



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

November 2, 2018

[Redacted]  
J [Redacted] R [Redacted]  
[Redacted]

# INCOME-DRIVEN REPAYMENT PLAN RECALCULATED

Account Number: [Redacted] 6283

We recalculated your monthly payment for your Revised Pay As You Earn (REPAYE) plan. We used your income documentation and family size to determine your monthly payment of \$0.00 which is first due on 12/13/2018.

Your new monthly payment amount is effective for all payments due between 12/13/2018 and 12/01/2019. You are still responsible for any payments due before 12/13/2018. About 3 months prior to 12/01/2019, 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, any outstanding interest will likely be capitalized and your payment amount may increase.

### Good to Know

- 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](http://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](http://MyFedLoan.org/IDRFAQ).
- 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) and you will be placed on the Alternative Repayment plan where your term is based on the lesser of 10 years or the remainder of the 20 or 25 years until forgiveness.

### Loan Information

Loan Program	Disbursement Date	Current Principal Balance	Interest Rate
DLSCNS	10/30/2018	\$24,812.05	5.000%
DLUCNS	10/30/2018	\$38,624.70	5.000%

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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 | 711

[MyFedLoan.org](http://MyFedLoan.org)