



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

Questions About Your Statement?

Phone: 866.264.9762
Email: DLCustServ@OSLA.org
Online: <https://Public.OSLA.org>

You will see this logo if your loans are owned by the Department of Education

Log In to Your Account at <https://Public.OSLA.org>
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

Your Student Loan Account Details

For This Month's Billing Cycle

Account Statement Date	Total loan amount at the time the statement was generated	F800165515
		6/29/2016
Current Balance		\$4,850.61
Last Payment (Effective 6/20/2016)	The amount and date of the most recent payment	\$70.10
Regular Monthly Payment Amount		\$70.10
Amount Satisfied by Extra Payment		-\$70.10
Past Due Amount (if applicable)		+\$0.00
Current Amount Due		\$0.00

We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 8/20/16

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 Payments

You can designate how extra payment funds are applied anytime by making payments online. Please refer to the Special Payments section on the back side of this statement for more details.

If you paid more than the amount due for the previous statement any extra funds will be shown here.

Your regular monthly payment minus any extra payments or any additional amount owed if you have a past due balance.

Next Auto Debit

\$70.10 on 7/20/2016

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.

If you are signed up for auto debit, this shows you the amount and date of your debit. You will also see the enrollment confirmation.

Auto Debit
ENROLLED

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

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

If a check is returned unpaid for non-negotiable funds, it may be re-attempted electronically.

DO NOT SEND CASH.

Please detach and send the bottom portion with your payment.

Please write your account number on your check or money order.

Amount Enclosed \$ _____

Check this box for change of contact information.
See reverse side.

Account F800165515

Current Statement Due Date 7/20/2016

Current Amount Due \$0.00

If you have not signed up for auto debit, this section will show your next due date and amount due.



U.S. Department of Education - OSLA
P.O. Box 4278
Portland, OR 97208-4278

Account Snapshot:

Loan Type
Original Principal Amount
Lender Name
Interest Rate
Daily Interest
Estimated Interest on 7/20/16
Regular Monthly Payment Amount
Outstanding Principal Balance
Estimated Payoff Through 7/20/2016
Repayment Plan

The interest rate set by Congress when you took out your loan, minus any rate-reducing incentives you may have. For those with variable rates this could change each year in July

Amount of interest that accrues each day

Amount of interest that will accrue as of the statement due date

Total payoff as of the date noted.

Group A **Group B**

Loans can be grouped together by loan type and interest rate.

4.30	\$	3.95
36.57	\$	33.53
2,528.95	\$	2,318.91
2,533.25	\$	2,322.86
STANDARD		STANDARD

Payment Summary:

Principal Paid Through 6/29/2016
Interest Paid Through 6/29/2016
Amount Paid Through 6/29/2016
Total Amount Paid Since Last Statement
Applied to Interest
Applied to Principal

View the total amount paid on your account since your last statement.

View the total amount applied to principal and interest since your last statement.

\$	510.74
\$	163.26
\$	674.00
\$	33.53
\$	4.13
\$	29.40

Billing Details:

Past Due Amount
Amount Due
Due Date

If you have paid your account ahead, the amount due and due date will reflect any changes to your regular payment.

0.00	\$	0.00
36.57	\$	33.53
9/20/2016		9/20/2016

Repayment Plan Options. Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 866.264.9762 or log in to your account at www.OSLA.org. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review solutions, including consolidation, to keep your student loans up to date.

Authorization for Electronic Debit. If you provide us with a check as payment, you authorize us to either 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-negotiable funds may be re-attempted a maximum of one time.

Extra Payments. Paying off your student loans sooner is easy at <https://Public.OSLA.org>. When you pay more than the minimum amount due, you can direct the extra amount to specific loan groups. You may also request one-time or recurring special payment instructions via phone, email, or mail (including your account number) using our correspondence address: P.O. Box 18475, Oklahoma City, OK 73154-0475. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

Due Date Advancement: While your student loans are in repayment, each time you satisfy a loan group's monthly payment amount, we will automatically advance your next payment due date by one month, unless you submit special instructions to not advance your due date.

Payment Allocation. Payments are first applied to any past due student loan groups. Loan groups with the oldest delinquency will be paid first. If you do not pay the total amount due, your partial payment will be prorated based on each loan group's regular monthly payment amount. Every loan group may become delinquent or be reported to the consumer reporting agencies. You could also lose eligibility for borrower benefits or repayment incentives.

Once all loan groups are current, payments are prorated across loan groups in an active repayment status according to their monthly payment amounts. After your current amount due is satisfied, or if no payment is due (for example, if your loans are not yet in repayment), your payment will be allocated across the loan groups, with prorated allocations based on each loan group's accrued interest and regular monthly payment amount. Once a portion of your payment is allocated for a particular loan group, payments will be applied automatically to your principal balance after all outstanding interest is paid.

Why Is My Payment \$0? If you receive a statement for \$0 due, it means you have paid more than your monthly payment amount in the past to fully cover this month's payment and no payment is due, or your current repayment plan requires no payment at that 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 are not required to make a payment for your loan groups during this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on any remaining principal balance. Paying down your loan groups as quickly as possible will save you money in the long run.

Why Is The Amount Due Different Than It Usually Is? Your amount due may be higher than usual if your payment last month did not cover the total amount due, your lower repayment plan has expired, or you are on a plan that increases your payment amount incrementally.

Interest Calculation. Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding balance and the number of days between payments.

Payment Schedule. Did you know you can find more details about your student loan on our website, including your current repayment plan and schedule of repayment? Create an account or log in to your account at www.OSLA.org to access your student loan information, or call 866.264.9762.

Privacy Notice. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://Public.OSLA.org> by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 866.264.9762.

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, and written communications in alternative formats should contact us directly at 866.264.9762 or by email at DLCustServ@OSLA.org. OSLA 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. Borrowers interested in receiving publications in alternative formats should contact us at 866.264.9762 or by email at DLCustServ@OSLA.org.

Payments

Ways to Pay:

Auto Debit and Online : Log in to <https://Public.OSLA.org>
Phone: 866.264.9762
Check: Mail your payment using the preprinted address on the front side of the coupon.

Special Payment Instructions:

Paying your loans off sooner is easy at <https://Public.OSLA.org>. When you pay more than the minimum amount due, you can direct the extra amount to specific loan groups.

Submitting Your Special Payment Request:

Online: Start by choosing the Pay by to apply to each of it.

Phone, Email: recurring special instructions with the

When making payments you can pay more than the minimum amount due and direct it to a specific loan group by going to <https://Public.OSLA.org>, by phone, email or mail.

Has Your Contact Information Changed?

Log in to <https://Public.OSLA.org> to update your account information online or use this form to notify us of a change to your contact information.

Name _____
Street _____
Apt./Bldg.# City, State, Zip _____
Mobile Phone: _____ Home Phone: _____ Work _____
Phone: _____ Email Address _____

Fill out this form and return it to the address on the front side if your contact information has changed. You can also do this from your account at <https://Public.OSLA.org>.