



THIS IS NOT A BILL. YOUR LOAN(S)
IS ENROLLED IN AUTO PAY.
\$219.25 will be
debited from the designated bank
account by 03/28/18.

You have \$123.45¹ due 03/28/18.

For alternative formats, go to
Navient.com/Accessibility.

JULIA N MADDALENA
1441 N HUMBOLDT ST
APT 208
DENVER CO 80218-2357

**Your Form 1098-E
has been delivered
electronically or
sent via U.S. mail.**



Need another copy?

Simply log in to your account at Navient.com
and select *Tax Statements* in the left menu.

Haven't received your 1098-E?

If you paid less than \$600 in interest and have not selected to receive
your 1098-E by email, this information has not been forwarded to
you. Please log in to your account at Navient.com and sign up for
eDelivery for fast, easy, and secure receipt of all your future Navient
account correspondence electronically.

Account Summary

Account Number	9572471886-1
Billing Group*	1
Statement Date	03/05/18
Billing Period	02/03/18 to 03/05/18
Unpaid Principal	\$12,990.50
Payments Since Last Bill	\$319.25
Past Due Amount (Pay Now)	\$0.00
Pay Past Due Amount By 03/15/18 to avoid Late Fee of	\$0.00
Current Amount Due	\$123.45
Current Amount Due Date	03/28/18
Pay Current Amount Due (+ any Past Due Amount) by 04/12/18 to avoid additional Late Fee of	\$0.00
Unpaid Fees	\$0.00
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$123.45

See enclosed for loan details

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment

Account Number 9572471886-1

Total Payment Due \$123.45

See above for dates and Late Fees that apply

Total Amount Enclosed \$ _____

Make checks payable to Navient
(U.S. Currency only – Do not send cash)

THIS IS NOT A BILL

Changed your address or phone number?
Please visit Navient.com to update your information.

Navient – Department of Education Loan Servicing
PO BOX 740351
ATLANTA, GA 30374-0351

011068985784 95724718861 000021925

9572471886125683794



Loan Information as of 03/05/18

Loan ID	1-01	1-02	1-03	1-04						Total
Current Balance	2,577.73	3,965.31	2,009.83	4,447.02						12,999.89
Unpaid Interest	1.89	1.71	1.80	3.99						9.39
Unpaid Fees [‡]	0.00	0.00	0.00	0.00						0.00
Unpaid Principal	2,575.84	3,963.60	2,008.03	4,443.03						12,990.50
Original Principal	3,500.00	5,500.00	2,000.00	6,500.00						17,500.00
Capitalized Interest [‡]	0.00	0.00	434.14	970.54						1,404.68
Principal Reduction	-924.16	-1,536.40	-426.11	-3,027.51						-5,914.18
Life of Loan Payments	1,478.45	2,051.42	1,196.90	5,340.44						10,067.21
Total Principal Paid	924.16	1,536.40	426.11	3,027.51						5,914.18
Total Interest Paid	554.29	515.02	770.79	2,312.93						4,153.03
Total Fees Paid	0.00	0.00	0.00	0.00						0.00

Billing Period Summary 02/03/18 to 03/05/18

Loan ID	1-01	1-02	1-03	1-04						Total
Payments Received²	54.66	78.05	44.67	141.87						319.25
Last Payment Effective Date	02/28/18	02/28/18	02/28/18	02/28/18						
Applied to Interest	11.89	10.78	11.34	25.04						59.05
Applied to Fees	0.00	0.00	0.00	0.00						0.00
Applied to Principal	42.77	67.27	33.33	116.83						260.20
Fees Assessed[‡]	0.00	0.00	0.00	0.00						0.00
Late Fee	0.00	0.00	0.00	0.00						0.00
Returned Check Fee	0.00	0.00	0.00	0.00						0.00
Other Fees	0.00	0.00	0.00	0.00						0.00

Loan Details

Loan ID	1-01	1-02	1-03	1-04						Total
Loan Date	09/14/09	09/12/11	09/14/09	09/13/10						
Loan Program	DLSUB	DLSUB	DLUNSUB	DLUNSUB						
Interest Rate	5.350	3.150	6.550	6.550						
(F-Fixed, V-Variable)	F	F	F	F						
Total Payment Due	38.04	54.32	31.09	0.00						123.45
Past Due Amount	0.00	0.00	0.00	0.00						0.00
Current Amount Due	38.04	54.32	31.09	0.00						123.45
Unpaid Fees	0.00	0.00	0.00	0.00						0.00
Pay Past Due Amount by 03/15/18 to avoid a Late Fee of	0.00	0.00	0.00	0.00						0.00
Pay Current Amount (+ any Past Due Amount) by 04/12/18 to avoid a Late Fee of	0.00	0.00	0.00	0.00						0.00

¹Even if you have \$0.00 due for your current due date, we will still extract your monthly payment amount per the terms of your Auto Pay agreement. Interest continues to accrue on any loan(s) in a paid ahead status. Follow the PAYMENTS section of this statement to learn how to reduce the total cost of your loan(s) by making payments on paid ahead loans.

²The Billing Period Summary section reflects all payments received during your billing period. If you made more than one payment during your billing period, the Last Payment Effective Date is the date the most recent payment was credited to your account. To see your full transaction history and all payment effective dates, log in to your account at Navient.com.

Account number: 9572471886-1

PAYMENTS

Please visit Navient.com/allocation for more detailed information including illustrative examples about how your payments are allocated across all your loans.

How do you allocate my payment across my loans on this statement?

We automatically allocate your payments across your loans as follows: if you include your remittance slip, pay by Auto Pay, or pay online, your payment will go first to any delinquent loans in the Billing Group for which the payment was made, prorated based on the Past Due Amount. Once all loans are current, the payment will go to each loan in the Billing Group, prorated according to its Current Amount Due, which is the Monthly Payment Amount, or a lesser amount, if some of the Monthly Payment Amount has previously been paid. If the amount of the payment exceeds the Current Amount Due, the remainder of the payment will be prorated based on the Monthly Payment Amount. If a Monthly Payment Amount has not been established (for example, if your loans aren't yet in repayment), your payment will be allocated among all your loans on a prorated basis, first to each loan's Unpaid Interest and then to the Unpaid Principal. If you do not pay the Past Due Amount (if applicable) and the Current Amount Due on your statement, every loan in the Billing Group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to a Late Fee.

If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment. Otherwise, it will be allocated as described above, across all loans, including loans in different Billing Groups that have the same payment address as the address to which you mailed your payment.

Once we allocate a payment to a specific loan or loans, payments are applied based on the terms of each loan's promissory note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Unpaid Principal.

How can I be sure my payments are allocated correctly and on a timely basis? To ensure accurate and timely processing of your payment, you can send it with the included remittance slip, pay by Auto Pay, or pay online at Navient.com.

You can instruct us to allocate payments differently. Clearly write your instructions on a separate piece of paper included with your check. We cannot process instructions written on the check or remittance slip. Please note, third party bill-pay services typically do not allow you to provide instructions.

If my account is current, what happens if I pay more than my Current Amount Due? When you pay more than your Current Amount Due the Overpayments will be applied to your Current Balance. If the Overpayments are less than the amount of your next month's payment, your next payment will not be reduced and will be due as usual. If the Overpayments are equal to or more than the amount of your next month's payment, we will advance your payment due date by the number of full payments that are covered by the Overpayments. For example, if the Overpayments are equal to four additional monthly payments, you would not have another payment due for four months. If you are enrolled in Auto Pay, your Monthly Payment Amount will be withdrawn as usual.

You have the option to instruct us not to advance your due date. Not advancing your due date may result in a shorter repayment term, less interest accruing on your loan, and a lower total cost of repaying your loan as compared to your due date being advanced. If you are paying by paper check, you can instruct us not to advance your payment due date by clearly writing your instructions on a separate piece of paper included with your check. If you make a payment online at Navient.com, you will choose at that time whether you want any extra funds to apply toward future payments and, if applicable, advance your payment due date.

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 800-722-1300 or by email at altformatqrsts@Navient.com. Navient 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.

What repayment options are available? Various repayment plan

options are available for Direct and FFELP loans, including Standard, Graduated, Extended, and other income-driven plans, including Income-Based, Revised Pay As You Earn, Pay As You Earn, Income-Contingent and Income-Sensitive. Log in to your account at Navient.com to view the available options, or call us for more information. You can also obtain information about these plans at StudentAid.ed.gov.

FREQUENTLY ASKED QUESTIONS†

What is a Billing Group? If you have multiple loans, we may automatically put them in a Billing Group. Each Billing Group has its own statement that shows all of the loans within that group. If you prefer a separate statement for each loan, please call us.

How does interest accrue? Daily. To find out how much interest accrues daily, use this simple formula: (Unpaid Principal x Interest Rate) ÷ 365.25 = **Approximate Daily Interest**. Approximate Daily Interest x Number of Days in Your Billing Period = **Approximate Interest Due**

Need More Information? To find out more information about your loan including how interest accrues, obtaining a payoff amount, or an explanation of common fees that may be charged on your account, go to Navient.com or call one of our customer service representatives.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: You may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. If your FFELP Loan borrower benefit is an interest-rate reduction, and you default on the loan(s), the applicable interest rate, as defined by law, will be reinstated.

Electronic Check Processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to 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.

Life of Loan Payments: The amount may not reflect amounts paid to prior servicers.

Accessing Your Online Account at Navient.com: If you've been notified that one or more of your federal loans was sold, or if your Navient online loan summary page states that one or more of your loans has been sold to the Department of Education, please review the Department of Education Loans section when you're accessing your online account.

Privacy Notice: Federal law requires the U.S. Department of Education (Dept. of Ed) to tell you how it collects, shares, and protects your personal information. The Dept. of Ed's privacy policy has not changed and you may review its policy and practices with respect to your personal information at Navient.com/EDPrivacyNotice or we will mail you a free copy upon request if you call us at 800-428-1039.

CONTACT INFORMATION

CUSTOMER SERVICE

800-722-1300 - TDD: 877-713-3833 Fax: 866-266-0178 International: 317-806-0580 International Fax: 570-706-8563
Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

CORRESPONDENCE ADDRESS

Navient – Department of Education Loan Servicing
P.O. Box 9635
Wilkes-Barre, PA 18773-9635

BORROWER PAYMENT ADDRESS

Navient – Department of Education Loan Servicing
P.O. Box 740351
Atlanta, GA 30374-0351

We support our troops! Servicemembers, to learn more about your Benefits, please call us at 855-284-4879.

