

## Where you are in your student loan cycle



**Debra, your grace period is scheduled to end soon.**

**You have 1 additional loan(s) due on 06/04/2015 in the amount of \$50.00.**

**Here's what you can do to get ready:**

- ✓ **Look for your monthly billing statement**, which you'll receive before your first payment is due. It includes a summary of your payment due and instructions for making a payment. We'll also send you a repayment schedule that includes more details about your loans.
- ✓ **Manage your account online:** [Sign up](#) or [log in](#) to review your loan information, make payments, and more. Also, make sure you provide your current contact information so you don't miss any important information regarding your account.
- ✓ **Worried about making the monthly payment?** You may be able to reduce your payments. Take a look at a few [repayment plans](#) to find an option that may be a better fit for you. You can also check out the [repayment estimator](#) on the Federal Student Aid website, [StudentLoans.gov](#), where you can quickly calculate your estimated monthly payment under several repayment plans.
- ✓ **Want to apply for a repayment option?** The fastest and easiest way to apply is to visit [StudentLoans.gov](#), log in with your FSA ID and select the Complete Income-Driven Repayment Plan Request link to get started. If you've filed taxes with

**You may qualify for a \$0 monthly payment.**

Most student loan borrowers don't choose the standard repayment option. More than 50% of those needing payment relief qualify for a \$0 monthly payment under an income-based repayment plan. Visit [StudentLoans.gov](#) to learn more.



**Boost your financial know-how.**

Check out [Path to Success](#), our brief, free, and interactive modules covering the basics of key personal financial topics.

the IRS, you can have your most recent income information forwarded to us so you don't have to send it separately.

## Questions? We're here to help.

Visit us at [Navient.com](http://Navient.com). Or call us toll free at 800-722-1300 on Monday – Thursday from 8 a.m. to 9 p.m., and on Friday from 8 a.m. to 8 p.m., ET

### Tips and resources

#### Save time — and maybe some money — by enrolling in automatic debit.

Simplify life by automating your monthly payment. You may even qualify for a 0.25% interest rate reduction by enrolling in this program.\*

#### Still in school?

If you're enrolled at least half time, you don't have to make a payment. Just make sure your enrollment status is up to date: print and complete the [In-School Deferment form](#) and mail to P.O. Box 9635 Wilkes-Barre, PA 18773-9635 or fax it back to us at 866-266-0178.

*Please do not respond to this automated message. Emails sent to this address are not monitored.*

\* The auto debit benefit is available during the period your monthly payment amount is successfully deducted from your designated bank account. We suspend this benefit during forbearance and certain deferment periods.

Make sure Navient makes it to your inbox by adding [CustomerService@Navient.com](mailto:CustomerService@Navient.com) as a contact. Instructions on how to add us can be found [here](#).

**Note that Path to Success does not function properly through Internet Explorer 8 or older. Please use an alternate browser.**

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