



Name	Account Number	Date Billed	Date Due
DIANE M SIMONS	42 3110 9212	10-16-18	11-10-18

LOAN INFORMATION

Loan Seq	Beginning Principal	Balance	Outstanding Accrued Interest	Total Interest Paid	Total Principal Paid	Total Amount Paid	Next Payment Due	Next Payment Amount
1	\$2,334.00	\$2,312.22	\$4.07	\$36.73	\$83.88	\$120.61		
3	\$1,166.00	\$1,151.54	\$1.77	\$16.08	\$41.66	\$57.74		
7	\$700.00	\$704.60	\$1.28	\$0.00	\$0.00	\$0.00		
2	\$1,314.00	\$1,376.72	\$2.42	\$24.07	\$47.53	\$71.60		
4	\$3,584.00	\$3,653.77	\$5.64	\$56.24	\$126.56	\$182.80		

Contact Information

Payment Address:

Department of Education – MOHELA, P.O. Box 105347, Atlanta, GA 30348-5347

Online:

mohela.com

Phone:

Toll-free 1.888.866.4352 International 636.532.0600 TDD Dial 711

Bill Types

A sample of a bill and helpful tips for understanding it are available at mohela.com/samplebill.

Install:

Monthly Bill. You owe payments for principal and interest. A payment is required.

Interest:

Interest Bill. Pay the outstanding interest amount to avoid interest capitalization.

Int Notice:

Interest Notice. No action is required, but the outstanding interest will capitalize if not paid.

Payment Information

Place your account number on your check or money order. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Interest Calculation:

Interest accrues daily based on your outstanding balance and the number of days between payments.

Payments by Check:

When you pay with a check, you authorize us to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Funds may be withdrawn from your account the same day we receive your payment, and you will not receive your check back from your financial institution.

Auto Debit:

Enroll in monthly Auto Debit to have automatic payments electronically debited from your bank account and you may receive a 0.25% interest rate reduction. Visit mohela.com for more information and to apply.

Payment Application

Standard Payment Application:

Payment is applied first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments & Paying Ahead:

You may make additional payments greater than the installment amount at any time without penalty. If you pay more than your total amount due and at least a portion of your future bill, your account is paid ahead. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments.

Additional payments may not qualify for Public Service Loan Forgiveness and your due date cannot be advanced beyond your annual income-driven repayment (IDR) anniversary date. Borrowers with \$0 payments on an IDR Plan cannot advance their due date ("pay ahead").

If you actively participate in Auto Debit, your installment amount and any additional amount requested will be extracted from your bank account even if your due date has been advanced.

Visit mohela.com/payingahead or call us to learn more about additional payments and paying your account ahead.

Partial Payments:

Payments less than the required monthly installment amount are applied using the Standard Payment Application. If you submit special payment instructions and select a payment amount that does not satisfy the total amount due, your account may become delinquent.

Submitting Special Payment Instructions

One-Time Payment Instructions:

To request special payment instructions when making an additional or partial payment, submit your request via:

- **Web** – Log into mohela.com to make a payment and target your payment to be applied to a specific loan or set of loans.
- **Phone** – Contact customer service at 888.866.4352.
- **Mail** – Include specific instructions on how you want your payment applied. Include the amount, disbursement date, loan type and indicate this is a one-time payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions:

To never pay your account ahead when you make future payments that are greater than your installment amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Submit your recurring request via fax (866.222.7060), secure message or mail:

- **Mail** – Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

For special payment instructions, allow 3-5 business days after the payment posts for reapplication of payment.

Application of Most Recent Payment

Your monthly bills display how much of your payments made since the last billing statement were applied toward principal, interest and fees and what date the most recent payment was effective.

In most cases, this will be just one payment but if you made multiple partial payments since your last billing statement, the principal, interest and fees will be a total of all payments. Example: your amount due is \$50 and you make five \$10 payments in the month, the Total Payments Received Since Last Statement will include the entire \$50, not just the last \$10. Some important fields for you to view are the:

- Principal Paid Since Last Statement – Amount paid since your last bill was created that applied toward your principal balance.
- Interest Paid Since Last Statement – Amount paid since your last bill was created that applied toward your outstanding interest.
- Fees Paid Since Last Statement – Amount paid since your last bill was created that applied toward fees for your loans.
- Total Pymnts Rcvd Since Last Statement – Summary of payments received since the last bill was issued.

Important Notes Regarding Fields on Your Statement:

- Next Payment Due and Next Payment Amount – Due date and amount due if you are paid ahead for a partial or full payment(s). Refer to page 1 for your Current Due and Due Date. For Auto Debit, refer to page 1 for your Total Payment and Date to be Withdrawn.
- Total Amount Paid, Total Principal Paid and Total Interest Paid – These amounts are based on payments received since MOHELA has serviced your account.

Payment Assistance

If you are experiencing difficulty making payments, options may be available to help you. You may be eligible for one or more of these repayment plans, which may offer you a lower monthly payment: Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn and REPAYE (Revised Pay As You Earn).

Assistance is also available to postpone your monthly payment for a limited and specific time period with a deferment or forbearance. Deferment and forbearance do not remove the obligation to repay your loan. You can pay the accrued interest at any time; if left unpaid it will be capitalized (added) to the loan principal balance at the end of deferment or forbearance.

To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at studentaid.ed.gov.

Delinquency:

As the Amount Past Due increases over and above your Monthly Installment Amount, so does the number of monthly payments missed.

Consumer Credit Reporting

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If your account is past due, late payments may be reported. Late or missed payments or defaults reflected on your consumer credit report will adversely affect your consumer credit rating.

Student Loan Benefits

Military Members:

Visit mohela.com/military to explore benefits and options.

Loan Forgiveness and Discharge Programs:

Certain kinds of public service and teaching service, total and permanent disability, identity theft, closure of the school where you were studying, or paying your loan on an income-driven repayment plan may qualify you to have your obligation to repay all or a portion of your federal student loan removed.

Learn about forgiveness, cancellation or discharge of federal student loans due to these and other situations on mohela.com or the U.S. Department of Education's website at studentaid.ed.gov.

Miscellaneous

Loan Changes:

Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates and/or payment amounts.

Protecting Your Privacy:

View the Privacy Policy on mohela.com. It is also available upon request by calling.

Alternative Formats Available:

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 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA 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.

Update Your Contact Information:

To update your address, phone number, email address, middle or last name, manage your Profile & Notifications through mohela.com or call MOHELA at 888.866.4352.