

☐ 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  U.S. DEPARTMENT OF EDUCATION P.O. BOX 82561 LINCOLN, NE 68501-2561 888-486-4722			OMB No. 1545-1576  2023  Form 1098-E	Student Loan Interest Statement
RECIPIENT'S TIN 52-1198289	BORROWER'S TIN XXX-XX-3517	1 Student loan interest received by lender \$ 545.12		
BORROWER'S name ROBERT L COOK				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.
Street address (including apt. no.) 710 Cedar St				
City or town, state or province, country, and ZIP or foreign postal code ROCK HILL, SC 29730-4103				
Account number (see instructions) E882265470				
		2 If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004. .... <input type="checkbox"/>		

Federal Tax Information for Student Loans

This will serve as a substitute IRS Form 1098-E that reflects student loan interest paid during 2023. This important tax information has also been reported to the IRS. Although the statement reflects the total amount of interest paid, it is not necessarily the amount that is eligible for deduction.

We recommend that you contact your tax advisor concerning your eligibility. Additionally, IRS Publication 970, Tax Benefits for Higher Education (Cat. No. 25221V), provides information and can be obtained via the IRS website at [IRS.gov](#) or by calling 800.TAX.FORM (800.829.3676). Information about the amount of interest paid is also available when you log in to our secure website at [Nelnet.studentaid.gov](#).

**Instructions for borrowers:**

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 2023 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, and the Student Loan Interest Deduction Worksheet in your Form 1040 instructions.

**Borrower's taxpayer identification number (TIN):** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**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 2023. 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](#).

**FreeFile:** Go to [www.irs.gov/FreeFile](#) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.