

Correspondence Milestones Overview



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Introduction

This document provides you with information about the correspondence Great Lakes sends to borrowers at certain milestones during the time their student loan is serviced by Great Lakes. Not only can you use it to gain a better understanding of the correspondence Great Lakes sends to borrowers, but you can also use it to better answer borrower questions and guide them through the correspondence they receive as they transition from being enrolled in school to repaying their student loans.

Note: This document does not include all correspondence that borrowers receive, and all correspondence described in this document does not apply to all borrowers; instead, this document includes the correspondence that Great Lakes most commonly sends to borrowers.

Note: Samples included in this document are accurate as of 04/15/2016; some content may have changed.

When Great Lakes Communicates with Borrowers

Great Lakes is committed to reaching out to our borrowers at all stages of the student loan lifecycle to ensure that they can successfully repay their student loans.

The following table provides the total number of pieces of correspondence sent during specified milestones, including those we're required to send and additional correspondence we send beyond that.

Correspondence Milestone	Required Contacts	Additional Contacts	Total
In School Communications include early engagement to ensure borrowers understand who their servicer is and regular information related to their student loans. Note: Unique borrower situations require additional correspondence not noted here.	3	5	8
Repayment Transition (Grace) Communications ensure borrowers know it's going to be time to start paying soon.	5	3	8

Correspondence Milestone	Required Contacts	Additional Contacts	Total
<p>Repayment</p> <p>Communications are focused on the borrower's situation in an effort to ensure they successfully repay their loans.</p> <p>Note: Unique borrower situations (e.g., the income-driven repayment application process, postponing payments, or Direct Loan consolidation) require additional correspondence not noted here.</p>	35	10	31
<p>Servicemember Benefits</p> <p>Communications are focused on Servicemembers Civil Relief Act (SCRA) benefits, such as general information, how to apply for benefits, and benefit status.</p>	11	3	14
<p>Past Due</p> <p>Communications are focused on reaching borrowers and working through their repayment options.</p>	8	11	20

How Great Lakes Communicates with Borrowers

Great Lakes sends correspondence to borrowers whose loans we service in either electronic or paper format. While some correspondence is always sent in paper format, Great Lakes encourages borrowers to sign up to receive electronic correspondence in order to provide a higher level of service to borrowers and to be more environmentally friendly.


Electronic Correspondence

On the Great Lakes website (<https://mygreatlakes.org>), borrowers can manage all aspects of their student loans in one convenient location, taking actions such as viewing account and loan details and making payments. Borrowers can take full advantage of the functionality of the Great Lakes website by signing up to receive electronic correspondence. Borrowers can also receive electronic correspondence on the Great Lakes website via Message Center.

Email

In general, borrowers receive email correspondence if they've provided an email address. For certain types of correspondence, borrowers must sign up (i.e., provide additional consent) to receive it via email. One common email correspondence example is the monthly billing statement email, which borrowers receive when their monthly billing statements are available.

When borrowers open the email, they're notified their monthly billing statement is available. The email also contains a link that borrowers can click to access their monthly billing statement on the Great Lakes website.


Thanks for Repaying Your Student Loan

Hi Clifford,

Your February billing statement is now available. See your snapshot below or view your account details by logging into mygreatlakes.org.

Billing Statement

Great Lakes ID: 00-0000000


CURRENT INFORMATION AS OF 01/16/2015

Total Amount Due	\$37.39
Total Due By	02/02/2015

This bill has 1 account:


- Loan Account with LENDING AGENCY (888888)

[View your detailed billing statement online](#)
pay online now

 **Your Student Loan Tax Information Is Available**


The amount of interest paid on your student loans is available online on your 2014 1098-E Student Loan Interest Statement.

[Find out more about student loan interest.](#)

 **Ways to Pay**

Remember to reference your Great Lakes ID: **00-0000000**

- [Manage payments online.](#)
- [Sign up for Auto Pay.](#)
- **Pay by phone** or [contact us with questions](#) at (800) 236-4300, (608) 246-1700, or TTY: 711. * Some calls may be monitored or recorded for quality assurance purposes.
- **Pay by mail**—check your billing statement for the payment mailing address.


 **Having Difficulty Making Payments?**

A different repayment plan may help. The availability of other plans depends on several factors, including your loan type, when you borrowed the money, and the amount of time left in repayment. Such plans could include reduced monthly payments, a graduated or extended repayment period, or a repayment amount that's based on your income.


To learn more about your options, visit mygreatlakes.org/go/lowerpayments or call (800) 236-4300. Some calls may be monitored or recorded for quality assurance purposes.

The [Department of Education](#) also provides information about options that may be available to you.


mygreatlakes.org | [Contact Us](#) | [Knowledge Center](#)



Like us on
Facebook



Follow us on
Twitter



Create an account at
mygreatlakes.org

This email was sent by Great Lakes Educational Loan Services, Inc.

Please do not reply to this email – the reply address is not monitored. | [Modify your email preference](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be protected under state or federal law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please forward this communication to notme@glhec.org immediately and destroy or delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

Figure 1. Example of the monthly billing statement email

Not only is this a convenient, fast, and free way for borrowers to receive information, but it also benefits the environment by reducing the amount of paper used.

Message Center

Message Center provides a central location for borrowers to easily and securely receive correspondence from Great Lakes. It's available to all borrowers when they log into their Great Lakes website account. Borrowers can receive Message Center messages, for example, after they submit a deferment request. When borrowers access Message Center, unread messages display in bold formatting, similar to how they would display in an email inbox.

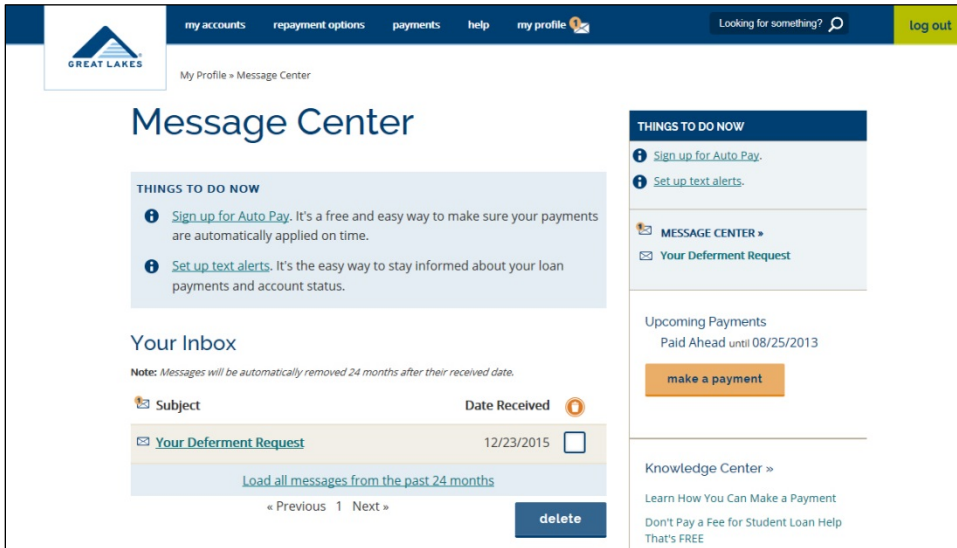


Figure 2. Example of Message Center with an unread message

Borrowers can then click the message subject to open and read the message.

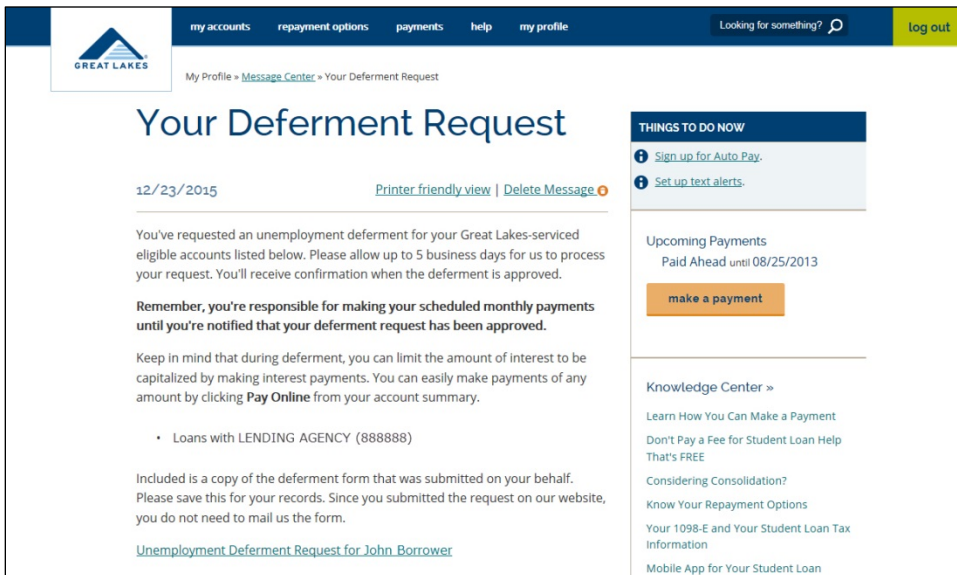


Figure 3. Example of a Message Center message acknowledging receipt of a deferment request

Paper Correspondence

Borrowers may receive paper correspondence (i.e., letters and forms) if they have not signed up to receive electronic correspondence, if they have not provided an email address, or if an electronic version is not available for a specific type of correspondence. All paper correspondence is sent in envelopes that contain a distinctive logo and text so that borrowers can recognize the correspondence is from Great Lakes and contains information about their federal student loans.

The following samples depict the front and back of the envelope in which Great Lakes sends correspondence when they begin servicing borrowers' Direct Loans. While Great Lakes may send different versions of this envelope based on the correspondence type, the envelope always features the Great Lakes logo.



Figure 4. Example of the front of the envelope used to send correspondence to borrowers



Figure 5. Example of the back of the envelope used to send correspondence to borrowers

Correspondence Milestones

This section provides information about the correspondence borrowers receive at major milestones. This section does not include all correspondence that borrowers receive; instead, it includes information about the written correspondence Great Lakes sends to borrowers who have federally-held loans (i.e., Federal Family Education Loan Program (FFELP) Loans sold to the U.S. Department of Education (ED) and Direct Loans) serviced by Great Lakes.

The following figure illustrates the major milestones during which borrowers receive correspondence.

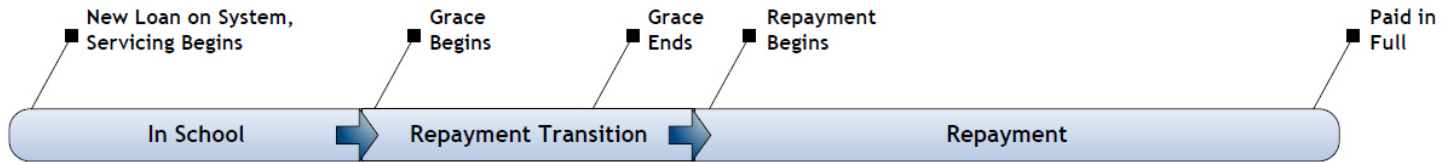


Figure 6. Correspondence milestones timeline

In School


Borrowers receive the following correspondence often when they are still in school. The milestone associated with this correspondence is a new loan on the Great Lakes servicing system and the beginning of Great Lakes' servicing of that loan.

In 2010, Great Lakes began servicing Direct Loans under the Federal Direct Loan Program on behalf of ED as part of a servicing contract. Direct Loans are assigned to Great Lakes by ED once the first disbursement is made. After Great Lakes is assigned as the loan servicer, loan information is then sent to Great Lakes. (This information is usually available within 48 hours of assignment.) Once loans are available on the servicing system, correspondence is automatically generated and sent to borrowers.


New Loan Correspondence

When borrowers are new to Great Lakes (i.e., they have their first loan(s) on the servicing system), new loan correspondence is automatically generated and sent. This correspondence introduces Great Lakes as borrowers’ student loan servicer. In addition, it provides reassurance that Great Lakes will keep borrowers up-to-date with information about their loans, and encourages them to visit the Great Lakes website (<https://mygreatlakes.org>) and to sign up for a website account.

The following is an example of a new loan letter, which is sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on their loan type.



GREAT LAKES



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

July 7, 2014

#BWNKPXF
#0000000000000000# BS
JOHN BORROWER
1234 MAIN ST
MADISON WI 55555

Hi John,

We are Great Lakes, assigned by the U.S. Department of Education to service your new Stafford loan. We'll keep you up-to-date with information about your loans and assist you when it's time to pay them back. We've helped millions of people successfully navigate the world of student loans and we're glad to have the opportunity to help you, too!




Both sides of this letter contain important information about your loans and how to contact us. You may want to file it with other important documents for future reference. If we have your email address, you may have already received our email linking you to our online resources.

Although you aren't required to begin making payments now, there's a lot to learn about successfully managing your loans. For starters:

- It's important to sign up for account access at mygreatlakes.org and ensure we have your active email address. You'll be able to access your account balance and interest rate, estimate and make payments, manage your loans, and receive important information about them.
- We understand things change. If you drop below half-time in school, it's important you let your financial aid office and Great Lakes know immediately so we can provide you with additional important loan information.

We'll be in touch again next month to share more tips and resources. Until then, contact us with any questions.

Sincerely,
Great Lakes Borrower Services

Contact Us for Help or Make a Payment		Your Great Lakes ID: 00-0000000
 mygreatlakes.org <small>Access account information, make payments, visit the Knowledge Center, or email us.</small>	 (800) 236-4300 or (608) 246-1700 <small>TTY: 711 Monday - Friday 7:00 am - 9:00 pm CT</small>	 <small>Payment address only. Please include your Great Lakes ID.</small> Great Lakes PO Box 530229 Atlanta, GA 30353-0229
<small>You can self-serve 24/7 online or by phone. Some calls may be monitored or recorded for quality assurance purposes.</small>		

GREAT LAKES EDUCATIONAL LOAN SERVICES, INC.
MYGREATLAKES.ORG


Figure 7. Example of a new loan letter

New Loan Follow-Up Correspondence

Approximately 30 days after borrowers receive new loan correspondence, they receive follow-up correspondence, reminding them their new student loans are serviced by Great Lakes and reaffirming that Great Lakes is here to help them succeed. In addition, it provides information about and resources for successfully managing student loans and encourages borrowers to visit the Great Lakes website and to sign up for a website account.

The following is an example of a new loan follow-up email, which is sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on their loan type. This correspondence is generated in email or letter format.

[mygreatlakes.org](#) | [Contact Us](#) | [Knowledge Center](#)



Your Student Loan: Tips and Resources

Re: Stafford Loan Account with U.S. DEPARTMENT OF EDUCATION (888888)

Hi John,

A month has gone by since we last contacted you. As promised, here are some additional student loan tips and resources.


In our role as your student loan servicer, we understand that no two people follow the exact same path in school. Whatever your route may be as you work toward your educational goals, remember that Great Lakes is here to help.

Today that means encouraging you to:

- [Sign up for account access at mygreatlakes.org](#) if you haven't already. It's the easiest way to manage your loans.
- Read [10 Tips to Stay on Top of Your Loans While You're In School](#).
- Make payments now if you can afford it. Although you're not required to make payments as long as you're enrolled at least half-time, doing so can [reduce what you owe in the long run](#).
- Contact your financial aid office and Great Lakes to [update your enrollment status](#) if you drop below half-time in school so we can provide you with additional loan information.

The bottom line is we're here to help you. Don't hesitate to contact us with questions.

Sincerely,



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

Great Lakes Borrower Services

Contact Us for Help
Your Great Lakes ID: 00-0000000

Visit [mygreatlakes.org](#).

(800) 236-4300 or (608) 246-1700
TTY: 711
Monday - Friday 7:00 am - 9:00 pm CT
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.

How Did We Meet?


From filling out the FAFSA to getting your student loan. [Learn why Great Lakes is your servicer](#).

Knowledge Center

[Visit our Knowledge Center](#) to learn more about managing your loans.

Changing Addresses?

[Keep your email and contact information updated](#) so you don't miss important loan information we'll share with you.



This email was sent by Great Lakes Educational Loan Services, Inc.

Great Lakes is a debt collector and is attempting to collect your student loans. Any information Great Lakes obtains will be used for that purpose.

For residents of California and Massachusetts, you have thirty days from the date you receive this letter to dispute the validity of the debt or any part of it. If you don't dispute the debt within that period, we will assume the debt is valid. If you send us written notice within thirty days after receiving this letter that you dispute the debt or any part of it, we will send you verification of the debt. And, if your original creditor is different from the current creditor and you want to know the name and address of your original creditor, please write us within thirty days of receiving this letter.

Please do not reply to this email - the reply address is not monitored. | [Modify your email preference.](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be protected under federal or state law. If you have any questions concerning this message, please contact the sender at (800) 236-4300 or (608) 246-1700. TTY: 711. Some calls may be monitored or recorded for quality assurance purposes.


Figure 8. Example of a new loan follow-up email

Additional Loan Correspondence

When borrowers already have an initial loan on the servicing system, they receive additional loan correspondence when more loans are added. Once loans are available on the servicing system, correspondence is automatically generated and sent to borrowers. The correspondence informs borrowers that their new student loan will be serviced by Great Lakes and reaffirms that Great Lakes is here to help them succeed. In addition, it provides information about and resources for successfully managing student loans, and encourages borrowers to visit the Great Lakes website and to sign up for a website account.

The following is an example of an additional loan email, which is sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on their loan type. This correspondence is generated in email or letter format.

[mygreatlakes.org](#) | [Contact Us](#) | [Knowledge Center](#)



Your New Student Loans at Great Lakes Servicing

Re: Stafford Loan Account with U.S. DEPARTMENT OF EDUCATION (888888)

Hi John,

The U.S. Department of Education assigned us to service your new **Stafford** loans in addition to the loans we already service for you.

Part of our role as your servicer is to share information on how to successfully manage your student loans, including what it means when you increase your loan debt.

- **Check out [10 Tips to Stay on Top of Your Loans While You're In School](#).**
- **Keep tabs on your loan total.** You can estimate what your monthly payment to Great Lakes will look like based on what you've borrowed so far. [Log into mygreatlakes.org](#) and select *Repayment Plans* from the *Quick Links*.
- **Pay a little now.** You're not required to make payments while enrolled in school at least half-time. But if you can afford it, [making payments now](#) will reduce what you owe in the long run.
- **Keep tabs on your subsidized loan borrowing.** If you took out your first federal Direct loan on or after July 1, 2013, the [150% subsidy limit](#) places a time limit on how long you are eligible to receive subsidized loans.


Knowledge Center
[Visit our Knowledge Center](#) to learn more about managing your loans.

Access Your Account
[Sign up for account access](#) if you haven't already. It's the easiest way to access your account balance and interest rate, estimate and make payments, and manage your loans.

Changing Addresses?
[Keep your email and contact information updated](#) so you don't miss important loan information we'll share with you.

Let us know if you have any questions—we're here to help. We wish you the best as you work toward your educational goals!

Sincerely,



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

Great Lakes Borrower Services

Contact Us or Make a Payment
Your Great Lakes ID: 00-0000000

[Visit mygreatlakes.org.](#)

(800) 236-4300 or (608) 246-1700
TTY: 711
Monday - Friday 7:00 am - 9:00 pm CT
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.

Payment address only.
Please include your Great Lakes ID.
Great Lakes
PO Box 530229
Atlanta, GA 30353-0229

This email was sent by Great Lakes Educational Loan Services, Inc.

Great Lakes is a debt collector and is attempting to collect your student loans. Any information Great Lakes obtains will be used for that purpose.

For residents of California and Massachusetts, you have thirty days from the date you receive this letter to dispute the validity of the debt or any part of it. If you don't dispute the debt within that period, we will assume the debt is valid. If you send us written notice within thirty days after receiving this letter that you dispute the debt or any part of it, we will send you verification of the debt. And, if your original creditor is different from the current creditor and you want to know the name and address of your original creditor, please write us within thirty days of receiving this letter.

Please do not reply to this email – the reply address is not monitored. | [Modify your email preference.](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be protected under federal or state law. If you have any questions concerning this message, please contact the sender at (800) 236-4300 or (608) 246-1700. TTY: 711. Some calls may be monitored or recorded for quality assurance purposes.

Figure 9. Example of an additional loan email

Repayment Transition

Borrowers receive the following correspondence during the time period in which their enrollment in school has ended, but before their first payment is due. The milestones associated with this correspondence are the beginning and end of the grace period.

Less than Half-Time Enrollment Correspondence

When the information Great Lakes has on system indicates that borrowers are no longer enrolled as at least half-time students, borrowers receive correspondence indicating the date this enrollment change occurred. The correspondence introduces Great Lakes and explains important items that borrowers should be aware of, including information about when they'll have to make payments and a reminder to update their enrollment and contact information. In addition, this correspondence gives borrowers an idea of what they can expect next.

The following is an example of the less than half-time enrollment email, which may be sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on whether they have requested a deferment, forbearance, or leave of absence, and depending on their loan type. This correspondence is generated in email or letter format.



GREAT LAKES

Re: Loan Account with U.S. DEPARTMENT OF EDUCATION (888881)
Loan Account with U.S. DEPARTMENT OF EDUCATION (888882)

Hi John,

We're your federal student loan servicer. That means we'll be your advisor as you repay your loans. First, we'll help you prepare. Later, we'll provide details on when payments are due and how to make them.

Things to Think About Now

- When your first payment is due.** The idea of making loan payments might be a little overwhelming, but you have time to get ready.

Federal student loans come with a **grace period**. It's a window of time after you leave school when you aren't yet required to make payments. Our information shows that as of 4/6/2012, you're no longer enrolled in school at least half-time. If that's right, you're in your grace period now, and your first loan payment will be due soon after your grace period ends on 10/6/2012.
- Still in school or returning soon?** If so, please [update your enrollment status](#) to let us know.
- Make sure we have your active email address.** As you're moving on, you may be done using your school email address. [Sign up for account access on mygreatlakes.org](#) and update your contact information. If we can't reach you, we can't help you.

Next Up

Check out the next [steps on the path to your first payment](#). We'll contact you again soon to guide you along.

Sincerely,
Great Lakes Borrower Services
Great Lakes ID: 000000000

Please do not reply to this email – the reply address is not monitored. Some calls may be monitored or recorded for quality assurance purposes. | [Modify your email preference.](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

The Path to Your First Payment

- See the [steps on the path to your first payment](#).
- Review [special repayment options](#) that take into account your personal situation.

[Visit the Knowledge Center.](#)

How to Contact Us For Help

Visit [mygreatlakes.org](#) or [email us](#).

(800) 236 4300 or
(608) 246 1700
Account information is available 24/7.

Figure 10. Example of a less than half-time enrollment notification email

Estimate Your Payment Correspondence

When borrowers are approximately halfway through their grace period, they receive correspondence notifying them of this and encouraging them to start thinking about their upcoming monthly payments. The correspondence explains important items that borrowers should be aware of, including information about when they'll have to make payments and a reminder to update their enrollment and contact information. In addition, this correspondence helps borrowers to understand payments, explaining why making payments is important, how to estimate their monthly payment amount and explore other repayment plans, and how to plan ahead if they encounter trouble.

The following is an example of the Estimate Your Payment email, which may be sent to borrowers in this situation. This correspondence is generated in email format.

From: Great Lakes Borrower Services
Subject: Estimate Your Student Loan Payment Amount

Review Your Repayment Options

Re: Loan Account with LENDING AGENCY (888888)

Hi John,

The grace period on your student loans is about half over. Since your first payment will be due in a few months, this is a good time to estimate the monthly amount and review options that might work best for you.

A Quick Recap

- Your first loan payment will be due soon after 6/15/2016.
- If you're still in school or returning soon, please [update your enrollment status](#) today.
- [Sign up for account access](#) and provide your active email address and current contact information.

Understand Your Payments

- Making loan payments is important.** Making on-time payments builds good credit, which can be a factor when applying for a job, securing housing, or buying a car. On the other hand, missed payments can harm your credit. Identifying an affordable repayment plan or understanding your options for postponing payments will put you on a successful path.
- Estimate your monthly payment amount.** Log in to [mygreatlakes.org](#) for level and graduated repayment plan estimates.
[Other repayment plans](#) are also available. Some are based on how much you're able to pay.
- Plan ahead for trouble.** If you're worried about not being able to make your payments, learn about the [special options](#) that may let you postpone them.

Next Up

You'll be able to select a repayment option about a month before the end of your grace period. We'll contact you again soon to guide you through it.

Sincerely,

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

Great Lakes Borrower Services

Explore Repayment Options

Our Repayment Planner helps you find an affordable repayment option. It also graphs your total monthly payment over time, and shows how much you have left to repay.

[See your loans in Repayment Planner](#)

Contact Us for Help

Your Great Lakes ID: **00-0000000**

- Visit [mygreatlakes.org](#).
- (800) 236-4300, (608) 246-1700, or TTY: 711
Monday - Friday 7:00 a.m. to 9:00 p.m. Central time
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.

Like us on **Facebook**

Follow us on **Twitter**

Manage your account at [mygreatlakes.org](#)

This email was sent by Great Lakes Educational Loan Services, Inc.
Please do not reply to this email - the reply address is not monitored. | [Modify your email preference.](#)


The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be protected under state or federal law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please forward this communication to postmed@glhec.org immediately and destroy or delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

Figure 11. Example of the Estimate Your Payment email

Get Ready for Repayment Correspondence

When borrowers are close to the end of their grace period, they receive correspondence notifying them of the date on which their grace period expires and explaining that they can choose a repayment plan that best suits their circumstances. It also explains what borrowers can expect next, such as a payment schedule or confirmation that their payments have been postponed.

The following is an example of the Get Ready for Repayment email, which may be sent to borrowers in this situation. This correspondence is generated in email or letter format.



Re: Stafford Loan Account with U.S. DEPARTMENT OF EDUCATION (888888)

Hi John,

It's time to decide how you want to pay back your student loans. You determine whether you begin making full payments or pursue an income-based plan that could possibly lower your payments to \$0. Since your first loan payment will be due soon after 3/4/2014, let's find out which option will work best for you.

Select Your Best Option

1. **Estimate your monthly payment amount.** Log into mygreatlakes.org and select *Repayment Plans* from the *Quick Links* for level and graduated plan estimates. Or view available income-based options.
2. **Make a choice.** Unless you select a different option before 3/4/2014, we'll set you up with a level repayment plan. It consists of monthly payments that stay the same over a maximum of 10 years. If you know that won't work, choose a better option now.
3. **Unable to pay?** If you're unable to start repaying your loans, take action now! Don't wait. Select *Postpone or Lower Payments* to explore postponing your payments with deferment or forbearance.

Explore Career Options

Great lakes is helping you go to school, but what happens after you graduate? We're working with 1st Gig to help you start building a great career with an employer that's right for you.

[Get started today.](#)

How to Contact Us For Help

Visit mygreatlakes.org.

(800) 236-4300 or
(608) 246-1700
TTY: 711
You can self-serve 24/7.

On-time payments build good credit, which can be a factor when looking for a job, securing housing, or buying a car. Selecting the right student loan repayment option will put you on a successful path.

Next Up

Soon, we'll send you additional information based on the option you chose, like a payment schedule or confirmation that your payments are postponed. We'll also check in with you once more before your first payment is due, to be sure you're all set.

Sincerely,

Great Lakes Borrower Services
Your Great Lakes ID: 99-9999999

Please do not reply to this email – the reply address is not monitored. | [Modify your email preference](#). Some calls may be monitored or recorded for quality assurance purposes.

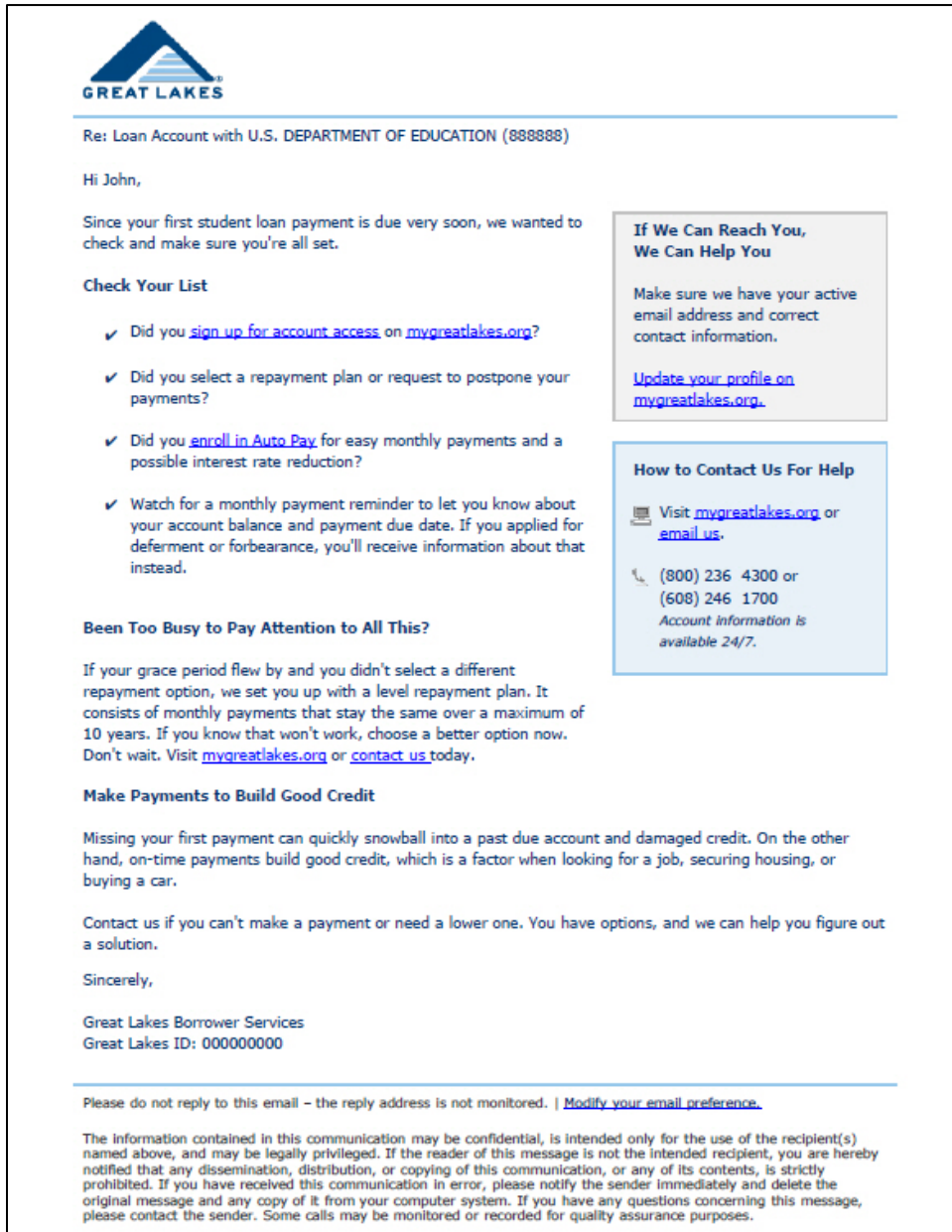
The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete the original message and all copies of it from your computer system. If you have any questions concerning this message, please contact the sender. Some calls may be monitored or recorded for quality assurance purposes.

Figure 12. Example of the Get Ready for Repayment email

Exiting Grace Correspondence

When borrowers reach the end of their grace period, they receive correspondence notifying them they will have a payment due soon and recapping important items they should be aware of. It includes a list of actions borrowers can take to smoothly transition into repayment (e.g., sign up for a Great Lakes website account, enroll in Auto Pay, etc.). In addition, it explains that borrowers can select a repayment plan that best suits their circumstances and stresses the importance of building good credit through on-time payments.

The following is an example of the Exiting Grace email, which may be sent to borrowers in this situation. This correspondence is generated in email format.



The image shows a screenshot of an email from Great Lakes. At the top left is the Great Lakes logo, which consists of a stylized blue mountain range above the text "GREAT LAKES". Below the logo, the email header reads "Re: Loan Account with U.S. DEPARTMENT OF EDUCATION (888888)". The main body of the email starts with "Hi John," followed by a paragraph: "Since your first student loan payment is due very soon, we wanted to check and make sure you're all set." Below this is a section titled "Check Your List" with four bullet points, each preceded by a checkmark icon. The first bullet point asks if the recipient signed up for account access on mygreatlakes.org. The second asks if they selected a repayment plan or request to postpone payments. The third asks if they enrolled in Auto Pay for easy monthly payments and a possible interest rate reduction. The fourth asks them to watch for a monthly payment reminder. To the right of the main text are two callout boxes. The first is titled "If We Can Reach You, We Can Help You" and contains text about updating profile information with a link to mygreatlakes.org. The second is titled "How to Contact Us For Help" and provides contact information: a website link, an email address, and two phone numbers (800) 236-4300 and (608) 246-1700, with a note that account information is available 24/7. Below the callout boxes, the email continues with sections titled "Been Too Busy to Pay Attention to All This?" and "Make Payments to Build Good Credit". The "Make Payments to Build Good Credit" section includes a paragraph about the consequences of missing payments and a contact information block for Great Lakes Borrower Services with ID 00000000. At the bottom, there is a footer with a disclaimer: "Please do not reply to this email - the reply address is not monitored. | Modify your email preference." and a confidentiality notice: "The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender. Some calls may be monitored or recorded for quality assurance purposes."

Figure 13. Example of the Exiting Grace email


Payment Schedule Correspondence

Before their first payment is due, borrowers receive correspondence informing them about their payment schedule, which explains and outlines their repayment terms. It contains information about repayment options and encourages borrowers to think about their financial situation and their ability to make payments.

The following is an example of the Payment Schedule Available email, which may be sent to borrowers in this situation. This email links to the borrower’s payment schedule on their Great Lakes website account. This correspondence is generated in email or letter format.

Note: When this correspondence is generated in letter format, borrowers receive a cover letter with an attached payment schedule. Borrowers can access their current payment schedule online at any time after they have signed up for a Great Lakes website account.

mygreatlakes.org | [Contact Us](#) | [Knowledge Center](#)



Your Student Loan Payments Are Due—Review Your Payment Schedule

Re: Loan Account with LENDING AGENCY A (888881)
 Loan Account with LENDING AGENCY B (888882)

Hi John Borrower,

Payments on your student loans are now due. This is a good time to review your payment schedule, which provides monthly payment amounts, due dates, and other important information about your loans.

Here’s what you need to do.

Access your payment schedule. Each of your student loan accounts has a [payment schedule](#) that you can view at any time on mygreatlakes.org.

Make sure you’re ready to pay back your loans. Making on-time payments helps you build good credit, which is important when looking for a job, securing housing, or buying a car.

Options are available if you need them.

- **Unable to make full payments?** Log into mygreatlakes.org and select *Repayment Plans* from the *Quick Links*. A plan with a lower monthly payment may cost you a little more in the long run, but you’ll have a payment you can afford.
- **Having financial difficulties?** Log into mygreatlakes.org and select *Postpone or Lower Payments* from the main menu. These options usually cost a little more, but can help you avoid missing any payments, which can damage your credit.

We’ll send you a payment reminder soon. Whatever path you take to repay your loan, we’re here to help. Contact us if you can’t make a payment or have questions about your loans.

Sincerely,

Great Lakes Borrower Services
 Great Lakes ID: 00-0000000

Contact Us For Help

Visit mygreatlakes.org.

(800) 236-4300 or (608) 246-1700
 Mon – Thurs 7:00 am – 8:45 pm CT, Fri 7:00 am – 5:45 pm CT
Account information is available 24/7.

Please do not reply to this email - the reply address is not monitored. | [Modify your email preference.](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender. Some calls may be monitored or recorded for quality assurance purposes.

Figure 14. Example of the Payment Schedule Available email

The following is an example of the Payment Schedules page, which can be accessed from the Payment Schedule Available email (Figure 14).

Figure 15. Example of the Payment Schedules page, as seen from a borrower's Great Lakes website account

Repayment

Borrowers receive the following correspondence after they begin their repayment period. The milestones associated with this correspondence are the beginning of repayment through to the account being paid in full.

Monthly Billing Statement Correspondence

If borrowers have not provided a valid email address, they receive a paper monthly billing statement letter; however, if borrowers have provided a valid email address, they receive an electronic monthly billing statement via email. Monthly billing statement correspondence indicates the borrower's monthly billing statement is available. Refer to the [Electronic Correspondence](#) section in this document for additional information and samples.

When viewing their monthly billing statement via their Great Lakes website account, borrowers can also click a link to view a printable version of their monthly billing statement, which includes account and payment information, as well as contact information for Great Lakes.

Correspondence Milestones Overview

JOHN E. BORROWER 1234 MAIN ST MADISON, WI 53555		
10/08/2014 Billing Statement		
Loans - LENDING AGENCY A (888881) Loans - LENDING AGENCY B (888882)		
CURRENT AS OF: 10/08/2014		PAYMENT REFERENCE NUMBER: 0000000000000000
Payment(s) received in the last 30 days		\$382.82
Scheduled Monthly Payment		\$286.15
Amount Paid Ahead		\$411.38
<input type="checkbox"/> Please see the Accounts in this Statement section for Paid Ahead information.		
Amount Past Due		\$0.00
Total Amount Due		\$191.41
Total Due By		10/25/2014
Important statement disclosure information is available.		
BALANCE OVERVIEW		
This bill has 2 accounts		
Original Loan Amount (Disbursed)		\$22,188.00
Total Amount Paid		\$10,521.37
<small>This amount may include interest and fees, and includes payments made since Great Lakes began servicing your account.</small>		
Remaining Balance		\$18,677.96
<small>This is not your pay-off amount.</small>		
Accounts in this Statement		
Loans - LENDING AGENCY A (888881)		
Payment Reference Number		0000000000000000
Original Loan Amount (Disbursed)		\$14,452.00
Current Balance		\$12,842.23
Subsidized Principal Balance*		\$4,488.40 @ 6.800%
Unsubsidized Principal Balance*		\$8,299.02 @ 6.800%
Accrued Interest		\$54.81
Lifetime Amount Paid**		\$6,699.35
Total Principal Paid		\$3,748.16
Total Interest Paid		\$2,951.19
Total Late Fees Paid		\$0.00
Payments Received in the Last 30 Days		\$382.82
Principal Paid in Last 30 Days		\$268.49
Interest Paid in Last 30 Days		\$114.33
Late Fees Paid in Last 30 Days		\$0.00
Scheduled Monthly Payment		\$191.41
Amount Past Due		\$0.00
Total Minimum Due		\$191.41
Loans - LENDING AGENCY B (888882)		
Payment Reference Number		0000000000000000
Original Loan Amount (Disbursed)		\$7,736.00
Current Balance		\$5,835.73
Subsidized Principal Balance*		\$2,672.83 @ 6.800%
Unsubsidized Principal Balance*		\$2,983.75 @ 6.800%
Accrued Interest		\$179.15
Lifetime Amount Paid**		\$3,822.02
Total Principal Paid		\$2,567.50
Total Interest Paid		\$1,254.52
Total Late Fees Paid		\$0.00
Payments Received in the Last 30 Days		\$0.00
Principal Paid in Last 30 Days		\$0.00
Interest Paid in Last 30 Days		\$0.00
Late Fees Paid in Last 30 Days		\$0.00
Scheduled Monthly Payment		\$94.74
Amount Paid Ahead		\$411.38
Next Required Payment Due		3/25/2015
Amount Past Due		\$0.00
Total Minimum Due		\$0.00
<small>* If you have accounts with multiple student loans at the same interest rate, those loans are grouped together on this statement. To see your loans broken down individually, please view your Payment Schedule and Disclosure (PSD) or log into your account on mygreatlakes.org and access the Account Summary page.</small>		
<small>** This history includes payments made since Great Lakes began servicing your account.</small>		
Printer-friendly View		
Important Disclosure Information		
Having difficulty making payments?		
A different repayment plan may help. The availability of other plans depends on several factors, including your loan type, when you borrowed the money, and the amount of time left in repayment. Such plans could include reduced monthly payments, a graduated or extended repayment period, or a repayment amount that's based on your income.		
To learn more about your options, visit mygreatlakes.org/go/loansrepayment or call (800) 236-4300. Some calls may be monitored or recorded for quality assurance purposes.		
The https://studentaid.ed.gov also provides information about options that may be available to you.		
Need payment reminders? Sign up for text alerts.		
Log into your Great Lakes account and set up text alerts or visit mygreatlakes.org/go/text-alerts-about for more information.		
Use our mobile app		
Manage your loans and make payments on the go. Download our mobile app for IOS and Android devices.		
View in an alternate format		
Alternate formats of your bill are available on our website.		
Pay by check		
When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.		
Watch your credit report		
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Get in touch with us		
<ul style="list-style-type: none"> Log on to our website at mygreatlakes.org. Call us with questions at (800) 236-4300, (608) 246-1700, or TTY 711. Some calls may be monitored or recorded for quality assurance purposes. Write to us at Great Lakes, P.O. Box 7860, Madison, WI 53707-7860. 		
How your payments are applied		
How your payments are applied to your student loans depends on a number of factors. In most cases, payments are applied first to any accrued interest and fees, then to your principal balance. Check out mygreatlakes.org/go/howpaymentsapplied for different scenarios that may apply to your situation.		

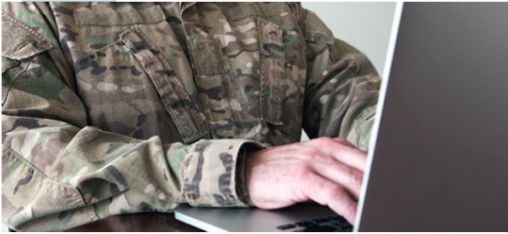
Figure 16. Example of the printable version of a borrower's monthly billing statement

Servicemember Benefits Correspondence

Borrowers who are serving or have served in the military receive correspondence twice a year to notify them of the servicemember benefits that may be available to them, along with how they can contact Great Lakes for additional information.

The following is an example of the Servicemember Benefits email, which may be sent to borrowers in this situation. Borrowers may receive other versions of the correspondence based on their account status. This correspondence is generated in email or letter format.

Servicemember Student Loan Benefits



Hi John,

Servicemembers help serve and protect our country, and we appreciate all you do. If you are serving or have served in the military, make sure you explore the benefits available to you.

Explore Servicemember Benefits to See if You Qualify

- Servicemember Civil Relief Act (SCRA) interest rate cap of no more than 6%
- 0% interest on Direct loans while receiving hostile pay
- HEROES Act Waiver that streamlines documentation requirements for certain program benefits
- Income-Driven Repayment plans that base your monthly payment amount on your income and family size with payments as low as \$0
- Public Service Loan Forgiveness after a certain number of loan payments
- Postpone or defer payments during certain periods of, and immediately following, active duty*
- All or a portion of loan discharged if you are disabled due to a service injury
- Loan repayment through special Department of Defense repayment program

*Interest may accrue during periods of deferment or postponement.

Dedicated Services We Provide

- A dedicated Military Support team, partially comprised of former servicemembers, to assist you
- A special phone number (877) 253-1928 and email address servicememberhelp@glhec.org
- A [Servicemember Support](#) web page
- Personalized outreach during benefits processing to keep you informed
- Partnered with [VetsBridge](#) to match your skills and abilities with nationwide civilian career opportunities

Eligibility criteria for benefits vary by program and may include such factors as the type of military service, whether your loans were taken out prior to the date you began active duty status, and your income and family size. Find more information at [Servicemember Support](#) or call the Great Lakes Military Support team at (877) 253-1928. We are here to help

Thank you for your service.

Contact Us or Make a Payment

Your Great Lakes ID: 00-0000000

- mygreatlakes.org
- (800) 236-4300, (608) 246-1700, or TTY: 711
Monday - Friday 7:00 a.m. - 9:00 p.m. Central time
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.
- *Payment address only. Please include your Great Lakes ID.*
Great Lakes
PO Box 530229
Atlanta, GA 30353-0229

Like us on
Facebook

Follow us on
Twitter

Create an account at
mygreatlakes.org

This email was sent by Great Lakes Educational Loan Services, Inc.
Please do not reply to this email - the reply address is not monitored. | [Modify your email preference.](#)

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be protected under state or federal law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please forward this communication to notme@glhec.org immediately and destroy or delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

Figure 17. Example of the Servicemember Benefits email

1098-E Student Loan Interest Statement Correspondence

While in repayment, borrowers receive correspondence annually indicating the amount of interest they paid on their accounts the previous year. With the correspondence, borrowers receive their Student Loan Interest Statement form (1098-E), which can be used for tax-filing purposes.

The following is an example of the Interest Statement letter, which may be sent to borrowers in this situation. Borrowers may receive other versions of the correspondence based on their loan type. This correspondence is generated in email or letter format.

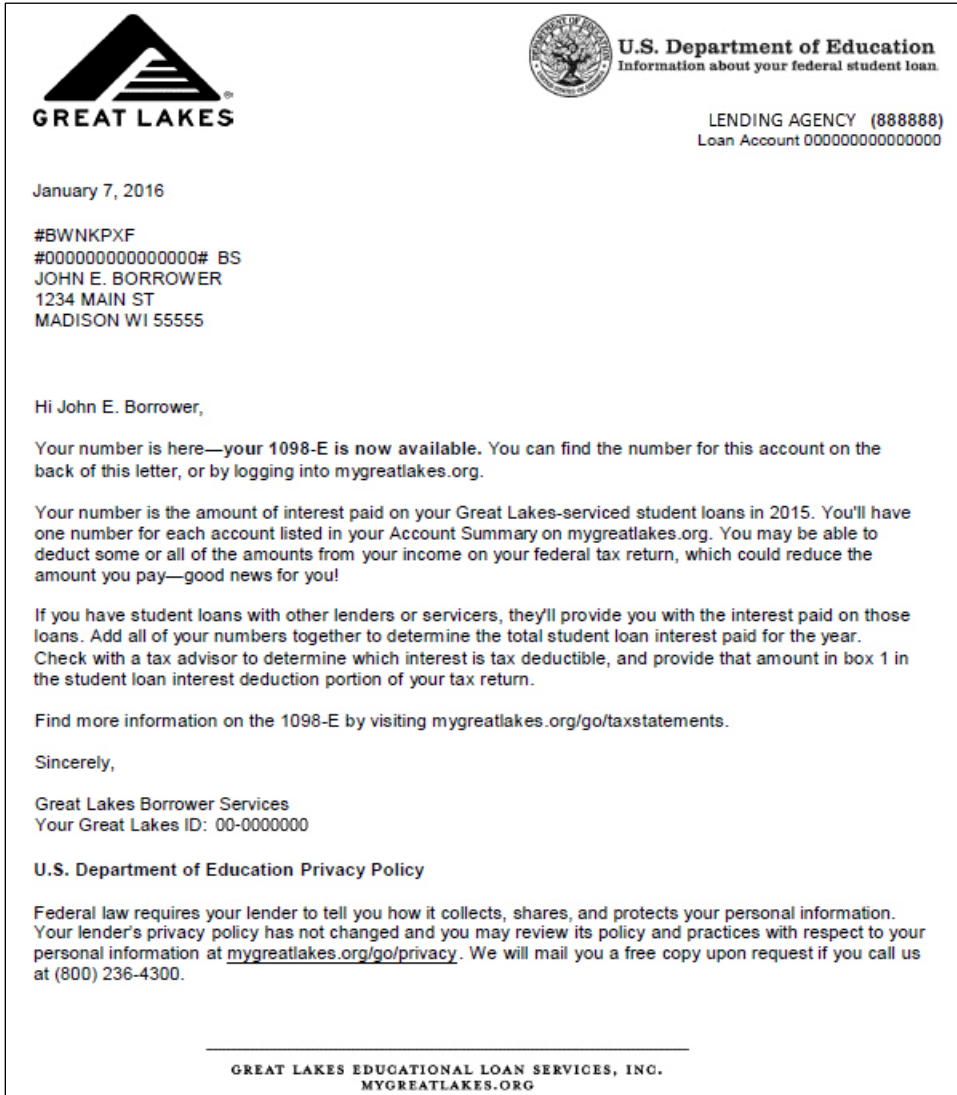



Figure 18. Example of the Interest Statement letter

Account Statement Correspondence

If borrowers request an account statement, Great Lakes generates the borrower obligation statement correspondence on demand to send to them. It provides account information and encourages borrowers to visit the Great Lakes website (<https://mygreatlakes.org>) for more information. This correspondence is generated in letter format.



January 17, 2013

#BWNKPF
#0000000000000000#
JOHN BORROWER
1234 MAIN ST
MADISON WI 55555

Simplify Your Life

Sign up for electronic correspondence. You'll receive information quickly and conveniently, and it's friendlier to the environment than paper.

Visit mygreatlakes.org to learn more and to sign up.

Dear John Borrower:

Enclosed is the Student Loan Obligation Statement you requested. You can also get this statement online at mygreatlakes.org under the View Account Information menu.



It's Easy to Learn More

On the back of this letter, you'll find *Know Your Payment Options*, which you can review now or use for reference. It provides an overview of each option and important considerations.

You can also visit mygreatlakes.org, which provides detailed information and tools that can help you determine if one of these options will work for you.


Please contact us with any additional questions.

Borrower Services Department

How to Contact Great Lakes for Help	Your Great Lakes ID: 00-0000000
 mygreatlakes.org Access account information, make payments, visit the Knowledge Center, or email us. <i>You can self-serve 24/7 online or by phone. Some calls may be monitored or recorded for quality assurance purposes.</i>	 (800) 236-4300 or (808) 246-1700 TTY 711 Monday – Friday 7:00 am – 9:00 pm CT

#004116 GREAT LAKES EDUCATIONAL LOAN SERVICES, INC.
MYGREATLAKES.ORG

Figure 19. Example of the borrower obligation statement cover letter



Student Loan Obligation Statement
as of December 4, 2015

JOHN E. BORROWER
Great Lakes ID: 00-0000000

LENDING AGENCY (888888)

Loan Account	0000000000000000	Balance	
Date Account Opened	08/29/2011	Subsidized Principal	
Original Loan Amount	\$20,500.00	@ 6.800%	\$8,500.00
Status	Repayment - Good Standing	Unsubsidized Principal	
Scheduled Monthly Payment	\$93.38	@ 6.800%	\$12,000.00
Next Payment Due	01/14/2016	Accrued Interest	\$1,976.78
Repayment Plan	Revised Pay As You Earn	Total	\$22,476.78


¹ This monthly payment amount is valid through 01/13/2016. Income-driven repayment plans are approved for one year at a time. If you fail to recertify your REPAYE repayment plan, you will be placed on the REPAYE Alternative repayment plan and any unpaid accrued interest will be capitalized. The REPAYE Alternative repayment plan period is the lesser of 10 years or whatever is left on your 20- or 25-year REPAYE repayment period, and the monthly payment amount will be a fixed amount that will pay your loans in full during that period.

Figure 20. Example of the borrower obligation statement

Difficulty Making Payments Correspondence

If borrowers are having difficulty making payments, they receive correspondence informing them of the options they may have to postpone or lower their payments. It encourages borrowers to visit the Great Lakes website or contact Great Lakes for more information. This correspondence is generated in email or letter format.

mygreatlakes.org | [Contact Us](#) | [Knowledge Center](#)



Keep in mind there may be numerous options to pay back your loan

Re: Loan Account with LENDING AGENCY A (888881) \$268.00 past due
Loan Account with LENDING AGENCY B (888882)
Loan Account with LENDING AGENCY C (888883) \$489.12 past due

Hi John,

We're emailing you to provide additional information on the repayment options available to you. Although we may have discussed a specific alternative or sent you an application form, it's important to understand all of the options you're eligible for.

- [Lower your monthly payment](#) by selecting a more affordable plan. One based on your income could reduce your monthly payment down to \$0.
- [Postpone your payment with a deferment](#) or [postpone it with forbearance](#). If you're unemployed, underemployed, facing a crisis, or just need some breathing room, postponing your payments may help.
- [Find out if you're eligible for loan forgiveness](#).

**Unemployed?
Underemployed?
Need Relief?**

Troubled by unemployment, a low salary, or not enough hours at work?

[Find out how to lighten your load.](#)

It's Quick and Easy to Learn More


For additional details on which alternative makes the most sense for your situation, check out [Know Your Repayment Options](#).


Don't hesitate to contact us with any questions. Our understanding and experienced customer service reps are available to help.

Sincerely,

Great Lakes Borrower Services
Great Lakes ID: 00-0000000

Contact Us or Make a Payment

 Visit mygreatlakes.org.

 (800) 236-4300 or (608) 246-1700
Mon - Thurs 7:00 am - 8:45 pm CT, Fri 7:00 am - 5:45 pm CT
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes


 **Payment address only. Please include your Great Lakes ID.**
You have multiple loans with multiple payment mailing addresses. [Log into your account to find the correct payment mailing address.](#)

Figure 21. Example of the Difficulty Making Payments email


Approved for Income-Driven Repayment Correspondence

If borrowers have applied for an income-driven repayment plan and their request has been approved, they receive correspondence informing them of this and about their payment schedule, which explains and outlines their repayment terms.

The following is an example of the income-driven repayment Payment Schedule Available email, which may be sent to borrowers in this situation. This email contains information about the borrower’s income-driven repayment plan and links to their payment schedule on their Great Lakes website account. Borrowers may receive other versions of the correspondence based on the amount of their accruing interest. This correspondence is generated in email or letter format.

Note: When this correspondence is generated in letter format, borrowers receive a cover letter with an attached payment schedule. Borrowers can access their current payment schedule online at any time after they have signed up for a Great Lakes website account.

[mygreatlakes.org](#) | [Contact Us](#) | [Knowledge Center](#)



You're Approved for an Income-driven Repayment Plan—Review Your Payment Schedule

Re: Loan Account with LENDING AGENCY (888888)

Hi John M. Borrower,

Payment relief is here! You've been approved for the Revised Pay As You Earn (REPAYE) repayment plan. Please carefully review your [payment schedule](#), which details your repayment terms, including your scheduled monthly payment amounts and due dates.

Here's what you need to know about your new payment plan:

- **Repayment plans based on your income must be renewed each year.** To renew, you must provide updated family size and income information to determine your eligibility for a reduced payment. We'll send you a renewal application before your annual renewal date.
- **Your payments may change if you don't renew.** If you don't renew, you will be placed on the REPAYE Alternative repayment plan and any unpaid accrued interest will be capitalized. The REPAYE Alternative repayment plan period is the lesser of 10 years or whatever is left on your 20- or 25-year REPAYE repayment period, and the monthly payment amount will be a fixed amount that will pay your loans in full during that period.
- **Your payments can be recalculated at any time if your financial situation changes.** If your income or family size changes, you can resubmit your information and we'll recalculate your payment. You can do this anytime during your annual payment period.
- **You are required to make three consecutive on-time payments** before you can change to another repayment plan. To learn more about the eligibility requirements, log in to [mygreatlakes.org](#).

Now that your payments have changed, make sure you're able to make them on time to build good credit and create a solid financial future for yourself. We offer many convenient [ways to make payments](#), including [automatic payments](#).

[Let us know](#) if you have any questions—we're here to help.

Sincerely,
Great Lakes Borrower Services

Contact Us or Make a Payment
Your Great Lakes ID: 00-0000000

Visit [mygreatlakes.org](#).

(800) 236-4300 or (608) 246-1700
TTY: 711
Monday - Friday 7:00 am - 9:00 pm CT
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.

Payment address only.
Please include your Great Lakes ID.
Great Lakes
PO Box 530229
Atlanta, GA 30353-0229

If We Can Reach You, We Can Help You

Make sure we have your active email address and correct contact information.

[Update your profile on mygreatlakes.org.](#)


Income-Driven Repayment Plans

[Income-driven repayment plans](#) offer reduced monthly payments, for 20 to 25 years, based on things like your income, family size, and loan amount. You need to provide information each year to determine if you qualify, and the available plans vary slightly.

Figure 22. Example of the income-driven repayment Payment Schedule Available email

Deferment Approval Correspondence

If borrowers have applied for a deferment and their request has been approved, they receive the Deferment Acceptance correspondence informing them of this. It provides information on the dates of the deferment period, as well as information about making payments during deferment. Borrowers may receive other versions of the correspondence based on their loan type. This correspondence is generated in email or letter format.



GREAT LAKES

Simplify Your Life

Sign up for electronic correspondence. You'll receive information quickly and conveniently, and it's friendlier to the environment than paper.



Visit mygreatlakes.org to learn more and to sign up.

May 3, 2011

#BWNKPXF
 #0000000000000000# BS
 JOHN BORROWER
 1234 MAIN ST
 MADISON WI 55555-5555

Re: Your Deferment Type Deferment Request
 Account 00000000

Dear John Borrower:

Your request for deferment has been approved and has been applied to your account(s) through 11/01/2011. Please see the back of this letter to review specific account information.






When your account(s) re-enters repayment on 11/02/2011, we will send you a payment schedule that details your repayment terms and indicates your next payment due date. To get an estimate of what your monthly payment will be or to view other repayment options, visit mygreatlakes.org and click on "Repayment Plans".

During your deferment, the federal government will pay the interest that accrues on your subsidized balance. Interest on the rest of your balance continues to accrue daily. You can pay the interest while you are in deferment, or wait until your account(s) enters repayment. For more information about interest and whether to pay it now or wait until your account(s) enters repayment, please see the back of this letter. You can cancel this deferment at any time by calling us at the numbers below.

While on the website, be sure to provide us with your email address so we can keep you updated about your account.

Sincerely,

Great Lakes Borrower Services
 Great Lakes ID: 000000

<p>How to Contact Great Lakes for Help</p> <p> mygreatlakes.org</p> <p> (800) 236-4300 or (608) 246-1700 Monday - Thursday 7:00 am - 8:45 pm CT Friday 7:00 am - 5:45 pm CT</p> <p><small>Account information is available 24/7. Some calls may be monitored or recorded for quality assurance purposes</small></p>	<p>Ways to Pay</p> <p> mygreatlakes.org</p> <p> (800) 236-4300 or (608) 246-1700 You can self-serve 24/7.</p> <p> Great Lakes PO Box 1234 Madison, WI 55555-5555</p> <p><i>Include your account number.</i></p>
--	--


GREAT LAKES EDUCATIONAL LOAN SERVICES, INC.
 MYGREATLAKES.ORG

Figure 23. Example of the Deferment Acceptance letter

Forbearance Approval Correspondence

If borrowers have applied for forbearance and their request has been approved, they receive correspondence informing them of this. It provides information on the dates of the forbearance period, as well as information about making payments during forbearance.

The following is an example of the Forbearance Approval letter, which may be sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on their ability to make payments. This correspondence is generated in email or letter format.




July 01, 2015

#BWNKPXF
#0000000000000000# BS
JOHN BORROWER
1234 MAIN ST
MADISON WI 55555

Simplify Your Life

Sign up for electronic correspondence. You'll receive information quickly and conveniently, and it's friendlier to the environment than paper.



Visit mygreatlakes.org to learn more and to sign up.

Dear John Borrower:




Your forbearance request has been approved and your regular monthly payments have been temporarily suspended. You've agreed to resume payments in August 2015. Please see the next page for information on the accounts included in your forbearance.

When your forbearance ends, we'll send you a payment schedule with your repayment terms and next payment due date. Get an estimate of what your monthly payment will be from the My Repayment Plan menu on mygreatlakes.org.

During forbearance, interest accrues daily. You can pay the interest during your forbearance or wait until you resume payments. If you choose not to pay the interest before the end of your forbearance, it will be capitalized. If you were receiving an interest rate reduction for using Auto Pay, you'll lose the incentive during your forbearance. Once your account re-enters repayment, your incentive will be re-instated.

For more information about interest and whether to pay it now or later, see the next page. Keep in mind that you may cancel your forbearance at any time. Please contact us with any questions—we're here to help.

Sincerely,
Borrower Services Department

Account Information & Ways to Pay		Your Great Lakes ID: 00-0000000
 mygreatlakes.org Access account information, make payments, visit the Knowledge Center, or email us.	 (800) 236-4300 or (608) 246-1700 TTY: 711 Monday - Friday 7:00 am - 9:00 pm CT	 <i>Payment address only. Please include your Great Lakes ID.</i> Great Lakes PO Box 530229 Atlanta, GA 30353-0229
<small>You can self-serve 24/7 online or by phone. Some calls may be monitored or recorded for quality assurance purposes.</small>		

GREAT LAKES EDUCATIONAL LOAN SERVICES, INC.
MYGREATLAKES.ORG


Figure 24. Example of the Forbearance Approval letter

Past Due Notice Correspondence

When borrowers are past due on their account, they receive correspondence informing them of this and the options they may have if they're struggling to make payments. It also provides borrowers with information on making payments and encourages them to contact Great Lakes if they have questions about their account or their repayment options.

The following is an example of a past due notice email, which may be sent to borrowers in this situation. Borrowers may receive different versions of the correspondence based on the amount of time their loan is past due. This correspondence is generated in email or letter format.

mygreatlakes.org | [Contact Us](#) | [Knowledge Center](#)



Having trouble making your student loan payments?

Re: Loan Account with LENDING AGENCY (888888) \$50.00 past due

Hi John,

It looks like you're past due on your student loan payments. You're not alone!

We've helped millions of borrowers who've struggled to make their student loan payments and we want to help you too.

There are a number of things you may be able to do to fix your past due payments.

- [Make an online payment or enroll in Auto Pay](#). It's free, easy, and with Auto Pay you may be eligible for an interest rate reduction.
- [Lower your payments](#) by selecting a more affordable plan. A plan based on your income could reduce your monthly payment down to \$0.
- [Postpone your payment with a deferment](#) or [postpone it with forbearance](#). If you're unemployed, underemployed, facing a crisis, or just need some breathing room, postponing your payments may help.
- [Find out if you're eligible for loan forgiveness](#).

Past due accounts can damage your credit. Poor credit can be a factor when looking for a job, securing housing, buying a car, or applying for additional financial aid if you're headed back to school. Making on-time payments helps build good credit.

It's Quick and Easy to Learn More

For additional details on which alternative makes the most sense for your situation, check out [Know Your Repayment Options](#).

Don't hesitate to contact us with any questions. Our understanding and experienced customer service reps are available to help.

Sincerely,

Great Lakes Borrower Services
Great Lakes ID: 00-000000

Contact Us or Make a Payment

Visit mygreatlakes.org.

(800) 236-4300 or (608) 246-1700
Mon - Thurs 7:00 am - 8:45 pm CT, Fri 7:00 am - 5:45 pm CT
You can self-serve 24/7. Some calls may be monitored or recorded for quality assurance purposes.

Payment address only. Please include your Great Lakes ID.
Great Lakes
PO Box 1234
Madison, WI 55555-1234

Figure 25. Example of a past due notice email

Paid in Full Notification Correspondence

When borrowers have paid their account in full, they receive correspondence informing them of this.

The following is an example of the Paid in Full Notification letter, which may be sent to borrowers in this situation. Borrowers may receive other versions of the correspondence based on whether or not loans are paid in full due to consolidation. This correspondence is generated in email or letter format.

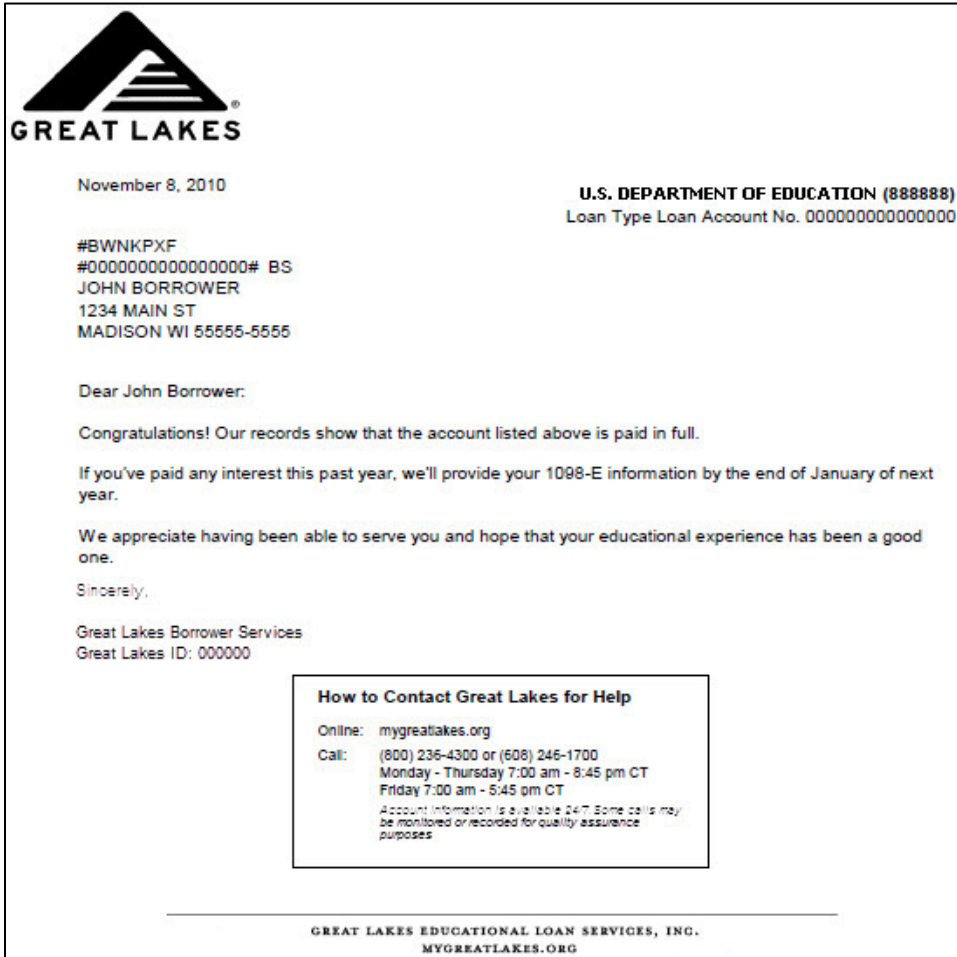


Figure 26. Example of the Paid in Full Notification letter