



U.S. DEPARTMENT OF EDUCATION

BORROWER DEFENSE TO REPAYMENT APPLICATION

OMB Number: 1845-0163
Form Approved
Expiration Date: 11/30/2023

Certain conduct by the school that you attended can lead to a discharge of all or some of your federal student loans. The type of conduct that can lead to a borrower defense discharge depends on a variety of factors, including when you received or consolidated your loans. However, the most common type of conduct that can lead to a borrower defense discharge is a misrepresentation related to how you received your federal student loans, or the education that they were intended to pay for.

However, before completing this application, it is important to understand the types of conduct that cannot lead to your receiving a discharge. Below, please find a list of the types of conduct that cannot lead to a borrower defense discharge:

- A violation of the legal requirements a school is bound to follow under its agreement with the U.S. Department of Education.
- Conduct that does not directly and clearly relate to enrollment or continuing enrollment at the school.
- Conduct that does not directly and clearly relate to the educational services your school provided.
- Conduct that led to your personal injury.
- Personnel at the school sexually harassing you.
- The school violating your civil rights.
- The school slandering or defaming you.
- The school damaging your property.
- Conduct relating to the general quality of your education or the reasonableness of the faculty's conduct in providing you with educational services.
- Informal communications about a school's conduct from other students.
- Conduct relating to academic disputes and disciplinary matters.

FORM INSTRUCTIONS: To apply, you must complete, sign, and submit this form to the U.S. Department of Education for review.

You may attach additional documents, such as transcripts, enrollment agreements, and promotional materials from your school. Once completed, please submit this form and any additional documents you believe will help us review your application by email to BorrowerDefense@ed.gov or mail to US Department of Education - Borrower Defense to Repayment, PO Box 1854, Monticello, KY 42633.

Fields marked with an asterisk (*) are required for your application to be considered complete.

SECTION I: BORROWER INFORMATION

Please provide contact information for the borrower:

Name <i>(First, Middle, Last)</i>		Date of Birth <i>(mm/dd/yyyy)</i>		Social Security Number	
Adil M Askaroff		04/16/1979		***-**-5549	
Telephone Number	Email Address				
2028178989	liberville@protonmail.com				
Street Address		City	State	Zipcode	
7605 CHARLTON AVE		BERWYN HTS	Maryland	207402648	
Loan First Name	Loan Middle Initial		Loan Last Name		
Adil	M		Asgarov		

Are you a PARENT who took out a federal loan on behalf of the student?

☐ Yes

☒ No

If yes, please enter the full name of the student (Last, First, Middle):

If yes, please enter the student's Social Security Number:

_**-*

SECTION II: SCHOOL INFORMATION

School

Johns Hopkins University - School of Education

Campus (including on-line campuses for distance education borrowers)

Johns Hopkins University - School of Education

Location (City, State):

Baltimore, Maryland

In what state(s) did you live during the enrollment period that is the subject of this claim, and when did you live in each state listed (month, year to month, year)?

Fairfax, VA - (01/2007 - 06/2009)

Enrollment Dates at this school (month, year to month, year):

From: 01/2007

To: 05/2009

Are you still enrolled at this school?

☐

Yes

☒

No

Are your enrollment dates approximate, or are you unsure of them?

☐

Yes

☒

No

Subsequent enrollment dates

Are your subsequent enrollment dates approximate, or are you unsure of them?

☐

Yes

☒

No

If your attendance at the school listed above was not or has not been continuous (for example, from October 2015 to March 2016, then again from August 2016 to November 2016), please describe all dates that you attended.

#	Program Name or Major (e.g. Nursing, Medical Assistant, Paralegal)	Credential/Degree Sought (e.g. Certificate, Diploma, Associate, Bachelors, Masters)
1	Business Administration and Management, General.	Master

Only manually entered programs will appear in the above table.

Current Enrollment Status at school listed above:

Graduated

Note: if you are enrolled at this school, indicate that you are "attending" even if at the time you complete this application you are on a scheduled break, an approved leave of absence, or have decided to not attend classes during the current term, but plan to resume attendance in the near future.

SECTION III: OTHER LOAN REDUCTION OR TUITION RECOVERY REQUESTS

Have you made any requests to anyone else to recover tuition amounts that you paid to your school (for example, a lawsuit against the school, a claim made to a tuition recovery program, any other public funds, or any

other source of obtained relief)?

☐ Yes ☒ No

If yes, please describe these other request(s) and attach any documentation about the requests, if available:

If a request for tuition recovery was approved, what was the amount of the tuition recovery?

Have you been denied financial relief for any of the attempts you have made or that were made by others on your behalf?

☐ Yes ☒ No

If yes, which ones and why?

Have you been, or are you currently in, arbitration with the school that is the subject of this application? If yes, what was the date that a written request for arbitration was filled, by either yourself or the school?

SECTION IV: BASIS FOR BORROWER DEFENSE

EMPLOYMENT PROSPECTS

Did your school mislead you or fail to tell you important information about your likely employment outcomes as a result of your enrollment? Please select all that apply:

☒ My school did not fulfill its guarantee that I would find future employment.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them did not take Carey Business School as a serious entity preparing business professionals in the field. I accumulated a lot of debt, and couldn't get out of it at all. Thus kept spiraling down until I hit the rock bottom. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

☒ My school misrepresented its job placement rates.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them did not take Carey Business School as a serious entity preparing business professionals in the field. I accumulated a lot of debt, and couldn't get out of it at all. Thus kept spiraling down until I hit the rock bottom. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

☒ My school misrepresented the demand for graduates in my field.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them did not take Carey Business School as a serious entity preparing business professionals in the field. I

accumulated a lot of debt, and couldn't get out of it at all. Thus kept spiraling down until I hit the rock bottom. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

☒ My school misrepresented its partnerships with employers.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them did not take Carey Business School as a serious entity preparing business professionals in the field. I accumulated a lot of debt, and couldn't get out of it at all. Thus kept spiraling down until I hit the rock bottom. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

☐ My school misrepresented my eligibility for certification or licensure in my field of study.

☐ My school exaggerated the earnings of prior graduates or my likely earnings after graduation.

☐ My school misrepresented that it was accredited when it was not.

☐ My school misrepresented that my program had the accreditation necessary to qualify graduates for licensure or certification when it did not.

☒ My school failed to tell me that my programs did not have the accreditation necessary to qualify graduates for certification or licensure.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them did not take Carey Business School as a serious entity preparing business professionals in the field. I accumulated a lot of debt, and couldn't get out of it at all. Thus kept spiraling down until I hit the rock bottom. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

☐ Other, please identify

Please provide information about the difficulties you have had getting a job in your field of study that led you to believe that the school misrepresented the employment outcomes or earnings of past graduates or your likely employment outcomes or earnings.

Since graduation I have applied over thousands of jobs in the field I was trained for. But, most of them required education from an accredited university that I was promised, but never received. The school misrepresented information about its accreditation and employment prospects. With Carey Business School diploma, not only I could not get employment, I couldn't even pass the initial screening stage with most companies in the field.

How did the school communicate with you about your employment prospects? Please select all that apply:

In person, Online, TV ads

Please describe your communication with the school below. Please describe in detail what the school told you or failed to tell you and why you believe it was misleading. Additionally, please attach any emails or other communications regarding the misleading behavior and any other documents that may support your claim.

The school did not communicate with me about any employment prospects at all. I called them myself on multiple occasions to seek information about employment prospects and talked to school employees about it, but all I got was the names of a few job search sites like indeed or monster.

Who at the school provided you with the misleading information? If known, please provide the names and titles of these individuals.

I don't recall them having a particular office or personnel to assist with employment prospects.

When did you discover that the information that the school provided was inaccurate?

05/19/2009

How were you financially affected by the misleading information or lack of information relating to career

prospects? Please include any difficulties you have had getting a job in your field of study as a result of your school's misrepresentations regarding employment prospects.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them required education from an accredited university and did not take Carey Business School as a serious entity preparing business professionals for the field. With Carey Business School diploma, not only I could not get employment, I couldn't even pass the initial screening stage with most companies in the field. Thus I accumulated a lot of debt, and couldn't get out of it at all. Thus eventually kept spiraling down until I hit the rock bottom bringing me to the verge of bankruptcy. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

Did you rely upon the promises of employment you described above when you chose to enroll in your school?

☒ Yes ☐ No

I quit a job as an accounting administrator to enroll in MBA program hoping to advance my career and earnings. Not only I did not achieve this goal, on the contrary it crippled my career and sharply reduced my earnings. As a matter of fact, my earnings before graduation was much higher than after graduation.

CAREER SERVICES

Did your school mislead you, or fail to tell you, important information about the availability of career services or the specific career services that it would provide? Please select all that apply:

☒ My school failed to provide the career services assistance it promised (for example resume writing help, mock interviews, job listings)

During the enrollment process, Ms Marnie Fallon, MBA Advisor talked much about the school's partnership with local companies in the area, and promised a great career services assistance to connect the graduates with that network.

☐ My school promised that it would find me a job when I graduated but it did not.

☐ Other, please identify

How did the school communicate with you about its career services? Please select all that apply:

In person, TV ads

Please describe your communication with the school below. Please describe in detail what the school told you, or failed to tell you, and why you believe it was misleading. Additionally, please attach any emails or other communications regarding the misleading behavior and any other documents that may support your claim. Mostly, we talked in person since her office was located on the 1st floor near the entrance of our Washington DC Campus.

Who at the school provided you with the misleading information? If known, please provide the names and titles of these individuals.

Ms. Marnie Fallon, MBA Advisor Carey Business School, Johns Hopkins University Tel: 202-588-0589 E-mail: Marnie@jhu.edu

When did you discover that the information that the school provided was inaccurate?

05/19/2009

Are the misconduct dates approximate?

☒ Yes ☐ No

The school did not communicate with me about any employment prospects at all. I called them myself on multiple occasions to seek information about employment prospects and talked to school employees about it,

but all I got was the names of a few job search sites like indeed or monster. Upon graduation, I have started rigorously applying for jobs and using all different angles and approaches to land at any starting opportunity in the field. But nothing helped, Carey Business School was far away from its marketed reputation. They deliberately misled us about its career services, accreditation and reputation as a new school.

How were you financially affected by the misleading information or lack of information relating to career services? Please include any difficulties you have had getting a job in your field of study as a result of your school's misrepresentations regarding career services.

This was a total fiasco. The school not only failed to fulfill its promises about the accreditation necessary to qualify for jobs in the field, but consistently misrepresented information about the future employment prospects and possible post-graduate earnings to keep us in the program. As a result it crippled my career for life. I kept unsuccessfully looking for jobs in my field for over 5 years, and couldn't find any since most of them required education from an accredited university and did not take Carey Business School as a serious entity preparing business professionals for the field. With Carey Business School diploma, not only I could not get employment, I couldn't even pass the initial screening stage with most companies in the field. Thus I accumulated a lot of debt, and couldn't get out of it at all. Thus eventually kept spiraling down until I hit the rock bottom bringing me to the verge of bankruptcy. On the 2-nd year of my graduation, I was already forced to apply for forbearance to postpone the payments on my student loans. Since then I have been extending it every year hoping for a better next year.

Did you rely upon the promises related to career services you described above when you chose to enroll in your school?

☒ Yes ☐ No

Of course. I quit a job as an accounting administrator to enroll in MBA program hoping to advance my career and earnings. Not only I did not achieve this goal, on the contrary it crippled my career and sharply reduced my earnings. Misrepresentation of school's partnerships with employers, exaggerated of my likely earnings after graduation and the demand for graduates in my field played a pivotal role in my decision to attend the school.

EDUCATIONAL SERVICES

Did your school mislead you, or fail to tell you, important information about the availability about the education you would receive at the school? Please select all that apply:

☐ My school misrepresented the availability of internships or externships.

☒ My school misrepresented the qualifications of its faculty.

Ms Marnie Fallon misrepresented qualifications of its faculty members presenting them as leading professionals of their field. We came to find out that most of them actually were teaching for the very first time in their life with no academic background or qualifications. Sometimes, some of them didn't even bother to attend the lectures themselves. They occasionally hired teaching assistants amongst students to substitute them.

☒ My school misrepresented the services that would be provided by its career services staff or department.

During the enrollment process, Ms Marnie Fallon, MBA Advisor talked much about the school's partnership with local companies in the area, and promised a great career services assistance to connect the graduates with that network. But the reality was quite different. Career services in the department was limited just to directing students to a few online job search sites.

☐ My school misrepresented how my course of study would be taught (for example, ground-based verses online).

☐ My school misrepresented the prerequisites required for my course of study.

☐ My school misrepresented how often required courses would be available or when those courses would be scheduled (i.e you were promised you could complete the program by enrolling on weekends, and then you learned that a required course was available only on weekdays during regular business hours when you are working).

☐

☐ My school misrepresented the number of credits required to graduate.

☐ My school told me I would be able to graduate in a certain amount of time, but then did not offer enough sections of required classes so that I could complete the program on time.

☐ Other, please identify

How did the school communicate with you about its educational services? Please select all that apply:

In person, Online, TV ads

Please describe your communication with the school below. Please describe in detail what the school told you, or failed to tell you, and why you believe it was misleading. Additionally, please attach any emails or other communications regarding the misleading behavior and any other documents that may support your claim.

Ms. Marnie Fallon, MBA Advisor at 1625 Massachusetts Ave NW, Washington, DC 20036 - DC Campus of the Carey Business School was the main contact person to resolve issues or coordinate with other staff members at the time. We talked numerous times in person, over the phone, and via jhu portal.

Who at the school provided you with the misleading information? If known, please provide the names and titles of these individuals.

Ms. Marnie Fallon, MBA Advisor Carey Business School, Johns Hopkins University Tel: 202-588-0589 E-mail: Marnie@jhu.edu

When did you discover that the information that the school provided was inaccurate?

04/08/2007

How were you financially affected by the misleading information or lack of information relating to the educational services? Please include any difficulties you have had getting or keeping a job in your field of study as a result of your school's misrepresentations regarding educational services.

All these started to hit me when I graduated from the university and started to apply for jobs. Hiring policies in most companies required graduation from an accredited university as a starting point. I could not pass even the very first requirement in most companies of my desire. As a matter of fact, I could not get a single job in the field I spent 2 years and incurred a debt of over 40K. This institution not only crippled my career, but also caused me a greater financial loss bringing me to the verge of bankruptcy.

Did you rely upon the promises related to educational services you described above when you chose to enroll in your school?

☒ Yes ☐ No

There was not enough information about the faculty members since this was the very first year since Carey Business School was founded. We came to find out about that only after we started studies. As for the career services, there was none at the time since there were no graduates yet, so we had to rely on sweet talks and promises at the time. All I knew was well-recognized educational brand name of the Johns Hopkins University and convincing words of Carey Business School employees. Misrepresented information played a pivotal role in my decision to attend the school.

URGENCY TO ENROLL

Did your school mislead you or fail to tell you important information about the importance of enrolling immediately or the consequences of failing to enroll? Please select all that apply:

Did your school tell you that you had to enroll right away (such as the same day you contacted or visited the school) or you would miss out on an enrollment spot or scholarship opportunity? If yes, what was the false information.

☒ Yes ☐ No

School told me that I had to enroll right away, or it would be passed to other applicants on the waiting list. Also, I was convinced that there were many applicants since this was the very first year of the school opened its doors to students with very convenient schedules and campuses in downtown DC and Baltimore areas.

How did the school communicate with you about its admissions process? Please select all that apply:

In person, TV ads

Please describe your communication with the school below. Please describe in detail what the school told you, or failed to tell you, and why you believe it was misleading. Additionally, please attach any emails or other communications regarding the misleading behavior and any other documents that may support your claim.

I met with Ms. Marnie Fallon, MBA Advisor at 1625 Massachusetts Ave NW, Washington, DC 20036 - DC Campus of the Carey Business School and talked multiple times over the phone.

Who at the school provided you with the misleading information? If known, please provide the names and titles of these individuals.

Ms. Marnie Fallon, MBA Advisor Carey Business School, Johns Hopkins University Tel: 202-588-0589 E-mail: Marnie@jhu.edu

When did you discover that the information that the school provided was inaccurate?

04/08/2007

How were you financially affected by the misleading information or lack of information relating the school's admissions process? Please include any difficulties you have had getting or keeping a job in your field of study as a result of the school's misrepresentations related to the urgency that you enroll.

All these started to hit me when I graduated from the university and started to apply for jobs. Hiring policies in most companies required graduation from an accredited university as a starting point. I could not pass even the very first requirement in most companies of my desire. As a matter of fact, I could not get a single job in the field I spent 2 years and incurred a debt of over 40K. This institution not only crippled my career, but also caused me a greater financial loss bringing me to the verge of bankruptcy.

Did you rely upon the school's statements related to the urgency that you enroll that you described above when you chose to enroll in your school?

☒ Yes ☐ No

I was admitted to School in January, 2007 and the School was founded in January of 2007. There was no information online or anywhere else at the time to verify the promises or misrepresented information about the school. All I knew was well-recognized educational brand name of the Johns Hopkins University and convincing words of Carey Business School employees. Misrepresented information played a pivotal role in my decision to attend the school.

ADMISSIONS SELECTIVITY

Did your school mislead you or fail to tell you important information about their admissions practices, how difficult it was to be admitted, or anything else about the admissions process? Please select all that apply:

- ☐ My school misrepresented the selectivity of the school, meaning the percentage of applicants who are admitted or denied admission to the school or their qualifications (such as test scores, GPAs, or prior experience).
- ☐ My school claimed to be an open-enrollment school, but failed to disclose that some programs are not open enrollment and instead have entrance requirements, such as minimum GPA, test scores, or volunteer experience in the field that limit admissions to the program.
- ☐ My school claimed to be an open-enrollment school, but failed to disclose that some programs are not open enrollment and instead have entrance requirements, such as minimum GPA, test scores, or volunteer experience in the field that limit admissions to the program.
- ☐ My school made a misrepresentation concerning its criteria for admission, meaning the basis upon which a school determines who it will admit.
- ☒ My school made a misrepresentation concerning the ranking of the school or a program offered by the school.

On January 1, 2007, the new Carey Business School at the Johns Hopkins University opened its doors for the first time. I was one of the very first students who was admitted to this school. Basically, I was admitted to School in January of 2007 and the School was founded in January of 2007. There was no information on internet or anywhere else at the time to verify the promises or misrepresented information about the school (As a matter of fact, even loans in this application show under its old name of School of Education, probably because of not having enough records about the Carey Business School at the time since it was just founded). Ms. Marnie Fallon, MBA Advisor deliberately misrepresented essential information regarding the

accreditation from the Association to Advance Collegiate Schools of Business (AACSB) referring to the well-recognized educational brand name of the Johns Hopkins University, and convinced me that it was just a matter of a few technicalities and months. Not only Carey Business School did not pass the accreditation until 2017, it failed to provide well-qualified teachers and students throughout the program to improve the quality of its education. But throughout the MBA program, Ms. Marnie Fallon kept convincing us about the great prospects and giving fake promises about the upcoming accreditation and ranking of the Carey Business School to keep us in the program.

☐ Other, please identify

How did the school communicate with you about its admissions process? Please select all that apply:

In person, TV ads

Who at the school provided you with the misleading information? If known, please provide the names and titles of these individuals.

Ms. Marnie Fallon, MBA Advisor Carey Business School, Johns Hopkins University Tel: 202-588-0589 E-mail: Marnie@jhu.edu

When did you discover that the information that the school provided was inaccurate?

04/07/2007

How were you financially affected by the misleading information or lack of information relating the school's admissions process? Please include any difficulties you have had getting or keeping a job in your field of study as a result of the school's misrepresentations related to the urgency that you enroll.

All these started to hit me when I graduated from the university and started to apply for jobs. Hiring policies in most companies required graduation from an accredited university as a starting point. I could not pass even the very first requirement in most companies of my desire. As a matter of fact, I could not get a single job in the field I spent 2 years and incurred a debt of over 50K. This institution not only crippled my career, but also caused me a greater financial loss bringing me to the verge of bankruptcy.

Did you rely upon the school's statements related to admissions selectivity that you enroll that you described above when you chose to enroll in your school?

☒ Yes ☐ No

I was admitted to School in January, 2007 and the School was founded in January of 2007. There was no information online or anywhere else at the time to verify the promises or misrepresented information about the school. All I knew was well-recognized educational brand name of the Johns Hopkins University and convincing words of Carey Business School employees. Misrepresented information played a pivotal role in my decision to attend the school.

SECTION V: FINANCIAL HARM

Note: This section only applies to borrowers who receive a Direct Loan, including a Direct Consolidation Loan, on or after July 1, 2020.

You can only receive a borrower defense discharge if you have suffered financial harm as a result of your school's misrepresentation. Financial harm does not include:

- Non-monetary loss, such as personal injury, inconvenience, aggravation, emotional distress, pain and suffering, punitive damages, or opportunity costs
- The act of taking out a federal student loan
- Your voluntary decision to pursue less than full-time work
- Your decision to not work
- Your decision to voluntarily change occupations

What is the total monetary loss associated with your federal student loans that you have incurred due to your school's misrepresentation?

\$0.00

Please explain how you determined that amount.

For which jobs did the program say it would prepare you, if any?

Where and how did the school provide you with this information?

Have you actively pursued employment in the field for which your education was intended to prepare you?

☐ Yes ☒ No

If yes, list any jobs you have applied for.

Have you been terminated or removed for performance reasons from a position which was in your field of study or a related field?

☐ Yes ☒ No

Have you failed to meet other requirements or qualifications for employment in your field of study for reasons unrelated to your school's misrepresentation such as your ability to pass a drug test, satisfy driving record requirements, or meet health qualifications?

☐ Yes ☒ No

If yes please explain:

SECTION VI: FORBEARANCE/STOPPED COLLECTIONS

If you are not currently in default on your federal student loans, you may request to have the loans that you took for the school you are filing your claim about to be placed into **forbearance** status while your application is under review. **Forbearance means that you do not have to make loan payments and your loans will not go into default.** Forbearance will continue until the borrower defense review process of your application is completed. Your servicer will notify you when your loans have been placed into forbearance status.

If your federal student loans are in default, you may request to have debt collection on the loans that you took for the school you are filing your claim about to be stopped ("stopped collections status"). This means that the federal government or debt collection companies will stop attempting to collect on the loans, including by not withholding money from your wages or income tax refunds. Stopped collections status will continue until the borrower defense review process of your application is completed.

If you have more questions about forbearance or stopped collections, visit [StudentAid.gov/borrower-defense](https://studentaid.gov/borrower-defense) or contact your servicer. If you do not know who your servicer is, please visit [StudentAid.gov/aid-summary](https://studentaid.gov/aid-summary) or call 1-800-4-FED-AID.

Note that interest will continue to accumulate on all federal student loans regardless of what status they are in, including subsidized loans. If your application for borrower defense is denied, or partially approved, the total amount you owe on those loans may be higher, and outstanding interest may capitalize (be added to your principal balance) if your borrower defense application is denied or partially approved. If you wish to make interest payments while your loans are in a forbearance or stopped collections status, please contact your servicer.

PLEASE NOTE: You do not have to place your loans in forbearance or stopped collections to apply for borrower defense relief. If you received loans for attendance at a school that you are not filing your claim about, then you will remain responsible to repay those loans. You can learn more about repayment options at

Are you requesting forbearance/stopped collections?

- ☒ Yes, I want my federal loans that I took for attendance at the school I am filing my claim about and that are currently in repayment to be placed in forbearance and for collections to stop on any loans in default while my borrower defense application is reviewed. During this time period, I understand that interest will continue to accrue.
- ☐ No, I do not want any of my federal loans currently in repayment to be placed in forbearance and for collections to stop on any loans in default while my borrower defense application is reviewed. During this time period, I understand that interest will continue to accrue and that I must continue to make loan payments.
-

If you do not select one of the options immediately above, your federal loans that you took for attendance at the school you are filing your claim about and that currently in repayment will automatically be placed into forbearance and collections will stop for any defaulted loans, and the Department will request that this occur for any similar commercially held Federal Family Education Loan (FFEL) program loans.

SECTION VII: CERTIFICATIONS

By signing this attestation, I certify that:

All of the information that I provided is true and complete to the best of my knowledge. Upon request, I agree to provide to the U.S. Department of Education additional information that is reasonably available to me that will verify the accuracy of my completed attestation.

I also agree to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the satisfaction of the U.S. Department of Education or its designee that I meet the qualifications for borrower defense.

I certify that I received proceeds of a federal loan, in whole or in part, to attend the school/campus identified in Section II above.

I understand that if my application is approved and some or all of my loans are forgiven, I am assigning to the U.S. Department of Education any legal claim I have against the school for those forgiven loans. By assigning my claims, I am transferring my interest in any claim that I could make against the school relating to the forgiven loans (including the ability to file a lawsuit over those forgiven loans and any money ultimately recovered in compensation for those forgiven loans in court or other legal proceedings) to the U.S. Department of Education. I am not assigning any claims I may have against the school for any other form of relief—including injunctive relief or damages related to private loans, tuition paid out-of-pocket, unforgiven loans, or other financial losses.

I understand that the U.S. Department of Education has the authority to verify information reported on this application with other federal or state agencies or other entities. I authorize the U.S. Department of Education, along with its agents and contractors, to contact me regarding this request at the phone number above using automated dialing equipment or artificial or prerecorded voice or text messages.

I understand that any rights and obligations with regard to borrower defense to repayment are subject to the provisions currently in effect under Title 34 of the Code of Federal Regulations.

I understand that if I purposely provided false or misleading information on this application, I may be subject to the penalties specified in 18 U.S.C. § 1001, including fines or imprisonment. I understand that I may be asked to confirm the truthfulness of the statements in this application to the best of my knowledge under penalty of perjury.

I understand that in the event that I receive a 100 percent discharge of my loan balance for which the defense to repayment application has been submitted, the institution may, if not prohibited by other applicable law, refuse to verify or to provide an official transcript that verifies my completion of credits or a credential associated with the discharged loan.

I agree to allow the institution that is the subject to this defense to repayment application to provide the Department with items from my student educational record relevant to this defense to repayment application.

Signature	Date	Case Number
Adil M Askaroff	07/28/2022	09517321

Submit this form and any additional documents you believe will help us review your application by email to BorrowerDefense@ed.gov or by mail to: U.S. Department of Education, PO Box 1854, Monticello, KY 42633. If you have questions while your application is pending you may contact the Department at: 1-855-279-6207.

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you: The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq. and §461 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., and 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program, and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate. The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, FFEL, or Perkins Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed, on a case- by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies. In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

PAPERWORK REDUCTION ACT NOTICE

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0163. Public reporting burden for this collection of information is estimated to

average 1 hour per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain or retain a benefit (20 U.S.C. 1087e(h)). If you have comments or concerns regarding the status of your individual submission of this application, please contact Borrower Defense directly at <https://studentaid.gov/help-center/contact>.
