

Edfinancial Services
P.O. Box 36008
Knoxville, TN 37930-6008

August 15, 2023

Account Number: [REDACTED] 608-1

V [REDACTED] L [REDACTED]
[REDACTED]

Info: Your student loans have been forgiven.

Dear V [REDACTED] L [REDACTED]:

Congratulations! The Biden-Harris Administration has forgiven your federal student loan(s) listed below with Edfinancial Services in full.

This debt relief was processed as part of the Biden-Harris Administration's one-time account adjustment (for more information visit StudentAid.gov/idradjustment) because your student loan(s) have been in repayment of at least 20 or 25 years. An adjustment to your account updated the number of payments that qualify towards Income-Driven Repayment (IDR) forgiveness. This forgiveness is effective as of 08/26/19.

Loan Program	Disbursement Date	Original Principal Balance
DLSUBCONS	08/26/19	\$ 30,114.64

Log in to your account for details. You can access your account at Edfinancial.com/MyAccount.

WHAT YOU NEED TO KNOW

Here are some important points on this IDR forgiveness:

- Due to the American Rescue Plan Act of 2021 the balance of your loans that were forgiven **is not** considered taxable income for federal income tax purposes. Since state and local tax implications will vary, we recommend you contact your tax advisor for more information.
- Not all your federal student loans may be represented in the table above as you may have begun repaying each loan on a different date. If you have federal student loans that are not included in the table, please continue to make payments on them. Payments are not required until after the payment pause ends at the end of August. Your first payment will be due in October 2023. To find options to help with repayment, visit StudentAid.gov.
- We have notified, or will notify by the end of the month, all national credit bureaus of your student loan forgiveness.
- If applicable, we'll process a refund for any payments made towards the loans listed above after the effective date of this forgiveness.



NOTICE: This letter is NOT an attempt to collect a debt or a demand for any payment.

BEWARE OF SCAMS

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and their loan servicers (like us), and never reveal your personal information or account password to anyone. Our emails come from info@email.edfinancial.com and donotreply@mail.edfinancial.com. Emails that the U.S. Department of Education sends to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

HOW TO CONTACT US

For more information regarding your student loans and the forgiveness process, please contact us at 1.855.337.6884 from Monday 8:00 a.m. to 9:00 p.m., Tuesday - Wednesday 8:00 a.m. to 8:00 p.m., and Thursday - Friday 8:00 a.m. to 6:00 p.m. ET.

Sincerely,

Edfinancial Services