

**[DRAFT]**

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## **A MESSAGE FROM PRESIDENT BIDEN**

Congratulations—all or a portion of your federal student loans will be forgiven because you qualify for early loan forgiveness under my Administration's SAVE Plan.

From day one of my Administration, I vowed to fix student loan programs so higher education can be a ticket to the middle class—not a barrier to opportunity.

Part of that commitment was developing the most affordable student loan repayment plan ever—the SAVE Plan. Because you signed up for and fulfilled the repayment requirements under my Administration's plan, your eligible federal student loans will be forgiven. You will receive an email from your loan servicer notifying you that your debt has been forgiven.

I hope this relief gives you a little more breathing room. I've heard from countless people who have told me that relieving the burden of their student loan debt will allow them to support themselves and their families, buy their first home, start a small business, and move forward with life plans they've put on hold.

### **SHARE WHAT THIS RELIEF MEANS TO YOU**

This action is on top of everything else my Administration has achieved for students and borrowers. We have already approved nearly \$137 billion in debt cancellation for 3.7 million borrowers through various actions, secured the largest increase to Pell Grants in a decade, fixed the Public Service Loan Forgiveness Program so borrowers who go into public service get the relief they are entitled to under the law, and we are pursuing a new path to deliver more debt relief to as many borrowers as possible.

I'm proud that we have been able to give borrowers like you the relief you earned. I promise you that I will never stop fighting for hardworking American families, and I will never stop working to make sure my Administration

delivers for the American people.



President Joe Biden

## From the U.S. Department of Education

### What You Need to Know:

- The U.S. Department of Education has informed your loan servicer that you're eligible to receive this automatic forgiveness.
- Your loan servicer will notify you when your forgiveness has been applied. It may take some time for your account with your servicer to reflect this change.
- If you have questions about your forgiveness, you can contact your servicer. We encourage you to wait at least 21 days after receiving this notification.

### Beware of Scams

You **never** have to pay for help with your federal student aid. You might be contacted by a company via phone, email, or postal mail saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. Make sure you work **only** with the U.S. Department of Education and our loan servicers and **never** reveal your personal information or account password to anyone.

Our emails 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).

Learn more about how to avoid [student aid scams](#).

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