



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

January 11, 2021

[Redacted]
B [Redacted] D [Redacted]
[Redacted]

**CONGRATULATIONS
ON YOUR RECENT
CONSOLIDATION!**

Account Number: [Redacted] 7159

We completed the consolidation of your student loans. Please review the enclosed summary which details the loans that are included in your Direct Consolidation Loan. Please note it may take up to 60 days for your underlying loans to show paid in full with your servicer. During this time you may see duplicate balances which will be resolved once all consolidation payments have posted.

IMPORTANT: If you forgot to include any loans on your application, you can download a Request to Add Loans form through Account Access at MyFedLoan.org. You can add loans to your Direct Consolidation Loan up to 180 days after your disbursement date, 01/11/2021.

If you haven't already received your detailed repayment terms, expect to see them in the next few days. When the time comes, send your loan payments to us using the information below. For speed and security, always use your account number: [Redacted] 7159 when corresponding with us.

- You may want to consider signing up for automatic debit (*Direct Debit*) to have your payments automatically withdrawn and receive a 0.25% interest rate reduction. Visit MyFedLoan.org/DirectDebit for more information.
- If you made your payments to another servicer using a bill payment provider, don't forget to update the information on file with them so that future payments will be sent to FedLoan Servicing.

Ways To Pay:

Pay Online: MyFedLoan.org
Pay By Phone: 800-699-2908
Pay By Mail: Department of Education
 FedLoan Servicing
 PO Box 790234
 St. Louis, MO 63179-0234

Include your account number on a check or money order made payable to FedLoan Servicing.

Working In Public Service?

If you get a job at a government or not-for-profit organization and repay your loans based on your income, you may qualify for forgiveness of your Direct Loans after 10 years of payments and employment. See StudentAid.gov/publicservice for more information and for a form you can fill out when you start working to receive confirmation that your employment qualifies for the program.

PKXJ8 FK05BCNDSB [Redacted] 7159 FLS1CL 83000000590357838

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 800-699-2908 | International 717-720-1985 | 711

MyFedLoan.org

20210111060403 20210111060829

Teaching at an eligible Title I School or Educational Service Agency?

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/teach-forgive](https://studentaid.gov/teach-forgive) for more information and a form you can fill out when you have completed your teaching service.

Consolidation Loan Details

New Consolidation Details

Loan Program	Disbursement Date	Balance	Interest Rate	Portion
DLSCNS	01/11/2021	\$117,391.44	8.250%	Subsidized
DLUCNS	01/11/2021	\$22,519.01	8.250%	Unsubsidized

Total Consolidation Loan Balance	\$139,910.45
---	---------------------

Loans Included In Your Consolidation

Disbursement Date	Previous Loan Holder	Balance	Interest Rate	Portion
07/10/2001	DEBT MANAGEMENT AND	\$12,415.05	7.000%	Subsidized
10/04/2012	DEBT MANAGEMENT AND	\$22,519.01	8.250%	Unsubsidized
10/04/2012	DEBT MANAGEMENT AND	\$104,976.39	8.250%	Subsidized