

NAVIENT™

Department of Education
Loan Servicing

PO BOX 9635
WILKES-BARRE PA 18773-9635

JOHN Q BORROWER
ADDRESS-LINE-1-----
ADDRESS-LINE-2-----
CITY----- XX 99999-9999



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

Navient.com
Convenience with a click

Please see the enclosed for important information about account terms relating to payments, credit reporting, and how to contact us.

Say hello to

NAVIENT SM



Although our name is new, our business is not. For more than 40 years we learned, evolved, and led in loan management, servicing, and asset recovery.

Have you checked us out yet?

Visit us at Navient.com! Log in using the same user ID and password you've always used. If you don't already have an online account, create one today—it has everything you need to view, manage, and repay your loans.

Be sure to bookmark Navient.com for future use.



Bookmark us today!
Scan to access your account
at Navient.com.

CC-14-10395

Account Summary

Account Number	XXXXXXXXXXXX
Billing Group	XXXX

Statement Date	10/ 11/ 14
Billing Period	
XXXXXXXXXXXXXXXXXXXX	
Current Principal Balance	XXXXXXXXXXXX
Payments Since Last Bill	XXXXXXXXXXXX

Past Due Amount (Pay Now)	XXXXXXXXXXXX
Pay Past Due Amount by XXXXXXXX to avoid late fee of	XXXXXXXXXXXX

Current Amount Due	XXXXXXXXXXXX
Current Amount Due Date	XXXXXXX
Pay Current Amount Due (+ any Past Due Amount) by XXXXXXXX to avoid additional late fee of	XXXXXXXXXXXX

Previously Assessed Fees Due	XXXXXXXXXXXX
Total Payment Due (Past Due + Current + Previously Assessed Fees)	XXXXXXXXXXXX

See enclosed for loan details

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment

Account Number XXXXXXXXXXXXXXX
Total Payment Due XXXXXXXXXXXXXXX

See above for dates and late fees that apply

Total Amount Enclosed \$ _____
Make checks payable to Navient
(U.S. Currency only-Do not send cash)

NAVIENT - DEPARTMENT OF EDUCATION LOAN SERVICES
PO BOX 740351
ATLANTA GA 30374-0351

Changed your address or phone number?
Please visit Navient.com to update your information.

XX

234567890115807899



PAYMENTS

Please visit Navient.com/allocation for more detailed information including illustrative examples about how your payments are allocated across all your loans.

How do you allocate my payment across my loans on this statement?

We automatically allocate your payments across your loans as follows: if you include your remittance slip, pay by automatic debit, or pay online, your payment will go first to any delinquent loans in the billing group for which the payment was made, prorated based on the Past Due Amount. Once all loans are current, the payment will go to each loan in the billing group, prorated according to its monthly payment amount, or a lesser amount if some of the monthly payment amount has previously been paid. If a monthly payment amount has not been established (for example, if your loans aren't yet in repayment), your payment will be allocated among all your loans on a prorated basis, first to each loan's outstanding interest and then to the principal. If you do not pay the Current Amount Due on your statement, every loan in the billing group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to a late fee.

If your payment is received without a remittance slip and the payment matches the Total Payment Due on your statement, it will be allocated as described above. If, however, your payment does not exactly match the Total Payment Due on your statement, it will be allocated across all loans as described above, including loans in different billing groups that have the same payment address as the address to which you mailed your payment.

Once we allocate a payment to a specific loan or loans, payments are applied based on the terms of each loan's promissory note, usually first to fees, then to outstanding interest, and then to principal.

How can I be sure my payments are allocated correctly and on a timely basis? To ensure accurate and timely processing of your payment, you can send it with the included remittance slip, pay by automatic debit, or pay online at Navient.com.

You can instruct us to allocate payments differently. Clearly write your instructions on a separate piece of paper included with your check. We cannot process instructions written on the check or remittance slip.

If my account is current, what happens if I pay more than my Current Amount Due? When you pay more than your minimum payment, the extra funds will be applied to your Current Balance. If the extra funds are less than the amount of your next month's payment, your next payment will not be reduced and will be due as usual. If the extra funds are equal to or more than the amount of your next month's payment, we will advance your payment due date by the number of full payments that are covered by the extra funds. For example, if the extra funds are equal to four additional monthly payments, you would not have another payment due for four months. If you are enrolled in Auto Debit, your monthly payment amount will be withdrawn as usual.

You have the option to instruct us to not advance your due date. Not advancing your due date may result in a shorter repayment term, less interest accruing on your loan, and a lower total cost of repaying your loan as compared to your due date being advanced. If you are paying by paper check, you can instruct us to not advance your payment due date by clearly writing your instructions on a separate piece of paper included with your check. If you make a payment online at Navient.com, you will choose at that time whether you want any extra funds to apply toward future payments and, if applicable, advance your payment due date.

What repayment options are available? Various repayment plan options are available for Direct and FFELP loans, including Standard, Graduated, Extended, and other income-driven plans, including Income-Based, Pay As You Earn, Income-Contingent and Income-Sensitive. Log in to your account at Navient.com to view the available options, or call us for more information. You can also obtain information about these plans at StudentAid.ed.gov.

FREQUENTLY ASKED QUESTIONS

What is a billing group? If you have multiple loans, we may automatically put them in a billing group. Each billing group has its own statement that shows all of the loans within that group. If you prefer a separate statement for each loan, please call us.

How does interest accrue? Daily. To find out how much interest accrues daily, use this simple formula: $(\text{Unpaid Principal} \times \text{Interest Rate}) \div 365.25 = \text{Approximate Daily Interest}$. $\text{Approximate Daily Interest} \times \text{Number of Days in Your Billing Period} = \text{Approximate Interest Due}$

Need More Information? To find out more information about your loan including how interest accrues, obtaining a payoff amount, or an explanation of common fees that may be charged on your account, go to Navient.com or call one of our customer service representatives.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: You may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. If your FFELP Loan borrower benefit is an interest-rate reduction, and you default on the loan(s), the applicable interest rate, as defined by law, will be reinstated.

Electronic Check Processing: 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.

Life of Loan Payments: The amount may not reflect amounts paid to prior servicers.

Accessing Your Online Account at Navient.com: If you've been notified that one or more of your federal loans was sold, or if your Navient online loan summary page states that one or more of your loans has been sold to the Department of Education, please review the Department of Education Loans section when you're accessing your online account.

CONTACT INFORMATION

CUSTOMER SERVICE

800-722-1300 –TDD: 877-713-3833 – Fax: 866-266-0178
International: 1-317-806-0580 –International Fax: 1-570-706-8563
Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET

CORRESPONDENCE ADDRESS

Navient - Department of Education Loan Services
P.O. Box 9635
Wilkes-Barre, PA 18773-9635

BORROWER PAYMENT ADDRESS

Navient - Department of Education Loan Services
P.O. Box 740351
Atlanta, GA 30374-0351

We support our troops! Servicemembers, to learn more about your benefits, please call us at 855-284-4879.

