

Change your monthly payments with a new repayment plan. There's never a fee to change your plan.

Your current plan	Option: Less now, more later	Option: Income driven
Fixed Repayment (10 year) 10 years of monthly payments that stay the same each year	Graduated Repayment 10 years of monthly payments based on your remaining loan balance; payments start low and increase over time	Pay As You Earn (PAYE) Monthly payments are based on your family size and income. After 20 years, the remaining loan balance is forgiven. You may have to pay taxes on the forgiven loan balance.
PAYMENTS REMAINING 112 payments (9 years, 4 months)	PAYMENTS REMAINING 112 payments (9 years, 4 months)	PAYMENTS REMAINING No more than 232 payments (until paid off or forgiven) (19 years, 4 months)
MONTHLY PAYMENT \$392.44	MONTHLY PAYMENT \$222.00 Monthly payments start low (\$222/mo) and increase every 24 months, reaching the highest amount (\$666/mo) at the end of the loan	MONTHLY PAYMENT \$182.21 Based on a current income of \$52,000 and family size of 3 Payments may be as low as \$0 if you make less than \$20,090 Payments will never be higher than \$392.44 You can enroll in this plan at any time, even if you're unemployed

Keep in mind...

Switching to a plan with a lower monthly payment often means paying more over the life of your loan.

Learn more about your total costs with the "Repayment Estimator" at studentloans.gov.

Have questions or ready to enroll?

Call [your servicer] at 555-555-2200 or visit studentloans.gov. Ask about interest rates or if you qualify for more plans than the ones listed above.

Learn more at studentaid.ed.gov/repay-loans.

As of January 1, 2017, your account is 90 days overdue.

**Lower your monthly payments with a new repayment plan.
There's never a fee to change your plan.**

Your current plan

MONTHLY PAYMENT
\$392.44

PAYMENTS REMAINING
112 payments
(9 years, 4 months)

New plan: Pay As You Earn (PAYE)

HOW IT WORKS

Monthly payments are based on your family size and income. After 20 years, the remaining loan balance is forgiven. You may have to pay taxes on the forgiven loan balance.

ESTIMATED MONTHLY PAYMENT
\$182.21

Based on an income of \$52,000 and a family size of 3 you qualify for a monthly payment of \$182.21

PAYMENTS REMAINING
No more than 232 payments (until paid off or forgiven)
(19 years, 4 months)

Payments may be as low as \$0 if you make less than \$20,090

Each payment (even if it's \$0) will count toward the 20-year period until your loan balance is forgiven

Payments will never be higher than \$392.44

You can enroll in this plan at any time, even if you're unemployed

Keep in mind...

Switching to a plan with a lower monthly payment often means paying more over the life of your loan.

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As of January 1, 2017, your account is 90 days overdue.

Lower your payment to \$0 with a new repayment plan.
There's never a fee to change your plan.

Your current plan

MONTHLY PAYMENT
\$392.44

PAYMENTS REMAINING
112 payments
(9 years, 4 months)

New plan: Pay As You Earn (PAYE)

HOW IT WORKS

Monthly payments are based on your family size and income. After 20 years, the remaining loan balance is forgiven. You may have to pay taxes on the forgiven loan balance.

ESTIMATED MONTHLY PAYMENT
\$0.00

Based on an income of \$20,000 and a family size of 3 you qualify for a monthly payment of \$0

PAYMENTS REMAINING
No more than 232 payments (until paid off or forgiven)
(19 years, 4 months)

Payments may be as low as \$0 if you make less than \$20,090

Each payment (even if it's \$0) will count toward the 20-year period until your loan balance is forgiven

Payments will never be higher than \$392.44

You can enroll in this plan at any time, even if you're unemployed

Keep in mind...

Switching to a plan with a lower monthly payment often means paying more over the life of your loan.

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