

PO BOX 9760
WILKES-BARRE, PA 18773-9760



[Redacted], we've approved your request for an Income-Based Repayment plan.

Now that you're approved for an Income-Based Repayment (IBR) plan, here's a quick overview of what you can expect next. See the back of this page for a summary of the loans included in this plan.

Plan overview

Your Monthly Payment Amount: \$566.48

Plan begin date: 02/07/18

Plan end date: 01/07/19

Please keep in mind that the amount above represents your total Monthly Payment for all eligible loans. If some of your loans have not yet entered repayment such as loans in a deferment or forbearance, your monthly billing statement(s) will reflect a lower amount due until those loans have entered a repayment status.

Remember, this Monthly Payment is based on your income, your family size, and other factors you reported to us when you applied for the plan. Please contact us if your financial circumstances change to determine if your Monthly Payment can be recalculated.

What to expect next

We'll send you a billing statement that shows your new Monthly Payment. If you don't receive it before your next Monthly Payment is due, please make sure to continue making your payments as previously scheduled.

If you choose to end the plan before 01/07/19, let us know.

This plan is only in effect for 12 months. You'll be notified in advance when your loans are up for renewal for the IBR plan. At that time, you'll be provided with a date to submit a new application, including any update to your family size, as well as your most recent income documentation.

If you choose not to renew, your Monthly Payment will change based on a 10-year standard repayment plan. Any unpaid Interest will be capitalized (added to your principal balance). If you renew but fail to certify your family size, we must assume a family size of one for the year.

We're here to help

We're always happy to help you find the repayment option that fits your situation best. If you

Account number



Date

01/07/18

Manage your account online

Navient.com

Contact us

800-722-1300

Monday–Thursday, 8 a.m.–9 p.m.

Friday, 8 a.m.–8 p.m. Eastern

Fax 855-281-1771

Remember, we can only process your application for loans you have with us. If you have loans with other servicers, make sure to apply for an Income-Driven Repayment plan with them separately.

Para comunicarse en Español con 'Atención al Cliente', llame gratis al (800) 722-1300, y marque el numero correspondiente.



