



Sample Interest Notice

Name	Account Number	Date Billed	Date Due
YOUR NAME	00 0000 0000	10-07-14	10-28-14

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
09-05-14	\$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	\$65.58	\$65.58	\$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	03/25/99	DLSCNS	FORB	09/05/14	10/28/14	2.330%	\$8,940.54	\$0.00	\$0.18	\$0.18
2	03/25/99	DLUCNS	FORB	09/05/14	10/28/14	2.330%	\$10,086.81	\$0.00	\$1.88	\$1.88

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	10-28-14	\$ 0.00

YOUR NAME
ADDRESS
CITY, STATE ZIP

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

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

Term	Definition
Account Number	Unique 10-digit identification number for your MOHELA account.
Accrual Period Begin and End Dates	The two dates you accrue interest between.
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 when this new Repayment Schedule takes effect. Learn about the benefits of paying your interest prior to it capitalizing (being added to your principal balance).
Balance	The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.
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	The date the interest will capitalize.
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	Interest that has accrued since the last time your loan status changed.
Date Billed	Date your bill was created.
Date Due	When the payment is due to MOHELA.
Date Last Payment 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.
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. <ul style="list-style-type: none"> 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

Term	Definition
Loan Sequence	Identifier for a specific loan.
Outstanding Late Fees to Date	Unpaid late fees.
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 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.