STUDENT LOAN
ACCOUNT STATEMENT

## Payment address:

Department of Education
P.O. Box 740283

Atlanta, GA 30374-0283

Your account number can be found in two different locations on your monthly statement.

The interest rate provided on your statement is the rate required by federal law, less any ratereducing incentives you may be receiving.

## The payoff

amount is only good through the date listed.

Loans are listed separately by group The subsidized and unsubsidized portions of a Consolidation loan are grouped together because they are one loan.

| Group A |  |
| :--- | :--- |
| Stafford |  |
| $\$ 5,000.00$ |  |
| NEBHELP |  |
| $8.00 \%$ |  |
| $\$$ | $1,500.00$ |
| $\$$ | 250.00 |
| $\$$ | $4,500.00$ |
| $\$$ | $2,501.00$ |
| $\$$ | 25.00 |
| $\$$ | $1,525.00$ |

Statement Date: Account number:

E123456789

The Current Accrued Interest is the amount of daily interest that has accrued on your account as of the statement date. This will help you determine how much of your monthly payment will go toward interest.

| $\$$ | $2,300.00$ |
| :--- | ---: |
| $\$$ | 10.45 |
| $\$$ | $1,900.00$ |
| $\$$ | 750.00 |
| $\$$ | 25.00 |
| $\$$ | $2,400.00$ |

$$
\begin{array}{rr}
\$ & 2.50 \\
\$ & 0.00 \\
\$ & 0.00 \\
\$ & 0.00 \\
\$ & 0.00 \\
\$ & 94.00 \\
\$ & 31.00 \\
\$ & 0.00 \\
\$ & \mathbf{1 2 5 . 0 0} \\
& -1-1- \\
\$ & 15.00
\end{array}
$$

SEE REVERSE SIDE FOR IMPORTANT ACCOUNT INFORMATION

Visit www.nelnet.com for our convenient aut Aebit and electronic payment options.


By paying your bill with a personal ch: time electronic transfer for the amount your bank statement, you will not rece for technical reasons, you authorizo hate any questions regardin, ...si prodCheak inis box for change of

| Arcount number | E 1224ser89 |
| :--- | :--- |

If you wish to have your payments applied with special instructions, check this box, provide your instructions on the reverse side of the statement. NOTE: Instructions to have a payment applied to interest only or principal only are not special instruction requests.
ount enclosed \$

ease write your account number on your check or

It a check is returnad unpaid, for insutficiant funds, it may be fa-prasentad electronicall.

## I.Ilı, I_I

## Department of Education

P.O. Box 740283

Atlanta, GA 30374-0283

## IMA TEST

1 AMERICA DRIVE
ANYwHERE XX 11111-1111

Payment address:
EDUGATION PLANNING \& FINANCING
Department of Education
P.O. Box 740283

NeInet toll-free 888.486.4722 Atlanta, GA 30374-0283

## Occasionally NeInet needs to make you aware of important information regarding your account, such as tax information or past due notices. You will find this type of information in this area of your statement.

For your information..

## Payment allocation:

When a payment is received, it is applied to fees first, then interest, and finally principal unless your current repayment plan is Income-Based Repayment. In this situation, your payments would first be applied to interest, then to fees, and finally to principal. If you send in a payment greater than the minimum a mount due, the additional amount will be applied ta your principal balance after all outstanding interest is paid. Unless you advise otherwise, we will advance your due date one month for every full payment received.

## Repayment plans:

Below is a brief summany of the repayment plans that may be available to you:

- Standard-this plan has set scheduled monthly payments for the life of the laan. Payments are applied to both interest and principal.
- Graduated-this plan sets low monthly payments that gradually increase every two years. More interest will be paid throughout the life of the loan.
- Incame Sensitive-if you meet the qualification requirements, payments are based on a percentage of your income ranging from $4 \%$ to $25 \%$ of your gross
monthly income.
- Extended-if you meet the qualification requirements, this schedule will allow you to lower your manthly pay ment amount by extending your term for up to 25 years.
- Incame-Based-this schedule will set your manthly payment amaunt based on a formula that uses your adjusted gross income and tatal indebtedness.

To learn more about available repayment aptians, change your repayment plan, obtain additional assistance, ar view electranic payment options, visit us anline at maw. nelnet.com ar contact the U.S. Department of Education Office of the O mbuds man at wow. ombuds man.ed. oove

## Interest calculation:

Interest on your accaunt is calculated using the Simple I nterest method. Interest will accrue daily based on your outstanding balance and the number of days between payments.

## Interest on loans in defermentiforbearance status:

If your loan(s) is in deferment or forbearance status, you may pay the accrued interest if you do not want it capitalized (added on to your principal balance). Any outstanding
 your monthly paymen'

This section of the statement allows you to provide special instructions on how you would like to have your payment applied, as well as an area where you can inform Nelnet of any contact information changes.

## CHANGE OF ACCOUNT INFORMATION



Use this form to notify us of a change of address or special payment instruction(s).

## Special payment instructions only

Indicate specific group payment information.

## Check all that apply:

- Do not advance due date:
Group(s)
- Apply to group(s) as specified below:

Group(s)

- Payoff:

Group(s)
Signature $\qquad$ Date $\qquad$
All payments automatically apply first to late fees, second to interest, and third to outstanding principal.


