



SAMPLE INTEREST NOTICE

- THIS IS NOT A BILL

Name	Account Number	Date Billed	Date Due
YOUR NAME	00 0000 0000	09-08-17	10-01-17

Date Last Payment Received	Principal Paid Since Last Statement	Interest Paid Since Last Statement	Fees Paid Since Last Statement	Total Pmnts Rcvd Since Last Statement
03-15-17	\$0.00	\$0.00	\$0.00	\$0.00

Bill Type	Amount Past Due	Current Interest Accrued	Total Principal And Interest Due	Outstanding Late Fees To Date
INT NOTICE	\$0.00	\$0.00	\$0.00	\$0.00

Loan Seq	First Disb	Loan Program	Status	Accrual Period Begin Date	Accrual Period End Date	Int Rate	Balance	Anticipated Capitalization Amount	Capitalization Date	Total Amount Due
1	01/19/10	DLSTFD	DEFER	03/31/17	10/01/17	5.600%	\$3,774.75	\$0.00	10/02/17	\$0.00
2	10/26/10	DLSTFD	DEFER	03/31/17	10/01/17	4.500%	\$3,719.95	\$0.00	10/02/17	\$0.00

THIS IS NOT A BILL. THE TOTAL DUE SHOWN ABOVE IS AN ACCRUED INTEREST AMOUNT THAT MAY BE CAPITALIZED (ADDED TO THE PRINCIPAL BALANCE) IF NOT PAID, ACCORDING TO THE TERMS OF YOUR PROMISSORY NOTE.

Return lower portion with payment (without staples or tape) to special address listed below. Do not write special instructions directly on check as instructions should be included separately. Make checks payable to MOHELA and include 10 digit account number. **Check to indicate change of address on reverse**

Customer Statement **Amount Paid**—Do not write dollar (\$) sign in boxes below or on check.

Account Number	Date Due		Total Amount Due
00 0000 0000	10-01-17	\$	\$0.00

YOUR NAME
ADDRESS
CITY, STATE ZIP

MOHELA
[Refer to your bill to ensure you mail your payments to the correct address]

This sample bill is illustrative of a customer's MOHELA bill and does not show all possible items that could appear on your student loan bill. The dates and values shown are for illustration only and differ from those shown on actual bills.

Name	Account Number	Date Billed	Date Due
YOUR NAME	00 0000 0000	09-08-17	10-01-17

LOAN INFORMATION

Loan Seq	Principal Balance	Outstanding Accrued NegAm Interest (May Capitalize)	Outstanding Accrued Interest (May Capitalize)	Outstanding Accrued Interest (Will Not Capitalize)	Total Outstanding Accrued Interest	Anticipated Capitalized Amount	Capitalization Date
1	\$3,774.75	\$74.19	\$.00	\$15.55	\$89.74	\$.00	10/02/17
2	\$3,719.95	\$56.35	\$.00	\$12.40	\$68.75	\$.00	10/02/17

Account Number	Unique 10-digit identification number for your MOHELA account.
Accrual Period Begin Date	The date interest accrual for this period is expected to begin.
Accrual Period End Date	The date interest accrual for this period is expected to end.
Amount Past Due	Total amount unpaid since your last bill was created. Payment assistance may be available to lower or postpone your payments.
Anticipated Capitalization Amount	The amount of interest that is expected to capitalize (be added to your principal balance) on the Capitalization Date.
Balance	The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.
Beginning Principal	Amount you originally borrowed with this loan.
Bill Type	You may receive one of the following types of bills: INSTALL (Installment) – You owe payments for principal and interest. A payment is required. INTEREST (Interest only) – Pay the outstanding interest amount to avoid interest capitalization. INT NOTICE (Interest Notice) – No action is needed, but the outstanding interest will capitalize if not paid.
Capitalization Date	Date the Anticipated Capitalization Amount is expected to capitalize (be added to your principal balance).
Change of Address Checkbox	If your contact information has changed, check this box and update the information on the reverse. You can also update your contact information online.
Current Interest Accrued	The total amount of accrued interest that is outstanding for your account.
Date Billed	Date your bill was created.
Date Due	When the payment is due to MOHELA.
Date Last Pymt Received	When MOHELA received your last payment.
Fees Paid Since Last Statement	Amount paid since your last bill was created that applied toward fees for your loans (not applicable for Direct Loans).
First Disbursement	Date this specific loan was first disbursed.
Interest Paid Since Last Statement	Amount paid since your last bill was created that applied toward your outstanding interest.
Interest Rate	The current fixed or variable interest rate for this loan.
Loan Program	The type of loan. This information is helpful in determining which repayment plans for which you may qualify. DLSTFD – Direct Subsidized Stafford Loan DLUNST – Direct Unsubsidized Stafford Loan DLPLGB – Direct Student PLUS Loan DLPLUS – Direct Parent PLUS Loan DLSCNS – Direct Subsidized Consolidation Loan DLUCNS – Direct Unsubsidized Consolidation Loan DLCNSL – Direct Consolidation Loan DLPCNS – Direct Parent PLUS Consolidation Loan DLSSPL – Direct Subsidized Spousal Consolidation Loan DLUSPL – Direct Unsubsidized Spousal Consolidation Loan DLSPCN – Direct Spousal Consolidation Loan TEACH – Direct TEACH Loan STFFRD – Federal Stafford Loan UNSTFD – Federal Unsubsidized Stafford Loan PLUS – Federal Parent PLUS SUBCNS – Subsidized Consolidation Loan UNCNS – Unsubsidized Consolidation Loan CNSLDN – Consolidation Loan

Loan Sequence	Identifier for a specific loan.
Outstanding Accrued NegAm Interest (May Capitalize) <i>(Negative Amortization)</i>	The amount of interest accumulated that exceeds the loan payment, but has not been paid. The amount is expected to capitalize (be added to your principal balance).
Outstanding Accrued Interest (May Capitalize)	The amount of interest accumulated, but has not been paid. The interest amount may capitalize (be added to your principal balance).
Outstanding Accrued Interest (Will Not Capitalize)	The amount of interest accumulated, but has not been paid. The interest amount is not expected to capitalize (be added to your principal balance).
Outstanding Late Fees to Date	Amount remaining to be paid toward late fees for your loans (not applicable for Direct Loans).
Payment Mailing Address	Mail your payment to this address to avoid processing delays.
Principal Paid Since Last Statement	Amount paid since your last bill was created that applied toward your principal balance.
Status	The current status of the loan, or stage of the loan cycle: REPAY (Repayment) – Monthly payments are due. INTER (Interim) – In school. Monthly payments are not required while attending school. DEFER (Deferment) – Monthly payments are temporarily postponed. You are responsible for interest on unsubsidized loans during deferment. FORB (Forbearance) – Monthly payments are temporarily postponed. You are responsible for interest on subsidized and unsubsidized loans during forbearance. GRACE (Grace Period) – No monthly payment is due for a period of time (typically 6 months) after leaving school. You may be responsible for interest during your grace period.
Total Amount Due	Amount Past Due plus Current Due for this loan.
Total Outstanding Accrued Interest	The sum of the three different types of Outstanding Accrued Interest: <ul style="list-style-type: none"> • Outstanding Accrued NegAm Interest (May Capitalize) • Outstanding Accrued Interest (May Capitalize) • Outstanding Accrued Interest (Will Not Capitalize)
Total Payments Received Since Last Statement	Summary of payments received since the last bill was issued.
Total Principal and Interest Due	Amount Past Due plus Current Due.