

Your school indicated you have lost eligibility for federal student financial aid because one or more of your loans inadvertently exceeds the annual or aggregate loan limit.

This is known as “overborrowing,” and you must act to continue receiving federal student financial aid.

**What you need to do**

Have your school complete Section 3 of the enclosed form. The school will identify the loan(s) and amount that caused the overborrowing.

To get complete information about your federal student loans, visit [NSLDS.ed.gov](http://NSLDS.ed.gov).

**To regain eligibility**

Once your school has completed Section 3, *you may either pay the excess amount now or agree to repay (“reaffirm”) the excess* according to the terms and conditions of your Promissory Note(s).

To **reaffirm** the excess amount, review and complete Section 4 and return the agreement to:

Navient, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

OR

To **pay** the excess amount now, sign the form below and send payment along with this signed letter and the completed Section 3 of the Reaffirmation Agreement to:

Navient – Department of Education Loan Servicing, P.O. Box 740351, Atlanta, GA 30374-0351

By signing below, I am agreeing to pay the excess amount now, provided by the school in Section 3 of the Reaffirmation Agreement.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

**What to expect next**

Once we receive your signed Reaffirmation Agreement or full payment of the excess amount, we’ll send you a confirmation letter for your records that you can provide to your school’s financial aid office.

**We’re here to help**

We want to help you manage your account in a way that’s convenient for you. If you have any questions about your account or your options, visit us online or give us a call.

**Important disclosure(s)**

*Servicing of federal student loans*

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

**Manage your account online**  
[Navient.com](http://Navient.com)

**Contact us**  
800-722-1300

Monday – Thursday,  
8 a.m. – 9 p.m.  
Friday, 8 a.m. – 8 p.m. Eastern