

# NYLAG

New York  Legal Assistance Group

# FEDERAL STUDENT LOAN BORROWER DEFENSE TO REPAYMENT

**APPLICATION GUIDE**





# WHAT IS BORROWER DEFENSE TO REPAYMENT?

**Under federal law, you have the right to apply to have your federal student loans forgiven if your school misled you or lied to you. You can read more about the Borrower Defense to Repayment Discharge at <https://www.studentloanborrowerassistance.org/loan-cancellation/federal-cancellation/school-related/borrower-defenses/>.**

To apply to have your loans forgiven, you need to fill out an application for Borrower Defense to Loan Repayment, issued by the U.S. Department of Education. If you were misled by multiple schools, you should fill out a separate application for each school. The application is composed of seven sections that ask you to provide basic information about yourself and your school, and to describe the ways in which your school misled you in as much detail as possible.

The New York Legal Assistance Group (NYLAG) has provided this guide to assist you in filling out each section of the application.

This guide is for informational purposes only. This guide is designed to help you complete the application as thoroughly as possible. **This guide does not create any attorney-client relationship.** What you choose to include in the application is ultimately up to you. NYLAG cannot guarantee that your loans will be forgiven. The Department of Education will make the decision of whether or not to forgive your loans.

This guide can be used by anyone who attended any school regardless of the state you live in or where you attended school. Even if you don't have all of the information or any of the supporting documentation requested, you should complete the application.

**NOTE: If you believe you were misled by your school, you should apply and include as much information as possible, even if you don't have supporting documents. Submitting an application preserves your right to have the Department of Education decide whether or not to forgive your loans.**

The Borrower Defense to Repayment program has undergone many changes and challenges since the application was created. As a result, it is not clear how quickly the Department of Education will process your application or what the outcome will be. However, the Department is granting discharge applications and forgiving student loans.



# HOW TO APPLY

We recommend reading all the instructions in this guide before starting to fill out the application.

## STEP 1: ACCESS THE APPLICATION

You can complete and submit the application in one of two ways:

### 1. ONLINE PORTAL

You can fill out and submit the application in an online portal on the Department of Education's website at <https://studentaid.gov/borrower-defense/>

### 2. COMPLETE THE PDF & MAIL THE APPLICATION

You can fill out a pdf version of the application either by completing the application by hand or using the fillable pdf. The application is available at <https://studentaid.gov/sites/default/files/borrower-defense-application.pdf>. The completed form can then be mailed to:

U.S. Dept. of Education — Borrower Defense to Repayment  
P.O. Box 1854  
Monticello, KY 42633

**TIP:** We recommend you email the pdf or mail a hard copy so that you make a copy of the application for your records before sending it to the Department of Education. If you choose to mail the application, we also recommend sending the application by certified mail so that you have proof the application was sent.

## STEP 2: COLLECT SCHOOL- RELATED DOCUMENTS

You can strengthen your application by attaching documents that support your statements about your school and the ways in which it misled you. The method of attaching documents to your application varies depending on how you choose to fill out and submit the application. You can attach documents to an online application via a link in Section 4 of the application, including them as part of a pdf you email, or by attaching them as the last pages of a hardcopy application.

### EXAMPLES OF SUPPORTING DOCUMENTS INCLUDE:

- Advertisements or promotional materials from the school, especially if they contain facts or statistics about things like graduation rates, employment rates, salaries, or other promises about the benefits of attending the school.
- Any emails or correspondences you had with school officials, especially if they contain promises made by the school.
- Any complaints you made about the schools to anyone, such as school officials.
- Transcripts, enrollment agreements, registration documents, or any other documents proving that you attended the school when you say you did.
- The course catalog or course manual of the school you attended.

**NOTE:** Even if you do not have documents, you should still apply! Your written description of your experience at the school is extremely valuable and supports your discharge application.

## STEP 3: FILL OUT THE “BASIS FOR BORROWER DEFENSE QUESTIONNAIRE”

We recommend you fill out the “Basis for Borrower Defense Questionnaire,” included at the back of this guide, before filling out the application. The questionnaire is meant to be used to help you brainstorm about your experiences at the school and collect the most relevant information for your application.

Once you’re done filling out the questionnaire, transfer your answers from each section to the corresponding section of the borrower defense application. **THIS GUIDE IS NOT THE APPLICATION.** You can either attach the completed questionnaire to the application or copy your answers from the questionnaire to the application form.

## STEP 4: FILL OUT THE APPLICATION

The application has nine sections that ask you for information about yourself, your school, and your experience with your school. Be sure to read all nine sections and respond to the questions that are applicable to you in as much detail as possible. If a question does not apply to you, leave it blank. Throughout the application, it is important to be truthful and to not exaggerate.

## STEP 5: SEND IN YOUR APPLICATION

Your final submission should be the application, followed by the questionnaire (if you chose to complete and attach it), followed by any supporting documentation:

### 1. ONLINE PORTAL

You can submit the application directly through the online portal at <https://studentaid.gov/borrower-defense/login>

**TIP:** If you submit through the portal, we recommend taking a screen shot of the submission page or printing the submission page for your records.

### 2. HARDCOPY & MAIL

You can mail the completed application with any attachments to:

U.S. Dept. of Education — Borrower Defense to Repayment  
P.O. Box 1854  
Monticello, KY 42633

**TIP:** If you mail a hardcopy, we recommend first making a copy for your records. If possible, mail it with proof of mailing. (First check with your local post office about what method of mail can be sent to a P.O. box.)

## STEP 6: ENSURE YOUR APPLICATION WAS RECEIVED

To ensure that your application was submitted, call the U.S. Department of Education Borrower Defense Hotline at 1-855-279-6207 and ask if your application was received. The Department does not publish how long it will take to acknowledge the receipt of your application, but if after 60 days the Department still does not have a record of your application, submit the same application again. If you submit again, include a signed and dated cover letter as the first page of the application which states that you are submitting for a second time and state the date and method of your first submission.

### WHAT HAPPENS AFTER SUBMITTING THE APPLICATION?

The U.S. Department of Education reviews applications. There is no way to know when your application will be reviewed or whether it will be approved. The Department of Education or your loan servicer will contact you once the review is complete.

#### RESOURCES

Have questions about the Borrower Defense to Repayment Program? Visit [studentloanborrowerassistance.org](http://studentloanborrowerassistance.org)

#### NEED FURTHER ASSISTANCE?

For financial counseling resources, visit [cfefund.org/projects/](http://cfefund.org/projects/)  
For legal assistance, visit [lawhelp.org](http://lawhelp.org) to find a local legal services organization near you.

**TIP:** You never need to pay for help with your student loans. You can get free information from your loan servicer, the Department of Education, and legal services organizations and other non-profits.



# THE APPLICATION

Below is an overview of each of the sections of the application and what type of information you should include in each section.

## SECTION 1: BORROWER INFORMATION

Provide your personal information.

## SECTION 2: SCHOOL INFORMATION

Provide your school information. Remember to attach to your application any documentation that proves what school, campus, and program you attended, and the dates you were enrolled.

## SECTION 3: OTHER REFUNDS, REMEDIES, LOAN REDUCTION OR TUITION RECOVERY REQUESTS

Indicate if you have made any other requests to have your federal loans forgiven or made attempts to recover tuition you paid to your school.

## SECTION 4: BASIS FOR BORROWER DEFENSE

This section of the application asks a series of questions about your experiences with your school. This is your opportunity to share the ways in which the school misled you. You want to **include as much detail possible** in your answers, including as much information as you can remember about who made promises to you and where and when they made those promises.

When telling your story, it is helpful to use names, dates, and as many details as you can. If you do not remember the names of people you spoke to or the dates when things happened then do not make them up, just include as many details as you do remember.

The questions in this section are split into seven categories of potential fraud, which correspond to the seven categories in the “Basis for Borrower Defense Questionnaire.” They are: (1) Admissions Selectivity, Representations to Third Parties, and Urgency to Enroll; (2) Educational Services; (3) Employment Prospects; (4) Program Cost and Nature of Loan; (5) Transferring Credits; (6) Career Services; (7) Judgment; (8) Breach of Contract; and (9) Other.

For each category in Section 4, make sure to check the correct boxes and transfer any answers you put into the questionnaire to the corresponding text box in the application form. Attach additional pages if you need more space.

Make sure you check all boxes that are relevant to your experience.

Make sure you answer the question “was the alleged misrepresentation the basis of or pivotal to your decision to attend the school.” This question is asking whether you decided to attend the school based on what the school told you, promised you, or did for you in getting you to enroll or stay enrolled at the school. In other words, if you knew that what the school told you was not true, would you still have attended the school?

## SECTION 5: FINANCIAL HARM

This section of the application only needs to be filled out if you received a direct loan or a direct consolidation loan on or after July 1, 2020. If you received your loan before then, you do not need to fill out this section.

To be eligible for a discharge if you obtain a loan after July 1, 2020, you must show that you experienced some financial loss or harm other than just owing money for federal or private student loans.

An example of a financial loss could be having to stay in the school longer and pay for tuition for longer at a different school because you could not transfer credits to another school due to the school misrepresenting that any credits you incurred would be transferable to another school; you had to pay for gas or a babysitter in order to be able to attend the school; your credit score was impacted because you struggled to pay back the loans you took out to attend the school and, as a result, had to pay a higher interest rate on loans or could not get loans; you lost wages because you couldn't work while you were in school.

## SECTION 6: FORBEARANCE/STOPPED COLLECTIONS

In this section, the application asks if you want to request forbearance while your application is under review. Forbearance means you don't have to make loan payments and collections will stop for a temporary period, but interest will continue to accrue, so **your debt will increase**. If you are in an affordable payment plan, it is often better to say you do not want forbearance. The decision to request forbearance is specific to your financial situation and we recommend you consult a financial advisor. If you do not answer this question on the application, your loans may automatically be placed into forbearance.

**TIP:** If you live in New York City, you can call 311 for free financial counseling for help figuring out whether to request forbearance.

If you are outside New York City, visit [cfefund.org/projects/](https://cfefund.org/projects/) to find a financial counseling program near you.

## SECTION 7: CERTIFICATION

Sign and date the application before submitting it.

A young man and woman are standing in a library, looking at a book together. The man is on the left, wearing glasses and a light-colored shirt. The woman is on the right, wearing a blue and white striped shirt. They are surrounded by bookshelves filled with books.

## **BORROWER DEFENSE QUESTIONNAIRE:**

### **ESTABLISHING SCHOOL CONDUCT THAT RESULTS IN ELIGIBILITY FOR BORROWER DEFENSE TO REPAYMENT RELIEF**

The following questions are designed to help you provide as much detail as possible about the false promises your school made and your resulting financial hardships. For each question, try to remember as much as you can about what the school told you and where you heard it. For example, you might have heard the school make a promise in an advertisement, or an admissions officer may have made a promise to you when you were enrolling.

**It is important to be truthful and not exaggerate in your answers. If a question does not apply to you, leave it blank. Attach additional pages if more space is needed.**



## CATEGORY 1: ADMISSIONS SELECTIVITY

This section asks you if you or a third party were misled by your school about admissions practices, selectivity, if you were misled by your school with respect to how urgently you needed to enroll, and whether there would be any consequences for not enrolling.

**QUESTION: PLEASE DESCRIBE YOUR COMMUNICATION WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION.**

**IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:**

- Did the school tell you how selective it was, but that wasn't true? If so, what exactly did the school tell you?
- Did the school tell you that the school had a specific admissions rate, or that it was a selective school, but that wasn't true?
- Did the school claim to be an open-enrollment school, but that wasn't true?
- Did your school claim it had a certain criterion for admission, but that was not true?
- Did your school claim it had a certain ranking or certain program offered by the school, but that was not true?
- Did the school fail to tell you important information about the admissions process?
- Did the school tell you there would be consequences of failing to enroll?
- Did you have any other issues related to the admissions process?

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT ITS ADMISSION PROCESS? PLEASE SELECT ALL THAT APPLY:**

**TIP:** The application lists items describing how the school communicated with you. Make sure to check all the boxes on the application form that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**ANSWER: CHECK THE “YES” OR “NO” BOX.**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

## CATEGORY 2: REPRESENTATIONS TO THIRD PARTIES

This category asks about whether the school you attended misled you or misrepresented information regarding how selective the school was, or whether the school had certain accreditations or rankings it did not.

**QUESTION: DID YOUR SCHOOL PROVIDE MISLEADING OR INCORRECT DATA ABOUT THE SCHOOL'S ADMISSIONS REQUIREMENTS, SELECTIVITY, OR STUDENT OUTCOMES TO AN ACCREDITOR OR AN ORGANIZATION THAT RANKS OR RATES SCHOOLS OF HIGHER EDUCATION?**

**IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:**

- Did your school provide information about itself or enrolled students to a ranking organization, but that information was untrue?
- Did your school provide information about itself or enrolled students to a Federal agency, but that information was untrue?
- Were there any other issues of your school providing untrue information to third parties?

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

## CATEGORY 3: URGENCY TO ENROLL

**QUESTION: 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?**

**IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:**

- Did the school tell you it was important to enroll immediately, but that wasn't true?
- Did the school tell you there would be consequences of failing to enroll?
- Did you believe you risked losing some benefit if you did not roll right away? If so, what benefit would you lose?

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL TOLD YOU THAT YOU HAD TO ENROLL ON THE SPOT OR ON THE SAME DAY AS YOUR VISIT OR INQUIRY? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT ITS ADMISSION PROCESS?  
PLEASE SELECT ALL THAT APPLY:**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED  
WAS INACCURATE?**

**TIP:** Provide as much detail as possible. However, if you don't remember a specific date, put the general time you learned something was not true (ex: Spring 2014)

**ANSWER:**

**WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**ANSWER: CHECK THE "YES" OR "NO" BOX.**

**ANSWER:**

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## CATEGORY 4: EDUCATIONAL SERVICES

This section asks if you were misled by your school with respect to educational opportunities or support services by the school.

**QUESTION: DID THE SCHOOL MISREPRESENT OR FAIL TO TELL YOU IMPORTANT INFORMATION ABOUT THE AVAILABILITY OF EDUCATIONAL OPPORTUNITIES OR SUPPORT SERVICES PROVIDED BY THE SCHOOL? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION?**

**NOTE:** This is the question on the application, but it seems to be a misprint. The sentence should say “Please describe how the school communicated with you.”

### IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:

- Did the school tell you about the availability of internships and externships? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school provide information or fail to provide information about the qualifications of the faculty which turned out to be untrue? If so, what exactly did the school tell you?
- Did your school say that certain services would be provided by career services staff or department, but such services turned out to be unavailable or such information was untrue? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did your school say your course of study would be taught in a specific way (ex. Online), but that turned out to be untrue? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did your school say how often required courses would be available and when they would be scheduled (for example, on the weekends), but that turned out to be untrue? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did your school say how many credits were required to graduate, but that turned out to be untrue? If so, what exactly did the school tell you?
- Did your school say that you would be able to graduate in a certain amount of time, but then did not offer the required classes so that you could complete the program on time? If so, what exactly did the school tell you? What turned out not to be true about what you were told? How much longer did it take you or would it have taken you to graduate?
- Did the school say you could graduate in a certain period of time, but the demand for required classes was so high that it was very difficult to get a spot in those classes which prevented you from completing the program on time?

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT ITS EDUCATIONAL SERVICES? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE? PLEASE EXPLAIN.**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**ANSWER: CHECK THE "YES" OR "NO" BOX.**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

## CATEGORY 5: EMPLOYMENT PROSPECTS

This section asks if you were misled by your school with respect to graduation rates, employment rates, job placements, salaries, certifications or licensures.

**QUESTION: DID YOUR SCHOOL MISREPRESENT EMPLOYMENT OUTCOMES THAT WOULD BE AVAILABLE TO YOU OR THE EMPLOYMENT OUTCOMES OF PRIOR GRADUATES? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION?**

**NOTE:** This is the question on the application, but it seems to be a misprint. The sentence should say “Please describe how the school communicated with you.”

### IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:

- Did the school promise you that you would find future employment? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school tell you a certain percentage of graduates got jobs? If so, what exactly did the school tell you? If you know the real percentage is lower, what is it?
- Did the school tell you there was a high demand for graduates in your field? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did your school claim to have partnerships with employers? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school tell you that you would be eligible for certification or licensure in your field of study, but that wasn't true? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school tell you prior graduates had higher earnings than what graduates actually earn? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school exaggerate about your likely earnings after graduation? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school claim to be accredited when it was not? If so, what accreditation did the school say they have which they did not?
- Did the school tell you the program had the accreditation necessary to qualify graduates for licensure or certification, but that wasn't true? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did the school fail to tell you that your programs did not have the certification necessary to qualify graduates for certification or licensure? If so, what exactly did the school tell you? What turned out not to be true about what you were told?
- Did you have any other issues related to graduation or employment prospects?

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT YOUR EMPLOYMENT PROSPECTS? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: PLEASE PROVIDE INFORMATION ABOUT THE DIFFICULTIES YOU HAVE HAD GETTING A JOB IN YOUR FIELD OF STUDY THAT LEAD YOU TO BELIEVE THAT THE SCHOOL MISREPRESENTED THE EMPLOYMENT OUTCOMES OR EARNINGS OF PAST GRADUATES OR YOUR LIKELY EMPLOYMENT OUTCOMES OR EARNINGS.**

**IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:**

- Did you learn you would have to take additional classes or complete additional programs to work in your chosen field? If so, what additional programs or classes would have to take?
- Were you able to take the licensing exam required to work in your field? If not, why?
- Were you told you didn't have enough experience to get a job? If you didn't have enough experience, what experience were you missing?
- Were you offered a job but the wages were not what you expected? If yes, what wages were you offered compared to what you were expecting?

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**ANSWER:**

**QUESTION: PLEASE EXPLAIN.**

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER: CHECK THE “YES” OR “NO” BOX.**

**QUESTION: PLEASE EXPLAIN.**

**ANSWER:**

## CATEGORY 6: PROGRAM COST AND NATURE OF LOAN

This section asks if you were misled by your school with respect to the cost of attending, grants and loans, financial aid, or debt collection.

**QUESTION: DID THE SCHOOL MISLEAD YOU, OR FAIL TO TELL YOU, IMPORTANT INFORMATION ABOUT YOUR PROGRAM COST OR THE NATURE OF YOUR LOAN? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE YOUR COMMUNICATION WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION.**

**IN ANSWERING THIS QUESTION, CONSIDER:**

- Did the school tell you that grants or benefits would cover the cost of attendance, but you wound up with loans? If so, what exactly did the school tell you? How did you find out you wound up with loans instead of a grant or scholarship?
- Did the school tell you the terms of the payment plan or loan they offered? If not, what exactly did the school tell you? What was the difference between what the school told you and what the terms of the payment plan or loan actually were? When and how did you find out about the actual terms?
- Did the school offer you a payment plan without telling you it would convert to a loan? If so, what exactly did the school tell you? How did you find out the payment plan was actually a loan? What were the terms of the loan?
- Did the school tell you attending would cost less than it actually did? If so, what exactly did the school tell you? What turned out to be the actual cost of the school? When did you learn how much it actually cost?
- Did the school publish tuition and fees that turned out to be untrue? If so, what amount did the school say it would cost? Where did they publish it? How much did attending actually cost? When did you learn how much it actually cost?
- Did the school tell you how much the cost of living in campus-owned or campus-operated housing was, but this turned out to be untrue? If so, what exactly did the school tell you? What amount did the school say it would cost? How much did such housing actually cost? When did you learn how much it actually cost?
- Did the school offer you a full scholarship when you were admitted, but failed to renew the scholarship even though you continued to meet the requirements? If so, how and when did the school offer you the scholarship? Did you speak with anyone about the scholarship? When did they deny renewal? What criteria did you continue to meet (ex. The scholarship required a certain GPA, and you maintained an “X” GPA)?
- Did you have any other issues related to cost?



**ANSWER:**

**QUESTION: DID THE SCHOOL MISLEAD YOU, OR FAIL TO TELL YOU, IMPORTANT INFORMATION ABOUT YOUR PROGRAM COST OR THE NATURE OF YOUR LOAN? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE? PLEASE EXPLAIN.**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**ANSWER: CHECK THE "YES" OR "NO" BOX.**

**QUESTION: PLEASE EXPLAIN.**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

## CATEGORY 7: TRANSFERRING CREDITS

This section asks if you were misled by your school with respect to transferring credits to or from another school.

**QUESTION: DID YOUR SCHOOL MAKE A MISREPRESENTATION TO YOU ABOUT THE LIKELIHOOD OF CREDITS EARNED AT THE SCHOOL BEING ACCEPTED BY OTHER SCHOOLS AS TRANSFER CREDITS OR ABOUT ITS LIKELIHOOD TO GIVE YOU TRANSFER CREDIT FOR COURSES OR WORK EXPERIENCES COMPLETED ELSEWHERE? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Select all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE YOUR COMMUNICATION WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION.**

**IN ANSWERING THIS QUESTION, CONSIDER:**

- Did the school promise you would be able to transfer your credits to another specific school, but you weren't able to? If so, what exactly did the school tell you? How did you find out this wasn't true?
- Did the school promise you would be able to transfer your credits generally to other schools, but you weren't able to? If so, what exactly did the school tell you? How did you find out this wasn't true?
- Where did you try to transfer your credits? What did the school you were trying to transfer to say about your credits from the school?
- Did you have to spend more on school because your credits didn't transfer? If so, how much more did you spend?
- Did the school promise to accept your credits from another school, but then it didn't? If so, what exactly did the school tell you? How did you find out that what the school told you wasn't true? Did you have to spend more on school because your credits didn't transfer? If so, how much more did you spend?
- Did the school promise they would accept your credits, but failed to tell you until after enrollment that they would not be counted towards your major?
- Did you have any other issues related to transferring credits?
- Did these promises by the school persuade you to attend the school? In other words, if you knew these promises were not true, would you still have attended the school?

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT YOUR EMPLOYMENT PROSPECTS?  
PLEASE SELECT ALL THAT APPLY:**

**TIP:** Select all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED  
INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**QUESTION: PLEASE EXPLAIN.**

**ANSWER:**

## CATEGORY 8: CAREER SERVICES

This section asks if you were misled by your school with respect to the extent to which the school's career services office would help you find a job.

**QUESTION: DID YOUR SCHOOL MAKE A MISREPRESENTATION TO YOU ABOUT THE SCOPE AND AVAILABILITY OF CAREER SERVICES SUPPORT IT WOULD PROVIDE? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE YOUR COMMUNICATION WITH THE SCHOOL. PLEASE DESCRIBE IN DETAIL WHAT THE SCHOOL TOLD YOU, OR FAILED TO TELL YOU, AND WHY YOU BELIEVE IT WAS A MISREPRESENTATION.**

**IN ANSWERING THIS QUESTION, CONSIDER THE FOLLOWING:**

- Did the school promise it would provide career services assistance (for example, resume help, mock interviews, responding to job listings), but failed to do so? If so, what did the school promise you? How did you find out the promises were false?
- How did the school's misrepresentations about career services offered affect your ability to find a job?
- How did the school's misrepresentations about career services offered affect your ability to meet your financial needs?
- Did the school promise it would help you get a job, but it didn't? If so, what exactly did the school tell you? What was untrue about what the school told you?
- Did you have any other issues related to career services?
- Did these promises by the school persuade you to attend the school? In other words, if you knew these promises were not true, would you still have attended the school?

**ANSWER:**

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU ABOUT YOUR PROGRAM COST AND THE NATURE OF YOUR LOAN? PLEASE SELECT ALL THAT APPLY:**

**NOTE:** This is the question on the application, but it seems to be a misprint. You should talk about your experience with the career services at your school even though this question asks about the cost of the program and your loans.

**TIP:** Check all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU:**

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don't have all the details, it's okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: HOW WERE YOU FINANCIALLY AFFECTED BY THE MISREPRESENTATION?**

**IN ANSWERING THIS QUESTION, CONSIDER:**

- Do you believe you would have gotten a better job had the school provided the services they promised?
- What efforts did you have to take to find your own employment?
- Did you incur any extra costs because of the school's misrepresentation?

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**TIP:** Put in the date to the best of your recollection, even if it's not a specific date. It's okay to give a general time frame. (ex. Spring 2017)

**QUESTION: PLEASE EXPLAIN.**

**ANSWER:**



**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**ANSWER: CHECK THE “YES” OR “NO” BOX.**

**QUESTION: PLEASE EXPLAIN.**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

## CATEGORY 9: JUDGMENT

This section only needs to be filled out if you received a federal student loan or consolidated a federal student loan on or after July 1, 2017 and prior to July 1, 2020.

**QUESTION: DID YOU SUCCESSFULLY FILE SUIT AND OBTAIN ONE OR MORE NONDEFAULT, CONTESTED JUDGMENTS AGAINST YOUR SCHOOL IN A FEDERAL OR STATE COURT OR FROM A FEDERAL OR STATE ADMINISTRATIVE TRIBUNAL OR DID YOU BENEFIT FROM A GOVERNMENT ENFORCEMENT ACTION OR FROM A NONDEFAULT, CONTESTED JUDGMENT THAT AROSE FROM YOUR PARTICIPATION IN CLASS ACTION LITIGATION?**

**TIP:** Check “yes” only if you:

- have brought your own lawsuit against your school, or
- if you have participated in a class action case against your school, or
- if you received some benefit because a government agency sued the school you attended.

**QUESTION: HAVE YOU RECEIVED THE FULL AMOUNT AWARDED IN THE JUDGMENT OR JUDGMENTS?**

**TIP:** Check “yes” only if you received all the money to which a judge decided you were entitled. Attach any paperwork you have if you brought a lawsuit against the school you attended or participated in a lawsuit against the school.

**QUESTION: IF NOT, WHAT IS THE OUTSTANDING BALANCE OF THE JUDGMENT OR JUDGMENTS OWED TO YOU?**

**TIP:** State how much money is still owed to you of the amount the court decided you were owed.

**ANSWER:**

**NOTE:** If this section applies to you and you did obtain a judgment against your school, attach all paperwork related to the lawsuit.

## CATEGORY 10: BREACH OF CONTRACT

This section only needs to be filled out if you received a federal student loan or consolidated a federal student loan on or after July 1, 2017 and prior to July 1, 2020.

### QUESTION: DID YOU EVER ENTER INTO A CONTRACT WITH YOUR SCHOOL (E.G. ENROLLMENT AGREEMENT OR OTHER AGREEMENT)?

**TIP:** Check “yes” if you signed some sort of agreement with your school. This likely would have occurred when you enrolled.

### QUESTION: DID YOUR SCHOOL FAIL TO PERFORM ANY OBLIGATIONS UNDER THE CONTRACT?

For example, your school may have broken the promises they made in the contract if they denied you the right to defend yourself against an accusation of a Title IX violation (sexual advancement/misconduct) based on your school’s disciplinary policy; if your school failed to provide a refund that was required by the contract; there was an improper calculation of tuition and/or financial aid, or; if the school’s contract discusses the school catalogue and the school did not provide the courses listed, failed to provide preparation for a licensing exam, or failed to provide promised resources, like equipment.

**TIP:** Check “yes” if there was a promise made in the contract that the school did not fulfill.

### QUESTION: IF SO, PLEASE PROVIDE A COPY OF THE CONTRACT.

### QUESTION: STATE WHEN THE SCHOOL FAILED TO PERFORM ANY OBLIGATION(S) OF THAT CONTRACT.

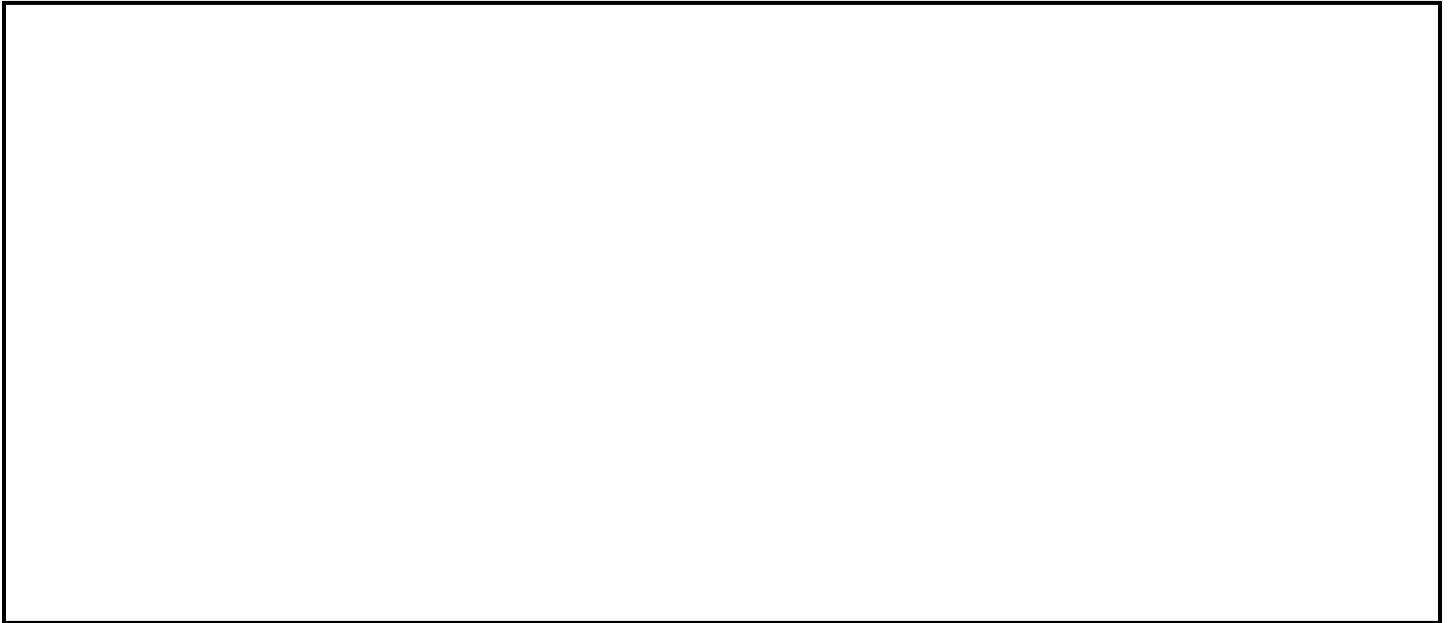
**TIP:** In answering the question, be as specific as possible. However, it’s okay to put a general time frame. (Ex: Spring 2017)

### QUESTION: PLEASE EXPLAIN.

### ANSWER:

**QUESTION: PROVIDE A DETAILED DESCRIPTION WHY YOU BELIEVE THE SCHOOL BREACHED THE CONTRACT.**

**ANSWER:**

A large, empty rectangular box with a black border, intended for the user to provide a detailed description of why they believe the school breached the contract.

## CATEGORY 10: OTHER

**QUESTION: DID YOUR SCHOOL MAKE A MISREPRESENTATION TO YOU, OR FAIL TO TELL YOU, IMPORTANT INFORMATION OTHER THAN WHAT YOU HAVE ALREADY ALLEGED IN THIS APPLICATION?**

**TIP:** Check “yes” if there are any other issues you’d like to raise in your application that have not already been addressed.

**QUESTION: HOW DID THE SCHOOL COMMUNICATE WITH YOU? PLEASE SELECT ALL THAT APPLY:**

**TIP:** Select all boxes that apply to you.

**QUESTION: PLEASE DESCRIBE HOW THE SCHOOL COMMUNICATED WITH YOU.**

**IN ANSWERING THIS SECTION, INCLUDE:**

- Where and when you were told
- How you were told

**ANSWER:**

**QUESTION: WHO AT THE SCHOOL PROVIDED YOU WITH THE ALLEGEDLY MISREPRESENTED INFORMATION? IF KNOWN, PLEASE PROVIDE THE NAMES AND TITLES OF THESE INDIVIDUALS:**

**TIP:** Provide as much detail as possible when answering this question. However, if you don’t have all the details, it’s okay to provide first names only, or just a title. (Ex: John, an enrollment recruiter.) If you do not remember any names but remember the job role of the person, then you can say that it was a person from that specific department of the school. (Ex. Admissions office, financial aid office).

**ANSWER:**

**QUESTION: WHEN DID YOU DISCOVER THAT THE INFORMATION THAT THE SCHOOL PROVIDED WAS INACCURATE?**

**TIP:** If you don't remember the exact date, it's okay to put a general time frame. (Ex: Spring 2017)

**QUESTION: PLEASE EXPLAIN.**

**ANSWER:**

**QUESTION: WAS THE ALLEGED MISREPRESENTATION THE BASIS OF OR PIVOTAL TO YOUR DECISION TO ATTEND THE SCHOOL?**

**ANSWER: CHECK THE "YES" OR "NO" BOX.**

**QUESTION: PLEASE EXPLAIN.**

**WHEN ANSWERING THIS QUESTION, CONSIDER:**

- If you knew that what the school told you was a lie, would you still have enrolled/continued your enrollment? Why or why not?

**ANSWER:**

Once you have completed this questionnaire, refer to pages 3-5 of the guide for instructions on filing the application.