

PO BOX 9635  
WILKES-BARRE, PA 18773-9635

# FEDERAL LOAN FORBEARANCE

**[REDACTED]**, we've approved your request for forbearance.

This notice confirms that you're willing but temporarily unable to make payments due to financial hardship, but that you agree to repay your loan(s) after this forbearance expires in accordance with the terms of your Promissory Note(s).

Your payments on the loan(s) listed below will resume on 09/16/18.

#### What to expect

If you have other eligible federal loans serviced by Navient, forbearance may also be applied to those loans, and you'll receive notification of those forbearances as well.

You don't need to make a loan payment until after the forbearance ends. We'll send you an updated repayment schedule before then.

#### What you can do

If you can, pay interest as it accrues during forbearance. This will help lower your loan costs. If you don't pay any interest, it will be added to the principal balance at the end of the forbearance period. That means your principal balance and monthly payment amount will increase once you resume payments. See the enclosed *Example of interest calculations* document to learn more about how interest is calculated.

#### We're here to help

Let us know if you would like to shorten or cancel your forbearance period. Remember, making regular monthly payments is an important part of building your credit.

If you have any questions about forbearance or your options during it, visit us online or give us a call.

#### Important disclosure(s)

##### *Payment due date change*

Unless you request a specific date, your payment due date may be adjusted to allow sufficient time for your loan(s) to re-enter repayment after your forbearance expires.

##### *Auto Pay suspension during forbearance*

If you are receiving an interest rate reduction for using Auto Pay, the rate reduction will be suspended during your forbearance.

#### Account number

**[REDACTED]**

#### Date

07/12/18

#### Manage your account online

[Navient.com](http://Navient.com)

#### Payment address

P.O. Box 740351  
Atlanta, GA 30374-0351

#### Phone number

800-722-1300

Monday – Thursday,  
8 a.m. – 9 p.m.  
Friday, 8 a.m. – 8 p.m. Eastern

#### Understanding your repayment

**options.** We can help you find the repayment option that fits your situation best once you're ready to start making monthly payments. Take a look at the enclosed Knowing your repayment options document to learn more.

