



SEND PAYMENTS TO
Nelnet
P.O. Box 2970, Omaha, NE 68103-2970

Questions About Your Statement?

Phone: 888.486.4722
Email: Help@Nelnet.net
Online: Nelnet.com

Log In to Your Nelnet.com Account

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Explore options to lower or postpone your payments
- Change your auto debit information

Student Loan Interest Statement

Nelnet Loan Servicing
Federal ID No. 84-0748903
OMB#: 1545-1576
2017 Form 1098-E Tax Year
XXX-XX-9519
Copy B for Borrower
Box 1. Student loan interest received by lender: \$0.00
Box 2. If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. ()

Thanks for Your Payment

You are currently enrolled in auto debit payments. This statement is for your information only. Thanks for making your payments on time!

Special Payment Instructions

You have the option to direct your payments (including partial payments) to individual loans or loan groups, as a one-time or recurring special payment. For more details, see the Special Payment Instructions section on the back of this statement.

Your Student Loan Account Details for This Month's Billing Cycle

Account Statement Date	D123456789
Current Balance	A
Last Payment (Effective 7/11/2018)	B
Regular Monthly Payment Amount	\$77.92
Amount Already Paid for This Month	C - \$77.92
Past Due Amount (if applicable)	+ \$0.00
Current Amount Due	D \$0.00
While not required, you may continue making monthly payments even if no payment is due, as interest continues to accrue. Eligibility for certain benefits may also require monthly payments. Otherwise, your next payment is due on 3/1/2019. You can also avoid extra costs by paying more than your current amount due to cover the amount of any outstanding fees (if applicable). For more information, see the Fees section on the last page of this statement.	

Amount and date of the most recent payment you made on your account.

If you paid more than the amount due for a previous statement, any amount already paid for this month will be shown here.

Your regular monthly payment amount minus any amount already paid for this month. Also reflects any additional amount owed if you have past due payments.

Next Auto Debit

This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra. If payment is not received by 1/16/2019, late fees may begin to be assessed. See Penalty for Late Payments in the Account Snapshot. Returned payments may be assessed a \$5 fee.

If you are signed up for auto debit, this shows you the amount and date of your debit.

If you're signed up for auto debit, you'll see this confirmation.

F Auto Debit
ENROLLED

Questions about your payment amount? See the Payments section on the back.

Please detach and send the bottom portion with your payment.

MAKE CHECKS PAYABLE (IN FULL) TO NELNET
Payments returned due to non-sufficient funds may be re-attempted.

Please write your account number on your check or money order. **DO NOT SEND CASH.**

Amount Enclosed \$ ____ , ____ , ____

Account D123456789

Current Statement Due Date 1/1/2019

Current Amount Due \$0.00

☐ Check this box for change of contact information or if you have special payment instructions. See reverse side.

New address or phone number? Log in to Nelnet.com to update your information.

G If you have not signed up for auto debit, this section shows your due date and current amount due.



Nelnet
P.O. Box 2970
Omaha, NE 68103-2970

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Contact Us: Phone: 888.486.4722 Email:

The interest rate listed is the rate set by Congress, minus any rate-reducing incentives you may have. For those with variable interest, this could change each year on July 1.

Correspondence Address: Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

Account Snapshot:

Loan Type
Original Principal Amount \$2,625.00
Lender Name
Interest Rate
Daily Interest*
Estimated Interest Through 1/1/2019 \$13.69
Regular Monthly Payment Amount
Outstanding Principal Balance
Outstanding Fees
Estimated Payoff* Through 1/1/2019 Repayment Plan

Payment Summary:

Principal Paid Through 12/11/2018 \$221.48
Interest Paid Through 12/11/2018
Fees Paid Through 12/11/2018
Amount Paid Through 12/11/2018
Total Amount Paid Since Last Statement
Applied to Interest
Applied to Principal
Applied to Fees
Fees Assessed Since Last Statement
Late Fees
Returned Payment Fees
Legal Fees

Billing Details:

Past Due Amount \$0.00
Amount Due \$19.64
Due Date 3/1/2019

Penalty for Late Payments:

If Payment Received After 1/16/2019
Late Fee May Be \$0.00

GROUP D J

STAFFORD SUB
\$4,500.00

Loans may be grouped according to the characteristics they have in common. For example, loans of the same type and lender may be grouped together. Note: the subsidized and unsubsidized portions of a Federal Consolidation Loan are grouped together because they are two parts of the same loan.

The Amount Due and Due Date will reflect how much and when your next payment is due.

Amount applied to principal on your loans since your most recent statement.

Amount applied to interest on your loans since your most recent statement.

When making a payment, you have the option to direct your payments (including partial payments) to an individual loan or loan group, as a one-time or recurring special payment instruction. You may do this at Nelnet.com, by phone, email, or mail.

Please detach and send the bottom portion with your payment.

Payments

Ways to Pay:

Auto Debit and Online:

Phone:

Check:

Log in to your [Nelnet.com](#) account

888.486.4722

Mail your payment using the preprinted address on the front side of this coupon.

Special Payment Instructions: You have the option to request that your payments be allocated differently than the standard payment allocation method, as a one-time or recurring special payment instruction.

- Direct your payments (including partial payments) to an individual loan or group of loans.
- Request that we not advance your due date by more than one month.
- Request to allocate excess payments across all loan groups in repayment status, instead of targeting the loan(s) with the highest interest. This will keep the due dates for all loan groups aligned.

You may direct one-time payments to individual loan groups by logging in to [Nelnet.com](#) and selecting Pay Now. If you want to direct future online payments to an individual loan instead of directing to a loan group, you may request that your loans be ungrouped by calling us at 888.486.4722.

Update Contact Information or Submit Special Payment Instructions

Log in to your [Nelnet.com](#) account to update your contact information online.

You can also use the blank box to let us know if your contact information has changed, or to submit special payment instructions. Please provide specific groups or loan numbers when applicable (Example: Group A, Loan 1).

Use this blank box to let us know if your contact information has changed, or to submit special payment instructions. You can also do this from your [Nelnet.com](#) account.



I certify that I am the subscriber to the provided cellular or other wireless number and I authorize the school, the lender, the guarantor, the department, and their respective agents and contractors to contact me regarding servicing or repaying my loan(s) at any current and future numbers that I provide for my cellular telephone or other wireless device using automatic dialing systems, artificial or pre-recorded messages, and/or SMS text messages, even if I will be charged by my service provider(s) for receiving such communications.



PAYMENT ALLOCATION. Multiple loans may be grouped or loan group, the standard allocation method is as follows: payments are allocated across groups from most to least delinquent, until each group is at the same level of delinquency or all groups are up to date. Once all groups are up to date, payments are allocated across groups in an active repayment status, in proportion to each group's regular monthly payment amount, less any amount already paid for that month. After your current amount due is paid, payments are allocated across groups in proportion to each group's regular monthly payment amount. If your loans are not in repayment, payments are allocated in proportion to each group's accrued interest. Once a portion of your payment is allocated to a specific group, it is applied proportionally to the individual loans in the group, first to fees (if applicable), then interest, and then principal. If you are on an Income-Based Repayment Plan, payments are applied to interest, then fees (if applicable), and then to principal. Visit Nelnet.com/how-payments-are-allocated for more information.

Find important information regarding you Nelnet account on the last page of your statement.

Unless you direct payments to an individual loan or loan group, the current amount due is not paid, payments are allocated across groups from most to least delinquent, less any amount already paid for that month.

DIRECTING PAYMENTS TO LOANS OR LOAN GROUPS. You can direct payments (including partial payments) to individual loans or groups. See Special Payment Instructions on the back of the payment coupon.

DUE DATE ADVANCEMENT. While in repayment, each time you pay a loan group's regular monthly payment amount, we will advance your due date by one month. If you make a partial payment, your current amount due will be reduced by the amount already paid. If your current amount due on an Income-Based Repayment Plan is \$0, prepayments will not advance your due date. **You can instruct us to not advance your due date more than one month, as a one-time or recurring instruction. See Special Payment Instructions on the back of the payment coupon. By selecting this option, your due date will only advance a single month, even though you have paid more than the current amount due. If your account is already paid ahead, selecting this option will keep your due date from advancing further, or call 888.486.4722 if you want your regular monthly payment amount to be due the next month.**

PREPAYMENTS. If you receive a statement for \$0 due, you may have paid extra in the past, which fully covered this month's payment, or your repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you aren't required to make a payment this month, you won't be considered past due if you don't make a payment or you make a partial payment. To maintain eligibility for borrower benefits, monthly payments may be required. For more information about prepayments and how they qualify toward benefits, repayment incentives, or loan forgiveness you may be eligible for, call 888.486.4722.

INTEREST ACCRUAL. Interest is calculated using simple interest and accrues daily based on your outstanding principal balance. Visit Nelnet.com/FAQs for more information.

FEES. Your lender determines if fees will be charged. If you have specific questions regarding fees, call 888.486.4722. Any payment not received within 15 or more days of the due date may incur a late fee of up to six cents for each dollar that is late, as described in the terms of your promissory note and determined by your lender. Late fees are calculated based on the unpaid portion of your regular monthly payment amount. Information about late fees can be found in the account snapshot on your monthly billing statement. Returned payments may be assessed a \$5.00 fee. **If you are charged fees, they are not included in your current amount due. If fees have been assessed to your account, when you pay your current amount due, which includes the outstanding interest and principal balance, your payment is first applied to your fees and interest and then to your principal balance. This reduces the amount of your payment applied to your principal balance, which could increase the total cost of your loan. You may reduce this extra cost by paying more than your current amount due to cover the amount of your outstanding fees.**

LOAN PAYOFF. To get a payoff quote for an individual loan, call 888.486.4722 or email Help@Nelnet.net.

BORROWER BENEFITS. To verify your eligibility, earning progress, or award status for a borrower benefit, log in to your Nelnet.com account or call 888.486.4722.

REPAYMENT OPTIONS. Options are available to lower payments with a repayment plan, sometimes as low as \$0 a month, or postpone payments with a deferment or forbearance. You may be eligible for Standard, Graduated, Extended, Income-Based, or Income-Sensitive repayment plans. To explore options or make changes that could help you avoid default, call 888.486.4722, log in to your Nelnet.com account, or visit Nelnet.com/repayment-plans. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review other options like consolidation.

During a deferment or forbearance, you are responsible for interest that accrues on your loans. If accrued interest is not paid before the deferment or forbearance ends, or an Income-Based Repayment Plan is not recertified timely, interest will be added to your outstanding principal balance, which will increase the overall amount you'll have to pay. To see how interest capitalization can affect your balance and the total amount of interest paid over the life of the loan, visit Nelnet.com/interest-capitalization. *If loans are in a deferment or on an Income-Based Repayment Plan that offers an interest subsidy, the daily interest, estimated interest, and estimated payoff shown on the Account Snapshot may be overstated because they include subsidized and non-subsidized accrued interest.

REPAYMENT SCHEDULE. Log in to your Nelnet.com account to view your repayment schedule, repayment plan, and other student loan information, or contact us if you would like a copy of your repayment schedule sent to you.

AUTHORIZATION FOR ELECTRONIC DEBIT. If you provide a check as payment, you authorize us to use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-sufficient funds may be re-attempted a maximum of one time and may be assessed a fee. Please see the Fees section for details.

DISCHARGE AND FORGIVENESS. You may be eligible for discharge due to disability, death, and bankruptcy (in rare cases), or forgiveness for teachers and public service employment. To explore options, call 888.486.4722 or visit Nelnet.com/additional-loan-assistance.

PRIVACY NOTICE. You may review our policy and practices with respect to your personal information at Nelnet.com/privacy-and-security, or call 888.486.4722 for a free copy.

ALTERNATIVE FORMATS. Alternative formats of student loan documents are available by mail. If you are in need of assistance or interested in requested alternative formats, call 888.486.4722.

DELINQUENCY IMPACT. If you don't pay the current amount due, every loan group may become delinquent, be reported to consumer reporting agencies, be subject to late fees (if applicable), and may lose eligibility for borrower benefits depending on your lender's guidelines. We encourage you to pay as much as you can, because interest accrues daily on your outstanding principal balance.

SERVICEMEMBERS. Nelnet is grateful to those who serve or have served, and we recognize the sacrifices you have made for our country. As a member of the U.S. military, you're entitled to special benefits provided by the Department of Education and the Department of Defense. To learn more about these benefits, visit us anytime at Nelnet.com/Military.