



A Department of Education Servicer



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 19, 2023

#BWBBLCY
#B175 7884 2011 20L4#
CHARLES A SIMON
71 TONJES RD
CALICOON NY 12723-5729



ACCT NUMBER: 8604788465

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.

Stay on Track with your Loan(s) at 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 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 or 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

OS06BQSISB

86000000087007962

P 888.866.4352 F 866.222.7060 TDD Dial 711
7A-8P M, 7A-7P T-W, 7A-5P Th-F CT mohela.com

fb.com/MOHELA.usa @MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243

benefits and more. Learn about your benefits on mohela.com/InfoCenter or use *Loan Simulator* at 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.

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 |