



303 2nd St., Suite 401N
San Francisco, CA 94107

AYUSH RAWAT
88 CLIFTON PL
APT 722
JERSEY CITY NJ 073046199

02/23/2024

We've attached your Form 1098-E - Student Loan Interest Statement.

Please note, we cannot offer tax advice. If you have questions about filing your taxes, call the IRS at 800-829-1040, visit www.irs.gov, or consult your tax advisor.

Form 1098-E: Instructions for Borrower

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 the Instructions for Form 1040.

Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of our TIN (social security number (SSN), individual taxpayer identification number (ITIN), or 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.

Free File Program 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.

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 Earnest Operations LLC 303 2nd St., Suite 401N San Francisco, CA 94107 1-888-601-2801		OMB No. 1545-1576 2023 Form 1098-E	Student Loan Interest Statement 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.
RECIPIENT'S TIN 46-3184587	BORROWER'S TIN **-**-0639	1 Student loan interest received by lender \$ 2965.17	
BORROWER'S name AYUSH RAWAT Street address (including apt. no.) 88 CLIFTON PL, APT 722 City or town, state or province, country, and ZIP or foreign postal code JERSEY CITY NJ 073046199		2 If checked, box 1 does not include loan origination fees and/or capitalized interest for loans made before September 1, 2004 <input checked="" type="checkbox"/>	
Account number (see instructions) 9326083819			
Form 1098-E (keep for your records)		www.irs.gov/Form1098E	Department of the Treasury - Internal Revenue Service

This letter was downloaded from earnest.com on the date noted at the top of the letter. Please note that this version may be slightly different than the letter you may have received by USPS or email.

Important Disclosure(s)

Your loan servicer

Your loans are serviced by Navient Solutions, LLC (NMLS# 212430).