

January 26, 2023

ACCT NUMBER: [REDACTED] 2903

[REDACTED]
M [REDACTED] M [REDACTED]
[REDACTED]

Welcome to MOHELA!

Congratulations, your new consolidation loan was recently disbursed. The U.S. Department of Education (ED) recently assigned your new federal consolidation student loan to MOHELA for servicing. As a contractor for ED, we want to take this opportunity to welcome you to MOHELA. We are here to help you manage repayment of your federal consolidation student loan.

Actions Required

- Refer to MOHELA's contact information.
 - Direct your federal student loan payments and correspondence using the "How to Pay" information.
 - Direct account questions to MOHELA using the "How to Contact Us" information.
- Review the enclosures and important information to help manage your student loan.

Important Information

- Within 60 days of the consolidation disbursement, your first payment will be due and repayment information will be sent to you by MOHELA. **Be aware that no payment is due currently due to the current COVID-19 payment pause. If you would like to make a payment you may do so at any time. For more information, please visit <https://www.mohela.com/DL/resourceCenter/covid19.aspx>.**
- Within 30-60 days, the consumer credit reporting agencies will be notified that MOHELA is servicing your new loan and account activity is scheduled to be reported monthly thereafter.
- If all of your eligible loans were not included in the consolidation and you wish to add loans, you must add them within 180 days of your loan disbursement. Please visit mohela.com/consolidation to learn more.
- Your loan may be eligible for various repayment plans and forgiveness options. Learn more at mohela.com.

Contact Us or Make a Payment

How to Contact Us:

- Log in to mohela.com
- Call 888.866.4352 or 636.532.0600 TDD/TTY: 711 7 a.m. to 10 p.m. CT Monday-Friday 9 a.m. to 1 p.m. CT Saturday
- Fax to 866.222.7060 or 636.787.2790
- Mail to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005

OS06BCNSLW

86000000052307384

How to Pay:

- Sign into mohela.com and select "Make a Payment"
- MOHELA's iOS or Android App
- Automated phone system 24/7 at 888.866.4352
- Use your bank's online bill pay service
- Mail to Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233
- Please include your account number with your payment. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.
- Enroll in Auto Debit on mohela.com to begin receiving a 0.25% interest rate reduction during active repayment.

MOHELA is here to help answer questions about your new consolidation loan and to help you manage loan repayment. We look forward to providing you with excellent service!

Your MOHELA Servicing Team
Enclosure

Successfully Manage Your Loans

Call Us With Any Servicing Questions - *We're here to help!*

Create an Online Account at mohela.com - *This is a great way to stay on top of your loans!*

- Review loan details (balance, accrued interest, etc.)
- Update your contact information
- Enroll in and manage notifications
- Sign up for Go Paperless electronic correspondence for quicker account updates
- Complete prefilled forms and upload forms for processing
- Make payments
- Enroll in Auto Debit
- Visit our Info Center to learn about student loan resources and repayment benefits

On the Go - *Use our mobile app for easy account access.*

Don't Be Scammed - *We are the official servicer for your student loan account. Our services are FREE!* Document preparation and debt relief companies may contact you to help complete paperwork, lower your payment, and/or provide loan forgiveness. They will charge you a fee for services that we are required to provide you for FREE as your federal servicer contracted by the U.S. Department of Education's Office of Federal Student Aid.

Learn About Student Loans & Your Benefits

Public Service Loan Forgiveness (PSLF) - If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

The Limited PSLF Waiver

The time-limited changes to the Public Service Loan Forgiveness (PSLF) Program rules, referred to as the limited PSLF waiver, allowed borrowers to receive credit for past periods of repayment that otherwise would not qualify for PSLF. This opportunity was announced on Oct. 6, 2021, and ended on Oct. 31, 2022. Beginning Nov. 1, 2022, the normal program requirements for PSLF and TEPSLF resumed.

If you have completed one of the actions below, you will still receive the benefits of the limited PSLF waiver, if your PSLF form is later approved:

- You used the PSLF Help Tool on or before Oct. 31, 2022, to generate a PSLF form that you still plan to submit to MOHELA for processing, and that form is eventually approved.
- You used the PSLF Help Tool by Oct. 31, 2022, and have a pending review of your employer's eligibility and ED later determines your employer is eligible.
- You submitted a manual PSLF form (not generated by the PSLF Help Tool) with your employer's signature that must be dated on or before Oct. 31, 2022, and this form is later approved.

If you used the PSLF Help Tool on or after Nov. 1, 2022, to complete the steps and either generate a new PSLF form or request a review of your employer's eligibility, then the normal PSLF or TEPSLF program requirements apply.

If you submitted a new manual PSLF form signed by your employer's authorized official on or after Nov. 1, 2022, the normal program requirements for PSLF and TEPSLF apply.

Log into mohela.com to monitor your progress as adjustments continue to be made to your account. To learn more about the limited PSLF waiver and any action you need to take to benefit from it, visit StudentAid.gov/pslfwaiver.

Teacher Loan Forgiveness - *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/manage-loans/forgiveness-cancellation/teacher for more information and a form you can fill out when you have completed your teaching service.*

Additional Student Loan Benefits - *Throughout the life of your loan, you may qualify for a variety of student loan benefits including repayment plans offering payments as low as \$0 which may lead to forgiveness. Additional benefits may include deferments and forbearances to postpone payments, Auto Debit interest rate reduction during repayment, loan forgiveness and discharge programs, military benefits and more. Learn about your benefits on mohela.com/InfoCenter.*

LOAN INFORMATION

Loan Sequence Number	Loan Program	Disbursement Date	Current Principal Balance
15	DLUCNS	01/10/2023	\$62,854.93
16	DLSCNS	01/10/2023	\$2,179.07