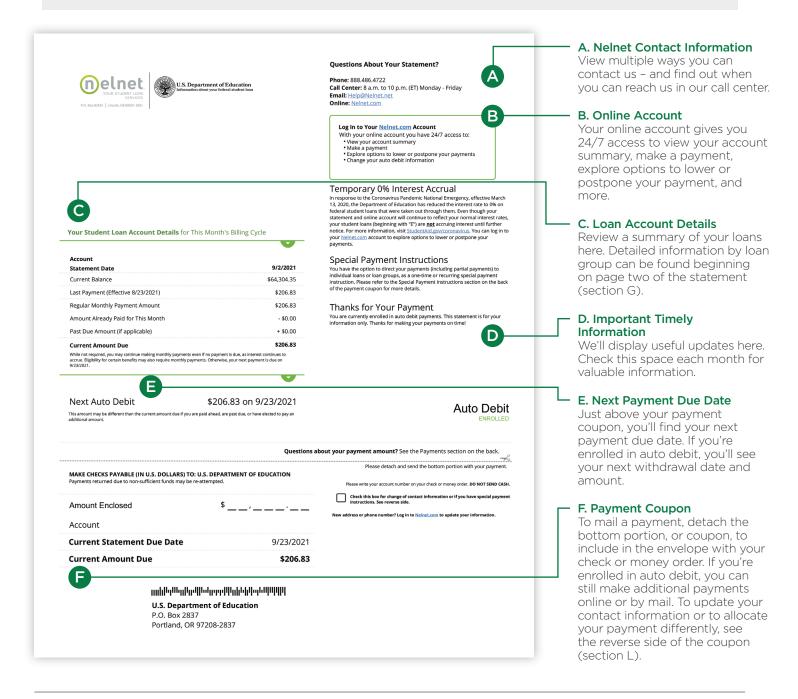
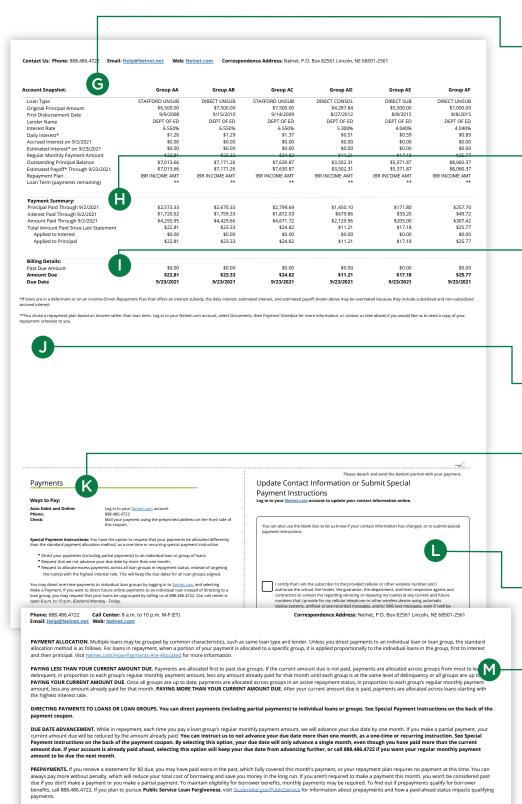
# Welcome to Nelnet

## A Guide to Your Billing Statement

We designed our billing statement with you in mind, making it easy to find account information you need.



### nelnet, Your Student Loan Servicer



INTEREST ACCRUAL. Interest is calculated using simple interest and accrues daily based on your outstanding principal balance. Visit Nelnet.com/FAQs for more information

LOAN PAYOFF. To get a payoff quote for an individual loan, call 888.486.4722 or email Help@Nelnet.net.

BORROWER BENEFITS. To verify your eligibility, earning progress, or award status for a borrower benefit, log in to your NeInet.com account or call 888.486.4722

REPAYMENT OPTIONS. Options are available to lower payments with a repayment plan, sometimes as low as \$0 a month, or postpone payments with a deferment or forbearance. You may be eligible for Standard, Graduated, Extended, Income-Based, Income-Sensitive (FFELP only), Income-Contingent, Pay As You Earn, or Revised Pay As You Earn repayment plans. To explore options or make changes that could help you avoid default, call 888.486.4722, or log in to your <u>Neinet.com</u> account. You can also visit the U.S. Department of Education's website at <u>StudentAid gov</u> to review other options like concelled time.

During a deferment (depending on loan type) or forbearance, you are responsible for paying the interest that accrues on your loan. If accrued interest is not paid before the deferment or forbearance ends, or an income-Driven Repayment Plan is not recertified interest, will be added to your outstanding principal balance, which will increase the overall amount you'll have to pay. To see how interest capitation can affect your balance and the total amount of interest paid over the life of the loan, with <u>Numer</u> completionse. Capitalization.

REPAYMENT SCHEDULE. Log in to your Nelnet.com account to view your repayment schedule, repayment plan, and other student loan information or call 888.486.4722.

#### G. Account Snapshot

This is where you can see your progress – how much you borrowed, how much you've repaid, and how much you still owe. You'll also find your current interest rate and daily interest accrual.

#### H. Payment Summary

View detailed information on your most recent payment, including how it was applied to interest and principal. You'll also see your cumulative principal, interest, and total amount paid.

#### I. Billing Details

View a breakout of the current payment amount due for each loan group serviced by us. If you're behind on payments, you'll find your past due amount for each loan group. If you're having trouble making payments, see page three of your statement for more information.

#### J. Additional Space for Timely Info

Important notices from page one may be continued here if additional space is needed.

## K. Ways to Pay/Special Payment Instructions

Here we list all of the ways you can make a payment. If you need your payment to be allocated differently than our standard allocation method, follow the instructions provided here and use the corresponding box to submit instructions.

#### L. Contact Information/Special Payment Instructions Box

Provide updated contact information and/or special payment instructions within this box.

#### M. Loan Servicing Details

Find detailed information about making payments, how payments are allocated, repayment options, what to do if you're having trouble making payments, and much more.

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