

Edfinancial Services  
P.O. Box 36008  
Knoxville, TN 37930-6008

01/09/23

You'll see this logo if your loan(s) is owned by the Department of Education.

Account Number: 0000000000

You're student loan account number.

Principal balance at the time this statement was generated.

Amount and date of the last payment received since the statement was generated.

**Your Student Loan Account Details for**  
This Month's Billing Cycle: 12/12/22 to 01/09/23

**Questions About Your Statement?**

Phone: 1.855.337.6884  
Email: [Edfinancial.com/Contact](mailto:Edfinancial.com/Contact)  
Online: [Edfinancial.com](http://Edfinancial.com)

**Log In to Your Account at [Edfinancial.com](http://Edfinancial.com)**

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

- View your account summary

<b>Account</b>	0000000000
<b>Statement Date</b>	01/09/23
Unpaid Principal	\$9,972.28
Last Payment Received	\$176.80
Regular Monthly Payment Amount	\$176.80
Past Due Amount (if applicable)	+\$353.60
<b>Current Amount Due</b>	<b>\$530.40</b>

Amount required to satisfy this month's payment.

or postpone your payments  
information

**Thanks for Your Payment**

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

**Special Payments**

You have the option to direct your payment to an individual loan(s), as a one-time or recurring payment. Please refer to the Special Payment Instructions section of your statement for more detail.

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

**Next Auto Pay** \$176.80 on 02/04/23  
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.

**Your Account is Past Due**

Immediate payment is required. If you are having trouble making your payment, call us at 1.855.337.6884. There are many options to assist you. If action is not taken to resolve the delinquency, we will refer your account to nationwide consumer reporting agencies. If you cannot make your payment, you can risk going into default, which can have serious consequences. If you need any assistance repaying your loan.

If you are enrolled in auto debit, this confirms the amount and date of your scheduled auto debit. If you're not on automatic debit, this shows your next due date.

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

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. See reverse side. New address or phone number? Log in to [Edfinancial.com](http://Edfinancial.com) to update your information.

Amount Enclosed \$ \_\_\_\_\_  
Account 1397503612-1  
Current Statement Due Date 02/04/23  
Current Amount Due \$530.40

U.S. Department of Education  
P.O. Box 790322  
St. Louis, MO 63179-0322

This section is used to detach and mail in a check or money order along with your account information.

011068985784 13975036123 000017680

P.O. Box 36008 • Knoxville, TN 37930-6008 • 1.855.337.6884 • 1.865.692.6348



Loan ID	1-01	1-02		Total
<b>Current Balance</b>	<b>\$ 5,793.40</b>	<b>\$ 4,178.88</b>		<b>\$9,972.28</b>
Unpaid Interest*	\$ 0.00	\$ 0.00		\$0.00
<b>Unpaid Principal</b>	<b>\$ 5,793.40</b>	<b>\$ 4,178.88</b>		<b>\$9,972.28</b>
Original Principal	\$ 9,500.00	\$ 7,000.00		\$16,500.00
Capitalized Interest	\$ 241.05	\$ 28.39	← How much interest has been capitalized and added to your principal balance.	\$269.44
Principal Reduction	-3,947.65	-2,849.51		-6,797.16
<b>Life of Loan Payments</b>	<b>\$ 4,708.99</b>	<b>\$ 3,403.21</b>		<b>\$8,112.20</b>
Total Principal Paid	\$ 3,947.65	\$ 2,849.51		\$6,797.16
Total Interest Paid	\$ 761.34	\$ 553.70		\$1,315.04
<b>Payments Received</b>	<b>\$ 102.71</b>	<b>\$ 74.09</b>	← Total payments that have been received since your last billing statement.	<b>\$176.80</b>
Last Payment Date	01/04/23	01/04/23		
Applied to Interest	0.00	0.00		0.00
Applied to Principal	102.71	74.09		176.80
Loan Date	08/16/17	02/07/18		
Loan Program	DLUNSUB	DLUNSUB		
Interest Rate	4.45%	4.45%	← The rate set by Congress when the loan was taken out, minus any rate-reducing incentives. Variable rates for federal loans change each July.	
Interest Type <sup>1</sup>	F	F		
Monthly Payment Amount	\$ 102.71	\$ 74.09		\$176.80
<b>Past Due Amount</b>	<b>\$ 205.42</b>	<b>\$ 148.18</b>	← These three parts will explain how much payment is due.	<b>\$353.60</b>
<b>Total Payment Due</b>	<b>\$ 308.13</b>	<b>\$ 222.27</b>		<b>\$530.40</b>

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

The sum of all your original principal loan balances.

The sum of all payments you've ever made over the life of your loans.

How much interest has been capitalized and added to your principal balance.

Total payments that have been received since your last billing statement.

The rate set by Congress when the loan was taken out, minus any rate-reducing incentives. Variable rates for federal loans change each July.

These three parts will explain how much payment is due.

<sup>1</sup> F = Fixed, V = Variable

### Payments

**Ways To Pay**

**Auto Pay and Online:** Log in to [Edfinancial.com](https://Edfinancial.com)  
**Phone:** 1.855.337.6884  
**Check:** Mail your payment using the preprinted address on the front side of this coupon.

**Special Payment Instructions:**  
 You have the option to direct your payments (including partial payments) and/or not advance your due date. Contact us to direct your payment to an individual loan(s), as a one-time or recurring special payment instruction.

**Phone:** 1.855.337.6884      **Visit:** [Edfinancial.com/Contact](https://Edfinancial.com/Contact)  
**Mail:** Send instructions (including your account number) using our correspondence address: P.O. Box 36008, Knoxville, TN 37930-6008

This section describes ways to make your payment and the ability to provide us with special instructions for payment application.

Please detach and send the bottom portion with your payment.

### Update Contact Information or Submit Special Payment Instructions

Log in to [Edfinancial.com](https://Edfinancial.com) to update your account 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.

Use this section to update your contact information.

I certify that I am the subscriber to the provided 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 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.