



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

August 1, 2018

[Redacted]



**YOUR CONSOLIDATION
REQUEST IS
ALMOST COMPLETE!**

Account Number: [Redacted] 4761

21304302529901



We are in the process of completing the consolidation of your student loans. Please review the enclosed summary which details the loans that are being included in your Direct Consolidation Loan as well as the repayment plan selected for your new loan.

IMPORTANT: If you forgot to include any loans on your application or wish to remove any loans from the consolidation, please contact us IMMEDIATELY. After your Consolidation Loan is disbursed, you will need to submit a Request to Add Loans form for any loans that were not included.

To cancel your consolidation application, visit **MyFedLoan.org** and sign into Account Access, your online account management tool. You have 10 business days from the date of this letter to cancel your application. After the consolidation process is complete, we are not able to "unconsolidate" your new Direct Consolidation Loan.

If you were notified that you're required to choose an Income-Driven Repayment (IDR) plan in order to consolidate one or more of your loans, and we have not received your complete IDR plan request form, the affected loans are listed as "Loans not to be Consolidated" on the next page. We still need your complete IDR plan request form, including your income documentation, in order to consolidate these loans. You can submit these documents electronically by signing in to StudentLoans.gov at any time.

What happens next? After the consolidation process is complete, we will provide you with detailed information about your new Direct Consolidation Loan and monthly payment amount.

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Consolidation Loan Details

Loans to be Consolidated

Existing Account	Disbursement Date	Loan Holder	Balance	Interest Rate	Portion
Unknown	01/28/2010	DEPT OF ED/NELNET	\$8,875.31	6.800%	Unsubsidized
Unknown	01/28/2010	DEPT OF ED/NELNET	\$4,583.74	5.600%	Subsidized

Loans Not to be Consolidated - Not Applicable

Student Loan Debt Summary

Included in Consolidation	\$13,459.05
Not Included in Consolidation	\$0.00
Consolidation Interest Rate	6.500%
Total	\$13,459.05

Repayment Plan Information

When you completed your consolidation application, you were able to select the repayment plan that best works for you. If you requested a specific plan, we made every effort to honor your request.

Repayment Plan You Selected: Revised Pay As You Earn

If we were not able to provide you with the plan you selected, it was either because

- (1) you did not provide us with the necessary income documentation to determine your eligibility; or,
- (2) your loans or income made you ineligible for the plan you selected.

Repayment Plan For Your Direct Consolidation Loan: To Be Determined

Other Repayment Plan Options

We want to make sure that you are aware of all of the available plans for your new Consolidation Loan. Review your options below to get an idea of the difference in payment amounts and total amount to be repaid for each of the plans.

Please keep in mind that we are **estimating** your payment amount and term for each of the plans, so the repayment details you receive may be different from the estimates in this letter. When your loan is disbursed, we will determine your repayment terms considering all of your account details at that time, and send you confirmation of your repayment plan details.

Good to Know: You can request to change your repayment plan at any time!

Repayment Plan	Number of Payments	Initial Payment	Maximum Payment	Total Interest to be Repaid	Total to be Repaid
Standard	180	\$117.24	\$117.24	\$7,643.52	\$21,102.57
Graduated	180	\$74.30	\$213.82	\$9,648.34	\$23,107.39

Additional Repayment Plan Eligibility Information

You are not eligible for the plans listed below based on the loan or income requirements for that specific plan. For more information regarding the eligibility criteria for each of these plans, visit MyFedLoan.org/PaymentPlans.

- Extended Fixed
- Extended Graduated