



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

July 26, 2017

MONTHLY *DIRECT DEBIT* BILL

Name: ADANE M GEBRESENBET

Account Number: 32 8764 4734

Payment Summary

Last Payment Received	07/16/2017
Current Payment Due	\$331.85
Additional <i>Direct Debit</i> Amount Requested	\$33.63
Total to be Extracted on 08/16/2017	\$500.00

YOUR LOAN DETAILS

Date Disbursed	Loan Program	Original Balance	Current Balance	Outstanding Interest	Interest Rate	Monthly Payment	Current Due
09/21/2012	DLSTFD	\$3,500.00	\$3,344.88	\$2.88	3.150%	\$35.30	\$25.10
02/25/2013	DLSTFD	\$1,000.00	\$955.63	\$0.82	3.150%	\$10.08	\$7.16
09/17/2013	DLSTFD	\$4,500.00	\$4,316.12	\$4.26	3.610%	\$46.48	\$33.08
09/16/2014	DLSTFD	\$5,500.00	\$5,186.56	\$6.26	4.410%	\$57.84	\$41.16
08/18/2015	DLSTFD	\$5,500.00	\$5,181.20	\$5.73	4.040%	\$56.86	\$40.46
02/25/2013	DLUNST	\$2,500.00	\$2,969.05	\$5.32	6.550%	\$36.27	\$25.79
09/17/2013	DLUNST	\$6,000.00	\$6,286.04	\$6.21	3.610%	\$67.69	\$48.17
09/16/2014	DLUNST	\$7,000.00	\$7,201.25	\$8.70	4.410%	\$80.31	\$57.15
08/18/2015	DLUNST	\$7,000.00	\$6,883.49	\$7.61	4.040%	\$75.54	\$53.78

Since you are enrolled in *Direct Debit*, we will automatically extract your monthly payment amount and any additional amount you requested totaling \$500.00.

You previously made payments in excess of the amount that was due. Therefore, you currently have a reduced payment due this month. If you would like to suspend this month's *Direct Debit* service, please contact us at least 3 business days prior to your due date.

#BWBBCFT
#B705 2532 1507 26L7#
ADANE M GEBRESENBET
5981 GRAND BANKS RD
COLUMBIA MD 21044-2733

Total paid since your last statement		\$500.00
Interest Satisfied		\$144.62
Principal Satisfied		\$355.38

As of today, you've paid on your loans		\$3,865.48
Total Interest Satisfied		\$1,270.55
Total Principal Satisfied		\$2,594.93



Need help understanding your bill?
Visit **MyFedLoan.org/Bill**.

HOW TO PAY

- **Pay Automatically:** Enroll at **MyFedLoan.org** to save 0.25% off your interest rate for using *Direct Debit* (our FREE automated payment service)!
- **Pay Online:** **MyFedLoan.org**
- **Pay by Phone:** **800 699 2908**
- **Pay by Mail:** **Department of Education
FedLoan Servicing
P.O. Box 530210
Atlanta, GA 30353-0210**

Include your account number on a check or money order made payable to **FedLoan Servicing**. *Do not send cash*. Only send payments to this address. All other communications, including payment application instructions, should be sent to the correspondence address.

Payment Processing: It may take a few days for the payment to be posted to your account. Once we are notified of the payment, we will update your account and the payment will be effective the day it was received.

PAYMENT OPTIONS

If you can't afford your student loan payments, there are different directions you can take, such as:

- Lower your monthly payments
- Temporarily postpone your payments*
- Change your payment due date
- Reduce or "cancel" your loan*

* Subject to eligibility requirements

You can change your repayment plan at any time. Both FFELP and Direct Loans are eligible for Standard, Graduated, 25-Year Extended (fixed or graduated), and Income-Based plans. The Income-Sensitive plan is only available to FFELP borrowers. Direct Loan borrowers are eligible for Pay As You Earn, Revised Pay As You Earn and Income-Contingent Repayment plans.

Borrowers making payments toward Public Service Loan Forgiveness (PSLF): You can change your repayment plan at any time. To view eligible repayment plans for PSLF, visit **MyFedLoan.org/PSLF**. *REMEMBER: If you want to receive the most benefits from the PSLF Program, you should select a Pay As You Earn, Revised Pay As You Earn, Income-Based, or Income-Contingent plan.*

For additional payment plan information, or to request a plan, call us or visit **MyFedLoan.org/PaymentPlans**. You can also explore your options at the U.S. Department of Education's website: **studentaid.gov**.

GENERAL INFORMATION

Payment Application: We apply payments first to outstanding accrued interest, then to principal balance, unless fees have been assessed. To learn more about how your payments are applied and targeting payments, visit **MyFedLoan.org/PaymentApplication**.

Payments In Full: The balance on this bill is not a valid payoff amount, as it may not account for all accrued interest or fees. For a valid payoff amount, select Payoff within Account Access at **MyFedLoan.org** or contact us at **800.699.2908**. Portions of a consolidation (such as subsidized and unsubsidized) must be treated as one loan.

Paid Ahead Status: Unless you specify otherwise, we apply payments in excess of the amount due first to outstanding installments, then future bills. *EXCEPTION: if you are billed for \$0.00 under an Income-Driven Repayment plan, payments will not satisfy future bills.* If your paid ahead amount only partially satisfies a future bill, your Total Amount Due will be the portion not satisfied by your paid ahead amount.

If you've satisfied a full future bill, your amount due could be \$0.00. While paid ahead, you should continue to make payments since interest will continue to accrue on your outstanding principal balance.

Authorization for Electronic Debit: If you pay by check, you authorize us to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. This can mean that funds are withdrawn the day we receive your check and/or that you will not receive your check back from your financial institution.

Consumer Reporting Agencies: We report information about loans to the nationwide consumer reporting agencies. Late payments, missed payments or other defaults may be reflected in your credit report and the credit report for any other party to the loans.

Document Format: 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 **800.699.2908** or by email at **AccountInfo@MyFedLoan.org**. FedLoan Servicing 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.

Questions?

Visit **MyFedLoan.org** or call us toll-free at **800.699.2908 Mon - Fri 8 AM to 9 PM (ET)**.

Correspondence Address: FedLoan Servicing
PO Box 69184
Harrisburg, PA 17106-9184

Credit Dispute: FedLoan Servicing
PO Box 60610
Harrisburg, PA 17106-0610

Do not send payment to these addresses. This will cause a delay and could cause your loans to show past due.

Save Time and Money at MyFedLoan.org

• Make Payments • Explore Repayment Plan Options • Update Contact Information • Review Account History • Go Paperless

Attention Service Members

Learn about the benefits that you may be eligible for, including the Service members Civil Relief Act (SCRA), at **MyFedLoan.org/Benefits**.



Do you work in Public Service?

Your qualifying employment may make you eligible for loan forgiveness on your Direct Loans. Learn more about eligibility for Public Service Loan Forgiveness (PSLF) at **MyFedLoan.org/PSLF**.



