



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

CHASE T VANHALEN  
120 S BRANDYWINE ST  
GREENFIELD, IN 46140-2613

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

<b>Account</b>	<b>E869941667</b>
<b>Statement Date</b>	<b>3/18/2020</b>
Current Balance	\$44,367.05
Last Payment (Effective 3/9/2020)	\$230.32
Regular Monthly Payment Amount	\$244.05
Amount Already Paid for This Month	- \$13.73
Past Due Amount (if applicable)	+ \$0.00
<b>Current Amount Due</b>	<b>\$230.32</b>

While not required, you may continue making monthly payments even if no payment is due, as interest continues to accrue. Eligibility for certain benefits may also require monthly payments. Otherwise, your next payment is due on 4/8/2020.

Current Statement Due Date **4/8/2020**

### Questions About Your Statement?

**Phone:** 888.486.4722

**Call Center:** 8 a.m. to 10 p.m. (ET) Monday - Friday

**Email:** [Help@Nelnet.net](mailto:Help@Nelnet.net)

**Online:** [Nelnet.com](http://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
- Sign up for auto debit payments
- Explore options to lower or postpone your payments

### 2019 Tax Information

U.S. Department of Education

Federal ID No. 52-1198289

OMB#: 1545-1576

Tax Year 2019, Form 1098-E

XXX-XX-4803

Copy B for Borrower

#### Student Loan Interest Statement

Box 1. Student loan interest received by lender: \$2,123.11

Box 2. If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. ( )

### The Simple Way to Pay

Sign up to make automatic monthly payments from your bank account. Log in to [Nelnet.com](http://Nelnet.com) to sign up.

**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 \$ \_\_\_\_\_

Account E869941667

**Current Statement Due Date** 4/8/2020

**Current Amount Due** **\$230.32**



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](http://Nelnet.com) to update your information.

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U.S. Department of Education

P.O. Box 2837

Portland, OR 97208-2837

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Account Snapshot:	Group A	Group B	Group C	Group D	Group E	Group F
Loan Type	DIRECT UNSUB	DIRECT SUB	DIRECT SUB	DIRECT SUB	DIRECT UNSUB	DIRECT UNSUB
Original Principal Amount	\$6,000.00	\$3,500.00	\$4,500.00	\$5,500.00	\$2,000.00	\$7,000.00
Lender Name	DEPT OF ED	DEPT OF ED	DEPT OF ED	DEPT OF ED	DEPT OF ED	DEPT OF ED
Interest Rate	3.860%	3.860%	4.660%	4.290%	4.660%	4.290%
Daily Interest*	\$0.75	\$0.39	\$0.60	\$0.67	\$0.29	\$0.92
Estimated Interest* on 4/8/2020	\$22.50	\$11.58	\$17.88	\$19.98	\$56.38	\$27.66
Regular Monthly Payment Amount	\$38.16	\$19.64	\$27.17	\$31.83	\$13.73	\$44.05
Outstanding Principal Balance	\$7,097.23	\$3,652.06	\$4,669.96	\$5,671.32	\$2,277.70	\$7,849.60
Estimated Payoff* Through 4/8/2020	\$7,119.73	\$3,663.64	\$4,687.84	\$5,691.30	\$2,334.08	\$7,877.26
Repayment Plan	EXTENDED	EXTENDED	EXTENDED	EXTENDED	EXTENDED	EXTENDED
<b>Payment Summary:</b>						
Principal Paid Through 3/18/2020	\$145.74	\$75.03	\$82.69	\$107.73	\$122.79	\$149.06
Interest Paid Through 3/18/2020	\$324.63	\$167.05	\$246.02	\$280.60	\$74.65	\$388.38
Amount Paid Through 3/18/2020	\$470.37	\$242.08	\$328.71	\$388.33	\$197.44	\$537.44
Total Amount Paid Since Last Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Applied to Interest	\$18.80	\$9.67	\$14.94	\$16.70	\$0.00	\$23.11
Applied to Principal	\$19.36	\$9.97	\$12.23	\$15.13	\$0.00	\$20.94
<b>Billing Details:</b>						
Past Due Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$38.16</b>	<b>\$19.64</b>	<b>\$27.17</b>	<b>\$31.83</b>	<b>\$9.84</b>	<b>\$44.05</b>
<b>Due Date</b>	<b>4/8/2020</b>	<b>4/8/2020</b>	<b>4/8/2020</b>	<b>4/8/2020</b>	<b>6/8/2020</b>	<b>4/8/2020</b>

**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. For loans in repayment, 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](http://Nelnet.com/how-payments-are-allocated) for more information. **PAYING LESS THAN YOUR CURRENT AMOUNT DUE.** Payments are allocated first to past due groups. If the current amount due is not paid, payments are allocated across groups from most to least delinquent, in proportion to each group's regular monthly payment amount, less any amount already paid for that month until each group is at the same level of delinquency or all groups are up to date. **PAYING YOUR CURRENT AMOUNT DUE.** Once all groups are up to date, payments are allocated across groups in an active repayment status, in proportion to each group's regular monthly payment amount, less any amount already paid for that month. **PAYING MORE THAN YOUR CURRENT AMOUNT DUE.** After your current amount due is paid, payments are allocated across loans starting with the highest interest rate.

**DIRECTING PAYMENTS TO LOANS OR LOAN GROUPS.** You can direct payments (including partial payments) to individual loans or groups. See Special Payment Instructions below.

**DUE DATE ADVANCEMENT.** While in repayment, each time you pay a loan group's regular monthly payment amount, we will advance your due date by one month. If you make a partial payment, your current amount due will be reduced by the amount already paid. **You can instruct us to not advance your due date more than one month, as a one-time or recurring instruction. See Special Payment Instructions below. By selecting this option, your due date will only advance a single month, even though you have paid more than the current amount due. If your account is already paid ahead, selecting this option will keep your due date from advancing further, or call 888.486.4722 if you want your regular monthly payment amount to be due the next month.**

**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](http://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](http://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](mailto: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.

**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](http://Nelnet.com) account. You can also visit the U.S. Department of Education's website at [StudentAid.ed.gov](http://StudentAid.ed.gov) to review other options like consolidation.

During a deferment (depending on loan type) or forbearance, you are responsible for paying the interest that accrues on your loan. 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](http://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](http://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](http://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](http://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](mailto: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. We encourage you to pay as much as you can, because interest accrues daily on your outstanding principal balance.

## Payments

### Ways to Pay:

**Auto Debit and Online:**  
**Phone:**  
**Check:**

Log in to [Nelnet.com](http://Nelnet.com)  
888.486.4722  
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](http://Nelnet.com) and selecting Make a Payment. 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 8 a.m. to 10 p.m. (Eastern) Monday - Friday.

## Update Contact Information or Submit Special Payment Instructions

Log in to your [Nelnet.com](http://Nelnet.com) account to update your contact information online.

You can also use the blank box to let us know if your contact information has changed, or to submit special payment instructions.

☐

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.

**Account Snapshot:**

**Group G**

**Group I**

Loan Type	DIRECT SUB	DIRECT UNSUB
Original Principal Amount	\$5,500.00	\$7,000.00
Lender Name	DEPT OF ED	DEPT OF ED
Interest Rate	3.760%	3.760%
Daily Interest*	\$0.58	\$0.77
Estimated Interest* on 4/8/2020	\$17.35	\$22.96
Regular Monthly Payment Amount	\$29.91	\$39.56
Outstanding Principal Balance	\$5,619.09	\$7,432.88
Estimated Payoff* Through 4/8/2020	\$5,636.44	\$7,455.84
Repayment Plan	EXTENDED	EXTENDED

**Payment Summary:**

Principal Paid Through 3/18/2020	\$117.45	\$155.30
Interest Paid Through 3/18/2020	\$252.13	\$333.50
Amount Paid Through 3/18/2020	\$369.58	\$488.80
Total Amount Paid Since Last Statement	\$0.00	\$0.00
Applied to Interest	\$14.50	\$19.18
Applied to Principal	\$15.41	\$20.38

**Billing Details:**

Past Due Amount	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$29.91</b>	<b>\$39.56</b>
<b>Due Date</b>	<b>4/8/2020</b>	<b>4/8/2020</b>