



JANUARY 8, 2023

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RE: [REDACTED] 5635

Congratulations! On Oct. 6, 2021, the U.S. Department of Education (ED) announced a limited-time change to the Public Service Loan Forgiveness (PSLF) program rules that may allow you to get credit for past periods of repayment that otherwise would not qualify for PSLF. We completed our review of your repayment and qualifying employment history under the PSLF Program rules including the limited PSLF waiver, and awarded PSLF credit based on these requirements. We determined you have successfully met the requirements of the PSLF Program and your loans listed below have been forgiven. Thank you for your public service!

Will I have to pay income tax on the amount forgiven? According to the Internal Revenue Service (IRS), student loan amounts forgiven under PSLF or TEPSLF are not considered income for federal tax purposes. The discharged loan amount may be considered income for state tax purposes. Please contact your state taxing authority or a tax advisor for more information before you file your state tax returns. Maintain this notification in your personal records.

What should I do if I still owe on Federal Family Education Loan (FFEL) Program Loans, Perkins Loans, or other less common federal student loans that are not Direct Loans?

Act now! Under the limited PSLF waiver, you may be eligible for PSLF credit on loans that normally wouldn't qualify.

If you have qualifying employment during the repayment periods of these loans that you want evaluated under the limited PSLF waiver, take the following actions:

- verify your employer's eligibility for PSLF by logging into the [PSLF Help Tool at StudentAid.gov/pslf](https://studentaid.gov/pslf) with your FSA ID. You will need the employer's Federal Employer Identification Number from box B of your IRS Form W-2;
- apply to consolidate these loans into a Direct Consolidation Loan; and
- submit a *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF form) for each eligible employer by the October 31, 2022, deadline.

For more information about the limited PSLF waiver including any actions you need to take to benefit from it, please visit StudentAid.gov/pslfwaiver.

To learn more about the loan consolidation process and to decide if consolidation is right for you, visit the loan consolidation page on StudentAid.gov (StudentAid.gov/manage-loans/consolidation.)

Beware of scams! You never have to pay for help with your federal student aid. Contact us for free help with questions or concerns about your loans. Learn more about how you can protect yourself from scams at StudentAid.gov/scams.

You have satisfied your obligation and no additional payments are required on these loans.

Loans Details

Loan Sequence	Loan Program	Disbursement Date	Amount Forgiven (Principal and Interest)	Outstanding Balance
001	DLSCNS	01/14/2015	\$52,316.94	\$0.00
002	DLUCNS	01/14/2015	\$56,418.41	\$0.00