



U.S. Department of Education
Information about your federal student loan

You'll see this logo if your loans are owned by the Department of Education.

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
Online: Nelnet.com

Log In to Your Account at Nelnet.com

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 rates more quickly when you pay more than the current amount due. If you paid more than the amount due for the previous statement, any extra funds will be shown here.

Your regular monthly payment amount minus any extra payments. 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.

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

Account Statement Date	E123456789 2/25/2018
Current Balance	\$142.24
Last Payment (Effective 1/18/2018)	\$142.24
Regular Monthly Payment Amount	\$142.24
Amount Already Paid for This Month	-\$0.00
Past Due Amount (if applicable)	+\$142.24
Current Amount Due	\$284.48

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 3/18/2018.

Next Auto Debit \$142.24 on 3/18/2018

This amount may be different than the current amount due if you are paid ahead, are past due, or have elected to pay an additional amount.

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

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 U.S. DOLLARS) TO: U.S. DEPARTMENT OF EDUCATION

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

Amount Enclosed

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

Account

E123456789

Current Statement Due Date

3/18/2018

Current Amount Due

\$284.48

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 to update your information.



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

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
Estimated Payoff* Through 3/18/2018
Repayment Plan

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

Amount of interest that accrues each day.

Amount of daily interest that will accrue as of the statement due date. 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.

View the total amount that has been paid on your account since your last statement was issued.

Group D

DIRECT UNSUB

Loans are grouped by the same loan type and interest rate. Note: the subsidized and unsubsidized portions of a Federal Consolidation Loan are grouped together because they are two parts of the same loan.

\$ 21,093.80

\$ 21,338.38

\$ 394.38

\$ 1,113.71

\$ 1,508.09

\$ 0.00

\$ 0.00

\$ 0.00

Payment Summary:

Principal Paid Through 2/25/2018
Interest Paid Through 2/25/2018
Amount Paid Through 2/25/2018
Total Amount Paid Since Last Statement
Applied to Interest
Applied to Principal

Billing Details:

Past Due Amount

Amount Due

Due Date

\$ 142.24

\$ 284.48

3/18/2018

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 interest and then principal. Visit Nelnet.com/how-payments-are-allocated for more information. PAYING LESS THAN YOUR CURRENT AMOUNT DUE. Payments are allocated across groups in the order of highest interest rate to lowest interest rate. If you pay more than the current amount due, less any amount already paid, your payments are allocated to the loan with the highest interest rate first. After the current amount due is paid, the remaining amount is allocated to the loan with the next highest interest rate. If you pay more than the current amount due, the amount due and due date will reflect how much and when your next payment is due.

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 (FFELP only), Income-Contingent, Pay As You Earn, or Revised Pay As You Earn repayment plans. To explore options or make changes that could help you avoid default, call 888.486.4722, or log in to your Nelnet.com account. 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-Driven 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-Driven Repayment Plan that offers an interest subsidy, the daily interest, estimated interest, and estimated payoff shown above 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 call 888.486.4722.

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.

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. Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 888.486.4722 or by email at Help@Nelnet.net. Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

DELINQUENCY IMPACT. If you don't pay the current amount due, every loan group may become delinquent, be reported to consumer reporting agencies, and may lose eligibility for borrower benefits. Borrowers who do not pay as much as you can, because interest accrues daily on your

DIRECTING PAYMENTS TO LOANS OR LOAN GROUPS. You can direct payments to an individual loan or loan group. Payments are allocated across groups in the order of highest interest rate to lowest interest rate. If you pay more than the current amount due, less any amount already paid, your payments are allocated to the loan with the highest interest rate first. After the current amount due is paid, the remaining amount is allocated to the loan with the next highest interest rate. If you pay more than the current amount due, the amount due and due date will reflect how much and when your next payment is due. PAYING LESS THAN YOUR CURRENT AMOUNT DUE. Payments are allocated across groups in the order of highest interest rate to lowest interest rate. If you pay more than the current amount due, less any amount already paid, your payments are allocated to the loan with the highest interest rate first. After the current amount due is paid, the remaining amount is allocated to the loan with the next highest interest rate. If you pay more than the current amount due, the amount due and due date will reflect how much and when your next payment is due.

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. To find out if prepayments qualify for borrower benefits, call 888.486.4722. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService 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 Nelnet.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 Nelnet.com account or call 888.486.4722.

When making a payment, you can pay more than the minimum amount due and direct the extra amount to specific loan groups. 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: Log in to Nelnet.com
Phone: 888.486.4722
Check: 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 rate. 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 to provide 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.

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.