



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

AUGUST 17, 2023

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ACCT NUMBER: [REDACTED] 8949

Celeste R Cavazos,

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

This debt relief was processed as part of the Biden-Harris Administration's **one-time account adjustment** 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 08/04/2022.

Loan Type or Program	First Disbursement Date	Original Principal Balance
DLSCNS	08/02/2016	\$160,110.32
DLUCNS	08/02/2016	\$177,190.91

Log in to your account for details at mohela.com.

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 a 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), MOHELA. Our emails come from noreply@mohela.com or info@mohela.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 visiting reportfraud.ftc.gov.

HOW TO CONTACT US

For information regarding your student loans and the forgiveness process, please contact us at 888-866-4352, or at mohela.com.

Sincerely,

MOHELA