



APPLICANT FIRST AND LAST NAME
APPLICANT ADDRESS
APPLICANT CITY, STATE ZIP

Bill Type Installment

Next Payment Due

\$50.00 on 11/01/25

Account Number

XXXXXXXXXX-1

Account Statement Date	10/01/25
Current Total Balance	\$100,000.00
Last Payment (Effective 07/13/24)	\$100.00
Regular Monthly Payment Amount	\$50.00
Amount Paid Since Last Statement	\$0.00
Past Due Amount (if applicable)	\$0.00
Total Amount Due	\$50.00




Special Messages

Sign up for eDelivery to receive notifications electronically! You will be sent an email when there's a new communication for you, which you can easily view in your online account. To sign up, log in at mohela.studentaid.gov.

** If current due reflects \$0.00, be aware that interest will continue to accrue daily. **

See reverse for important information including, but not limited to, contact information, payment assistance, default information, and consumer credit reporting.

Why Sign Up for Auto Pay?

-  Save 0.25% on your interest rate.
-  Get a reminder ahead of each withdrawal.
-  Relax knowing your bill will be paid each month.



Sign Up Today

1. Log in to your account at mohela.studentaid.gov
2. Select 'Payments' in the top toolbar, then 'Auto Pay' in the drop-down menu.
3. Follow the instructions to apply.



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

Account Number	Due Date	Amount Enclosed	Total Amount Due
XXXXXXXXXX-1	10/01/25	\$ <input type="text"/>	

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U.S. Department of Education
MOHELA
PO Box 790453
St. Louis, MO 63179-0453

**How to Read Your Bill/Statement
Action May Be Necessary**

Bill/Statement Field	Description: Action May Be Necessary
Account Number	Unique number by which all the loan(s) serviced by MOHELA are referenced. Include this number on your check or money order.
Account Statement Date	Date the statement was created.
Amount Paid Since Last Statement	Summary of payments received since the last bill was created.
Bill Type	INSTALL (Installment) – Monthly Payment required if the Past Due Amount, Current Due/Current Amount Due, and/or Total Amount Due is more than \$0
Current Total Balance	Principal and Outstanding Accrued Interest remaining to be paid. May include capitalized interest. This is not a payoff amount.
Current Amount Due	Total amount due toward interest and principal for this billing cycle. Additional payments can be made at any time. Payment required if more than \$0 is due. Payment received after the Due Date is considered delinquent
Due Date	When the payment is due to MOHELA. Payment received after the Due Date is considered past due.
First Disbursement	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Interest Paid Since Last Statement	Amount paid toward interest since the last bill was created.
Interest Rate	The rate charged to borrow on the student loan. May be a fixed or variable interest rate. Variable interest rates are set by Congress every July 1 which may cause a change in the monthly installment amount.
Last Payment	Date last payment was received.
Loan Type	Type of student loan(s)
Next Payment Due	Due Date when the next payment is due. Your account may be considered Paid Ahead: Paying ahead means your current payment has been satisfied and you have paid at least a portion of your future bill.
Next Payment Amount	Amount due on the date of the Next Payment Due.
Original Balance	Amount originally borrowed.
Outstanding Accrued Interest	Unpaid accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate. Paying more than the Total Amount Due may reduce interest paid over the life of the loan(s).
Owner	Lender of the student loan(s). The U.S. Department of Education is the lender for federally owned student loans.
Past Due Amount	Overdue amount required to be paid. This amount may include payments you have made that haven't yet applied to your account. Pay the Past Due Amount or contact us for assistance. Options to lower or reduce payment(s) may be available.
Principal Paid Since Last Statement	Amount paid to principal balance since the last bill was created.
Regular Monthly Payment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the Due Date listed on your statement. Regardless of paid ahead status, interest accrues daily.
Total Amount Due	Amount Past Due, plus Current Due or Current Amount Due per loan. Pay the Total Amount Due or contact us for assistance. Options to lower or reduce payments may be available.
Total Amount Paid	Total interest and principal paid to the Department of Education during MOHELA's servicing.
Total Interest Paid	Amount of interest paid to the Department of Education during MOHELA's servicing.
Total Principal and Interest Due	Amount Past Due plus Current Due or Current Amount Due. Pay the Total Amount Due or contact us for assistance. Options to lower or reduce payments may be available.
Total Principal Paid	Total amount of principal paid during MOHELA's servicing.

Payment Address: U.S. Department of Education—MOHELA, PO Box 790453, St. Louis, MO 63179-0453
Request Assistance (Oral or Written): Phone: 1-888-866-4352 (Toll Free) | Fax: 866-222-7060 (Toll Free) | International 1-636-532-0600 | TTY Dial 711
Secure Form Submission on mohela.studentaid.gov. Log in and Upload.

Mail a written request, including your first and last name, and account number to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Interest Accrual & Capitalization

Interest is additional money that you pay to a lender as a cost of borrowing money. Interest is calculated as a percentage of the unpaid principal amount that you borrowed. Direct Loans are "daily interest" loans. On daily interest loans, interest accrues (adds up) every day. If your loans are subsidized, you are not responsible for paying the interest that accrues while you're in school. If your loans are unsubsidized, you're responsible for all the interest that accrues, even while you're in school. **Capitalization** happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at StudentAid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of time when interest is building up. This example uses an interest rate of 8.25%.

During Deferment/Forbearance	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318*
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

* This includes \$1,238 of interest you paid during the deferment/forbearance.

Result: If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

Good To Know

- March 13, 2020, through Feb. 29, 2024, no interest capitalized.
- Beginning March 1, 2024, interest no longer capitalizes after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments.

Payment Information

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: U.S. Department of Education/MOHELA, PO Box 790453, St. Louis, MO 63179-0453

Auto Pay: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply at mohela.studentaid.gov.

Pay by Phone: Call 1-888-866-4352 (Toll Free), 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.studentaid.gov or call 1-888-866-4352 (Toll Free) for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic funds transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

Payments Made by Debit Card: You authorize us to make a one-time electronic debit from your Visa or Mastercard Debit Card between \$5 and \$50,000. Only three payments a day can be processed on the same Debit Card. Payment will only be accepted from a person listed on the checking/savings account or the card holder of the debit card being used to submit the payment.

Difficulty Making Payments

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly called REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan(s) on track, including consolidation, call 1-888-866-4352 (Toll Free), visit mohela.studentaid.gov, or the U.S. Department of Education's office of Federal Student Aid's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.studentaid.gov or StudentAid.gov for a list of these options and eligibility requirements or call 1-888-866-4352 (Toll Free).

These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

Deferment/ Forbearance

During Deferment/Forbearance: Deferment or forbearance may be declined or requested to end at any time. If applicable, Auto Pay will be suspended, including suspension of the 0.25% interest rate reduction, during periods of deferment or forbearance.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note. The due date may change, and unpaid accrued interest may capitalize. An interest notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Pay will resume including the 0.25% interest rate

reduction.

Payment Application

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Amount past due is satisfied first, followed by the current amount due.

- Overpayments made to consolidated loans will automatically go to the unsubsidized portion of the consolidation.
- Payments made over the required amount will be applied to the highest interest rate loan first. If multiple loans exist at the same rate of interest, MOHELA will apply the overpayment to the unsubsidized loan first, then to the subsidized loan. If loans have the same interest rate and subsidy, the excess amount will be applied in proportion to those loans with a regular monthly payment.
- If loans have the same interest rate and subsidy, the excess amount will be applied in proportion to those loans with a regular monthly payment.
- Payments received during an in-school deferment (more than 120 days after a disbursement), grace, deferment, and/or forbearance period are applied to future installments only if your new monthly payment has been disclosed.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Paying Ahead means that your current payment has been satisfied and you have paid at least a portion of your future bill. **Exceptions to paid ahead:** For borrowers working toward Public Service Loan Forgiveness, please note that additional payments may not apply. For borrowers on an income-driven repayment (IDR) plan you may pay ahead, however your due date cannot be advanced beyond your annual income-driven repayment (IDR) anniversary date and the required number of monthly payments must be made to be eligible for forgiveness. Borrowers with \$0 payments on an IDR Plan cannot pay ahead to advance their due date. **Partial Payments:** Payments less than the total amount due are applied using the Standard Payment Application. Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. If special payment instructions are on file and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent.

Submitting Special Payment Directions

You can request to have a payment applied in a special manner. For example, if you have multiple loans, you can make an extra payment and request it to be applied to one specific loan.

One-Time Payment Instructions: To request special payment directions when making an additional or partial payment, submit your request via:

Web – Log into mohela.studentaid.gov to make and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 1-888-866-4352 (Toll Free).

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a "one-time payment instruction".

Fax - Submit your recurring request via fax at 866-222-7060 (Toll Free) or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Payment Directions: You can provide instructions for how to apply all ongoing or additional payments. You can choose to never pay loan(s) ahead when you make additional payments greater than the total amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how all ongoing payments will be applied. Include the amount, disbursement date, loan type, and indicate this is a "payment direction". If the application of your payment, based on your standing payment instructions, would cause one or more of your loans to become delinquent, MOHELA will notify you that the payment cannot be applied as you requested. Submit this recurring request via fax at 866-222-7060 (Toll Free), secure message via mohela.studentaid.gov, or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Consumer Credit Reporting

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. As part of the on-ramp period, to support you as you start or restart payments following the pandemic pause, late or missed payments will not be reflected on your consumer credit report.

Student Loan Benefits

Auto Pay: Enrolling in automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll in or manage Auto Pay, visit mohela.studentaid.gov.

Military Members: Visit mohela.studentaid.gov/military to explore benefits and options available to service members.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge (in rare cases), Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information visit mohela.studentaid.gov or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working an average of at least 30 hours per week for a qualifying employer. Learn more about PSLF qualifications by visiting StudentAid.gov/pslf.

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000, through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the "Monthly Installment Amount" field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.studentaid.gov/InfoCenter.

Contact Information

You must notify us promptly if your or your relevant endorser/co-maker's home address, phone number and/or email address changes.

Ombudsman Contact Information

Office of the Ombudsman: The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback.

Miscellaneous

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.studentaid.gov.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format.

Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-866-4352 (Toll Free), or by email at Grp.AltForm@mohela.studentaid.gov. MOHELA offers various alternative formats such as Braille, large print, and audio CD.

You Never Have to Pay a Fee for Help with Your Federal Student Aid. If you have questions or concerns about your loan payments, you can contact MOHELA for free help through mohela.studentaid.gov. You may be contacted by a company via phone, email, or postal mail saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. Make sure you work only with the U.S. Department of Education's loan servicers, like MOHELA and never reveal your personal information or account password to anyone.

Learn to avoid student loan scams at StudentAid.gov/resources/scams. Our emails to borrowers come from ecorrespondence@mohela.studentaid.gov, noreply@mohela.studentaid.gov, or info@mohela.studentaid.gov. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-382-4357 or ftc.gov.

Massachusetts residents: If you are struggling with your student loans, please visit mass.gov/ago/studentloans to get help from the Ombudsman's Student Loan Assistance Unit.