

Where you are in your student loan cycle

**Debra, you've entered your grace period.**

Grace is a period of up to six months between when you leave school and when you start repaying your student loan(s). While payments are not due during this time, they will be when you enter repayment.

We are your student loan servicer and we're here to help.

As your repayment period approaches, we want to make sure you have all the tools and information you need to get on the path to successful repayment.

Here's what you can do now:

- ✓ **Create your online account:** Visit [Navient.com](https://navient.com) to create your online account, and take a few minutes to explore the site's resources. Make sure you provide your current contact information so you don't miss any important information regarding your account.
- ✓ **Go paperless:** Make life easier — and greener — by going paperless with us. Once you've established your Navient.com account, follow these steps: click "My Account" at the top of any page, click "Edit email address and permissions" in the Contact Information section, then verify your email address and submit your communication preferences.
- ✓ **Boost your financial know-how:** Check out [Path to Success](#), our free and interactive learning experience. These brief modules cover the basics on Federal student loan repayment options, personal budgeting, savings and investments, credit reports, and more.

What's next?

We estimate your first payment will be due in October. A month before then, we will send you your first monthly billing statement. We'll be back in touch to ensure you have the information you need, before and after you start making payments.

Still in school?

If you're still in school at least half time or returning within the next six months, you can disregard this notice. Your school will update your enrollment status.

Questions? We're here to help. Visit us at Navient.com. Or call us toll free at 800-722-1300 on Monday – Thursday from 8 a.m. to 9 p.m., and on Friday from 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to help you navigate the path to financial success.

Sincerely,

Navient – Department of Education Loan Servicing



U.S. Department of Education
Information about your federal student loan

Please do not respond to this automated message. Emails sent to this address are not monitored.

Make sure Navient makes it to your inbox by adding CustomerService@Navient.com as a contact. Instructions on how to add us can be found [here](#).

Note that Path to Success does not function properly through Internet Explorer 8 or older. Please use an alternate browser.

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