

# ECMC

Solutions  
P.O. Box 16366  
St. Paul, MN 55116-0366

First Last  
Street Address

City, ST Zip

December 13, 2023

First Last

This is a summary of your estimated current federal student loan debt per the National Student Loan Data System ([studentaid.gov](https://studentaid.gov)). Consider the information below when making decisions on how to finance your higher education.

You can review your federal financial aid history by logging into your federal student aid profile or, if you do not have a profile, you can create one at [www.studentaid.gov](https://www.studentaid.gov). Information about federal student loan forgiveness, the differences between federal and private loans, repayment calculators, and income-driven repayments programs can be found at the websites referred to in this letter.

This is not a complete and/or official record. A student's repayment amount is dependent upon many factors. Some of those factors include the total amount of federal aid borrowed, interest rates and interest accrual, and the repayment term. The repayment term may be affected by a student's decision to enroll in an income-driven repayment program applicable to federal loans, deferments and eligibility for loan forgiveness. Additional loans that have previously been borrowed by transfer students may not be included in this estimate. This letter is not intended to be a guarantee or promise that the repayment information contained in it reflects actual amounts following completion of a student's higher education. Educational Credit Management Corporation (ECMC) is a nonprofit corporation that assists students and families in their efforts to plan and pay for college. Solutions at ECMC helps students understand the complexities of student loan repayment.

Students with questions about federal student loan repayment are encouraged to take advantage of these free services that are being provided by their school. Your

College - College Address College Phone College Email