



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

July 1, 2016

[REDACTED]
N [REDACTED] II [REDACTED]
[REDACTED]

INCOME-DRIVEN REPAYMENT PLAN RECALCULATED

Account Number: [REDACTED] 4973

We recalculated your monthly payment for your Income-Based Repayment (IBR) plan. We used your income documentation and family size to determine your monthly payment of \$0.00 which is first due on 07/25/2016.

Your new monthly payment amount is effective for all payments due between 07/25/2016 and 07/01/2017. You are still responsible for any payments due before 07/25/2016. About 3 months prior to 07/01/2017, 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 or you no longer have a partial financial hardship (PFH), your payment amount will likely be \$555.20.

Good to Know

- We may have applied a forbearance to cover any payments due prior to processing your request.
- We will continue to send you a monthly statement even though your monthly payment is \$0.00 .
- If your financial circumstances change, you can ask us to recalculate your monthly payment amount at any time by applying online at 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.
- If you request to change your repayment plan to a plan other than the standard repayment plan you must first make one payment under the standard repayment plan OR make a payment under a reduced payment forbearance of at least \$5.00.
- 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).

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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 717-720-1628 711

MyFedLoan.org

Loan Information

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLSCNS	05/12/2015	\$17,664.19	6.875%
DLUCNS	05/12/2015	\$32,569.58	6.875%