Subject: 🚨 🚨 🚨 ATTENTION: All federal student debtors need to do this ASAP 🚨 🚨 🚨
From: "Debt Collective" <admin@debtcollective.org>
Date: 1/16/2025, 5:22 PM
To: "Stephanie Lee"

Hi Stephanie,

So-called Income Driven Repayment (IDR) plans have been a spectacular failure. Before 2020 only 32 people ever got the promised cancellation these plans were supposed to provide. In fact, servicers have never even bothered to keep track of how many payments people have made that count towards cancellation under these plans.

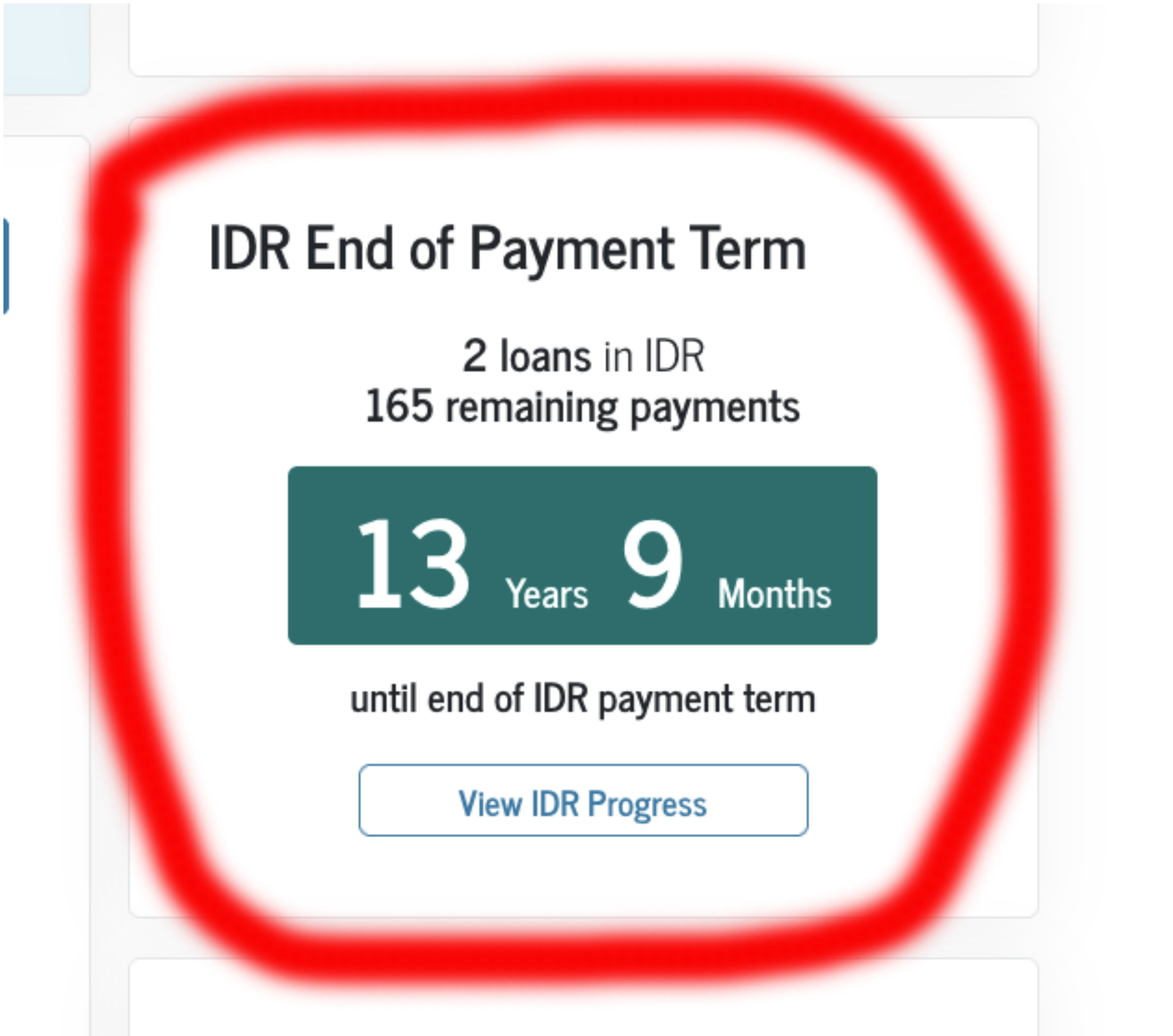
That's why it is so important that the Department of Education just completed their IDR account adjustment. They looked backwards at every single student debt account, and determined how many payments you've made that count towards eventual cancellation.

BUT, here's the catch (because there is always a catch). They aren't even going to bother sending you an email or a letter with documentation of how many payments you've made, and predatory student loan servicers like MOHELA, Nelnet, Aidvantage and EdFinancial still aren't keeping track. We don't know how long this information will be available or whether Trump's Dept of Ed will just delete everything to screw debtors so it's important to document it now.

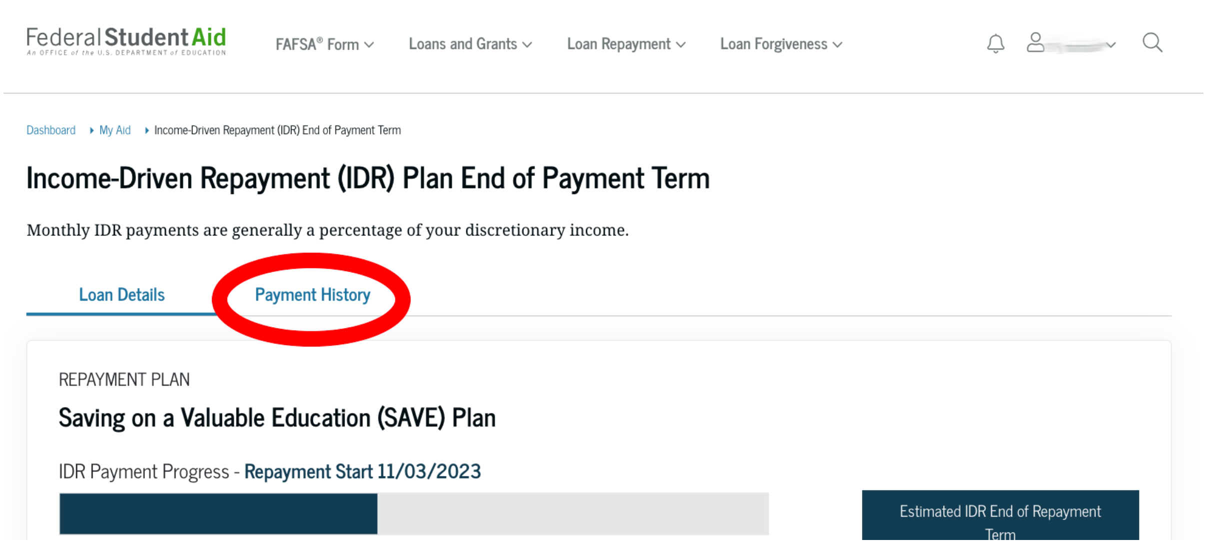
This documentation is essential, and the only way to get it is to log into studentaid.gov and either "print as a PDF" or take a screenshot of your count totals. Keep that documentation safe in your files. They could be the only documentation you have of how much progress you have made towards cancellation, and you might need this documentation to be able to fight and force the Dept of Ed to discharge your loans eventually.

We recommend documenting three things:

1. The IDR End of Payment Term that appears on the dashboard after you log into studentaid.gov



2. Click on "View IDR Progress" and document the qualifying payments for every loan



135 Qualifying Payments | 165 Remaining Payments | October 2038

Loan Type	Qualifying Payment(s) ⓘ	Estimated IDR End of Repayment Term ⓘ
1 - Direct Consolidated Subsidized - $	135 out of 300	October 2038
2 - Direct Consolidated Unsubsidized - $	135 out of 300	October 2038

Compare IDR Plans

3. Every page of your payment history with each monthly payment and it's status as "eligible" or "ineligible"

Income-Driven Repayment (IDR) Plan End of Payment Term

Monthly IDR payments are generally a percentage of your discretionary income.

Loan Details | Payment History

Filter

1 - 10 of 276 payments

Loan Type	Payment Period	Amount Due	Monthly Payment Status	Details
1 - Consolidation Loan - $	11/2024	$0	Ineligible	View Details
2 - Consolidation Loan - $	11/2024	$0	Ineligible	View Details
1 - Consolidation Loan - $	10/2024	$0	Ineligible	View Details
2 - Consolidation Loan - $	10/2024	$0	Ineligible	View Details
1 - Consolidation Loan - $	09/2024	$0	Ineligible	View Details
2 - Consolidation Loan - $	09/2024	$0	Ineligible	View Details
1 - Consolidation Loan - $	08/2024	$0	Qualifying	View Details
2 - Consolidation Loan - $	08/2024	$0	Qualifying	View Details
1 - Consolidation Loan - $	07/2024	$0	Qualifying	View Details
2 - Consolidation Loan - $	07/2024	$0	Qualifying	View Details

‹ Previous 1 2 3 4 5 Next ›

Depending on how old your student loans are and which IDR plan you were in, if you have banked over 240 payments, or over 300 payments, then you should be legally entitled to full cancellation **right now!**

All IDR payments count towards PSLF as well, so some people will see their qualifying PSLF totals increase as well. If you have now banked over 120 qualifying payments for PLSF you also **should be entitled to full cancellation**.

But the first step is to log in and screenshot the official count number. We can’t trust the incoming administration. They might delete this essential info so we need to document it now.

IDR is a policy failure, and bureaucratic “solutions” that treat students like criminals on probation need to be abandoned. The only real solution is a full jubilee and College For All. These are long term fights. In the meantime, people should get as much cancellation as they can under the existing programs and documentation is key.

Log into studentaid.gov

Debt Collective
PO Box 285
Canton, NY 13617
United States