STUDENT LOAN ACCOUNT STATEMENT

Payment address:

Department of Education P.O. Box 740283 Atlanta, GA 30374-0283

one loan.

nelnet.

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

Loans are listed separately by group. grouped together because they are

Statement Date:

Account number: E123456789

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.

one loan.						nt Accrued Ir			
Account Summary: Loan type Original Principal Amount Lender Name	G <u>roup</u> Staffo \$ 5,0 NEBH	ord 00.00	Co \$ AB	oup B, C insolidation 2500.00 C fire coal	statement	at has accrue date. This w our monthly p	ill help you	determ	nine how
Current Interest Rate Current Principal Balance Current Accrued Interest Total Principal Paid Through!!- Total Interest Paid Through!!- Total Fees Paid Through!!-	\$ 2 \$ 4,5 \$ 2,5 \$	00.00 50.00 500.00 01.00 25.00	\$ \$ \$ \$ \$	2,700.00 135.00 10.45 302.00 25.00	\$ \$ \$	2,300.00 10.45 1,900.00 750.00 25.00	T		
Total Amount Paid Through —!—!— Total Payoff Amount Through —!—!— Fees Assessed Since Last Statem Late Fees Non-Sufficient Fund Fees		1.25 0.00	\$ \$ \$	2,745.00 0.00 10.00	\$ 1 \$ \$	2,400.00 2.50 0.00			
Legal Fees Collection Fees Servicing Fees Current Billing Summary:	\$ \$ \$	0.00 0.00 0.00	\$ \$ \$	0.00 0.00 0.00	\$ \$	0.00 0.00 0.00			
Monthly Payment Amount Total Past Due Outstanding Fees Total Amount Due on statement d	\$ \$	23.11 25.00 1.25 <b>49.39</b>	\$ \$ \$	125.00 0.00 0.00 <b>25.00</b>	\$ \$ \$ \$	94.00 31.00 0.00 <b>125.00</b>			
Penalty for Late Payments: Charged if payment not received by Late fee amount		//— 20.00	\$	-//- 20.00	\$	<i> </i> 15.00			

SEE REVERSE SIDE FOR IMPORTANT ACCOUNT INFORMATION

	Visit www.nei	inet.com for our convenie	ent autobebit and electronic payment options
PLEASE DETACH AND SEND BOTTOM	PORTION WITH YOUR PAYMENT.	Account number	E 1234:6789
NAME ON CHECK IF DIFFERENT FR	If you wish to have your payments applied with	ment due date	07/31/09
	special instructions, check this box, provide your	al due	\$ 130.50
By paying your bill with a personal che time electronic transfer for the amount your bank statement, you will not rece for technical reasons, you authorize have any questions regarding any proc	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	\$
Check and box for change of		ease write your a	ccount number on your check or
Check this box if you complet	ed the special payment instructions on the reverse side.		SE DO NOT SEND CASH.

Payment address:

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# STUDENT LOAN ACCOUNT STATEMENT

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Department of Education P.O. Box 740283 Atlanta, GA 30374-0283



Neinet toll-free 888.486.4722 www.neinet.com

Occasionally Nelnet 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 amount due, the additional amount will be applied to 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 summary of the repayment plans that may be available to you:

- Standard—this plan has set scheduled monthly payments for the life of the loan. 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.
- Income 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 monthly payment amount by extending your term for up to 25 years.
- Income-Based—this schedule will set your monthly payment amount based on a formula that uses your adjusted gross income and total indebtedness.

To learn more about available repayment options, change your repayment plan, obtain additional assistance, or view electronic payment options, visit us online at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of Education Office of the Ombuds man at <a href="https://www.nelnet.com">www.nelnet.com</a> or contact the U.S. Department of U.S. Department of U.S. Department of U.S. Department of U.S.

## Interest calculation:

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

## Interest on loans in deferment/forbearance 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 interest at the end of a deferment exferherence period will be added to your principal balance. Adding the accrued interest to your helpone could result in an increase to your monthly payment.

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.	Submit special instructions and payment to:
Che	eck all that apply:  Do not advance due date:  Group(s)	Department of Education P.O. Box 740283 Atlanta, GA 30374-0283
	Apply to group(s) as specified below:	
	Group(s)	_
	Payoff:	All payments automatically apply
	Group(s)	first to late fees, second to interest,
Sig	nature Date	and third to outstanding principal.

	Change of address
Name	
Street	
Apt./Bldg. #	
City	
Home telephone	
Work telephone	
E-mail address _	