

# Orientación Nuevo Proceso de Préstamo Directo de Consolidación

**Oficina de Asistencia Económica Institucional  
Universidad Interamericana de Puerto Rico  
Junio, 2014**

# Implementación

- El préstamo Directo de consolidación permite al prestatario consolidar todos los préstamos estudiantiles en uno solo.
- La primera etapa se implementó en enero 2014 y la etapa final en la primavera del 2014.
- Se pueden consolidar préstamos que no están en Default y préstamos que están en Default, estén o no asignados al Departamento de Educación Federal.
- FedLoan Servicing (PHEAA), Great Lakes Educational Loan Services, Nelnet y Sallie Mae, son los Servicers que van a administrar este nuevo préstamo de consolidación.
- Para solicitar este nuevo préstamo de consolidación, los solicitantes deben acceder al web site [www.StudentLoans.gov](http://www.StudentLoans.gov)
- El web site [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov) no se va a utilizar para solicitar este nuevo préstamo de consolidación.

# Préstamos elegibles para el nuevo proceso de consolidación

- Préstamo Directo Subsidiado
- Préstamo Directo No Subsidiado
- Préstamo Stafford Subsidiado
- Préstamo Stafford No Subsidiado
- Préstamo Directo Graduate Plus
- Préstamo Graduate Plus de Federal Family Education Loan Program (FFEL)
- Préstamo Suplementario para Estudiantes (SLS)
- Préstamo Federal Perkins
- Préstamo Federal para estudiantes de enfermería
- Préstamo para los programas educativos relacionados con la salud
- Préstamos de consolidación.

# Préstamos no elegibles para el nuevo proceso de consolidación

- Préstamo Parent Plus
- Préstamo Estudiantil Privado

# Requisitos de elegibilidad

- Los requisitos para cualificar para el nuevo proceso de préstamo directo de consolidación son los siguientes:
  - Tener al menos uno de los préstamos en Periodo de Gracia (Grace Period – IG) o en Repago (Repayment – RP).
  - Si los préstamos están en status In School (IA), NO se pueden consolidar.
  - Si uno o más de los préstamos están en Default (DF), para consolidarlos tienen que cumplir con uno de estos requisitos:
    - ❖ Hacer un acuerdo de pago satisfactorio con el Servicer que tiene el préstamo o acogerse a un plan de pago de acuerdo a los ingresos en el nuevo préstamo de consolidación.

# Requisitos de elegibilidad

- En el nuevo préstamo directo de consolidación se pueden incluir préstamos de consolidación existentes si cumplen con los siguientes requisitos:
  - Si la consolidación existente fue a través de un préstamo Directo, se puede añadir a la nueva consolidación, si el solicitante también incluye un préstamo Directo o un préstamo de Federal Family Education Loan Program (FFEL).
  - Si la consolidación existente fue a través de un préstamo FFEL, se puede añadir a la nueva consolidación, si cumple con uno de los siguientes requisitos:
    - ❖ Que también se añada un préstamo Directo o un préstamo FFEL
    - ❖ El préstamo de consolidación existente está en Default y el solicitante lo va a incluir en el nuevo préstamo directo de consolidación para acogerse a un plan de pago basado en los ingresos.
    - ❖ El solicitante es empleado full time (30 hrs. o más por semana) del servicio público y va a consolidar para beneficiarse del Public Service Loan Forgiveness Program (PSLF). Este es un programa para personas que trabajan en organizaciones públicas, privadas o sin fines de lucro que el IRS ha designado como exentas de contribuciones. El beneficio de este programa es que se condona el balance remanente del préstamo de consolidación después de 120 pagos satisfactorios (10 años).
    - ❖ El solicitante es miembro activo de las fuerzas armadas de los Estados Unidos y va a acogerse al beneficio de no intereses acumulados en los préstamos directos para los miembros activos de las fuerzas armadas. Bajo este beneficio el préstamo directo de consolidación no acumula intereses por un periodo de hasta 60 meses (5 años) mientras el solicitante sea miembro activo de las fuerzas armadas o miembro de la Guardia Nacional destacado en zona de combate o emergencia nacional.

# Beneficios de la Consolidación

- Un solo pago mensual
- Bajos pagos mensuales
- Más tiempo para pagar
- Planes de pago tradicionales y planes de pago basados en los ingresos.
- La tasa de interés es el promedio de todas las tasas de interés de los préstamos que se van a consolidar.
- Tienen hasta 180 días (6 meses) para incluir en la consolidación los préstamos que estaban en status In School (IA).
- Beneficiarse del Public Service Loan Forgiveness Program (PSLF).
- Acogerse al beneficio de no intereses acumulados en los préstamos directos para los miembros activos de las fuerzas armadas.
- Libertad de escoger cualquiera de los cuatro Servicers.
- Libertad para escoger el plan de pago que más se ajuste a su situación económica y cambiarlo cuando lo crea conveniente.
- Si selecciona un plan de pago basado en los ingresos, condonación después de cierto tiempo del balance remanente del préstamo si cumple con todos los pagos satisfactoriamente.

# Beneficios de la Consolidación

- Se puede solicitar electrónicamente a través de [www.StudentLoans.gov](http://www.StudentLoans.gov) o a papel imprimiendo la solicitud que se encuentra en el mismo web site.
- La ventaja de solicitar electrónicamente es que se puede transferir la información de NSLDS y del IRS directo a la solicitud.
- Después que el solicitante somete la solicitud del préstamo directo de consolidación, el departamento de educación federal antes de desembolsar los fondos para cancelar los préstamos que se van a consolidar, envía un aviso al solicitante informándole que tiene 10 días laborables para cancelar el préstamo. Luego de transcurrido los 10 días, el departamento desembolsa los fondos y el solicitante no puede cancelar el préstamo.

# Desventajas de la consolidación

- Las desventajas de la consolidación son las siguientes:
  - El préstamo Perkins se incluye en la porción no subsidiada del préstamo de consolidación.
  - El solicitante pierde los beneficios asociados al préstamo Perkins, esto incluye los beneficios de cancelación total o parcial del préstamo a los siguientes servidores públicos: voluntarios de los cuerpos de paz, maestros de escuelas donde asisten estudiantes de familias de bajos ingresos, de educación especial y de matemáticas, ciencias, idiomas extranjeros y educación bilingüe, miembros activos de las fuerzas armadas destacados en zonas hostiles, enfermeras o tecnólogos médicos, agentes del orden público o oficiales correccionales, trabajadores de Head Start, trabajador de servicios a familias y niños y profesionales que proveen servicios de intervención temprana.

# Desventajas de la consolidación

- Préstamo Perkins en Deferment Status (DF), no acumula intereses, pero al consolidarlo acumula intereses porque se incluye en la parte no subsidiada de la consolidación.
- Préstamo Perkins tiene una tasa de interés fija de 5%, que puede ser menor que la tasa promedio que se calcula para los préstamos de consolidación.
- No se puede consolidar préstamo Perkins solamente, tiene que consolidarse al menos junto a un préstamo Directo o a un préstamo FFEL.
- Si el solicitante consolida un préstamo en Default sin antes rehabilitarlo (9 pagos mensuales), el historial de crédito reflejará que el préstamo se pagó totalmente pero que estuvo en Default y este mensaje podrá aparecer por 7 años. En cambio si el solicitante rehabilita el préstamo y después lo consolida, el default no saldrá en el historial de crédito.

# Planes de Pago Tradicionales

- Standard- Pagos son fijos, al menos \$50.00 mensuales por un término de hasta 120 meses (10 años). Este plan de pago tiene las mensualidades más altas, pero es el que menos intereses paga de todos los planes de pagos.
- Graduated- Los pagos son bajos al principio y van aumentando cada dos años y son por un término de hasta 10 años.
- Extended Fixed - Pagos son fijos, pero a diferencia del Standard, no se estipula una cantidad mínima en los pagos, es por un término de hasta 300 meses (25 años) y la deuda tiene que ser mayor de \$30,000.00
- Extended Graduated – Al igual que el Graduated, los pagos son bajos al principio y aumentan cada dos años, pero el término es hasta 25 años y al igual que el Extended Fixed, la deuda tiene que ser mayor de \$30,000.00.

# Planes de Pago basado en los ingresos

- Pay as you earn- El pago mensual máximo va a ser el 10% del ingreso discrecional, que es la diferencia entre el ingreso bruto ajustado del solicitante y el 150% del nivel de pobreza de acuerdo al estado de residencia y el tamaño del grupo familiar del solicitante. Los pagos cambian según el ingreso va cambiando y es hasta un máximo de 240 meses (20 años). Para ser elegible a este plan, el solicitante debió haber tomado préstamo por primera vez en o después del 1 de octubre de 2007 y haber tomado al menos un préstamo directo en o después del 1 de octubre de 2011. Si al finalizar los 20 años el préstamo no se ha pagado totalmente, el Departamento de Educación Federal condona el balance remanente de la deuda.

# Planes de Pago basado en los ingresos

- Income Based Repayment Plan - El pago mensual máximo va a ser el 15% del ingreso discrecional, que es la diferencia entre el ingreso bruto ajustado del solicitante y el 150% del nivel de pobreza de acuerdo al estado de residencia y el tamaño del grupo familiar del solicitante. Los pagos cambian según el ingreso va cambiando y es hasta un máximo de 300 meses (25 años). Si al finalizar los 25 años el préstamo no se ha pagado totalmente, el Departamento de Educación Federal condona el balance remanente de la deuda.

# Planes de Pago basado en los ingresos

- Income Contingent Repayment Plan – Los pagos se calculan cada año a base del ingreso bruto ajustado, el tamaño del grupo familiar y el total de la deuda del solicitante. Los pagos cambian según el ingreso va cambiando y es hasta un máximo de 300 meses (25 años). Si al finalizar los 25 años el préstamo no se ha pagado totalmente, el Departamento de Educación Federal condona el balance remanente de la deuda.

# Ejemplo de los beneficios de la consolidación

- Juan del Pueblo se graduó en diciembre de 2013 de maestría.
- Sus préstamos están en Grace Period (IG)
- NSLDS refleja el siguiente historial de préstamo estudiantil:
  - ❖ Préstamo Subsidiado - \$19,000.00
  - ❖ Préstamo No Subsidiado - \$49,000.00
  - ❖ Préstamo Perkins - \$8,000.00
  - ❖ Total \$76,000.00
- Si Juan del Pueblo no consolida sus préstamos, y se acoge al plan de pago standard por 10 años, su pago mensual sería aproximadamente \$922.25 y terminaría pagando \$110,670.00 (\$34,670.00 en intereses).

# Ejemplo de los beneficios de la consolidación

- En cambio si Juan del Pueblo consolida y se acoge al plan de pago basado en los ingresos “Pay as you Earn”, el término sería por 240 meses y su pago mensual el primer año sería \$229.13, una reducción de \$693.12
- Este pago mensual es el 10% del ingreso discrecional, que es la diferencia entre el ingreso bruto ajustado del solicitante (\$45,000.00) y el 150% del nivel de pobreza de acuerdo al estado de residencia y el tamaño del grupo familiar del solicitante (1 persona)
- A Juan del Pueblo le conviene consolidar porque el pago mensual sería más bajo y si al terminar los 20 años el préstamo no está saldo, el Departamento de Educación Federal condona el balance remanente.

# Completar Solicitud

START HERE  
GO FURTHER  
FEDERAL STUDENT AID

StudentLoans.gov  
English | Español

My Account | Learn More | Tools and Resources | Managing Repayment | FAFSA | Contact Us

**Manage My Direct Loan**

**Sign In** Use your PIN to sign in. [Why am I signing in?](#)

- Complete Counseling (Entrance, Financial Awareness, and Exit)
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse Direct PLUS Loan
- IBR/Pay As You Earn/ICR Repayment Plan Request
- Direct Consolidation Loan Applications

Visit the PIN site if you are a new user or have forgotten your PIN.

**Learn More**

- Find Information about Student Aid Programs
- Interest Rate for New Direct Subsidized Loans
- Impact of Sequestration on Federal Student Aid Programs
- Direct Loan Overview
- What You Need
- What To Expect
- Glossary

**Tools and Resources**

- Apply for PIN
- FAFSA
- Counseling Demo
- Direct Consolidation Loan Application (paper)
- My Financial Aid History
- TEACH Grant
  - Initial and Subsequent Counseling
  - Agreement To Serve (ATS)
  - Exit Counseling

**Managing Repayment**

- Repaying Your Loans
- Repayment Plans & Calculators
- Trouble Making Payments?
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness
- Loan Servicers

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03:45 p.m.  
30/04/2014

Accesar [www.StudentLoans.gov](http://www.StudentLoans.gov)  
Puede escoger English o Español.

# Paso #1

Seleccionar la opción Sign in.

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with the text "START HERE GO FURTHER FEDERAL STUDENT AID" and the "StudentLoans.gov" logo. Below this is a secondary navigation bar with links for "My Account", "Learn More", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". The main content area features a "Manage My Direct Loan" section with a prominent "Sign In" button. A red arrow points to this button. To the right of the "Sign In" button is a "StudentLoans.gov" banner with a photo of students and the text "This site is your source for information from the U.S. Department of Education about how to manage your student loans." Below the banner are three columns of links: "Learn More", "Tools and Resources", and "Managing Repayment". The footer contains links for "FOIA", "Privacy", "Security", "Notices", "Stay Connected" (with social media icons), "WhiteHouse.gov", "USA.gov", and "ED.gov". The Windows taskbar at the bottom shows the system tray with the date "30/04/2014" and time "01:52 p.m.".

StudentLoans.gov

English | Español

My Account | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

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- Repayment Plans & Calculators
- Trouble Making Payments?
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness
- Loan Servicers

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01:52 p.m.  
30/04/2014

# Paso #2

Escribir información personal. SSN, primeras dos letras del apellido paterno, fecha de nacimiento y pin number. Luego selecciona Sign In.

The screenshot shows the StudentLoans.gov website. The main content area features a 'Sign In' form with the following fields: Social Security Number, First Two (2) Characters of Last Name, Date of Birth (mm/dd/yyyy), and PIN. A red box highlights these fields, and a red arrow points from the text on the left to the Social Security Number field. Below the form, there is a 'Sign In' button and a note: 'If you do not have a Federal Student Aid PIN, visit www.pin.ed.gov.' To the right of the form, there is a warning: 'Anyone signing in to this Web site must use his/her own Federal Student Aid PIN to sign in and complete the following processes:' followed by a list of processes including Counseling, Master Promissory Notes (MPNs), Direct PLUS Loan Requests, Direct PLUS Loan Endorser Addendums, Direct Consolidation Loan Applications, Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Requests, Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request, and Repayment Estimator. Below the warning, it states: 'Use of another person's PIN constitutes fraud. Use only your own PIN information.'

The website also has a navigation menu with 'My Account', 'Learn More', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The footer includes links for FOIA, Privacy, Security, Notices, Stay Connected (Facebook, Twitter, YouTube), WhiteHouse.gov, USA.gov, and ED.gov. The taskbar at the bottom shows the Windows Start button, Internet Explorer, and several application icons, with the system clock showing 02:13 p.m. on 30/04/2014.

# Paso #3

Después de acceder, escoge del menú la opción “Complete Direct Consolidation Loan Application and Master Promissory Note.”

The screenshot shows the StudentLoans.gov website interface. The browser address bar displays <https://studentloans.gov/myDirectLoan/directLoan>. The website header includes the "START HERE GO FURTHER FEDERAL STUDENT AID" logo and the "StudentLoans.gov" branding. A navigation menu at the top contains links for "My Account", "Learn More", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". A "Logout" link is positioned in the top right corner.

The left sidebar menu is expanded to the "Repayment" section, which is highlighted with a red box. The items listed under "Repayment" are: "Complete Direct Consolidation Loan Application and Promissory Note", "Complete IBR/Pay As You Earn/ICR Repayment Plan Request", "Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request", and "Tools and Calculators" (with a sub-link for "Repayment Estimator"). A red arrow points from the text on the left to the "Complete Direct Consolidation Loan Application and Promissory Note" option.

The main content area displays a "Welcome to StudentLoans.gov" message. It includes a warning about disclosure statements and a list of actions to take after confirming information: "Complete Counseling", "Complete Master Promissory Note", "Request a Direct PLUS Loan", "Endorse a Direct PLUS Loan", "Complete Direct Consolidation Loan Application and Promissory Note", "Complete IBR/Pay As You Earn/ICR Repayment Plan Request", and "Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request". There is also a note for users who are "I am not sure".

On the right side, there are sections for "Alerts" (indicating disclosure statements are available), "Personal Information" (a redacted area), and "Tools and Calculators" (featuring a "Repayment Estimator" tool).

The Windows taskbar at the bottom shows the system clock as 03:15 p.m. on 30/04/2014.

# Paso #4

Escoger la opción  
“Start Application”.

The screenshot displays a Microsoft PowerPoint window titled "New Direct Loan Consolidation Webinar Presentation - Microsoft PowerPoint". The main content area shows a web browser interface for a user named KATHRYN HOUGHTLING. The browser's address bar shows the URL "http://loanconsolidation.ed.gov". The page title is "Federal Direct Consolidation Loan Application and Promissory Note".

The browser interface includes a navigation menu on the left with categories like "My Loan Documents", "PLUS Loan Process", "Master Promissory Note", "Counseling", and "Repayment". The main content area contains an "Important Note" about defaulted federal education loans, instructions on how to complete the application process, and a list of "Application Steps".

The "Application Steps" are:

1. Review and select loans for consolidation and then choose the federal loan servicer you want to complete the consolidation and service your new Direct Consolidation Loan.
2. Select your repayment plan. [More Information](#)
3. Read the Direct Consolidation Loan terms and conditions.
4. Enter your personal and reference information.
5. Review, electronically sign, and submit the completed Federal Direct Consolidation Loan Application and Promissory Note.

A red arrow points from the text "Escoger la opción 'Start Application'." to a button labeled "Start Application" located at the bottom of the "Application Steps" section.

The bottom of the screenshot shows the PowerPoint status bar with "Slide 22 of 68", "Office Theme", "English (United States)", and a taskbar with various application icons. The system tray shows the time as 03:24 p.m. on 30/04/2014.

# Paso #5

**Step 1 – Choose Loans & Servicer**

START HERE  
GO FURTHER  
FEDERAL STUDENT AID

StudentLoans.gov

My Account Learn More Tools and Resources Managing Repayment FAQs Contact Us **Logout**

KATHRYN HONGHEILING My Profile

**My Loan Documents**

Disclosure Statements  
Completed MPN  
Direct Endorser Request  
PLUS Correspondence  
Completed Endorser Affidavit  
IBR/Pay As You Earn/ICR Repayment Plan Requests  
Direct Consolidation Loan Applications  
PLUS Loan Process  
Request Direct PLUS Loan Document Extenuating Circumstances  
Endorse Direct PLUS Loan Print Endorser Addendum  
Master Promissory Note  
Complete MPN  
First MPN  
Counseling  
Complete Counseling  
View Completed Counseling  
Repayment  
Complete Direct Consolidation Loan Application and Promissory Note  
Complete IBR/Pay As You Earn/ICR Repayment Plan Request  
Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request  
Tools and Calculators  
Repayment Estimator

**Application (Step 1) - Choose Loans and Servicer**

1 Choose Loans & Servicer 2 Repayment Plan Selection 3 Terms & Conditions 4 Review & Reference Information 5 Review & Sign

My Profile: KATHRYN HONGHEILING Social Security Number: XXX-XX-8214

**Select the Loans to Consolidate**

Select All Loans	Loan Type	Account Number	First Disbursement Date	Loan Balance	Interest Rate	Loan Servicer
<input checked="" type="checkbox"/>	D	TTNLR4843ZYQHGRW61	10/18/2013	\$1,000	3.8%	SALLIE MAE
<input checked="" type="checkbox"/>	D	Z4GY6UN5EKXXVDS28U8	10/19/2013	\$2,000	6.0%	SALLIE MAE
<input checked="" type="checkbox"/>	A	9XL43RANXAJQV77U56X	10/20/2013	\$8,000	7.0%	GREAT LAKES
<input checked="" type="checkbox"/>	E	35W56LABILLQ7MFGY5B	10/21/2013	\$6,000	8.4%	GREAT LAKES
<input checked="" type="checkbox"/>	U	WGZ8GNO51C9W601FAWVG	10/22/2013	\$10,000	8.0%	GREAT LAKES
<input checked="" type="checkbox"/>	I	HGL783CPT7N89FK3L8L8	10/23/2013	\$4,500	8.0%	SALLIE MAE
<input checked="" type="checkbox"/>	L	7Y2UTCAMHPVFWCWS1VQW	10/24/2013	\$4,000	6.8%	NELNET
<input checked="" type="checkbox"/>	D	SEBPVZ1QSRYY1D23F9U49	10/25/2013	\$3,000	6.8%	NELNET

**Add Loans** If you have additional loans that you would like to consolidate, but are not located in the listing above, use the Add Loans button to enter the loan information.

**New Direct Consolidation Loan**

Balance \$38,500 Interest Rate 7.625% [More Information](#)

**Grace Period**

If you choose to consolidate at least one loan that is in a grace period, you can request that your servicer delay processing. If you would like your servicer to delay processing your consolidation application, indicate the length of time you would like to delay processing by choosing from the dropdown box at the right. [More Information](#)

**Important Note:** If your servicer determines that you do not have at least one loan in a grace period, the servicer will begin processing your application.

**Servicer Selection**

Are you consolidating for the purposes of Public Service Loan Forgiveness? [More Information](#)  Yes  No

Choose one of the federal loan servicers listed below to complete the consolidation and then service your Direct Consolidation Loan. The servicers listed are the U.S. Department of Education's consolidation servicers. [More Information](#)

**Note:** The current servicer of the loans that you want to consolidate may be one of the listed consolidation servicers. If your current servicer is listed, you may choose to keep your current servicer for your new Direct Consolidation Loan, or you may choose a different servicer.

[Exit](#) [Continue](#)

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Seleccionar los préstamos que va a consolidar y el Servicer.

# Paso #6

Un Pop-Up aparece cuando el solicitante oprime el botón "Add Loans"

The screenshot shows the StudentLoans.gov website with a 'Direct Consolidation Loan' application in progress. A 'Pop-Up' window titled 'Add Loan' is open, prompting the user to complete information for a new loan. A red arrow points from the text 'Un Pop-Up aparece cuando el solicitante oprime el botón "Add Loans"' to the 'Add Loans' button in the table below.

**StudentLoans.gov**

**Add Loan**

Complete the following information to add a loan to your Direct Consolidation Loan Application.

\*Required Field

Loan Type\* A-Subsidized Federal Stafford Loans

Account Number\* 111223333S12G001?

First Disbursement Date

Balance\* 2200

Current Interest Rate

Loan Servicer\* Nelnet

[Add Loan To Application](#) [Cancel](#)

**Select the Loans to Consolidate**

Select All Loans	Loan Type
<input checked="" type="checkbox"/>	TTA
<input checked="" type="checkbox"/>	Z4C
<input checked="" type="checkbox"/>	9XL
<input checked="" type="checkbox"/>	3SV
<input checked="" type="checkbox"/>	WGZ
<input checked="" type="checkbox"/>	HGL
<input checked="" type="checkbox"/>	7Y2U
<input checked="" type="checkbox"/>	SBF

[Add Loans](#) If you have additional loans that you would like to consolidate, but are not located in the listing above, use the Add Loans button to enter the loan information.

**New Direct Consolidation Loan**

<b>Balance</b>	\$38,500	<b>Interest Rate</b>	7.625%	<a href="#">More Information</a>
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**Grace Period**

If you choose to consolidate at least one loan that is in a grace period, you can request that your servicer delay processing. If you would like your servicer to delay processing your consolidation application, indicate the length of time you would like to delay processing by choosing from the dropdown box at the right.

[More Information](#)

**Important Note:** If your servicer determines that you do not have at least one loan in a grace period, the servicer will begin processing your application.

Do not delay processing

**Your servicer will begin processing your application upon receipt.**

**Servicer Selection**

Are you consolidating for the purposes of Public Service Loan Forgiveness? [More Information](#)

Yes

No

Choose one of the federal loan servicers listed below to complete the consolidation and then service your Direct Consolidation Loan. The servicers listed are the U.S. Department of Education's consolidation servicers.

[Great Lakes Educational L](#)

**Note:** The current servicer of the loans that you want to consolidate may be one of the listed consolidation servicers. If your current servicer is listed, you may choose to keep your current servicer for your new Direct Consolidation Loan, or you may choose a different servicer.

[Exit](#) [Continue](#)

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# Paso #7

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### New Direct Consolidation Loan

<b>Balance</b>	\$38,500	<b>Interest Rate</b>	7.625%	<a href="#">More Information</a>
----------------	----------	----------------------	--------	----------------------------------

### Grace Period

If you choose to consolidate at least one loan that is in a grace period, you can request that your servicer delay processing. If you would like your servicer to delay processing your consolidation application, indicate the length of time you would like to delay processing by choosing from the dropdown box at the right. [More Information](#)

**Important Note:** If your servicer determines that you do not have at least one loan in a grace period, the servicer will begin processing your application.

-- Select --

### Servicer Selection

Are you consolidating for the purposes of Public Service Loan Forgiveness? [More Information](#)

Yes  
 No

Choose one of the federal loan servicers listed below to complete the consolidation and then service your Direct Consolidation Loan. The servicers listed are the U.S. Department of Education's consolidation servicers.

-- Select --

**Note:** The current servicer of the loans that you want to consolidate may be one of the listed consolidation servicers. If your current servicer is listed, you may choose to keep your current servicer for your new Direct Consolidation Loan, or you may choose a different servicer.

Exit Continue

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Seleccionar el  
Servicer



# Paso #8

**StudentLoans.gov**

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**KATHRYN HOUGHTLING**
**Direct Consolidation Loan Application (Step 2) - Repayment Plan Selection**

(Federal Direct Consolidation Loan Application and Promissory Note)

✓ Choose Loans & Services
2 Repayment Plan Selection
3 Terms & Conditions
4 Borrower & Reference Information
5 Review & Sign

Borrower: **KATHRYN HOUGHTLING**      Servicer: **XXXX-XX-8214**

#### Income-Driven Repayment Plans

Before you select the repayment plan for your new Direct Consolidation Loan, we will provide you with estimated repayment information under each of the different plans. With the Income-Based Repayment (IBR), Pay As You Earn, and Income-Contingent Repayment (ICR) plans--called the "income-driven" plans--your adjusted gross income, family size, state of residence, and tax filing status are used to determine your eligibility for the plan and your monthly payment amount under the plan. Having estimated repayment information for the income-driven plans will provide you with the best picture of your potential options.

- If you do not want to receive estimates for the income-driven plans, enter any information you want in the fields to continue to the next section. You can then compare the Standard, Estimated, Extended Fixed, and Extended Graduated plan estimates and ignore the income-driven plan estimates.
- If you want to receive estimates for the income-driven plans, enter your actual information in the fields.

**Important Note:** These are only estimates. Ultimately, the consolidation servicer you select will evaluate and determine your eligibility for all repayment plans.

Adjusted Gross Income (taxable) @ 35400
Family Size @ 1
State of Residence GEORGIA

Is your tax filing status either married filing jointly or head of household @?  Yes  No

#### Repayment Plan Information

You have a choice of repayment plans. The chart below provides details about repayment plans and calculates your estimated repayment information under each of the different plans. Your loan servicer will determine your eligibility for the repayment plans. [More Information](#)

Repayment Plan	Repayment Period	Monthly Payment Initial to Final Amounts	Projected Loan Forgiveness @	Total Interest Paid @	Total Amount Paid @
Standard* @	120 months	\$ 460 to \$ 460	-	\$ 16,642	\$ 55,142
Graduated* @	120 months	\$ 267 to \$ 802	-	\$ 21,369	\$ 59,869
Extended Fixed @	300 months	\$ 288 to \$ 288	-	\$ 47,795	\$ 86,295
Extended Graduated @	300 months	\$ 245 to \$ 392	-	\$ 54,488	\$ 92,988
Pay As You Earn** @	240 months	\$ 151 to \$ 460	\$ 26,080	\$ 56,645	\$ 69,066
Income-Based Repayment (IBR)** @	205 months	\$ 227 to \$ 460	\$ 0	\$ 36,519	\$ 75,019
Income-Contingent Repayment (ICR)** @	166 months	\$ 340 to \$ 424	\$ 0	\$ 25,197	\$ 63,697

\*For Direct Consolidation Loans, the repayment period under this plan varies from 10 to 30 years based on your Direct Consolidation Loan amount and other education loan debt. These estimates are based on a 10-year repayment period. You may have a longer repayment period and a lower monthly payment. Ask your servicer for more information.

\*\*Calculations assume income increases of 5% a year, and poverty guideline increases of 3.3% a year. Some of your loans might not be eligible for this repayment plan. Ask your servicer for more information.

#### Repayment Plan Selection

Choose the repayment plan for your new Direct Consolidation Loan: -- Select --

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Seleccionar el Plan de Pago

# Paso #9

Si el solicitante selecciona un plan de pago basado en los ingresos, aparecerá esta página que contiene un link para acceder al IRS y trasladar la información de la planilla federal a la solicitud. Solamente aplica a los que rinden planilla federal, si rinde planilla de PR, tiene que enviar la planilla por correo.

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with links for 'My Account', 'Learn More', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The main content area is titled 'Direct Consolidation Loan Application (Step 2) - Repayment Plan Selection'. A progress bar indicates the current step is '2. Repayment Plan Selection', with previous steps '1. Choose Loans & Servicer' and '3. Terms & Conditions' completed, and subsequent steps '4. Borrower & Reference Information' and '5. Review & Sign' pending. The borrower's name is 'ETSUKO REN' and the Social Security Number is 'XXX-XX-7002'. The 'Spouse Information' section is highlighted with a red box and contains the following text:

**Spouse Information**

Select any that apply:

- I file a joint federal income tax return and my spouse has eligible loans. [More Information](#)
- My spouse and I have Direct Loans, and both of us want to repay those loans under the ICR plan. [More Information](#)

If you checked any of the boxes above, your spouse is also required to sign this Income-Based Repayment (IBR)/Pay As You Earn/Income-Contingent Repayment (ICR) Request. By signing, your spouse is authorizing the loan holder(s) to access information about his or her federal education loans in the National Student Loan Data System (NSLDS). In addition, if the Department is not your loan holder(s) and your [FFEL®](#) loan holder(s) does not service at least one of your spouse's loans, your loan holder will need detailed information about all of your spouse's loans to accurately evaluate your eligibility and payment amount. Your spouse should log into NSLDS at [www.nsls.ed.gov](http://www.nsls.ed.gov) to give your loan holder(s) access to his or her loan information. To obtain the organization code needed for authorization on NSLDS or for other options to provide the loan details needed on your spouse's loans, contact your loan holder(s).

**Access IRS Tax Return Information**

You are required to supply income information to determine your eligibility and calculate your monthly payment amount under IBR, Pay As You Earn, or ICR plans. The IRS Data Retrieval Tool allows you to access your IRS tax return information and transfer that data directly into your IBR/Pay As You Earn/ICR plan request for your Direct Consolidation Loan, eliminating the need to provide additional supporting documentation about your income. On the IRS Web site, enter the requested information to display your IRS tax return information. You will be able to transfer your information from the IRS and return to StudentLoans.gov from the IRS Web site.

**Note:** Your StudentLoans.gov session will time out after 30 minutes. If you do not return from the IRS Web site within that time, this request will be cancelled and you will have to start your electronic request from the beginning.

Click on [Link to IRS](#) below to navigate to the IRS.

At the bottom of the page, there are buttons for 'Exit' and 'Link to IRS'. The footer contains links for 'FOIA', 'Privacy', 'Security', 'Notices', 'Stay Connected' (with social media icons), 'WhiteHouse.gov', 'USA.gov', and 'ED.gov'.

# Paso #10

Leer los términos y condiciones y aceptarlos.

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**KATHRYN HOUGHTLING My Preferences**

**Direct Consolidation Loan Application (Step 3) - Terms and Conditions**  
(Federal Direct Consolidation Loan Application and Promissory Note)

1 Choose Loans & Servicer 2 Repayment Plan Selection **3 Terms & Conditions** 4 Borrower & Reference Information 5 Review & Sign

Borrower: **KATHRYN HOUGHTLING** Social Security Number: **XXX-XX-8214**

You must read each section of the Federal Direct Consolidation Loan Application and Promissory Note before proceeding to the next step.

- Section E: Borrower Understandings, Certifications, and Authorizations ✓
- Section F: Promissory Note ✓
- Borrower's Rights and Responsibilities Statement ✓
- IMPORTANT NOTICES ✓

**Gramm-Leach-Bliley Act Notice**

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is maintained is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a "need-to-know" basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID with personal identifiers. All interactions by individual users with the systems are recorded.

**Privacy Act Notice**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit

# Paso #11

Completar información personal y referencias personales. Si el solicitante completó la entrevista de salida en studentloans.gov, las referencias personales que incluyó en la entrevista, aparecerán en esta sección.

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**KATHRYN HOUGHTLING** My Preferences

**Direct Consolidation Loan Application (Step 4) - Borrower** (Federal Direct Consolidation Loan Application and Promissory Note)

Choose Loans & Services | Repayment Plan Selection | Terms & Conditions | **4 Borrower & Reference Information** | 5 Review & Sign

Borrower: **KATHRYN HOUGHTLING** Social Security Number: **XXX-XX-8234**

**Borrower Information**

Former Name(s):  
Driver's License State: -- Select --  
Driver's License Number:

**Permanent Address**  
More Information  
Street Address (line 1): 123 Test Avenue  
Street Address (line 2):  
City: Vidalia  
State: GEORGIA  
Zip Code: 30474  
Country: UNITED STATES

**Contact Information**  
E-Mail Address: stacey.l.richardson@accenturefederal.com  
Confirm E-Mail Address:  
More Information  
Home Number: 1234567891  
Work Number:  
Cell Number:  
Best Time To Reach You: From: -- Select -- To: -- Select -- Eastern Standard Time (EST)

**Employer Information**  
More Information  
I am not employed

**Reference Information**  
More Information

**Reference 1**  
If you have previously completed information for the reference: **Jessica Cornell**

Last Name: Cornell First Name: Jessica Middle Initial: More Information

Street Address (line 1): I St NE  
Street Address (line 2):  
City: Washington  
State: DISTRICT OF COLUMBIA  
Zip Code: 20003  
Country: UNITED STATES  
E-Mail Address: jesscornell@hotmail.c  
Telephone Number: 2341236787  
Relationship to Borrower: NEIGHBOR

**Reference 2**  
If you have previously completed information for the reference: **Lindsey Threlkeld**

Last Name: Threlkeld First Name: Lindsey Middle Initial: More Information

Street Address (line 1): 987 Way  
Street Address (line 2):  
City: Washington  
State: DISTRICT OF COLUMBIA  
Zip Code: 20002  
Country: UNITED STATES  
E-Mail Address: lindseythrelkeld@gma  
Telephone Number: 1239876543  
Relationship to Borrower: MOTHER

Exit Continue

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# Paso #12

Revisar la información,  
firmar con el Pin # y  
someter solicitud.


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**KATHRYN HOUGHTLING**
My Preferences

**Direct Consolidation Loan Application (Step 5) - Review and Sign**  
(Federal Direct Consolidation Loan Application and Promissory Note)

Choose Loans & Servicer
  Repayment Plan Selection
  Terms & Conditions
  Borrower & Reference Information
  5 Review & Sign

Borrower: **KATHRYN HOUGHTLING**
Social Security Number: **XXX-XX-8214**

**Choose Loans and Servicers**
Edit

Loan Type	Account Number	First Disbursement Date	Loan Balance	Interest Rate	Loan Servicer
<input type="checkbox"/>	TTN1LHRA94JUYQHGORW61	10/18/2013	\$1,000	3.8%	SALLIE MAE
<input type="checkbox"/>	Z4GY6UNI0E8KXVD522BU8	10/19/2013	\$2,000	8.0%	SALLIE MAE
<input type="checkbox"/>	9XL43R6NXAJOGV77UJ56X	10/20/2013	\$8,000	7.0%	GREAT LAKES
<input type="checkbox"/>	3SW56LA0I1LRQ7MROGYSB	10/21/2013	\$6,000	8.4%	GREAT LAKES
<input type="checkbox"/>	WG29GNQ91E3W6G01FAWVG	10/22/2013	\$10,000	8.0%	GREAT LAKES
<input type="checkbox"/>	HS07893CP7NWXG9PK3L9LB	10/23/2013	\$4,500	8.0%	SALLIE MAE
<input type="checkbox"/>	7Y2UTCACMHPVFW0CW1VQW	10/24/2013	\$4,000	6.8%	NELNET
<input type="checkbox"/>	SBPBVZ1Q5RY1D33F9U49	10/25/2013	\$3,000	6.8%	NELNET

**Balance:** \$38,500

**Interest Rate:** 7.625 %

**Consolidation Servicer:** Great Lakes Educational Loan Services, Inc.

**Grace Period:** Your servicer will begin processing your application upon receipt.

**Repayment Plan Selection**
Edit

Repayment plan you are selecting: Standard

**Borrower and Reference Information**
Edit

**Former Name(s):**

**Driver's License State:**

**Driver's License Number:**

---

**Permanent Address:** 123 Test Avenue  
 City: Vidalia  
 State: GA  
 Zip Code: 30474  
 Country: UNITED STATES

**E-mail Address:** stacey.l.richardson@acc  
 enturefederal.com  
 123-456-7891

**Home Number:**

**Work Number:**

**Cell Number:**

**Best Time To Reach You:** From: 12:00 AM To: 6:00 AM  
 Eastern Standard Time (EST)

---

**Reference 1**

**Last Name:** Cornell  
**First Name:** Jessica  
**Middle Initial:**  
**Permanent Street Address:** I ST NE  
 City: Washington  
 State: DC  
 Zip Code: 20003  
 Country: US  
**E-Mail Address:** jesscornell@hotmail.co  
 m  
**Telephone Number:** 234-123-6787  
**Relationship to Borrower:** NEIGHBOR

**Reference 2**

**Last Name:** Threlkeld  
**First Name:** Lindsey  
**Middle Initial:**  
**Permanent Street Address:** 987 Way  
 City: Washington  
 State: DC  
 Zip Code: 20002  
 Country: US  
**E-Mail Address:** lindseythrelkeld@gmail.  
 com  
**Telephone Number:** 123-987-6543  
**Relationship to Borrower:** MOTHER

**Certify & Sign**

I have reviewed the information about me on the Federal Direct Consolidation Loan Application and Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations in Section E and the accompanying Borrower's Rights and Responsibilities Statement.

**I UNDERSTAND THIS IS A LOAN THAT I MUST REPAY.**

**First Name:** 
**Middle Initial:** 
**Last Name:** 
Sign & Submit

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# Paso Final

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**Direct Consolidation Loan Application: Confirmation**  
(Federal Direct Consolidation Loan Application and Promissory Note)

**The completed Direct Consolidation Loan Application and Promissory Note will be submitted and sent to the servicer listed below.**

Servicer Name	Servicer Phone
Sallie Mae	1-800-722-1300

[Print Summary](#)

To view your consolidation application(s), select "Direct Consolidation Loan Applications" located on the left navigation bar under "My Loan Documents".

If you want more information about the Direct Consolidation Loan application process, visit [What to Expect](#).

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Después que el solicitante somete la solicitud, aparece la hoja de confirmación para imprimirla.

# Solicitud Sometida

El solicitante puede acceder en cualquier momento la solicitud sometida, escogiendo del menú la opción “Direct Consolidation Loan Applications”

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ETSUKO REN My Preferences

**My Loan Documents**

- Disclosure Statements
- Completed MPNs
- Direct PLUS Loan Requests
- PLUS Correspondence
- Completed Endorser Addenda
- IBR/Pay As You Earn/ICR
- Direct Consolidation Loan Applications**

**PLUS Loan Process**

- Request Direct PLUS Loan
- Document Extenuating Circumstances
- Endorse Direct PLUS Loan
- Print Endorser Addendum

**Master Promissory Note**

- Complete MPN
- Print MPN

**Counseling**

- Complete Counseling
- View Completed Counseling

**Repayment**

- Complete Direct Consolidation Loan Application and Promissory Note
- Complete IBR/Pay As You Earn/ICR Repayment Plan Request
- Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request

**Tools and Calculators**

- Repayment Estimator

**Direct Consolidation Loan Applications**

**Direct Consolidation Loan Applications Requiring Spouse's Signature**

Reference Number	Co-sign Code	Date	Servicer	Application Status
No records found.				

**Completed Direct Consolidation Loan Applications**

Reference Number	Date	Servicer	Application HTML/PDF	IBR/PAYE/ICR HTML/PDF	Paper Request PDF	Application Status
1003	02/19/2014	Sallie Mae	HTML / PDF	HTML / PDF		SUBMITTED @ Cancel

**Expired/Canceled Direct Consolidation Loan Applications**

Reference Number	Date	Servicer	Application Status
1002	02/17/2014	Nelnet	CANCELED @
1001	02/17/2014	Sallie Mae	CANCELED @

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# Recursos

[**New Consolidation Loans**]

**Direct Consolidation Loan Web site**

- [www.StudentLoans.gov](http://www.StudentLoans.gov)

[Existing Consolidation Loans]

Direct Loan Consolidation Web site

- [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)
- **Phone:** 1-800-557-7392
- **E-mail:** [loan\\_consolidation@mail.eds.com](mailto:loan_consolidation@mail.eds.com)

# Servicers

**FedLoan Servicing / PHEAA**

**Phone: 1-800-699-2908**

**Web site: [www.myfedloan.org](http://www.myfedloan.org)**

**E-mail: [directloanconsol@myfedloan.org](mailto:directloanconsol@myfedloan.org)**

**Mailing Address:**

**Fed Loan Servicing**

**Attn: Consolidation Department**

**P.O. Box 69184**

**Harrisburg, PA 17106**

# **Servicers**

**Great Lakes Educational Loan Services, Inc.**

**Phone: 1-800-236-4300**

**Web site: [www.mygreatlakes.org](http://www.mygreatlakes.org)**

**Mailing Address:**

**Great Lakes**

**Attn: Consolidation Department**

**P.O. Box 8956**

**Madison, WI 53708**

# **Servicers**

**Nelnet**

**Phone: 1-866-426-6765**

**Web site: [www.nelnet.com](http://www.nelnet.com)**

**Mailing Address:**

**Nelnet**

**Attn: Consolidation Department**

**P.O. Box 82658**

**Lincoln, NE 68501**

# **Servicers**

**Sallie Mae**

**Phone: 1-800-722-1300**

**Web site: [www.salliemae.com/FederalLoans](http://www.salliemae.com/FederalLoans)**

**Mailing Address:**

**Sallie Mae**

**Attn: ED Loan Consolidation**

**P.O. Box 6180**

**Indianapolis, IN 46206**