



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

January 3, 2018

#BWBBCEFT
#B837 5419 7101 03L3#
HAYDEN L HARKWRIGHT
134 E 16TH ST APT 18
OAKLAND CA 94606-1721

YOUR NEW PAYMENT AMOUNT

Account Number: 34 4492 1584

As part of the Revised Pay As You Earn (REPAYE) plan, you are required to recertify annually, even if your income or family size has not changed. We needed this updated information to recalculate your monthly payment based on your income and family size.

Since we did not receive your complete annual documentation, you are now on the alternative repayment plan and your payment amount is \$494.26. Your payment amount is determined by ensuring that your loans are paid in full over a period that is the lesser of either 10 years or the remainder of the 20 years from your REPAYE repayment period.

If you want to return to the REPAYE plan, reapply at StudentLoans.gov and provide your current income documentation and documentation for the time that you were not on the REPAYE plan. If the total amount of payments you were required to make after you left REPAYE is less than the total amount you would have been required to pay if you had stayed on REPAYE, your payment will be adjusted to ensure the difference between the two amounts is paid by the end of the 20 year repayment period.

If you return to the REPAYE plan, or another Income-Driven Repayment plan, any payments you made under the alternative repayment plan will count towards forgiveness under one of these plans.

Good to Know

- Options such as deferment and forbearance or changing repayment plans are available if you cannot afford your monthly payment. Visit MyFedLoan.org/TroublePaying to learn more.
- If you are a borrower pursuing Public Service Loan Forgiveness (PSLF), payments made while on the alternative repayment plan will not count as qualifying payments. Visit MyFedLoan.org/PSLF for eligible repayment plans or reapply for an IDR plan online at StudentLoans.gov.
- Any unpaid interest capitalized (was added to the principal balance of your loans).
- The eligibility requirements for all Income-Driven Repayment (IDR) plans are included.

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Loan Information

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLSTFD	02/25/2009	\$3,447.49	6.000%
DLSTFD	09/30/2009	\$3,614.91	5.600%
DLUNST	09/30/2009	\$3,098.32	6.800%
DLUNST	11/09/2010	\$8,719.64	6.800%
DLSTFD	12/05/2012	\$812.95	3.400%
DLSTFD	02/04/2014	\$5,632.73	3.860%
DLUNST	02/04/2014	\$2,224.38	3.860%
DLSTFD	08/20/2014	\$5,530.80	4.660%
DLSTFD	08/20/2015	\$4,528.22	4.290%
DLUNST	09/23/2015	\$8,558.42	4.290%

ELIGIBILITY CRITERIA FOR INCOME-DRIVEN REPAYMENT PLANS

INCOME-BASED REPAYMENT (IBR) PLAN

In order for you to qualify, the payment that you would be required to make under the IBR plan (based on your income and family size) must be less than what you would pay under the Standard Repayment Plan with a 10-year repayment period.

All Direct and FFEL Program loans made to student borrowers are eligible except for those that are in default. Direct and FFEL parent PLUS Loans and Direct and FFEL Consolidation Loans that repaid a Direct or FFEL parent PLUS Loan are not eligible.

INCOME-CONTINGENT REPAYMENT (ICR) PLAN

You may qualify to repay your loans under the ICR Plan if you have eligible loans.

All Direct Loan Program loans made to student borrowers are eligible except for those that are in default. Direct parent PLUS Loans and Direct PLUS Consolidation Loans are not eligible. FFEL Program loans are not eligible.

PAY AS YOU EARN (PAYE) REPAYMENT PLAN

In order for you to qualify, the payment that you would be required to make under the PAYE plan (based on your income and family size) must be less than what you would pay under the Standard Repayment Plan with a 10-year repayment period. You must also be a new borrower.

You are a new borrower for the PAYE plan if:

- (1) you have no outstanding balance on a Direct Loan or FFEL program loan as of October 1, 2007, or have no outstanding balance on a Direct Loan or FFEL program loan when you obtain a new loan on or after October 1, 2007, and
- (2) you receive a disbursement of a Direct Subsidized Loan, Direct Unsubsidized Loan, or student Direct PLUS Loan on or after October 1, 2011, or you receive a Direct Consolidation Loan based on an application received on or after October 1, 2011. However, you are not considered a new borrower if the Direct Consolidation Loan you received repaid loans that would make you ineligible under part (1) of this definition.

All Direct Loan Program loans made to student borrowers are eligible except for those that are in default. Direct parent PLUS Loans and Direct Consolidation Loans that repaid a Direct or FFEL parent PLUS Loan are not eligible. FFEL Program loans are not eligible.

REVISED PAY AS YOU EARN (REPAYE) REPAYMENT PLAN

You may qualify to repay your loans under the REPAYE Plan if you have eligible loans.

All Direct Loan Program loans made to student borrowers are eligible except for those that are in default. Direct parent PLUS Loans and Direct Consolidation Loans that repaid a Direct or FFEL parent PLUS Loan are not eligible. FFEL Program loans are not eligible.