



Official Servicer of  
**Federal Student Aid**

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

1.855.337.6884

R [REDACTED] P [REDACTED]  
[REDACTED]

**ACCOUNT:** [REDACTED] 5966-1

**May 4, 2024**

**Info:** Your student loans have been forgiven.

Dear R [REDACTED]

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

This forgiveness is effective as of 12/31/23.

Loan Program	Disbursement Date	Original Principal Balance
DLSUBCONS	12/10/18	\$ 3,376.25

Log in to your account for details. You can access your account at [Edfinancial.StudentAid.gov/MyAccount](https://Edfinancial.StudentAid.gov/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. 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.

Edfinancial Services is an official servicer of Federal Student Aid, an Office of the U.S. Department of Education.

Edfinancial Services | NMLS ID: 1509247 | P.O. Box 36008 | Knoxville, TN 37930-6008 1-855-337-6884 | [CustomerCare@Edfinancial.StudentAid.gov](mailto:CustomerCare@Edfinancial.StudentAid.gov)  
[Edfinancial.StudentAid.gov](https://Edfinancial.StudentAid.gov)

Learn more at [StudentAid.gov](https://StudentAid.gov)

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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](mailto:info@email.edfinancial.com) and [donotreply@mail.edfinancial.com](mailto:donotreply@mail.edfinancial.com). 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](http://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 through Wednesday 8:00 a.m. to 8:00 p.m., and Thursday through Friday 8:00 a.m. to 6:00 p.m. ET.

Sincerely,

Edfinancial Services