

November 9, 2023

ACCT NUMBER: [REDACTED] 6268

J [REDACTED] H [REDACTED]  
[REDACTED]

**Congratulations, Your New Consolidation Loan Was 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 listed below
  - 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, repayment information will be sent to you by MOHELA.
- Within 30-60 days, the consumer Credit Reporting Agencies (CRAs) will be notified that MOHELA is servicing your new loan and account activity is scheduled to be reported monthly thereafter.
- If all 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 the Loan Consolidation page at [mohela.com](http://mohela.com) to learn more.
- Your loan may be eligible for various repayment plans and forgiveness options. Learn more at [mohela.com](http://mohela.com).

**CONTACT US OR MAKE A PAYMENT**

For account information, or to submit documentation, you may contact MOHELA using the following methods:

**Web:** [www.mohela.com](http://www.mohela.com)

**Phone:** 1-888-866-4352 or 636-532-0600  
TDD/TTY: 711

**Fax:** 1-866-222-7060 or 636-787-2790

**Mail:** Department of Education/MOHELA  
633 Spirit Drive, Chesterfield, MO 63005

You may make a payment to MOHELA using one of the options below:

- Sign in to [mohela.com](http://mohela.com) and select "Make a Payment;"
- Use MOHELA's iOS or Android App;
- Pay via our automated phone system 24/7 at 1-888-866-4352;
- Use your bank's online bill pay service;

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- Enroll in Auto Debit on [mohela.com](http://mohela.com) to begin saving 0.25% on your interest rate during active repayment periods;
- Mail payments to:  
Department of Education/MOHELA  
P.O. Box 790233, St. Louis, MO 63179-0233

**Note:** Please include your account number with your payment. All payments must be withdrawn from U.S. financial institutions or TD Bank in U.S. currency.

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

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

**California residents:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**Massachusetts residents:** If you are struggling with your student loans, please visit [www.mass.gov/ago/studentloans](http://www.mass.gov/ago/studentloans) to get help from the Ombudsman's Student Loan Assistance Unit.

## Successfully Manage Your Loans

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

**Create an Online Account at [mohela.com](https://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.

### **Beware of Scams!**

You never have to pay for help with your federal student loans. Contact us for free help with questions or concerns about your loans. Learn more about how you can protect yourself from scams at [StudentAid.gov/resources/scams](https://StudentAid.gov/resources/scams).

## 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 Has Ended and Payment Count Adjustments Are Underway**

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 on Nov. 1, 2022, the normal program requirements for PSLF and Temporary Expanded PSLF (TEPSLF) resumed.

Although the time-limited changes ended on Oct. 31, 2022, borrowers who work in public service may have another opportunity to have their payment count increased under Payment Count Adjustments Toward Income-Driven Repayment and Public Service Loan Forgiveness Programs announced by the Department of Education (ED). Through this account adjustment, borrowers with Direct Loans will be provided with many of the same benefits that were available under the limited PSLF waiver.

These changes will be applied automatically to all PSLF-eligible Direct Loans, including consolidated and unconsolidated parent PLUS loans. If you believe you might benefit, you should use the PSLF Help Tool to certify periods of employment and track your progress toward forgiveness.

Borrowers with commercially or federally held FFEL loans who consolidate those loans into Direct Consolidation Loans before the end of the year will also get PSLF credit under the account adjustment if all PSLF requirements are met. Learn more about this opportunity.

**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](https://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](https://mohela.com/InfoCenter).

**LOAN INFORMATION**

<b>Owner Name</b>	<b>Loan Program</b>	<b>Date Disbursed</b>	<b>Principal Balance</b>	<b>Outstanding Interest</b>
DEPT OF EDUCATION	DLSCNS	10/30/2023	\$46,405.24	\$0.00
DEPT OF EDUCATION	DLUCNS	10/30/2023	\$61,273.60	\$0.00



## FACTS

### WHAT DOES THE U.S. DEPARTMENT OF EDUCATION (Dept. of Ed) DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and account transactions
- Credit history information

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the Dept. of Ed chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Dept. of Ed share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call MOHELA at 1-888-866-4352 or go to [mohela.com](http://mohela.com)

## Who we are

Who is providing this notice?

The U.S. Department of Education (Dept. of Ed)

## What we do

How does the Dept. of Ed protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does the Dept. of Ed collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or open an account
- provide account information or give us your contact information
- pay us by check

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *The Dept. of Ed has no affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Dept. of Ed does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Dept. of Ed doesn't jointly market.*