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 CHRISTINA L CLEMENT
 8 THE GRN STE A
 DOVER DE 19901-3618



January 29, 2025

ACCOUNT #: 1031417227

Subject: Discharge Based on Borrower Defense Evidence

Dear CHRISTINA L CLEMENT,

The U.S. Department of Education (ED) recently determined that your loans to attend Ashford University will be discharged.

WHAT YOU NEED TO KNOW

We discharged 100% of the loans listed below. As a result, these loans have no remaining balance to be paid.

Note: This discharge notice applies only to the loans identified below. Any payments made that are determined to be eligible for refund will be refunded to you once that determination is made. You may still have a remaining balance to be paid on other federal loans you borrowed to attend a different institution of higher education. This notice also does not affect any private loans you took out to pay for your (or your child's) education. You can review your federal student loan and servicer information on StudentAid.gov by logging in using your FSAID.

Loan Type or Program	First Disbursement Date	Original Principal Balance
Direct Stafford Subsidized	08/21/2012	\$ 593.00
Direct Stafford Subsidized	10/09/2012	\$ 500.00
Direct Stafford Subsidized	12/28/2012	\$ 281.00
Direct Stafford Unsubsidized	12/28/2012	\$ 2,688.00
Direct Stafford Subsidized	06/10/2014	\$ 1,479.00

Credit Reporting

Within 45 days of this notification, we will request credit reporting agencies to remove any credit status previously reported for the identified loans.

Potential Tax Consequences

With respect to any tax consequences relating to your borrower defense discharge, the IRS says borrower defense discharges are "not considered gross income as a result of the discharge, and the taxpayer should not report the amount of the discharged loan in gross income on his or her Federal income tax return." <https://www.irs.gov/pub/irs-drop/rp-20-11.pdf>. You may wish to contact a tax advisor about how this might affect your state taxes.

WHAT YOU NEED TO DO

You do not need to do anything else at this time. We recommend you keep *this* notification for your records and watch for other communications from us. Those communications will provide you with information about the loans we service for you on ED's behalf and inform you when action is needed. In the event you wish to reinstate your loan balance(s) contact us at the information below.

HOW TO CONTACT US

We're available to help you understand this information. You can contact us using the contact information below:

We're here to help

Visit us online at myeddebt.ed.gov. We're here to help you Monday through Friday 8 a.m. to 10 p.m., and 8 a.m. to 6 p.m. ET on Saturday.

Sincerely,

Default Resolution Group

