

FEBRUARY 20, 2023

J [REDACTED] H [REDACTED]

RE: [REDACTED] 1145

Congratulations! We completed our review of your repayment and qualifying employment history under the PSLF Program rules including the limited PSLF waiver explained below, 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.

The Limited PSLF Waiver

The time-limited changes to the Public Service Loan Forgiveness (PSLF) Program rules, referred to as the limited PSLF waiver, allowed borrowers to receive credit for past periods of repayment that otherwise would not qualify for PSLF. This opportunity was announced on Oct. 6, 2021, and ended on Oct. 31, 2022. Beginning Nov. 1, 2022, the normal program requirements for PSLF and TEPSLF resumed.

If you have completed one of the actions below, you will still receive the benefits of the limited PSLF waiver, if your PSLF form is later approved:

- You used the [PSLF Help Tool](#) on or before Oct. 31, 2022, to generate a PSLF form that you still plan to submit to MOHELA for processing, and that form is eventually approved.
- You used the PSLF Help Tool by Oct. 31, 2022, and have a pending review of your employer's eligibility and ED later determines your employer is eligible.
- You submitted a manual PSLF form (not generated by the PSLF Help Tool) with your employer's signature that must be dated on or before Oct. 31, 2022, and this form is later approved.

If you used the PSLF Help Tool on or after Nov. 1, 2022, to complete the steps and either generate a new PSLF form or request a review of your employer's eligibility, then the normal PSLF or TEPSLF program requirements apply.

If you submitted a new manual PSLF form signed by your employer's authorized official on or after Nov. 1, 2022, the normal program requirements for PSLF and TEPSLF apply.

Log into [MOHELA.com](#) to monitor your progress as adjustments continue to be made to your account. To learn more about the limited PSLF waiver and any action you need to take to benefit from it, visit [StudentAid.gov/pslflower](#).

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	11/18/2015	\$24,446.37	\$43.44CR
002	DLUCNS	11/18/2015	\$7,020.08	\$25.32CR