

**STUDENT LOAN  
ACCOUNT STATEMENT**

Payment address:  
Nelnet, Inc.  
P.O. Box 2877  
Omaha, NE 68103-2877



**P.O. Box 82561  
Lincoln, NE 68501-2561**

Statement Date 04/03/13  
Account Number J096154684

Page Number 01

>03121 3210125 001 008167 10Z  
DANIEL SCHREIBER  
2920 TANBARK LN  
TURLOCK CA 95382-8615

**Account Summary:**

Loan Type	GROUP A CONSOLIDATION
Original Principal Amount	\$ 11,565.56
Lender Name	EFS
Current Interest Rate	07.250%
Current Principal Balance	\$ 15,894.71
Accrued Interest on next Due Date	\$ 126.19
Interest Paid Since Last Statement	\$ 88.73
Total Principal Paid Through 04/03/13	\$ 913.58
Total Interest Paid Through 04/03/13	\$ 1,447.57
Total Fees Paid Through 04/03/13	\$ 0.00
Total Amount Paid Through 04/03/13	\$ 2,361.15
Total Payoff Amount Through 04/24/13	\$ 16,020.90

**Fees Assessed Since Last Statement:**

Late Fees	\$ 0.00
Non-Sufficient Fund Fees	\$ 0.00
Legal Fees	\$ 0.00
Collection Fees	\$ 0.00
Servicing Fees	\$ 0.00

**Current Billing Summary:**

Monthly Payment Amount	\$ 157.41
Total Past Due	\$ 0.00
Outstanding Fees	\$ 0.00
<b>Total Amount Due on statement date</b>	<b>\$ 157.41</b>

**Penalty for Late Payments:**

Charge if payment not received by	05/12/13
Late Fee Amount	\$ 5.00

**ACCOUNT INFORMATION**

Simple. Safe. Smart. Visit [www.nelnet.com](http://www.nelnet.com) and click "Manage My Account" to access your statements and account correspondence, sign up for automatic payments through KwikPay™, make a payment, change your repayment option, apply for a deferment or forbearance, and much more!

SSQ2, NEL-9

**SEE REVERSE SIDE FOR IMPORTANT ACCOUNT INFORMATION.**

**PLEASE DETACH AND SEND BOTTOM PORTION WITH YOUR PAYMENT.**

**NAME ON CHECK IF DIFFERENT FROM STATEMENT:**

Visit [www.nelnet.com](http://www.nelnet.com) for our convenient auto-debit and electronic payment options.

- ☐ Check this box for change of address. See reverse side.
- ☐ Check this box if you completed the special payment instructions on the reverse side.

**Payment address:**



**Nelnet, Inc.  
P.O. Box 2877  
Omaha, NE 68103-2877**

Account number	J096154684
Payment due date	04/24/13
Total due	\$ 157.41

Amount enclosed \$           .

Please write your account number on your check or money order. **PLEASE DO NOT SEND CASH.**

If a check is returned unpaid, for insufficient funds, it may be re-presented electronically.

**DANIEL SCHREIBER  
2920 TANBARK LN  
TURLOCK CA 95382-8615**

20795593554831555562 3 0015741 8

**Payment address:**

Nelnet, Inc.  
P.O. Box 2970  
Omaha, NE 68103-2970

**Account statement**

Nelnet: Toll-free 1.888.486.4722  
www.nelnet.com

**Trouble Making Payments:** Assistance is available to help you postpone or lower your monthly payments with a deferment, forbearance, or different repayment plan. You may be eligible for one or more of these repayment plans: Standard, Graduated, Extended, Income-Based, or Income-Sensitive. Log in at Nelnet.com and click Postpone My Payments (Deferment/Forbearance) or Lower My Payments to explore your options to avoid default. You can also call us at 888.486.4722 or visit the U.S. Department of Education's website at Studentaid.ed.gov.

**Payment Schedule:** Did you know you can find more details about your loan on our website including your current repayment plan and schedule of repayment? Log in at Nelnet.com and click View My Payment Schedule on the left to access your loan information. If you do not have access to the Internet, you can call us for this information at 888.486.4722.

**Payments by Check:** If you provide us a check as payment, you authorize us either to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction. Payments returned due to insufficient funds may be reattempted.

**Payment Allocation:** When a payment is received, it is applied to fees first, then interest, and finally principal unless your current repayment plan is Income-Based Repayment. In this situation, your payments would first be applied to interest, then to fees, and finally to principal. If you send in a payment greater than the minimum amount due, the additional amount will be applied to your principal balance after all outstanding interest is paid. Unless you advise otherwise, we will advance your due date one month for every full payment received.

**Interest Calculation:** Interest on your account is calculated using the Simple Interest method. Interest will accrue daily based on your outstanding balance and the number of days between payments.

**We respect your right to privacy. View our privacy notice at Nelnet.com - click Privacy & Security at the bottom of the page.**

**PLEASE DETACH AND SEND BOTTOM PORTION WITH YOUR PAYMENT.**

**CHANGE OF ACCOUNT INFORMATION**

Use this form to notify us of a change of address or special payment instruction(s).

Special payment instructions only Indicate specific group payment information.	Submit special instructions and payment to:	Change of address
Check all that apply: <input type="checkbox"/> Do not advance due date: Group(s) _____ <input type="checkbox"/> Apply to group(s) as specified below: Group(s) _____ <input type="checkbox"/> Payoff: Group(s) _____ Signature _____ Date _____	Nelnet, Inc. P.O. Box 82501 Lincoln, NE 68501-2501  All payments automatically apply first to late fees, second to interest, and third to outstanding principal.	Name _____ Street _____ Apt./Bldg. # _____ City _____ State, ZIP _____ Home telephone _____ Work telephone _____ E-mail address _____