



Department of Education
Loan Servicing



U.S. Department of Education
Information about your federal student loan

P.O. Box 9635
Wilkes-Barre, PA 18773-9635

MILLICENT K OSEI
11855 OLD COLUMBIA PIKE
SILVER SPRING MD 209041928

01/27/2021

Account number: 9246568177

Important Tax Information

While we cannot offer tax advice, you may be able to deduct student loan interest that you paid in 2020 on your income tax return, and other amounts paid such as loan origination fees. If you have questions about filing your taxes, please see either IRS Pub. 970, Tax Benefits for Education, or the Student Loan Interest Deduction Worksheet in your 1040 or 1040A instructions. You can call the IRS at 800-829-1040, visit [irs.gov](https://www.irs.gov), or consult your tax advisor. For questions about your Navient – Department of Education Loan Servicing account, visit us online at [Navient.com](https://navient.com) or call us at 844-NAVI-TAX (844-628-4829). We are here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2020 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, Tax Benefits for Education, and the Student Loan Interest Deduction Worksheet in your Form 1040 or 1040A instructions.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2020. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

Box 2. If checked, indicates that loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to irs.gov/form1098e.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Department of Education Loan Servicing P.O. Box 9635 Wilkes Barre, PA 18773-9635 1-800-722-1300		OMB No. 1545-1576 2020 Form 1098-E	Student Loan Interest Statement Copy B For Borrower This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.
RECIPIENT'S TIN 52-1198289	BORROWER'S TIN ***-**-3484	1 Student loan interest received by lender \$ 1037.76	
BORROWER'S name MILLICENT K OSEI Street address (including apt. no.) 11855 OLD COLUMBIA PIKE, City or town, state or province, country, and ZIP or foreign postal code		2 If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004 <input checked="" type="checkbox"/>	
Account number (see instructions) 9246568177			

Form **1098-E** (keep for your records) www.irs.gov/Form1098E Department of the Treasury - Internal Revenue Service

This letter was downloaded from [Navient.com](https://navient.com) on the date noted at the top of the letter. Please note that this version may be slightly different than the letter you may have received by USPS or email.