-86,321	5.422,914	7,00%
28	53	1.053,960	73,777	162,687	-88,910	5.511,824	7,00%
29	54	1.053,960	73,777	165,355	-91,578	5.603,401	7,00%
30	55	1.053,960	73,777	168,102	-94,325	5.697,726	7,00%
31	56	1.053,960	73,777	170,932	-97,155	5.794,881	7,00%
32	57	1.053,960	73,777	173,846	-100,069	5.894,950	7,00%
33	58	1.053,960	73,777	176,849	-103,071	5.998,021	7,00%
34	59	1.053,960	73,777	179,941	-106,163	6.104,185	7,00%
35	60	1.053,960	73,777	183,126	-109,348	6.213,533	7,00%
36	61	1.053,960	73,777	186,406	-112,629	6.326,162	7,00%
37	62	1.053,960	73,777	189,785	-116,008	6.442,170	7,00%
38	63	1.053,960	73,777	193,265	-119,488	6.561,658	7,00%
39	64	1.053,960	73,777	196,850	-123,073	6.684,730	7,00%
40	65	1.053,960	73,777	200,542	-126,765	6.811,495	7,00%
41	66	1.053,960	73,777	204,345	-130,568	6.942,062	7,00%
42	67	1.053,960	73,777	208,262	-134,485	7.076,547	7,00%

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	Taxtalaun launafl. 519-527	Afborgun	vextir	Afb. af höfu í lok árs	Höfuðstóll greiðslu- byrði	
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	1.326,420	0,000	103,680	-103,680	3.559,680	0,00%
1	26	1.420,884	0,000	106,790	-106,790	3.666,470	0,00%
2	27	1.522,092	76,105	109,994	-33,890	3.700,360	5,00%
3	28	1.630,500	81,525	111,011	-29,486	3.729,846	5,00%
4	29	1.630,500	81,525	111,895	-30,370	3.760,216	5,00%
5	30	1.746,636	87,332	112,806	-25,475	3.785,691	5,00%
6	31	1.746,636	87,332	113,571	-26,239	3.811,930	5,00%
7	32	1.871,040	130,973	114,358	16,615	3.795,315	7,00%
8	33	1.871,040	130,973	113,859	17,113	3.778,201	7,00%
9	34	1.871,040	130,973	113,346	17,627	3.760,575	7,00%
10	35	2.004,300	140,301	112,817	27,484	3.733,091	7,00%
11	36	2.004,300	140,301	111,993	28,308	3.704,783	7,00%
12	37	2.004,300	140,301	111,143	29,158	3.675,625	7,00%
13	38	2.147,064	150,294	110,269	40,026	3.635,599	7,00%
14	39	2.147,064	150,294	109,068	41,226	3.594,373	7,00%
15	40	2.147,064	150,294	107,831	42,463	3.551,910	7,00%
16	41	2.147,064	150,294	106,557	43,737	3.508,172	7,00%
17	42	2.147,064	150,294	105,245	45,049	3.463,123	7,00%
18	43	2.147,064	150,294	103,894	46,401	3.416,722	7,00%
19	44	2.147,064	150,294	102,502	47,793	3.368,929	7,00%
20	45	2.147,064	150,294	101,068	49,227	3.319,703	7,00%
21	46	2.147,064	150,294	99,591	50,703	3.269,000	7,00%
22	47	2.147,064	150,294	98,070	52,224	3.216,775	7,00%
23	48	2.147,064	150,294	96,503	53,791	3.162,984	7,00%
24	49	2.147,064	150,294	94,890	55,405	3.107,579	7,00%
25	50	2.147,064	150,294	93,227	57,067	3.050,512	7,00%
26	51	2.147,064	150,294	91,515	58,779	2.991,733	7,00%
27	52	2.147,064	150,294	89,752	60,543	2.931,190	7,00%
28	53	2.147,064	150,294	87,936	62,359	2.868,831	7,00%
29	54	2.147,064	150,294	86,065	64,230	2.804,602	7,00%
30	55	2.147,064	150,294	84,138	66,156	2.738,445	7,00%
31	56	2.147,064	150,294	82,153	68,141	2.670,304	7,00%
32	57	2.147,064	150,294	80,109	70,185	2.600,119	7,00%
33	58	2.147,064	150,294	78,004	72,291	2.527,828	7,00%
34	59	2.147,064	150,294	75,835	74,460	2.453,368	7,00%
35	60	2.147,064	150,294	73,601	76,693	2.376,675	7,00%
36	61	2.147,064	150,294	71,300	78,994	2.297,681	7,00%
37	62	2.147,064	150,294	68,930	81,364	2.216,317	7,00%
38	63	2.147,064	150,294	66,489	83,805	2.132,512	7,00%
39	64	2.147,064	150,294	63,975	86,319	2.046,192	7,00%
40	65	2.147,064	150,294	61,386	88,909	1.957,284	7,00%
41	66	2.147,064	150,294	58,719	91,576	1.865,708	7,00%
42	67	2.147,064	150,294	55,971	94,323	1.771,385	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	Taxtalaun launafl 141	Afborgun	vextir	Afb. af höfuð	Höfuðstóll í lok árs	greiðslu- byrði
0	21	0,000					
0	22	0,000					
0	23	0,000					
0	24	0,000				3.456,000	
0	25	733,584	0,000	103,680	-103,680	3.559,680	0,00%
1	26	770,256	0,000	106,790	-106,790	3.666,470	0,00%
2	27	808,776	48,000	109,994	-61,994	3.728,465	5,93%
3	28	808,776	48,000	111,854	-63,854	3.792,318	5,93%
4	29	849,204	48,000	113,770	-65,770	3.858,088	5,65%
5	30	849,204	48,000	115,743	-67,743	3.925,831	5,65%
6	31	883,176	48,000	117,775	-69,775	3.995,606	5,43%
7	32	883,176	61,822	119,868	-58,046	4.053,651	7,00%
8	33	883,176	61,822	121,610	-59,787	4.113,439	7,00%
9	34	883,176	61,822	123,403	-61,581	4.175,019	7,00%
10	35	918,504	64,295	125,251	-60,955	4.235,975	7,00%
11	36	918,504	64,295	127,079	-62,784	4.298,759	7,00%
12	37	918,504	64,295	128,963	-64,667	4.363,426	7,00%
13	38	918,504	64,295	130,903	-66,608	4.430,034	7,00%
14	39	918,504	64,295	132,901	-68,606	4.498,639	7,00%
15	40	955,248	66,867	134,959	-68,092	4.566,731	7,00%
16	41	955,248	66,867	137,002	-70,135	4.636,866	7,00%
17	42	955,248	66,867	139,106	-72,239	4.709,104	7,00%
18	43	955,248	66,867	141,273	-74,406	4.783,510	7,00%
19	44	955,248	66,867	143,505	-76,638	4.860,148	7,00%
20	45	993,456	69,542	145,804	-76,263	4.936,411	7,00%
21	46	993,456	69,542	148,092	-78,550	5.014,961	7,00%
22	47	993,456	69,542	150,449	-80,907	5.095,868	7,00%
23	48	993,456	69,542	152,876	-83,334	5.179,202	7,00%
24	49	993,456	69,542	155,376	-85,834	5.265,036	7,00%
25	50	993,456	69,542	157,951	-88,409	5.353,445	7,00%
26	51	993,456	69,542	160,603	-91,061	5.444,507	7,00%
27	52	993,456	69,542	163,335	-93,793	5.538,300	7,00%
28	53	993,456	69,542	166,149	-96,607	5.634,907	7,00%
29	54	993,456	69,542	169,047	-99,505	5.734,413	7,00%
30	55	993,456	69,542	172,032	-102,490	5.836,903	7,00%
31	56	993,456	69,542	175,107	-105,565	5.942,468	7,00%
32	57	993,456	69,542	178,274	-108,732	6.051,200	7,00%
33	58	993,456	69,542	181,536	-111,994	6.163,194	7,00%
34	59	993,456	69,542	184,896	-115,354	6.278,548	7,00%
35	60	993,456	69,542	188,356	-118,815	6.397,363	7,00%
36	61	993,456	69,542	191,921	-122,379	6.519,742	7,00%
37	62	993,456	69,542	195,592	-126,050	6.645,792	7,00%
38	63	993,456	69,542	199,374	-129,832	6.775,624	7,00%
39	64	993,456	69,542	203,269	-133,727	6.909,351	7,00%
40	65	993,456	69,542	207,281	-137,739	7.047,089	7,00%
41	66	993,456	69,542	211,413	-141,871	7.188,960	7,00%
42	67	993,456	69,542	215,669	-146,127	7.335,087	7,00%