



A Department of Education Servicer



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

DECEMBER 21, 2019

A [REDACTED] S [REDACTED]

[REDACTED]

ACCT NUMBER: [REDACTED] 8601

Your request for a new repayment plan or a recalculation to your current income-driven repayment (IDR) plan has been approved for one or more of your loans.

Repayment Plan: REPAYE  
# of Payments: 12  
First Due Date: 01/15/2020  
Payment Amount: \$121.96

Carefully read this letter and the enclosed Loan Information regarding the plan for your approved loans. If you did not qualify for the plan you requested, you selected more than one plan or MOHELA was unable to place you on the plan you selected, MOHELA may have placed your loan(s) on a different IDR plan. If the repayment plan was not approved for some of your loans and you would like more details, please contact us. Please note that if your plan is not renewed by the deadline for which you will be notified, your payment amount will adjust to approximately \$627.85.

**IMPORTANT INFORMATION**

- **You may make an additional payment(s) or pay your loan(s) in full at any time.** It may benefit you to continue to make monthly payments even though a payment is not due. Please note that for income-driven repayment plans, prepayment can only be made up until the anniversary date for your repayment schedule.
- **Payments that are currently due prior to the due date listed in your Loan Information remain due.** You can confirm whether payments are currently due by logging into [mohela.com](http://mohela.com).
- Annual renewal for the income-driven repayment plan is required. You will be notified prior to the time to renew. If your income or family size changes before your annual renewal, you can submit a new Income-Driven Repayment Plan Request online at [studentloans.gov](http://studentloans.gov) or [mohela.com](http://mohela.com) to have your payment recalculated.
- If you leave your current repayment plan or fail to annually recertify your income by the deadline, interest will be capitalized (added to the principal balance).
- If duplicate requests are received for the repayment plan request, only one request will be processed.

We are here to assist you - please contact us if you have any questions about your repayment plan.

**THINGS TO CONSIDER: Public Service Loan Forgiveness (PSLF)** If you are employed by a government or not-for-profit organization, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness (PSLF) Program. The 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. Learn about PSLF at [studentaid.ed.gov](http://studentaid.ed.gov).

**PROTECTING YOUR PRIVACY -**

View the Privacy Policy on [mohela.com](http://mohela.com). It's also available upon request by calling.

DECEMBER 21, 2019

**LOAN INFORMATION**

<b>LOAN SEQ</b>	<b>OWNER NAME</b>	<b>LOAN PROG</b>	<b>DISB DATE</b>	<b>CURRENT BALANCE</b>
0001	DEPT OF ED	DLUCNS	03/22/2010	\$41,589.72

## HOW TO READ YOUR LOAN INFORMATION

<b>TERM</b>	<b>DESCRIPTION</b>																										
<b>Current Balance</b>	The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.																										
<b>Disbursement Date</b>	Date this specific loan was disbursed.																										
<b>First Due Date</b>	When the payment is due to MOHELA. This date can be affected by deferments/forbearances.																										
<b>Loan Program</b>	This is your loan type.																										
<b>Number of Payments</b>	The amount of payments you will be required to make at the Payment Amount. If the number of months remaining has been extended, you may pay more interest over the life of your loan.																										
<b>Owner Name</b>	The lender of your student loan.																										
<b>Payment Amount</b>	The monthly payment due for this loan. Payment amounts currently due or past due under your prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.																										
<b>Repayment Plan</b>	The repayment plan for this loan (some plans may not be listed here). You may request to change your repayment plan at any time. Each repayment plan has distinct requirements which may result in paying less interest over time or offer greater benefits such as loan forgiveness.																										
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