

Application for Defense to Repayment (DTR)

Who should use this form:

- Submit this application to apply for a full discharge of your federal students loans if your school violated the law and left you with debt.

Instructions:

- You can also apply online at www.ed.gov/DTR
- Please complete and sign this form. The completed form must be signed by the student **and** the borrower if the borrower is someone other than the student. Submit your completed form to _____.

Section 1: Borrower Information

Borrower First Name Middle Name Last Name Social Security Number (last four digits)

Borrower Mailing Address

Borrower City State Zip Code

Borrower Telephone (Primary) Borrower Telephone (Alternative/Optional)

Borrower Email (Optional)

Section 2: Student Information

If you borrowed a Parent PLUS loan on behalf of your child, complete the following. If you borrowed for your own education, skip to Section 3.

Student First Name Middle Name Last Name Social Security Number (last four digits)

Student Mailing Address

Student City State Zip Code

Student Telephone (Primary) Telephone (Alternative/Optional)

Student Email (Optional)

Section 3: School Information

School Name

Dates of Attendance (Month/Year)

School City

Zip Code

Name of Program:

Which is true about how you found your lender? (Check one)

- The school found my federal student loan lender for me. I did not find the bank or other lender on my own, but my school referred me to that lender.
- I found my federal student loan lender on my own. My school did not refer me to my lender.

What type of Program did you get the loan for? (Check all that Apply)

- Bachelors
- Associates (AA/AS)
- Associates of Applied Science (AAS)
- Certificate or Diploma
- Other, specify _____

How did you end your program?

- Completed, Date of Completion (month and year) _____
- Withdrew, Date of Withdrawal (month and year) _____

Section 4: Illegal Conduct of School

Fill out this section if you believe your student loan debt is no longer valid because of things your school did that directly relate to your loan or education. Check the box next to each statement below if it is true for your experience with your school. Check the box only if the illegal conduct is part of what caused you to attend or continue attending your school.

Check all that apply for each question below. Leave blank if none apply.

Did you choose to attend your school because you relied on misleading statements or actions that made you think any of the following? (check all that apply):

- The school's program would give me skills I would need to obtain and keep a job in the field I studied
- My degree or certificate would allow me to earn more
- These benefits would outweigh the burden of paying off my student loans
- Other: (explain)

How did your school mislead you about how this program would improve your job prospects in order to convince you to enroll in the school?

Through its words, acts or omissions, the school led me to believe

- that most or all of its graduates obtain full-time jobs in their field of study, when this is not true.
- that I would find a high-paying full-time job in my field of study, when in fact I was not able to find a job at the salary or of the type promised or guaranteed.
- that after I graduated, I would earn at least \$_____ per year/per month/per hour (circle one) which I did not earn.
- that I would receive job placement assistance from the school, which I did not receive.

Borrower Name: _____ Borrower SSN (Last 4 Digits) _____ Page 3 of 5

- that I would receive an externship opportunity required for completion of my program, which I did not receive.
- that externships in my field of study required for completion of my program would be easily available.
- that I would use the skills I learned in my externship, when in fact I used few or none of those skills in my externship.
- that the school had relationships with or the ability to influence employers to hire graduates in my field of study, when it did not.
- that I could advance my career in my field of study and get a promotion or higher pay after I graduated, which was not true.
- that my past criminal record would not affect my job prospects in my field of study after completion of my program, when in fact I could not find a job in my field of study due to my criminal record which my school knew about.
- that my language skills would not affect my job prospects in my field of study after completion of my program, when in fact I could not find a job in my field of study due to my limited English proficiency, which my school knew about
- Other: (explain)

How did your school mislead you about the quality and exclusivity of your school?

Through its words, acts or omissions, the school led me to believe

- that a high percentage of the program's graduates passed licensing or certification exams required for employment, when this is not true.
- that my program had the required accreditation to allow me to take the required licensing exams or get the certifications required for me to work in my field when it did not.
- that I had to enroll immediately in the school because there were few student openings available in the program, when this was not true.
- that I would learn the skills necessary to find and perform a job in my field, when in fact I was not taught the skills I needed to find or keep a job.
- that the school's instructors were highly qualified experts in their fields, when this was not true.
- that my classes would be relevant to my field of study, when this was not true.
- that completion of my program would qualify me to be employed in my field of study, when this was not true.
- Other: (explain)

How did your school mislead you about how you would pay for the program?

Through its words, acts or omissions, the school led me to believe

- that I could finish the program in _____ year(s)/month(s) (circle one), but this was not true.
- that the program would cost me \$_____ when in fact it cost much more.
- that I would have to borrow money to attend my school rather than having tuition paid entirely through grants and/or scholarships.
- that I was borrowing only \$_____ when in fact I was borrowing much more.
- that my loans were federal loans, when they were private loans.
- that my monthly student loan payments would be \$_____, when they were much more.
- Other: (explain)

How did your school mislead you about options to cancel or withdraw?

Through its words, acts or omissions, the school led me to believe

- that I had a right to a refund if I withdrew, when this was not true.
- that I did not have any refund rights or that my refund rights were more restricted than they actually were.
- Other: (explain)

How did your school mislead you about your ability to transfer credits and/or pursue a higher degree?

Through its words, acts or omissions, the school led me to believe

- that the credits I earned would transfer to another school, but when I tried to transfer credits I could not find any schools that would accept them.
- that the credits I earned would transfer to another program at this or another school, but when I tried to transfer credits to another program the school would not accept them.
- that my diploma or degree would allow me to transfer into a four year program, when this was not true.
- Other: (explain)

Section 5: Additional Information, Relief, and Attestation

Additional Information

- If I have a previous monetary claim related to the school, or received any payment from the school, I am attaching a description.
- (optional) I am including a description with more details of my experience with my school.

Loan Forbearance and Stopped Collections

While your claim is reviewed by the Department of Education, you can choose to have collections stopped on all of your federal loans eligible for cancellation through this application, including loans that are currently in default. This is called "forbearance."

Important: If you have other federal loans for other schools or programs not covered by this application, the Department of Education or loan holder will NOT stop collection on those loans unless you submit a separate application for that school or program.

During any period that your loans are in forbearance, you do not have to make payments on those loans, and the loans will not go into default. This will continue until the Department or loan holder has completed its review of your application.

Your loan servicer will notify you when your loan has been placed into forbearance. Until you receive that notice, you should continue to make payments. If you are unsure about whether your loans are in forbearance or have not received anything from your loan servicer, you may call your loan servicer to request or confirm that your loans are placed in forbearance and that the Department or loan holder has received your application.

At any time during the forbearance or stopped collections period, you may voluntarily make payments on your loans, including payments for accrued interest, or end the forbearance or stopped collections by contacting your servicer.

Note that interest will continue to accrue on all of these federal loans, including subsidized loans, during the forbearance or stopped collections period.

If your claim is denied, you will not receive a cancellation of any of your loans and the forbearance or stopped collections period will end. At that time, you will be responsible for beginning repayment of these loans, including interest that accrued during the forbearance or stopped collections period, under the terms of your promissory note.

Do you want your loans placed in forbearance?

- Yes, I want my federal loans to be placed in forbearance while my loan discharge claim is reviewed.
- No, I do not want my federal loans to be placed in forbearance while my loan discharge claim is reviewed.

I request that the Department of Education or other loan holder do all of the following:

- 1) Completely discharge my federal student loans obtained to attend this school, including any interest, collection fees, or other fees charged on my loans.
- 2) Refund me any money I paid on these loans.
- 3) Reinstate all Pell, GI Bill, or other federal grants I obtained to attend this school, so that I am eligible to obtain that amount of Pell, GI Bill, or other federal grants to pay for future higher education programs.
- 4) Remove all credit history with all credit reporting agencies that have reported any information about these federal student loans.

Rights and Responsibilities

The Department of Education or loan holder will decide your application within 60 days. If your application is denied, the Department or loan holder will notify you in writing the reasons and basis for the denial. At that time, you will have 60 days to appeal this decision by contacting _____ in writing. If your application is denied, you may resubmit an amended application with additional facts and/or documents.

Any person who knowingly makes a false statement or misrepresentation on this form or any accompanying document is subject to penalties that may include fines, imprisonment, or both.

I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me to demonstrate to the Department that I meet the qualifications for defense to repayment of my student loans.

If my defense is successful, upon request I will provide assistance and cooperation to the U.S. Department of Education in any proceedings or enforcement actions against the school related to my defense or the conduct asserted herein.

I hereby assign and transfer to the U.S. Department of Education any right to a refund on the amount cancelled that I receive from the school and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions or omissions of the school, up to the amount cancelled by the Department or loan holder on my loans.

All of the information I am submitting is true and accurate to the best of my knowledge and belief.

Student Signature _____ Date _____

Parent Borrower Signature _____ Date _____
(for Parent PLUS loans only)