



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

February 7, 2022

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**CONGRATULATIONS
ON YOUR RECENT
CONSOLIDATION!**

Account Number: [REDACTED] 2105

We completed the consolidation of your student loans. Please review the enclosed summary which details the loans that are included in your Direct Consolidation Loan. Please note it may take up to 60 days for your underlying loans to show paid in full with your servicer. During this time you may see duplicate balances which will be resolved once all consolidation payments have posted.

IMPORTANT: If you forgot to include any loans on your application, you can download a Request to Add Loans form through Account Access at [MyFedLoan.org](https://www.myfedloan.org). You can add loans to your Direct Consolidation Loan up to 180 days after your disbursement date, 02/07/2022.

If you haven't already received your detailed repayment terms, expect to see them in the next few days. When the time comes, send your loan payments to us using the information below. For speed and security, always use your account number: [REDACTED] 2105 when corresponding with us.

- You may want to consider signing up for automatic debit (*Direct Debit*) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction. Visit [MyFedLoan.org/DirectDebit](https://www.myfedloan.org/DirectDebit) for more information.
- If you made your payments to another servicer using a bill payment provider, don't forget to update the information on file with them so that future payments will be sent to FedLoan Servicing.

Ways To Pay:

Pay Online: [MyFedLoan.org](https://www.myfedloan.org)
Pay By Phone: 800-699-2908
Pay By Mail: Department of Education
FedLoan Servicing
PO Box 790234
St. Louis, MO 63179-0234

Include your account number on a check or money order made payable to FedLoan Servicing.

Still Interested in Public Service Loan Forgiveness? You indicated on your consolidation application that you were interested in the Public Service Loan Forgiveness (PSLF) program. Payments that you make on your new Direct Consolidation Loan could count as "qualifying payments" for PSLF! You should complete and submit a Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form), and we can start tracking your qualifying payments!

PKXJ8 FK05BCNDSB [REDACTED] 2105 ENOTIFY 83000000653800259 20220207061029 20220207061937

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

[MyFedLoan.org](https://www.myfedloan.org)

Use the following resources for additional PSLF information including program requirements, forms, FAQs, and more!

- [StudentAid.gov/PSLF](https://studentaid.gov/PSLF) - Complete the PSLF Form electronically
- [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) - Information on PSLF and TEPSLF
- [MyFedLoan.org/PSLF](https://myfedloan.org/PSLF) - Upload your completed document after your employer certifies your employment.

Additional Information

- To have the highest possible balance forgiven after you make 120 qualifying monthly payments while employed with a qualifying employer, you should repay your loans under an Income-Driven Repayment plan (Pay As You Earn, Revised Pay As You Earn, Income-Based Repayment, or Income-Contingent Repayment) which reduces your qualifying monthly payment to the lowest eligible payment possible.

Teaching at an eligible Title I School or Educational Service Agency?

If you teach full-time for five complete and consecutive academic years in a low-income elementary school, secondary school, or educational service agency, you may be eligible for forgiveness of up to \$17,500 on your Direct Loan or FFEL program loans. See [StudentAid.gov/teach-forgive](https://studentaid.gov/teach-forgive) for more information and a form you can fill out when you have completed your teaching service.

Consolidation Loan Details

New Consolidation Details

Loan Program	Disbursement Date	Balance	Interest Rate	Portion
DLSCNS	02/07/2022	\$42,030.45	5.500%	Subsidized
DLUCNS	02/07/2022	\$62,337.44	5.500%	Unsubsidized

Total Consolidation Loan Balance	\$104,367.89
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Loans Included In Your Consolidation

Disbursement Date	Previous Loan Holder	Balance	Interest Rate	Portion
04/09/2009	DEPT OF ED-FEDLOAN S	\$25,681.47	4.250%	Subsidized
04/09/2009	DEPT OF ED-FEDLOAN S	\$9,225.05	4.250%	Unsubsidized
06/11/2012	DEPT OF ED-FEDLOAN S	\$1,482.71	6.800%	Subsidized
06/11/2012	DEPT OF ED-FEDLOAN S	\$3,902.97	6.800%	Subsidized
06/19/2012	DEPT OF ED-FEDLOAN S	\$5,384.73	6.800%	Subsidized
02/06/2013	DEPT OF ED-FEDLOAN S	\$11,023.13	6.800%	Unsubsidized
01/21/2020	DEPT OF ED-FEDLOAN S	\$9,018.17	6.080%	Unsubsidized
05/22/2020	DEPT OF ED-FEDLOAN S	\$4,314.87	6.080%	Unsubsidized
09/09/2020	DEPT OF ED-FEDLOAN S	\$17,130.07	4.300%	Unsubsidized
08/21/2009	NAVIENT SOLUTIONS, I	\$2,722.19	5.600%	Subsidized
07/22/2009	NAVIENT SOLUTIONS, I	\$2,856.38	5.600%	Subsidized
08/21/2009	NAVIENT SOLUTIONS, I	\$4,529.20	6.800%	Unsubsidized
07/22/2009	NAVIENT SOLUTIONS, I	\$7,096.95	6.800%	Unsubsidized