

OCTOBER 5, 2017



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

TIMOTHY C SIWULA  
38235 N CHICAGO AVE  
WADSWORTH IL 60083-9203

E30A 0150

**Info:** Review your current account information to stay informed about your student loans.

Account: E861140664

Dear TIMOTHY,

We value you as a borrower, and want to make sure that you're prepared to begin repaying your student loans when the time comes. It is important that you stay informed about your student loan balance and any accrued interest. Below we've provided a snapshot of your current student loans, along with your outstanding principal balance, accrued interest, interest rate, and current balance.

If you have any student loans in repayment, we will send a billing statement three weeks before your due date. If you don't have any payments due right now, you still have the option to begin paying on your student loans, including paying down interest on any unsubsidized loans, which will save you money in the long run. You can also log in to your Nelnet.com account to see the current balance on your student loans, and to learn more about repayment, repayment plans, and other options available to you. To determine your regular monthly payment amount on various repayment plans use the calculator at Nelnet.com/All-Calculators.

Loan Number	Outstanding Principal Balance	Accrued Interest	Interest Rate	Current Balance
10	\$6,000.00	\$819.85	4.66%	\$6,819.85
11	\$4,500.00	\$ .00	4.29%	\$4,500.00
13	\$1,000.00	\$ .00	4.29%	\$1,000.00
12	\$6,000.00	\$495.77	4.29%	\$6,495.77
14	\$1,000.00	\$62.13	4.29%	\$1,062.13
04	\$611.00	\$100.01	3.86%	\$711.01
15	\$5,500.00	\$ .00	3.76%	\$5,500.00
16	\$7,000.00	\$244.64	3.76%	\$7,244.64

Payment amounts are determined based on many factors, including the repayment period, outstanding principal balance, accrued interest, interest rate, and - for income-driven repayment plans - income, and family size of each borrower. In order to help you understand how monthly payments are calculated when your loans are in repayment, we have provided three sample charts on the back of this letter. These charts demonstrate how a regular monthly payment amount is calculated, and how much of that payment will go toward the principal balance and toward interest.

**Just know that we're here for you when you need us.** If you have any questions, please visit Nelnet.com or call us at 888.486.4722.

Sincerely,  
Your Nelnet Customer Service Team

24/7 SUPPORT



fb.com/nelnet |



@nelnet

P.O. Box 82561 | Lincoln, NE 68501 | p 888.486.4722 | f 877.402.5816 | Help@Nelnet.net | Nelnet.com

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**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