

# Sample Student Loan Bill



Name: YOUR NAME      1 Account Number: 00 0000 0000      2 Date Billed: 07-22-24      3 Due Date: 08-10-24

4 Date Last Payment Received	5 Principal Paid Since Last Statement	6 Interest Paid Since Last Statement	7 Fees Paid Since Last Statement	8 Total Pmnts Rcvd Since Last Statement
07-10-24	\$6.77	\$24.83	\$0.00	\$31.60

9 Bill Type: INSTALL	10 Amount Past Due: \$0.00	11 Current Due: \$31.60	12 Total Due: \$31.60	13 Outstanding Interest to Date: \$0.00	14 Outstanding Late Fees to Date: \$0.00
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15 Loan Seq	16 First Disb	17 Loan Program	18 Status	19 TRM	20 Owner	21 Monthly Installment Amount	22 Int Rate	23 Balance	24 Amount Past Due	25 Current Amount Due	26 Total Amount Due
1	12/12/03	PLP00	REPAY	12	IA STU LN	\$17.91	2.625%	\$6,521.20	\$0.00	\$17.91	\$17.91
2	12/12/03	PLP00	REPAY	12	IA STU LN	\$13.69	2.625%	\$4,988.15	\$0.00	\$13.69	\$13.69

Detach here and return lower portion with your check or money order. Do not staple or fold.

**Customer Statement**

27  Check to indicate change of address on reverse

Account Number	Due Date	28 Amount Paid	Total Amount Due
00 0000 0000	08-10-24	<input type="text"/>	\$31.60

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YOUR NAME  
ADDRESS  
CITY, STATE, ZIP

29 ASPIRE SERVICING CENTER  
PO Box 659701  
WEST DES MOINES, IA 50265-0970

1. **Account Number**  
Your 10-digit Aspire Servicing Center account number.
2. **Date Billed**  
Date Aspire Servicing Center generated your bill.
3. **Due Date**  
Date your payment is due to avoid delinquency.
4. **Date Last Payment Received**  
Date Aspire Servicing Center received your last loan payment.
5. **Principal Paid Since Last Statement**  
Amount applied to outstanding principal for loans listed on the bill since the previous bill was generated.
6. **Interest Paid Since Last Statement**  
Amount applied to outstanding interest for loans listed on the bill since the previous bill was generated.
7. **Fees Paid Since Last Statement**  
Amount applied to outstanding fees, if applicable, for loans listed on the bill since the previous bill was generated.
8. **Total Pmnts Rcvd Since Last Statement**  
Total amount applied to loans listed on the bill since the previous bill was generated.
9. **Bill Type**  
Type of bill or statement. Bill types are:  
Install (Installment) — This is the minimum monthly payment amount due. Failure to pay may result in delinquency or default.  
Interest — This is the interest due each month. Failure to pay may result in delinquency or default.  
Int Notice — This outstanding interest may continue to accrue and may capitalize if not paid.  
Reduced Payment — The monthly payment amount has been reduced.  
Adj Rdc Payment — This bill reflects an adjusted reduction in monthly payment amount.  
Adj Intrst — This bill reflects an adjusted interest amount.  
Adj Notice — This notice reflects an adjusted interest amount.
10. **Amount Past Due**  
Total unpaid amount from the previous billing cycle for all loans listed on the bill.
11. **Current Due**  
Total amount you owe to Aspire Servicing Center for this billing cycle.
12. **Total Due**  
Amount Past Due plus Current Due
13. **Outstanding Interest to Date**  
Unpaid interest for the loans listed on the bill.
14. **Outstanding Late Fees to Date**  
Unpaid late fees for loans listed on the bill, if applicable.
15. **Loan Seq**  
Reference number for a specific loan.
16. **First Disb**  
Date the first disbursement for this loan was made.
17. **Loan Program**  
STFFRD — FFEL Subsidized Stafford Loan  
PLUS — FFEL Parent PLUS Loan  
SLS — FFEL Supplemental Loan for Students  
CNSLDN — FFEL Consolidation Loan  
UNSTFD — FFEL Unsubsidized Stafford Loan  
SPCNSL — FFEL Spousal Consolidation Loan  
SUBCNS — FFEL Subsidized Consolidation Loan  
UNCNS — FFEL Unsubsidized Consolidation Loan  
SUBSPC — FFEL Subsidized Spousal Consolidation Loan  
UNSPC — FFEL Unsubsidized Spousal Consolidation Loan  
PLUSGB — FFEL Graduate PLUS Loan  
All other program codes are private loan programs serviced by Aspire Servicing Center.
18. **Status**  
Current status of this loan:  
Repay (Repayment) — Monthly payments are required.  
Inter (Interim) — In-school period. Monthly interest payments may be required. See 9. **Bill Type**.  
Defer (Deferment) — Regular monthly installment payments are temporarily suspended. Interest will not accrue on federal subsidized loans during deferment periods.  
Forb (Forbearance) — Regular monthly installment payments are temporarily suspended. You may be responsible for interest or a portion of interest. See 9. **Bill Type**.  
Grace (Grace Period) — No monthly payment required for a period of time (usually six months) after leaving school. You may be responsible for interest on your loans during grace periods.
19. **TRM**  
Number of required payments for the current tier of your active repayment schedule.
20. **Owner**  
The entity that currently owns this loan.
21. **Monthly Installment Amount**  
Amount you are required to pay each month on this loan.
22. **Int Rate**  
The current fixed or variable interest rate for this loan.
23. **Balance**  
The principal amount remaining to be paid on this loan. This does not include accrued interest and is not your payoff amount.
24. **Amount Past Due**  
Unpaid amount from the previous billing cycle for this loan.
25. **Current Amount Due**  
Amount you owe Aspire Servicing Center for this billing cycle for this loan.
26. **Total Amount Due**  
Amount Past Due plus Current Amount Due for this loan.
27. **Change of Address Checkbox**  
Indicate a change of address by checking this box and updating your contact information on the reverse. Sign in to your account to update your contact information online.
28. **Amount Paid**  
Amount of your check or money order.
29. **Address**  
Mail your payment to this address to avoid delays in processing.

Name	Account Number	Date Billed	Due Date
YOUR NAME	00 0000 0000	07-22-24	08-10-24

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**LOAN INFORMATION**

Loan Seq	First Disb	Loan Program	<sup>30</sup> Original Principal Amount	<sup>31</sup> Total Interest Paid	<sup>32</sup> Total Fees Paid	<sup>33</sup> Total Principal Paid	<sup>34</sup> Aggregate Amount Paid
1	12/12/03	PLP00	\$7,346.17	\$1,170.99	\$0.00	\$1,174.11	\$2,197.89
2	12/12/03	PLP00	\$5,555.47	\$885.88	\$0.00	\$888.24	\$1,662.67

**30. Original Principal Amount**

Amount you originally borrowed with this loan.

**31. Total Interest Paid**

Total amount of interest paid on this loan since it has been serviced by Aspire Servicing Center.

**32. Total Fees Paid**

Total amount of fees paid on this loan since it has been serviced by Aspire Servicing Center.

**33. Total Principal Paid**

Total amount of principal paid on this loan since it has been serviced by Aspire Servicing Center.

**34. Aggregate Amount Paid**

Total amount paid on this loan since it has been serviced by Aspire Servicing Center, including amounts paid toward interest and fees and against principal.

**PAYMENTS**

All payments must be drawn on U.S. banks in U.S. currency and include your Aspire Servicing Center account number. We do not accept checks postdated more than five days into the future; if your check is postdated more than five days, it may be returned to you. If you do send a postdated check and we cash it prior to the date on the check, we are not responsible for any fees, fines or any other charges you incur as a result. Moreover, in the event such check is returned to us by a financial institution because of insufficient funds, we may assess any fees to you permitted by law.

**Payment Methods:** Payments may be mailed, submitted online, over the phone or through auto-debit. Do not send cash. Checks should be made payable to Aspire Servicing Center. See additional payment information at [www.AspireServicingCenter.com](http://www.AspireServicingCenter.com).

**Authorization for Electronic Debit:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**Payment Application:** Federal loan Income-Based Repayment Plan payments apply first to outstanding interest, then to applicable late charges and the remainder to principal. Payments for all other repayment plans apply first to applicable late charges, then to outstanding interest and the remainder to principal. Payments apply to past due amounts before current amounts due.

**Payment Allocation:** All payments received without instructions will be applied proportionately to all loans on the account or as required by law. Payments with an accompanying bill coupon will be prorated to the loans listed on the bill. Auto-debit payments will prorate to the loans listed in the auto-debit agreement. Online payment allocation is determined when you submit the payment.

Nonconforming payments without instructions: Nonconforming payments of more or less than the installment amount affect future bills. Paying less than the installment amount may result in late charges, negative credit reporting and the addition of unpaid amounts to the next bill. Paying more than the installment amount will cause your account to be paid ahead. Paid ahead means your next bill will reflect only the unpaid portion, which could be as low as \$0.00. To have the paid ahead status removed and your billing statement reflect the full monthly installment amount, please contact us.

*Payments that cause your account to be paid ahead do not stop the accrual of interest. Skipped payments leave unpaid interest that must be satisfied before applying funds to the principal balance.*

How would you like your nonconforming payment posted? Payment allocation instructions are accepted with any payment, including payments equal to, less than or more than the installment amount. You may allocate a one-time payment or all future payments.

*One-Time Payment Allocation Instructions:* Allocate an *online payment* by choosing the "Specify Loan Payment Amounts" when making a payment at [www.AspireServicingCenter.com](http://www.AspireServicingCenter.com). Allocate a *phone payment* after you enter your payment amount when using the automated phone system or speaking with a customer service representative. Allocate a *mailed payment* by including instructions on a **separate sheet** of paper that includes your Aspire Servicing Center account number.

*Standing Payment Instructions:* To designate all future payments to be allocated the same, upload, fax or send the Future Payment Allocation Form found at [www.AspireServicingCenter.com](http://www.AspireServicingCenter.com) or send signed instructions that include your Aspire Servicing Center account number to the payment address.

**Payments in Full:** The loan balance listed on the front of this bill is **not** a valid payoff amount. Call us for an accurate payoff amount. Be aware that interest accrues daily. Insufficient payoff amounts may be returned. Send payments in full to: Special Handling, Aspire Servicing Center, Attn: Payment Processing Supervisor, 6805 Vista Drive, West Des Moines IA 50266-9307

**PAYMENT ASSISTANCE**

If you are unable to afford your current monthly installment amount, other options may be available for select loan types. You may be eligible for one or more repayment plans that may lower payments: Graduated, Extended, Income Sensitive and Income-Based. Income-Based Repayment may have monthly payments as low as \$0.00. You may change your repayment plan at any time. To learn more about your repayment plan and options and changing your repayment plan, contact us. You may also access the U.S. Department of Education's website at <https://studentaid.gov>.

If you face financial difficulty, you may qualify for assistance to temporarily suspend monthly payments. To determine if you qualify, contact us. Interest may continue to accrue during assistance. You have the right to discontinue assistance at any time.

**Customer Service**

If you need help understanding your bill or have questions regarding your account visit [www.AspireServicingCenter.com](http://www.AspireServicingCenter.com), email [LoanCounseling@StudentLoan.org](mailto:LoanCounseling@StudentLoan.org) or call us at (800) 243-7552 8 a.m. to 6 p.m. (Central time) Monday – Friday.

**Correspondence Address**  
Aspire Servicing Center  
P.O. Box 659705  
West Des Moines, IA 50265-0970

**Payment Address**  
Aspire Servicing Center  
P.O. Box 659701  
West Des Moines, IA 50265-0970

**Servicemembers and Family**  
To learn more about benefits available to you, please call us or visit [www.AspireServicingCenter.com/militarybenefits](http://www.AspireServicingCenter.com/militarybenefits)

Visit [www.AspireServicingCenter.com/Advocate](http://www.AspireServicingCenter.com/Advocate) to learn if your state has a student loan advocate group and how to contact them.

Massachusetts residents may call (888) 830-6277 or visit <https://www.mass.gov/forms/submit-a-student-loan-help-request>.

Visit [www.AspireServicingCenter.com/PrivacyNotices](http://www.AspireServicingCenter.com/PrivacyNotices) on our website to view the privacy policy for your loans.

Receive billing statements and account correspondence electronically: [www.AspireServicingCenter.com/Paperless](http://www.AspireServicingCenter.com/Paperless).

Download the **Aspire Servicing Center mobile app** to make payments and manage your account from your mobile device.

**UPDATE YOUR CONTACT INFORMATION:** Indicate your new address, phone or email information in the space below. You authorize Aspire Servicing Center to contact you regarding your loan(s) at the number(s) provided on this form or any future number that you provide for your cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages. If your name has changed, please provide proof, such as a copy of a Social Security card, marriage license, divorce decree or court order specifying a name change, or driver's license.

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Country \_\_\_\_\_ Email \_\_\_\_\_

Home Phone \_\_\_\_\_ Alt. Phone \_\_\_\_\_