

## Your student loans have been forgiven!

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From: Nelnet (noreply@nelnet.studentaid.gov)

To: [REDACTED]@yahoo.com

Date: Monday, May 6, 2024 at 04:43 AM CDT

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Log in to [Nelnet.studentaid.gov](https://nelnet.studentaid.gov) to view your account details.



M [REDACTED]

Account Number: [REDACTED]5634

[Log In](#)

# Forgiveness of Your Student Loans



Dear M [REDACTED]

**Congratulations! The Biden-Harris Administration has forgiven your federal student loan(s) listed below with Nelnet 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 12/31/2023.

Loan Program	Disbursement Date	Original Principal Balance
DIRECT CONSOL	10/13/08	\$8,783.63
DIRECT CONSOL	10/13/08	\$10,553.38

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

## 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. You can find your personal loan details through your account on our website and your StudentAid.gov account. To find options to help with repayment, visit [StudentAid.gov](https://StudentAid.gov).

- We have notified, or will notify, 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 email 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 [Help@Nelnet.studentaid.gov](mailto:Help@Nelnet.studentaid.gov). Emails that the U.S. Department of Education sends to borrowers come from [noreply@StudentAid.gov](mailto:noreply@StudentAid.gov), [noreply@debtrelief.StudentAid.gov](mailto:noreply@debtrelief.StudentAid.gov), or [ed.gov@public.govdelivery.com](mailto: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](https://reportfraud.ftc.gov).

[Log in to Your Account](#)

Questions? We're here for you. Visit [Nelnet.studentaid.gov](https://Nelnet.studentaid.gov).

Sincerely,

Your Nelnet Customer Service Team

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Nelnet is a Servicer to Federal Student Aid. You have a network of support to help you succeed with your federal student loan repayment. Find out how Federal Student Aid partners with loan servicers to be here when you need help.

[Loan Simulator](#)

[StudentAid.gov](#)

This email was sent by: Nelnet, Inc  
Nelnet  
121 South 13th Street  
Lincoln, NE 68508, USA

This email was sent to: [REDACTED]@YAHOO.COM

To ensure delivery to your inbox, please add  
**noreply@direct.nelnet.net** to your address book.