



SEND PAYMENTS TO  
**Nelnet**  
P.O. Box 2970, Omaha, NE 68103-2970

### Questions About Your Statement?

Phone: 888.486.4722  
Call Center: 8 a.m. to 10 p.m. (ET) M-F  
Email: [Help@Nelnet.net](mailto:Help@Nelnet.net)  
Online: [Nelnet.com](http://Nelnet.com)

#### Log In to Your [Nelnet.com](http://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

### Student Loan Interest Statement

Nelnet Loan Servicing  
Federal ID No. 84-0748903  
OMB#: 1545-1576  
2017 Form 1098-E Tax Year  
XXX-XX-9519  
Copy B for Borrower  
Box 1. Student loan interest received by lender: \$0.00  
Box 2. If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. ( )

### 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!

### Special Payment Instructions

If you paid more than the amount due for a month (including partial payments) previous statement, any amount already paid for this month or recurring special this month will be shown here. Please refer to the Special Payment Instructions section on the back side of this statement for more details.

Your regular monthly payment amount minus any amount already paid for this month. Also reflects any additional amount owed if you have past due payments.

If you're signed up for auto debit, you'll see this confirmation.

**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.

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

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](http://Nelnet.com) to update your information.

Total loan amount (principal and interest) at the time this statement was generated.

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

<b>Account Statement Date</b>	<b>D123456789</b>
Current Balance	12/11/2018
Last Payment (Effective 7/11/2018)	\$77.92
Regular Monthly Payment Amount	\$77.92
Amount Already Paid for This Month	-\$77.92
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 3/1/2019. You can also avoid extra costs by paying more than your current amount due to cover the amount of any outstanding fees (if applicable). For more information, see the Fees section on the last page of this statement.

**Next Auto Debit** \$77.92 on 1/1/2019  
This amount may be different than the current amount due if you are paid ahead, past due, or have elected to pay extra. If payment is not received by 1/16/2019, late fees may begin to be assessed. See Penalty for Late Payments in the Account Snapshot. Returned payments may be assessed a \$5 fee.

If you are signed up for auto debit, this shows you the amount and date of your debit.

**MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: NELNET**  
Payments returned due to non-sufficient funds may be assessed a \$5 fee.  
If you have not signed up for auto debit, this section shows your due date and current amount due.

Amount Enclosed	
Account	D123456789
<b>Current Statement Due Date</b>	<b>1/1/2019</b>
<b>Current Amount Due</b>	<b>\$0.00</b>



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Omaha, NE 68103-2970

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Find important information regarding your Nelnet

**PAYMENT ALLOCATION.** Multiple loans may be grouped by account on the last page of your statement. **Unless you direct payments to an individual loan or loan group, the standard allocation method is as follows.** 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. 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. After your current amount due is paid, payments are allocated across groups in proportion to each group's regular monthly payment amount. If your loans are not in repayment, payments are allocated in proportion to each group's accrued interest. Once a portion of your payment is allocated to a specific group, it is applied proportionally to the individual loans in the group, first to fees (if applicable), then interest, and then principal. If you are on an Income-Based Repayment Plan, payments are applied to interest, then fees (if applicable), and then to principal. Visit [Nelnet.com/how-payments-are-allocated](http://Nelnet.com/how-payments-are-allocated) for more information.

**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. If your current amount due on an Income-Based Repayment Plan is \$0, prepayments will not advance your due date. **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. For more information about prepayments and how they qualify toward benefits, repayment incentives, or loan forgiveness you may be eligible for, call 888.486.4722.

**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.

**FEES.** Your lender determines if fees will be charged. If you have specific questions regarding fees, call 888.486.4722. Any payment not received within 15 or more days of the due date may incur a late fee of up to six cents for each dollar that is late, as described in the terms of your promissory note and determined by your lender. Late fees are calculated based on the unpaid portion of your regular monthly payment amount. Information about late fees can be found in the account snapshot on your monthly billing statement. Returned payments may be assessed a \$5.00 fee. **If you are charged fees, they are not included in your current amount due. If fees have been assessed to your account, when you pay your current amount due, which includes the outstanding interest and principal balance, your payment is first applied to your fees and interest and then to your principal balance. This reduces the amount of your payment applied to your principal balance, which could increase the total cost of your loan. You may reduce this extra cost by paying more than your current amount due to cover the amount of your outstanding fees.**

**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, or Income-Sensitive repayment plans. To explore options or make changes that could help you avoid default, call 888.486.4722, log in to your [Nelnet.com](http://Nelnet.com) account, or visit [Nelnet.com/repayment-plans](http://Nelnet.com/repayment-plans). You can also visit the U.S. Department of Education's website at [StudentAid.ed.gov](http://StudentAid.ed.gov) to review other options like consolidation.

During a deferment or forbearance, you are responsible for interest that accrues on your loans. If accrued interest is not paid before the deferment or forbearance ends, or an Income-Based Repayment Plan is not recertified timely, interest will be added to your outstanding principal balance, 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). \*If loans are in a deferment or on an Income-Based Repayment Plan that offers an interest subsidy, the daily interest, estimated interest, and estimated payoff shown on the Account Snapshot may be overstated because they include subsidized and non-subsidized accrued interest.

**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 contact us if you would like a copy of your repayment schedule sent to you.

**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 and may be assessed a fee. Please see the Fees section for details.

**DISCHARGE AND FORGIVENESS.** You may be eligible for discharge due 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.** Alternative formats of student loan documents are available by mail. If you are in need of assistance or interested in requested alternative formats, call 888.486.4722.

**DELINQUENCY IMPACT.** If you don't pay the current amount due, every loan group may become delinquent, be reported to consumer reporting agencies, be subject to late fees (if applicable), and may lose eligibility for borrower benefits depending on your lender's guidelines. 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).