



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

**CONGRATULATIONS
ON YOUR RECENT
CONSOLIDATION!**

November 24, 2015

#BWBBCFT
#B631 4826 0111 24L9#
S [redacted] I [redacted]

Account Number: [redacted] 4056

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.

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. You can add loans to your Consolidation Loan up to 180 days after your disbursement date, 11/23/2015.

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] 4056 when corresponding with us.

Ways To Pay

- Automatic Debit:** You may want to consider signing up for automatic debit (*Direct Debit*) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction.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 for more information.
- Third Party Bill Payer:** 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.
- Pay Online:** MyFedLoan.org
- Pay By Phone:** 800-699-2908
- Pay By Mail:** Department of Education
FedLoan Servicing
PO Box 530210
Atlanta, GA 30353-0210

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 Consolidation Loan could count as "qualifying payments" for PSLF! We attached the Employment Certification Form (ECF) for you to complete and return to us so we can start tracking your qualifying payments!

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 717-720-1628 | 711

MyFedLoan.org

Privacy Notice: Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and can be viewed anytime at MyFedLoan.org/PrivacyPolicy. We will mail you a copy if you contact us.

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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, Income-Based Repayment, or Income-Contingent Repayment) which reduces your qualifying monthly payment to the lowest eligible payment possible.

Visit [MyFedLoan.org/PSLF](https://www.myfedloan.org/PSLF) for more information or to determine if your employment qualifies!

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	11/23/2015	\$20,080.35	6.875%	Subsidized
DLUCNS	11/23/2015	\$65,924.70	6.875%	Unsubsidized

Total Principal and Interest	\$86,005.05
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Loans Included in Your Consolidation

Disbursement Date	Previous Loan Holder	Balance	Interest Rate	Portion
12/11/2002	AMERICAN EDUCATION S	\$20,080.35	6.875%	Subsidized
12/11/2002	AMERICAN EDUCATION S	\$65,924.70	6.875%	Unsubsidized

Click the following link to access your form: [Employment Certification Form](#)