



A Department of Education Servicer



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

JANUARY 24, 2019

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Quarterly Loan Update

In an effort to keep you updated on your federal loan(s), we have enclosed loan details. To prepare you for **future repayment**, the charts on the following pages summarize the repayment plans that are available for each loan type and the borrowers who qualify for each plan. The charts are simply examples and may not be reflective of your specific account. For more detailed repayment plan information and to calculate your estimated repayment amount under each of the different plans, use the Repayment Estimator at StudentAid.gov/repayment-estimator.

Here are some helpful tips to manage your account:

- **Borrow responsibly** - Make sure not to borrow more than you need and keep track of what you borrow.
- **Create an online account and Go Paperless** - Log into mohela.com to keep tabs on your student loan balance.
- **Pay now vs. later** - You are not required to make payments at this time. *However, if you can afford to make even some payments, it can save you money down the road and reduce the total amount that you repay.
- **When repayment begins**
 - **Subsidized, Unsubsidized and Graduate PLUS Direct Loan Borrowers** - When you graduate, leave school or enroll less than half-time, you will enter your six-month grace period which will allow time for you to prepare to make scheduled monthly payments. Once you enter repayment, you must make your payments on time to avoid delinquency and default.
 - **Parent PLUS Borrowers** - When your student graduates, leaves school or enrolls less than half-time, you will enter repayment immediately after your deferment ends.
- **Contact us** - Have questions or want to explore your student loan options? Call us at 888.866.4352.

On the go? Download our free Mobile App for easy account access. Check your balance and even make payments when you are on the go. You can also send and receive secure messages from a customer service professional.

*Some loans may be in repayment and due for payment. If so, please continue to make your payments for those loans.

Additional Student Loan Benefits - Throughout the life of your loan, you may qualify for a variety of student loan benefits including repayment plans offering payments as low as \$0, deferments and forbearances to postpone payments, Auto Debit interest rate reduction during repayment, loan forgiveness and discharge programs, military benefits and more. Learn about your benefits on mohela.com/InfoCenter.

Don't Be Scammed - Document preparation and debt relief companies may contact you to help consolidate your student loans, complete paperwork, lower your payment, and/or provide loan forgiveness. They will charge you a fee

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for services that we are required to provide you for FREE as your federal servicer contracted by the U.S. Department of Education's office of Federal Student Aid.

PROTECTING YOUR PRIVACY - View the Privacy policy on mohela.com. It's also available upon request by calling.

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LOAN INFORMATION

Loan Type	1st Disb. Date	Beginning Principal	Current Principal	Accrued Interest	Total Balance	Int. Rate	Loan Status
DLUNST	04/23/2018	\$9,000.00	\$9,000.00	\$408.29	\$9,408.29	6.000%	IN SCHOOL
DLUNST	08/22/2018	\$18,000.00	\$18,000.00	\$255.46	\$18,255.46	6.600%	IN SCHOOL

BASED ON: \$10,000 balance / 4.66% interest rate / AGI of \$35,000 / Family Size of 1

Repayment Plan	Repayment Period	Initial Payment	Final Payment	Total Interest Paid	Total Amount Paid
Standard	120 Months	\$105	\$105	\$2,553	\$12,553
Graduated	120 Months	\$59	\$177	\$3,203	\$13,203
Extended-Fixed	Not Eligible				
Extended-Graduated	Not Eligible				
Income-Based Repayment(IBR)	Not Eligible				
IBR for New Borrowers	Not Eligible				
Pay As You Earn (PAYE)	Not Eligible				
Revised Pay As You Earn (REPAYE)	67 Months	\$143	\$207	\$1,485	\$11,485
Income-Contingent Repayment (ICR)	176 Months	\$73	\$87	\$3,981	\$13,981

BASED ON: \$20,000 balance / 4.66% interest rate / AGI of \$35,000 / Family Size of 1

Repayment Plan	Repayment Period	Initial Payment	Final Payment	Total Interest Paid	Total Amount Paid
Standard	120 Months	\$209	\$209	\$5,105	\$25,105
Graduated	120 Months	\$118	\$354	\$6,407	\$26,407
Extended-Fixed	Not Eligible				
Extended-Graduated	Not Eligible				
Income-Based Repayment(IBR)	Not Eligible				
IBR for New Borrowers	139 Months	\$143	\$209	\$6,393	\$26,393
Pay As You Earn (PAYE)	139 Months	\$143	\$209	\$6,393	\$26,393
Revised Pay As You Earn (REPAYE)	127 Months	\$143	\$289	\$6,159	\$26,159
Income-Contingent Repayment (ICR)	176 Months	\$147	\$174	\$7,962	\$27,962

BASED ON: \$35,000 balance / 4.66% interest rate / AGI of \$35,000 / Family Size of 1

Repayment Plan	Repayment Period	Initial Payment	Final Payment	Total Interest Paid	Total Amount Paid
Standard	120 Months	\$366	\$366	\$8,934	\$43,934
Graduated	120 Months	\$206	\$619	\$11,212	\$46,212
Extended-Fixed	300 Months	\$199	\$199	\$24,561	\$59,561
Extended-Graduated	300 Months	\$137	\$332	\$30,102	\$65,102
Income-Based Repayment(IBR)	154 Months	\$215	\$366	\$12,987	\$47,987
IBR for New Borrowers	211 Months	\$143	\$366	\$20,245	\$55,245
Pay As You Earn (PAYE)	211 Months	\$143	\$366	\$20,245	\$55,245
Revised Pay As You Earn (REPAYE)	207 Months	\$143	\$449	\$20,168	\$55,168
Income-Contingent Repayment (ICR)	176 Months	\$257	\$305	\$13,933	\$48,933