



## Pay by Phone: Payment Instructions

Step	Action
1	Call: <ul style="list-style-type: none"> <li>• (515) 243-5626 from the Des Moines area</li> <li>• (800) 243-7552 toll free from anywhere</li> </ul>
2	Press <b>1</b> to make a payment.
3	Enter your: <ul style="list-style-type: none"> <li>• 10-digit Iowa Student Loan account number, found on your statement (see example on page 2)</li> <li>• Date of birth</li> <li>• Last four digits of your Social Security number</li> </ul>
4	Follow the prompts to select a payment method from the options available to you. You may pay with a(n) <ol style="list-style-type: none"> <li>1) Checking or savings account.</li> <li>2) ATM card with the STAR, PULSE or NYCE logo.               <ul style="list-style-type: none"> <li>○ This type of card often does not have the VISA or MasterCard logo.</li> <li>○ If your debit or credit card has a VISA or MasterCard logo, please choose the debit or credit option as directed below.</li> </ul> </li> <li>3) Debit/credit card with a MasterCard or VISA logo.               <ul style="list-style-type: none"> <li>○ <b>Debit option.</b> If you choose this option, your debit/credit card must have the STAR, PULSE or NYCE logo.</li> <li>○ <b>Credit option.</b> If your card does <b>not</b> have the STAR, PULSE or NYCE logo, you must choose the credit option.</li> <li>○ <b>Choice.</b> If your card can be processed as either a debit or a credit card, you can choose how your payment will be processed.</li> </ul> </li> </ol>
5	Enter your payment information. <ul style="list-style-type: none"> <li>• Routing and account numbers to pay from a checking or savings account.</li> <li>• Card number to pay with a credit, debit or debit/credit card.</li> </ul>
6	Choose to make either a level payment to your entire account or to specify payment to a particular loan. <ul style="list-style-type: none"> <li>• If you are a co-signer, you may make payments only to loans you have co-signed.</li> <li>• If you specify a payment to one particular loan, you will need your loan sequence number from your statement (see example on page 2).</li> <li>• Payments to specific loans may not be available on loans that have been consolidated.</li> </ul>

7	Enter payment amount and follow the prompts to confirm your payment.
8	You will receive a confirmation number. <b>Note:</b> Please keep this number for your records.
9	Choose to make another payment or end the call.

## Important Notes

- If you pay by phone on a weekend or holiday, funds will be taken from your bank or credit card account the next business day.
- Iowa Student Loan does not charge you for the convenience of pay by phone service.

**Note:** Your bank or credit card company may, however, assess a charge for the transaction.

## Account Number

Use the following statement example to locate your loan account and sequence numbers:

To use the phone payment service, you will need your ten-digit Iowa Student Loan account number, located on monthly bills and most correspondence.

Name <b>JANE L. BORROWER</b>		1. Account Number <b>00 0000 0000</b>		Date Billed <b>10-05-08</b>	Date Due <b>10-25-08</b>
Date Last Payment <b>09-15-08</b>	Principal Amt Last Payment <b>\$60.65</b>	Interest Amt Last Payment <b>\$22.99</b>	Late Fee Amt Last Payment <b>\$0.00</b>	Total Amount Last Payment <b>\$83.64</b>	
Bill Type <b>INSTALL</b>	Amount Past Due <b>\$0.00</b>	Current Due <b>\$83.64</b>	3. Total Principal And Interest Due <b>\$83.64</b>	Outstanding Late Fees to Date <b>\$0.00</b>	
Loan Seq <b>4</b>	First Disb <b>01/24/02</b>	Loan Program <b>PLP1</b>	Status <b>REPAY</b>	Owner <b>ISL-PRIVAT</b>	Monthly Installment Amount <b>\$40.92</b>
7	08/21/02	PLP1	REPAY	ISL-PRIVAT	Int Rate <b>7.770%</b>
					Balance <b>\$1,643.14</b>
					Amount Past Due <b>\$0.00</b>
					Current Amount Due <b>\$42.72</b>
					Total Amount Due <b>\$42.72</b>

### Sample Detail on Monthly Bills

1. Ten-digit Iowa Student Loan account number
2. Loan sequence number
3. Total bill amount due

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