

Borrower Defense to Repayment

Pursuant to 20 U.S.C. § 1087e(h), 34 C.F.R. § 685.206(c)(1), and Master Promissory Note (MPN) under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program

As detailed below, I, [name], am hereby applying for a full discharge of my federal student loans according to the “Defense to Repayment” provisions of the Higher Education Act and promulgating regulations.

Section 1: Borrower Information

SSN - -

Name

Address

City State

Zip Code

Telephone (primary) - - Telephone (alternate) - -

Email (optional)

Borrower is Employed
 In field of study
 Out of field of study
 Unemployed

Loan
Servicer

Section 2: School Information

School Name

School Address

Dates of Attendance From To

Name of program

Type of Credential Associates

Certificate

Status Completed

Withdrew

Section 3: Illegal Conduct Of School

I assert that certain acts and omissions by and/or its agents/representatives give me a defense to repayment of my federal student loan(s) under state and federal law and the terms of my federal student loan agreement(s).

The illegal conduct by includes:

Misleading me about how this program would affect my job prospects, including:

Citing false and/or misleading job placement statistics and salary information to convince me to enroll in . Explain:

Misleading me about the type of job placement assistance the school intended to provide me. Explain.

Other false/misleading conduct relating to job prospects. Explain:

Misleading me about the quality of the program, including:

The pass rate of program graduates in required licensing exams/certifications. Explain:

The fact that my program lacked the required accreditation to allow me to work in my field and/or transfer my credits to another college. Explain: