



Do not send cash.
 Make checks payable to:
U.S. DEPARTMENT OF EDUCATION
 Write your account number on your check.

Account Number	Principal Balance	Interest
NNNNNNNN	NNNNNNNNN	NNNNNNNNNN
Penalty Charges	Fees & Costs	Total Balance
		NNNNNNNNN
AMOUNT PAID:		

RETURN THIS PORTION WITH YOUR PAYMENT

NOTE: NAME/ADDRESS/PHONE NO. CHANGES ON BACK

SEND PAYMENT TO:



|||||
 1000000000 *****AAAAA
 FIRST NAME MI LAST NAME SUFFIX
 ADDRESS 1-3
 CITY ST ZIP CODE
 COUNTRY (do not print if USA)

|||||
 US DEPARTMENT OF EDUCATION
 NATIONAL PAYMENT CENTER
 PO BOX 790336
 ST LOUIS, MO 63179-0336

{OCR Code}

{OCR Code Continued}

KEEP THIS PORTION FOR YOUR RECORDS

Month DD, CCYY

Debt Statement

The U.S. Department of Education (Department) holds the defaulted student loan or grant overpayment debt(s) identified below for which you are responsible. The entire outstanding balance of the debt is now due. This Debt Statement and the enclosed notice contain important information about the consequences of default and failure to repay, such as offset of your Federal and State tax refunds and Social Security benefits, and your rights with respect to your debt.

If you are currently a debtor in an active bankruptcy case, this letter is not an attempt to collect a debt from you. Please send a copy of your notice of first meeting of creditors to the address below so that we may update our records.

This Debt Statement lists the debts to which this notice applies. The total amount that you owe for all defaulted debts held by the Department, including fees, is shown on the upper portion of this notice.

The Department will attempt to collect this debt through a number of methods, but you can avoid collection actions by establishing an agreement to repay your debt and making your payment each month. You may also be eligible to get your loan out of default to stop collections through either the loan rehabilitation or loan consolidation program. You can also contest the validity of the debt, which could include that the loan is dischargeable if you are totally and permanently disabled or the school took advantage of you. See the enclosed notices for further information regarding your rights and where to write. For more information on these programs and other options for getting out of default, visit <https://studentaid.gov/manage-loans/default/get-out>. In order to set up a repayment agreement, call the Default Resolution Group at 1-800-621-3115 and have your income information (like a copy of your most recent tax return) available when you call.

NOTE CHANGES ONLY

First Name	<input type="text"/>	MI	<input type="text"/>	Last Name	<input type="text"/>	
Address	<input type="text"/>					
City	<input type="text"/>				Home Phone	<input type="text"/>
State	<input type="text"/>	Zip	<input type="text"/>	Work Phone	<input type="text"/>	
Email	<input type="text"/>				Cell Phone	<input type="text"/>

SEND PAYMENT TO:

US DEPARTMENT OF EDUCATION
NATIONAL PAYMENT CENTER
PO BOX 790336
ST LOUIS, MO 63179-0336

At this time, the Department intends to:

- Report the default status of your debt to national credit reporting agencies and
- Refer your debt to the U.S. Department of the Treasury for collection through Treasury offset.

The Department intends to refer your debt to the U.S. Department of the Treasury for collection through Treasury offset against all payment streams that are currently authorized by law or that become authorized in the future. These payment streams may include, but are not limited to, Federal and State tax refunds, Social Security benefits, and Federal travel reimbursements. Each time an offset occurs under the Treasury Offset Program, you will be charged an additional fee.

The enclosed notice contains an explanation of your rights with respect to these collection methods and your deadlines to exercise those rights. Any in-person hearing will be held in [VARIABLE LOCATION: New York or Chicago, Atlanta or San Francisco].

In addition to Treasury offset and reporting of your debt's default status to credit reporting agencies, the Department may take the following collection actions if you do not establish and adhere to an approved repayment agreement on this debt:

- Garnish your wages via Administrative Wage Garnishment (AWG)
- Refer your debt to the U.S. Department of Justice for litigation
- Perform computer matches with Federal agencies to determine if you are a government employee or recipient of other Federal aid for purposes of offsetting all or a percentage of those funds (including your tax refund and up to 15% of your Social Security

payments) and to ensure, as required by law, that a debtor in default on a Federal debt does not obtain additional Federal loans or grants

**Notice: You May Lose Money from Your Government Payments
to Pay Your Student Debt and
Your Debt May be Reported to Credit Reporting Agencies as Referred for Collections**

You owe one or more student loans (or grant overpayments) to the U.S. Department of Education (Department). You are behind on payments, and your debt is in default.

The Department plans to collect your debt through the U.S. Department of the Treasury (Treasury). The Department will ask Treasury to “offset” (reduce) any payments that the state or federal government owes you now or in the future. These payments include but are not limited to

- Federal and State income tax refunds;
- up to 15% of your monthly Social Security Disability or Retirement benefits; and
- Federal travel reimbursements or up to 25% of federal retirement benefits

A portion of the payment offset will be applied towards the cost of the offset. In addition, the Department is required by law to report your debt to credit reporting agencies as referred for collections .

Read this letter carefully. This letter tells you how to review your records and object to (argue against) the Department collecting your debt or reporting it as referred for collections to credit reporting agencies. The Department does not have to send you any more notices before it begins collecting your debt or reporting it as referred for collections to credit reporting agencies.

Need more information or want to discuss your options? Call our Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923). Se habla español.

YOU HAVE OPTIONS TO STOP THIS OFFSET AND CREDIT REPORTING

To stop this offset and credit reporting, you must take one or more of the following actions within **65 days** of the date on your Debt Statement (attached in this mailing):

- Pay off the debt (see Page 2, Question 4)
- Apply to have your loan discharged (forgiven) if you have a qualifying reason—for example, if you are totally and permanently disabled (see Page 2, Question 5)
- Get your loan out of default or get on a payment plan as low as \$5 per month based on your income (see Page 2, Question 5)
- Object to the offset because, for example, you do not owe the debt or you are not behind on your payments (see Pages 3-4, Questions 8-12)

REQUESTING DOCUMENTS

1) Can I ask for documents about my debt?

Yes. You can mail your written request or the enclosed Request for Documents form to:

U.S. Department of Education
Default Resolution Group
P.O. Box 5227
Greenville, TX 75403-5227

Please include the following information in your request:

- Your Social Security number or Account number
- The debts that you want documents for
- A description of the documents you want to receive

2) What are some examples of the documents I can ask for?

You may ask for **all** documents the Department has about your debt(s), or you can ask for specific documents, such as

- a promissory note;
- a loan application;
- records of payments that you made; and
- correspondence between you and the school, loan holder, or Department about the debt.

3) Will asking for documents stop the offset or credit reporting?

No. (See Question 11.)

AVOIDING OFFSET AND CREDIT REPORTING

4) Can I pay off the debt to avoid offset and credit reporting?

Yes. To completely pay off your debt, please call the Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923) or visit our website at myeddebt.ed.gov. Se habla español. The Default Resolution Group will tell you how much you must pay.

You can call us to pay using a debit card or pre-paid credit card, or you can send a check or money order for the total amount. Make sure to also send the top portion of the Debt Statement. Put your Social Security number or Account Number on the face of your check or money order. Mail the payment to

U.S. Department of Education
National Payment Center
P.O. Box 790336
St. Louis, MO 63179-0336

5) Are there other ways I can avoid offset and credit reporting?

Yes. At any time, you can apply for any of the options listed below (depending on your eligibility):

- Administrative Loan Discharge: You can apply for us to discharge your loan(s) based on one of the reasons listed in the Request for Review Form that came with this notice. You will no longer owe the debt if we fully discharge your loan. Visit <https://studentaid.gov/manage-loans/forgiveness-cancellation> for more information or call 1-800-621-3115. One reason you might qualify for administrative discharge is if you are totally and permanently disabled. Visit www.disability-discharge.com or call 1-888-303-7818 for more information about disability discharge.

- **Loan Consolidation:** You can apply for a new loan to pay off your defaulted loan(s). With your new Direct Consolidation Loan, you can choose from any of our repayment plans. If you get an income-driven repayment (IDR) plan, your payment may be as low as \$0 per month. It is important to understand that when you consolidate, the interest balance you currently owe becomes part of the principal balance of your new consolidation loan, meaning interest will accrue on a higher balance and you may end up paying more to satisfy your loan. **NOTE: It typically takes 2 months to consolidate your loan if you enroll in an income driven repayment plan (an affordable and effective path out of debt) when you consolidate. Most Direct Consolidation Loans can be applied for and completed online and you do not have to return to school to get one.**
- **Loan Rehabilitation Agreement:** Ask your loan servicer for a rehabilitation agreement. In a rehabilitation agreement, your payments may be as low as \$5 per month, depending on your financial circumstances. If you make nine on-time monthly payments, you can bring your loan(s) out of default. Once you are out of default, you can choose your repayment plan. If you get an income-driven repayment plan, your payment may be as low as \$0 per month. **NOTE: It typically takes 9 months to get your loan out of default.**
- **Repayment Agreement:** You can enter into a repayment agreement with us. In this case, your loan(s) will stay in default, but you will be able to make payments based on your specific financial situation.
- **Request for Review:** You may object to collection of your debt and credit reporting by submitting the enclosed Request for Review form that came with this notice. The Request for Review form lists and explains the most common objections available. You may also submit your own written statement objecting to the debt. (See the “Objecting to the Debt” section below, Questions 8-12.)

For more information, or for help applying for any of these options, please call the Department’s Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923) or visit our website at myedebt.ed.gov. Se habla español.

6) Are there deadlines to avoid offset (the Department taking my payment)?

Yes. For each of the options listed above, you must send specific information within **65 days** of the date of your Debt Statement. Here is what you need to send for each option:

Administrative Discharge	Signed application for discharge
Loan Consolidation	Signed consolidation application.
Loan Rehabilitation	First payment as listed in the agreement (as long as you continue to follow the agreement)
Repayment Agreement	First payment as listed in the agreement (as long as you continue to follow the agreement)
Request for Review	Signed Request for Review and/or a written statement objecting to the debt

If we don’t receive the documents you needed to send before the deadline, the Department will begin to offset your payment and report your debt as referred for collections to credit reporting agencies. You can still apply for any of these options even if you miss the deadline, but applying late may not protect your payments, including Social Security and tax refunds, from offset immediately. If you do not want offsets to start, you must

act before the deadline.

7) Is there anything I can do after my payment has been offset or the deadline passes?

Yes. You can do any of the options listed under Questions 5 and 6 but offsets and credit reporting of your debt as referred for collections will not stop until your debt is discharged, canceled, forgiven, resolved or out of default. Some of the listed options protect you from offset of all payments, including tax refunds and social security, more quickly than others. Loan Consolidation protects all payments typically in 2 months (if you choose IDR as your repayment plan). Rehabilitation takes at least 5 months to protect your payments from being offset. Entering into a voluntary repayment plan after the 65-day deadline passes may not protect you from offset of tax refunds, Social Security or other payments.

OBJECTING TO THE DEBT (REQUEST FOR REVIEW)

8) What if I disagree with the debt and collection action? What can I do?

You may have reasons why we should not be collecting on your debt. For example, you are totally and permanently disabled, or you are currently in bankruptcy. You can object to (argue against) the debt by sending us either a written request or the Request for Review Form that came with this letter (filled out).

If you send a written statement, it must include the following:

- Your name
- Your Social Security number or Account number
- The debts that you disagree with
- An explanation of why you disagree with the debt
- Copies of any documents you want us to consider

9) Where do I send my Request for Review or written statement?

Please mail your submission to:

U.S. Department of Education
Default Resolution Group
P.O. Box 5227
Greenville, TX 75403-5227

10) Can I ask to make my arguments in person or by telephone?

Yes. But you still must send a written statement or the Request for Review Form first, explaining why you need to make your argument in person or by telephone. If we decide to give you an in-person or telephone hearing, we will contact you to schedule the time and place. But we may decide that an in-person or telephone hearing is not necessary. If so, we will make a decision based on what you sent us.

11) Will sending a Request for Review stop offset and credit reporting?

It depends on when you send your request. If you send your request within 65 days of the date on the Debt Statement, the Department will not start collecting your debt or report it to credit reporting agencies until we have decided your case. If you send your request after the 65-day period, money may be taken from your

payments and we will report your debt to credit reporting agencies while we decide your case.

12) What can I expect from the Department after I object to the debt?

The Department will send you a written decision. This document will explain

- whether we reject or accept your argument,
- the reasons why,
- any appeal rights you have, and
- what will happen next.

SPECIAL CONSIDERATIONS

13) What if I file a joint tax return?

When filing your return, include IRS Form 8379 (Injured Spouse Claim and Allocation). The form explains how your spouse can get their share of your joint income tax refund. You can also file this form after an offset has occurred on a joint return. If you are also filing joint *state* tax returns, check with your State Department of Taxation to find out what relief you can get.

REQUEST FOR REVIEW

NAME _____ SSN _____

CURRENT ADDRESS _____

If you object to offset against your Federal and/or State tax refunds and other payments for the student loan or grant overpayment described in the Debt Statement, you can use this form to request a review or hearing. If you object **ONLY** because you believe you cannot afford to pay this debt, **DO NOT USE THIS FORM. INSTEAD**, read about your options in the enclosed *You May Lose Government Payments* notice or write or call the Contact listed on the Debt Statement.

I. Check **ONLY ONE** of the following:

- I want a review of my objection based on this written statement and the records in my debt file. **COMPLETE PARTS II AND IV OF THIS FORM.**
- I want an in-person hearing in the city shown on the Debt Statement to present my objection. I understand that I must pay my own expenses to appear for this hearing. **COMPLETE PARTS II, III, AND IV OF THIS FORM.**
- I want a hearing by telephone. **COMPLETE PARTS II, III, AND IV OF THIS FORM.**

II. Check the objections that apply. **ENCLOSE** the documents described here (if you do not enclose documents, your objections will be reviewed based on the information on this form and the records in your debt file). Discharge application forms can be obtained at <https://studentloans.gov/myDirectLoan/formLibrary.action> or by calling 800-621-3115. Parent borrowers should answer 8 - 13 about the student:

1. I do not owe the full amount shown because I repaid some or all of this debt. **ENCLOSE** copies of front and back of checks, and copies of money orders and receipts for payments made on the debt.
2. I am making payments on this debt as required under the repayment agreement I reached with the holder of the debt. **ENCLOSE** copies of repayment agreement and front and back of payment checks.
3. I filed for bankruptcy and my case is still open. **ENCLOSE** copies of any court document showing name of court and case number.
4. This debt was discharged in bankruptcy. **ENCLOSE** copies of discharge order and the schedule of debts filed with the court.
5. I am totally and permanently disabled. **ENCLOSE** either a completed *Discharge Application: Total and Permanent Disability* OR a notice from the U. S. Department of Education's Total and Permanent Disability Servicer showing that they have received a discharge application. To complete a discharge application, visit www.disabilitydischarge.com.

6. This is not my Social Security Number, **and** I do not owe this debt. **ENCLOSE** copies of your Driver's License or other identification issued by a government agency and your Social Security Card.
7. I believe that this debt is not an enforceable debt in the amount stated for the reasons explained in the attached letter. **ENCLOSE** a letter explaining any reason for your objection to collection of this debt by offset of your Federal and/or State tax refunds and other payments. Be as specific as possible. **INCLUDE** any records that support your reasons. If you object because you believe you cannot afford to pay this debt, but you wish to arrange payment terms, write or call the contact listed on the Debt Statement.
8. I enrolled in a school, but did not attend, withdrew, or was terminated from the school within a timeframe that entitled me to a refund of part or all of my loan proceeds, and I did not receive the benefit of a refund to which I was entitled, either from the school or from a third party. **ENCLOSE** a completed *Loan Discharge Application: Unpaid Refund*.
9. I was unable to complete my education because the school for which I borrowed this loan closed. **ENCLOSE** a completed *Loan Discharge Application: School Closure*.
10. I had no high school diploma or GED when I enrolled at the school for which I borrowed this loan, and the school improperly determined my ability to benefit from the training offered. **ENCLOSE** a completed *Loan Discharge Application: False Certification of Ability to Benefit*.
11. When I borrowed this loan, I had a condition (physical, mental, age, criminal record) that prevented me from meeting State requirements for performing the occupation for which the school trained me. **ENCLOSE** a completed *Loan Discharge Application: False Certification (Disqualifying Status)*.
12. I believe that the school without my permission signed my name on the loan application, promissory note, loan check or electronic funds transfer (EFT) authorization. **ENCLOSE** a completed *Loan Discharge Application: Unauthorized Signature/Unauthorized Payment*.
13. I believe that I have a defense to repayment of my debt (also known as a borrower defense) because _____ (school) engaged in acts or omissions that would give rise to a cause of action against the school under applicable State law and the cause of action directly relates to the loan or to the school's provision of educational services for which the loan was provided. I previously submitted a Borrower Defense to Repayment loan discharge application on or about _____. (If you did not previously submit an application, **ENCLOSE** one of the following completed applications: 1) Application for Borrower Defense to Loan Repayment; 2) Attestation for Certain Heald College Students; or 3) Attestation for Certain Everest and WyoTech Students).
14. I believe that I am the victim of identity theft. **ENCLOSE** a completed *Loan Discharge Application: False Certification (Identity Theft)*. Note: this is also known as "Certification/Agreement of Cooperation of Identity Theft Claims."
15. The borrower of this loan, or the student for whom this loan was borrowed or grant was issued, is deceased. **ENCLOSE** a certified copy of the death certificate.

III. IF YOU WANT AN IN-PERSON OR TELEPHONE HEARING, YOU MUST COMPLETE THE FOLLOWING:

The debt records and documents I submitted to support my statement in Part II do not show all the material (important) facts about my objection to collection of this debt. I need a hearing to explain the following important facts about this debt: (**EXPLAIN** below or on a separate sheet of paper the additional facts that you believe make a hearing necessary. If you have already fully described these facts in your response in Part II, **WRITE HERE** the number of the objection in which you described these facts _____.)

Note: If you do not receive an in-person or telephone hearing, your objection will be reviewed based on information and documents you supply with this form and on records in your debt file.

Phone number at which I can be reached during daytime hours: _____

Explanation of why an in-person or telephone hearing is necessary:

IV. I state under penalty of law that the statements I have made here are true and accurate to the best of my knowledge.

Date: _____ Signature: _____