



March 4, 2024

#BWNDHKB  
#B198 1198 4203 05L4#  
BOBBIE FRENCH  
220 WILLIAMSVILLE RD  
PHILLIPSTON MA 01331-9464

## Information About Your Student Loans

**Account Number: 59 3035 7262**

The purpose of this communication is to provide important information about options and benefits that may apply to your loans and general information on how we service your loans. The options and benefits offered for private student loans are determined by the loan owner and may also be based on your loan program. Please contact us with any questions and to obtain additional information if you are unable to access the online resources.

### REPAYMENT

- You may view available repayment plans and estimated payment amounts by logging into your online account. Select **Repayment Options** from the menu and choose **Repayment Plans & Estimates**. If you are unable to make your required monthly payment, we suggest evaluating available reduced payment plans before considering payment postponement options.

### POSTPONEMENT OPTIONS

- If you have private student loans or HEAL loans, visit [aessuccess.org/private-loan-tool](https://aessuccess.org/private-loan-tool) to review deferment and forbearance options.
- If you have Title IV federal student loans, you may view available options by logging in to your online account. Select **Trouble Paying** from the menu and choose **Postpone Payments**.

### DISCHARGE & FORGIVENESS

- View available discharge and forgiveness information for your student loans by logging into your online account. Select **Loan Forgiveness & Discharge** from the menu.

### BORROWER BENEFIT PROGRAMS

- View available borrower benefit offerings such as interest rate incentives, rebates, and co-signer release by logging into your online account. Select **Loan Details** and then select **View Details** next to the loan you want to review. If borrower benefits are offered, they will be listed under **Loan Benefits**.
- For more information regarding cosigner release, including your lender's eligibility requirements and the process for applying, please visit [aessuccess.org/cosigner-release/](https://aessuccess.org/cosigner-release/).

### PAYMENT APPLICATION & ALLOCATION

- View detailed information on how your student loan payments are applied to individual loans, how we handle payments on multiple loans, and how you can provide payment instructions by visiting [aessuccess.org/manage/repaying\\_your\\_loan/payment\\_processing](https://aessuccess.org/manage/repaying_your_loan/payment_processing).

TLXJT PS06BCARQT 5930357262 ENOTIFY 81000000298957176 20240304081239 20240305015841

P.O. Box 2461, Harrisburg, PA 17105-2461 | M-F 7:30 AM to 9:00 PM (ET) | 800-233-0557 | International 717-720-3100 | 717-720-3916 | 711 | NMLS #1619466

[aessuccess.org](https://aessuccess.org)

If you are a Massachusetts resident, you also have the option to contact the Massachusetts Student Loan Ombudsman at [www.mass.gov/ago/studentloans](https://www.mass.gov/ago/studentloans) or (888) 830-6277 with any questions or concerns we have been unable to resolve.

## **LOAN DETAILS AND LOAN PAYOFF AMOUNT**

- You can view your loan details such as the principal balance owed, outstanding interest, and your payoff amount by logging in to your online account. To view your cumulative balance owed and outstanding interest within Account Access, select **Loan Details** from the menu. To view your Loan Payoff amount, select **Loan Payoff** within Account Access.

## **COSIGNED PRIVATE STUDENT LOANS**

- For cosigned private student loans, the primary borrower and any cosigners are jointly responsible for repayment. When payments are not made timely, the primary borrower and any cosigner are notified of the delinquency. Notification may be provided through calls and letters and may also be provided via email or text message, based on communication preferences. The primary borrower and any cosigner may make payments through available payment channels or may contact us for other available options.

## **CREDIT REPORTING**

- We report loan information to consumer reporting agencies on a monthly basis for all individuals who are responsible for repayment. With respect to a cosigned private student loan, information is reported to reflect that the primary borrower and any cosigner(s) are jointly liable for repayment.

## **OFFICE OF CONSUMER ADVOCACY**

- If you have worked with a customer service representative but have not been able to resolve an issue with your account, our internal student loan advocates are available to assist you. Contact information for the Office of Consumer Advocacy is located at [PHEAA.org/OCA](http://PHEAA.org/OCA).

## **WANT TO AUTHORIZE SOMEONE TO ASSIST YOU WITH MANAGING YOUR STUDENT LOAN?**

- If you would like us to be able to discuss your loan information with other individuals, such as your spouse or parents (cosigners are already authorized), you must complete an Authorization for Release of Information form. By completing this form, you are giving the identified individual permission to discuss any account-related issues with us. Alternatively, you can complete this process electronically through your online account by accessing your **Account Profile**, selecting **Security and Privacy Settings**, then selecting **Add Account Authorizations** and completing the steps presented. Visit [aesSuccess.org](http://aesSuccess.org) and sign in to get started.

## **GO PAPERLESS**

Help preserve the environment, go paperless with AES. Sign into your online account management tool, Account Access, at [aesSuccess.org](http://aesSuccess.org) today to enroll in our paperless services.

## **ADDITIONAL INFORMATION YOU MAY FIND HELPFUL**

The following Loan Programs indicate Title IV federal student loans: **CNSLDN, PLUS, PLUSGB, SLS, SPCNSL, STFFRD, SUBCNS, SUBSPC, UNCNS, UNSPC, and UNSTFD**.

The following Loan Programs indicate federal HEAL program loans: **HEAL, HEALRM, and HEALTH**.

All other Loan Programs indicate private student loans.