

**1 Current Principal Balance**

Remainder of principal owed before interest and fees.

**2 Estimated Accrued Interest**

Estimated total interest accrued through your next scheduled billing date.

**3 Last Payment Amount**

Payment received since last statement.

**4 Scheduled Payment**

This amount, plus any fees, is the minimum payment due.

**5 Payment Due Date**

Be sure we receive your next payment by this date. Allow sufficient time for your check to reach us.

**6 Amount Delinquent**

The amount that is past due.

**7 Current Fees**

Late fees are charged to a student loan when the scheduled monthly payment amount is not paid in full by the due date. A non-negotiable funds (NNF) fees are charged to a student loan in the event that a payment is returned to us by a borrower's bank, for reason which include, but are not limited to, insufficient funds, stop payment or incorrect account information.

**8 Late Payment Penalty Date**

The date determined by your lender by which payment must be received in order to avoid additional fees. If delinquent, the account must be brought current before this date or a penalty fee will be assessed.

**9 Late Payment Penalty Amount**

The potential late fees as determined by your lender.

**10 Late Payment Penalty Total**

Scheduled Payment plus possible late fees.

For help reading this statement, please visit [www.studentloanpeople.com/statement\\_guide.html](http://www.studentloanpeople.com/statement_guide.html)



6/2/2009

JOHN DOE  
123 SESAME STREET  
BEVERLY HILLS, CA 902190

This is your monthly billing statement. Please remit the amount indicated. Thank you for your prompt payment.

Check this message box for special announcements.

Account #: 123456789		FFELP Loans
<b>1</b>	Current Principal Balance	\$1000.00
	Estimated Accrued Interest	\$5.00 <b>2</b>
<b>3</b>	Last Payment Amount	\$100.00
	Scheduled Payment	\$100.00 <b>4</b>
<b>5</b>	Payment Due Date	6/20/09
	Amount Delinquent	\$50.00 <b>6</b>
<b>7</b>	Current Fees	\$30.00
	Late Payment Penalty Date	7/05/09 <b>8</b>
<b>9</b>	Late Payment Penalty Amount	\$6.00
	Late Payment Penalty Total	\$106.00 <b>10</b>
<b>+</b>	Total Payoff	\$1005.00
<b>*</b>	Total Amount Due	\$180.00 <b>*</b>

THE INFORMATION ABOVE IS AS OF THE STATEMENT PRINT DATE.  
**Current Principal Balance:** Principal balance owed before interest and fees.  
**Estimated Accrued Interest:** Interest accrued to your next scheduled billing date.  
**Last Payment Amount:** Amount of last payment received.  
**Scheduled Payment:** This amount, plus any fees, is the minimum payment due by the due date.  
**Payment Due Date:** Your payment should be received by the Payment Due Date. If your payment is past due, this date will be the month in which you were delinquent.  
**Amount Delinquent:** Any payment amount that is past due. At month end, loans having a delinquency that exceeds 30 days may be reported to all consumer reporting agencies.  
**Current Fees:** The late fee for federal loans is 6% of the scheduled monthly payment. A non-negotiable funds (NNF) fee of \$30 will be added if a payment is

returned from the bank due to, but not limited to, insufficient funds, stop payment or incorrect account information.  
**Late Payment Penalty Date:** The date determined by your lender by which payment must be received in order to avoid additional fees. If delinquent, the account must be brought current before this date or a penalty fee will be assessed.  
**Late Payment Penalty Amount:** The late fees as determined by your lender.  
**Late Payment Penalty Total:** Scheduled Payment plus possible late fees.  
**Total Payoff:** The payoff as of your next due date, including principal, interest and fees, as calculated on the statement print date. Please call customer service or visit [studentloanpeople.com](http://studentloanpeople.com) for information on all loans or for an updated payoff amount.  
**Total Amount Due:** Current amount due plus any past-due amounts, interest or fees. If zero, a payment is not required but you are encouraged to pay the Estimated Accrued Interest.

Detach here and return this coupon with payment. Please print your Account Number on your check.

Update any changes below:  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Home Phone: \_\_\_\_\_  
 Work Phone: \_\_\_\_\_  
 E-mail: \_\_\_\_\_

ACCOUNT #: 123456789 \* **TOTAL AMOUNT DUE: \$180.00**  
 JOHN DOE

EFT PARTICIPANT - NO PAYMENT REQUIRED

AMOUNT ENCLOSED \$ \_\_\_\_\_  
 See my special payment instructions on the back.

THE STUDENT LOAN PEOPLE  
 P.O. BOX 9001774  
 LOUISVILLE, KY 40290-1774

**+ Total Payoff**

This is the payoff as of your next due date, including principal, interest and fees.

**\* Total Amount Due**

The payoff as of your next due date, including principal, interest and fees, as calculated on the statement print date. Please call customer service or visit [studentloanpeople.com](http://studentloanpeople.com) for information on all loans or for an updated payoff amount.

**☐ Payment Address**

Send your payments to this address along with the bottom portion of your statement. Be sure to include your account number on your check. Please allow sufficient time for your check to reach us. You may also pay online with KHEPAY at [www.studentloanpeople.com](http://www.studentloanpeople.com).

