

## Online Account Access

We invite you to login to your own personal student loan account portal virtually anytime of the day or night! Make payments, view your payment history, update your contact information and request forms in a highly secure online environment.

## Direct Debit

Direct Debit allows you the simplicity and convenience of having your monthly student loan payments automatically drafted from your checking or savings account on the same date each month. You may even qualify for an interest rate reduction just for subscribing to this service. Please visit our website for more information or to download an application.

## e-Bill

**Tired of paper bills?** Our Electronic Billing is a paperless and convenient alternative to regular monthly billing statements. Our e-Bill service sends you an e-mail with a link to login to our Online Account Access portal. Simply sign in and use our Online Payment Solution to make your payment. It's fast, easy, and hassle free. We use the most advanced encryption technology to ensure your privacy and security. Visit our website to subscribe to e-Bill. [aesSuccess.org/ebill](http://aesSuccess.org/ebill)

## Online Payment Solution

Our Online Payment Solution offers you the convenience and freedom of making your student loan payments online virtually anytime of the day or night. **Schedule payments** in advance or simply log in every month on your due date. Visit our website for details on how to get started.

## Upromise

**Are you looking for a way to pay off your education loans faster?** Would you like to start saving for your children's future educational needs? The **AES-Upromise** program can help you do both. This unique partnership allows you to save for education expenses by purchasing your favorite items in stores and online. We have already helped **AES-Upromise** participants save over 2.8 million dollars towards their student loans. Sign up for Upromise and start saving now!

[www.upromise.com/aes](http://www.upromise.com/aes)



Send us an e-mail, call us by phone or simply visit us at [aesSuccess.org](http://aesSuccess.org) for the information you need. You are in control!

Loan counselors are available 7:30AM to 9PM,  
EASTERN TIME, MONDAY THROUGH FRIDAY.

Our Interactive Voice Response system is available  
virtually 24 hours a day, seven days a week.

# ACHIEVING EDUCATIONAL SUCCESS

*contact us!*

VISIT OUR WEBSITE  
at [aesSuccess.org](http://aesSuccess.org)

E-MAIL US  
Federal Loan Questions  
[aescs@aesSuccess.org](mailto:aescs@aesSuccess.org)

Private and Graduate Loan Questions  
[aesgs@aesSuccess.org](mailto:aesgs@aesSuccess.org)

CALL US  
Toll FREE at 800.233.0557

Federal Student  
Loan Interest  
Rates to Increase  
JULY 1, 2006  
For more information on how this  
change may affect your loans, visit

[www.aesSuccess.org/rates](http://www.aesSuccess.org/rates)

*It is our mission*

**TO PROVIDE THE EDUCATION  
FUNDING YOU NEED TO ACHIEVE  
YOUR DREAMS.**

Obtaining and managing student loan(s) shouldn't be a hassle. Here at AES, we offer a variety of products and services to make your life easier. From the freshman year student aid application process, right through the date your loans are paid in full, you can count on us for fast, friendly and accurate service. Whether you prefer to manage your loans online or by phone, AES has the tools you need.

For Success.<sup>SM</sup>

*The*

## *Higher Education Reauthorization Act* OF 2005 (HERA)

This act has changed some of the terms of Federal Stafford, PLUS, and Consolidation Loans made under the Federal Family Education Loan Program (FFELP). As a result, certain terms of the loan(s) you received under your Federal Stafford or Federal PLUS Loan Master Promissory Note (MPN) or your Federal Consolidation Application/Promissory Note now differ from the terms found in your Promissory Note(s) and Borrower's Rights and Responsibilities Statement(s).

### **THE FOLLOWING INFORMATION DESCRIBES THE CHANGES THAT MAY AFFECT YOU.**

- 1** For Stafford Loan borrowers only, during the in-school, grace, and deferment periods and during any period in which you are on active-duty military service, your lender will postpone and align principal payments on your outstanding FFELP loans, except for Federal PLUS Loans and Federal Consolidation Loans.
- 2** A loan is eligible for discharge if it is determined that the borrower's eligibility for the loan was falsely certified as a result of a crime of identity theft.
- 3** Effective for consolidation applications received on or after July 1, 2006, a married couple may no longer borrow a Federal Consolidation Loan as joint borrowers.
- 4** A deferment is available for a period of up to three years for qualified borrowers effective July 1, 2006 for loans with a first disbursement made on or after July 1, 2001. To qualify, borrowers must serve on active duty during a war or other military operation, qualifying National Emergency, or performing qualifying National Guard duty during a war, other military operation or other national emergency. For Consolidation Loan borrowers, all of the Title IV loans included in the Federal Consolidation Loan must have been disbursed on or after July 1, 2001 in order to be eligible for this deferment.

*Why are we contacting you?*

## **FEDERAL STUDENT LOAN INTEREST RATES TO INCREASE JULY 1, 2006.**

All loans disbursed after July 1, 2006 will now have fixed interest rates.

- Stafford loans at 6.8%
- PLUS loans at 8.5%

Having both fixed and variable interest rates may affect your monthly installment amount. For example, the monthly installment amount for loans that have a fixed interest rate may remain the same until the loan(s) are paid in full.\* However, the installment amount on your variable interest rate loan(s) may change due to interest rate changes every July 1st. If the interest rate increases, it may raise the monthly installment amount; however, if the interest rate decreases, this may cause the loan(s) to be paid off earlier than anticipated.

*\*Capitalization of interest may increase the monthly installment amount.*

*For more information* on how this change may affect your loans, visit **aesSuccess.org/rates**