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Business Operations Change Request Form

As Of: 8/30/2022 5:34:13PM

Administrative Information

CR: 6391 Drafted: 8/22/2022 11:59:54AM Submitted: 8/24/2022 2:23:13PM

Title: LD - Servicer Discharge Request Process

Sponsor: [REDACTED]

Business Analyst: [REDACTED]

Anticipated Implementation Date: 09/23/2022

EMERGENCY

Change Request Details

Reason (Business Need):

FSA needs to implement a process to request large volumes of Pandemic-connected borrower discharges that allow FSA to provide the requests to the needed vendors. The process will allow for Pandemic-connected discharges to be provided which provide the information needed for the vendor to process the discharge (per FSA instructions) and respond to FSA on the results.

Description (Requirements):

Requirements

1. Servicers should first read the Pandemic-connected Discharge Overview document to understand the overall concept of how this discharge will work prior to attempting to understand the requirements.
2. The servicer shall receive and accept discharge request file(s) from FSA.
 - a. The file will be provided to the servicer via email with encrypted attachment. Each servicer shall provide the email address(es) to receive the file.
 - i. Multiple emails may be sent to support larger files (if needed). Password to use will be provided by FSA.
 - b. The file will be a 'flat/text' file with a header record and detail records. The header record will include a 'Discharge Request' identifier that will describe the type of discharge requests in the file.
 - i. Current type of discharge requests included in this process is the GD01 (Pandemic-connected discharge), additional request types/formats may be added to the process via future change requests.
 - c. The file will be provided twice per month – approximately the 5th and 20th of each month.
3. The servicer shall provide an email confirming receipt of each discharge request file. The email confirmation shall be sent to TivasReports@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov and other email addresses as requested by FSA.
 - a. FSA will follow up with the vendor if confirmation has not been provided within 1 business day after the file was sent.
4. The servicer shall process Pandemic connected discharge requests (GD01) as follows:
 - a. The GD01 discharge requests will be received in the discharge request file with "GD01" in the header record discharge request identifier field.
 - i. See GD01_FileLayout.docx.
 - b. The servicer shall annotate the borrower's account immediately upon receipt of a discharge request to inform customer service representatives that a Pandemic-connected discharge has been requested for this borrower.
 - i. This will also document on the borrowers account when the request was received for historical/audit purposes.
 - c. The servicer shall identify the total amount of discharge and list of loans (and the order of the loans) from the discharge request file.
 - d. The servicer shall apply the discharge with an effective date of 03/13/2020 and a unique identifier/transaction within the servicing system.
 - i. If the loan being discharged has a disbursement date after the effective date listed above, the servicer shall use the disbursement date as the effective date (i.e. consolidation loan originated after the effective date listed above).
 - ii. If the discharge of the loan on the effective date results in the loan being overpaid/credit balance, that overpayment shall be applied to other unpaid loans/debts at the servicer or, if no other unpaid loans/debts remain after the total discharge has been applied to the borrower, refund the remainder of the payment(s) to the borrower.
 - e. The discharge amount shall be applied to the loans in the order they were provided by FSA – first apply the discharge to the first loan (first to interest, then to principal), if any of the total discharge amount remains after applying to the first loan is

paid in full (interest and principal), then apply the discharge to the second loan, and so forth.

- i. The discharge shall be applied to each loan so that it discharges interest first then principal.
- ii. Servicers shall ONLY discharge loans they have been provided in the discharge request file (the discharge request file MAY NOT contain all of the borrowers loans at the servicer).
- iii. Servicers are NOT to process any borrower request to 'reallocate' their discharged amounts to other loans.
- iv. See examples in file GD01_examples.docx.
- f. Once the discharge process for the borrower has been completed, the servicer shall send a Pandemic-connected Discharge Notification to the borrower within 7 calendar days after completion.
 - i. See file GD_Notice.docx for the Pandemic-connected Discharge Notification notice text/format to be used.
 - ii. Notices shall be sent via the borrower's selected communication method (email/postal). If any email is returned undeliverable the notice shall be resent via postal mail.
 - iii. The servicer shall store a copy of the Pandemic-connected discharge notice in the borrower's imaging records (and transfer that copy to another servicer if the loan is later transferred to another servicer).
- g. The servicer shall annotate on the borrower's account once the discharge has been applied indicating the total amount of discharge across all loans the borrower has received.
 - i. If the total amount of discharge is later increased/decreased for any reason a new annotation shall be added identifying the new discharged amount (and reason why if the total was increased/decreased).
- h. Pandemic-connected Discharges shall be reported by the servicer to NSLDS as follows:
 - i. The servicer shall report the Discharge (AO) record type with a discharge type code ('GD01') indicating a Pandemic-connected Discharge effective on the date of discharge, and if approval was for full or partial discharge.
 - ii. The servicer shall report "GD-Pandemic-Connected Discharge" in the Code for Loan Status (AH record) field effective on the date of discharge approval for loans that are paid in full as a result of applying the discharge.
- i. Pandemic-connected discharges shall be reported by the servicer to FMS as follows:
 - i. The servicer shall report using the write-off transaction with a new reason code of (1132). If any servicer/DMCS does not currently report discharge reason codes to FMS, the alternative process of reporting shall be described in the servicer's impact analysis and approved by FSA.
- j. Pandemic-connected discharges shall not be reported to COD. These discharges are being treated similar to forgiveness (no restoration of eligibility).
- k. Loans receiving Pandemic-connected discharges shall be reported to Credit Reporting Agencies following METRO2 guidelines. In general:
 - i. If the loan is not fully discharged/forgiven (balance remains), reduce the Current Balance to reflect the amount remaining after the discharge was applied.
 - ii. If the loan is fully discharged/forgiven (loan is paid in full/\$0.00 after discharge applied), Report Account Status Code 13, Payment Rating 0, Current Balance 0 and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- l. If the servicer receives a future closed school, COVID or borrower defense discharge request on a loan that previously received a Pandemic-connected discharge, the servicer shall:
 - i. Remove the Pandemic-connected discharge prior to applying the other discharge type. Once the Pandemic-connected discharge type is removed, the servicer shall then apply the other discharge request. If the other discharge type does not fully discharge the loan, the Pandemic-connected discharge should be reapplied to that loan (only to that loan) up to the amount that was previously applied (no more).
 - ii. The servicer shall update NSLDS, FMS and all other reports to reflect the removal of the Pandemic-connected discharge.
 - iii. The servicer shall update the next Pandemic-connected discharge response file sent to FSA to indicate the change to the Pandemic-connected discharge amount applied to the borrower.
 - iv. Note: The removal of the Pandemic-connected discharge MAY result in FSA requesting additional future discharge request for the amount of the Pandemic-connected discharge removed.
 - v. Other discharge types will not require removal of the Pandemic-connected discharge (FSA may request some minimal volume of exceptions in unique situations as needed).
 - vi. Servicers shall continue this process (of removing the Pandemic-connected discharge if CSD, BD, or COVID discharge is received) until FSA instructs servicers to no longer remove the Pandemic-connected discharge. FSA will provide at least 30 days written notice prior to ending this practice.
- m. The servicer shall apply any FSA requested adjustments to any Pandemic-connected discharge(s) upon request.
- n. The servicer shall not create/send 1099 forms for Pandemic-connected discharges.
- o. If the servicer receives downward adjustments to loans that previously rec'd the GD01, the servicer shall reduce the amount of the GD01 if needed so the discharge is not larger than the adjusted balance of the loan (and report that reduction in the response file) as needed.
- p. If the servicer received upward adjustments or additional disbursements on a loan that previously received a GD01, the servicer shall NOT increase the amount of the GD01 discharge unless a new discharge request is provided by FSA.

5. The servicer shall apply all discharges within 15 calendar days from receipt of the file.

6. The servicer shall provide a weekly, cumulative 'response' file to all GD01 requests.
 - a. The response file shall combine responses to all prior GD01 requests (from all dates) within one file.
 - b. The weekly file shall follow the file layout found in GD01_ResponseFile.xlsx.
 - c. The file shall be provided via email with an encrypted attachment to tivasreports@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov (and other addresses as requested by FSA).
 - i. Subject of emails should be "GD01_" followed by the servicer 3 digit code (i.e. GD01_578 for Aidvantage).
 - ii. If response files are too large for email limits – the file shall be broken into multiple files and submitted via multiple emails with encrypted attachment of the file(s).
 - d. The response file shall be provided every Monday by 8pm ET. Note: If Monday is a federal holiday, provide on the next business day by 8pm ET.
 - e. The response file shall be named as follows: GD01_500_1of1 where the "500" is the servicer's 3 digit code and "1of1" includes the file number and total number of files (1of1 for a single file, 1of2 and 2of2,etc would be the file names if multiple files are sent)

7. The servicer shall update the sending/receipt and processing of the EA27 transfer file to include the new discharge type (17) for a Pandemic-connected discharge that has been applied to an account.
 - a. If transferring a loan where a Pandemic-connected discharge has been applied, include 17 as the specialty claim type in record 04. Include the date of file from the request in the Specialty Status Notification Date field, and "V" in the specialty claim processing cod field. Note: Other information about the discharge shall be available in the annotations and servicing history records sent upon transfer.

8. The service shall support all requests for information relating to FSA monitoring or auditing of this discharge process.

Does this change require a new network connection (Secure File Transfer Protocol is mandatory for all new connections)? No

IST Anticipated? No

FSA Service/System/Area Impacted

Communications - Notification Only

Enterprise Risk Management

Enterprise Security - Notification Only

Policy, Implement & Oversight (PIO)-Notification

Vendor Oversight – Notification Only

MOHELA

MOHELA - PSLF

MOHELA - TEACH

Validation - Artifacts and Corresponding Requirement IDs (Required for Services)

The servicer shall provide the following validation artifacts for approval by FSA prior to implementation/use of the Pandemic-connected discharge:

1. List of email addresses the request files will need to be sent to once implemented.
2. Sample screenshots from testing region displaying discharges applied to borrower's loans (3 borrowers). The screen shots should provide before & after displays of the loans and be labeled to show: The principal/interest balances prior to discharge and after, the effective date of the discharge, the annotations on the account, and the discharge transaction.
3. One test sample of the post discharge email and one sample of the postal mail that will be sent to borrowers after application of the discharge.
4. A sample of the response file created from a testing region.

Artifacts Due Date: 09/19/2022

BU Reviewer: [REDACTED]

Business Operations Change Request Form

As Of: 8/24/2022 3:03:42PM

Administrative Information

CR: 6391 Drafted: 8/22/2022 11:59:54AM Submitted: 8/24/2022 2:23:13PM

Title: LD - Servicer Discharge Request Process

Sponsor: [REDACTED]

Business Analyst: [REDACTED]

Anticipated Implementation Date: 09/23/2022

EMERGENCY

Change Request Details

Reason (Business Need):

FSA needs to implement a process to request large volumes of Pandemic-connected borrower discharges that allow FSA to provide the requests to the needed vendors. The process will allow for Pandemic-connected discharges to be provided which provide the information needed for the vendor to process the discharge (per FSA instructions) and respond to FSA on the results.

Description (Requirements):

1. Servicers should first read the Pandemic-connected Discharge Overview document to understand the overall concept of how this discharge will work prior to attempting to understand the requirements.
2. The servicer shall receive and accept discharge request file(s) from FSA.
 - a. The file will be provided to the servicer via email with encrypted attachment. Each servicer shall provide the email address(es) to receive the file.
 - i. Multiple emails may be sent to support larger files (if needed). Password to use will be provided by FSA.
 - b. The file will be a 'flat/text' file with a header record and detail records. The header record will include a 'Discharge Request' identifier that will describe the type of discharge requests in the file.
 - i. Current type of discharge requests included in this process is the GD01 (Pandemic-connected discharge), additional request types/formats may be added to the process via future change requests.
 - c. The file will be provided twice per month – approximately the 5th and 20th of each month.
3. The servicer shall provide an email confirming receipt of each discharge request file. The email confirmation shall be sent to TivasReports@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov and other email addresses as requested by FSA.
 - a. FSA will follow up with the vendor if confirmation has not been provided within 1 business day after the file was sent.
4. The servicer shall process Pandemic connected discharge requests (GD01) as follows:
 - a. The GD01 discharge requests will be received in the discharge request file with "GD01" in the header record discharge request identifier field.
 - i. See GD01_FileLayout.docx.
 - b. The servicer shall annotate the borrower's account immediately upon receipt of a discharge request to inform customer service representatives that a Pandemic-connected discharge has been requested for this borrower.
 - i. This will also document on the borrowers account when the request was received for historical/audit purposes.
 - c. The servicer shall identify the total amount of discharge and list of loans (and the order of the loans) from the discharge request file.
 - d. The servicer shall apply the discharge with an effective date of 08/24/2022 and a unique identifier/transaction within the servicing system.
 - i. If the loan being discharged has a disbursement date after the effective date listed above, the servicer shall use the disbursement date as the effective date (i.e. consolidation loan originated after the effective date listed above).
 - ii. Any payments that were received after the effective date of the discharge shall be applied to other unpaid loans/debts at the servicer or, if no other unpaid loans/debts remain after the total discharge has been applied to the borrower, refund the remainder of the payment(s) to the borrower.
 - e. The discharge amount shall be applied to the loans in the order they were provided by FSA – first apply the discharge to the first loan (first to interest, then to principal), if any of the total discharge amount remains after applying to the first loan is paid in full (interest and principal), then apply the discharge to the second loan, and so forth.
 - i. The discharge shall be applied to each loan so that it discharges interest first then principal.

- ii. Servicers shall ONLY discharge loans they have been provided in the discharge request file (the discharge request file MAY NOT contain all of the borrowers loans at the servicer).
 - iii. Servicers are NOT to process any borrower request to 'reallocate' their discharged amounts to other loans.
 - iv. See examples in file GD01_examples.docx.
 - f. Once the discharge process for the borrower has been completed, the servicer shall send a Pandemic-connected Discharge Notification to the borrower within 7 calendar days after completion.
 - i. See file GD_Notice.docx for the Pandemic-connected Discharge Notification notice text/format to be used.
 - ii. Notices shall be sent via the borrower's selected communication method (email/postal). If any email is returned undeliverable the notice shall be resent via postal mail.
 - iii. The servicer shall store a copy of the Pandemic-connected discharge notice in the borrower's imaging records (and transfer that copy to another servicer if the loan is later transferred to another servicer).
 - g. The servicer shall annotate on the borrower's account once the discharge has been applied indicating the total amount of discharge across all loans the borrower has received.
 - i. If the total amount of discharge is later increased/decreased for any reason a new annotation shall be added identifying the new discharged amount (and reason why if the total was increased/decreased).
 - h. Pandemic-connected Discharges shall be reported by the servicer to NSLDS as follows:
 - i. The servicer shall report the Discharge (AO) record type with a discharge type code ('GD01') indicating a Pandemic-connected Discharge effective on the date of discharge, and if approval was for full or partial discharge.
 - ii. The servicer shall report "GD-Pandemic-Connected Discharge" in the Code for Loan Status (AH record) field effective on the date of discharge approval for loans that are paid in full as a result of applying the discharge.
 - i. Pandemic-connected discharges shall be reported by the servicer to FMS as follows:
 - i. The servicer shall report using the write-off transaction with a new reason code of (1132). If any servicer/DMCS does not currently report discharge reason codes to FMS, the alternative process of reporting shall be described in the servicer's impact analysis and approved by FSA.
 - j. Pandemic-connected discharges shall not be reported to COD. These discharges are being treated similar to forgiveness (no restoration of eligibility).
 - k. Loans receiving Pandemic-connected discharges shall be reported to Credit Reporting Agencies following METRO2 guidelines. In general:
 - i. If the loan is not fully discharged/forgiven (balance remains), reduce the Current Balance to reflect the amount remaining after the discharge was applied.
 - ii. If the loan is fully discharged/forgiven (loan is paid in full/\$0.00 after discharge applied), Report Account Status Code 13, Payment Rating 0, Current Balance 0 and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
 - l. If the servicer receives a future closed school, COVID or borrower defense discharge request on a loan that previously received a Pandemic-connected discharge, the servicer shall:
 - i. Reverse off the Pandemic-connected discharge prior to applying the other discharge type. Once the Pandemic-connected discharge type is removed, the servicer shall then apply the other discharge request.
 - ii. The servicer shall update NSLDS, FMS and all other reports to reflect the reversal of the Pandemic-connected discharge.
 - iii. The servicer shall update the next Pandemic-connected discharge response file sent to FSA to indicate the change to the Pandemic-connected discharge amount applied to the borrower.
 - iv. Note: The reversal of the Pandemic-connected discharge MAY result in FSA requesting additional future discharge request for the amount of the Pandemic-connected discharge reversed.
 - v. Other discharge types will not require reversal of the Pandemic-connected discharge (FSA may request some minimal volume of exceptions in unique situations as needed).
 - vi. Servicers shall continue this process (of reversing the Pandemic-connected discharge if CSD, BD, or COVID discharge is received) until FSA instructs servicers to no longer reverse the Pandemic-connected discharge. FSA will provide at least 30 days written notice prior to ending this practice.
 - m. The servicer shall reverse any Pandemic-connected discharge(s) upon FSA request.
 - n. The servicer shall not create/send 1099 forms for Pandemic-connected discharges.
 - o. If the servicer receives downward adjustments to loans that previously rec'd the GD01, the servicer shall reduce the amount of the GD01 if needed so the discharge is not larger than the adjusted balance of the loan (and report that reduction in the response file) as needed.
 - p. If the servicer received upward adjustments or additional disbursements on a loan that previously received a GD01, the servicer shall NOT increase the amount of the GD01 discharge unless a new discharge request is provided by FSA.
5. The servicer shall apply all discharges within 15 calendar days from receipt of the file.
6. The servicer shall provide a weekly, cumulative 'response' file to all GD01 requests.
- a. The response file shall combine responses to all prior GD01 requests (from all dates) within one file.
 - b. The weekly file shall follow the file layout found in GD01_ResponseFile.xlsx.
 - c. The file shall be provided via email with an encrypted attachment to tivasreports@ed.gov, ██████████@ed.gov, and ██████████@ed.gov (and other addresses as requested by FSA).

- i. Subject of emails should be "GD01_" followed by the servicer 3 digit code (i.e. GD01_578 for Aidvantage).
- ii. If response files are too large for email limits – the file shall be broken into multiple files and submitted via multiple emails with encrypted attachment of the file(s).
- d. The response file shall be provided every Monday by 8pm ET. Note: If Monday is a federal holiday, provide on the next business day by 8pm ET.
- e. The response file shall be named as follows: GD01_500_1of1 where the "500" is the servicer's 3 digit code and "1of1" includes the file number and total number of files (1of1 for a single file, 1of2 and 2of2,etc would be the file names if multiple files are sent)

7. The servicer shall update the sending/receipt and processing of the EA27 transfer file to include the new discharge type (17) for a Pandemic-connected discharge that has been applied to an account.
- a. If transferring a loan where a Pandemic-connected discharge has been applied, include 17 as the specialty claim type in record 04. Include the date of file from the request in the Specialty Status Notification Date field, and "V" in the specialty claim processing cod field. Note: Other information about the discharge shall be available in the annotations and servicing history records sent upon transfer.

8. The service shall support all requests for information relating to FSA monitoring or auditing of this discharge process.

Does this change require a new network connection (Secure File Transfer Protocol is mandatory for all new connections)? No

IST Anticipated? No

FSA Service/System/Area Impacted

Communications - Notification Only

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

MOHELA
 MOHELA - PSLF
 MOHELA - TEACH

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Validation - Artifacts and Corresponding Requirement IDs (Required for Services)

The servicer shall provide the following validation artifacts for approval by FSA prior to implementation/use of the Pandemic-connected discharge:

1. List of email addresses the request files will need to be sent to once implemented.
2. Sample screenshots from testing region displaying discharges applied to borrower's loans (3 borrowers). The screen shots should provide before & after displays of the loans and be labeled to show: The principal/interest balances prior to discharge and after, the effective date of the discharge, the annotations on the account, and the discharge transaction.
3. One test sample of the post discharge email and one sample of the postal mail that will be sent to borrowers after application of the discharge.
4. A sample of the response file created from a testing region.

Artifacts Due Date: 09/19/2022

BU Reviewer: [Redacted]

Internal Name: Servicer Letter – \$XX,XXX Debt Relief Confirmation
Subject if sent electronically: Your Request for Debt Relief Has Been Processed

[INSERT SERVICER APPROVED HEADER]

[INSERT DATE]

[INSERT BORROWER INFORMATION]

Dear [INSERT BORROWER NAME]:

On August 24, 2022, President Biden, Vice President Harris, and the U.S. Department of Education (ED) announced the availability of up to \$20,000 in general federal student loan debt relief for qualifying borrowers. ED received your debt relief attestation form and we, as your federal loan servicer, are contacting you to let you know that we have processed your request for debt relief. This notice provides information and details about the status of your Federal Student Loan Account.

WHAT YOU NEED TO KNOW

[INSERT APPLICABLE CONDITIONAL A, B, C or D TEXT WITH LEFT JUSTIFICATION]

CONDITIONAL TEXT A (Loans Paid in Full, no refund is due)

As your current student loan balance is \$XX,XXX.XX and is below \$XX,XXX.XX, we have provided full debt relief on your federal loans (e.g., Direct, FFEL, and Perkins) that ED determined met the standards for debt relief. As a result, your student loan balance has been paid in full and you do not owe any balance on your federal loan account serviced by us.

CONDITIONAL TEXT B (Loans Paid in Full, refund is due)

As your current student loan balance is \$XX,XXX.XX and is below \$XX,XXX.XX, we have provided full debt relief on your federal loans (e.g., Direct, FFEL, and Perkins) that ED determined met the standards for debt relief. As a result, your student loan balance has been paid in full and you do not owe any balance on your federal loan account serviced by us.

In addition, ED determined that it owes you a refund for payments made since debt relief was announced. You will receive a **refund in the amount of [INSERT REFUND AMOUNT IN \$X,XXX.XX FORMAT] within 45-60 days.**

CONDITIONAL TEXT C (Loans not Paid in Full, R2R not extended, Disclosure will occur)

As your current student loan balance is \$XX,XXX.XX and is above \$XX,XXX.XX, we have provided debt relief to the maximum amount possible on your federal loans (e.g., Direct, FFEL, and Perkins) that ED determined met the standards for debt relief. The table below shows the remaining balance on each federal loan associated with your account. You may also view your current student loan balance by logging into your account on StudentAid.gov or **INSERT SERVICER WEBSITE.**

Soon, due to the resumption of student loan payments after December 31, 2022, we will send you an updated disclosure. This disclosure will outline your current student loan balance, monthly payment amount, and payment schedule for each remaining loan based on your current repayment plan. This disclosure will also state when your next payment is due.

CONDITIONAL TEXT D (Loans not Paid in Full, R2R extended, Disclosure will occur)

As your current student loan balance is \$XX,XXX.XX and is above \$XX,XXX.XX, we have provided debt relief to the maximum amount possible on your federal loans (e.g., Direct, FFEL, and Perkins) that ED determined met the standards for debt relief. The table below shows the remaining balance on each federal loan associated with your account. You may also view your current student loan balance by logging in to your account on StudentAid.gov or **INSERT SERVICER WEBSITE**.

As the student loan payment pause was extended through December 31, 2022, before payments resume, we will send you an updated disclosure at least 45 days before your next payment is due. This disclosure will outline your current student loan balance, monthly payment amount, and payment schedule for each remaining loan based upon your current repayment plan. This disclosure will also state when your next payment is due.

Loan Adjustment

	Account Number	Loan Award ID	Current Principal Balance	Current Interest Balance	New Principal Balance	New Interest Balance	Total Balance Remaining
1	[Svcr Acct #]	[FSA Award id]	[Current Principal]	[Current Interest]	[New Principal]	[New Interest]	New total Balance
2							
Totals							

Potential Tax Consequences

You will not owe any federal taxes on the amount of money ED has authorized for debt relief.

With respect to any state taxes, you may wish to contact your state tax authority or a tax advisor to understand whether you may owe state taxes as a result of the application of the general loan debt relief.

WHAT YOU NEED TO DO

Keep this notification for your records. If there’s any other action needed by you, we’ll inform you of that action through a separate communication.

HOW TO CONTACT US

We’re available to help you understand this information. You can contact us using the contact information below:

[INSERT SERVICER CONTACT INFORMATION]

Sincerely,

[INSERT SERVICER NAME/SIGNATURE]

Internal Name: Servicer Letter – \$XX,XXX Debt Relief Confirmation
Subject if sent electronically: Your Request for Debt Relief Has Been Processed

[INSERT SERVICER APPROVED HEADER]

[INSERT DATE]

[INSERT BORROWER INFORMATION]

Dear [INSERT BORROWER NAME]:

On August 24, 2022, President Biden, Vice President Harris, and the U.S. Department of Education (ED) Secretary Miguel Cardona announced the availability of up to \$20,000 in general federal student loan debt relief for qualifying borrowers. We, as your federal loan servicer, are contacting you to let you know that we have processed your debt relief. This notice provides information and details about the status of your Federal Student Loan Account.

WHAT YOU NEED TO KNOW

[INSERT APPLICABLE CONDITIONAL A, B, C or D TEXT WITH LEFT JUSTIFICATION]

CONDITIONAL TEXT A (Non-Default & Default Loans Paid in Full, no refund is due)

We have provided full debt relief on your ED held federal student loans that ED determined met the standards for debt relief. Your student loan balance was less than the amount of cancellation for which you were eligible. As a result, your student loan balance has been paid in full and you do not owe any balance on your federal loan account serviced by us.

You may still have a student loan balance remaining at another loan servicer. That loan servicer will notify you if additional debt relief is applied to any of those remaining student loan balances.

CONDITIONAL TEXT B (Non-Default & Default Loans Paid in Full, refund is due)

We have provided full debt relief on your ED held federal student loans that ED determined met the standards for debt relief. Your student loan balance was less than the amount of cancellation for which you were eligible. As a result, your student loan balance has been paid in full and you do not owe any balance on your federal loan account serviced by us.

In addition, ED determined that it owes you a refund for payments made to us since debt relief was announced on August 24, 2022.

You may still have a student loan balance remaining at another loan servicer. That loan servicer will notify you if additional debt relief is applied to any of those remaining student loan balances.

CONDITIONAL TEXT C (Default, Loans not Paid in Full)

We have provided debt relief on your ED held federal student loans that ED determined met the standards for debt relief. The table below shows the remaining balance on each ED held

federal student loan serviced by us. You may also view your current student loan balance by logging into your account on [StudentAid.gov](#) or **INSERT SERVICER WEBSITE**.

You may still have a student loan balance remaining at another loan servicer. That loan servicer will notify you if additional debt relief is applied to any of those remaining student loan balances.

Since you have a remaining balance on your defaulted loans after debt relief was applied, consider getting out of default through the Fresh Start program. For information about Fresh Start go to [StudentAid.gov/FreshStart](#) or call us at **INSERT PHONE NUMBER**.

CONDITIONAL TEXT D (Non-Default servicer, Loans not Paid in Full)

We have provided debt relief on your ED held federal student loans that ED determined met the standards for debt relief. The table below shows the remaining balance on each ED held federal student loan serviced by us. You may also view your current student loan balance by logging into your account on [StudentAid.gov](#) or **INSERT SERVICER WEBSITE**.

As you still have a student loan balance remaining with us, we will notify you of any changes to your monthly student loan payment amount soon. If you are not yet enrolled in Income-Driven Repayment (IDR), consider enrolling before your next payment is due, to set you on the path to take advantage of IDR loan forgiveness.

If you work for a qualifying employer, consider signing up for Public Service Loan Forgiveness (PSLF). For more details on PSLF visit [StudentAid.gov/pslf](#).

You may still have a student loan balance remaining at another loan servicer. That loan servicer will notify you if additional debt relief is applied to any of those remaining student loan balances.

If you have questions about debt relief, IDR, or PSLF, go to **INSERT SERVICER WEBSITE** or call us at **INSERT PHONE NUMBER**.

Loan Adjustment

	Account Number	Loan Award ID	Pre-Debt Relief Principal Balance	Pre-Debt Relief Interest Balance	New Principal Balance	New Interest Balance	Total Balance Remaining
1	[Svcr Acct #]	[FSA Award id]	[Current Principal]	[Current Interest]	[New Principal]	[New Interest]	New total Balance
2							
Totals							

Potential Tax Consequences

You will not owe any federal taxes on the amount of debt relief or any refund.

With respect to any state taxes, you may wish to contact your state tax authority or a tax advisor to understand whether you may owe state taxes as a result of the application of the general loan debt relief.

WHAT YOU NEED TO DO

Keep this notification for your records. If there's any other action needed by you, we'll inform you of that action through a separate communication.

HOW TO CONTACT US

We're available to help you understand this information. You can contact us using the contact information below:

[INSERT SERVICER CONTACT INFORMATION]

Sincerely,

[INSERT SERVICER NAME/SIGNATURE]

Federal Servicing Examples of GD01 discharges

Example #1: Full discharge of all loans

Servicer has 3 loans (A, B, and C) for borrower 123123123:

- Loan A = \$3500 prin, \$100 int
- Loan B = \$2000 prin, \$50 int
- Loan C = \$1250 prin, \$40 int

FSA sends a discharge request (GD01) on 08/01/2022 for borrower 123123123 and provides a total discharge amount of \$10,000 and loan listing 3 loans in this order: Loan B, Loan A, Loan C

Servicer first applies the discharge to Loan B (first in list from FSA). Servicer applies first to interest (\$50) then to principal (\$2000).

The total discharge remaining after that is \$7,950 (\$10,000 - \$2050) so the servicer then applies to the next loan in the list – Loan A. Applies first to interest (\$100) then to principal (\$3500).

The total discharge remaining after that is \$4,350 (\$7950 - \$3600) so the servicer then applied to the next loan in the list – Loan C. Applies first to interest (\$40) then to principal (\$1250).

No other loans are in the list to be discharge so this discharge is complete. Total discharge amount is \$6,940.00.

Servicer would respond in response file with:

Change Indicator = Y

Borrower SSN = 123123123

Status of discharge = DC

Total Discharge Amount = \$6,940.00 (00694000 when formatted for file)

Date of most recent discharge request = 08/01/2022 (08012022)

Example #2: Less than full discharge of all loans

Servicer has 3 loans (A, B, and C) for borrower 987987987:

- Loan A = \$3500 prin, \$100 int
- Loan B = \$2000 prin, \$50 int
- Loan C = \$8000 prin, \$200 int

FSA sends a discharge request (GD01) on 08/01/2022 for borrower 987987987 and provides a total discharge amount of \$10,000 and loan listing 3 loans in this order: Loan B, Loan A, Loan C

Servicer first applies the discharge to Loan B (first in list from FSA). Servicer applies first to interest (\$50) then to principal (\$2000).

The total discharge remaining after that is \$7,950 (\$10,000 - \$2050) so the servicer then applies to the next loan in the list – Loan A. Applies first to interest (\$100) then to principal (\$3500).

The total discharge remaining after that is \$4,350 (\$7950 - \$3600) so the servicer then applied to the next loan in the list – Loan C. Applies first to interest (\$200) then to principal (\$4150). Only \$4150 is applied to principal because that is all that remains of the total discharge amount. Therefore, Loan C is not completely paid off.

The total amount of discharge has been applied, so this discharge is complete. Total discharge amount is \$10,000.00.

Servicer would respond in response file with:

Change Indicator = Y

Borrower SSN = 987987987

Status of discharge = DC

Total Discharge Amount = \$10,000.00 (01000000 when formatted for file)

Date of most recent discharge request = 08/01/2022 (08012022)

Example #3: Servicer has loans NOT on the list sent by FSA

Servicer has 3 loans (A, B, and C) for borrower 654654654:

- Loan A = \$3500 prin, \$100 int
- Loan B = \$2000 prin, \$50 int
- Loan C = \$1250 prin, \$40 int
- Loan D = \$3000 prin, \$120 int

FSA sends a discharge request (GD01) on 08/01/2022 for borrower 654654654 and provides a total discharge amount of \$10,000 and loan listing 3 loans in this order: Loan B, Loan A, Loan C [Note: Loan D is NOT included in the file sent by FSA]

Servicer first applies the discharge to Loan B (first in list from FSA). Servicer applies first to interest (\$50) then to principal (\$2000).

The total discharge remaining after that is \$7,950 (\$10,000 - \$2050) so the servicer then applies to the next loan in the list – Loan A. Applies first to interest (\$100) then to principal (\$3500).

The total discharge remaining after that is \$4,350 (\$7950 - \$3600) so the servicer then applied to the next loan in the list – Loan C. Applies first to interest (\$40) then to principal (\$1250).

No other loans are in the list to be discharge so this discharge is complete. Total discharge amount is \$6,940.00. Loan D was NOT included in the discharge request file, so the servicer would NOT apply any discharge to that loan.

Servicer would respond in response file with:

Change Indicator = Y
Borrower SSN = 654654654
Status of discharge = DC
Total Discharge Amount = \$6,940.00 (00694000 when formatted for file)
Date of most recent discharge request = 08/01/2022 (08012022)

Example #4: Full discharge of all loans, but later another discharge type approved on one of the loans

Servicer has 3 loans (A, B, and C) for borrower 123123123:

- Loan A = \$3500 prin, \$100 int
- Loan B = \$2000 prin, \$50 int
- Loan C = \$1250 prin, \$40 int

FSA sends a discharge request (GD01) on 08/01/2022 for borrower 123123123 and provides a total discharge amount of \$10,000 and loan listing 3 loans in this order: Loan B, Loan A, Loan C

Servicer first applies the discharge to Loan B (first in list from FSA). Servicer applies first to interest (\$50) then to principal (\$2000).

The total discharge remaining after that is \$7,950 (\$10,000 - \$2050) so the servicer then applies to the next loan in the list – Loan A. Applies first to interest (\$100) then to principal (\$3500).

The total discharge remaining after that is \$4,350 (\$7950 - \$3600) so the servicer then applied to the next loan in the list – Loan C. Applies first to interest (\$40) then to principal (\$1250).

No other loans are in the list to be discharge so this discharge is complete. Total discharge amount is \$6,940.00.

Servicer would respond in response file with:

Change Indicator = Y
Borrower SSN = 123123123
Status of discharge = DC
Total Discharge Amount = \$6,940.00 (00694000 when formatted for file)
Date of most recent discharge request = 08/01/2022 (08012022)

Note everything to this point is the same as example #1.

On 9/1/2022 FSA provides the servicer with a Closed School Discharge request on Loan B.

The servicer would reverse off the GD01 discharge from Loan B and then apply the Closed School discharge to Loan B. The total discharged for GD01 is now reduced to \$4,890.00.

Servicer would respond in response file with:

Change Indicator = Y

Borrower SSN = 123123123

Status of discharge = DC

Total Discharge Amount = \$4,890.00 (00489000 when formatted for file)

Date of most recent discharge request = 08/01/2022 (08012022) – remains 8/1/22 as that is the most recent Pandemic-connected discharge request

Example #5: No loans to be discharged at the servicer

Servicer has 3 loans (A, B, and C) for borrower 321321321 but none of them currently have balances (were recently discharged):

- Loan A = \$0 prin, \$0 int
- Loan B = \$0 prin, \$0 int
- Loan C = \$0 prin, \$0 int

FSA sends a discharge request (GD01) on 08/01/2022 for borrower 321321321 and provides a total discharge amount of \$10,000 and loan listing 3 loans in this order: Loan B, Loan A, Loan C

Servicer reviews the loans provided by FSA and finds no balance remain to be discharged (prior discharges are no reversed to apply GD01 discharges).

Since no loans provided have balances to be discharged the total discharge amount is \$0.00.

Servicer would respond in response file with:

Change Indicator = Y

Borrower SSN = 321321321

Status of discharge = DX (if no loans discharged use DX status and \$0 amount)

Total Discharge Amount = \$0.00 (00000000 when formatted for file)

Date of most recent discharge request = 08/01/2022 (08012022)

Pandemic-connected Discharge Requ

600 Character Flat/Text File

This Pandemic-connected discharge request file is crea
include one borrower per row, a discharge amount to be

Sample Record 061120225790000000001

600

Element Number	Start	End	Length	Type
1	1	8	8	Numeric
	9	11	3	Numeric
2	12	21	10	Numeric
3	22	25	4	AlphaNumeric
4	26	37	12	Numeric
5	38	600	563	FILLER

Request - Header Record File Layout

Requested by FSA and sent to the servicer. The request file includes a header and detail records, if applicable, and the list of eligible loans in the order the discharge should be applied.

GD01000050500245

Description
Date of File (MMDDCCYY)
Guaranty Agency/ED Servicer Code - 3 character code as used by NSLDS
Detail Record Count - Total count of detail records in file (excludes header file). 1 - 9,999,999,999.
Type of Discharge - Four character identifier that identifies the type of discharge request included in the file, and identifies the instructions/requirements to be followed. Valid Values: GD01 (Pandemic-connected - Federal servicers),
Total amount of discharge - Total amount of discharge requested in this file. \$505,002.45 is sent as 000050500245 Zero filled if not applicable.
Space filled

records. The detail records will

Sample data	Sample Length
06112022	8
579	3
0000000001	10
GD01	4
000050500245	12
	563

Pandemic-connected Discharge Requ

600 Character Flat/Text File

This Pandemic-connected discharge request file is crea
include one borrower per row, a total discharge amount

Sample Record	000000157906112022999
---------------	-----------------------

600

Element Number	Start	End	Length	Type
1	1	7	7	Numeric
2	8	10	3	Numeric
3	11	18	8	Numeric
4	19	27	9	Numeric
5	28	35	8	Numeric
6	36	56	21	AlphaNumeric
7	57	77	21	AlphaNumeric
8	78	98	21	AlphaNumeric
9	99	119	21	AlphaNumeric
10	120	140	21	AlphaNumeric
11	141	161	21	AlphaNumeric

12	162	182	21	AlphaNumeric
13	183	203	21	AlphaNumeric
14	204	224	21	AlphaNumeric
15	225	245	21	AlphaNumeric
16	246	266	21	AlphaNumeric
17	267	287	21	AlphaNumeric
18	288	308	21	AlphaNumeric
19	309	329	21	AlphaNumeric
20	330	350	21	AlphaNumeric
21	351	371	21	AlphaNumeric
22	372	392	21	AlphaNumeric
23	393	413	21	AlphaNumeric
24	414	434	21	AlphaNumeric
25	435	455	21	AlphaNumeric

26	456	476	21	AlphaNumeric
27	477	497	21	AlphaNumeric
28	498	518	21	AlphaNumeric
29	519	539	21	AlphaNumeric
30	540	560	21	AlphaNumeric
31	561	600	40	FILLER

Request - GD01 Detail File Layout

Requested by FSA and sent to the servicer. The request file includes a header and detail records to be applied, and the list of eligible loans in the order the discharge should be applied.

099999901000000999999999U15G1234510199999999U14G1234510199999999S15C

Description
<p>Cumulative Record counter - record number within file. Front filled with 0. Allows up to 9,999,999 borrowers per file (0000001 - 9999999).</p>
<p>Guaranty Agency/ED Servicer Code - 3 character code as used by NSLDS</p>
<p>Date of File (MMDDCCYY) This is the date the file is created by FSA. [note: may not always be the same date it is sent to servicers]</p>
<p>Borrower SSN (123456789)</p>
<p>Borrower Discharge Amount (No decimals: \$9500.01 is sent as 00950001; \$10,000.00 is sent as 01000000) This is the maximum discharge amount the servicer may apply to all of the borrowers loans listed in the request file.</p>
<p>Award ID #1 - 21 character unique loan identifier. Apply discharge to this loan first.</p>
<p>Award ID #2 - 21 character unique loan identifier. Apply discharge to this loan next. Zero filled if no data/loan.</p>
<p>Award ID #3 - 21 character unique loan identifier. Apply discharge to this loan next. Zero filled if no data/loan.</p>
<p>Award ID #4 - 21 character unique loan identifier. Apply discharge to this loan next. Zero filled if no data/loan.</p>
<p>Award ID #5 - 21 character unique loan identifier. Apply discharge to this loan next. Zero filled if no data/loan.</p>
<p>Award ID #6 - 21 character unique loan identifier. Apply discharge to this loan next. Zero filled if no data/loan.</p>

Award ID #7 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #8 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #9 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #10 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #11 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #12 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #13 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #14 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #15 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #16 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #17 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #18 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #19 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #20 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #21 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #22 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #23 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #24 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Award ID #25 - 21 character unique loan identifier. Apply discharge to this loan next.
Zero filled if no data/loan.

Space filled

records. The detail records will
be applied.

312345101999999999S14G1234510199999999S13G123451010000000000000000

Sample data	Sample Length
0000001	7
579	3
06112022	8
999999999	9
01000000	8
999999999U15G12345101	21
999999999U14G12345101	21
999999999S15G12345101	21
999999999S14G12345101	21
999999999S13G12345101	21
000000000000000000000	21

000000000000000000000000	21
000000000000000000000000	21
000000000000000000000000	21
000000000000000000000000	21
000000000000000000000000	21
	40

Business Operations Change Request Form

As Of: 9/2/2022 11:12:22AM

Administrative Information

CR: 6391 Drafted: 8/22/2022 11:59:54AM Submitted: 8/24/2022 2:23:13PM

Title: LD - Servicer Discharge Request Process

Sponsor: [REDACTED]

Business Analyst: [REDACTED]

Anticipated Implementation Date: 09/23/2022

EMERGENCY

Change Request Details

Reason (Business Need):

FSA needs to implement a process to request large volumes of Pandemic-connected borrower discharges that allow FSA to provide the requests to the needed vendors. The process will allow for Pandemic-connected discharges to be provided which provide the information needed for the vendor to process the discharge (per FSA instructions) and respond to FSA on the results.

Description (Requirements):

Requirements

1. Servicers should first read the Pandemic-connected Discharge Overview document to understand the overall concept of how this discharge will work prior to attempting to understand the requirements.
2. The servicer shall receive and accept discharge request file(s) from FSA.
 - a. The file will be provided to the servicer via email with encrypted attachment. Each servicer shall provide the email address(es) to receive the file.
 - i. Multiple emails may be sent to support larger files (if needed). Password to use will be provided by FSA.
 - b. The file will be a 'flat/text' file with a header record and detail records. The header record will include a 'Discharge Request' identifier that will describe the type of discharge requests in the file.
 - i. Current type of discharge requests included in this process is the GD01 (Pandemic-connected discharge), additional request types/formats may be added to the process via future change requests.
 - c. The file will be provided twice per month – approximately the 5th and 20th of each month.
3. The servicer shall provide an email confirming receipt of each discharge request file. The email confirmation shall be sent to TivasReports@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov and other email addresses as requested by FSA.
 - a. FSA will follow up with the vendor if confirmation has not been provided within 1 business day after the file was sent.
4. The servicer shall process Pandemic connected discharge requests (GD01) as follows:
 - a. The GD01 discharge requests will be received in the discharge request file with "GD01" in the header record discharge request identifier field.
 - i. See GD01_FileLayout.docx.
 - b. The servicer shall annotate the borrower's account immediately upon receipt of a discharge request to inform customer service representatives that a Pandemic-connected discharge has been requested for this borrower.
 - i. This will also document on the borrowers account when the request was received for historical/audit purposes.
 - c. The servicer shall identify the total amount of discharge and list of loans (and the order of the loans) from the discharge request file.
 - d. The servicer shall apply the discharge with an effective date of 03/13/2020 and a unique identifier/transaction within the servicing system.
 - i. If the loan being discharged has a disbursement date after the effective date listed above, the servicer shall use the disbursement date as the effective date (i.e. consolidation loan originated after the effective date listed above).
 - ii. If the discharge of the loan on the effective date results in the loan being overpaid/credit balance, that overpayment shall be applied to other unpaid loans/debts at the servicer or, if no other unpaid loans/debts remain after the total discharge has been applied to the borrower, refund the remainder of the payment(s) to the borrower.
 - e. The discharge amount shall be applied to the loans in the order they were provided by FSA – first apply the discharge to the first loan (first to interest, then to principal), if any of the total discharge amount remains after applying to the first loan is

paid in full (interest and principal), then apply the discharge to the second loan, and so forth.

- i. The discharge shall be applied to each loan so that it discharges interest first then principal.
- ii. Servicers shall ONLY discharge loans they have been provided in the discharge request file (the discharge request file MAY NOT contain all of the borrowers loans at the servicer).
- iii. Servicers are NOT to process any borrower request to 'reallocate' their discharged amounts to other loans.
- iv. See examples in file GD01_examples.docx.
- f. Once the discharge process for the borrower has been completed, the servicer shall send a Pandemic-connected Discharge Notification to the borrower within 7 calendar days after completion.
 - i. See file GD_Notice.docx for the Pandemic-connected Discharge Notification notice text/format to be used.
 - ii. Notices shall be sent via the borrower's selected communication method (email/postal). If any email is returned undeliverable the notice shall be resent via postal mail.
 - iii. The servicer shall store a copy of the Pandemic-connected discharge notice in the borrower's imaging records (and transfer that copy to another servicer if the loan is later transferred to another servicer).
- g. The servicer shall annotate on the borrower's account once the discharge has been applied indicating the total amount of discharge across all loans the borrower has received.
 - i. If the total amount of discharge is later increased/decreased for any reason a new annotation shall be added identifying the new discharged amount (and reason why if the total was increased/decreased).
- h. Pandemic-connected Discharges shall be reported by the servicer to NSLDS as follows:
 - i. The servicer shall report the Discharge (AO) record type with a discharge type code ('GD01') indicating a Pandemic-connected Discharge effective on the date of discharge, and if approval was for full or partial discharge.
 - ii. The servicer shall report "PF – Paid in Full GD–Pandemic-Connected Discharge" in the Code for Loan Status (AH record) field effective on the date of discharge approval for loans that are paid in full as a result of applying the discharge.
- i. Pandemic-connected discharges shall be reported by the servicer to FMS as follows:
 - i. The servicer shall report using the write-off transaction with a new reason code of (1132). If any servicer/DMCS does not currently report discharge reason codes to FMS, the alternative process of reporting shall be described in the servicer's impact analysis and approved by FSA.
- j. Pandemic-connected discharges shall not be reported to COD. These discharges are being treated similar to forgiveness (no restoration of eligibility).
- k. Loans receiving Pandemic-connected discharges shall be reported to Credit Reporting Agencies following METRO2 guidelines. In general:
 - i. If the loan is not fully discharged/forgiven (balance remains), reduce the Current Balance to reflect the amount remaining after the discharge was applied.
 - ii. If the loan is fully discharged/forgiven (loan is paid in full/\$0.00 after discharge applied), Report Account Status Code 13, Payment Rating 0, Current Balance 0 and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- l. If the servicer receives a future closed school, COVID or borrower defense discharge request on a loan that previously received a Pandemic-connected discharge, the servicer shall:
 - i. Remove the Pandemic-connected discharge prior to applying the other discharge type. Once the Pandemic-connected discharge type is removed, the servicer shall then apply the other discharge request. If the other discharge type does not fully discharge the loan, the Pandemic-connected discharge should be reapplied to that loan (only to that loan) up to the amount that was previously applied (no more).
 - ii. The servicer shall update NSLDS, FMS and all other reports to reflect the removal of the Pandemic-connected discharge.
 - iii. The servicer shall update the next Pandemic-connected discharge response file sent to FSA to indicate the change to the Pandemic-connected discharge amount applied to the borrower.
 - iv. Note: The removal of the Pandemic-connected discharge MAY result in FSA requesting additional future discharge request for the amount of the Pandemic-connected discharge removed.
 - v. Other discharge types will not require removal of the Pandemic-connected discharge (FSA may request some minimal volume of exceptions in unique situations as needed).
 - vi. Servicers shall continue this process (of removing the Pandemic-connected discharge if CSD, BD, or COVID discharge is received) until FSA instructs servicers to no longer remove the Pandemic-connected discharge. FSA will provide at least 30 days written notice prior to ending this practice.
- m. The servicer shall apply any FSA requested adjustments to any Pandemic-connected discharge(s) upon request.
- n. The servicer shall not create/send 1099 forms for Pandemic-connected discharges.
- o. If the servicer receives downward adjustments to loans that previously rec'd the GD01, the servicer shall reduce the amount of the GD01 if needed so the discharge is not larger than the adjusted balance of the loan (and report that reduction in the response file) as needed.
- p. If the servicer received upward adjustments or additional disbursements on a loan that previously received a GD01, the servicer shall NOT increase the amount of the GD01 discharge unless a new discharge request is provided by FSA.

5. The servicer shall apply all discharges within 15 calendar days from receipt of the file.

6. The servicer shall provide a weekly, cumulative 'response' file to all GD01 requests.
 - a. The response file shall combine responses to all prior GD01 requests (from all dates) within one file.
 - b. The weekly file shall follow the file layout found in GD01_ResponseFile.xlsx.
 - c. The file shall be provided via email with an encrypted attachment to tivasreports@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov (and other addresses as requested by FSA).
 - i. Subject of emails should be "GD01_" followed by the servicer 3 digit code (i.e. GD01_578 for Aidvantage).
 - ii. If response files are too large for email limits – the file shall be broken into multiple files and submitted via multiple emails with encrypted attachment of the file(s).
 - d. The response file shall be provided every Monday by 8pm ET. Note: If Monday is a federal holiday, provide on the next business day by 8pm ET.
 - e. The response file shall be named as follows: GD01_500_1of1 where the "500" is the servicer's 3 digit code and "1of1" includes the file number and total number of files (1of1 for a single file, 1of2 and 2of2,etc would be the file names if multiple files are sent)

7. The servicer shall update the sending/receipt and processing of the EA27 transfer file to include the new discharge type (17) for a Pandemic-connected discharge that has been applied to an account.
 - a. If transferring a loan where a Pandemic-connected discharge has been applied, include 17 as the specialty claim type in record 04. Include the date of file from the request in the Specialty Status Notification Date field, and "V" in the specialty claim processing cod field. Note: Other information about the discharge shall be available in the annotations and servicing history records sent upon transfer.

8. The service shall support all requests for information relating to FSA monitoring or auditing of this discharge process.

**Does this change require a new network connection
(Secure File Transfer Protocol is mandatory for all new connections)?** No

IST Anticipated? No

FSA Service/System/Area Impacted

Communications - Notification Only

Enterprise Risk Management

Enterprise Security - Notification Only

Policy, Implement & Oversight (PIO)-Notification

Vendor Oversight – Notification Only

MOHELA

MOHELA - PSLF

MOHELA - TEACH

PHEAA

Validation - Artifacts and Corresponding Requirement IDs (Required for Services)

The servicer shall provide the following validation artifacts for approval by FSA prior to implementation/use of the Pandemic-connected discharge:

1. List of email addresses the request files will need to be sent to once implemented.
2. Sample screenshots from testing region displaying discharges applied to borrower's loans (3 borrowers). The screen shots should provide before & after displays of the loans and be labeled to show: The principal/interest balances prior to discharge and after, the effective date of the discharge, the annotations on the account, and the discharge transaction.
3. One test sample of the post discharge email and one sample of the postal mail that will be sent to borrowers after application of the discharge.
4. A sample of the response file created from a testing region.

Artifacts Due Date: 09/19/2022

BU Reviewer: [REDACTED]

Overview of how the Pandemic-connected Discharge process will work

FSA (not federal servicers/DMCS) will determine which borrowers are eligible for a Pandemic-connected discharge.

FSA will provide instructions on how borrowers can request the discharge, and FSA will manage the intake of those requests and determination of which borrowers will be eligible and for how much.

FSA will provide periodic lists of eligible borrowers to loan servicers. FSA will also provide a total discharge amount, per borrower that the servicer will discharge as part of that discharge request.

FSA will also provide which loans the discharge can be applied to and the which loans the discharge should be applied to first, then second, etc (FSA makes the determination of which loans are eligible for discharge and in what order, not servicers, based on FSA's hierarchy for Pandemic-connected discharges). The list of loans provided may or may not include all the borrower's loans being serviced by the servicer (some loans may not be eligible or not currently eligible for various reasons).

Servicers will apply the discharge to the loans in the order FSA has provided until the total discharge amount has been reached or until all loans have been paid in full. Servicers will apply the discharge first to the first eligible loan – applying the discharge first to outstanding interest and then to outstanding principal. If the first eligible loan is paid in full and the total discharge amount has not been used up, the servicer would then apply the discharge to the second eligible loan – apply to outstanding interest first, then to principal. And so forth until the total discharge amount has been used or all of the borrower's loans have been paid in full.

Servicers will NOT apply Pandemic-connected discharges to any borrower's loan unless instructed to do so by FSA (a discharge can only be applied if the loan is included in the discharge request file).

Servicers will NOT modify the order which loans are discharged.

Pandemic-connected Discharge Resp

100 Character Flat/Text File

This response file is created by the servicer and sent to connected discharge request for (cumulative). This file from each servicer, and how many borrower/how much

Sample Record 061120225790000002001

100

Element Number	Start	End	Length	Type
1	1	8	8	Numeric
	9	11	3	Numeric
2	12	21	10	Numeric
3	22	25	4	AlphaNumeric
4	26	37	12	Numeric
5	38	100	63	FILLER

Response File - Header Record File Layout

FSA. The response file will include a detail record for EVERY borrower the servicer will allow FSA to track the status of every borrower and to know how much each borrower the servicer has discharged in total. *(Note: Loan level discharge information is available)*

RESP000050500245

Description
Date of File (MMDDCCYY)
Guaranty Agency/ED Servicer Code - 3 character code as used by NSLDS
Detail Record Count - Total count of detail records in file (excludes header file). 1 - 9,999,999,999.
Response file identifier: Always = RESP
to borrowers. \$505,002.45 is sent as 000050500245 Zero filled if not applicable. This amount should always equal the sum of the detail records total discharge amount.
Space filled

or has ever received a Pandemic-
borrower has received in discharge
available in NSLDS)

Sample data	Sample Length
06112022	8
579	3
0000002001	10
RESP	4
000050500245	12
	63

Pandemic-connected Discharge - GDI

100 Character Flat/Text File

This response file is created by the servicer and sent to connected discharge request for (cumulative). This file from each servicer, and how many borrowers/how much

Sample Record 000000157906112022Y99

100

Element Number	Start	End	Length	Type
1	1	7	7	Numeric
2	8	10	3	Numeric
3	11	18	8	Numeric
4	19	19	1	Alpha
5	20	28	9	Numeric
6	29	30	2	Numeric

7	31	38	8	Numeric
8	39	46	8	Numeric
9	47	100	54	FILLER

01 Response File Layout

FSA. The response file will include a detail record for EVERY borrower the service will allow FSA to track the status of every borrower and to know how much each borrower the servicer has discharged in total. (Note: Loan level discharge information is a

99999999DC0100000004152022

Description
Cumulative Record counter - record number within file. Front filled with 0. Allows up to 9,999,999 records per file (0000001 - 9999999).
Guaranty Agency/ED Servicer Code - 3 character code as used by NSLDS
Date of Response File (MMDDCCYY) - Date this response file was created
Change Indicator - Indicates if any information for the borrower has changed since last response file sent Y = Record has changed since the last response file or if this is the first time including the borrower in the file (includes any change to date, status or amount) N = Record has not changed since the last response file
Borrower SSN (123456789) - Each borrower SSN should ONLY be included ONCE, no duplicates
Status of Pandemic-connected Discharge Request. Valid Values: DC = Discharge has been completed and applied for >\$0.00 [the discharge should be considered complete once all discharge applications for the borrower have been completed (even if notification, refunds, etc are still pending)] DP = Discharge is pending at servicer/not yet fully completed [respond with DP if the discharges have not been completed on the borrower's account yet, report total discharge amount of \$0 until completed] DX = Servicer has completed a review of the discharge request and no discharge has been applied to the borrower (borrower no longer at servicer, all loans were already paid, etc.) Total Discharge amount MUST = \$0.00 if status is DX

Total Discharge Amount for Borrower (No decimals: \$9500.01 is sent as 00950001; \$10,000.00 is sent as 01000000) - Total amount of discharge applied to the borrower (cumulative amount, if multiple Pandemic-connected discharge requests rec'd this is the full amount discharge across all requests).

If the status is DC, this amount must be >\$0.00

If the status is DP or DX, this amount must be = \$0

Date of Most Recent Pandemic-connected Discharge Request - Date of the most recent discharge request (date of file element in request file) received for the borrower (if multiple Pandemic-connected discharge requests rec'd on multiple days, use the most recent date)

Space Filled

or has ever received a Pandemic-
borrower has received in discharge
available in NSLDS)

Sample data	Sample Length
0000001	7
579	3
06112022	8
Y	1
999999999	9
DC	2

01000000	8
04152022	8
	54

Lause, Scott - [REDACTED]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Wednesday, August 24, 2022 3:59 PM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [REDACTED]
[REDACTED]
[REDACTED]
Subject: To MOHELA - 6391- LD - Servicer Discharge Request Process

MOHELA,

[REDACTED] password:

[REDACTED]

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[Redacted]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Wednesday, August 24, 2022 3:53 PM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [Redacted]
Subject: [Not Virus Scanned] To MOHELA - CR 6391 - LD - Servicer Discharge Request Process - Has Been Accepted to Request Impact Analysis and Cost Proposal
Attachments: CR-6391.zip

MOHELA,

An Impact Analysis and Cost Proposal are requested from MOHELA for the attached Change Request. The IA and CP due date is on or before 08/29/2022 .

If you have questions, please contact [Redacted], the CM BA assigned to this Change Request.

Additional Comments, (if any):

Impact Assessments (IA) and Cost Proposal are due NLT Monday, August 29th at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer [Redacted]@ed.gov and CC [Redacted]@ed.gov, [Redacted]@ed.gov, [Redacted]@ed.gov, [Redacted]@ed.gov, and [Redacted]@ed.gov. The subject line should be titled Question on CR6391.

PLEASE USE AUGUST COD PASSWORD

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information and copy POCChangeRequest@ed.gov when submitting the documentation.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Friday, August 26, 2022 1:35 PM
To: FSAAdminCORteam; [REDACTED]

[REDACTED]

Subject: Change Request (CR) 6139 - Question and Answer
Attachments: CR6391_QA_v6.xlsx
Importance: High

Good Afternoon.
FSA is providing answers to questions regarding CR 6139.
For those servicers that have not sent in any questions, please review the attached document before sending in questions.

Any additional new questions or answers requiring clarification should be sent to:
Mark LaVia, [REDACTED], Brenda Cox, Katherine Porter and [REDACTED] with a copy to [REDACTED].
Deadline for additional questions or clarifications is Saturday, August 27, 2022, 12N.

Please confirm receipt.

V/R,
[REDACTED]

[REDACTED] - [REDACTED]

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Thursday, August 25, 2022 9:32 AM
To: [REDACTED] - [REDACTED]; FSACaresActComms
Cc: Grp.FC-CR; [REDACTED]
Subject: RE: Web banners - live on mohela.com

[REDACTED]

This IVR update is okay.

Thanks,
Ben

[REDACTED]

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor

[REDACTED]



From: [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Thursday, August 25, 2022 10:23 AM
To: FSACaresActComms <FSACaresActComms@ed.gov>
Cc: Grp.FC-CR <grp.fc-cr@MOHELA.com>; [REDACTED] [REDACTED]@ed.gov>
Subject: RE: Web banners - live on mohela.com

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning,

MOHELA is submitting a revised IVR script. Please let us know if you have any questions or suggestions to ensure consistency.

IVR Updates:

For borrowers with loans held by the Department of Education, several announcements were made on August 24, 2022. The COVID-19 emergency relief for federal student loans has been extended through December 31, 2022. You do not need to take any action. We are working on updating our systems.

Also, an announcement was made for a new one-time student loan cancellation. At this time, MOHELA does not have any additional details about the student debt cancellation. If you're calling about the cancellation, please hang up and visit StudentAid.gov/debtrelief.

Thanks,
[REDACTED]

From: [REDACTED] - [REDACTED]
Sent: Wednesday, August 24, 2022 6:14 PM
To: 'FSACaresActComms' <FSACaresActComms@ed.gov>
Cc: Grp.FC-CR <grp.fc-cr@MOHELA.com>; [REDACTED]@ed.gov' [REDACTED]@ed.gov>
Subject: Web banners - live on mohela.com

Good afternoon,

The two banners are now live on mohela.com. Note that we have commercial FFELP borrowers who also use mohela.com, so we added clarification to both banners that they are for ED held loans.

Below the banners in this email you will also find our IVR and scripting updates. Please let us know if you have any questions or suggestions to ensure consistency.

Web Banners:

Student Loan Debt Relief Plan

Just announced: New one-time student loan cancellation to be granted based on income for loans held by the Department of Education. Updates at StudentAid.gov/debtrelief.

COVID-19 Information

Check mohela.com/covid19 for information regarding student loan payments restarting, updates about student loan processing.

New Message For Borrowers Serviced by MOHELA:

COVID-19 emergency relief for federal student loans held by the Department of Education has been extended through December 31, 2022. Visit StudentAid.gov/coronavirus for updates.

During this time no interest is accruing. In addition, no payment will be due until after the payment pause ends, unless you opt out of the payment pause.

IVR Updates:

For borrowers with loans held by the Department of Education, several announcements were made on 8/24/2022. They included a new one-time student loan cancellation to be granted based on income, which you can find updates about at StudentAid.gov/debtrelief. In addition, COVID-19 emergency relief for federal student loans has been extended through December 31, 2022. Visit StudentAid.gov/coronavirus for updates. You do not need to take action for the extension. All of our systems will be updated as soon as possible.

Agent Scripting:

Federal student loan flexibilities for the COVID-19 emergency have been extended through December 31, 2022. In addition, a new one-time student loan cancellation that is granted based on income was announced. More details are to come and you can find updates on studentaid.gov. At this time we do not have any additional details. We appreciate your patience.

Thanks,

[REDACTED]
Federal Contract and Program Senior Manager | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com

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[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Friday, August 26, 2022 1:35 PM
To: FSAAdminCORteam; [REDACTED]

[REDACTED]

Subject: Change Request (CR) 6139 - Question and Answer
Attachments: CR6391_QA_v6.xlsx
Importance: High

Good Afternoon.
FSA is providing answers to questions regarding CR 6139.
For those servicers that have not sent in any questions, please review the attached document before sending in questions.

Any additional new questions or answers requiring clarification should be sent to:
Mark LaVia, [REDACTED], Brenda Cox, Katherine Porter and [REDACTED] with a copy to [REDACTED].
Deadline for additional questions or clarifications is Saturday, August 27, 2022, 12N.

Please confirm receipt.

V/R,
[REDACTED]

[Redacted]

From: [Redacted]@ed.gov>
Sent: Sunday, August 28, 2022 4:28 PM
To: [Redacted]
Cc: [Redacted]
Subject: Re: CR 6391 MO Questions
Attachments: MOHELA - CR 6391 Questions - 8.28.2022.xlsx

Thanks Shelly. We'll respond ASAP. I don't recall that conversation from Friday on this CR.

Sent from my iPhone

On Aug 28, 2022, at 5:06 PM, [Redacted] - [Redacted] <[Redacted]@mohela.com> wrote:

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Good afternoon,
Attached is an updated list of MOHELA's questions (Q's 7 and 8 are new). These were raised in conversation with FSA on Friday that we're submitting in writing.

Thanks,
[Redacted]

From: [Redacted] - [Redacted]
Sent: Saturday, August 27, 2022 4:04 PM
To: LaVia, Mark <[Redacted]@ed.gov>; [Redacted] <[Redacted]@ed.gov>; [Redacted] <[Redacted]@ed.gov>; [Redacted] <[Redacted]@ed.gov>; [Redacted] <[Redacted]@ed.gov>
Cc: Grp.FC-CR <grp.fc-cr@MOHELA.com>; [Redacted] <[Redacted]@ed.gov>
Subject: CR 6391 MO Questions

Good evening,

Attached you will find questions for FSA Change Request 6391 – Servicer Discharge Request Process.

Please let me know if you have any questions or need additional information.

Thanks,

[Redacted]
Federal Contract and Program Senior Manager | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [Redacted]
[\[Redacted\]@mohela.com](mailto:[Redacted]@mohela.com)

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[Redacted]

From: [Redacted] <[Redacted]@ed.gov>
Sent: Monday, August 29, 2022 1:29 PM
To: FSAAdminCORteam; [Redacted]

[Redacted]

Subject: POC Change Request
CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391. FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.

[Redacted]

[Redacted]

From: [Redacted] <[Redacted]@ed.gov>
Sent: Tuesday, August 30, 2022 12:33 PM
To: FSAAdminCORteam; [Redacted]

[Redacted]

Subject: POC Change Request
CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [Redacted]
Sent: Monday, August 29, 2022 2:29 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

[REDACTED]

Subject: CR 6391 - UPDATE - REVIEW REQUESTED
Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391.
FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.



From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Tuesday, August 30, 2022 5:14 PM
To: FSAAdminCORteam; [REDACTED]

Subject: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis
Attachments: CR 6391 att PandemicDischargeServicerLetter 8-30.docx; CR 6391 LD - Servicer Discharge Request Process 8-30-22.pdf; CR 6391_QA_v12 8-30-22.xlsx

All,
This email serves as approval to move forward with responding to CR6391.

**Aidvantage/Nelnet/Nelnet-TPD/Great Lakes/MOHELA/MOHELA-TEACH/MOHELA-PSLF/EdFinancial/OSLA/Perkins, DMCS
PHEAA – Notification Only**

To keep our processes streamlined and ensure notifications are received, CORs and contractors should reply all to acknowledge receipt of this informationl.

Comments to be sent with the request for an IA, if any:

Impact Assessments (IA) and Cost Proposal are due NLT Wednesday, August 31st at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer

[REDACTED]@ed.gov and CC [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov. The subject line should be titled Question on CR 6391.

From: [REDACTED]

Sent: Tuesday, August 30, 2022 1:33 PM

To: FSAAdminCORteam

[REDACTED]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslfteach@MOHELA.com' <grp.pslfteach@MOHELA.com>;

[REDACTED]

[REDACTED]

Subject: CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [REDACTED]

Sent: Monday, August 29, 2022 2:29 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [REDACTED]

[REDACTED]

[REDACTED] 'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>; [REDACTED]

[REDACTED]



Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391.
FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.



[Redacted]

From: [Redacted] <[Redacted]@ed.gov>
Sent: Tuesday, August 30, 2022 4:52 PM
To: FSAAdminCORteam; [Redacted]

[Redacted]

Subject: POC Change Request
RE: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis

Alcon,
This email was sent in error. Please stand down on this CR until FSA instructs otherwise.

Nick

From: [Redacted]
Sent: Tuesday, August 30, 2022 5:42 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

[REDACTED]

Subject: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis
Importance: High

[Redacted]

Subject: CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [Redacted]

Sent: Monday, August 29, 2022 2:29 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

[Redacted] 'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;
'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>; [Redacted] - [Redacted] <[Redacted]>

[Redacted]

[REDACTED]

Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391. FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.

[REDACTED]

[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Tuesday, August 30, 2022 4:42 PM
To: FSAAdminCORteam; [REDACTED]

[REDACTED]

Subject: POC Change Request
CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis

Attachments: CR 6391 att PandemicDischargeServicerLetter 8-30.docx; CR 6391 LD - Servicer Discharge Request Process 8-30-22.pdf; CR 6391_QA_v12 8-30-22.xlsx

Importance: High

Aidvantage/Nelnet/Nelnet-TPD/Great Lakes/MOHELA/MOHELA-TEACH/MOHELA-PSLF/EdFinancial/OSLA/Perkins, DMCS

To keep our processes streamlined and ensure notifications are received, CORs and contractors should reply all to acknowledge receipt of this informationl.

Comments to be sent with the request for an IA, if any:

Impact Assessments (IA) and Cost Proposal are due NLT Wednesday, August 31st at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer

[redacted]@ed.gov and CC [redacted]@ed.gov, [redacted]@ed.gov, [redacted]@ed.gov,
[redacted]@ed.gov, and [redacted]@ed.gov. The subject line should be titled Question on CR 6391.

From: [redacted]

Sent: Tuesday, August 30, 2022 1:33 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [redacted]

[redacted]

[redacted] 'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>;

[redacted]

[Redacted]

Subject: CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [Redacted]

Sent: Monday, August 29, 2022 2:29 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>; [Redacted]

[Redacted]

[REDACTED]

Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391. FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.

[REDACTED]

[Redacted]

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Tuesday, August 30, 2022 8:54 AM
To: [Redacted]; FSACaresActComms; Grp.FC-CR
Cc: [Redacted]
Subject: RE: MOHELA web banner for loan cancellation

Good morning, [Redacted]

Thanks for submitting this request. We appreciate the feedback. At this point we are going to ask you to hold off on changing the banner message.

Thanks,
[Redacted]

From: [Redacted] - [Redacted] <[Redacted]@MOHELA.com>
Sent: Thursday, August 25, 2022 3:09 PM
To: FSACaresActComms <FSACaresActComms@ed.gov>; Grp.FC-CR <grp.fc-cr@MOHELA.com>
Cc: [Redacted] <[Redacted]@ed.gov>
Subject: MOHELA web banner for loan cancellation

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,
MOHELA would like to update our web banner to the following to direct borrowers where to find information about whether they received Pell Grants. Please let us know if you have any questions or suggestions to ensure consistency.

Web Banner:

Just announced: New one-time student loan cancellation to be granted based on income for loans held by the Department of Education. You can view updates at studentaid.gov/debtrelief. At this time, MOHELA can't provide any detail whether you received Pell Grants. Please visit studentaid.gov and log in to view your Federal Student Aid Dashboard for a breakdown of your financial aid.

Thanks,

[Redacted]
Federal Contract and Program Senior Manager | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [Redacted]
[\[Redacted\]@mohela.com](mailto:[Redacted]@mohela.com)

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[REDACTED] - [REDACTED]

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Tuesday, August 30, 2022 9:42 AM
To: FSACaresActComms; [REDACTED] - [REDACTED]; Grp.FC-CR
Cc: [REDACTED]
Subject: Pell Grant update to MOHELA web banner for loan cancellation

Hello again, [REDACTED]

This approval came through quickly. FSA approves the following update to your loan cancellation banner. Note that the language has been edited from your original submission. Please update the text and confirm with the FSACaresAct box when it is up.

Just announced: New one-time student loan cancellation to be granted based on income for loans held by the Department of Education. You can view updates at StudentAid.gov/debtrelief. **To determine if you received a Pell Grant log in to your StudentAid.gov account to view your account dashboard for a breakdown of your financial aid.**

Thanks,
[REDACTED]

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Tuesday, August 30, 2022 9:54 AM
To: [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>; Grp.FC-CR <grp.fc-cr@MOHELA.com>
Cc: [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>
Subject: RE: MOHELA web banner for loan cancellation

Good morning, [REDACTED]

Thanks for submitting this request. We appreciate the feedback. At this point we are going to ask you to hold off on changing the banner message.

Thanks,
[REDACTED]

From: [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Thursday, August 25, 2022 3:09 PM
To: FSACaresActComms <FSACaresActComms@ed.gov>; Grp.FC-CR <grp.fc-cr@MOHELA.com>
Cc: [REDACTED] <[REDACTED]@ed.gov>
Subject: MOHELA web banner for loan cancellation

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Good afternoon,
MOHELA would like to update our web banner to the following to direct borrowers where to find information about whether they received Pell Grants. Please let us know if you have any questions or suggestions to ensure consistency.

Web Banner:

Just announced: New one-time student loan cancellation to be granted based on income for loans held by the Department of Education. You can view updates at studentaid.gov/debtrelief. At this time, MOHELA can't provide any detail whether you received Pell Grants. Please visit studentaid.gov and log in to view your Federal Student Aid Dashboard for a breakdown of your financial aid.

Thanks,

[REDACTED]
Federal Contract and Program Senior Manager | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] [@mohela.com](mailto:[REDACTED]@mohela.com)

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[REDACTED] - [REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Thursday, September 1, 2022 8:40 PM
To: [REDACTED] - [REDACTED] POC Change Request; [REDACTED]; [REDACTED]
Cc: [REDACTED] Grp.FC-CR; FSAAdminCORteam; [REDACTED]
Subject: FSAVendorManagementTeam; [REDACTED]
 RE: CR 6391 IA & CP

Taylor,
 Good Evening.
 Please confirm receipt.

FSA is responding to the MOHELA IA and CP.

FSA is requiring all servicers have an initial discharge capability fully operational 10/1. Review your approach and proposal and provide updates reflecting the new implementation date of 10/1 NLT 10am EST tomorrow, 9/2. Servicers are encouraged to use a phased approach to fully implement the change request.

Additionally, FSA is responding to the MOHELA assumptions.

MOHELA Assumptions

- Requirement 4f. MOHELA assumes that FSA will perform all up-front outreach around this discharge and that if MOHELA is required to perform any outreach outside of requirement 4f, this CR will be revised or an additional CR will be issued.
- MOHELA assumes that if additional reporting, outside of NSLDS, is required for Pandemic-connected discharge, this CR will be revised or an additional CR will be issued. **Noted reporting requirements will be in accordance with this CR or existing contractual requirements.**
- FSA agrees to indemnify and hold harmless MOHELA and each of its directors, officers, agents, employees, and members, from any and all claims, actions, damages, suits, liabilities, obligations, costs, fees, charges, and other expenses that may be asserted by a third party against MOHELA as a result of processing Pandemic-connected discharges, as long as said discharges are processed according to the requirements of this CR and in accordance with the FSA discharge request file. **Assumption must be removed. FSA cannot indemnify MOHELA.**
- Req. 8: MOHELA assumes that FSA will provide advance notification and detailed requirements for monitoring and auditing of this discharge process. **Noted**
- MOHELA plans to use the LIS file to request information for borrowers transferred to us. **MOHELA should not use the LIS file.**
- MOHELA reserves the right to submit a revised analysis with an updated level of effort should any additional requirements or details be added to this CR. **Noted**
- MOHELA reserves the right to submit a revised analysis with an updated level of effort should any assumptions be incorrect and result in a change of approach. **Noted**

V/R,
 [REDACTED]

From: [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Wednesday, August 31, 2022 9:01 PM
To: POC Change Request <POCChangeRequest@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>
Cc: [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; Grp.FC-CR <grp.fc-cr@MOHELA.com>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [REDACTED]

[REDACTED]@ed.gov>; FSAVendorManagementTeam <FSAVendorManagementTeam@ed.gov>; [REDACTED]
<[REDACTED]@ed.gov>
Subject: CR 6391 IA & CP

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good evening,

Attached you will find MOHELA's Impact Analysis and Cost Proposal for FSA Change Request 6391 – LD – Servicer Discharge Request Process.

Please let us know if you have any questions or need additional information.

Thank you,

[REDACTED]
Federal Contract Compliance Analyst | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [REDACTED]
taylorj@mohela.com

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[Redacted]

From: [Redacted] <[Redacted]@ed.gov>
Sent: Thursday, September 1, 2022 5:32 PM
To: FSAAdminCORteam; [Redacted]

[Redacted]

[Redacted]

Subject: POC Change Request
Attachments: CR 6391 LD - Servicer Discharge - UPDATED QUESTION AND ANSWER
CR6391_QA_v15.xlsx

Importance: High

All,
CR 6391 Updated question and answer is provided.

[Redacted]

From: [Redacted]
Sent: Tuesday, August 30, 2022 6:14 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov> [Redacted]

[Redacted]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>;

[Redacted]

Subject: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis

All,
This email serves as approval to move forward with responding to CR6391.

**Aidvantage/Nelnet/Nelnet-TPD/Great Lakes/MOHELA/MOHELA-TEACH/MOHELA-PSLF/EdFinancial/OSLA/Perkins,
DMCS**

PHEAA – Notification Only

To keep our processes streamlined and ensure notifications are received, CORs and contractors should reply all to acknowledge receipt of this information.

Comments to be sent with the request for an IA, if any:

Impact Assessments (IA) and Cost Proposal are due NLT Wednesday, August 31st at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer

[redacted]@ed.gov and CC [redacted]@ed.gov, [redacted]@ed.gov, [redacted]@ed.gov,
[redacted]@ed.gov, and [redacted]@ed.gov. The subject line should be titled Question on CR 6391.

From: [redacted]

Sent: Tuesday, August 30, 2022 1:33 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [redacted]

[redacted]

[redacted] 'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslfteach@MOHELA.com' <grp.pslfteach@MOHELA.com>; [redacted]

[redacted]

[Redacted]

Subject: CR 6391 - SCHEDULE UPDATE
Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [Redacted]
Sent: Monday, August 29, 2022 2:29 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>

[Redacted]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;
'grp.pslfteach@MOHELA.com' <grp.pslfteach@MOHELA.com>;

[Redacted]

[REDACTED]

[@ed.gov>](#);

[@ed.gov>](#);

[@ed.gov>](#);

[@ed.gov>](#);

Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391. FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.

[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Friday, September 2, 2022 11:08 AM
To: FSAAdminCORteam; [REDACTED]

POC Change Request
CR 6391 LD - Servicer Discharge - UPDATED INFORMATION

Subject:

All,

9/2/2022: FSA has decided to use an existing NSLDS status code rather than create a new one for loans paid in full due to this discharge. As a result requirement 4 h (ii) should read "The servicer shall report "PF – Paid in Full GD– Pandemic-Connected Discharge" in the Code for Loan Status (AH record) field effective on the date of discharge approval for loans that are paid in full as a result of applying the discharge."

If this change impacts your IA/CP please resubmit immediately.

FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer [REDACTED]@ed.gov and CC [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov. The subject line should be titled Question on CR6391.

Nick

From: [REDACTED]

Sent: Thursday, September 1, 2022 6:32 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [REDACTED]

[REDACTED]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;
'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>; [REDACTED]

[REDACTED]

[Redacted]

Subject: CR 6391 LD - Servicer Discharge - UPDATED QUESTION AND ANSWER
Importance: High

All,
CR 6391 Updated question and answer is provided.

[Redacted]

From: [Redacted]
Sent: Tuesday, August 30, 2022 6:14 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>;

[Redacted]

'grp.pslfteam@MOHELA.com' <grp.pslfteam@MOHELA.com>;
'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

[Redacted]

[Redacted]

Subject: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis

All,
This email serves as approval to move forward with responding to CR6391.

**Aidvantage/Nelnet/Nelnet-TPD/Great Lakes/MOHELA/MOHELA-TEACH/MOHELA-PSLF/EdFinancial/OSLA/Perkins,
DMCS
PHEAA – Notification Only**

To keep our processes streamlined and ensure notifications are received, CORs and contractors should reply all to acknowledge receipt of this informationl.

Comments to be sent with the request for an IA, if any:

Impact Assessments (IA) and Cost Proposal are due NLT Wednesday, August 31st at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer

**[Redacted]@ed.gov and CC [Redacted]@ed.gov, [Redacted]@ed.gov, [Redacted]@ed.gov,
[Redacted]@ed.gov, and [Redacted]@ed.gov. The subject line should be titled Question on CR 6391.**

From: [Redacted]
Sent: Tuesday, August 30, 2022 1:33 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

[Redacted] <grp.fc-cr@MOHELA.com> <grp.fc-cr@MOHELA.com>;
'grp.pslfteach@MOHELA.com' <grp.pslfteach@MOHELA.com>; [Redacted]

[REDACTED]

Subject: CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [REDACTED]

Sent: Monday, August 29, 2022 2:29 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>;

[REDACTED]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>;

[REDACTED]

[REDACTED]



Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391.
FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.



[REDACTED]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Friday, September 2, 2022 11:24 AM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]; FSAVendorManagementTeam; [REDACTED]
Subject: To MOHELA - CR 6391 - LD - Servicer Discharge Request Process - Has Been Accepted to Request Impact Analysis
Attachments: CR 6391 LD - Servicer Discharge Request Process 9-2-22.pdf

MOHELA,

An Impact Analysis is requested from MOHELA for the attached Change Request. The IA due date is on or before 09/02/2022.

If you have questions, please contact [REDACTED], the CM BA assigned to this Change Request.

Additional Comments, (if any):

9/2/2022: FSA has decided to use an existing NSLDS status code rather than create a new one for loans paid in full due to this discharge. As a result requirement 4 h (ii) should read "The servicer shall report "PF – Paid in Full GD– Pandemic-Connected Discharge" in the Code for Loan Status (AH record) field effective on the date of discharge approval for loans that are paid in full as a result of applying the discharge."

If this change impacts your IA/CP please resubmit immediately.

FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer [REDACTED]@ed.gov and CC [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov. The subject line should be titled Question on CR6391.

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information and copy POCChangeRequest@ed.gov when submitting the documentation.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Monday, September 12, 2022 10:54 AM
To: FSAAdminCORteam; 'edfinancialfsachangereq@edfinancial.com'; [REDACTED]

[REDACTED]

[REDACTED]

Subject: POC Change Request
Attachments: CR 6391 LD - Servicer Discharge - UPDATED QUESTION AND ANSWER
CR6391_QA_v20.xlsx

Importance: High

Good Morning.

CR 6391 Updated question and answer is provided.

If there are additional questions, please send to FSA by 3p Eastern today.

Send to: CC [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, [REDACTED]@ed.gov, and [REDACTED]@ed.gov

[REDACTED]

From: [REDACTED]

Sent: Thursday, September 1, 2022 6:32 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [REDACTED]

[REDACTED]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>; [REDACTED]

[REDACTED]

<Emir.Frisby@ed.gov>; Deadwyler, Anita <Anita.Deadwyler@ed.gov>; POC Change Request <POCChangeRequest@ed.gov>;

Subject: CR 6391 LD - Servicer Discharge - UPDATED QUESTION AND ANSWER
Importance: High

All,
CR 6391 Updated question and answer is provided.

From: [REDACTED]
Sent: Tuesday, August 30, 2022 6:14 PM
To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>;

[REDACTED]
[REDACTED] <grp.fc-cr@MOHELA.com> <grp.fc-cr@MOHELA.com>;
'grp.pslfteam@MOHELA.com' <grp.pslfteam@MOHELA.com>;

[Redacted]

Subject: CR 6391 LD - Servicer Discharge Request Process Has Been Accepted to Request Impact Analysis

All,
This email serves as approval to move forward with responding to CR6391.

**Aidvantage/Nelnet/Nelnet-TPD/Great Lakes/MOHELA/MOHELA-TEACH/MOHELA-PSLF/EdFinancial/OSLA/Perkins,
DMCS
PHEAA – Notification Only**

To keep our processes streamlined and ensure notifications are received, CORs and contractors should reply all to acknowledge receipt of this informationl.

Comments to be sent with the request for an IA, if any:

Impact Assessments (IA) and Cost Proposal are due NLT Wednesday, August 31st at 5pm EST. FSA will not grant any extensions to that timeframe. Questions should be sent directly to the Contracting Officer

**[Redacted]@ed.gov and CC [Redacted]@ed.gov, [Redacted]@ed.gov, [Redacted]@ed.gov,
[Redacted]@ed.gov, and [Redacted]@ed.gov. The subject line should be titled Question on CR 6391.**

From: [Redacted]

Sent: Tuesday, August 30, 2022 1:33 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [Redacted]

[Redacted]

[Redacted] <grp.fc-cr@MOHELA.com> <grp.fc-cr@MOHELA.com>;
'grp.pslfteach@MOHELA.com' <grp.pslfteach@MOHELA.com>; [Redacted]

[REDACTED]

Subject: CR 6391 - SCHEDULE UPDATE

Importance: High

Good Afternoon.

The due date for IA/CP for CR 6391 is revised to 5p Eastern, Wednesday, August 31, 2022.

From: [REDACTED]

Sent: Monday, August 29, 2022 2:29 PM

To: FSAAdminCORteam <FSAAdminCORteam@ed.gov>;

[REDACTED]

'grp.fc-cr@MOHELA.com' <grp.fc-cr@MOHELA.com>;

'grp.pslftech@MOHELA.com' <grp.pslftech@MOHELA.com>;

[REDACTED]

[REDACTED]



Subject: CR 6391 - UPDATE - REVIEW REQUESTED

Importance: High

All,

Good Afternoon.

FSA is currently working to answer all questions that have been received regarding CR 6391.
FSA had requested that IA's and CP's be sent in today by 5p Eastern.

FSA plans to issue a new CR with updated details.

The due date for the IA and CP submission is extended until Tuesday, August 30, 2022 5p Eastern.



[REDACTED] - [REDACTED]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Monday, September 12, 2022 3:32 PM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]; FSAVendorManagementTeam; [REDACTED]
[REDACTED]

Subject: To MOHELA - CR 6240 - LD - Servicer Discharge - NSLDS - Has Been Accepted For Notification Only
Attachments: CR 6420 LD - Servicer Discharge -NSLDS 9-12-22.pdf
Follow Up Flag: Follow up
Flag Status: Flagged

MOHELA,

The attached Change Request to MOHELA is for Notification Only. FSA requests MOHELA to review this CR for informational purposes. An Impact Analysis or ROM is not required.

Upon reviewing this CR, if the servicer determines an impact or has questions, please contact [REDACTED], the CM BA assigned to this Change Request.

Additional Comments, (if any):

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information and copy POCChangeRequest@ed.gov, if submitting an IA.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[Redacted]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Friday, September 9, 2022 5:31 PM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [Redacted]; [Redacted]; [Redacted]; [Redacted]; FSAVendorManagementTeam; [Redacted]
Subject: To MOHELA - CR 6241 - LD - Payment Activity File - Has Been Accepted to Request Impact Analysis
Attachments: CR6421.pdf

MOHELA,

An Impact Analysis is requested from MOHELA for the attached Change Request. The IA due date is on or before 09/13/2022.

If you have questions, please contact [Redacted], the CM BA assigned to this Change Request.

Additional Comments, (if any):

FSA is requesting an IA and CP concurrently.

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information and copy POCChangeRequest@ed.gov when submitting the documentation.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[REDACTED]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Monday, September 12, 2022 10:09 AM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]; FSAVendorManagementTeam; [REDACTED]
Subject: To MOHELA - 6241- Payment Activity File - File Layout
Attachments: CR 6421 File Layout.xlsx

MOHELA,
Please see attached file.

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information.

Thank you,
The FSA COR Team
FSAAdminCORTeam@ed.gov

[REDACTED]

From: FSAAdminCORteam <FSAAdminCORteam@ed.gov>
Sent: Monday, September 12, 2022 4:02 PM
To: Grp.FC-CR; PSLF TEACH
Cc: mohela-fsacorteam; [REDACTED]; [REDACTED]; [REDACTED]; [REDACTED]

[REDACTED] FSAVendorManagementTeam; [REDACTED]
[REDACTED]

Subject: To MOHELA - 6421- LD - Payment Activity File (Revised)
Attachments: CR6421V3.pdf

MOHELA,

This is another revised vision (9/12/22 4:43pm)

- The Business Need has been corrected in the CR. Attached please find the revised version.

To keep our processes streamlined and ensure notifications are received, please reply-all to acknowledge receipt of this information.

Thank you,

The FSA COR Team
FSAAdminCORTeam@ed.gov

[REDACTED] - [REDACTED]

From: [REDACTED]@ed.gov>
Sent: Wednesday, September 7, 2022 8:59 AM
To: [REDACTED] - [REDACTED]; [REDACTED]
Cc: POC Change Request; FSAVendorManagementTeam; Grp.FC-CR
Subject: RE: CR 6274 Question

Good morning!

FSA agrees that borrowers can be excluded from the campaigns as you have described, for both CRs. However, they may not be counted as completed after a successful discharge. They will remain an excluded population.

Thanks!

From: [REDACTED] - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Tuesday, September 6, 2022 1:23 PM
To: [REDACTED]@ed.gov>; [REDACTED]@ed.gov>
Cc: POC Change Request <POCChangeRequest@ed.gov>; FSAVendorManagementTeam <FSAVendorManagementTeam@ed.gov>; Grp.FC-CR <grp.fc-cr@MOHELA.com>
Subject: CR 6274 Question

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,

Below is a question that MOHELA has for CR 6274 – R2R Payment Pause Extension Targeted Outreach Through August 31, 2022.

- Can MOHELA temporarily exclude borrowers in Campaigns A, B and D who have balances below \$10,000 until we receive the list of borrowers who will be eligible for automatic discharge under CR 6391? If the borrower is eligible for automatic discharge of their full balance, we would count the borrower as a successful contact.

This question also applies to CR 5965 should it be lifted from its hold.

Thanks,

[REDACTED]
Federal Contract and Program Senior Manager | MOHELA
633 Spirit Drive | Chesterfield MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com

The information in this email is confidential and may be legally privileged. If you have received this email in error please notify the sender immediately. MOHELA reserves the right to record all email sent to and from this address and may, at its sole discretion, archive, monitor and/or review said email. MOHELA does not accept responsibility for any loss or damage arising from the use of this email or attachments. Any views or opinions expressed in this email are solely those of the author and do not necessarily represent those of MOHELA.

[Redacted]

From: [Redacted] <[Redacted]@ed.gov>
Sent: Monday, September 12, 2022 4:57 PM
To: [Redacted]; grp.FC-Contracting; [Redacted]
Cc: [Redacted]; FSAAdminCORteam; [Redacted]
Subject: EDAR 3452.204-72 Contractor Security Vetting Requirements. (DEVIATION) (JUN 2021)
Attachments: Communication for 120-day Surge Support.docx; Surge Support Process Attachment.pdf
Importance: High

Loan Servicers,
Good Evening. Please confirm receipt of this message.

Each of the loan servicing contracts contain the Department of Education Acquisition Regulation (EDAR) clause 3452.204-72 Contractor Security Vetting Requirements (DEVIATION) (JUN 2021). At this time, Federal Student Aid (FSA) is revising the clause for specified prospective contractor employees. The revised clause is valid through December 31, 2022 and cannot be extended without Contracting Officer approval. All other terms and conditions of the contracts between FSA and the loan servicers remain in full force and effect.

- There are two (2) attachments:
1. Communication for 120-day Surge Support
 2. Surge Support Process Attachment

Please reach out with any questions.

V/R,
[Redacted]

[REDACTED]

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Tuesday, September 13, 2022 7:57 PM
To: [REDACTED]; grp.FC-Contracting;
 [REDACTED]; [REDACTED]
Cc: [REDACTED] FSAAdminCORteam; [REDACTED]
Subject: RE: EDAR 3452.204-72 Contractor Security Vetting Requirements. (DEVIATION) (JUN 2021)

Good Evening.
 Yesterday afternoon I sent the below email regarding the surge support process.

This is a clarification email.

The EDAR clause as written is not being "revised". FSA is instituting a temporary process for surge support. The two attachments to yesterday's email are still valid.

If you have any questions, please let me know.

[REDACTED]

From: [REDACTED]
Sent: Monday, September 12, 2022 5:57 PM
To: [REDACTED]; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; [REDACTED]
 [REDACTED]; [REDACTED]
Cc: [REDACTED]@ed.gov; [REDACTED]@ed.gov; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED]@ed.gov; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; [REDACTED] <[REDACTED]@ed.gov>; [REDACTED]@ed.gov; [REDACTED]@ed.gov
Subject: EDAR 3452.204-72 Contractor Security Vetting Requirements. (DEVIATION) (JUN 2021)
Importance: High

Loan Servicers,
 Good Evening. Please confirm receipt of this message.

Each of the loan servicing contracts contain the Department of Education Acquisition Regulation (EDAR) clause 3452.204-72 Contractor Security Vetting Requirements (DEVIATION) (JUN 2021). At this time, Federal Student Aid (FSA) is revising the clause for specified prospective contractor employees. The revised clause is valid through December 31, 2022 and cannot be extended without Contracting Officer approval. All other terms and conditions of the contracts between FSA and the loan servicers remain in full force and effect.

- There are two (2) attachments:
1. Communication for 120-day Surge Support
 2. Surge Support Process Attachment

Please reach out with any questions.

V/R,



Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Thursday, October 6, 2022 12:45 PM
To: 'Piccolo, Marc'
Subject: RE: September 27, 2022 - Servicer & DMCS Debt Relief Update

Acknowledged. I am assuming this will push out the actual file beyond 10/17?

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Thursday, October 6, 2022 12:18 PM
To: [REDACTED]

[REDACTED]

<FSAAdminCORteam@ed.gov>
Subject: RE: September 27, 2022 - Servicer & DMCS Debt Relief Update

Good Afternoon -

Last week we notified you that you'd be receiving a "production sample" file from FSA on or around October 8. **We can confirm the file will not be transmitted this weekend (Oct8/9).** We will send an updated estimate for file delivery as soon as possible.

As a reminder, this information is to assist with internal planning and preparation and is not to be shared beyond what is expected for operational purposes.

Please let us know if you have questions.

marc

From: Martinelli, Nicholas <[REDACTED]@ed.gov>

Sent: Tuesday, September 27, 2022 6:19 PM

To: [REDACTED]

FSAAdminCORteam <FSAAdminCORteam@ed.gov>

Subject: September 27, 2022 - Servicer & DMCS Debt Relief Update

Importance: High

Good Afternoon –

Yesterday you received three CRs to including the previously announced CR related to call center hours the weekend of October 8-10, a CR (6440) with requirements for operationalizing an “opt-out” process for debt relief, and a CR outlining requirements for debt relief reporting requirements. Thank you for the questions sent so far. We’re preparing responses. We ask that you adhere to the timelines requested for IAs and CPs to help us finalize these change requests in a timely fashion.

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There are two upcoming email campaigns that may also impact call centers. They are as follows:

- o PSLF email to around ~6m FFEL only and direct loan borrowers with FFEL who have submitted a PSLF form starting on 9/27 till 9/30. Examples of these emails were provided on 9/23.
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- Attachment 2 is a general overview of debt relief in slide format

We will share additional training material as it becomes available.

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- Did the servicer use the file (or a portion of the file) in any way to validate CR 6391 functionality will work as expected? Yes or No (if answer is No, no additional questions need to be answered)
- Was the format of the request file what the servicer was expecting? Yes or No (if answer is no, please provide details of what is different than expected)
- Was the servicer able to conduct some level of 'test' processing using the borrowers/amounts/loans from the file to validate CR 6391 functionality? Yes or No (if answer is yes, please provide some details of the results of the processing....what worked/what didn't/were any issues found while processing the file and how will the servicer resolve them)
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As previously mentioned, we expect to send live files to you in October. When live files are received, you can expect the following:

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It is our intent to implement a process to ensure a controlled implementation for each live file you receive:

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//signed//

Marc Piccolo

Lause, Scott - x3730

From: Piccolo, Marc <[REDACTED]@ed.gov>

Sent: Thursday, October 6, 2022 12:18 PM

To: [REDACTED] W; Arrona,

[REDACTED]

Subject: RE: September 27, 2022 - Servicer & DMCS Debt Relief Update

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marc

From: Martinelli, Nicholas <N[REDACTED]@ed.gov>

Sent: Tuesday, September 27, 2022 6:19 PM

To: [REDACTED]

Cc: Piccolo, Marc <[REDACTED]>

FSAAdminCORteam <FSAAdminCORteam@ed.gov>

Subject: September 27, 2022 - Servicer & DMCS Debt Relief Update

Importance: High

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//signed//

Marc Piccolo

Lause, Scott - x3730

From: Fenwick, Benjamin <b[REDACTED]@ed.gov>
Sent: Wednesday, October 5, 2022 3:47 PM
To:

'CCM'

Grp.FC-Mgmt; 'OSLA Communications';

[REDACTED] FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

Categories:

FSA

Contact Centers,

The email referenced in Update #1 that was to be sent on Thursday actually began sending today. The content of the email generally follows the blog that I linked to in update #2.

Thank you,

Ben

From: Fenwick, Benjamin

Sent: Wednesday, October 5, 2022 11:41 AM

To: [REDACTED]

[REDACTED]

[REDACTED]
Subject: UPDATE #2: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Contact Centers,

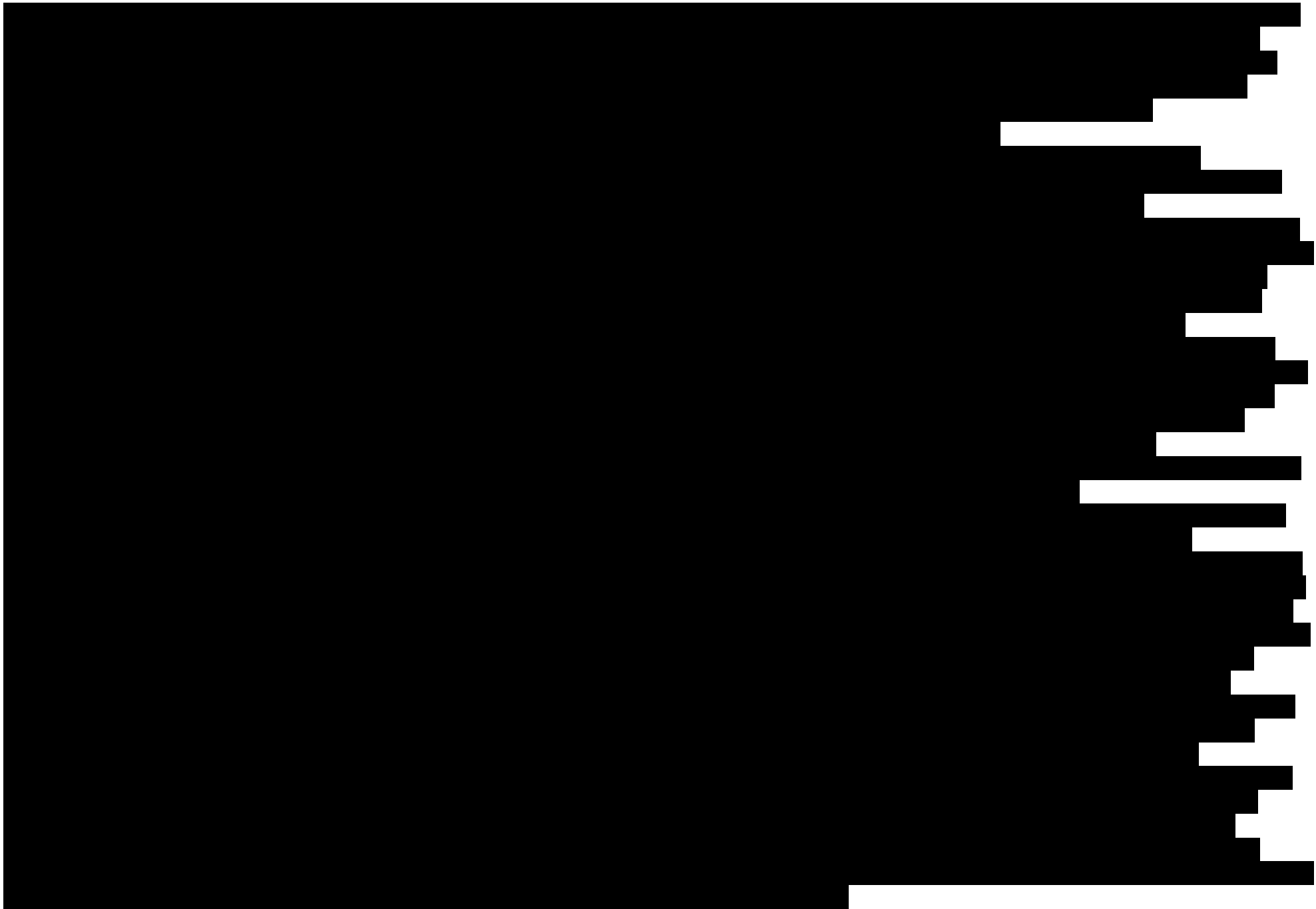
For your awareness, today, the U.S. Department of Education posted this blog regarding student loan debt relief and scams: <https://blog.ed.gov/2022/10/student-loan-debt-relief-dos-and-donts/>

Thanks,
Ben

From: Fenwick, Benjamin

Sent: Tuesday, October 4, 2022 4:41 PM

To: [REDACTED]



Subject: UPDATE #1: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

Contact Center Colleagues —

On Thursday, Oct. 6, 2022, the U.S. Department of Education (ED) will send its second email to several million individuals who have signed up to receive notifications regarding student loan debt relief.

Additionally, the potential exists for multiple email sends related to debt relief across the period of Oct 8-12, and again around Oct 14th and after. We anticipate this email language to be broad in nature, will reach significant portion of borrower populations, and may generate calls to contact centers.

WHAT DOES FSA NEED YOU TO DO?

FSA expects increased calls from borrowers with questions regarding student loan debt relief based upon this email activity. To assist borrowers, please reference or direct borrowers to review the debt relief [Frequently Asked Questions](#) page.

Please send questions your contact center has about this announcement to me ([b\[REDACTED\]@ed.gov](#)). I will track and follow up on all questions submitted.

Ben

From: Fenwick, Benjamin

Sent: Wednesday, September 28, 2022 6:01 PM

To: [REDACTED]

MOHELA Mailbox <grp.fc-mgmt@mohela.com>; OSLA Communications <[OSLA-](#)

Communications@osla.org>;

Cc:

[Redacted content]

[REDACTED]

Subject: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

Contact Center Colleagues —

Tomorrow, Sept. 29, 2022, the U.S. Department of Education (ED) will email several million individuals who have signed up to receive notifications regarding student loan debt relief. This will be the first of what is expected to be a weekly email from ED.

This first email will provide information about debt relief eligibility including information on dependent students, how debt relief will work, and what borrowers should expect soon. Additionally, this email will direct borrowers to visit the debt relief [Frequently Asked Questions](#) page for additional information.

This email is expected to begin sending around 11:30 AM.

Additionally, ED plans to update several FAQ questions throughout the day aimed at providing further clarity and consistency on what borrowers can expect. We will provide further updates once those updates to the FAQ are made.

WHAT DOES FSA NEED YOU TO DO?

FSA expects increased calls from borrowers with questions regarding student loan debt relief based upon this email, FAQ updates and press activity. To assist borrowers, please reference or direct borrowers to review the debt relief [Frequently Asked Questions](#) page.

Please send questions your contact center has about this announcement to me ([b \[REDACTED\] @ed.gov](#)). I will track and follow up on all questions submitted.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: 202 [REDACTED]

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Wednesday, October 5, 2022 10:41 AM

To: [REDACTED]; 'CCM.Knowledge.Management@accenturefederal.com';

Subject: UPDATE #2: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Categories: FSA

Contact Centers,

For your awareness, today, the U.S. Department of Education posted this blog regarding student loan debt relief and scams: <https://blog.ed.gov/2022/10/student-loan-debt-relief-dos-and-donts/>

Thanks,
Ben

From: Fenwick, Benjamin

Sent: Tuesday, October 4, 2022 4:41 PM

To: [REDACTED] 'CCM.Knowledge.Management@accenturefederal.com'
<CCM.Knowledge.Management@accenturefederal.com>

[REDACTED]

grp.fc-mgmt <grp.fc-mgmt@mohela.com>; 'OSLA Communications' <OSLA-Communications@osla.org>;

Cc: [REDACTED]

fsacorteam <ecsi-fsacorteam@ed.gov>;

SA Employee Communications

<FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam

<FSAVendorManagementTeam@ed.gov>;

Subject: UPDATE #1: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

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Ben

From: Fenwick, Benjamin

Sent: Wednesday, September 28, 2022 6:01 PM

To:

CCM.Knowledge.Management@accenturefederal.com;

Cc:

[Redacted]

Employee Communications <FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam <FSAVendorManagementTeam@ed.gov>;

[Redacted]

[REDACTED]

Subject: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

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Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: 202-[REDACTED]



Lause, Scott - x3730

From: Piccolo, Marc [REDACTED]@ed.gov>
Sent: Tuesday, October 4, 2022 3:42 PM
To: [REDACTED]
[REDACTED]
[REDACTED] grp.FC-Contracting; [REDACTED]
[REDACTED]
[REDACTED]
Subject: FSAAdminCORteam
RE: September 27, 2022 - Servicer & DMCS Debt Relief Update

Good Afternoon – this is an update to our previous guidance related to debt relief implementation:

- Servicers **will not receive live files before 10/17**. When we do send live files, servicers should expect files to include both borrowers who have and have not made payments.

Also be on the lookout for a contact center notification later this afternoon.

As a reminder, this information is to assist with internal planning and preparation and is not to be shared beyond what is expected for operational purposes.

Marc

From: Martinelli, Nicholas <[REDACTED]@ed.gov>
Sent: Tuesday, September 27, 2022 6:19 PM
To: [REDACTED]
[REDACTED]
[REDACTED] >; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>;
Cc: Greene, Chris <[REDACTED]@ed.gov>; Piccolo, Marc <[REDACTED]@ed.gov>; Kane, John <[REDACTED]@ed.gov>; Fenwick, Benjamin

[REDACTED]

FSAAdminCORteam <FSAAdminCORteam@ed.gov>

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Importance: High

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Lause, Scott - x3730

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To: [REDACTED] D.; 'CCM.Knowledge.Management@accenturefederal.com';
[REDACTED] 'CCM.Knowledge.Management@accenturefederal.com';

[REDACTED] Grp.FC-Mgmt; 'OSLA Communications'; [REDACTED]



Subject: UPDATE #1: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

Categories:

FSA

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Please send questions your contact center has about this announcement to me ([REDACTED]@ed.gov). I will track and follow up on all questions submitted.

Ben

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Sent: Wednesday, September 28, 2022 6:01 PM

To: [REDACTED]

CCM.Knowledge.Management@accenturefederal.com; D

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Communications@osla.org>;

S

Cc: A

[Redacted content]

[REDACTED]

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Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: 202 [REDACTED]

Lause, Scott - x3730

From: [REDACTED]
Sent: Friday, September 30, 2022 3:57 PM
To: Fenwick, Benjamin; [REDACTED]
[REDACTED]
Cc: [REDACTED]
Subject: RE: FOR USE: Servicer Debt Relief Discharge Letter

Acknowledging receipt for Edfinancial. Thank you, Ben!

[REDACTED]
Chief Compliance Officer, E.JD candidate



From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Friday, September 30, 2022 4:35 PM
To: [REDACTED] 'Servicing Operations'
<ServicingOperations@glhec.org>; 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>;

[REDACTED]

Cc: [REDACTED]

Subject: FOR USE: Servicer Debt Relief Discharge Letter

Importance: High

CAUTION: This e-mail is from an external sender. Be suspicious of any links or attachments.

Servicers,

As you have been requesting, please see attached the letters you should use to send to borrowers after the application of debt relief. Please be aware of the following:

1. There is one letter for borrowers who have their loans paid in full that is to be used whether the borrower is a non-default or default borrower
2. There is a specific letter for borrowers not in default and has a balance remaining after debt relief is applied
3. There is a specific letter for borrowers in default and has a balance remaining after debt relief is applied

Please place the two letters in your templates and email them to FSACaresActComms@ed.gov for review and approval.

NOTE: Do not deviate away from any of the language as provided other than that language you need to provide (e.g., servicer name, how to log in, etc.). Any deviations on the other text will not be approved.

If you have any questions on this please let me know.

Thanks,

Ben

Ben Fenwick

US Department of Education - Federal Student Aid

Student Experience & Aid Delivery

Delivery Systems & Extended Workforce Management

Senior Advisor

Mobile: [REDACTED]



This e-mail may contain CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. If you are not an intended recipient of this e-mail, you are hereby notified that any unauthorized use, dissemination or copying of this e-mail or the information contained in it or attached to it is strictly prohibited. If you have received this e-mail in error, please delete it and immediately notify the person named above by telephone. Thank you.

Lause, Scott - x3730

From: Fenwick, Benjamin [REDACTED]@ed.gov>
Sent: Friday, September 30, 2022 3:35 PM
To: [REDACTED]; 'Servicing Operations'; grp.FC-Contracting; [REDACTED]; 'bbudner@ecsi.net'; 'DMCS Contracts'; [REDACTED]
Cc: [REDACTED]
Subject: FOR USE: Servicer Debt Relief Discharge Letter
Attachments: Servicer Debt Relief Discharge Letter FINAL.docx
Importance: High

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3. There is a specific letter for borrowers in default and has a balance remaining after debt relief is applied

Please place the two letters in your templates and email them to FSACaresActComms@ed.gov for review and approval.

NOTE: Do not deviate away from any of the language as provided other than that language you need to provide (e.g., servicer name, how to log in, etc.). Any deviations on the other text will not be approved.

If you have any questions on this please let me know.

Thanks,
Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: [REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Thursday, September 29, 2022 10:54 AM

To: [REDACTED]

[REDACTED] Grp.FC-Mgmt; 'OSLA Communications'; [REDACTED]

Cc: [REDACTED]

Subject: UPDATE #1: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

[Redacted]

Cc:

[Redacted]



Subject: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email
Importance: High

Contact Center Colleagues —

Tomorrow, Sept. 29, 2022, the U.S. Department of Education (ED) will email several million individuals who have signed up to receive notifications regarding student loan debt relief. This will be the first of what is expected to be a weekly email from ED.

This first email will provide information about debt relief eligibility including information on dependent students, how debt relief will work, and what borrowers should expect soon. Additionally, this email will direct borrowers to visit the debt relief [Frequently Asked Questions](#) page for additional information.

This email is expected to begin sending around 11:30 AM.

Additionally, ED plans to update several FAQ questions throughout the day aimed at providing further clarity and consistency on what borrowers can expect. We will provide further updates once those updates to the FAQ are made.

WHAT DOES FSA NEED YOU TO DO?

FSA expects increased calls from borrowers with questions regarding student loan debt relief based upon this email, FAQ updates and press activity. To assist borrowers, please reference or direct borrowers to review the debt relief [Frequently Asked Questions](#) page.

Please send questions your contact center has about this announcement to me ([b \[REDACTED\]@ed.gov](#)). I will track and follow up on all questions submitted.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: [REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Wednesday, September 28, 2022 5:01 PM

To: [REDACTED] CCM.Knowledge.Management@accenturefederal.com;
Susan; CCM.Knowledge.Management@accenturefederal.com;

Cc: [REDACTED] Grp.FC-Mgmt; OSLA Communications; [REDACTED]

Subject: HEADS UP FOR FSA CONTACT CENTERS – U.S. Department of Education Student Loan Debt Relief Email

Importance: High

Categories:

FSA

Contact Center Colleagues —

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WHAT DOES FSA NEED YOU TO DO?

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Please send questions your contact center has about this announcement to me ([b\[REDACTED\]@ed.gov](mailto:b[REDACTED]@ed.gov)). I will track and follow up on all questions submitted.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: 202-[REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Wednesday, September 28, 2022 3:02 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting;
[REDACTED]
[REDACTED] rley
Cc: [REDACTED]
Subject: FOR AWARENESS: New Q&A on Debt Relief FAQ Page
Importance: High

Hello All,

Earlier today FSA released a new Q&A on the [Debt Relief FAQ Page](#). The new Q&A is as follows:

What if I don't want to receive debt relief?

For most borrowers, you will only receive debt relief if you submit an application. But if you completed a Free Application for Federal Student Aid (FAFSA®) for the 2022–23 school year or are enrolled in an income-driven repayment plan based on your 2020 or 2021 income, you may be eligible for relief without applying. If you would like to opt out of debt relief for any reason, including because you are concerned about a state tax liability, you will be given an opportunity to opt out.

Thank you,

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Mobile: [REDACTED]



Lause, Scott - x3730

From: [REDACTED] >
Sent: Wednesday, September 28, 2022 1:42 PM
To: Piccolo, Marc; LaVia, Mark; Cox, Brenda; Fenwick, Benjamin; [REDACTED]
Cc: [REDACTED]
Subject: RE: Touchbase on debt relief (recent CRs, etc)

On the call it was indicated that the letter would have the borrowers name and if it was a full or partial discharge.

Wondering if the full or partial discharge is at the loan level or the borrower level?

Thanks,
Jill

-----Original Appointment-----

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Wednesday, September 28, 2022 6:38 AM
To: Piccolo, Marc; LaVia, Mark; Cox, Brenda; Fenwick, Benjamin; Santos, Bob F; Elena Lubimtsev; [REDACTED]@mohela.com; Stover, Matt; Leidl, Jill; Rogers, Andy (OSLA)
Cc: Martinelli, Nicholas
Subject: Touchbase on debt relief (recent CRs, etc)
When: Wednesday, September 28, 2022 2:00 PM-2:30 PM (UTC-05:00) Eastern Time (US & Canada).
Where: Microsoft Teams Meeting

Microsoft Teams meeting

Join on your computer, mobile app or room device

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Lause, Scott - x3730

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Tuesday, September 27, 2022 8:52 PM
To: Santos, Bob F; [REDACTED]@glhec; Matt.Stover; Farmer, Jennifer - [REDACTED] Elena Lubimtsev; [REDACTED]@osla.org; Jim Bartlett
Cc: Martinelli, Nicholas; Kane, John; Tyrrell, Pete; LaVia, Mark; Cox, Brenda; Fenwick, Benjamin; Bruser, Evelyn
Subject: Guidance on processing of debt relief opt-out requests for immediate action

Good Evening --

This is supplemental guidance on processing of debt relief opt-out requests:

For borrowers calling to opt-out of debt relief, please record the borrower's choice and relative information and enter the decision into your opt-out solution once it becomes operational (per CR 6440).

Please let me know if you have any questions.

Marc

Lause, Scott - x3730

From: [REDACTED] <[REDACTED]@edfinancial.com>
Sent: Tuesday, September 27, 2022 5:25 PM
To: [REDACTED]
[REDACTED] grp.FC-Contracting; [REDACTED]
Cc: Greene, Chris; Piccolo, Marc; Kane, John; Fenwick, Benjamin; Cox, Brenda; LaVia, Mark; Phillips, Debra; Campbell, Patrick; [REDACTED]
[REDACTED] FSAAdminCORteam
Subject: RE: September 27, 2022 - Servicer & DMCS Debt Relief Update

Nick,

I'm acknowledging receipt for Edfinancial.

Thank you,
Kim

[REDACTED]
Senior Vice President and General Counsel
W: [REDACTED]
M: [REDACTED]
F: [REDACTED]
[REDACTED]@edfinancial.com



From: Martinelli, Nicholas <Nicholas.Martinelli@ed.gov>
Sent: Tuesday, September 27, 2022 6:19 PM
To: Tony Hollin <THollin@edfinancial.com>; Elena Lubimtsev <ELubimtsev@edfinancial.com>; Kim Watson <KWatson@edfinancial.com>; Misty Hamilton <MHamilton@edfinancial.com>; Becky Budner <Becky.Budner@e-hps.com>; Arthur Bittman Jr. <arthur.bittmanjr@e-hps.com>; Wendy Drudy@e-hps.com; Jleitl@glhec <Jleitl@glhec.org>; Jamie Brown <jbrown2@glhec.org>; Amy Her <aher@glhec.org>; Santos, Bob <RobertSantos@maximus.com>; Niev Lindbloom

<[REDACTED]>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>;

Cc: [REDACTED] <[REDACTED]@ed.gov>; Piccolo, Marc <[REDACTED]@ed.gov>; Kane, John <[REDACTED]@ed.gov>; Fenwick, Benjamin <[REDACTED]@ed.gov>;

FSAAdminCORteam <FSAAdminCORteam@ed.gov>

Subject: September 27, 2022 - Servicer & DMCS Debt Relief Update

Importance: High

CAUTION: This e-mail is from an external sender. Be suspicious of any links or attachments.

Good Afternoon –

Yesterday you received three CRs including the previously announced CR related to call center hours the weekend of October 8-10, a CR (6440) with requirements for operationalizing an “opt-out” process for debt relief, and a CR outlining requirements for debt relief reporting requirements. Thank you for the questions sent so far. We’re preparing responses. We ask that you adhere to the timelines requested for IAs and CPs to help us finalize these change requests in a timely fashion.

FSA expects call volume to be elevated starting this week as a result of an upcoming program announcement. FSA will share a contact center announcement later this week related to an upcoming announcement.

There are two upcoming email campaigns that may also impact call centers. They are as follows:

- o PSLF email to around ~6m FFEL only and direct loan borrowers with FFEL who have submitted a PSLF form starting on 9/27 till 9/30. Examples of these emails were provided on 9/23.
- o Broadband email to ~11m Pell students’ early week of 10/3.

We are starting to see servicers taking advantage of the streamlined surge support process for new employee intake. We appreciate your flexibility and creativity in finding ways to add staff in response to an expected increase in borrower engagement in October. FSA has developed some training aids you will find useful in preparing customer service agents to assist borrowers (attached).

- o Attachment 1 is an overview of the debt relief application process
- o Attachment 2 is a general overview of debt relief in slide format

We will share additional training material as it becomes available.

Last week we notified you that you'd be receiving a "production sample" file from FSA around October 8th. The file delivery method for the sample files, production files, and response files will be Box.com. FSA requires the following feedback on the "production sample" file no later than 5 calendar days after receipt:

- Did the servicer use the file (or a portion of the file) in any way to validate CR 6391 functionality will work as expected? Yes or No (if answer is No, no additional questions need to be answered)
- Was the format of the request file what the servicer was expecting? Yes or No (if answer is no, please provide details of what is different than expected)
- Was the servicer able to conduct some level of 'test' processing using the borrowers/amounts/loans from the file to validate CR 6391 functionality? Yes or No (if answer is yes, please provide some details of the results of the processing....what worked/what didn't/were any issues found while processing the file and how will the servicer resolve them)
- Was the servicer able to create a response file from the 'test' processing of the file? Yes or No (if answer is yes, please summarize if the response file was created properly/as expected).

As previously mentioned, we expect to send live files to you in October. When live files are received, you can expect the following:

- File 1: Contains borrowers who FSA has identified as making 0 payments on/after March 13, 2020.
- File 2: Contains borrowers who FSA has identified as making 1 or more payments on/after March 13, 2020.
- For Files 1 and 2, FSA will provide differentiated data files. Servicers will receive two separate data discharge requests file, one file that should be easier for servicers to implement (borrower made no payments during the pause) and another file that will likely take them longer to implement (borrower made at least 1 payment during the pause).

It is our intent to implement a process to ensure a controlled implementation for each live file you receive:

- Sometime after assessment of the "production sample" file is complete, FSA will send servicers the actual (live) discharge request files
- Servicers will process discharges for the first 100 borrowers on the file and share results with FSA; FSA will validate results before further processing takes place
- Each step in the process will require both the loan servicer and FSA to validate results before proceeding to the next step
- Depending on the results of the first batch, FSA may require a second limited batch or authorize the servicer to process the entire request file

As a reminder, this information is to assist with internal planning and preparation and is not to be shared beyond what is expected for operational purposes.

//signed//

Marc Piccolo

This e-mail may contain CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. If you are not an intended recipient of this e-mail, you are hereby notified that any unauthorized use, dissemination or copying of this e-mail or the information contained in it or attached to it is strictly prohibited. If you have received this e-mail in error, please delete it and immediately notify the person named above by telephone. Thank you.

Lause, Scott - x3730

From: [REDACTED] <[REDACTED]@ed.gov>
Sent: Tuesday, September 27, 2022 5:19 PM
To: [REDACTED]
[REDACTED] grp.FC-Contracting; [REDACTED]
Cc: Greene, Chris; Piccolo, Marc; Kane, John; Fenwick, Benjamin; [REDACTED]
[REDACTED] FSAAdminCORteam
Subject: September 27, 2022 - Servicer & DMCS Debt Relief Update
Attachments: Student Loan Debt Relief Application Walkthrough - Procedure v2.docx; Student Loan Debt Relief (StudentAid.gov) Training 9262022 v2.pptx
Importance: High

Good Afternoon –

Yesterday you received three CRs to including the previously announced CR related to call center hours the weekend of October 8-10, a CR (6440) with requirements for operationalizing an “opt-out” process for debt relief, and a CR outlining requirements for debt relief reporting requirements. Thank you for the questions sent so far. We’re preparing responses. We ask that you adhere to the timelines requested for IAs and CPs to help us finalize these change requests in a timely fashion.

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//signed//

Marc Piccolo

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Friday, September 16, 2022 2:19 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; [REDACTED] Analysts-Compliance; [REDACTED] 'DMCS Contracts'; [REDACTED] E'; [REDACTED] 'AidvantagePMO@maximus.com'; [REDACTED]
Cc: [REDACTED] Campbell, Patrick; [REDACTED]
Subject: FOR AWARENESS: Sept 16. Debt Relief Comms Updates
Importance: High

Hello All,

Couple of updates this Friday related to debt relief and communications:

1. In CR6391 FSA had included a proposed letter to be used to send to borrowers to confirm that debt relief is applied. **Please disregard this letter and do not send it in for review to the FSACaresActComms box in your templates.** A new version of the letter will be sent in the future.
2. There is no update regarding the FSA mass email send that I mentioned previously.
3. Tentatively it looks like FSA will be sending a limited PSLF waiver reminder email to FFEL and some direct loan borrowers the week of Sept 26. As soon as this is confirmed and I have the finalized content of this message I will pass it along to you all.
4. Please continue to send in any debt relief comms to the FSACaresActComms box for review. Please note that if your communications do not strictly adhere to what FSA has posted on SA.gov it will be significantly re-written or rejected.
 - a. Additionally none of the communications proposed should be proactive outbound mass comms to borrowers (such as emails or social media) until we have let you know otherwise.
 - b. The addition of debt relief language to existing communications, such as those related to the limited PSLF waiver, will be reviewed by us on a case-by-case basis.
 - c. Email comms that are send in response to a borrower action (such as a confirmation email after talking to a CSR) are okay to send in for review.

If you have any questions on this please let me know.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: 2 [REDACTED]



Lause, Scott - x3730

From: Williams, Rich <[REDACTED]@ed.gov>
Sent: Tuesday, September 13, 2022 8:57 AM
To: Gail daMota; Kvaal, James; Cordray, Richard; Kane, John; McGinnis, Colleen; Wallace, Jerry; LaVia, Mark
Cc: [REDACTED]
Subject: RE: Process Flow for FFELP Student Loan Debt Relief

Hi Gail – Thank you again for providing these documents. In our haste to read them we forgot to confirm receipt. We’re reviewing internally and will follow up in the next week or two to discuss in more detail.

In the meantime, I want to flag that we updated the [public FAQs](#) last night to include a revision to the FFEL section that affirms we are discussing next steps with private lenders and indicates borrowers do not need to rush to a decision as all borrowers will have until December 31st 2023 to submit an application. As we noted on our call, we do also need to provide factual information that borrowers who do consolidated now will be eligible.

Thank you again for the constructive and detailed feedback. We look forward to exploring more with you in the coming weeks.

Rich [REDACTED]
Senior Advisor
Office of the Under Secretary
U.S. Department of Education
Pronouns: he, him, his

From: Gail [REDACTED] <[REDACTED]@efc.org>
Sent: Thursday, September 8, 2022 5:43 PM
To: Kvaal, James <[REDACTED]@ed.gov>; Cordray, Richard <[REDACTED]@ed.gov>; Williams, Rich <[REDACTED]@ed.gov>; Kane, John <[REDACTED]@ed.gov>; McGinnis, Colleen <[REDACTED]@ed.gov>; Wallace, Jerry <[REDACTED]@ed.gov>; LaVia, Mark <[REDACTED]@ed.gov>
Cc: Alex [REDACTED]
[REDACTED]
Subject: Process Flow for FFELP Student Loan Debt Relief

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Undersecretary Kvaal, COO Cordray, and the ED/FSA Teams,

Attached to this e-mail are four documents. These documents provide a high-level overview of how the Department of Education can use existing FFELP discharge/claims frameworks to process student loan debt relief for defaulted and non-defaulted FFELP borrowers. We think this is the most straightforward and borrower-friendly way to implement President Biden's plan. We are happy to discuss these documents in detail with you at your convenience.

We request a call with you on Tuesday, September 13, 2022, to discuss next steps. We believe this solution must become operational as soon as possible. During the call we can also discuss what additional information you will require to move forward. We have our work groups ready to go to address some of the more nuanced aspects of this plan. We stand ready to work collaboratively with FSA to expedite the implementation of this process.

We stress that this option needs to be made available to FFELP borrowers as soon as possible to mitigate unintended consequences. Borrowers need to be made aware of the fact that they have a choice and that consolidation into the federal Direct Loan program is not their only option. Currently, all messaging from FSA and the media directs FFELP borrowers to consolidation. This coverage fails to inform borrowers of any lost FFELP benefits that may increase loan costs. It also fails to warn FFELP borrowers that consolidation results in a change of servicer. Every day this solution gets delayed is another day we fail to give families the information they need to make informed decisions.

We have identified some key elements that must be in place for our solution to be successful.

- For the Biden-Harris Student Loan Debt Relief initiative, FSA must generate and send the FFELP Servicer(s) or Guarantor the borrower information and loan details including effective date, and maximum total loan cancellation the borrower is eligible for. **The information must be provided by FSA to the FFELP servicer/guarantor.**
- Use an existing process – do not create a new NSLDS code or programming requirements. Repurpose an obsolete code to ensure that the plan can be implemented quickly and can be reconciled at the end of the process. For example, on July 23, 2020, the Department of Education announced it was repurposing code HC02 (hurricane discharges) for the purpose of COVID-19 Discharges. FSA may have already identified other codes that could be repurposed – servicers and guarantors would need an “as of” date in which the codes repurpose becomes effective and will work with FSA to ensure it is one that will also reconcile appropriately with the (GAFR) ED Form 2000.
- The terms “discharge” and “claim” in the proposal refers to the Biden-Harris Student Loan Debt Relief initiative. It refers to a one-time change in protocol for this initiative to allow commercially-held FFELP loans to be cancelled through a process that is the same as, or similar to, an existing FFELP discharge/claims process. It does not refer to claims as described in §682.402.
- The current “Request for Advance in Funds” would remain in place. This is necessary for some guaranty agencies to continue to pay the additional claims without risk of not having sufficient funds.
- FSA will not deny paying a guarantor for a claim that is based on FSA's determination of a borrower's student loan debt relief.
- The Department should update their website and inform the press and their contacts that FFELP borrowers do not need to consolidate yet and another process is being discussed that will allow them to obtain forgiveness with their FFEL servicer. Further guidance is pending.

This work is a collaborative effort of the members of EFC, NASLA, NCHER, and SLSA. We look forward to continuing to work with you and hope that we can meet on Tuesday, September 13.

Best Regards,

Gail [REDACTED] President

Education Finance Council | 200 Massachusetts Ave NW | Suite 700 | Washington, DC 20001

[REDACTED] | www.efc.org | [@efctweets](https://twitter.com/efctweets) | www.foryounotforprofit.org | [@4youNFP](https://twitter.com/4youNFP)

2022 Education Finance Conference | September 15-16 | Washington, D.C.

Check out the [conference schedule](#) and register today to take advantage of discounted rates.

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Monday, September 12, 2022 6:18 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; [REDACTED] Analysts-Compliance; [REDACTED] 'DMCS Contracts'; [REDACTED] 'AidvantagePMO@maximus.com'; [REDACTED]
Cc: [REDACTED] re; Campbell, [REDACTED]
Subject: FOR AWARENESS: Updates Made to Debt Relief FAQ
Importance: High

Hello All,

FSA recently made updates to the Debt Relief FAQ's which can be found here: <https://studentaid.gov/debt-relief-announcement/one-time-cancellation>

Specifically we have added a FAQ related to refunds and updated the FFEL/Perkins FAQ as shown below.

As a reminder, any communications you intended to send out, post, use as talking points, etc. must only reflect what is on our FAQ page or on StudentAid.gov/debtrelief. I know many of you had previously submitted materials that included refund information that we had told you to hold off on. Please review and resubmit those (and any other materials) for review to the FSACaresActComms@ed.gov.

Finally, I do not have an update on the email FSA intends to send out. Once I know more will let you all know.

Thank you,
Ben

Am I eligible for a refund if I made voluntary payments during the pandemic?

- Yes. You will automatically receive a refund of your payments during the payment pause if: you successfully apply for and receive debt relief under the Administration's debt relief plan, AND

- your voluntary payments during the payment pause brought your balance below the maximum debt relief amount you're eligible to receive but did not pay off your loan in full.

For example, if you're a borrower eligible for \$10,000 in relief; had a balance of \$10,500 prior to March 13, 2020; and made \$1,000 in payments since then—bringing your balance to \$9,500 at the time of discharge—we'll discharge your \$9,500 balance, and you'll receive a \$500 refund.

Other borrowers can still receive refunds on voluntary payments made after March 13, 2020 by contacting their servicer. It's important to note that these refunded payments will increase your loan balance and your monthly payments. If you expect to have a balance after discharge is applied and wish to request a refund, you can do so by contacting your servicer until Dec. 31, 2023.

If you consolidated your loan after March 13, 2020, refunds aren't available for any voluntary payments made prior to the consolidation.

Refund requests can only be made by you and refunded to you, even if someone else made a payment on your loan.

Are Federal Family Education Loans (FFEL) or Perkins Loans eligible for debt relief?

All loans eligible for the student loan pause are also eligible for relief, including loans held by ED and guaranty agencies.

ED is assessing whether to provide relief to borrowers with privately owned federal student loans, including FFEL and Perkins Loans, and is discussing this with private lenders. In the meantime, borrowers with privately held federal student loans can receive this relief by consolidating these loans into the Direct Loan program. All eligible borrowers will have until Dec. 31, 2023 to submit an application for debt relief.

FFEL Joint Consolidation Loans, often referred to as spousal consolidation loans, are not eligible for consolidation into the Direct Loan program under current law.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]

Lause, Scott - x3730

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Monday, September 12, 2022 10:37 AM
To: Farmer, Jennifer - [REDACTED]
Cc: Giles, Scott - [REDACTED]; Canham, Andy - [REDACTED]; George, Marie - [REDACTED]; LaVia, Mark
Subject: Re: Debt Relief Processing -- Weekend Ops

Thanks Jennifer. We'd expect to ramp up but we do want to ensure we have processing every day for all files. I'll reach out to discuss further.

Get [Outlook for iOS](#)

From: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Monday, September 12, 2022 11:31:56 AM
To: Piccolo, Marc <[REDACTED]@ed.gov>
Cc: Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>; Canham, Andy - [REDACTED] <[REDACTED]@MOHELA.com>; George, Marie - [REDACTED] <[REDACTED]@MOHELA.com>; LaVia, Mark <Mark.LaVia@ed.gov>
Subject: RE: Debt Relief Processing -- Weekend Ops

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Marc

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Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Monday, September 12, 2022 10:32 AM
To: 'Piccolo, Marc'
Cc: Giles, Scott - [REDACTED] Canham, Andy - [REDACTED] George, Marie - [REDACTED] LaVia, Mark
Subject: RE: Debt Relief Processing -- Weekend Ops

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Sent: Sunday, September 11, 2022 1:49 PM
To: Piccolo, Marc
Cc: Giles, Scott - [REDACTED]
Subject: RE: Debt Relief Processing -- Weekend Ops

Will do.

On Sep 11, 2022 12:31 PM, "Piccolo, Marc" [REDACTED]@ed.gov> wrote:
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From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Friday, September 9, 2022 7:54 AM
To: Giles, Scott - [REDACTED] Farmer, Jennifer - [REDACTED]
Cc: Cox, Brenda; LaVia, Mark
Subject: Timeline for Debt Relief automated discharges

Good morning – I put a meeting on the calendar in hopes one or both of you is available later this morning.

Regarding debt relief, here's what I'm most interested in:

- What date MOHELA will be able to process Debt Relief discharges?
- Will the initial solution be fully automated? If not, when will full automation be in place?

marc

From: Piccolo, Marc
Sent: Friday, September 9, 2022 7:36 AM
To: Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED]@mohela.com
Subject: staffing projections and timeline for automation

Scott/Jennifer – I'd like to touch base with you today to talk about overall hiring projections and to get an update on your timeline for automating DR discharges. What times work for you?

Marc D. Piccolo
Executive Director
Delivery Systems and Extended Workforce Management (DS/EWM)
Student Experience and Aid Delivery (SEAD)
Federal Student Aid (FSA)
US Department of Education
Mobile: ([REDACTED])
Office: ([REDACTED])

Lause, Scott - x3730

From: Gail daMota <[REDACTED]@efc.org>
Sent: Thursday, September 8, 2022 4:43 PM
To: Kvaal, James; Cordray, Richard; Williams, Rich; Kane, John; McGinnis, Colleen; Wallace, Jerry; LaVia, Mark
Cc: Alex Ricci; James Bergeron; Vicki Shipley; Scott Buchanan; George, Richard; Fairbairn, Jacqueline; [REDACTED]@ecmc.org; Steven W. McCullough; Giles, Scott - [REDACTED] Shaffner, Will - [REDACTED] [REDACTED] [REDACTED]@pheaa.org; Kathleen A Smith; Chromy, Debra; Ashton, Bryan
Subject: Process Flow for FFELP Student Loan Debt Relief
Attachments: Defaulted Loan Cancellation Process Flowchart 090822.pdf; Defaulted loan cancellation process_09.08.2022.pdf; Non defaulted loan cancellation process_09.08.22.pdf; Non-Defaulted Loan Cancellation Process Flow Chart 090822.pdf

Dear Undersecretary Kvaal, COO Cordray, and the ED/FSA Teams,

Attached to this e-mail are four documents. These documents provide a high-level overview of how the Department of Education can use existing FFELP discharge/claims frameworks to process student loan debt relief for defaulted and non-defaulted FFELP borrowers. We think this is the most straightforward and borrower-friendly way to implement President Biden's plan. We are happy to discuss these documents in detail with you at your convenience.

We request a call with you on Tuesday, September 13, 2022, to discuss next steps. We believe this solution must become operational as soon as possible. During the call we can also discuss what additional information you will require to move forward. We have our work groups ready to go to address some of the more nuanced aspects of this plan. We stand ready to work collaboratively with FSA to expedite the implementation of this process.

We stress that this option needs to be made available to FFELP borrowers as soon as possible to mitigate unintended consequences. Borrowers need to be made aware of the fact that they have a choice and that consolidation into the federal Direct Loan program is not their only option. Currently, all messaging from FSA and the media directs FFELP borrowers to consolidation. This coverage fails to inform borrowers of any lost FFELP benefits that may increase loan costs. It also fails to warn FFELP borrowers that consolidation results in a change of servicer. Every day this solution gets delayed is another day we fail to give families the information they need to make informed decisions.

We have identified some key elements that must be in place for our solution to be successful.

- For the Biden-Harris Student Loan Debt Relief initiative, FSA must generate and send the FFELP Servicer(s) or Guarantor the borrower information and loan details including effective date, and maximum total loan cancellation the borrower is eligible for. **The information must be provided by FSA to the FFELP servicer/guarantor.**
- Use an existing process – do not create a new NSLDS code or programming requirements. Repurpose an obsolete code to ensure that the plan can be implemented quickly and can be reconciled at the end of the process. For example, on July 23, 2020, the Department of Education

announced it was repurposing code HC02 (hurricane discharges) for the purpose of COVID-19 Discharges. FSA may have already identified other codes that could be repurposed – servicers and guarantors would need an “as of” date in which the codes repurpose becomes effective and will work with FSA to ensure it is one that will also reconcile appropriately with the (GAFR) ED Form 2000.

- The terms “discharge” and “claim” in the proposal refers to the Biden-Harris Student Loan Debt Relief initiative. It refers to a one-time change in protocol for this initiative to allow commercially-held FFELP loans to be cancelled through a process that is the same as, or similar to, an existing FFELP discharge/claims process. It does not refer to claims as described in §682.402.
- The current “Request for Advance in Funds” would remain in place. This is necessary for some guaranty agencies to continue to pay the additional claims without risk of not having sufficient funds.
- FSA will not deny paying a guarantor for a claim that is based on FSA’s determination of a borrower’s student loan debt relief.
- The Department should update their website and inform the press and their contacts that FFELP borrowers do not need to consolidate yet and another process is being discussed that will allow them to obtain forgiveness with their FFEL servicer. Further guidance is pending.

This work is a collaborative effort of the members of EFC, NASLA, NCHER, and SLSA. We look forward to continuing to work with you and hope that we can meet on Tuesday, September 13.

Best Regards,

Gail [REDACTED], President

Education Finance Council | 200 Massachusetts Ave NW | Suite 700 | Washington, DC 20001

[REDACTED] | www.efc.org | [@efctweets](https://twitter.com/efctweets) | www.foryounotforprofit.org | [@4youNFP](https://twitter.com/4youNFP)

2022 Education Finance Conference | September 15-16 | Washington, D.C.

Check out the [conference schedule](#) and register today to take advantage of discounted rates.

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Tuesday, September 6, 2022 9:22 AM
To: Farmer, Jennifer - [REDACTED] Piccolo, Marc; Giles, Scott - [REDACTED]
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Got it, thanks Jennifer

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



From: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Tuesday, September 6, 2022 10:09 AM
To: Piccolo, Marc <[REDACTED]@ed.gov>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: Fenwick, Benjamin <[REDACTED]@ed.gov>
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

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Including Ben.

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Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

A couple of others for consideration:

Q: What if I have applied for another type of discharge?

A: The student loan debt relief may initially be applied prior to another discharge being approved. Should this occur, the student loan debt relief will be reversed and another discharge will be applied.

Q: If my loans were already paid in full, will I receive student loan debt relief and receive a refund?

A: ??? how FSA will handle PIF loans prior 3/13/2020 and those on/after 3/13/2020???

From: Farmer, Jennifer - [REDACTED]
Sent: Monday, September 5, 2022 3:09 PM
To: 'Piccolo, Marc' <[REDACTED]@ed.gov>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

Hi Marc,
We are gathering more thoughts from the team, however below are a couple of initial thoughts:
Regarding the individual vs. household income, is it clear to borrowers where they can locate their annual federal income information and for which tax year this applies? I realize they should know where to locate their income, however they will ask. For the automatic one-time student loan debt relief, FSA is using income data for tax years *if submitted* for 2021 or 2020. For any borrowers, if both 2020 and 2021 are filed will FSA use the lesser income of the two to determine eligibility? Also what if they were not required to file? “You're eligible for student loan debt relief if your annual federal income was below \$125,000 (individual or married, filing separately) or \$250,000 (married, filing jointly or head of household) in 2021 or 2020.”

Also for the Q/A below relative to PSLF, should it be more clear that the borrower does not need to take any action except to fill out the student loan debt relief form after it is available and complete PSLF form(s)? Perhaps an opportunity to promote the Help Tool to complete a PSLF form. In addition, I think we will need to have more discussions regarding how this will work and the timing, especially if there is a reallocation of the debt relief considering that all loans for a borrower may not receive PSLF D2D.

What happens if I applied for Public Service Loan Forgiveness (PSLF)?

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From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Sunday, September 4, 2022 12:24 PM
To: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: FW: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced
Importance: High

Scott/Jennifer – we’re working this weekend to make additional updates to the FAQs. If you have feedback on what was recently posted please try to get that to us asap.

Thanks
Marc

From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Saturday, September 3, 2022 8:35 AM

To:

[REDACTED]
[REDACTED] 'CCM.Knowledge.Management@accenturefederal.com' <CCM.Knowledge.Management@accenturefederal.com>;

[REDACTED]
[REDACTED] 'AidvantagePMO@maximus.com' <AidvantagePMO@maximus.com>;
Compliance@edfinancial.com;

[REDACTED] Analysts-Compliance <Analysts-Compliance@edfinancial.com>;

[REDACTED] FedLoanProgramManagement <FedLoanProgramManagement@pheaa.org>; 'FSA Polls' <fsapolls@e-hps.com>; 'Jamie Brown'

[REDACTED] rp.fc-mgmt <grp.fc-mgmt@mohela.com>; 'OSLA Communications' <OSLA-Communications@osla.org>;

Cc:

[REDACTED]
[REDACTED] fsacorteam <ecsi-fsacorteam@ed.gov>; Eliadis, Pam <Pam.Eliadis@ed.gov>;

[REDACTED] FSA Employee Communications

<FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam
<FSAVendorManagementTeam@ed.gov>



Subject: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

Importance: High

Contact Center Colleagues —

Earlier today Federal Student Aid (FSA) released a Frequently Asked Questions (FAQ) page related to Debt Cancellation. The page can be accessed at <https://studentaid.gov/debt-relief-announcement/one-time-cancellation>

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Please distribute this information to those in your organization as this new information is expected to generate additional calls

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If you have questions about this FAQ page or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



From: Fenwick, Benjamin
Sent: Wednesday, August 24, 2022 11:46 AM
To:
Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced
Importance: High

Contact Center Colleagues —

Today, President Biden, Vice President Harris, and the U.S. Department of Education (ED) announced a new debt relief plan. This will provide up to \$20,000 in debt cancellation to Federal Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 or \$250,000 for households.

WHAT IS FSA DOING?

- FSA is providing
- information at the StudentAid.gov/debtrelief announcement webpage and
 - updates via FSA’s social media accounts on Twitter, Facebook, LinkedIn and Instagram.

WHAT DOES FSA NEED YOU TO DO?

For Loan Servicers Only:

We need your organization to assist as follows:

Place the ED-approved debt relief banner message on your borrower-facing website. We request that you implement this banner message as soon as possible and email FSACaresActComms@ed.gov after you have done so.

The banner message is as follows:

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For Loan Servicers and FSA Contact Centers:

FSA will notify all borrowers about this debt relief plan and provide copies of the notification emails before they are sent for your reference. We expect to begin sending the emails in early September.

QUESTIONS & ANSWERS REGARDING THE DEBT RELIEF PLAN

Q: As a borrower, what should I do to prepare to apply for debt relief?

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Desk: [REDACTED]
Mobile: 2 [REDACTED]



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Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Tuesday, September 6, 2022 9:09 AM
To: 'Piccolo, Marc'; Giles, Scott - [REDACTED]
Cc: 'Fenwick, Benjamin'
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Including Ben.

From: Farmer, Jennifer - [REDACTED]
Sent: Tuesday, September 6, 2022 9:09 AM
To: 'Piccolo, Marc' <[REDACTED]@ed.gov>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
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A couple of others for consideration:

Q: What if I have applied for another type of discharge?

A: The student loan debt relief may initially be applied prior to another discharge being approved. Should this occur, the student loan debt relief will be reversed and another discharge will be applied.

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US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: 2 [REDACTED]

From: Fenwick, Benjamin

Sent: Wednesday, August 24, 2022 11:46 AM

To:

Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

Importance: High

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Sent: Saturday, September 3, 2022 8:35 AM

To: [REDACTED]; 'CCM.Knowledge.Management@accenturefederal.com' <CCM.Knowledge.Management@accenturefederal.com>;

[REDACTED] Analysts-Compliance <Analysts-Compliance@edfinancial.com>;

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Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: 2 [REDACTED]



From: Fenwick, Benjamin
Sent: Wednesday, August 24, 2022 11:46 AM
To:
Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced
Importance: High

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Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



Subject: SECOND REMINDER: Debt Cancellation Communication Reviews

Importance: High

CAUTION: This e-mail is from an external sender. Be suspicious of any links or attachments.

All,

I would like to **reiterate and reinforce the guidance below that I sent out last Monday** in regards to servicer communications surrounding debt cancellation. Specifically, FSA is requiring servicers submit for review all borrower facing communications related to debt cancellation. This includes, but is not limited to:

1. Outbound calling, Email or postal mail communications to borrowers
2. Social Media Posts (Facebook, Twitter, LinkedIn, Instagram, Tiktok, Reddit, etc.)
3. Customer Service Representative Talking Points or Scripts
4. Website Updates

Basically if you are unsure if a review needs to occur, assume it does, and send it into FSA for review via the FSACaresActComms@ed.gov mailbox using the format below. We will review and return the materials to you as soon as we can.

In the meantime, in communications with borrowers, servicers should only be relying on information that FSA has posted on StudentAid.gov, whether that be the StudentAid.gov/DebtRelief page or the recently posted FAQs until such time additional information is released by FSA or approved through the process described in this email. As such if a borrower calls into your contact center your CSRs should rely on the FAQs to answer questions. If a question is asked, and there is no answer available within the FAQs, borrowers should be told to continue to monitor the FAQ page as more information becomes available.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: 2 [REDACTED]

From: Fenwick, Benjamin

Sent: Monday, August 29, 2022 10:00 AM

To: [REDACTED] 'Servicing Operations' Analysts-
<ServicingOperations@glhec.org>; 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>; Compliance <Analysts-Compliance@edfinancial.com>; [REDACTED]

Cc: [REDACTED]

Subject: REMEMBER: Debt Cancellation Communication Reviews

Importance: High

All,

Just a reminder that all servicer generated comms to include website updates, unique email campaigns, etc. related to the debt cancellation announcement last week should be sent into the FSACaresActComms@ed.gov email box for an FSA review to ensure consistency with FSA messaging. We will review and provide feedback/direction on whether or not the communication is approved for release.

To help with tracking please use the following format when sending the message into us for review.

SUBJECT LINE: FOR REVIEW – Debt Cancellation Communication (SERVICER NAME)

- **Vendor Name:**
- **Primary Vendor Point of Contact:**
- **Secondary Vendor Point of Contact:**
- **Summarized Description of Content to be reviewed :**
- **Requested Date for when FSA review should be complete:**

Also, as another reminder, please **DO NOT** distribute the FSACaresActComms@ed.gov email address to those outside of your organization. We have recently seen a number of emails from members of the public to this email address with questions and want to be sure this email address is not being sent far and wide. We will not be responding to any questions from members of the public that come into this email address.

Thank you for your understanding and cooperation.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
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Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



This e-mail may contain CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. If you are not an intended recipient of this e-mail, you are hereby notified that any unauthorized use, dissemination or copying of this e-mail or the information contained in it or attached to it is strictly prohibited. If you have received this e-mail in error, please delete it and immediately notify the person named above by telephone. Thank you.

Lause, Scott - x3730

From: Piccolo, Marc [REDACTED]@ed.gov>
Sent: Monday, September 5, 2022 3:19 PM
To: Farmer, Jennifer - [REDACTED] Giles, Scott - [REDACTED]
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Thank you Jennifer. Much appreciated.

marc

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Sent: Monday, September 5, 2022 4:09 PM
To: Piccolo, Marc <[REDACTED]@ed.gov>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
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From: Fenwick, Benjamin
Sent: Wednesday, August 24, 2022 11:46 AM
To:
Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced
Importance: High

Contact Center Colleagues —

Today, President Biden, Vice President Harris, and the U.S. Department of Education (ED) announced a new debt relief plan. This will provide up to \$20,000 in debt cancellation to Federal Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 or \$250,000 for households.

WHAT IS FSA DOING?

FSA is providing

- information at the [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) announcement webpage and
- updates via FSA's social media accounts on Twitter, Facebook, LinkedIn and Instagram.

WHAT DOES FSA NEED YOU TO DO?

For Loan Servicers Only:

We need your organization to assist as follows:

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The banner message is as follows:

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For Loan Servicers and FSA Contact Centers:

FSA will notify all borrowers about this debt relief plan and provide copies of the notification emails before they are sent for your reference. We expect to begin sending the emails in early September.

QUESTIONS & ANSWERS REGARDING THE DEBT RELIEF PLAN

Q: As a borrower, what should I do to prepare to apply for debt relief?

A: There's no immediate action required for you. In the coming weeks, Federal Student Aid (FSA) will provide an online form you can use to apply for debt relief. You can view information about the program, including eligibility information, at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief).

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If you have questions about this guidance or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



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Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Monday, September 5, 2022 3:09 PM
To: 'Piccolo, Marc'; Giles, Scott - [REDACTED]
Subject: RE: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Hi Marc,
We are gathering more thoughts from the team, however below are a couple of initial thoughts:
Regarding the individual vs. household income, is it clear to borrowers where they can locate their annual federal income information and for which tax year this applies? I realize they should know where to locate their income, however they will ask. For the automatic one-time student loan debt relief, FSA is using income data for tax years *if submitted* for 2021 or 2020. For any borrowers, if both 2020 and 2021 are filed will FSA use the lesser income of the two to determine eligibility? Also what if they were not required to file? "You're eligible for student loan debt relief if your annual federal income was below \$125,000 (individual or married, filing separately) or \$250,000 (married, filing jointly or head of household) in 2021 or 2020."

Also for the Q/A below relative to PSLF, should it be more clear that the borrower does not need to take any action except to fill out the student loan debt relief form after it is available and complete PSLF form(s)? Perhaps an opportunity to promote the Help Tool to complete a PSLF form. In addition, I think we will need to have more discussions regarding how this will work and the timing, especially if there is a reallocation of the debt relief considering that all loans for a borrower may not receive PSLF D2D.

What happens if I applied for Public Service Loan Forgiveness (PSLF)?

We'll identify any borrower who submitted both an application for one-time student loan debt relief and a PSLF form. If you receive one-time student loan debt relief and are then determined to have been eligible for forgiveness under PSLF, we'll adjust your loan and apply the PSLF discharge. The PSLF discharge may provide a refund on certain eligible payments made after the borrower has already made 120 payments.

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Sunday, September 4, 2022 12:24 PM
To: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: FW: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced
Importance: High

Scott/Jennifer – we're working this weekend to make additional updates to the FAQs. If you have feedback on what was recently posted please try to get that to us asap.

Thanks
Marc

From: Fenwick, Benjamin <b[REDACTED]@ed.gov>

Sent: Saturday, September 3, 2022 8:35 AM

To:

[REDACTED] CCM.Knowledge.Management@accenturefederal.com' <CCM.Knowledge.Management@accenturefederal.com>;

[REDACTED] 'AidvantagePMO@maximus.com' <AidvantagePMO@maximus.com>;
<Compliance@edfinancial.com>;

[REDACTED] Analysts-Compliance <Analysts-Compliance@edfinancial.com>

[REDACTED] FedLoanProgramManagement <FedLoanProgramManagement@pheaa.org>; 'FSA Polls' <fsapolls@e-hps.com>;

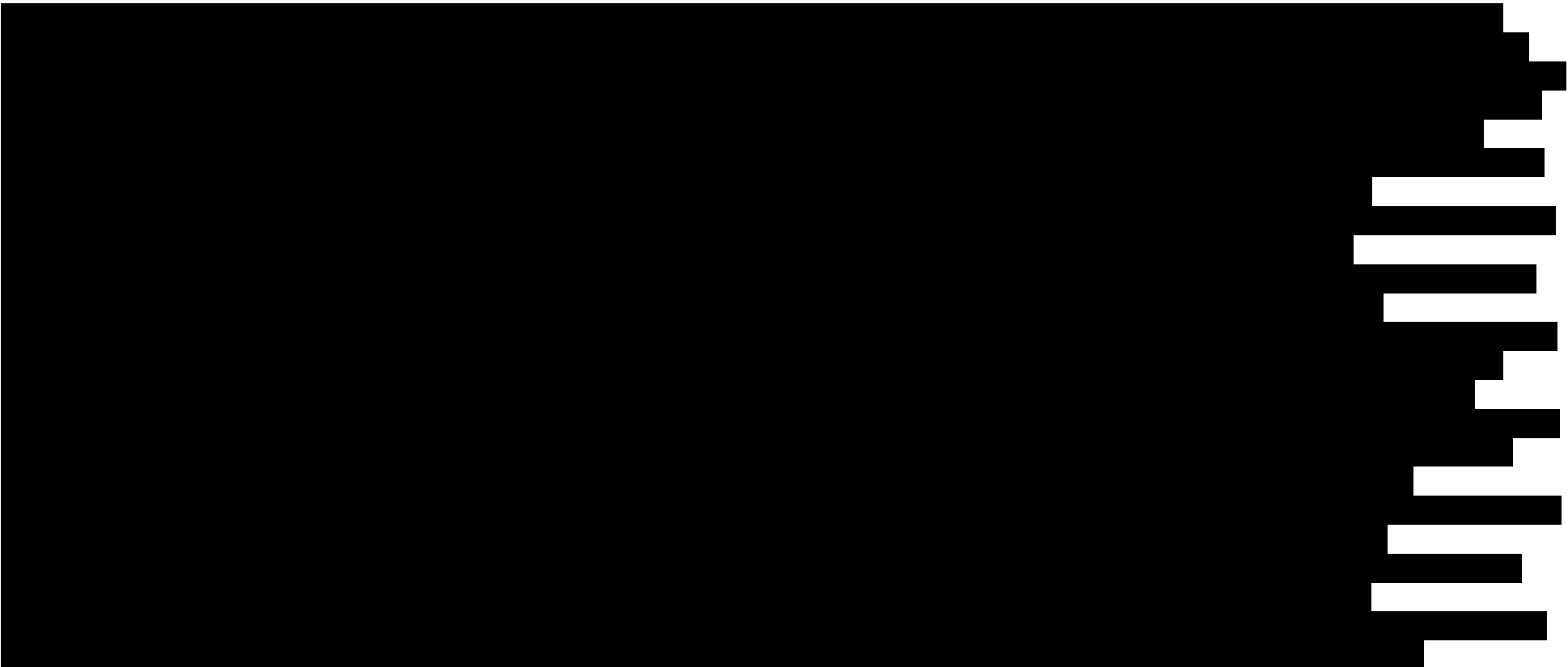
[REDACTED] grp.fc-mgmt <grp.fc-mgmt@mohela.com>; 'OSLA Communications' <OSLA-Communications@osla.org>;

Cc:

[REDACTED] fsacorteam <ecsi-fsacorteam@ed.gov>;

[REDACTED] ecsi-

[REDACTED] SA Employee Communications
<FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam
<FSAVendorManagementTeam@ed.gov>;



Subject: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

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Please distribute this information to those in your organization as this new information is expected to generate additional calls

Additionally FSA expects to commence the emails as mentioned in the original contact center notice this next week, as early as this coming Tuesday.

If you have questions about this FAQ page or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



From: Fenwick, Benjamin
Sent: Wednesday, August 24, 2022 11:46 AM
To:
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US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
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Senior Advisor
Desk: [REDACTED]
Mobile: 2 [REDACTED]



Lause, Scott - x3730

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Sunday, September 4, 2022 3:20 PM
To: Giles, Scott - [REDACTED] Farmer, Jennifer - [REDACTED]
Subject: Re: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Thank you.

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From: Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Sunday, September 4, 2022 4:11:14 PM
To: Piccolo, Marc <[REDACTED]@ed.gov>; Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: Re: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Reviewing now

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From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Sunday, September 4, 2022 12:23:52 PM
To: [REDACTED]@mohela.com <[REDACTED]@mohela.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: FW: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

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Thanks
Marc

From: Fenwick, Benjamin [REDACTED] <[REDACTED]@ed.gov>
Sent: Saturday, September 3, 2022 8:35 AM
To: [REDACTED]

<CCM.Knowledge.Management@accenturefederal.com>;

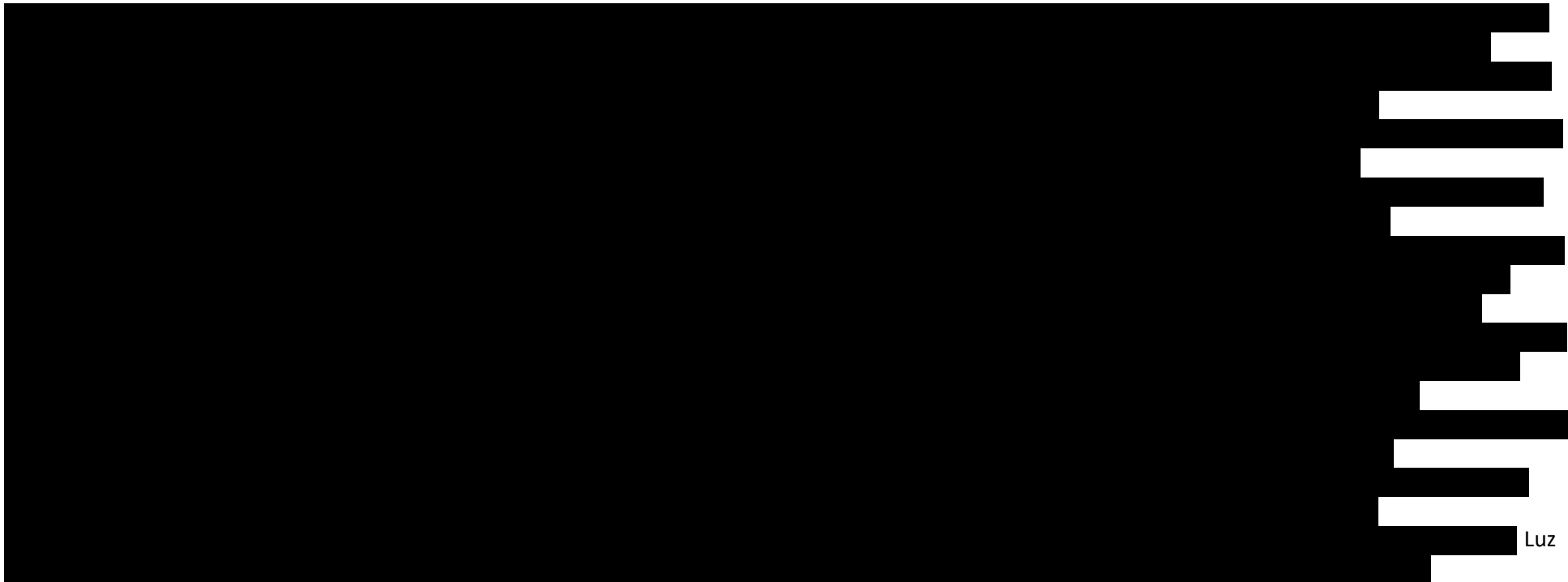
'AidvantagePMO@maximus.com' <AidvantagePMO@maximus.com>;
Compliance@edfinancial.com>;

Analysts-Compliance <Analysts-

Cc:

FSA Employee Communications

<FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam
<FSAVendorManagementTeam@ed.gov>;



Luz

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Student Experience & Aid Delivery
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Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



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Mobile: 2 [REDACTED]



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Lause, Scott - x3730

From: Giles, Scott - [REDACTED]
Sent: Sunday, September 4, 2022 3:11 PM
To: Piccolo, Marc; Farmer, Jennifer - [REDACTED]
Subject: Re: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

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Sent: Sunday, September 4, 2022 12:23:52 PM
To: farmerj@mohela.com <[REDACTED]@mohela.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
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'CCM.Knowledge.Management@accenturefederal.com' <CCM.Knowledge.Management@accenturefederal.com>;
[REDACTED]
'AidvantagePMO@maximus.com' <AidvantagePMO@maximus.com>; Analysts-Compliance <Analysts-Compliance@edfinancial.com>; [REDACTED]
[REDACTED] FedLoanProgramManagement <FedLoanProgramManagement@pheaa.org>; 'FSA Polls' <fsapolls@e-hps.com>; [REDACTED]

< grp.fc-mgmt <grp.fc-mgmt@mohela.com>; 'OSLA Communications' <OSLA-Communications@osla.org>;

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US Department of Education - Federal Student Aid
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Senior Advisor
Desk: 2
Mobile:

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Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 20 [REDACTED]
Mobile: 2 [REDACTED]

Lause, Scott - x3730

From: Fenwick, Benjamin [REDACTED]@ed.gov>
Sent: Sunday, September 4, 2022 1:06 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; [REDACTED] 'AidvantagePMO@maximus.com'; [REDACTED]
Cc: [REDACTED]
Subject: SECOND REMINDER: Debt Cancellation Communication Reviews
Importance: High

All,

I would like to **reiterate and reinforce the guidance below that I sent out last Monday** in regards to servicer communications surrounding debt cancellation. Specifically, FSA is requiring servicers submit for review all borrower facing communications related to debt cancellation. This includes, but is not limited to:

1. Outbound calling, Email or postal mail communications to borrowers
2. Social Media Posts (Facebook, Twitter, LinkedIn, Instagram, Tiktok, Reddit, etc.)
3. Customer Service Representative Talking Points or Scripts
4. Website Updates

Basically if you are unsure if a review needs to occur, assume it does, and send it into FSA for review via the FSACaresActComms@ed.gov mailbox using the format below. We will review and return the materials to you as soon as we can.

In the meantime, in communications with borrowers, servicers should only be relying on information that FSA has posted on StudentAid.gov, whether that be the StudentAid.gov/DebtRelief page or the recently posted FAQs until such time additional information is released by FSA or approved through the process described in this email. As such if a borrower calls into your contact center your CSRs should rely on the FAQs to answer questions. If a question is asked, and there is no answer available within the FAQs, borrowers should be told to continue to monitor the FAQ page as more information becomes available.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



From: Fenwick, Benjamin
Sent: Monday, August 29, 2022 10:00 AM

To: [REDACTED] 'Servicing Operations'
<ServicingOperations@glhec.org>; 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>;

[REDACTED] 'AidvantagePMO@maximus.com' <AidvantagePMO@maximus.com>;

Cc: [REDACTED]

Subject: REMEMBER: Debt Cancellation Communication Reviews
Importance: High

All,

Just a reminder that all servicer generated comms to include website updates, unique email campaigns, etc. related to the debt cancellation announcement last week should be sent into the FSACaresActComms@ed.gov email box for an FSA review to ensure consistency with FSA messaging. We will review and provide feedback/direction on whether or not the communication is approved for release.

To help with tracking please use the following format when sending the message into us for review.

SUBJECT LINE: FOR REVIEW – Debt Cancellation Communication (SERVICER NAME)

- **Vendor Name:**

- **Primary Vendor Point of Contact:**
- **Secondary Vendor Point of Contact:**
- **Summarized Description of Content to be reviewed :**
- **Requested Date for when FSA review should be complete:**

Also, as another reminder, please **DO NOT** distribute the FSACaresActComms@ed.gov email address to those outside of your organization. We have recently seen a number of emails from members of the public to this email address with questions and want to be sure this email address is not being sent far and wide. We will not be responding to any questions from members of the public that come into this email address.

Thank you for your understanding and cooperation.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: 2 [REDACTED]



[REDACTED]

fsacorteam <ecsi-fsacorteam@ed.gov>;

ecsi-

FSA Employee Communications

<FSAEmployeeCommunications@ed.gov>; FSAAdminCORteam <FSAAdminCORteam@ed.gov>; FSAVendorManagementTeam
<FSAVendorManagementTeam@ed.gov>;

[REDACTED]

McGinnis, Colleen <[REDACTED]>;

Subject: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

Importance: High

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Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: 2 [REDACTED]



From: Fenwick, Benjamin

Sent: Wednesday, August 24, 2022 11:46 AM

To:

Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced

Importance: High

Contact Center Colleagues —

Today, President Biden, Vice President Harris, and the U.S. Department of Education (ED) announced a new debt relief plan. This will provide up to \$20,000 in debt cancellation to Federal Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 or \$250,000 for households.

WHAT IS FSA DOING?

FSA is providing

- information at the [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) announcement webpage and
- updates via FSA's social media accounts on Twitter, Facebook, LinkedIn and Instagram.

WHAT DOES FSA NEED YOU TO DO?

For Loan Servicers Only:

We need your organization to assist as follows:

Place the ED-approved debt relief banner message on your borrower-facing website. We request that you implement this banner message as soon as possible and email FSACaresActComms@ed.gov after you have done so.

The banner message is as follows:

Just announced: New one-time student loan cancellation to be granted based on income. You can view updates at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief).

For Loan Servicers and FSA Contact Centers:

FSA will notify all borrowers about this debt relief plan and provide copies of the notification emails before they are sent for your reference. We expect to begin sending the emails in early September.

QUESTIONS & ANSWERS REGARDING THE DEBT RELIEF PLAN

Q: As a borrower, what should I do to prepare to apply for debt relief?

A: There's no immediate action required for you. In the coming weeks, Federal Student Aid (FSA) will provide an online form you can use to apply for debt relief. You can view information about the program, including eligibility information, at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief).

Q: As a borrower, I have several questions regarding the one-time loan cancellation program. Where can I get the latest information?

A: Borrowers should visit [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) to get the latest information. That page includes high-level information about the program, as well as eligibility details. FSA will update the page as more details become available.

Q: How soon will I be able to apply for loan cancellation?

A: The form borrowers can use to apply for debt relief is expected to be available in the coming weeks. FSA will email all borrowers when the form is available.

If you have questions about this guidance or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: 2 [REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Saturday, September 3, 2022 7:35 AM

To: [REDACTED] 'CCM.Knowledge.Management@accenturefederal.com';

[REDACTED] FedLoanProgramManagement; 'FSA Polls';

[REDACTED] Grp.FC-Mgmt; 'OSLA Communications'; [REDACTED]

Cc:

Subject: UPDATE #1: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration's Student Debt Relief Plan Announced

Importance: High

Contact Center Colleagues —

Earlier today Federal Student Aid (FSA) released a Frequently Asked Questions (FAQ) page related to Debt Cancellation. The page can be accessed at <https://studentaid.gov/debt-relief-announcement/one-time-cancellation>

Additionally FSA has also updated [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) to include a link to this new FAQ page.

Please distribute this information to those in your organization as this new information is expected to generate additional calls

Additionally FSA expects to commence the emails as mentioned in the original contact center notice this next week, as early as this coming Tuesday.

If you have questions about this FAQ page or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



From: Fenwick, Benjamin
Sent: Wednesday, August 24, 2022 11:46 AM
To:
Subject: HEADS-UP FOR FSA CONTACT CENTERS— The Biden-Harris Administration’s Student Debt Relief Plan Announced
Importance: High

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Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: 2 [REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <benjamin[REDACTED]@ed.gov>
Sent: Wednesday, August 31, 2022 6:44 PM
To: [REDACTED] org'; 'Servicing Operations'; grp.FC-Contracting; Analysts-Compliance; [REDACTED] 'AidvantagePMO@maximus.com'; [REDACTED]
Cc: [REDACTED]
Subject: FOR AWARENESS: FSA Email Regarding Debt Cancellation/R2R/PSLF Waiver
Importance: High

Hello All,

I wanted to provide a quick update on the planned FSA email that will include information regarding Debt Cancellation/R2R/PSLF Waiver. As I had mentioned earlier this week on our weekly call this email was planned to begin later this week. As of now it looks like FSA will not commence sending this email until Tuesday, September 6, 2022. The email will be sent on business days and is expected to end on Monday, September 19, 2022. If this schedule changes I will let you know as soon as possible. I will provide a copy of the email once it is finalized.

Additionally, we are still working on the development of a FAQ page related to debt cancellation. As I had also mentioned earlier this week the launch of this page could be as early as this Friday or early next week. This is still the latest information I have available. As I get more details on the exact launch date I will pass that along.

If you have any questions regarding these two communication items please let me know.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]

Lause, Scott - x3730

From: Piccolo, Marc <Marc[REDACTED]@ed.gov>
Sent: Tuesday, August 30, 2022 7:41 PM
To: Farmer, Jennifer - [REDACTED]
Cc: Giles, Scott - [REDACTED]; Lester, Shelley - [REDACTED]
Subject: RE: impact of debt relief on other projects

Thank you Jennifer!

From: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Tuesday, August 30, 2022 8:23 PM
To: Piccolo, Marc <[REDACTED]o@ed.gov>
Cc: Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>; Lester, Shelley - [REDACTED] <S[REDACTED]@MOHELA.com>
Subject: RE: impact of debt relief on other projects

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Marc,
As requested please find attached a rough draft (not inclusive) that may be useful for the meeting that is scheduled for tomorrow. Our business units are reviewing their impact, however some members of our staff were out today. If we are off base regarding the attachment, please let us know. Thanks!

From: Farmer, Jennifer - [REDACTED]
Sent: Tuesday, August 30, 2022 11:42 AM
To: 'Piccolo, Marc' <[REDACTED]@ed.gov>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: RE: impact of debt relief on other projects

Hi Marc,
Thank you. We have a few people out of the office today, we should be able to get this back to you eob Wednesday.

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Tuesday, August 30, 2022 8:57 AM
To: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Subject: RE: impact of debt relief on other projects

Good morning – I'm attaching a template to help guide the impact assessment I requested. This is not specific to MOHELA to please add other impacted projects (PSLF apps, transfers, etc) as you see fit.

Thanks
Marc

From: Piccolo, Marc
Sent: Monday, August 29, 2022 4:12 PM
To: [REDACTED]@mohela.com; 'Giles, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Subject: RE: impact of debt relief on other projects

Jennifer – here's some additional detail to help you in your response:

Please consider all the major efforts such as Fresh Start, Loan Forgiveness, Return to Repayment, PSLF limited waiver wind down, PSLF transition/transfers, Borrower Defense processing, etc. I want to make sure we have an opportunity to talk about all of these projects and the how they are impacted by LF implementation requirements.

Thanks
marc

From: Piccolo, Marc
Sent: Monday, August 29, 2022 3:08 PM
To: [REDACTED]@mohela.com; Giles, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Subject: impact of debt relief on other projects

Jennifer/Scott -- As we discussed last week, in the next day or two I need to see your assessment of how implementation of debt forgiveness on other major work efforts. If you don't believe there will be any impact please reply with that input. If possible please have your input to me by COB tomorrow.

Thank you

Marc D. Piccolo
Executive Director
Delivery Systems and Extended Workforce Management (DS/EWM)
Student Experience and Aid Delivery (SEAD)
Federal Student Aid (FSA)
US Department of Education
Mobile: ([REDACTED])
Office: ([REDACTED])

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Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Tuesday, August 30, 2022 7:23 PM
To: 'Piccolo, Marc'
Cc: Giles, Scott - [REDACTED] Lester, Shelley - [REDACTED]
Subject: RE: impact of debt relief on other projects
Attachments: Impact assessment template from MOHELA to FSA 8.30.2022.pptx

Hi Marc,
As requested please find attached a rough draft (not inclusive) that may be useful for the meeting that is scheduled for tomorrow. Our business units are reviewing their impact, however some members of our staff were out today. If we are off base regarding the attachment, please let us know. Thanks!

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Marc D. Piccolo
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Delivery Systems and Extended Workforce Management (DS/EWM)
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US Department of Education
Mobile: ([REDACTED])
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Lause, Scott - x3730

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US Department of Education

Mobile: ([REDACTED])

Office: [REDACTED]

Lause, Scott - x3730

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To: farmerj@mohela.com; 'Giles, Scott - [REDACTED]' <ScottG@MOHELA.com>
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US Department of Education
Mobile: ([REDACTED])
Office: ([REDACTED])

Lause, Scott - x3730

From: Farmer, Jennifer - [REDACTED]
Sent: Monday, August 29, 2022 3:15 PM
To: 'Piccolo, Marc'; Giles, Scott - [REDACTED]
Subject: RE: impact of debt relief on other projects

Acknowledging receipt Marc. Thanks!

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Monday, August 29, 2022 3:12 PM
To: Farmer, Jennifer - [REDACTED] <[REDACTED]@MOHELA.com>; Giles, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
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Office: (██████████)

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Student Experience and Aid Delivery (SEAD)
Federal Student Aid (FSA)
US Department of Education
Mobile: ([REDACTED])
Office: ([REDACTED])

Lause, Scott - x3730

From: Piccolo, Marc <[REDACTED]@ed.gov>
Sent: Monday, August 29, 2022 2:08 PM
To: Farmer, Jennifer - [REDACTED] Giles, Scott - [REDACTED]
Subject: impact of debt relief on other projects

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Student Experience and Aid Delivery (SEAD)
Federal Student Aid (FSA)
US Department of Education
Mobile: [REDACTED]
Office: [REDACTED]

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Monday, August 29, 2022 9:00 AM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; S [REDACTED] - [REDACTED] Analysts-Compliance; [REDACTED]
Cc: [REDACTED]
Subject: REMEMBER: Debt Cancellation Communication Reviews
Importance: High

All,

Just a reminder that all servicer generated comms to include website updates, unique email campaigns, etc. related to the debt cancellation announcement last week should be sent into the FSACaresActComms@ed.gov email box for an FSA review to ensure consistency with FSA messaging. We will review and provide feedback/direction on whether or not the communication is approved for release.

To help with tracking please use the following format when sending the message into us for review.

SUBJECT LINE: FOR REVIEW – Debt Cancellation Communication (SERVICER NAME)

- **Vendor Name:**
- **Primary Vendor Point of Contact:**
- **Secondary Vendor Point of Contact:**
- **Summarized Description of Content to be reviewed :**
- **Requested Date for when FSA review should be complete:**

Also, as another reminder, please **DO NOT** distribute the FSACaresActComms@ed.gov email address to those outside of your organization. We have recently seen a number of emails from members of the public to this email address with questions and want to be sure this email address is not being sent far and wide. We will not be responding to any questions from members of the public that come into this email address.

Thank you for your understanding and cooperation.

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor

Desk: [REDACTED]
Mobile: [REDACTED]



Lause, Scott - x3730

From: [REDACTED] <[REDACTED]@edfinancial.com>

Sent: Wednesday, August 24, 2022 7:35 PM

To: Fenwick, Benjamin; [REDACTED]; 'Servicing Operations'; grp.FC-Contracting; Analysts - Compliance; [REDACTED]

[REDACTED] Cox, Brenda; Porter,

Subject: RE: FOR ACTION: Summary of Borrower Questions on Debt Relief

Edfinancial will have this to you tomorrow before COB.
Thank you – have a great night.

[REDACTED]
Chief Compliance Officer, E.JD candidate



From: Fenwick, Benjamin <[REDACTED]@ed.gov>

Sent: Wednesday, August 24, 2022 6:32 PM

To: [REDACTED]; 'Servicing Operations' <[REDACTED]>; <ServicingOperations@glhec.org>; 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>; Compliance <Analysts-Compliance@edfinancial.com>; [REDACTED]

Cc: [REDACTED]

Subject: FOR ACTION: Summary of Borrower Questions on Debt Relief

CAUTION: This e-mail is from an external sender. Be suspicious of any links or attachments.

Hello All,

Sometime before close of business tomorrow could you please send to me a summary of the top 5 to 10 questions you are getting from borrowers to your call centers? If you could cc Zach Amaya and Maria Bryant on your inputs I would greatly appreciate it.

Thank you for your help!

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



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Lause, Scott - x3730

From: [REDACTED] <[REDACTED]@glhec.org>
Sent: Wednesday, August 24, 2022 5:34 PM
To: 'Fenwick, Benjamin'; [REDACTED] Servicing Operations; grp.FC-Contracting; [REDACTED]
Cc: [REDACTED]
Subject: RE: FOR ACTION: Summary of Borrower Questions on Debt Relief

Confirming receipt for Great Lakes. We will get this over to you by COB tomorrow.

Thanks!
Jamie



[REDACTED]
Director, Servicing Operations
[Great Lakes](#)

[REDACTED]
o: [REDACTED] | m: [REDACTED]

  MyGreatLakes.org

From: Fenwick, Benjamin <benjamin[REDACTED]@ed.gov>
Sent: Wednesday, August 24, 2022 5:32 PM

To: [REDACTED] Servicing Operations
<ServicingOperations@glhec.org>; 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>

Cc: [REDACTED]

Subject: ****EXTERNAL**** FOR ACTION: Summary of Borrower Questions on Debt Relief

Hello All,

Sometime before close of business tomorrow could you please send to me a summary of the top 5 to 10 questions you are getting from borrowers to your call centers? If you could cc Zach Amaya and Maria Bryant on your inputs I would greatly appreciate it.

Thank you for your help!

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: 2 [REDACTED]
Mobile: [REDACTED]



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notme@glhec.org immediately and destroy or delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Wednesday, August 24, 2022 5:32 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; [REDACTED]
[REDACTED]
Cc: [REDACTED]
Subject: FOR ACTION: Summary of Borrower Questions on Debt Relief

Hello All,

Sometime before close of business tomorrow could you please send to me a summary of the top 5 to 10 questions you are getting from borrowers to your call centers? If you could cc [REDACTED] and [REDACTED] on your inputs I would greatly appreciate it.

Thank you for your help!

Ben

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



Lause, Scott - x3730

From: Fenwick, Benjamin <[REDACTED]@ed.gov>
Sent: Wednesday, August 24, 2022 4:49 PM
To: [REDACTED] 'Servicing Operations'; grp.FC-Contracting; [REDACTED]
Cc: [REDACTED]
Subject: REMINDER: Debt Relief Communications
Importance: High

Hello All,

As a reminder from earlier today the contact center notice related to debt relief mentioned that if there were any **communication questions** related to debt relief to please send them into the FSACaresActComms@ed.gov box. This would include suggested changes to any website banner language, IVR updates that discuss debt relief, and other communications. Please be sure to send these in for us to take a look and approve to ensure consistency. Please also begin to cc [REDACTED] on these requests for his awareness.

Any questions regarding this guidance please let me know.

Ben

Ben Fenwick
US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



Contact Center Colleagues —

Today, President Biden, Vice President Harris, and the U.S. Department of Education (ED) announced a new debt relief plan. This will provide up to \$20,000 in debt cancellation to Federal Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 or \$250,000 for households.

WHAT IS FSA DOING?

FSA is providing

- information at the [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) announcement webpage and
- updates via FSA's social media accounts on Twitter, Facebook, LinkedIn and Instagram.

WHAT DOES FSA NEED YOU TO DO?

For Loan Servicers Only:

We need your organization to assist as follows:

Place the ED-approved debt relief banner message on your borrower-facing website. We request that you implement this banner message as soon as possible and email FSACaresActComms@ed.gov after you have done so.

The banner message is as follows:

Just announced: New one-time student loan cancellation to be granted based on income. You can view updates at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief).

For Loan Servicers and FSA Contact Centers:

FSA will notify all borrowers about this debt relief plan and provide copies of the notification emails before they are sent for your reference. We expect to begin sending the emails in early September.

QUESTIONS & ANSWERS REGARDING THE DEBT RELIEF PLAN

Q: As a borrower, what should I do to prepare to apply for debt relief?

A: There's no immediate action required for you. In the coming weeks, Federal Student Aid (FSA) will provide an online form you can use to apply for debt relief. You can view information about the program, including eligibility information, at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief).

Q: As a borrower, I have several questions regarding the one-time loan cancellation program. Where can I get the latest information?

A: Borrowers should visit [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief) to get the latest information. That page includes high-level information about the program, as well as eligibility details. FSA will update the page as more details become available.

Q: How soon will I be able to apply for loan cancellation?

A: The form borrowers can use to apply for debt relief is expected to be available in the coming weeks. FSA will email all borrowers when the form is available.

If you have questions about this guidance or other requests related to federal student loan debt relief communications, please submit them to FSACaresActComms@ed.gov.

I ask that you disseminate this information to all appropriate staff for whom you are responsible.

Thanks for your assistance.

Ben Fenwick

US Department of Education - Federal Student Aid
Student Experience & Aid Delivery
Delivery Systems & Extended Workforce Management
Senior Advisor
Desk: [REDACTED]
Mobile: [REDACTED]



[REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 22, 2022 10:26 PM
To: Lause, Scott - [REDACTED]
Cc: [REDACTED]
Subject: RE: MOHELA Sunshine Request

Scott,

Thank you. We will review and let you know if we have any questions.

Best,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 22, 2022 10:26 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Michael,

Following up on our discussion, I have uploaded an additional email to Box. I have just dropped this out in the general folder for MOHELA, and it is labeled "**Impact template_delivered to FSA 8.30.2022.msg**".

If you have any questions, please let me know.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Friday, September 16, 2022 2:46 PM
To: [REDACTED] Michael' <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Yes, that works for me.

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 2:35 PM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

That's great. Can I call in about 30 minutes?

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Friday, September 16, 2022 12:00 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Michael –

Yes, I am available after 2:30 today, if that works?

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 11:41 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[REDACTED]@MOHELA.com>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Scott,

Do you have time to call this afternoon?

Thanks,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>

Sent: Friday, September 16, 2022 8:05 AM

To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Subject: RE: MOHELA Sunshine Request

Jay –

Absolutely, and if you have any questions, feel free to contact me.

Have a great weekend too.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005

Phone: 636.733.3700 [REDACTED]

[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Sent: Friday, September 16, 2022 7:44 AM

To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>

Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Subject: RE: MOHELA Sunshine Request

Thank you Scott. I appreciate you and your team working to get this to us quickly. Have a great weekend.

Very best,

Jay

James ([REDACTED]) | General Counsel

Missouri Attorney General's Office

207 West High Street

Jefferson City, MO 65101

[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>

Sent: Thursday, September 15, 2022 10:49 PM

To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>

Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>

Subject: RE: MOHELA Sunshine Request

Good Evening Jay:

In response to your Sunshine Law Request dated September 2, 2022, I am attaching MOHELA's response to your request, which includes a description of our production. Please note that we have completed the upload of the responsive emails in our possession, to the Box account.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005

Phone: 636.733.3700 [REDACTED]

[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]

Sent: Monday, September 12, 2022 2:28 PM

To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>

Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana [REDACTED]@ago.mo.gov>

Subject: RE: MOHELA Sunshine Request

Jay –

Thank you for accommodating. I will update you on the delivery on the items.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 9, 2022 10:32 AM
To: [REDACTED] Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I appreciate your work on this.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Thursday, September 8, 2022 5:48 PM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Jay –

As a follow-up to my earlier e-mail, I have attached a more formal response your most recent Sunshine Law Request, dated September 2, 2022.

Certainly let me know if you have questions or you would like to discuss.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Thursday, September 8, 2022 1:57 PM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: 'transparency@ago.mo.gov' <transparency@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 7, 2022 10:56 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com) | www.mohela.com

From: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

MR. Lause,

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

This email message, including the attachments, is from the Missouri Attorney General's Office. It is for the sole use of the intended recipient(s) and may contain confidential and privileged information, including that covered by § 32.057, RSMo. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

The information in this email is confidential and may be legally privileged. If you have received this email in error please notify the sender immediately. MOHELA reserves the right to record all email sent to and from this address and may, at its sole discretion, archive, monitor and/or review said email. MOHELA does not accept responsibility for any loss or damage arising from the use of this email or attachments. Any views or

opinions expressed in this email are solely those of the author and do not necessarily represent those of MOHELA.

Lause, Scott - [REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 2:35 PM
To: Lause, Scott - [REDACTED]
Subject: RE: MOHELA Sunshine Request

That's great. Can I call in about 30 minutes?

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

From: Lause, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Friday, September 16, 2022 12:00 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Michael –

Yes, I am available after 2:30 today, if that works?

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 11:41 AM

To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Subject: RE: MOHELA Sunshine Request

Scott,

Do you have time to call this afternoon?

Thanks,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>

Sent: Friday, September 16, 2022 8:05 AM

To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Subject: RE: MOHELA Sunshine Request

Jay –

Absolutely, and if you have any questions, feel free to contact me.

Have a great weekend too.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 7:44 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Thank you Scott. I appreciate you and your team working to get this to us quickly. Have a great weekend.

Very best,

Jay

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 15, 2022 10:49 PM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Good Evening Jay:

In response to your Sunshine Law Request dated September 2, 2022, I am attaching MOHELA's response to your request, which includes a description of our production. Please note that we have completed the upload of the responsive emails in our possession, to the Box account.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, September 12, 2022 2:28 PM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Jay –

Thank you for accommodating. I will update you on the delivery on the items.

Thanks again,

Scott

Scott [REDACTED]
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 9, 2022 10:32 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana [REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I appreciate your work on this.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street

Jefferson City, MO 65101

██████████@ago.mo.gov

From: Lause, Scott - ██████████@MOHELA.com>
Sent: Thursday, September 8, 2022 5:48 PM
To: ██████████ Jay ██████████@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Jay –

As a follow-up to my earlier e-mail, I have attached a more formal response your most recent Sunshine Law Request, dated September 2, 2022.

Certainly let me know if you have questions or you would like to discuss.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 ██████████
██████████@mohela.com | www.mohela.com

From: Lause, Scott - ██████████
Sent: Thursday, September 8, 2022 1:57 PM
To: ██████████ Jay' <██████████@ago.mo.gov>
Cc: 'transparency@ago.mo.gov' <transparency@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 7, 2022 10:56 AM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Tuesday, September 6, 2022 8:12 AM

To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov

Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>

Sent: Friday, September 2, 2022 5:53 PM

To: transparency@ago.mo.gov

Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>

Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]

██████████@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>

Sent: Friday, September 2, 2022 2:10 PM

To: Lause, Scott - ██████████ ██████████ @MOHELA.com>

Cc: ██████████ Jay <██████████@ago.mo.gov>

Subject: RE: MOHELA Sunshine Request

MR. ██████████

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana ██████████

From: Lause, Scott - ██████████ ██████████ @MOHELA.com>

Sent: Wednesday, August 31, 2022 5:10 PM

To: ██████████ Jay <██████████@ago.mo.gov>

Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov

Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: ██████████

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005

Phone: 636.733.3700 ██████████

██████████@mohela.com | www.mohela.com

From: Lause, Scott - ██████████
Sent: Monday, August 29, 2022 11:47 AM
To: ██████████ Jay' ██████████ <██████████@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 ██████████
██████████@mohela.com | www.mohela.com

From: ██████████ Jay <██████████@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - ██████████ ██████████ <██████████@MOHELA.com>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James (██████████) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
██████████
██████████@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED] <[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com)> | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED] [REDACTED]
Missouri Attorney General's Office
207 West High St

Jefferson City, MO 65101



This email message, including the attachments, is from the Missouri Attorney General's Office. It is for the sole use of the intended recipient(s) and may contain confidential and privileged information, including that covered by § 32.057, RSMo. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

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Lause, Scott - [REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 11:41 AM
To: Lause, Scott - [REDACTED] [REDACTED] Jay
Subject: RE: MOHELA Sunshine Request

Scott,

Do you have time to call this afternoon?

Thanks,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] [@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, September 16, 2022 8:05 AM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Jay –

Absolutely, and if you have any questions, feel free to contact me.

Have a great weekend too.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 7:44 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Thank you Scott. I appreciate you and your team working to get this to us quickly. Have a great weekend.

Very best,

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - x3 [REDACTED] 30 [REDACTED]@MOHELA.com>
Sent: Thursday, September 15, 2022 10:49 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Good Evening Jay:

In response to your Sunshine Law Request dated September 2, 2022, I am attaching MOHELA's response to your request, which includes a description of our production. Please note that we have completed the upload of the responsive emails in our possession, to the Box account.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, September 12, 2022 2:28 PM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Jay –

Thank you for accommodating. I will update you on the delivery on the items.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Friday, September 9, 2022 10:32 AM
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Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I appreciate your work on this.

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 8, 2022 5:48 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Jay –

As a follow-up to my earlier e-mail, I have attached a more formal response your most recent Sunshine Law Request, dated September 2, 2022.

Certainly let me know if you have questions or you would like to discuss.

Thanks,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Thursday, September 8, 2022 1:57 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>

Cc: 'transparency@ago.mo.gov' <transparency@ago.mo.gov>

Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005

Phone: 636.733.3700 [REDACTED]

[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]

Sent: Wednesday, September 7, 2022 10:56 AM

To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Cc: transparency@ago.mo.gov

Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

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Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel

Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101

[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

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Thank you,

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From: transparency@ago.mo.gov <transparency@ago.mo.gov>
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To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

This email message, including the attachments, is from the Missouri Attorney General's Office. It is for the sole use of the intended recipient(s) and may contain confidential and privileged information, including that covered by § 32.057, RSMo. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

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Lause, Scott - [REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 16, 2022 7:44 AM
To: Lause, Scott - [REDACTED]
Cc: transparency@ago.mo.gov; custodianofrecords; [REDACTED] Michael
Subject: RE: MOHELA Sunshine Request

Thank you Scott. I appreciate you and your team working to get this to us quickly. Have a great weekend.

Very best,

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

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Sent: Thursday, September 15, 2022 10:49 PM
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Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

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Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, September 12, 2022 2:28 PM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Jay –

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Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Friday, September 9, 2022 10:32 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>; [REDACTED] Diana [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I appreciate your work on this.

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 8, 2022 5:48 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Jay –

As a follow-up to my earlier e-mail, I have attached a more formal response your most recent Sunshine Law Request, dated September 2, 2022.

Certainly let me know if you have questions or you would like to discuss.

Thanks,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Thursday, September 8, 2022 1:57 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: 'transparency@ago.mo.gov' <transparency@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 7, 2022 10:56 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101

[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED]@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

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[REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 15, 2022 8:07 PM
To: Lause, Scott - [REDACTED] [REDACTED] Jay
Subject: RE: MOHELA sunshine requests

Perfect. I'll coordinate with them tomorrow. Thank you very much.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] [@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 15, 2022 6:44 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hey Michael,

It appears as though he should, it was set up by Diana [REDACTED] and Diana and Jay are listed as owner and co-owner, respectively, of the folder I am dropped items into. Due to the volume and the attachments, I thought it would be difficult to send everything through email, so this was the solution.

I will get this letter of to you in just a bit.

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]

██████████@mohela.com | www.mohela.com

From: ██████████ Michael <██████████@ago.mo.gov>
Sent: Thursday, September 15, 2022 6:31 PM
To: Lause, Scott - ██████████ ██████████@MOHELA.com>; ██████████ Jay <██████████@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott,

Thank you for the update. Jay and I will look for your letter. I do not think I have access to Box, but I believe Jay does. Is that correct?

Thanks,

Michael ██████████ | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
██████████@ago.mo.gov

From: Lause, Scott - ██████████ ██████████@MOHELA.com>
Sent: Thursday, September 15, 2022 6:30 PM
To: ██████████ Michael <██████████@ago.mo.gov>; ██████████ Jay <██████████@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Michael –

Well, unfortunately, I had some others things working on too. To update you, I have completed dropping the responsive emails into Box.

I will send a formal letter on the main email chain. I will note that one email contains a redaction, which is the redaction of a password. I will explain this in the letter too, but the files included in the password protected document have been provided.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 15, 2022 12:13 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott,

Thank you. And I hope you weren't up that late working on this. We really appreciate it.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 11:37 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hi Michael & Jay –

I have almost completed uploading the responsive emails to Box. I apologize for the delay, but I intend to have this completed, along with a response letter to you, tomorrow.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 14, 2022 5:04 PM
To: [REDACTED] Michael' <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Michael –

I understand, and I'm sure you all are quite busy. I will certainly follow-up when the rest has been delivered through Box.

Thank you for understanding.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:34 PM
To: Lause, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott—no worries. Jay is in trial this week and I'm juggling a number of imminent deadlines, so any miscommunications may have been on our end too.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 2:24 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hey Michael,

Yes, and I am working on a response making reference what has been provided to you. As of yesterday, I have uploaded several emails to Box, those responsive as of 9.7.2022. I plan to have any remaining items uploaded this evening, and I intend to follow-up when that is complete.

Apologies for any confusion.

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:18 PM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>

Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>

Subject: MOHELA sunshine requests

Scott,

I wanted to check-in and see if there was an estimate date we would get the emails we requested in our September 2, 2022, sunshine request. We appreciate your help, and that you're doing this.

Sincerely,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

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Lause, Scott - [REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 15, 2022 6:31 PM
To: Lause, Scott - [REDACTED]
Subject: RE: MOHELA sunshine requests

Scott,

Thank you for the update. Jay and I will look for your letter. I do not think I have access to Box, but I believe Jay does. Is that correct?

Thanks,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] [@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 15, 2022 6:30 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay [REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Michael –

Well, unfortunately, I had some others things working on too. To update you, I have completed dropping the responsive emails into Box.

I will send a formal letter on the main email chain. I will note that one email contains a redaction, which is the redaction of a password. I will explain this in the letter too, but the files included in the password protected document have been provided.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 15, 2022 12:13 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott,

Thank you. And I hope you weren't up that late working on this. We really appreciate it.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 11:37 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hi Michael & Jay –

I have almost completed uploading the responsive emails to Box. I apologize for the delay, but I intend to have this completed, along with a response letter to you, tomorrow.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 14, 2022 5:04 PM
To: [REDACTED] Michael' <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Michael –

I understand, and I'm sure you all are quite busy. I will certainly follow-up when the rest has been delivered through Box.

Thank you for understanding.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:34 PM
To: Lause, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott—no worries. Jay is in trial this week and I'm juggling a number of imminent deadlines, so any miscommunications may have been on our end too.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 2:24 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hey Michael,

Yes, and I am working on a response making reference what has been provided to you. As of yesterday, I have uploaded several emails to Box, those responsive as of 9.7.2022. I plan to have any remaining items uploaded this evening, and I intend to follow-up when that is complete.

Apologies for any confusion.

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:18 PM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>

Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>

Subject: MOHELA sunshine requests

Scott,

I wanted to check-in and see if there was an estimate date we would get the emails we requested in our September 2, 2022, sunshine request. We appreciate your help, and that you're doing this.

Sincerely,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

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Lause, Scott - [REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 15, 2022 12:13 AM
To: Lause, Scott - [REDACTED] [REDACTED] Jay
Subject: RE: MOHELA sunshine requests

Scott,

Thank you. And I hope you weren't up that late working on this. We really appreciate it.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 11:37 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>; [REDACTED] Jay [REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hi Michael & Jay –

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Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 14, 2022 5:04 PM
To: [REDACTED] Michael' <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Michael –

I understand, and I'm sure you all are quite busy. I will certainly follow-up when the rest has been delivered through Box.

Thank you for understanding.

Thanks again,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:34 PM
To: [REDACTED] Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Scott—no worries. Jay is in trial this week and I'm juggling a number of imminent deadlines, so any miscommunications may have been on our end too.

Michael [REDACTED] | Deputy Solicitor General

Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 2:24 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hey Michael,

Yes, and I am working on a response making reference what has been provided to you. As of yesterday, I have uploaded several emails to Box, those responsive as of 9.7.2022. I plan to have any remaining items uploaded this evening, and I intend to follow-up when that is complete.

Apologies for any confusion.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:18 PM
To: Lause, Scott - [REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: MOHELA sunshine requests

Scott,

I wanted to check-in and see if there was an estimate date we would get the emails we requested in our September 2, 2022, sunshine request. We appreciate your help, and that you're doing this.

Sincerely,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

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[REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:34 PM
To: Lause, Scott - [REDACTED]
Cc: [REDACTED] Jay
Subject: RE: MOHELA sunshine requests

Scott—no worries. Jay is in trial this week and I'm juggling a number of imminent deadlines, so any miscommunications may have been on our end too.

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] [@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, September 14, 2022 2:24 PM
To: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA sunshine requests

Hey Michael,

Yes, and I am working on a response making reference what has been provided to you. As of yesterday, I have uploaded several emails to Box, those responsive as of 9.7.2022. I plan to have any remaining items uploaded this evening, and I intend to follow-up when that is complete.

Apologies for any confusion.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:18 PM
To: Lause, Scott - [REDACTED] <[REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: MOHELA sunshine requests

Scott,

I wanted to check-in and see if there was an estimate date we would get the emails we requested in our September 2, 2022, sunshine request. We appreciate your help, and that you're doing this.

Sincerely,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED]@ago.mo.gov

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[REDACTED]

From: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Sent: Wednesday, September 14, 2022 2:18 PM
To: Lause, Scott - [REDACTED]
Cc: [REDACTED] Jay
Subject: MOHELA sunshine requests

Scott,

I wanted to check-in and see if there was an estimate date we would get the emails we requested in our September 2, 2022, sunshine request. We appreciate your help, and that you're doing this.

Sincerely,

Michael [REDACTED] | Deputy Solicitor General
Missouri Attorney General's Office
815 Olive Street, Suite 200
St. Louis, MO 63101
[REDACTED] [@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

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[REDACTED]

From: transparency@ago.mo.gov
Sent: Friday, September 9, 2022 10:55 AM
To: [REDACTED] Jay; Lause, Scott - [REDACTED]
Subject: RE: MOHELA Sunshine Request

Mr. [REDACTED]

Please find below a link to the Box.com folder for uploading the documents. You should have received an email invite as well.

[REDACTED]

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 9, 2022 10:30 AM
To: 'Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Cc: transparency@ago.mo.gov; [REDACTED] Diana <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Scott. Yes, that works. I've cc'd Diana [REDACTED] on this email. She can coordinate with your team on setting up the Box account.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office

207 West High Street
Jefferson City, MO 65101

██████████
██████████ [@ago.mo.gov](mailto:██████████@ago.mo.gov)

From: Lause, Scott - ██████████ ██████████ [@MOHELA.com](mailto:██████████@MOHELA.com)>
Sent: Thursday, September 8, 2022 1:57 PM
To: ██████████ Jay <██████████ [@ago.mo.gov](mailto:██████████@ago.mo.gov)>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 ██████████
██████████ [@mohela.com](mailto:██████████@mohela.com) | www.mohela.com

From: Lause, Scott - ██████████
Sent: Wednesday, September 7, 2022 10:56 AM
To: ██████████ Jay' ██████████ [@ago.mo.gov](mailto:██████████@ago.mo.gov)>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
([REDACTED])
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

MR. Lause,

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED]s@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - ██████████ ██████████ <██████████@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: ██████████ Jay ██████████ <██████████@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana ██████████ ██████████
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
██████████

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[REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 9, 2022 10:32 AM
To: Lause, Scott - [REDACTED]
Cc: transparency@ago.mo.gov; custodianofrecords; [REDACTED] Diana
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I appreciate your work on this.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
([REDACTED])
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 8, 2022 5:48 PM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Jay –

As a follow-up to my earlier e-mail, I have attached a more formal response your most recent Sunshine Law Request, dated September 2, 2022.

Certainly let me know if you have questions or you would like to discuss.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Thursday, September 8, 2022 1:57 PM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: 'transparency@ago.mo.gov' <transparency@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Jay –

I am writing to follow up on your Sunshine Law Request of September 2, 2022. We have been gathering responsive documents, and feel it may be best to set up a Box account for us to drop these items. If this is workable for you, I can plan on dropping the responsive items to that location.

Aside from the location in which to drop the files, I will provide a more formal written response to you today as well.

Please let me know if you have any questions.

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 7, 2022 10:56 AM
To: [REDACTED] Jay' <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

That sounds good and glad to hear these came through. I will be in touch with any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords@MOHELA.com; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

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Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
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Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
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From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Cc: custodianofrecords@MOHELA.com<custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
([REDACTED])
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay [REDACTED]@ago.mo.gov>; custodianofrecords@MOHELA.com<custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

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General Counsel | MOHELA
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Phone: 636.733.3700 [REDACTED]

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Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - ██████████ ██████████ <██████████@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: ██████████ Jay ██████████ <██████████@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana ██████████ ██████████
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
██████████

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[REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Friday, September 9, 2022 10:30 AM
To: Lause, Scott - [REDACTED]
Cc: transparency@ago.mo.gov; [REDACTED] Diana
Subject: RE: MOHELA Sunshine Request

Hi Scott. Yes, that works. I've cc'd Diana [REDACTED] on this email. She can coordinate with your team on setting up the Box account.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 8, 2022 1:57 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

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Scott Lause

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[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Wednesday, September 7, 2022 10:56 AM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay –

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Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

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Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
([REDACTED])
[REDACTED] mo.gov

From: Lause, Scott - [REDACTED] [REDACTED] <[REDACTED]@MOHELA.com>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

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Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED] [REDACTED] <[REDACTED]@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay [REDACTED]@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay [REDACTED]s@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED] | [REDACTED])
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

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Lause, Scott - [REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Tuesday, September 6, 2022 8:12 AM
To: Lause, Scott - [REDACTED] transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good morning Scott. We received all the documents you sent on our first request. Thanks for your help. Feel free to call if you have any questions about our second request. Again, I appreciate your time and attention on this.

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]
[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, September 2, 2022 5:53 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Mr. [REDACTED] & Ms. [REDACTED]

I am just writing a note as I sent several documents over a short time ago, but due to the size, I wanted to follow-up in case they were not received. I will check in Monday to ensure they came through to you.

Have a good weekend.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>

Sent: Friday, September 2, 2022 2:10 PM

To: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>

Cc: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

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Thank you,

[REDACTED]

From: Lause, Scott - [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>

Sent: Wednesday, August 31, 2022 5:10 PM

To: [REDACTED] Jay [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>

Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov

Subject: RE: MOHELA Sunshine Request

Jay:

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If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

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Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

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James ([REDACTED]) | General Counsel

Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101

[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

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In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott [REDACTED]
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

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[REDACTED]

From: transparency@ago.mo.gov
Sent: Friday, September 2, 2022 2:18 PM
To: Lause, Scott - [REDACTED] custodianofrecords
Cc: [REDACTED] Jay; [REDACTED] Michael
Subject: MOHELA Sunshine Request
Attachments: 2022.09.02 MOHELA Sunshine Request.pdf

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

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[REDACTED]

From: transparency@ago.mo.gov
Sent: Friday, September 2, 2022 2:10 PM
To: Lause, Scott - [REDACTED]
Cc: [REDACTED] Jay
Subject: RE: MOHELA Sunshine Request

MR. [REDACTED]

Thank you for the response. We are unable to access the records received in this email. Can you please send them again, or can we share with you a folder in Box.com to upload the records to?

Thank you,

Diana [REDACTED]

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Wednesday, August 31, 2022 5:10 PM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

Following up, and in response to the Sunshine Law Request submitted to MOHELA, I have attached a Cover Letter along with responsive documents in the attached WinZip file. The password for the WinZip file is: [REDACTED]

If you have any questions, please feel free to contact me.

Thanks,

Scott

Scott [REDACTED]
General Counsel | MOHELA

633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' <[REDACTED]@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Good Morning Jay:

That sounds good, and I appreciate your time. I will plan on calling right around 2:00 PM today. If that doesn't work any reason, just let me know.

Thanks again,

Scott

Scott [REDACTED]
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Monday, August 29, 2022 7:36 AM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; transparency@ago.mo.gov
Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
[REDACTED]

██████████@ago.mo.gov

From: Lause, Scott - ██████████@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: ██████████ Jay <██████████@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott ██████████
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 ██████████
██████████@mohela.com | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: ██████████ Scott - ██████████@MOHELA.com>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: ██████████ Jay <██████████@ago.mo.gov>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101

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Lause, Scott - [REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 1, 2022 2:41 PM
To: [REDACTED] Scott - [REDACTED]
Subject: RE: MOHELA Sunshine Request

Thanks Scott.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
([REDACTED])
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Thursday, September 1, 2022 2:36 PM
To: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Cc: [REDACTED] Michael <[REDACTED]@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Hi Jay,

As an update, there are two more contract modifications related to the PSLF and TEACH Grant Programs, and I have included those in the attached WinZip File. This one has the same password: [REDACTED]

Thank you,

Scott

Scott Lause
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]

██████████@mohela.com | www.mohela.com

From: ██████████ Jay ██████████ <██████████@ago.mo.gov>
Sent: Thursday, September 1, 2022 7:09 AM
To: ██████████ Scott - ██████████ ██████████ <██████████@MOHELA.com>
Cc: ██████████ Michael <██████████@ago.mo.gov>
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I'll look through these and let you know.

Jay

James (██████████ | ██████████)
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
(██████████)
██████████@ago.mo.gov

From: ██████████ Scott - ██████████ ██████████ <██████████@MOHELA.com>
Sent: Wednesday, August 31, 2022 5:10 PM
To: ██████████ Jay <██████████@ago.mo.gov>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

Jay:

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If you have any questions, please feel free to contact me.

Thanks,

Scott

██████████

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: Lause, Scott - [REDACTED]
Sent: Monday, August 29, 2022 11:47 AM
To: [REDACTED] Jay' [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Cc: custodianofrecords <custodianofrecords@MOHELA.com>; transparency@ago.mo.gov
Subject: RE: MOHELA Sunshine Request

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Thanks again,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

From: [REDACTED] <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>
Sent: Monday, August 29, 2022 7:36 AM
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Cc: custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

Good morning Scott. I'm in the office all day today. My direct line is in my signature block. Feel free to reach out any time if you have questions.

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101

[REDACTED]
[REDACTED]@ago.mo.gov

From: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>
Sent: Friday, August 26, 2022 6:54 PM
To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[REDACTED]@ago.mo.gov>; custodianofrecords <custodianofrecords@MOHELA.com>
Subject: RE: MOHELA Sunshine Request

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Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

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[REDACTED]

From: [REDACTED] Jay <[REDACTED]@ago.mo.gov>
Sent: Thursday, September 1, 2022 7:09 AM
To: [REDACTED] Scott - [REDACTED]
Cc: [REDACTED] Michael
Subject: RE: MOHELA Sunshine Request

Thanks Scott. I'll look through these and let you know.

Jay

James ([REDACTED]) | General Counsel
Missouri Attorney General's Office
207 West High Street
Jefferson City, MO 65101
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Scott [REDACTED]
General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[REDACTED]@mohela.com | www.mohela.com

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To: Lause, Scott - [REDACTED] [REDACTED]@MOHELA.com>; transparency@ago.mo.gov
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Subject: RE: MOHELA Sunshine Request

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Missouri Attorney General's Office

207 West High Street
Jefferson City, MO 65101

[REDACTED]
[REDACTED]
[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)

From: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>
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To: transparency@ago.mo.gov
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.mo.gov](mailto:[REDACTED]@ago.mo.gov)>; custodianofrecords <custodianofrecords@MOHELA.com>
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Good Afternoon,

I am confirming receipt, and letting you know that we will be providing a more substantive response to your request in the early part of next week.

In the interim, it may be a good idea to have a quick call for clarification purposes. I can reach out on that front, but certainly do not hesitate to contact me if you have any questions.

Thank you,

Scott

Scott Lause

General Counsel | MOHELA
633 Spirit Drive | Chesterfield, MO 63005
Phone: 636.733.3700 [REDACTED]
[\[REDACTED\]@mohela.com](mailto:[REDACTED]@mohela.com) | www.mohela.com

From: transparency@ago.mo.gov <transparency@ago.mo.gov>
Sent: Friday, August 26, 2022 3:43 PM
To: Lause, Scott - [REDACTED] [REDACTED] <[\[REDACTED\]@MOHELA.com](mailto:[REDACTED]@MOHELA.com)>; custodianofrecords <custodianofrecords@MOHELA.com>
Cc: [REDACTED] Jay <[\[REDACTED\]@ago.gov](mailto:[REDACTED]@ago.gov)>
Subject: MOHELA Sunshine Request

Please find attached a sunshine request from our General Counsel.

Thank you,

Diana [REDACTED]
Missouri Attorney General's Office
207 West High St
Jefferson City, MO 65101
[REDACTED]

This email message, including the attachments, is from the Missouri Attorney General's Office. It is for the sole use of the intended recipient(s) and may contain confidential and privileged information, including that covered by § 32.057, RSMo. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

The information in this email is confidential and may be legally privileged. If you have received this email in error please notify the sender immediately. MOHELA reserves the right to record all email sent to and from this address and may, at its sole discretion, archive, monitor and/or review said email. MOHELA does not accept responsibility for any loss or damage arising from the use of this email or attachments. Any views or opinions expressed in this email are solely those of the author and do not necessarily represent those of MOHELA.

SENT VIA ELECTONIC MAIL (to [REDACTED]@ago.mo.gov and transparency@ago.mo.gov)

September 8, 2022

James [REDACTED]
General Counsel
Missouri Attorney General's Office
Supreme Court Building
207 W. High Street
P.O. Box 899
Jefferson City, MO 65102

Re: **Sunshine Law Request**

Mr. James [REDACTED]

I am writing in response to your letter, dated September 2, 2022, requesting records pursuant to the Missouri Sunshine Law from the Higher Education Loan Authority of the State of Missouri ("MOHELA"). In particular, you requested the following documentation:

Any emails from any individual working at, or affiliated with, the Department of Education involving the student loan forgiveness program described at the following website: <https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/>.

Please note that we have been gathering the responsive documentation that is in our possession. However, as there have been a number of e-mails on this topic, we will likely need three (3) additional business days to provide all of the responsive documentation to you. That being said, we intend to provide all of the responsive documentation to you as soon as possible, but no later than Tuesday, September 13, 2022.

If you have any questions or concerns, please do not hesitate to contact me.

Very truly yours,

[REDACTED]
Scott [REDACTED]
General Counsel

SL/cm

cc: Custodian of Records

August 31, 2022

James [REDACTED]
General Counsel
Missouri Attorney General's Office
Supreme Court Building
207 W. High Street
P.O. Box 899
Jefferson City, MO 65102

Re: **Sunshine Law Request**

James [REDACTED]:

I am writing in response to your letter, dated August 26, 2022, requesting records pursuant to the Missouri Sunshine Law from the Higher Education Loan Authority of the State of Missouri ("MOHELA"). In particular, you requested from MOHELA its existing contracts for servicing student loans held by the federal government, including those related to the Public Service Loan Forgiveness ("PSLF") Program and Teacher Education College and Higher Education ("TEACH") Grant Program, transitioning to MOHELA, and related contract items.

In response to your request, I have included certain responsive documents in the attached WinZip file. For background, there are two contracts included in the WinZip file:

- 1) REDACTED.MOHELA.ED-FSA-11-D-0012.20110927 (9)
- 2) 20D0002_NextGen BPO IDIQ Contract_06220_Mohela Executed

It is the first file, labeled "**REDACTED.MOHELA.ED-FSA-11-D-0012.20110927 (9)**" that pertains to MOHELA's servicing of student loans held by the federal government (the "DL Servicing Contract"). As a part of assuming the role of servicer for the PSLF Program and TEACH Grant Program, certain contract modifications were entered into between MOHELA and the U.S. Department of Education, relative to the DL Servicing Contract. These contract modifications are included in the WinZip file as well.

As to the related contract items, these will be delivered in the next couple of days. If you have any questions, please do not hesitate to contact me.

Very truly yours,

[REDACTED SIGNATURE]
Scott [REDACTED]
General Counsel

James [REDACTED]
General Counsel
August 31, 2022

cc: Custodian of Records

SENT VIA ELECTONIC MAIL (to [REDACTED]@ago.mo.gov and transparency@ago.mo.gov)

September 15, 2022

James [REDACTED]
General Counsel
Missouri Attorney General's Office
Supreme Court Building
207 W. High Street
P.O. Box 899
Jefferson City, MO 65102

Re: **Sunshine Law Request**

Mr. James [REDACTED]

I am writing in response to your letter, dated September 2, 2022, requesting records pursuant to the Missouri Sunshine Law from the Higher Education Loan Authority of the State of Missouri ("MOHELA"). In particular, you requested the following documentation:

Any emails from any individual working at, or affiliated with, the Department of Education involving the student loan forgiveness program described at the following website: <https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/>.

In response to your request, MOHELA has provided numerous emails in its possession, from individuals working at the U.S. Department of Education. Many of these emails contain attachments embedded in the emails and, in the case of one email, the attachments are provided separately. The emails and accompanying attachments have been supplied through a link provided by your office to: <https://ago.app.box.com> (hereafter referred to as "Box"). More specifically, these emails have been placed into a folder specifically designated for MOHELA, on Box.

In the designated folder on Box, I have created four (4) sub-folders, labeled as follows: (1) Related CR Q&A; (2) Emails; (3) Heads Up; and, (4) Polls. These folders contain the following:

1. Related CR Q&A: This folder contains:
 - a. Three (3) emails;
 - b. One sub-folder labeled "6420 – LD – Servicer Discharge – NSLDS" contains one (1) email; and,
 - c. One sub-folder labeled "6421 – LD Payment Activity File" contains three (3) emails.
2. Emails:
 - a. Nineteen (19) emails; and

James [REDACTED]
General Counsel
September 15, 2022

- b. One sub-folder labeled “CR-6391.zip – E-Mail from FSA 8-24-2022” which contains six (6) documents.
3. Heads Up
 - a. Thirteen (13) emails.
4. Polls
 - a. One (1) email.

Other than the documents produced via Box, I am not aware of any other emails in our possession that are responsive to your request. Please note, however, that one email has certain text that is redacted. This email is labeled “**6391 – Email from FSA 8.24.2022 – CR & IA & CP Request – Password_Redacted.pdf**”. The redacted information is a password used to password protect documentation in a WinZip file, sent via email. As this password is used to secure electronic transactions, and is not a single-use password, we believe this information is exempt from disclosure pursuant to Section 610.021(22) RSMo.

As to the password-protected WinZip file referenced above, this is attached to the email labeled “**6391 – Email from FSA 8.24.2022 – CR & IA & CP Request.msg**”. This email can be found in the sub-folder in #2 above, labeled “*Emails*”. The documentation contained in this WinZip file has been provided in a separate file contained in the same sub-folder, and it is labeled “**CR-6391.zip – E-Mail from FSA 8-24-2022**”.

If you have any questions or concerns, or I can be of further assistance in this matter, please do not hesitate to contact me.

Very truly yours,

/s/ Scott [REDACTED]

Scott [REDACTED]
General Counsel

SL/cm

cc: Custodian of Records