



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

KUSHBOO P PATEL  
22 BRADFORDS XING  
BRUNSWICK, GA 31525-4082

**Log In to Your [Nelnet.com](#) Account**

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

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

**Get Ready to Repay**

If your payment pause recently ended, visit [Nelnet.com/ready](#) for guidance based on your situation, and DIY videos with tools and tips to help you prepare for repayment.

**SAVE Plan**

Find tools and resources to make the best repayment decision for you. Most borrowers can lower their payments by enrolling in the new SAVE Plan or other income driven plans. Visit [StudentAid.gov/restart](#).

**Thanks for Your Payment**

You are currently enrolled in auto debit payments. This statement is for your information only. Thanks for making your payments on time!

**Your Student Loan Account Details for This Month's Billing Cycle**

<b>Account</b>	<b>E825875752</b>
<b>Statement Date</b>	<b>10/19/2023</b>
Current Balance	\$66.57
Last Payment (Effective 10/16/2023)	\$11,210.19
Regular Monthly Payment Amount	\$58.69
Amount Already Paid for This Month	- \$58.69
Past Due Amount (if applicable)	+ \$0.00
<b>Current Amount Due</b>	<b>\$0.00</b>

While not required, you may continue making monthly payments even if no payment is due, as interest continues to accrue. Eligibility for certain benefits may also require monthly payments. Otherwise, your next payment is due on 6/22/2031.

Next Auto Debit **\$66.59 on 10/22/2023**

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

**Auto Debit**  
ENROLLED

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

Please detach and send the bottom portion with your payment.

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

Payments returned due to non-sufficient funds may be re-attempted.

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

Amount Enclosed \$ \_\_\_\_\_

Account E825875752

Current Statement Due Date 10/22/2023

Current Amount Due **\$0.00**

Check this box for change of contact information or if you have special payment instructions. See reverse side.

New address or phone number? Log in to [Nelnet.com](#) to update your information.

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**U.S. Department of Education**  
P.O. Box 2837  
Portland, OR 97208-2837

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You can view your account online at [Nelnet.com](http://Nelnet.com)

**Account Snapshot:**

**Group AC**

Loan Type	DIRECT SUB
Original Principal Amount	\$5,500.00
First Disbursement Date	1/3/2019
Lender Name	DEPT OF ED
Interest Rate	4.800%
Daily Interest*	\$0.01
Accrued Interest on 10/19/2023	\$0.04
Estimated Interest* on 10/22/2023	\$0.06
Regular Monthly Payment Amount	\$58.69
Outstanding Principal Balance* on 10/22/2023	\$66.53
Estimated Payoff* Through 10/22/2023	\$66.59
Repayment Plan	STANDARD
Loan Term (payments remaining)	2

**Payment Summary:**

Principal Paid Through 10/19/2023	\$5,433.47
Interest Paid Through 10/19/2023	\$67.46
Amount Paid Through 10/19/2023	\$5,500.93
Total Amount Paid Since Last Statement	\$5,442.24
Applied to Interest	\$32.50
Applied to Principal	\$5,409.74

**Billing Details:**

Past Due Amount	\$0.00
<b>Amount Due</b>	<b>\$15.93</b>
<b>Due Date</b>	<b>6/22/2031</b>

\*This estimated amount is subject to change based on loan status, repayment plan, and other factors.

**Payments**

**Ways to Pay:**

- Auto Debit and Online:** Log in to your [Nelnet.com](http://Nelnet.com) account
- Phone:** 888.486.4722
- Check:** Mail your payment using the preprinted address on the front side of this coupon.

**Special Payment Instructions:** You have the option to request that your payments be allocated differently than the standard payment allocation method, as a one-time or recurring special payment instruction.

- Direct your payments (including partial payments) to an individual loan or group of loans.
- Request that we not advance your due date by more than one month.
- Request to allocate excess payments across all loan groups in repayment status, instead of targeting the loan(s) with the highest interest rate. This will keep the due dates for all loan groups aligned.

You may direct one-time payments to individual loan groups by logging in to [Nelnet.com](http://Nelnet.com) and selecting Make a Payment. If you want to direct future online payments to an individual loan instead of directing to a loan group, you may request that your loans be ungrouped by calling us at 888.486.4722. Our call center is open 8 a.m. to 9 p.m. (Eastern) Monday, 8 a.m. to 8 p.m. Tuesday and Wednesday, and 8 a.m. to 6 p.m. Thursday and Friday.

Please detach and send the bottom portion with your payment.

**Update Contact Information or Submit Special Payment Instructions**

Log in to your [Nelnet.com](http://Nelnet.com) account to update your contact information online.

You can also use the blank box to let us know if your contact information has changed, or to submit special payment instructions. Please provide specific groups or loan numbers when applicable (Example: Group AA, Loan 1).

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

**PAYMENT ALLOCATION.** Multiple loans may be grouped by common characteristics, such as same loan type and lender. Unless you direct payments to an individual loan or loan group, the standard allocation method is as follows. For loans in repayment, when a portion of your payment is allocated to a specific group, it is applied proportionally to the individual loans in the group, first to interest and then principal. Visit [Nelnet.com/How-Payments-Are-Allocated](http://Nelnet.com/How-Payments-Are-Allocated) for more information.

**PAYING LESS THAN YOUR CURRENT AMOUNT DUE.** Payments are allocated first to past due groups. If the current amount due is not paid, payments are allocated across groups from most to least delinquent, in proportion to each group's regular monthly payment amount, less any amount already paid for that month until each group is at the same level of delinquency or all groups are up to date.  
**PAYING YOUR CURRENT AMOUNT DUE.** Once all groups are up to date, payments are allocated across groups in an active repayment status, in proportion to each group's regular monthly payment amount, less any amount already paid for that month.  
**PAYING MORE THAN YOUR CURRENT AMOUNT DUE.** After your current amount due is paid, payments are allocated across loans starting with the highest interest rate.

**DIRECTING PAYMENTS TO LOANS OR LOAN GROUPS.** You can direct payments (including partial payments) to individual loans or groups. See **Special Payment Instructions on the back of the payment coupon.**

**DUE DATE ADVANCEMENT.** While in repayment, each time you pay a loan group's regular monthly payment amount, we will advance your due date by one month. If you make a partial payment, your current amount due will be reduced by the amount already paid. **You can instruct us to not advance your due date more than one month, as a one-time or recurring instruction. See Special Payment Instructions on the back of the payment coupon. By selecting this option, your due date will only advance a single month, even though you have paid more than the current amount due. If your account is already paid ahead, selecting this option will keep your due date from advancing further, or call 888.486.4722 if you want your regular monthly payment amount to be due the next month.**

**PREPAYMENTS.** If you receive a statement for \$0 due, you may have paid extra in the past, which fully covered this month's payment, or your repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you aren't required to make a payment this month, you won't be considered past due if you don't make a payment or you make a partial payment. To maintain eligibility for borrower benefits, monthly payments may be required. To find out if prepayments qualify for borrower benefits, call 888.486.4722. If you plan to pursue **Public Service Loan Forgiveness**, visit [StudentAid.gov/PublicService](http://StudentAid.gov/PublicService) for information about prepayments and how a paid-ahead status impacts qualifying payments.

**INTEREST ACCRUAL.** Interest is calculated using simple interest and accrues daily based on your outstanding principal balance. Visit [Nelnet.com/FAQs](http://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](mailto:Help@Nelnet.net).

**BORROWER BENEFITS.** To verify your eligibility, earning progress, or award status for a borrower benefit, log in to your [Nelnet.com](http://Nelnet.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 Saving on a Valuable Education (formerly 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 [Nelnet.com](http://Nelnet.com) account. You can also visit the U.S. Department of Education's website at [StudentAid.gov](http://StudentAid.gov) to review other options like consolidation.

If interest that accrues on unsubsidized loans before or during the deferment is not paid before the deferment ends, or if an Income-Based Repayment Plan is not recertified timely, interest will be added to your outstanding principal balance (known as capitalization), which will increase the overall amount you'll have to pay. To see how interest capitalization can affect your balance and the total amount of interest paid over the life of the loan, visit [Nelnet.com/Interest-Capitalization](http://Nelnet.com/Interest-Capitalization). Payments made after a forbearance ends will be applied to any unpaid interest that accrued before or during the forbearance and then to the outstanding principal balance. You may also pay the accrued interest before a deferment or forbearance ends.

**REPAYMENT SCHEDULE.** Log in to your [Nelnet.com](http://Nelnet.com) account to view your repayment schedule, repayment plan, and other student loan information or call 888.486.4722.

**AUTHORIZATION FOR ELECTRONIC DEBIT.** If you provide a check as payment, you authorize us to use information from your check to make a one-time electronic transfer from your account or 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. Payments returned due to non-sufficient funds may be re-attempted a maximum of one time.

**DISCHARGE AND FORGIVENESS.** You may be eligible for discharge under certain circumstances, including but not limited to, disability, death, and bankruptcy (in rare cases), or forgiveness for teachers and public service employment. To explore options, call 888.486.4722 or visit [Nelnet.com/Additional-Loan-Assistance](http://Nelnet.com/Additional-Loan-Assistance).

**PRIVACY NOTICE.** You may review our policy and practices with respect to your personal information at [Nelnet.com/Privacy-and-Security](http://Nelnet.com/Privacy-and-Security), or call 888.486.4722 for a free copy.

**ALTERNATIVE FORMATS.** 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 888.486.4722 or by email at [Help@Nelnet.net](mailto:Help@Nelnet.net). Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

**DELINQUENCY IMPACT.** **If you don't pay the current amount due, every loan group may become delinquent, be reported to consumer reporting agencies, and may lose eligibility for borrower benefits. We encourage you to pay as much as you can, because interest accrues daily on your outstanding principal balance.**

**SERVICEMEMBERS.** Nelnet is grateful to those who serve or have served, and we recognize the sacrifices you have made for our country. As a member of the U.S. military, you're entitled to special benefits provided by the Department of Education and the Department of Defense. To learn more about these benefits, visit us anytime at [Nelnet.com/Military](http://Nelnet.com/Military).

**ADDITIONAL RESOURCES.** If you need more assistance with your student loans, you may contact a student loan advocate: FSA Ombudsman Group, U.S. Department of Education, 877.557.2575, [StudentAid.gov/Feedback-Ombudsman/Disputes/Prepare](http://StudentAid.gov/Feedback-Ombudsman/Disputes/Prepare). Visit [Nelnet.com/Additional-Resources](http://Nelnet.com/Additional-Resources) for more information.