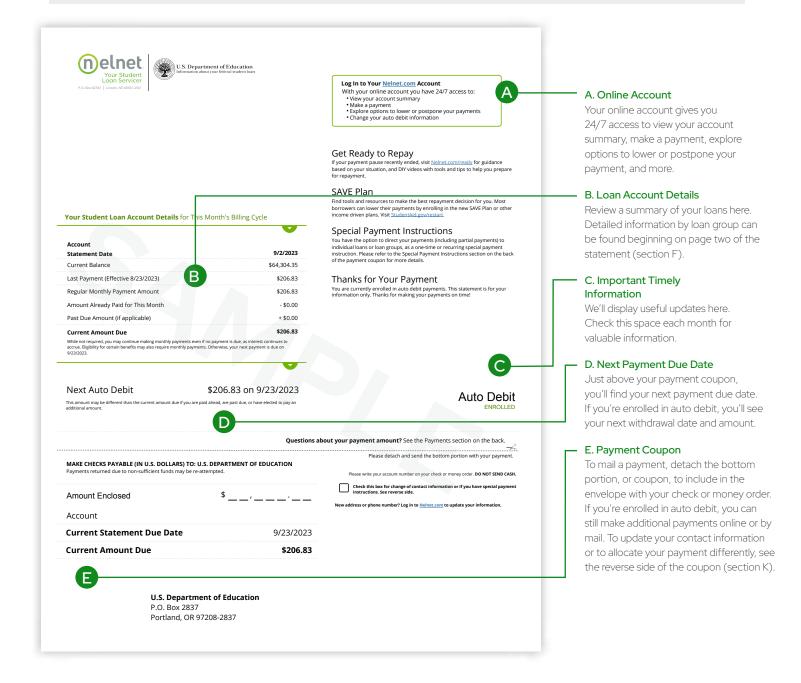
Welcome to Nelnet

A Guide to Your Billing Statement

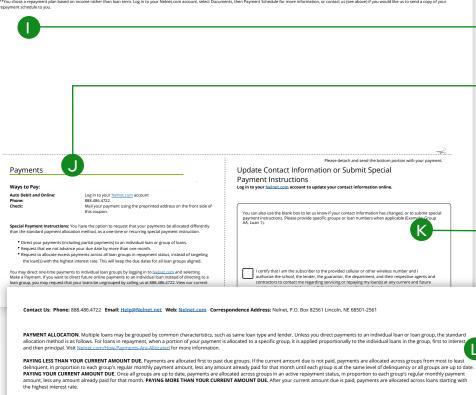
We designed our billing statement with you in mind, making it easy to find account information you need.



nelnet. Your Student

a can view your acount online at telnet.com	<u>m</u>					
ß						
ccount Snapshot:	Group AA	Group AB	Group AC	Group AD	Group AE	Group AF
Loan Type	STAFFORD UNSUB	DIRECT UNSUB	STAFFORD UNSUB	DIRECT CONSOL	DIRECT SUB	DIRECT UNSUB
Original Principal Amount	\$6,500.00	\$7,500.00	\$7,500.00	\$4,287.84	\$5,500.00	\$7,000.00
First Disbursement Date	9/9/2008	9/15/2010	9/14/2009	8/27/2012	8/8/2015	8/8/2015
Lender Name	DEPT OF ED					
Interest Rate	6.550%	6.550%	6.550%	5.300%	4.040%	4.040%
Daily Interest*	\$1.26	\$1.29	\$1.37	\$0.51	\$0.59	\$0.89
Accrued Interest on 9/2/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Estimated Interest* on 9/23/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Regular Monthly Payment Amount	\$22.81	\$23.33	\$24.82	\$11.21	\$17.18	\$25.77
Outstanding Principal Balance	\$7,013.66	\$7,171.26	\$7,630.87	\$3,502.31	\$5,371.87	\$8,060.37
Estimated Payoff* Through 9/23/2023	\$7,013.66	\$7,171.26	\$7,630.87	\$3,502.31	\$5,371.87	\$8,060.37
Repayment Plan	IBR INCOME AMT					
Loan Term (payments remaining)	**	**	**	**	**	**
Payment Summary:						
Principal Paid Through 9/2/2023	\$2,573.33	\$2,670.33	\$2,799.69	\$1,450.10	\$171.80	\$257.70
Interest Paid Through 9/2/2023	\$1,720.62	\$1,759.33	\$1,872.03	\$679.86	\$33.20	\$49.72
Amount Paid Through 9/2/2023	\$4,293.95	\$4,429.66	\$4,671.72	\$2,129.96	\$205.00	\$307.42
Total Amount Paid Since Last Statement	\$22.81	\$23.33	\$24.02	\$11.21	\$17.10	\$25.77
Applied to Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Applied to Principal	\$22.81	\$23.33	\$24.82	\$11.21	\$17.18	\$25.77
Billing Details:						
Past Due Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount Due	\$22.81	\$23.33	\$24.82	\$11.21	\$17.18	\$25.77
Due Date	9/23/2023	9/23/2023	9/23/2023	9/23/2023	9/23/2023	9/23/2023

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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. 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 to curop. 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 throm 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 50 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 the bornowing the considered past due if you don't make a payment or you make a partial payment. To minist neighbly for borrower benefits, nonthy payments may be required. To find out if prepayment gualify for borrower benefits, call 888.486.4722. If you plan to pursue **Public Service Loan Forgiveness**, visit <u>studentAid powrhubicService</u> for information about prepayments and how a paid-ahead status impacts qualifying payments.

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

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 <u>NeInet.com</u> 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, Income-Sensitive (FELP only), Income-Contingent, Pay As You Earn, or Saving on a Valuable Education (SAVE, formerly the REPAYE Plan) plans. To explore options or make changes that could help you avoid default, call 888.486.4722, or log in to your <u>Neinet.com</u> account. You can also visit the U.S. Department of Education's website at <u>StudentAid gor</u> to review other options like consolidation.

During a deferment (depending on loan type) or forbearance, you are responsible for paying the interest that accrues on your loan. If accrued interest is not paid before the deferment or forbearance ends, or an income-Driven Repayment Plan is not recertified timely, interest will be added to your outstanding principial balance, which will increase the overall amount you'll have to pay. To see how interest capatilation can affect your balance and the total amount of interest platications. When combiners capatilazation.

REPAYMENT CCHEDUIT 1988.486.4772.

F. Account Snapshot

This is where you can see your progress – how much you borrowed, how much you've repaid, and how much you still owe. You'll also find your current interest rate and daily interest accrual.

G. Payment Summary

View detailed information on your most recent payment, including how it was applied to interest and principal. You'll also see your cumulative principal, interest, and total amount paid.

- H. Billing Details

View a breakout of the current payment amount due for each loan group serviced by us. If you're behind on payments, you'll find your past due amount for each loan group. If you're having trouble making payments, see page three of your statement for more information.

I. Additional Space for Timely Info

Important notices from page one may be continued here if additional space is needed.

J. Ways to Pay/Special Payment Instructions

Here we list all of the ways you can make a payment. If you need your payment to be allocated differently than our standard allocation method, follow the instructions provided here and use the corresponding box to submit instructions.

K. Contact Information/Special Payment Instructions Box

Provide updated contact information and/or special payment instructions within this box.

L. Loan Servicing Details

Find detailed information about making payments, how payments are allocated, repayment options, what to do if you're having trouble making payments, and much more.