



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

**CONGRATULATIONS
ON YOUR RECENT
CONSOLIDATION!**

December 5, 2015

[Redacted]
[Redacted]
[Redacted]

Account Number: [Redacted] 5743

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, 12/04/2015.

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] 5743 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Debit:** You may want to consider signing up for automatic debit (*Direct Debit*) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction.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

Working In Public Service?

If you get a job at a government or not-for-profit organization and repay your loans based on your income, you may qualify for forgiveness of your Direct Loans after 10 years of payments and employment. See StudentAid.gov/publicservice for more information and for a form you can fill out when you start working to receive confirmation that your employment qualifies for the program.

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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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 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	12/04/2015	\$80,622.72	3.625%	Subsidized
DLUCNS	12/04/2015	\$39,707.67	3.625%	Unsubsidized

Total Principal and Interest	\$120,330.39
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Loans Included in Your Consolidation

Disbursement Date	Previous Loan Holder	Balance	Interest Rate	Portion
10/20/1993	NAVIENT SOLUTIONS, I	\$5,042.37	3.120%	Subsidized
01/31/2000	NAVIENT SOLUTIONS, I	\$6,790.72	2.320%	Subsidized
04/02/2009	DEPT OF ED/SALLIE MA	\$30,090.37	4.250%	Unsubsidized
06/18/1997	NAVIENT SOLUTIONS, I	\$10,646.83	3.120%	Subsidized
05/06/1996	NAVIENT SOLUTIONS, I	\$3,707.93	3.120%	Unsubsidized
02/20/1995	HOLY CROSS COLLEGE	\$658.93	5.000%	Unsubsidized
12/09/1996	NAVIENT SOLUTIONS, I	\$3,871.50	3.120%	Subsidized
04/02/2009	DEPT OF ED/SALLIE MA	\$25,644.47	4.250%	Subsidized
02/26/1996	NAVIENT SOLUTIONS, I	\$3,369.21	3.120%	Subsidized
03/01/1996	NOTRE DAME	\$5,250.44	5.000%	Unsubsidized
02/05/1999	NAVIENT SOLUTIONS, I	\$13,386.44	2.320%	Subsidized
09/11/1996	NAVIENT SOLUTIONS, I	\$6,789.89	3.120%	Subsidized
09/22/1994	NAVIENT SOLUTIONS, I	\$5,081.29	3.120%	Subsidized

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