



# LOAN DISCHARGE APPLICATION: UNPAID REFUND

**William D. Ford Federal Direct Loan (Direct Loan) Program**  
**Federal Family Education Loan (FFEL) Program**

OMB No. 1845-0058  
**DRAFT FORM**  
Exp. Date XX/XX/XXXX

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

## SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

**Check this box if any of your information has changed.**

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

## SECTION 2: SCHOOL AND LOAN INFORMATION

**Carefully read the entire application before completing it. Complete Section 2 in its entirety.** If the school is still open, contact the school and attempt to resolve the issue before applying for discharge. If the school has closed and you were enrolled when the school closed, you may be eligible for a closed school discharge. If you are unsure about which type of loan discharge is most appropriate for you, contact us (see Section 8).

1. You are applying for this loan discharge as a:
  - Student borrower - Skip to Item 4.
  - Parent PLUS borrower - Continue to Item 2. Unless otherwise noted, "you" means the student you borrowed the PLUS Loan for.
2. Student Name (Last, First, MI):  
\_\_\_\_\_
3. Student SSN:  
\_\_\_\_\_
4. School Name:  
\_\_\_\_\_
5. School Address (street, city, state, zip code):
6. Are you still attending this school?
  - Yes - You are not eligible for this discharge.
  - No - Continue to Item 7.
7. Do you (or the student) have any other pending or approved discharge applications for loans you received to attend this school?
  - Yes - Skip to Item 9.
  - No - Continue to Item 8.

8. Have you (or the student) requested or received a refund or payment from the closed school or any third party (see Section 6) for any loan that you are requesting be discharged?
  - Yes - Continue to Item 11.
  - No - Skip to Section 3.

For items 9-11, attach additional pages if you need to report additional discharges, refunds, or payments.

9. Reason for discharge, refund, or payment:
10. Provide the name and telephone number of the person or organization you (or the student) received the discharge, refund, or payment from:  
Name: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_
11. Amount you (or the student) received or that you expect to receive:  
\_\_\_\_\_

**SECTION 3: REFUND INFORMATION**

If you are unable to provide any of the requested information, write "Don't Know". Attach a copy of any documentation that supports your responses to Items 16 through 20. Examples of documentation may include, the school's catalog or refund policy, tuition bills, enrollment contracts, student account statements, registration forms, withdrawal forms, attendance records, or any correspondence from the school that contains information about the refund you believe the school owes you.

- 12. Do you (the borrower) have documentation from the school showing the amount of the unpaid refund?
  - Yes - Attach the documentation and continue to Item 13.
  - No - Skip to Item 14.

- 13. Do you (the borrower) believe that the amount of the refund shown in the documentation is correct?
  - Yes - Sign and date the application in Section 4. Submit the application and documentation to the address in Section 8.
  - No - Continue to Item 14.
  - Don't Know - Continue to Item 14.

- 14. What amount do you (the borrower) believe the school owes you?  
\_\_\_\_\_

- 15. Why do you (the borrower) believe the school owes you this amount?

- 16. Enter the dates that you attended the school:
  - First Date: \_\_\_\_\_ **OR**  Never Attended
  - Last Date: \_\_\_\_\_  Don't Know

- 17. Enter the name of the program of study that you were enrolled in at the school:  
\_\_\_\_\_

- 18. If your last date of enrollment was **on or after October 7, 2000**, enter the total amount of the federal grants and loan received for any part of the period of enrollment you received the loan for:  
\_\_\_\_\_

**Note:** If your last date of enrollment was before October 7, 2000, contact us for information about the documentation you must provide.

Sign and date the form in Section 4. Submit the form and documentation to the address in Section 8.

**SECTION 4: BORROWER CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION**

I certify that:

- I (or the student) directly received the loan funds I am requesting a discharge for, or they were applied as a credit to my or to the student's school account to pay the amount owed to the school.
- I (or the student) did not attend the school, withdrew from the school, or was terminated from the school within the time frame that meant I should have received a refund of some or all of my loan funds.
- Except as provided in Section 2, Items 6 through 10, I have not received this refund, or any benefit of a refund I should have received, from the school or any third party (see Section 6).
- I have read and agree to the terms and conditions for loan discharge, as specified in Section 7.
- Under penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief.

By signing this form I **assign and transfer** to the U.S. Department of Education (the Department) any right I have to a refund on the amount discharged from the school and/or from any owners, affiliates, or assignees of the school, and from any third party that pays claims for a refund because of the actions of the school.

I **authorize** the organization I submit this request to and its agents to contact me regarding my request or my loans at the cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature \_\_\_\_\_

Date \_\_\_\_\_

## SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

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When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2018 = 03-14-2018. If you need more space to answer any of the items, continue on separate sheets of paper and attach them to this application. Indicate the number of the items you are answering and include your name and Social Security Number (SSN) on page 2 of the application and all attached pages. **Return the completed application and documentation to the loan holder in Section 8.**

## SECTION 6: DEFINITIONS

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The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.

The **holder** of your Direct Loan Program loans is the Department. The holder of your FFEL Program loans may be a lender, a guaranty agency, or the Department. The holder of your Perkins Loans may be a school or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder", "we", or "us" on this form mean either your loan holder or your servicer.

**If your loan is discharged**, this means that you (and any endorser) are not required to repay the remaining portion of the loan, and you will be reimbursed for any payments on the loan that you made voluntarily or that we received through forced collection (for example, through wage garnishment or Treasury offset). For a consolidation loan, only the portion that represents the original loans you received and that are eligible for discharge will be discharged. The loan holder reports the discharge to all consumer reporting agencies to which the holder previously reported the status of the loan and requests the removal any adverse credit history previously associated with the loan.

**The student** refers to the student the parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan for.

**Program of study** means the instructional program leading to a degree or certificate you (or the student) were enrolled in.

**Third party** refers to any entity that may provide reimbursement for a refund owed by the school, such as a State or other entity offering a tuition recovery program.

## SECTION 7: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON UNPAID REFUND

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Only loans made on or after January 1, 1986 are eligible for this type of discharge.

By signing this application, you are agreeing to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to you that demonstrates to the satisfaction of the Department or its designee that you meet the qualifications for loan discharge, or that supports any statement you made on this application or in any accompanying documents.

By signing this application, you are agreeing to cooperate with the Department or the Department's designee in any enforcement action related to this application.

We may deny your application or revoke your discharge if you fail to provide testimony, a sworn statement, or documentation upon request, or if you provide testimony, a sworn statement, or documentation that does not support the material representations you made on this application or in any accompanying documents.

## SECTION 8: WHERE TO SEND THE COMPLETED APPLICATION

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Return the completed application and any documentation to:  
(If no address is shown, return to your loan holder.)

If you need help completing this application, call:  
(If no telephone number is shown, call your loan holder.)

## SECTION 9: IMPORTANT NOTICES

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**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. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a 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 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct 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 FFEL and/or Direct 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 become delinquent or default. 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 Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0058. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. The obligation to respond to this collection is required to obtain or retain a benefit (34 CFR 682.402(l)(4), or 685.216(c)). If you have comments or concerns regarding the status of your individual submission of this form, **contact your loan holder(s) (see Section 8) directly.**