

PO BOX 9760  
WILKES-BARRE, PA 18773-9760

S [REDACTED] M [REDACTED]  
[REDACTED]

S [REDACTED] your Revised Pay As You Earn (REPAYE) Repayment plan has been approved on your eligible loans.

Your calculated REPAYE plan payment amount: \$0.00  
Plan begin date: 07/25/22  
Plan end date: 06/25/23

#### What you need to know

- **You need to renew with documentation of income and certification of family size every year.** If you renew but fail to certify your marital status or family size, we may assume a family size of one for the year. We'll send you a reminder prior to the renewal due date.
- **If you don't renew with the above information by the deadline, you will be removed from the REPAYE plan.** Your loans will be placed on the alternative repayment plan where payments will reflect the amount necessary to repay the loan in full within the lesser of 10 years or the remainder of your forgiveness period (20 or 25 years). Unpaid interest will be capitalized (added to your loan balance).
- **If your financial situation changes, your Monthly Payment Amount can be recalculated.** If your income changes over the next 12 months, you can submit a request to base your payments off your new information.
- **You can exit the REPAYE plan whenever you want.** Let us know and we will update your account. When you exit the plan, Unpaid Interest will be capitalized (added to your principal balance).

#### What to expect

We'll send you a billing statement that shows your new Monthly Payment Amount. If some of your loans are not currently in repayment, such as loans in a deferment, forbearance or paid ahead status, your monthly billing statement(s) will reflect a lower amount due until those loans have entered repayment.

If you don't receive your billing statement before your next due date, please continue making your payments as previously scheduled.

#### We're here to help

If you have any questions, visit us online or give us a call.

#### Account number

[REDACTED] 3106 - 1

#### Date

07/05/22

**Manage your account online**  
[Aidvantage.com](https://aidvantage.com)

#### Contact us

800-722-1300

Monday 8 a.m. - 11 p.m.  
Tuesday-Friday 8 a.m. - 8 p.m.  
Saturday 10 a.m. - 2 p.m. Eastern

#### Fax

866-266-0178

**Save money with Auto Pay:** You may be able to earn an interest rate reduction by enrolling in Auto Pay. To enroll, log in to Aidvantage.com and change your payment settings. Check your online account for benefit eligibility.



**Important disclosure(s)***Credit bureau reporting*

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

*Credit reporting accuracy*

If you believe the information we are reporting to the consumer reporting agencies is not accurate or is incomplete, or you want to dispute it, please write us. Include your name, address and account number. Please identify the specific information in question, explain the basis of the dispute, and include any supporting documentation necessary to substantiate the basis of the dispute. Mail your letter to: Aidvantage - Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635.

*Servicing of federal student loans*

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Aidvantage, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Aidvantage is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

*Your loan servicer*

Your loans are serviced by Aidvantage (NMLS# 2241381).

**Loan Information**

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
03/10/17	\$ 55,392.48	\$ 60,385.37	0.000	DLUSUBCONS