


understanding your statement

For help reading this statement, please visit www.kheslc.com/statement_guide.html.



P.O. Box 24328
Louisville, KY 40224-0328
Phone: (800) 693-8220
Fax: (502) 329-7077
www.kheslc.com

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

6/15/2011

JOHN DOE
123 MAIN STREET
LOUISVILLE, KY 40201

Check this message box for special announcements.

Account #: 123456789 **FFELP Loans**

A Current Principal Balance	\$1000.00
B Estimated Accrued Interest	\$5.00
C Total Payments Received	\$100.00
D Amount Delinquent	\$50.00
E Current Fees	\$30.00
F Total Payoff	\$1005.00
G Total Amount Due By Due Date/	\$180.00
H Payment Due Date	07/15/2011

H A late fee of \$6.00 will be assessed after July 30, 2011. **I** Total amount of \$186.00 will be due after July 30, 2011.

THE INFORMATION ABOVE REFLECTS THE LOAN GROUPS LISTED ON THE REVERSE AND IS AS OF THE STATEMENT PRINT DATE.

Current Principal Balance: Loan amount not including interest and fees.
Estimated Accrued Interest: Interest accrued to the next billing statement.
Total Payments Received: Sum of payments received since previous statement for groups reflected on the reverse side.
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: Outstanding fees owed for the groups reflected on the reverse side.
Total Payoff: The payoff is only for the groups reflected on the reverse side as of the next due date. This includes principal, interest and fees, as calculated on the statement print date. Please contact a Loan Servicing professional at 1.800.693.8220 or visit kheslc.com for information on all loans or for an updated payoff amount.

Total Amount Due By Due Date/Payment Due Date: This is the current amount due plus any past-due amounts, interest or fees. If zero, a payment is not required; however, paying the Estimated Accrued Interest is encouraged. Payment should be received by the Payment Due Date. If payment is past due, this date will reflect the date in which the loans on the reverse side became delinquent.
Late Fee Statement: If a payment is not received by the date listed, a late fee will be assessed (as determined by your lender). If the groups reflected on the reverse side are delinquent, they must be brought current before this date or an additional late fee will be incurred.
Total Amount Due If Late: This amount only applies if payment is not received by the date shown.
EFT Amount: If enrolled in EFT, this is your scheduled payment amount to be withdrawn. Delinquent amounts and partial payments will not be reflected.
Payment Address: Send your payments to this address along with the bottom portion of your statement. Include your account number on your check and allow sufficient time for your check to reach us. You may also pay online with KHEPAY at kheslc.com.

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
JOHN DOE

J TOTAL AMOUNT DUE BY DUE DATE: \$ 180.00
or EFT AMOUNT : \$180.00

EFT PARTICIPANT - SCHEDULED
PAYMENT AMOUNT WILL BE WITHDRAWN

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

K KHESLC
P.O. BOX 9001774
LOUISVILLE, KY 40290-1774

000111000X

A Current Principal Balance: Loan amount not including interest and fees.

B Estimated Accrued Interest: Interest accrued to the next billing statement.

C Total Payments Received: Sum of payments received since previous statement for groups reflected on the reverse side.

D Amount Delinquent: Any payment amount that is past due. Loans having a delinquency that exceeds 30 days may be reported to all consumer reporting agencies.

E Current Fees: Outstanding fees owed for the groups reflected on the reverse side.

F Total Payoff: The payoff is only for the groups reflected on the reverse side as of the next due date. This includes principal, interest and fees, as calculated on the statement print date. Please contact a Loan Servicing professional at 1.800.693.8220 or visit kheslc.com for information on all loans or for an updated payoff amount.

G Total Amount Due By Due Date/Payment Due Date: This is the current amount due plus any past-due amounts, interest or fees. If zero, a payment is not required; however, paying the Estimated Accrued Interest is encouraged. Payment should be received by the Payment Due Date. If payment is past due, this date will reflect the date in which the loans on the reverse side became delinquent.

H Late Fee Statement: If a payment is not received by the date listed, a late fee will be assessed (as determined by your lender). If the groups reflected on the reverse side are delinquent, they must be brought current before this date or an additional late fee will be incurred.

I Total Amount Due, If Late: This amount only applies if payment is not received by the date shown.

J EFT Amount: If enrolled in EFT, this reflects how much will be automatically withdrawn from your bank account. Delinquent amounts and partial payments will not be reflected.

K Payment Address: Send payments to this address along with the bottom portion of the statement. Include account number on the check and allow sufficient time for payment to reach KHESLC. Payments may also be made online with KHEPAY at kheslc.com.

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HISTORICAL ACCOUNT INFORMATION

This statement displays loans that are in repayment. Loans not yet in repayment may not be displayed. Disputes must be received within 30 days or debt will be assumed valid.

Table with 10 columns: Group, Current Principal Amount, Amount Disbursed, Current Interest Rate, Principal Paid to Date, Interest Paid to Date, Total Fees Charged (NNF, Late), Total Fees Paid to Date, Total Amount Paid. Rows include *A/B, C, D and several empty rows.

M

Making Payments - Pay online with KHEPAY at kheslc.com. To mail, include your account number on your check or money order and return it with the coupon portion of this statement in the enclosed envelope. You may also have your bills automatically debited with Electronic Funds Transfer (EFT).
Prepayment - You may prepay your loan at any time without penalty.
How Payments Are Applied - Payments are applied to outstanding fees, outstanding accrued interest and then principal, except as noted in the IBR definition below. Payment cannot be applied to principal unless all fees and accrued interest are paid.
Repayment Plans - You may change your repayment plan only once a year. Contact a servicing team member for additional instructions. For more information, visit studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp
Standard: Monthly payments of at least \$50, with a maximum of 10 years to repay. Payments are adjusted yearly on variable-rate loans.
Income-Sensitive: Monthly payment based on gross monthly income and adjusted yearly.
Graduated: Monthly payments gradually increase over time.
Extended: Must owe more than \$30,000 and have all loans disbursed after October 7, 1998. Maximum loan term of 25 years.
IBR: Must prove partial financial hardship to qualify. Payments are applied to interest, collection costs, late charges and then principal.

*Stafford Subsidized and Unsubsidized portions of a Consolidation Loan may be combined to reflect one loan amount.

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Payment reallocations must be requested within 60 days of the payment posting date and may take up to three business days after your payment has posted to be reflected on your account. Entering payment allocations that are less than the group payment due could result in your loan(s) becoming past due.

Table with 6 columns: Group, Payment Due, Payment Allocation, Group, Payment Due, Payment Allocation. Rows include A/B, C, D and several empty rows.

Total Amount Due By Due Date: \$180.00 Total Amount Paid: _____

If you make payments in excess of the required amount, and the extra amount submitted is equal to or more than one monthly payment, this will advance the due date of your next payment. You will continue to receive a statement each month, but your monthly statement may reflect that no payment is due for the current billing cycle. Please select YES if you want your due date advanced:
YES NO

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Historical Account Information: Provides specific information on each loan group, including how much was disbursed, interest rate, fees, and how much has been paid to date.

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Repayment Options: Provides payment plans offered and how payments are applied. For additional assistance, please contact a Loan Servicing specialist at 1.800.693.8220 or visit kheslc.com for additional information.

N

Special Payment Allocation: Specify which group of loans payment should be applied to using the back of the payment coupon. Write in the amount desired to be allocated and return with payment. This option is also available online using KHEPAY. Ensure allocation total equals amount remitted!