



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

October 16, 2018

[Redacted]  
J [Redacted] C [Redacted]  
[Redacted]

# INCOME-DRIVEN REPAYMENT PLAN RECALCULATED

Account Number: [Redacted] 6063

We recalculated your monthly payment for your Revised Pay As You Earn (REPAYE) plan. We used your income documentation and family size to determine your monthly payment of \$386.06 which is first due on 11/09/2018.\*

Your new monthly payment amount is effective for all payments due between 11/09/2018 and 11/01/2019. You are still responsible for any payments due before 11/09/2018. About 3 months prior to 11/01/2019, we will send you notification letting you know that you are due to recertify (complete a new application and provide updated income documentation). If you do not recertify, any outstanding interest will likely be capitalized and your payment amount may increase.

\* Since you are currently on a deferment or forbearance, you are not due to make your first IDR payment on 11/09/2018. You are not responsible to make payments until your deferment or forbearance ends. If you can make your monthly payments towards forgiveness now, contact us.

### Good to Know

- If your financial circumstances change, you can ask us to recalculate your monthly payment amount at any time by applying online at [StudentLoans.gov](http://StudentLoans.gov) and selecting the third box in Item 1.
- To learn more about loan forgiveness under an IDR plan, including the amount of payments you are required to make, visit [MyFedLoan.org/IDRFAQ](http://MyFedLoan.org/IDRFAQ).
- If you wish to leave an IDR plan, you must have time remaining in the repayment plan you want to change to and your new payment amount will be based on the balance of your eligible loans at the time you leave IDR.
- You will need to recertify your income and family size annually regardless of whether you are in a deferment or forbearance and regardless of whether your income or family size has changed. We will notify you before the date you are required to recertify. If we do not receive your recertification information by the deadline each year, any outstanding interest will capitalize (be added to your principal balance) and you will be placed on the Alternative Repayment plan where your term is based on the lesser of 10 years or the remainder of the 20 or 25 years until forgiveness.

### Loan Information

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLSCNS	05/29/2018	\$33,926.91	4.750%

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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](http://MyFedLoan.org)

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLUCNS	05/29/2018	\$89,206.46	4.750%