



Official Servicer of
Federal Student Aid

Edfinancial Services
P.O. Box 36008
Knoxville, TN 37930-6008
1-855-337-6884

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

N [REDACTED] W [REDACTED]
[REDACTED]

ACCOUNT: [REDACTED] 5374-1

February 25, 2025

Your student loans have been forgiven

Dear N [REDACTED]

Congratulations! The U.S. Department of Education has forgiven all or a portion of your federal student loan(s) listed below with Edfinancial Services as you successfully met the requirements of the Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program. Thank you for your public service!

This forgiveness is effective as of 03/31/23.

Loan Program	Disbursement Date	Original Principal Balance	Amount Forgiven (Principal and Interest)	Outstanding Balance
DLSUBCONS	10/22/14	\$ 40,547.20	\$ 52,842.50	\$ -8,536.37
DLUSUBCONS	10/22/14	\$ 67,661.81	\$ 88,179.40	\$ -2,813.80

Log in to your account at Edfinancial.StudentAid.gov/MyAccount for details.

WHAT YOU NEED TO KNOW

Here are some important points on this PSLF or TEPSLF forgiveness:

- According to the Internal Revenue Service, student loan amounts forgiven under PSLF or TEPSLF are not considered income for federal tax purposes. The discharged loan amount may be considered income for state tax purposes. Please contact your state taxing authority or a tax advisor for more information before you file your state tax returns. Maintain this notification in your personal records.
- 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 or have a different number of qualifying payments. If you have federal student loans that are not included in the table, or your loan still has an outstanding balance, please continue to make payments on them. We encourage you to continue to submit additional PSLF Forms via the [PSLF Help Tool](#). You can also check your PSLF progress by [logging into your account on StudentAid.gov](#).
- We have notified, or will notify, all national credit bureaus of your student loan 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 | Edfinancial.StudentAid.gov

Learn more at StudentAid.gov

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- If applicable, we'll process a refund for any payments made towards the loans listed above after the effective date of this forgiveness. Any refund will first be applied to the outstanding balance of any remaining loans. If you do not have any remaining loans the refund will be sent to you directly.

NOTICE: This letter is NOT an attempt to collect a debt or a demand for any payment.

ADDITIONAL DETAILS IF YOU HAVE A BALANCE REMAINING ON A PARTIALLY FORGIVEN LOAN

If a loan still has a balance remaining, that remaining balance is your responsibility until it is repaid, forgiven, or discharged. To find more information about your remaining loans you can log in to your account at StudentAid.gov/login and view My Aid or visit Edfinancial.StudentAid.gov/MyAccount.

Additionally, if you have questions regarding your forgiveness and any remaining loan balances, you may call Federal Student Aid at 1-888-303-7818.

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.studentaid.gov and donotreply@mail.edfinancial.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 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