



Education Financial Services
P.O. Box 5185
Sioux Falls, SD 57117-5185
1-800-658-3567

The Next Stage

Dear Customer,

You asked to postpone repayment of your student loan(s) owned and serviced by Wells Fargo Education Financial Services. The enclosed forbearance agreement allows eligible borrowers to temporarily stop making payments or to resolve an existing delinquency. During periods of forbearance, you remain responsible for interest accruing on your loan(s). You may either pay the interest as it accrues or have it added to the outstanding principal balance when the forbearance ends.

To request forbearance, please complete the attached Request for Forbearance form and promptly mail it back to us; or you may fax the form to 1-800-456-0561. We will notify you in writing when your forbearance request is approved or denied. Please continue making payments on your account until you receive the forbearance approval letter. If your payments are past due, collection activity continues until we receive and approve your forbearance.

However, there are options other than forbearance that may be available to you. Your eligibility for one of the following depends on the type of student loan you have and your situation.

Deferment for Federal Loans. Depending on your circumstances, you may defer repayment on Stafford, PLUS, or Consolidation loans. There are specific deferment eligibility requirements, such as unemployment. On subsidized Stafford loans eligible for interest benefits, the government pays the interest that accrues during deferment.

Mandatory Forbearance. Depending on your circumstances, you may forbear repayment on Stafford, PLUS, and Consolidation loans. There are specific eligibility requirements such as a medical or dental internship or residency, a high student loan debt burden, or eligibility for the Department of Defense loan repayment program.

To discuss your eligibility for the above options, or if you need other assistance, our representatives are ready to help you from 8:00 a.m. to 8:00 p.m., Central time, Monday through Friday. Just call us at 1-800-658-3567 or you can send us an email. General account information, various forms, and other documents are available to you anytime from our automated telephone system and on our Web site at www.wellsfargo.com/student.

To send a secure email, please visit us at www.wellsfargo.com and click "Sign Up!" to enroll in Online Banking to view all of your Wells Fargo accounts. Then sign on to Online Banking and click "Contact Us" located on the top of the "Account Summary" page. When the "Contact Us" page opens, click "Email Us," complete the form, and click "Submit."

Sincerely,
Wells Fargo Education Financial Services

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