

PO BOX 9760
WILKES-BARRE, PA 18773-9760

L [REDACTED] B [REDACTED]
[REDACTED]

L [REDACTED] your Pay As You Earn (PAYE) Repayment plan has been approved on your eligible loans.

Your calculated PAYE plan payment amount: \$61.45
Plan begin date: 01/03/20
Plan end date: 12/03/20

What you need to know

- **You need to renew with documentation of income and certification of family size every year.** If you renew but fail to certify your family size, we must assume a family size of one for the year. We'll send you a reminder prior to the renewal due date.
- **If you don't renew with the above information by the deadline, your payment amount will increase.** Your payments will change to the 10-year standard payment amount calculated at the time that you initially entered the plan and Unpaid Interest will be capitalized (added to your loan balance) up to 10% of the principal balance at the start of the PAYE plan.
- **If your financial situation changes, your Monthly Payment can be recalculated.** If your income changes over the next 12 months, you can submit a request to base your payments off your new information.
- **You can exit the PAYE plan any time you want.** Let us know and we will update your account. When you exit the plan, any Unpaid Interest will be capitalized (added to your loan balance) up to 10% of the principal balance at the start of the PAYE plan.

What to expect

We'll send you a billing statement that shows your new Monthly Payment Amount. If some of your loans are not currently in repayment, such as loans in a deferment, forbearance or paid ahead status, your monthly billing statement(s) will reflect a lower amount due until those loans have entered repayment.

If you don't receive your billing statement before your next due date, please continue making your payments as previously scheduled.

We're here to help

If you have any questions, visit us online or give us a call.

Account number

[REDACTED] 878 - 1

Date

12/24/19

Manage your account online

Navient.com

Contact us

800-722-1300

Monday–Thursday, 8 a.m.–9 p.m.

Friday, 8 a.m.–8 p.m. Eastern

Fax

855-281-1771

Save money with Auto Pay: You may be able to earn an interest rate reduction by enrolling in Auto Pay. To enroll, log in to Navient.com and change your payment settings. Check your online account for benefit eligibility.

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (800) 722-1300, y marque el número correspondiente.

[REDACTED] 7899*



Important disclosure(s)*Credit bureau reporting*

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

Credit reporting accuracy

If you believe the information we are reporting to the consumer reporting agencies is not accurate or is incomplete, or you want to dispute it, please write us. Include your name, address and account number. Please identify the specific information in question, explain the basis of the dispute, and include all supporting documentation to substantiate the basis of the dispute. Mail your letter to: Navient - Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

Servicing of federal student loans

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

Loan Information

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
06/29/18	\$ 70,709.30	\$ 73,093.82	3.875	DLSUBCONS
06/29/18	\$ 65,151.84	\$ 67,578.81	3.875	DLUSUBCONS