

Appendix:

Aidvantage

Exhibits



In this redacted billing statement, Aidvantage demands payment of over \$1,000 from a borrower even after the payment pause had been extended. Highlights throughout are added.

Welcome to Aidvantage!
We're pleased to be your
new student loan servicer.



**COVID-19 emergency
relief update**

COVID-19 relief measures have been extended through May 1, 2022. For more information, visit StudentAid.gov/coronavirus.



**Tax statements will be available
January 10, 2022.**

Please note, you need to have made at least \$600 in interest payments to automatically receive a tax statement. For more information, visit us at Aidvantage.com.

Account Summary

Account Number	[REDACTED]
Billing Group [†]	1
Statement Date	02/01/22
Billing Period	12/08/21 to 02/01/22
Unpaid Principal	[REDACTED]
Payments Since Last Bill	\$0.00
Past Due Amount (Pay Now)	\$0.00
Pay Past Due Amount By 02/21/22 to avoid Late Fee of	\$0.00
Current Amount Due ¹	\$1,008.13
Current Amount Due Date	03/06/22
Pay Current Amount Due (+ any Past Due Amount) by 03/21/22 to avoid additional Late Fee of	\$0.00
Unpaid Fees	\$0.00
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$1,008.13

See enclosed for loan details

Detach along perforation and return with your payment or go to Aidvantage.com to make an electronic payment

Total Payment Due \$1,008.13

See above for dates and Late Fees that apply

Total Amount Enclosed \$ _____

Make checks payable to Aidvantage
(U.S. Currency only – Do not send cash)

Aidvantage – Department of Education Loan Servicing
PO BOX 4450
PORTLAND, OR 97208-4450

Changed your address or phone number?
Please visit Aidvantage.com to update your information.

In the following redacted email, Aidvantage tells borrowers on January 11th, 2022 that the payment pause will end on January 31st, 2022. The pause had already been extended weeks before this email was sent until May. Highlights throughout are added.

Date: Tue, Jan 11, 2022 at 2:54 PM
Subject: Fwd: Emergency relief for federal student loans

Date: January 11, 2022 at 12:42:02 PM EST
Subject: Emergency relief for federal student loans

Learn what we're doing to support you during this difficult time



Department of Education
Loan Servicing

FederalStudentAid
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Go directly to this document in your [Aidvantage inbox](#).

On Aug. 6, 2021, the secretary of education announced a final extension of the COVID-19 emergency relief measures for federal student loans owned by the U.S. Department of Education (ED) until Jan. 31, 2022. As your federal loan servicer, we are contacting you to explain how this affects your ED-owned loans.

WHAT YOU NEED TO KNOW

First, it's important to understand that these relief measures **will end on Jan. 31, 2022.**

The relief measures apply only to your ED owned William D Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and Federal Perkins Loan (Perkins Loan) Program loan. If you have other federal student loans that are not owned by ED and/or if you have private loans, you'll need to contact the servicer of those loans to discuss potential relief options.

We've taken the following actions on the ED-owned loans we service for you:

- **0% interest rate** - We have set the interest rates on your loans to 0% for the period March 13, 2020, **until Jan. 31, 2022.** During this period, you will not be charged interest on your loan.
- **Suspension of payments** - We have placed your loans in a payment suspension for the period March 13, 2020, **until Jan 31, 2022.** During this period, you will not be required to make monthly payments on your loans. We will report you as current to credit reporting agencies.

Although you will not be required to make monthly payments during the payment suspension, payments you would have been required to make between March 13, 2020, and **Jan 31, 2022,** will count toward loan forgiveness if all other qualifying factors are met.

Note: If you choose to make payments, please contact us for payment options, including continuing payment via auto debit. If you can make payments on your federal student loans while your loans are at the 0% interest rate, the full amount of your payments will be applied to principal once all the interest that accrued prior to March 13 is paid.

WHAT YOU NEED TO DO

Keep this notification for your records. We'll continue to communicate with you to help prepare you for **Jan. 31, 2022,** when the 0% interest rate and payment suspension will end.

There's no other action you need to take, **unless you want to opt out of the payment suspension we've placed on your account.**

To opt out, let us know through one of the options described below in the "HOW TO CONTACT US" section.

- If you change your mind after opting out, you can simply request that your loans be placed in the payment suspension again. Contact us through one of the options described below in the "HOW TO CONTACT US" section.
- If you opt out and become more than 30 days late in making a monthly payment, we'll place your loans in payment suspension again.

ACTIONS TO TAKE IF YOU ARE ON AUTO-DEBIT

If your payments are made through auto debit, the debit will not occur during the payment suspension. For your auto debit to resume after the payment suspension ends, you must confirm your enrollment if you signed up for auto debit prior to March 13, 2020 when the emergency relief measures became available. Be on the

lookout for more communications from us with instructions on how to confirm your auto-debit enrollment before payments resume.

HOW TO CONTACT US

We're available to help you understand this information.

Visit us online at aidvantage.com or give us a call at 800-722-1300, Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Sincerely,

Aidvantage Department of Education Loan Servicing

FOR MORE INFORMATION

Federal Student Aid's coronavirus information page includes information about relief to student loan borrowers, including those who have defaulted on their federal student loans. Please visit the page regularly for updates.

[View Coronavirus Information Page](#)

Please do not respond to this automated message. Emails sent to this address are not monitored.


Documents are provided in both PNG and PDF formats. Depending on your web browser, you may need Adobe Reader 5.0 or higher to view, print, and save PDF document [Download the latest version of Adobe Reader for free.](#)

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WR095ED

Inability to download repayment histories:

The Debt Collective
@StrikeDebt...

During past servicer transfers 1 out of 5 accounts had errors. Confused as to why everything in the loan history is zeroed out? Want to check to see if Aidvantage has errors in your account? Want to export the loan history to inspect? Too bad, that export feature doesn't work.

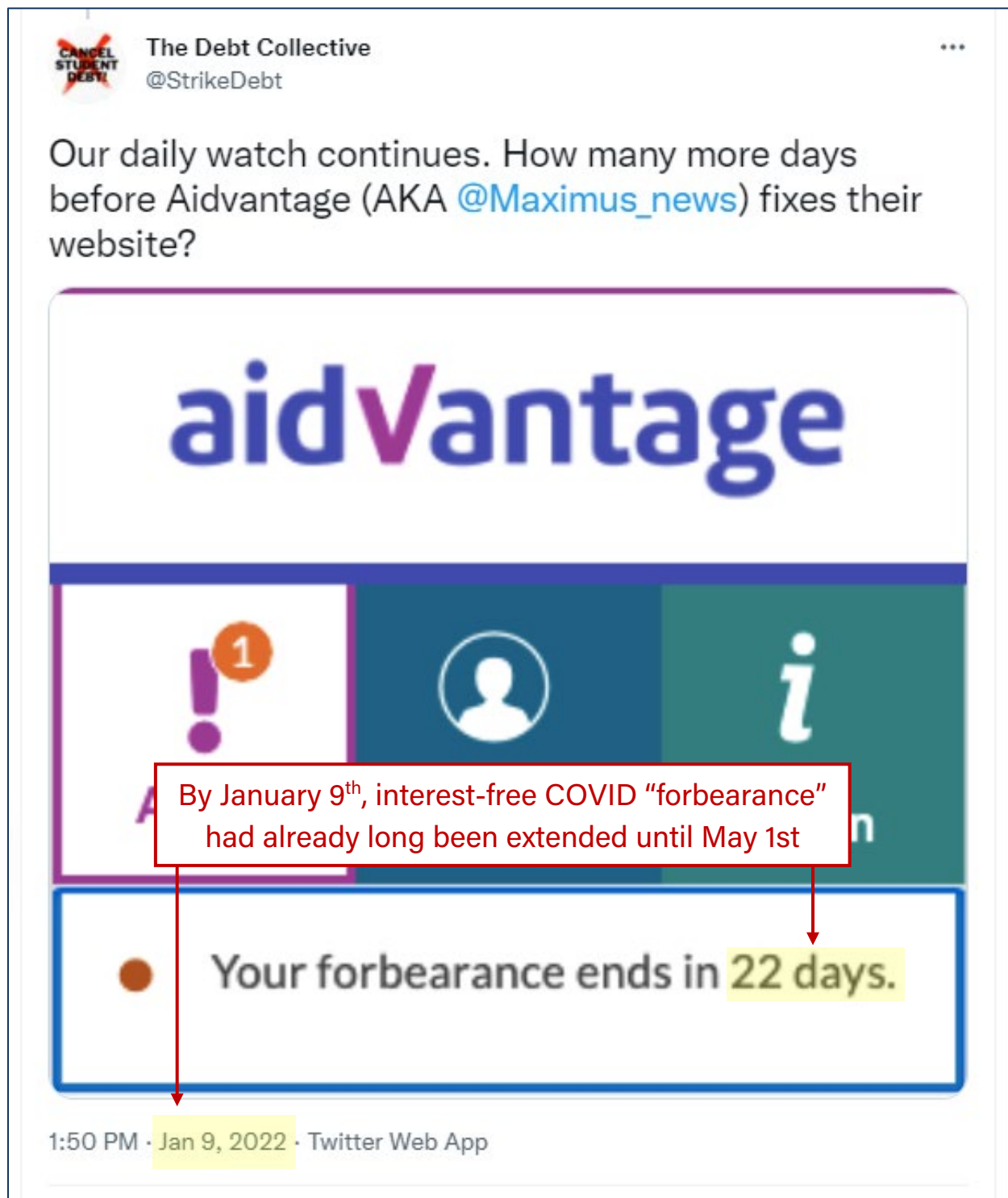
"Export" cannot be clicked


Export **Print**

Principal ▼	Interest ▼	Fees ▼	Total ▼
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00


Source: <https://twitter.com/StrikeDebt/status/1478411141177122823> (highlight and explanation box added)

Bad countdown on the payment pause:




Source: <https://twitter.com/StrikeDebt/status/1480250744905347081> (highlight and explanation box added)

Bad information about the restart of repayment:

 Munib Rezaie
@MunibRezaie

Oh really @Navient / #aidvantage? March 20, 2022?? I just...I don't even... 😡😞 #CancelStudentDebt #CancelStudentDebtNow #CancelStudentLoans @StrikeDebt

 aidVantage | Department of Education
Loan Servicing

Here's a snapshot of your monthly statement.

Total payment due: \$743.79
Due date: 03/20/22

Pay now

View statement

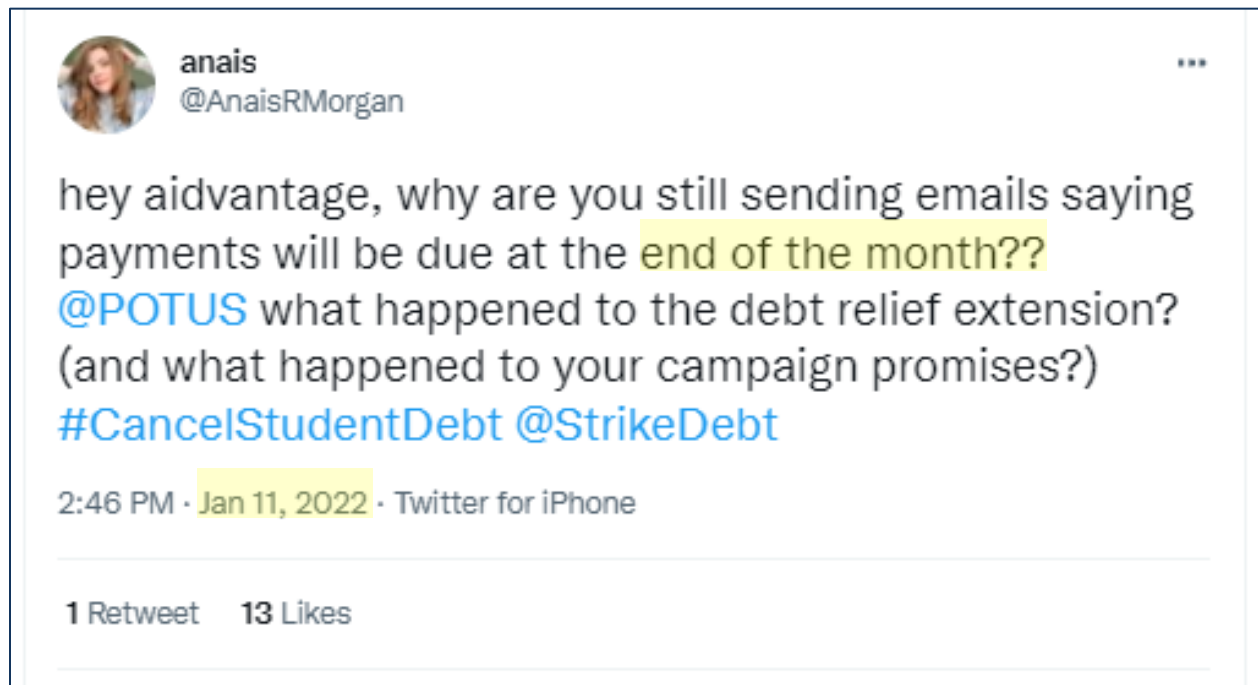
Other ways you can pay

11:41 AM · Feb 10, 2022

As recently as February 10th, Aidvantage was incorrectly telling borrowers that payments would be due on 3/20/22


Source: <https://twitter.com/MunibRezaie/status/1491814618091724807> (highlight and explanation box added)

Bad information about the restart of repayment:



Source: <https://twitter.com/AnaisRMorgan/status/1480989610650050565> (highlight added)

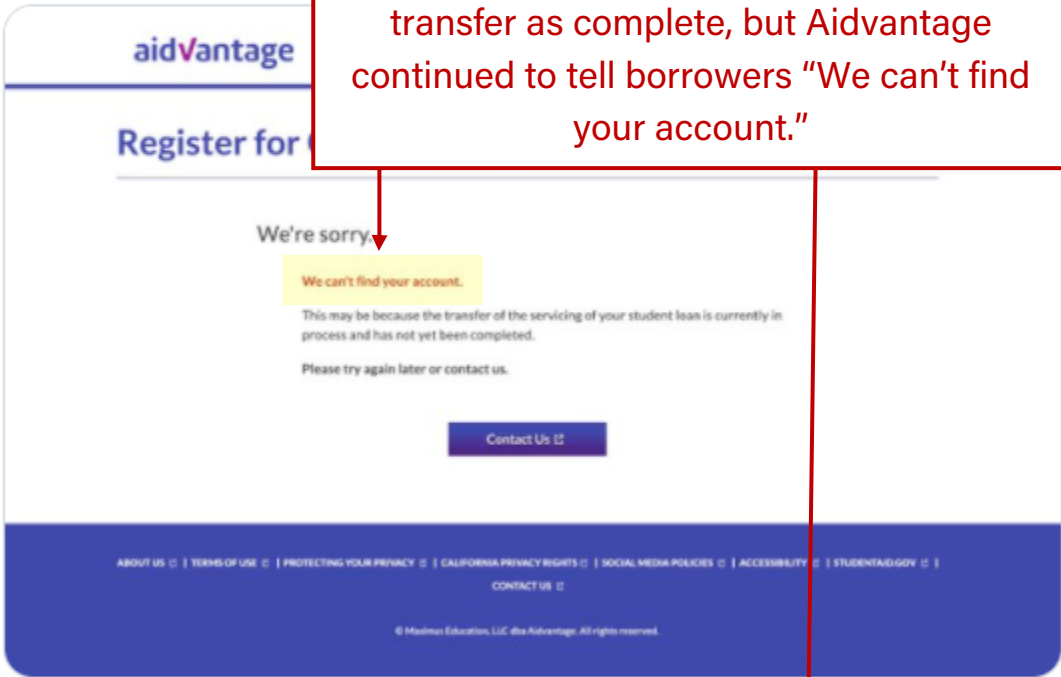
Borrowers unable to log into Aidvantage accounts:

 The Debt Collective
@StrikeDebt

According to the @USGAO and @usedgov the servicer transfer from Navient to Aidvantage is "complete"

Meanwhile, in the real world, someone sent us this on Jan. 31

GAO, ED, and servicers reported the transfer as complete, but Aidvantage continued to tell borrowers "We can't find your account."



aidvantage

Register for

We're sorry

We can't find your account.

This may be because the transfer of the servicing of your student loan is currently in process and has not yet been completed.

Please try again later or contact us.

Contact Us

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Adam S. Minsky

Adam S. Minsky @AdamSMinsky · Feb 2

Navient's loan servicing transfers to Aidvantage were just completed, according to the GAO, while FedLoan's servicing transfers are ongoing. Here's the latest. forbes.com/sites/adamminsky

12:04 PM · Feb 2, 2022 · Twitter Web App

Source: <https://twitter.com/StrikeDebt/status/1488921224013045763> (highlight and explanation box added)