Dear Crystal,

I worked much of the day obtaining all the payoff amounts according to my Navient account. I did this because I have three different estimated payoff amounts… My application says **$195,926**; Studentaid.gov says **$196,620**; and my account at Navient says **$197,154.47**!

I’m not sure if it’s better to work out the specifics now or not. If it is better to work them out now, you can refer to the amounts I have written in and attached for each loan for the payoff date of 2/18/23. The top figure is the payoff amount if paid online, and the second figure is the payoff amount if mailed in to them. (Sorry, I didn’t round them up or down.)

The discrepancy between the three figures appears to be over $1200, so I don’t want to be surprised and have to pay that amount out of my pocket to close this consolidation loan (which would be impossible for me to do). I’m leaving that to your discretion as to whether it is more advantageous to put the increased amounts now, or let them figure it out.

By the way, can I inform Navient that I’ve filed for the consolidation and IDR after it is filed to prevent any more fees becoming attached to my account?

Finally, would you let me know when you get confirmation that my application for consolidation is received by the Department of Education? I worry all the time and will worry until I find out that they’ve received my application.

Please let me know if I can help in any way or if you have any questions.

Thank you, thank you- thank you so much,

Julie Mathis

bfc