

**ASPIRE SERVICING CENTER
P.O. BOX 659701
WEST DES MOINES IA 50265-0970
www.AspireServicingCenter.com**

Detach here and return lower portion with your check or money order. Do not staple or fold.

☐ Check to indicate change of address on reverse

2018223014285114364100002048600000000000000000000

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P.O. BOX 659701
WEST DES MOINES IA 50265-0970**

PAYMENTS

All payments must be drawn on U.S. banks in U.S. currency and include your Aspire Servicing Center account number. We do not accept checks postdated more than five days into the future; if your check is postdated more than five days, it may be returned to you. If you do send a postdated check and we cash it prior to the date on the check, we are not responsible for any fees, fines or any other charges you incur as a result of cashing the check. Moreover, in the event such check is returned to us by a financial institution because of insufficient funds, we may assess any fees to you permitted by law.

Payment Methods: Payments may be mailed, submitted online, over the phone or through auto-debit. Do not send cash. Checks should be made payable to Aspire Servicing Center. See additional payment information at www.AspireServicingCenter.com.

Authorization for Electronic Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Payment Application: Payments to an Income-Based Repayment (IBR) Plan apply first to outstanding interest, then to applicable late charges and the remainder to principal. Payments for all other repayment plans apply first to applicable late charges, then to outstanding interest and the remainder to principal. Payments will apply to past due amounts first, and then the remaining funds apply to current amounts due.

Payment Allocation: Payments with an accompanying bill coupon will be prorated to the loan(s) listed on the bill. Auto-debit payments will prorate to the loan(s) listed in the auto-debit agreement. Online payment allocation is determined when you submit the payment. Payments, full or partial, received without instructions will be applied proportionately to all loans on the account, which may result in late charges and negative credit reporting.

Paying Ahead: Paying more than the installment amount will pay your account ahead and adjust the next installment amount billed. If you prefer to have your billing statement reflect the full monthly installment due, please contact us to have the paid ahead status removed. When an additional partial payment is made, the next bill will reflect only the unpaid portion. When an additional full payment is made, the next bill will reflect \$0.00 due. *Payments that satisfy*

future installments do not stop the accrual of interest. If you choose to skip a monthly payment, all unpaid interest must be satisfied before funds are applied to the principal of your loan(s). Additional payments received without instructions will be applied proportionately to all loans on the account.

Special Payment Instructions: You may allocate a one-time payment or all future payments differently.

One-Time Payment Allocation Instructions: Allocate an *online payment* by choosing the "Specify Loan Payment Amounts" when making a payment at www.AspireServicingCenter.com. Allocate a *phone payment* after you enter your payment amount when using the automated phone system or speaking with a customer service representative. Allocate a *mailed payment* by including instructions on a **separate sheet** of paper that includes your Aspire Servicing Center account number.

Standing Payment Instructions: To designate all future payments to be allocated the same, upload, fax or send the Future Payment Allocation Form found at www.AspireServicingCenter.com or send signed instructions that include your Aspire Servicing Center account number to the payment address.

Payments in Full: The loan balance listed on the front of this bill is **not** a valid payoff amount. Call us for an accurate payoff amount. Be aware that interest accrues daily. Insufficient payoff amounts may be returned. Send payments in full to: Special Handling, Aspire Servicing Center, Attn: Payment Processing Supervisor, 6775 Vista Drive, West Des Moines IA 50266-9305

PAYMENT ASSISTANCE

If you are unable to afford your current monthly installment amount, other options may be available to you. You may be eligible for one or more of these repayment plans that may lower your payment: Graduated, Extended, Income Sensitive and Income-Based. Income-Based Repayment may have monthly payments as low as \$0. You may change your repayment plan at any time. To learn more about repayment options and changing your repayment plan, contact us. You may also access the U.S. Department of Education's website at www.studentaid.ed.gov.

If you face financial difficulty, you may qualify for assistance to temporarily suspend monthly payments. To determine if you qualify, contact us. Interest may continue to accrue during assistance. You have the right to discontinue assistance at any time.

Contact Information

Customer Service

If you need help understanding your bill or have questions regarding your account visit www.AspireServicingCenter.com or call us at (800) 243-7552 8 a.m. to 8 p.m. (Central time) Monday – Thursday or 8 a.m. to 5 p.m. (Central time) Friday.

Correspondence Address

Aspire Servicing Center
P.O. Box 659705
West Des Moines, IA 50265-0970

Payment Address

Aspire Servicing Center
P.O. Box 659701
West Des Moines, IA 50265-0970

Servicemembers and Family

To learn more about benefits available to you, please call us or visit www.AspireServicingCenter.com/militarybenefits

Simple. Secure. Saves Paper.

Paperless Inbox allows you to receive billing statements and account correspondence electronically. It's an easy way to manage your account, protect your personal information and preserve the environment. Sign up: www.AspireServicingCenter.com/paperless.

UPDATE YOUR CONTACT INFORMATION: Indicate your new address, phone or email information in the space below. You authorize Aspire Servicing Center to contact you regarding your loan(s) at the number(s) provided on this form or any future number that you provide for your cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages. If your name has changed, please provide proof, such as a copy of a Social Security card, marriage license, divorce decree or court order specifying a name change, or driver's license.

Name _____ Account Number _____

Address _____

City _____ State _____ ZIP _____

Country _____ Email _____

Home Phone _____ Alt. Phone _____