



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

You'll see this logo if your loans are owned by the Department of Education.

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 IMA BORROWER
 1234 STREET
 CITY, ST ZIP 11111-1111

Questions About Your Statement?

Phone: 888.556.0022
 Email: DLCustomerService@GSMR.org
 Online: GSMR.org

Log In to Your Account at GSMR.org

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Explore options to lower or postpone your payments
- Change your auto debit information

Your Account Is Past Due

Payment is required immediately. If action is not taken now, we will report the delinquency to all national credit bureaus. If this is not resolved, we will assign the loan(s) to the U.S. Department of Education (ED) and report it as defaulted to the credit bureaus. ED may begin proceedings to seize your state and federal income tax refunds and other payments made to you by the federal government, garnish your wages, and assign the loan(s) to the federal government for litigation against you. Please call 1.888.556.0022.

Special Payments

You can designate how extra payment funds are applied anytime by making payments online. Please refer to the Special Payments section on the back side of this statement for more details.

Your Student Loan Account Details
For This Month's Billing Cycle

Account Statement Date

Current Balance **\$19,682.99**

Last Payment Received **\$90.00 on 12/1/2015**

Regular Monthly Payment Amount **\$85.23**

Amount Satisfied by Extra Payment **-\$0.00**

Past Due Amount (if applicable) **+\$106.29**

Current Amount Due \$191.52

We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 3/29/2016.

If you paid more than the amount due for the previous statement, any extra funds will be shown here.

Total loan amount, principal, and interest at the time this statement was generated.

Amount and date of the most recent payment you made on your account.

Your regular monthly payment amount minus any extra payments. Also reflects any additional amount owed if you have past-due payments.

Next Auto Debit \$85.23 on 3/29/2016

This amount may be different than the current amount due if you are paid ahead, are past due, or have elected to pay an additional amount.

If you're signed up for auto debit, you'll see this confirmation.

Auto Debit
ENROLLED

If you are signed up for auto debit, this shows you the amount and date of your debit.

Questions about your payment amount? See the Payments section on the back.

Please detach and send the bottom portion with your payment.

MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: U.S. DEPARTMENT OF EDUCATION

If a check is returned unpaid for non-negotiable funds, it may be re-attempted electronically.

Please write your account number on your check or money order. **DO NOT SEND CASH.**

Amount Enclosed

If you have not signed up for auto debit, this section shows your next due date.

Account **F123456789**

Current Statement Due Date 3/29/2016

Current Amount Due \$191.52

Check this box for change of contact information. See reverse side.

New address or phone number? Log in to GSMR.org to update your information.



U.S. Department of Education
P.O. Box 105291
Atlanta, GA 30348-5291

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Account Snapshot:

Loan Type
 Original Principal Amount
 Lender Name
 Interest Rate
 Daily Interest
 Estimated Interest on Due Date
 Regular Monthly Payment Amount
 Outstanding Principal Balance
 Estimated Payoff Through 3/29/2016
 Repayment Plan

The interest rate listed is the rate set by Congress when you took out your loan, minus any rate-reducing incentives you may have. For those with variable interest, this could change each year on July 1.

Amount of daily interest that will accrue as of the statement due date. This helps you determine how much of your monthly payment goes toward interest.

Total payoff amount as of the date noted. After this date, log in to GSMR.org to view the most current payoff amount.

View the total amount that has been paid on your account since your last statement was issued.

Group A **Group B**

| | | | |
|--------------|------------------|----|------------------|
| DIRECT SUB | 8,500.00 | \$ | 10,730.00 |
| EDDLC | | | 6.0% |
| | | | 2.09 |
| | | | 170.43 |
| | | | 64.90 |
| | | | 11,233.30 |
| | 8,242.22 | \$ | 11,503.73 |
| LOW PAY FORB | | | LOW PAY FORB |
| | 119.67 | \$ | 76.62 |
| | 706.41 | \$ | 1,977.39 |
| | 868.08 | \$ | 2,108.01 |
| | 0.00 | \$ | 0.00 |
| | 0.00 | \$ | 0.00 |
| | 0.00 | \$ | 0.00 |
| | 27.95 | \$ | 77.80 |
| | 51.26 | \$ | 142.70 |
| | 3/29/2016 | | 3/29/2016 |

Loans are grouped by the same loan type and interest rate. Note: the subsidized and unsubsidized portions of a Federal Consolidation Loan are grouped together because they are two parts of the same loan.

Payment Summary:
 Principal Paid Through 3/3/2016
 Interest Paid Through 3/3/2016
 Amount Paid Through 3/3/2016
 Total Amount Paid Since Last Statement
 Applied to Interest
 Applied to Principal

Billing Details:

Past Due Amount
Amount Due
Due Date

Repayment Plan Options. Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 888.556.0022 or log in to your account at GSMR.org. You can also visit the U.S. Department of Education's studentaid.gov website for more information regarding consolidation, to keep your loans in good standing, and to explore other options.

Amount Due. If you have paid your account ahead by paying more than the minimum amount due, the Amount Due and Due Date will reflect how much and when your next payment is due.

Extra Payments. Paying off your student loans sooner is easy at GSMR.org. When you pay more than the minimum amount due, you can direct the extra amount to specific loan groups. You may also request a refund of the extra amount. For more information regarding prepayments and how they are counted as qualifying payments, visit studentaid.gov. If you plan to pursue Public Service Loan Forgiveness, visit studentaid.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

Due Date. Amount applied to interest on your loans since your most recent statement. You can also request a refund of the extra amount.

Payment Allocation. Payments are first applied to any past due student loan groups. Loan groups with the oldest delinquency will be paid first. If you do not pay the total amount due, your partial payment will be prorated based on each loan group's regular monthly payment amount. Every loan group may become delinquent or be reported to the consumer reporting agencies. You could also lose eligibility for borrower benefits or repayment incentives.

Once all loan groups are current, payments are prorated across loan groups in an active repayment status according to their monthly payment amounts. After your current amount due is satisfied, or if no payment is due (for example, if your loans are not yet in repayment), your payment will be allocated across the loan groups, with prorated allocations based on each loan group's accrued interest and regular monthly payment amount. Once a portion of your payment is allocated for a particular loan group, payments will be applied automatically to your principal balance after all outstanding interest is paid.

Why Is My Payment \$0? If you receive a statement for \$0 due, it means you have paid more than your monthly payment amount in the past to fully cover this month's payment and no payment is due, or your current repayment plan requires no payment at that time. You can always pay more, without penalty, which will reduce your total cost of borrowing and save you money in the long run.

If you are not required to make a payment for your loan groups during this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on any remaining principal balance. Paying down your loan groups as quickly as possible will save you money in the long run.

Why Is The Amount Due Different Than It Usually Is? Your amount due may be higher than usual if your payment last month did not cover the total amount due, your lower repayment plan has expired, or you are on a plan that increases your payment amount incrementally.

Interest Calculation. Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding balance and the number of days between payments.

Payment Schedule. Did you know you can find more details about your student loan on our website, including your current repayment plan and schedule of repayment? Create an account or log in to your account at GSMR.org to access your student loan information, or call 888.556.0022.

Privacy Notice. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at GSMR.org by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 888.556.0022.

Alternative formats. Alternative formats of student loan documents are available electronically online as well as by mail. If you are in need of assistance or interested in requesting alternative formats, contact us at 888.556.0022.

Payments

Ways to Pay:

- Auto Debit:** Log in to GSMR.org
- Online:** Log in to GSMR.org
- Phone:** 888.556.0022
- Check:** Mail your payment using the preprinted address on the front side of this coupon.

Log in to GSMR.org
 Log in to GSMR.org
 888.556.0022
 Mail your payment using the preprinted address on the front side of this coupon.

Special Payment Instructions:

Paying your loans off sooner is easy at GSMR.org. When you pay more than the minimum amount due, you can direct the extra amount to specific loan groups.

Submitting Your Special Payment Request:

Online: Start by logging in to GSMR.org and clicking Pay Now. Then choose the Pay by Group option. At this point, you can enter the payment amounts to apply to each of your loan groups. Then simply confirm your payment to submit it.

Phone, Email, or Mail: You may also request one-time or recurring special payment instructions via phone, email, or mail (by including instructions with this payment or by using the Correspondence address noted above and including your GSMR.org account number).

When making a payment, you can pay more than the minimum amount due and direct the extra amount to specific loan groups. You may do this online at GSMR.org, by phone, email, or mail.

Has Your Contact Information Changed?

Log in to GSMR.org to update your account information online or use this form to notify us of a change to your contact information.

Fill out this form and return it to the address on the other side if your contact information has changed. You can also do this from your GSMR.org account.

Name: _____
 Street: _____
 City, State, ZIP: _____
 Mobile Phone: _____ Home Phone: _____ Work Phone: _____
 Email Address: _____

I certify that I am the subscriber to the provided cellular or other wireless number and I authorize the school, the lender, the guarantor, the department, and their respective agents and contractors to contact me regarding servicing or repaying my loan(s) at any current and future numbers that I provide for my cellular telephone or other wireless device using automatic dialing systems, artificial or pre-recorded messages, and/or SMS text messages, even if I will be charged by my service provider(s) for receiving such communications.

Please detach and send the bottom portion with your payment.