



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

### Questions About Your Statement?

Phone: 888.486.4722  
**Call Center:** 7 a.m. to 2 a.m. (ET) M-F, 8 a.m. to 7 p.m. Sat  
**Email:** [Help@Nelnet.net](mailto:Help@Nelnet.net)  
**Online:** [Nelnet.com](http://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

### 2017 Tax Information

We're preparing your tax information to show you how much student loan interest you paid in 2017. On or after January 31, you may log in to your Nelnet.com account to view or print your tax information or call 888.486.4722. The information will also be available on your statement and/or via a letter sent to you in January and/or February.

### 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!

### Payment Allocation Changes

At the end of February 2018, we changed how payments are allocated to help you pay down your loan(s) with the highest interest rate more quickly when you pay more than the current amount due. 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.

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

### 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.

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

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](http://Nelnet.com) to update your information.

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

<b>Account Statement Date</b>	<b>D123456789</b> 2/25/2018
Current Balance	12
Last Payment (Effective 2/9/2018)	Amount and date of the most recent payment you made on your account. \$687.05
Regular Monthly Payment Amount	\$285.22
Amount Already Paid for This Month	- \$285.22
Past Due Amount (if applicable)	+ \$0.00
<b>Current Amount Due</b>	<b>\$0.00</b>

We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 12/18/2018. 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.

**Next Auto Debit** \$285.22 on 3/18/2018

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 4/2/2018, 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.

### MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: NELNET

Payments returned due to non-sufficient funds may be re-attempted.

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

Amount Enclosed

Account D123456789

**Current Statement Due Date** 3/18/2018

**Current Amount Due** **\$0.00**



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

Contact Us: Phone: 888.486.4722

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
Lender Name
Interest Rate
Daily Interest\*
Estimated Interest\* on 3/18/2018
Regular Monthly Payment Amount
Outstanding Principal Balance
Outstanding Fees
Estimated Payoff\* Through 3/18/2018
Repayment Plan

Payment Summary:

Principal Paid Through 2/25/2018
Interest Paid Through 2/25/2018
Fees Paid Through 2/25/2018
Amount Paid Through 2/25/2018
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

Amount Due

Due Date

Penalty for Late Payments:

If Payment Received After
Late Fee May Be

Amount of interest that accrues each day.

Outstanding interest, plus estimated amount of daily interest that will accrue through the date noted. This helps you determine how much of your monthly payment goes toward interest.

Total payoff amount as of the date noted. After this date, log in to your Nelnet.com account to view the most current payoff amount.

Total amount that has been paid on your account since your last statement was issued.

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. Our call center is open 7 a.m. to 2 a.m. (Eastern) Monday - Friday and 8 a.m. to 7 p.m. Saturday.

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 for special payment instructions.

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.

Input box for contact information or special instructions.

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.

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

**PAYMENT ALLOCATION.** Multiple loans may be grouped by common characteristics, such as same loan type and lender. Unless you direct payments to an individual loan or loan group, the standard allocation method is as follows. When 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](http://Nelnet.com/how-payments-are-allocated) for more information.

**PAYING LESS THAN YOUR CURRENT AMOUNT DUE.** Payments are allocated first to past due groups. If the current amount due is not paid, payments are allocated across groups from most to least delinquent, in proportion to each group's regular monthly payment amount, less any amount already paid for that month until each group is at the same level of delinquency or all groups are up to date. **PAYING YOUR CURRENT AMOUNT DUE.** 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. **PAYING MORE THAN YOUR CURRENT AMOUNT DUE.** After your current amount due is paid, payments are allocated across loans in repayment status starting with the highest interest rate.

**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](http://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](mailto:Help@Nelnet.net).

**BORROWER BENEFITS.** To verify your eligibility, earning progress, or award status for a borrower benefit, log in to your [Nelnet.com](http://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 (FFELP only) repayment plans. To explore options or make changes that could help you avoid default, call 888.486.4722, log in to your [Nelnet.com](http://Nelnet.com) account, or visit [Nelnet.com/repayment-plans](http://Nelnet.com/repayment-plans). You can also visit the U.S. Department of Education's website at [StudentAid.ed.gov](http://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](http://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](http://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](http://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](http://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](http://Nelnet.com/Military).