

December 5, 2023

Account Number: [REDACTED] 9987-1

K [REDACTED] B [REDACTED]
[REDACTED]

Info: Your student loans have been forgiven.

Dear K [REDACTED] B [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/idadjustment) 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 11/30/23.

Loan Program	Disbursement Date	Original Principal Balance
DLUSUBCONS	08/08/21	\$ 12,137.80

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. 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.
- 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.

