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.

### Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number</td>
<td></td>
</tr>
<tr>
<td>Billing Group</td>
<td>1</td>
</tr>
<tr>
<td>Statement Date</td>
<td>02/01/22</td>
</tr>
<tr>
<td>Billing Period 12/08/21 to 02/01/22</td>
<td></td>
</tr>
<tr>
<td>Unpaid Principal</td>
<td></td>
</tr>
<tr>
<td>Past Due Amount (Pay Now)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Pay Past Due Amount By 02/21/22 to avoid Late Fee of</td>
<td>$0.00</td>
</tr>
<tr>
<td>Current Amount Due</td>
<td>$1,008.13</td>
</tr>
<tr>
<td>Current Amount Due Date</td>
<td>03/06/22</td>
</tr>
<tr>
<td>Pay Current Amount Due (+ any Past Due Amount) by 03/21/22 to avoid additional Late Fee of</td>
<td>$0.00</td>
</tr>
<tr>
<td>Unpaid Fees</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)</td>
<td>$1,008.13</td>
</tr>
</tbody>
</table>

See enclosed for loan details

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**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.

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**Tax statements will be available January 10, 2022.** Please note, you need to have made at least $500 in interest payments to automatically receive a tax statement. For more information, visit us at Aidvantage.com.

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**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.

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**Total Amount Enclosed** $_____

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

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Aidvantage – Department of Education Loan Servicing

PO BOX 9635 WILKES-BARRE, PA 18773-9635

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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

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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

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aidVantage

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 payments 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 implicitly 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, 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 an email from us confirming your auto debit status.

If your payments are made through manual debit, the transfer will not occur during the payment suspension. Be on the lookout for any changes to your payment status and contact us if you have any questions.

To update your contact information or make changes to your payment method, please visit the "CONTACT US" section of our website and follow the instructions provided.

If you have any questions or need further assistance, please don't hesitate to contact us. We're here to help you through this transition.
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 [advantage.com](http://advantage.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,

Advantage    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](View Coronavirus Information Page)

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*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.](http://www.adobe.com/products/reader)

[Privacy | Terms of Use](http://www.adobe.com/products/reader)

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WR095ED
Inability to download repayment histories:

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.

```
<table>
<thead>
<tr>
<th>Principal</th>
<th>Interest</th>
<th>Fees</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
```

Source: https://twitter.com/StrikeDebt/status/147841141177122823 (highlight and explanation box added)
Bad countdown on the payment pause:

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

By January 9th, interest-free COVID “forbearance” had already long been extended until May 1st.
Bad information about the restart of repayment:

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:

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.”

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/adammins...

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