

**ASPIRE SERVICING CENTER
P.O. BOX 659701
WEST DES MOINES IA 50265-0970
www.AspireServicingCenter.com**

Name							Account Number		Date Billed		Date Due	
ROBERT A PEREZ							50 1525 1018		04-10-20		04-30-20	
Date Last Payment Received			Principal Paid Since Last Statement		Interest Paid Since Last Statement		Fees Paid Since Last Statement		Total Pmnts Rcvd Since Last Statement			
03-31-20			\$4.02		\$128.68		\$0.00		\$132.70			
Bill Type			Amount Past Due		Current Due		Total Due		Outstanding Late Fees To Date			
INTEREST			\$0.00		\$124.63		\$124.63		\$0.00			
Loan Seq	First Disb	Loan Program	Status	Accrual Period Begin Date	Owner	Int Rate	Balance	Amount Past Due	Current Amount Due	Total Amount Due		
1	12/11/19	SKILL4	INTER	04/01/20	ENCINITAS	8.990%	\$16,367.93	\$0.00	\$124.63	\$124.63		

Detach here and return lower portion with your check or money order. Do not staple or fold.

Customer Statement

☐ Check to indicate change of address on reverse

Account Number	Date Due	Amount Paid	Total Amount Due
50 1525 1018	04-30-20		\$124.63

2020101015015251018100001246300000000000000000007

ASPIRE SERVICING CENTER
P.O. BOX 659701
WEST DES MOINES IA 50265-0970

YOUR LOANS ARE CURRENTLY NOT IN A REPAYMENT STATUS. YOU WILL RECEIVE REPAYMENT DETAILS, INCLUDING THE REPAYMENT TERM, ONCE YOUR LOANS ARE CLOSER TO ENTERING REPAYMENT.

PAYMENTS

All payments must be drawn on U.S. banks in U.S. currency and include your Aspire Servicing Center account number. We do not accept checks postdated more than five days into the future; if your check is postdated more than five days, it may be returned to you. If you do send a postdated check and we cash it prior to the date on the check, we are not responsible for any fees, fines or any other charges you incur as a result. Moreover, in the event such check is returned to us by a financial institution because of insufficient funds, we may assess any fees to you permitted by law.

Payment Methods: Payments may be mailed, submitted online, over the phone or through auto-debit. Do not send cash. Checks should be made payable to Aspire Servicing Center. See additional payment information at www.AspireServicingCenter.com.

Authorization for Electronic Debit: 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.

Payment Application: Payments to an Income-Based Repayment (IBR) Plan apply first to outstanding interest, then to applicable late charges and the remainder to principal. Payments for all other repayment plans apply first to applicable late charges, then to outstanding interest and the remainder to principal. Payments will apply to past due amounts first, and then the remaining funds apply to current amounts due.

Payment Allocation: All payments received without instructions will be applied proportionately to all loans on the account or as required by law. Payments with an accompanying bill coupon will be prorated to the loans listed on the bill. Auto-debit payments will prorate to the loans listed in the auto-debit agreement. Online payment allocation is determined when you submit the payment.

Nonconforming payments without instructions: Nonconforming payments of more or less than the installment amount affect future bills. Paying less than the installment amount may result in late charges, negative credit reporting and the addition of unpaid amounts to the next bill. Paying more than the installment amount will cause your account to be paid ahead. Paid ahead means your next bill will reflect only the unpaid portion, which could be as low as \$0.00. To have the paid ahead status removed and your billing statement reflect the full monthly installment amount, please contact us.

Payments that cause your account to be paid ahead do not stop the accrual of interest. If you choose to skip a monthly payment, all unpaid interest must be satisfied before funds are applied to the principal of your loans.

How would you like your nonconforming payment posted? Payment allocation instructions are accepted with any payment, including payments equal to, less than or more than the installment amount. You may allocate a one-time payment or all future payments.

One-Time Payment Allocation Instructions: Allocate an *online payment* by choosing the "Specify Loan Payment Amounts" when making a payment at www.AspireServicingCenter.com. Allocate a *phone payment* after you enter your payment amount when using the automated phone system or speaking with a customer service representative. Allocate a *mailed payment* by including instructions on a **separate sheet** of paper that includes your Aspire Servicing Center account number.

Standing Payment Instructions: To designate all future payments to be allocated the same, upload, fax or send the Future Payment Allocation Form found at www.AspireServicingCenter.com or send signed instructions that include your Aspire Servicing Center account number to the payment address.

Payments in Full: The loan balance listed on the front of this bill is **not** a valid payoff amount. Call us for an accurate payoff amount. Be aware that interest accrues daily. Insufficient payoff amounts may be returned. Send payments in full to: Special Handling, Aspire Servicing Center, Attn: Payment Processing Supervisor, 6775 Vista Drive, West Des Moines IA 50266-9305

PAYMENT ASSISTANCE

If you are unable to afford your current monthly installment amount, other options may be available to you. You may be eligible for one or more of these repayment plans that may lower your payment: Graduated, Extended, Income Sensitive and Income-Based. Income-Based Repayment may have monthly payments as low as \$0.00. You may change your repayment plan at any time. To learn more about repayment options and changing your repayment plan, contact us. You may also access the U.S. Department of Education's website at www.studentaid.ed.gov.

If you face financial difficulty, you may qualify for assistance to temporarily suspend monthly payments. To determine if you qualify, contact us. Interest may continue to accrue during assistance. You have the right to discontinue assistance at any time.

Customer Service

If you need help understanding your bill or have questions regarding your account visit www.AspireServicingCenter.com or call us at (800) 243-7552 8 a.m. to 7 p.m. (Central time) Monday – Thursday or 8 a.m. to 5 p.m. (Central time) Friday.

Correspondence Address
Aspire Servicing Center
P.O. Box 659705
West Des Moines, IA 50265-0970

Payment Address
Aspire Servicing Center
P.O. Box 659701
West Des Moines, IA 50265-0970

Servicemembers and Family
To learn more about benefits available to you, please call us or visit www.AspireServicingCenter.com/militarybenefits

View the privacy policy for your loans at www.AspireServicingCenter.com/PrivacyNotices.

Simple. Secure. Saves Paper.

Receive billing statements and account correspondence electronically: www.AspireServicingCenter.com/paperless.

UPDATE YOUR CONTACT INFORMATION: Indicate your new address, phone or email information in the space below. You authorize Aspire Servicing Center to contact you regarding your loan(s) at the number(s) provided on this form or any future number that you provide for your cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages. If your name has changed, please provide proof, such as a copy of a Social Security card, marriage license, divorce decree or court order specifying a name change, or driver's license.

Name _____ Account Number _____

Address _____

City _____ State _____ ZIP _____

Country _____ Email _____

Home Phone _____ Alt. Phone _____