



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

KAREN MA  
1053 2ND ST  
APT 5  
LAFAYETTE CA 945493943

01/18/2020

Account number: 9595490806

## Important Tax Information

While we cannot offer tax advice, you may be able to deduct student loan interest that you paid in 2019 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 also call the IRS toll-free at 800- 829-1040, visit [www.irs.gov](http://www.irs.gov), or consult your tax advisor. For questions about your Navient – Department of Education Loan Servicing account, you are welcome to visit us online at [Navient.com](http://Navient.com) or call us toll-free 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 2019 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 2019. 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 [www.irs.gov/form1098e](http://www.irs.gov/form1098e).

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, 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  <b>2019</b>  Form 1098-E	<b>Student Loan Interest Statement</b>  <b>Copy B For Borrower</b>  This is important tax information and is being furnished to the Internal Revenue Service. 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 federal identification no. 52-1198289	BORROWER'S social security number ***-**-1921	1 Student loan interest received by lender \$ 798.52	
BORROWER'S name, street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code  KAREN MA 1053 2ND ST APT 5 LAFAYETTE CA 945493943		2 If checked, box 1 does <b>not</b> include loan origination fees and/or capitalized interest for loans made before September 1, 2004	
Account number (see instructions)  9595490806		[ ]	

Form 1098-E

(keep for your records)

[www.irs.gov/form1098e](http://www.irs.gov/form1098e)

Department of the Treasury – Internal Revenue Service

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