

November 19, 2023



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### Quarterly Loan Update

In an effort to keep you updated on your federal loan(s), we have enclosed details about your loan(s), including the accrued interest, interest rate, and total balance. To learn about repayment plan options your loan(s) may be eligible for and calculate your estimated repayment amount under each of the different plans, use the *Loan Simulator* at [StudentAid.gov/loan-simulator](http://StudentAid.gov/loan-simulator).

#### Stay on Track with your Loan(s) at [mohela.com](http://mohela.com)

- **Borrow responsibly:** Make sure not to borrow more than you need and keep track of what you borrow.
- **Create an online account:** Log into [mohela.com](http://mohela.com) to keep tabs on your student loan balance.
- **Go Paperless:** Receive billing statements and other correspondence faster, and view in your online account.
- **Pay now and save:** You are not required to make payments at this time. \*However, if you can afford to make even some payments now, it can save you money down the road and reduce the total amount that you repay.

#### When Repayment Begins:

- **Subsidized, Unsubsidized, and Graduate PLUS Loan Borrowers** - When you graduate, leave school, or enroll less than half-time, you will enter your six-month grace period which will allow time for you to prepare to make scheduled monthly payments. Once you enter repayment, you must make your payments on time to avoid delinquency and default.
- **Parent PLUS Borrowers** If you do not request a deferment, you will be expected to begin making payments after the loan is fully disbursed. If you do request a deferment, you will enter repayment when your student graduates, leaves school, or is enrolled less than half-time.

Contact us - Have questions or want to explore your student loan repayment options? Go to [mohela.com](http://mohela.com) or [StudentAid.gov/manage-loans/repayment/plans](http://StudentAid.gov/manage-loans/repayment/plans).



\*Some loans may be in repayment and due for payment. If so, please continue to make your payments for those loans.

**Additional Student Loan Benefits** - Throughout the life of your loan, you may qualify for a variety of student loan benefits including repayment plans offering payments as low as \$0, deferments and forbearances to postpone payments, Auto Debit interest rate reduction during repayment, loan forgiveness and discharge programs, military

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benefits and more. Learn about your benefits on [mohela.com/InfoCenter](https://mohela.com/InfoCenter) or use *Loan Simulator* at [StudentAid.gov/loan-simulator](https://StudentAid.gov/loan-simulator).

**Don't Be Scammed** - Document preparation and debt relief companies may contact you to help consolidate your student loans, complete paperwork, lower your payment, and/or provide loan forgiveness. They will charge you a fee for services that we are required to provide you for FREE as your federal servicer contracted by the U.S. Department of Education's Office of Federal Student Aid.

PROTECTING YOUR PRIVACY - View the Privacy Policy on [mohela.com](https://mohela.com).

#### LOAN INFORMATION

Loan Type	1st Disb. Date	Beginning Principal	Current Principal	Accrued Interest	Total Balance	Int. Rate	Loan Status
DLUNST	08/19/2022	\$5,500.00	\$5,500.00	\$60.13	\$5,560.13	4.990%	IN SCHOOL
DLUNST	08/21/2023	\$3,250.00	\$3,250.00	\$39.17	\$3,289.17	5.500%	IN SCHOOL