

PO BOX 300001
GREENVILLE, TX 75403-3001

800-722-1300

J [REDACTED]
[REDACTED]

Account number: [REDACTED] 4492 - 1

05/04/24

J [REDACTED]

Congratulations! The Biden-Harris Administration has forgiven your federal student loan(s) listed below with Aidvantage 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 12/31/23.

Loan Program	First Disbursement Date	Original Principal Balance
DLSUBCONS	05/05/17	\$ 17,502.28

Log in to your account for details at [Aidvantage.studentaid.gov](https://aidvantage.studentaid.gov).

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.

Aidvantage | P.O. Box 300001 | Greenville, TX
800-722-1300 | [Aidvantage.studentaid.gov](https://aidvantage.studentaid.gov)

@Aidvantage @howtoaidvantage

Aidvantage is an official servicer of Federal Student Aid, an office of the U.S Department of Education.

Learn more at StudentAid.gov

[REDACTED] 589*



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 customerservice@aidvantage.studentaid.gov. 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 information regarding your student loans and the forgiveness process, visit us online at Aidvantage.studentaid.gov or give us a call at 800-722-1300. Our hours of operation can be found online at Aidvantage.studentaid.gov/contact-us.

Sincerely,

Aidvantage - Official Servicer of Federal Student Aid

Important disclosure(s)

Servicing of federal student loans

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Aidvantage, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Aidvantage is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

Your loan servicer

Your loans are serviced by Aidvantage (NMLS# 2241381).

Avoiding scams

You **never** have to pay a fee for help with your federal student aid. If you have questions or concerns about your loan payments, you can contact Aidvantage for free help through Aidvantage.studentaid.gov. You might be contacted by a company via phone, email, or postal mail saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. Make sure you work **only** with the U.S. Department of Education's loan servicers, like Aidvantage and **never** reveal your personal information or account password to anyone. Learn to [avoid student aid scams](http://studentaid.gov/resources/scams) at studentaid.gov/resources/scams. Our emails to borrowers come from customerservice@aidvantage.studentaid.gov. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.