



Swapna Banoth <swapnabanoth1620@gmail.com>

Important update regarding your Upstart loan

1 message

Upstart <support@upstart.com>

13 December 2023 at 16:05

To: Swapna Banoth <swapnabanoth1620@gmail.com>



Hi Swapna,

You are receiving this email because you obtained a student loan through Upstart to pay for certain education expenses. Our records indicate that you have not certified the purpose of your loan by completing a Form W-9S *Request for Student's or Borrower's Taxpayer Identification Number and Certification*. If your loan was used solely for qualified higher education expenses, please complete the form as linked below by December 31, 2023 because you may be eligible to claim a deduction for the student loan interest paid on your personal income tax returns. Qualified higher education expenses generally include the costs of attending an eligible education institution, including graduate school, on at least a half-time basis. Do not sign the Form W-9S for a mixed used loan. If you completed the Form W-9S and paid over \$600 interests in 2023, a Form 1098-E *Student Loan Interest Statement* will be reported to the Internal Revenue Service ("IRS") and be mailed to you in early 2024 to report the student loan interest paid. You are responsible for determining the qualification of your education expenses and the deductibility of interest paid in accordance with the IRS regulations. Please consult with your tax advisor.

<https://www.upstart.com/w9-s-form>

Thanks,

Upstart[®] Loan Operations** Upstart Funding Grantor Trust 2022-1 is the current creditor for your Upstart[®] loan

servicing@upstart.com (855) 451-6753

Upstart Network, Inc., P.O. Box 1503, San Carlos, CA 94070