

		years later.
2. Can groups of borrowers receive loan discharges without having to apply individually if ED has evidence that the entire group was mistreated?	Yes. Automatic discharge of student loans for groups of borrowers can be granted when there is evidence of widespread mistreatment.	No. Borrowers must each individually apply and prove their claim, even when there is evidence of widespread and systemic mistreatment.
3. What must a borrower show to qualify for loan discharge as	A loan discharge will be granted if the borrower shows there was a substantial	<p>The borrower must not only prove that the school made a substantial misrepresentation on which the borrower relied, but also that:</p> <p>The school made the misrepresentation with <i>knowledge</i> that it was false,</p>