



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

April 16, 2021

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G [REDACTED] A [REDACTED]
[REDACTED]

**YOUR CONSOLIDATION
REQUEST IS
ALMOST COMPLETE!**

Account Number: [REDACTED] 6278

We are in the process of completing the consolidation of your student loans.

What do I need to do? Please review the Consolidation Loan Details section of this letter for a summary of the loans we will consolidate, and if applicable, loans that are not eligible to consolidate at this time. Also, please review the repayment plan selected for your new loan.

- **You have 10 business days from the date of this letter to inform us if you wish to change or cancel your request to consolidate.**
- If you forgot to include any loans on your application or wish to remove any loans from the consolidation, please contact us **IMMEDIATELY**. After your Consolidation Loan is disbursed, you will need to submit a Request to Add Loans form for any loans that were not included.
- After the consolidation process is complete, we are not able to "unconsolidate" your new Direct Consolidation Loan.
- If any loans are not eligible to consolidate, we will list the reason in the Loans Not to be Consolidated chart. If you believe the Reason Not Added is incorrect, please contact us. If you do not want these loans included in your consolidation, no action is required. If the loans have become eligible and you still want to have the loans consolidated, please submit a Request to Add Loans form or a new Direct Loan Consolidation application as outlined below.
- Consolidation loans that contain Direct PLUS Loans or FFEL Program PLUS Loans made to parent borrowers requesting an Income Driven Repayment plan are only eligible for ICR. They may not be repaid under the REPAYE, PAYE, or IBR plans.

Keep in mind you can only add eligible loans to your Consolidation Loan within 180 days of your original disbursement date.

- If you are within 180 days of the disbursement date and would like to include eligible loans, please sign in to Account Access at MyFedLoan.org to download the Request to Add Loans form.
- If it is past 180 days of the disbursement date and you would like to include eligible loans, you need to submit a new Direct Loan Consolidation application. We recommend that you submit your new application electronically by signing in to StudentAid.gov. If you prefer, paper applications are available for download in the Repayment and Consolidation section of StudentAid.gov.
- Please print, complete, and return paper forms via fax or mail to:

FAX: 717-720-1628

MAIL: FedLoan Consolidation Department

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

MyFedLoan.org

PO Box 69186
Harrisburg, PA 17106-9186

- If you need assistance with obtaining a new request form, or believe that your request was denied in error, please contact us. If you submit a new form, be sure it is complete and legible. If we are unable to read it or it is incomplete, you will be required to submit another form.

Note: If you were notified that you're required to choose an Income-Driven Repayment (IDR) plan in order to consolidate one or more of your loans, and we have not received your complete IDR plan request form, the affected loans are listed as "Loans not to be Consolidated" on the next page. We still need your complete IDR plan request form, including your income documentation, in order to consolidate these loans. You can submit these documents electronically by signing in to [StudentAid.gov](https://studentaid.gov) at any time.

What happens next? After the consolidation process is complete, we will provide you with detailed information about your new Direct Consolidation Loan and monthly payment amount.

Consolidation Loan Details

Loans to be Consolidated

Existing Account	Disbursement Date	Loan Holder Name	Balance	Interest Rate	Portion
Unknown	04/29/2013	DEPT OF ED-FEDLOAN S	\$31,008.27	4.875%	Subsidized
Unknown	04/29/2013	DEPT OF ED-FEDLOAN S	\$27,803.45	4.875%	Unsubsidized
Unknown	11/20/2017	DEPT OF ED-FEDLOAN S	\$7,757.82	6.000%	Unsubsidized
Unknown	11/12/2018	DEPT OF ED-FEDLOAN S	\$13,886.44	6.600%	Unsubsidized

Loans Not to be Consolidated - Not Applicable

Student Loan Debt Summary

Included in Consolidation	\$80,455.98
Not Included in Consolidation	\$0.00
Consolidation Interest Rate	5.375%
Total	\$80,455.98

Repayment Plan Information

When you completed your consolidation application, you were able to select the repayment plan that best works for you. If you requested a specific plan, we made every effort to honor your request.

Repayment Plan You Selected: Revised Pay As You Earn

Repayment Plan For Your Direct Consolidation Loan: Revised Pay As You Earn

Other Repayment Plan Options

We want to make sure that you are aware of all of the available plans for your new Consolidation Loan. Review your options below to get an idea of the difference in payment amounts and total amount to be repaid for each of the plans.

Please keep in mind that we are **estimating** your payment amount and term for each of the plans, so the repayment details you receive may be different from the estimates in this letter. When your loan is disbursed, we will determine your repayment terms considering all of your account details at that time, and send you confirmation of your repayment plan details.

Good to Know: You can request to change your repayment plan at any time!

Repayment Plan	Number of Payments	Initial Payment	Maximum Payment	Total Interest to be Repaid	Total to be Repaid
Standard	360	\$450.53	\$450.53	\$81,730.59	\$162,186.57
Graduated	360	\$367.28	\$623.80	\$94,169.54	\$174,625.52
Extended Fixed	300	\$488.08	\$488.08	\$65,966.19	\$146,422.17
Extended Graduated	300	\$367.28	\$750.77	\$78,468.86	\$158,924.84
Income- Based Repayment*	To Be Determined	\$0.00	To Be Determined	To Be Determined	To Be Determined
Income- Contingent Repayment*	To Be Determined	\$0.00	To Be Determined	To Be Determined	To Be Determined
Revised Pay As You Earn*	To Be Determined	\$0.00	To Be Determined	To Be Determined	To Be Determined

* As part of an Income-Driven Repayment (IDR) plan, you are required to recertify annually. Since you will need to provide income and family size documentation each year, we are not able to provide you with all of the above details at this time.

Additional Repayment Plan Eligibility Information

We were not able to determine your repayment plan details for the plans listed below because we did not have all of the necessary information or still need additional time to review your income information to determine if you are eligible for the repayment plan listed. We need at least your adjusted gross income and family size to provide you with the plan details. For Pay As You Earn (PAYE), we also need to collect loan details for any loans you may have paid in full prior to your consolidation before we can determine your eligibility. If you are interested in one of these plans, visit [MyFedLoan.org/PaymentPlans](https://www.myfedloan.org/PaymentPlans) and compare your estimated monthly payment for each plan.

- Pay As You Earn

Are You Still Interested in Public Service Loan Forgiveness (PSLF)? If so, you should select an Income-Driven Repayment (IDR) plan to provide you with the most benefit. Some of the other plans are either not eligible for PSLF purposes or would not provide you with a forgiveness benefit based on the program requirements. Visit [MyFedLoan.org/PSLF](https://www.myfedloan.org/PSLF) for more information.