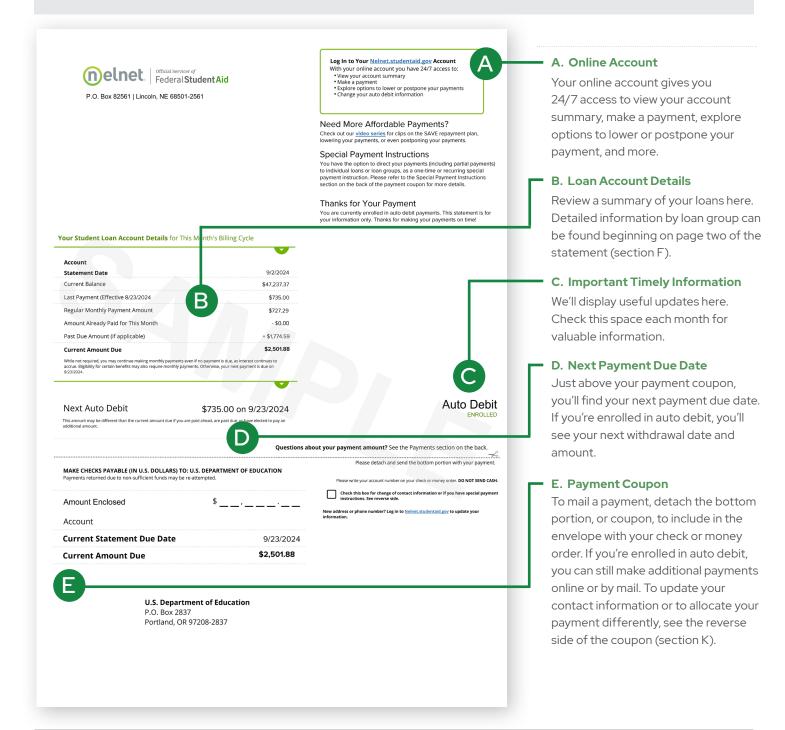
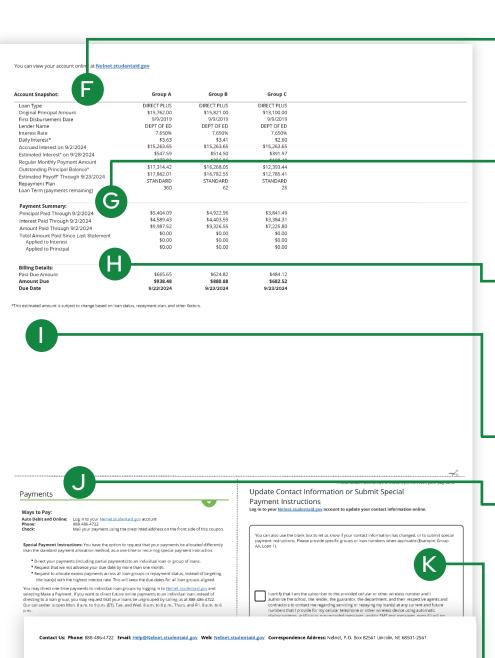
A Guide to Your Nelnet/Federal Student Aid Billing Statement

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





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. Visits habelet studential good contribution-payments are indicated 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 the month until each group is at the same level of delinquency or all groups are up to dete. Paying FOUR CURRENT AMOUNT DUE. Once all groups are up to date, payments are allocated across groups in an achieve payments any proportion to each groups'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 pourment 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. 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 amount due. If you recount 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 playmount 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 or you make a partial symment. To maintain eligibility for borrower benefits, monthly payments may be required. To fird out if prepayments gualty for borrower benefits, monthly payments may be required. To fird out if prepayments gualty for borrower benefits, monthly payments may be required. To fird out if prepayments gualty for borrower benefits, monthly payments may be required. To fird out if prepayments gualty for borrower benefits, monthly payments may be required. To fird out of the payments may be required to first out to first the property of the payments of the payment of the payme

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

LOAN PAYOFF. To get a payoff quote for an individual loan, call 888-486-4722 or email Help@Nelnet.studentaid.gov.

BORROWER BENEFITS. To verify your eligibility, earning progress, or award status for a borrower benefit, log in to your Nelnet.studentaid.gov.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, Estended, Income-Seased, Income-Seased, Income Seased, Income S

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, with before students added or operationation. Payments made after a forther end shall be applied to any unpaid interest that accrued before or during the forbearance and 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 SCHED: Nelnet_studentaid.gov_account to view your repayment schedule, repayment plan, and other student loan information or call 888-486 ("

F. 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.

G. 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.

H. 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.

I. Additional Space for Timely Info

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

J. 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.

K. Contact Information/Special Payment Instructions Box

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

L. 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.

