

# School Misconduct Discharge Application

You may be eligible to receive a discharge of your applicable private student loans if the school that you attended committed certain misconduct outlined within this application. This is called a School Misconduct Discharge.

If you believe you may qualify, please complete this application by providing as much detail as possible to support your relevant claim or claims and show the harm you experienced as a result of the school misconduct. Each application is subject to our review and discretion. A variety of criteria are used to determine eligibility, including, but not limited to, proof of resulting harm, sufficient documentation supporting your claim, date when events occurred or when you experienced harm, etc.

**Important: this application requires supporting documentation** that directly substantiates your claims (e.g., marketing materials, correspondence from the school, copy of court judgement, enrollment agreement, etc.). If documentation is not provided, your application can not be processed.

0-0

**Qualifying school misconduct**

**Description and examples**

*Untruthful or misleading statements*

The school or its representatives made **untruthful or misleading statements** while trying to convince you to enroll or to remain enrolled. You must show that this information was important to you when you decided to enroll or remain enrolled and caused you harm.

The school's conduct must relate to untruthful or misleading statements concerning one or more of the following areas:

- Graduates' employment outcomes (e.g., guarantees of employment or that you would earn a certain salary.)
- The school's educational programs (e.g., whether completion of a program qualifies you for a specific license or certification; the number, availability, and qualifications of instructors; or your ability to transfer credits to another school)
- The school's financial charges (e.g., the school's program cost or the availability or type of financial assistance available to you.)

The school or its representatives could have made these untruthful or misleading statements directly to you, or in marketing materials, websites, or other communications.

*Concealed, suppressed, or omitted certain information*

The school **concealed, suppressed, or omitted certain information** that would have been important to your decision of whether to enroll or remain enrolled, and the concealment caused you harm. This includes conduct such as:

- A failure to provide important information about any of the three areas described above (e.g., graduates' employment outcomes; the school's educational programs; or the school's financial charges); or
- A failure to tell you that certain factors, like a criminal record or the program not being authorized by the appropriate agency, would prevent you from meeting requirements for employment in the program's field.

*Aggressive and deceptive recruitment tactics*

The school engaged in **aggressive and deceptive recruitment tactics** to convince you to enroll or to remain enrolled and caused you harm. This includes conduct such as:

- Demanding or pressuring you to enroll immediately, including by falsely claiming you would lose your opportunity to attend if you did not immediately enroll;
- Taking unreasonable advantage of your lack of knowledge about higher education or financial aid to pressure you to enroll or take out loans;
- Discouraging you prior to enrollment from discussing the decision to enroll with friends, family, or others;
- Using threatening or abusive language; or,
- Repeatedly contacting you if you asked not to be contacted further.

*Lawsuit against the school*

In some circumstances, a **lawsuit against a school** may qualify. For the lawsuit to qualify, it must be based on the school's misconduct related to your decision to enroll or remain enrolled. It must have been brought by you, a government agency, or, if it's a class action lawsuit, have you included as a class member. In addition, it must have resulted in a favorable judgment (i.e., a judgment against the school and in favor of the plaintiff).

*Failure to perform contractual obligations*

A school's failure to perform its obligations under a contract with you (such as in an enrollment agreement). To qualify, those obligations must have been important to you when you were deciding whether to enroll or remain enrolled and caused you harm.

**By completing this application, you are certifying, under penalty of perjury, that all the information provided is true and complete.**

---

**SECTION 1: BORROWER INFORMATION**

Please provide contact information for the borrower.

First Name		Middle Name	Last Name		
Date of Birth ( <i>mm/dd/yyyy</i> )	Social Security Number		Telephone Number		
Email Address					
Street Address			City	State	ZIP Code
Navient Account Number			Are you the borrower or cosigner applying?		
			<input type="checkbox"/> Borrower	<input type="checkbox"/> Cosigner	

**Loan information**

*Include the following information for each loan related to this discharge application: loan number, disbursement date, and original principal amount.*

---

**SECTION 2: SCHOOL INFORMATION**

School Name:

Campus Name (if you attended a multi-campus system or school):

Campus Location (City, State):

In what state(s) did you live during the enrollment period that is the subject of this claim? Please include the month/year when you lived in each state listed.

Enrollment dates at this school (month/year to month/year):

Are you still enrolled at this school? Yes  No

Are the enrollment dates listed above approximate or exact?  Approximate  Exact

Program Name or Major (e.g., *Engineering, Law, Nursing*):

Credential/Degree Sought (e.g., Certificate, Diploma, Associates, Bachelor's, Master's):

Current enrollment status at school listed above:

Graduated  Transferred Out  Withdrew  Attending

Graduation date if applicable (month/year): \_\_\_\_\_

*Note:* if you are still enrolled at this school, indicate that you are "attending" even if, at the time you complete this application, you are on a scheduled break, an approved leave of absence, or have decided to not attend classes during the current term but plan to resume attendance in the near future.

---

### SECTION 3: CONDUCT THAT MAY RESULT IN A DISCHARGE APPROVAL

---

#### Select all that apply

The following are common categories of misconduct alleged by borrowers, including some specific examples. You should only check the boxes that apply to you. If none of the categories apply, there is an "Other" category at the end of Section 3.

*Note:* you must answer additional questions related to these selections and provide required documentation later in the application.

#### EMPLOYMENT PROSPECTS

Did your school misrepresent or fail to tell you about jobs that would be available to you, your prospects of obtaining a job, or the employment outcomes of prior graduates? Please select all that apply:

- My school misled me about my likelihood of obtaining a job, such as by misleading me about the number of graduates who were employed in the field of study the program was preparing them for.
- My school misrepresented its job placement rates.
- My school misrepresented the demand for graduates in my field. My school
- misrepresented its relationships with specific employers.
- My school misled me about my likely earnings after graduation by exaggerating the earnings of graduates.
- My school failed to tell me that obtaining a job or required licensure/certification in my field of study was highly unlikely due to my prior criminal history, a preexisting medical condition, or another circumstance known by my school.

#### CAREER SERVICES

Did your school misrepresent or fail to tell you important information about the scope and availability of the career services support it would provide? Please select all that apply:

- My school promised it would provide career services assistance (including, but not limited to resume writing help, mock interviews, and responding to job listings), but it did not.
- My school promised that it would find me a job when I graduated, but it did not.

## ACCREDITATION AND LICENSURE QUALIFICATIONS

Did your school misrepresent or fail to tell you important information about your school's institutional or programmatic accreditation? Please select all that apply:

- My school misled me regarding whether my program had the accreditation necessary to qualify graduates for required licensure or certification or to sit for a licensing exam.
- My school misled me regarding the passage rate of graduates who sit for licensure or certification exams.
- My school failed to tell me that my school or program lacked proper accreditation or was not authorized by the appropriate agency in my state.
- My school failed to tell me that my school or program lost accreditation prior to or during my enrollment.

## TRANSFERRING CREDITS

Did your school misrepresent or fail to tell you important information about transferring credits into or out of the school? Please select all that apply:

- My school told me that my credits were transferrable to a specific school, but they were not.
- My school told me that the credits I earned at the school were generally transferrable to other schools, but they were not.
- My school failed to tell me that my credits would not transfer to other schools.
- My school told me it would accept credits I had earned elsewhere, but after I enrolled, it told me that it would not accept some or all of my transfer credits.

## EDUCATIONAL SERVICES

Did the school misrepresent or fail to tell you important information about the availability of the educational opportunities or support services it provided? Please select all that apply:

- My school misrepresented the availability of internships or externships or the assistance it would provide in obtaining required internships or externships.
- My school misrepresented the availability, or qualifications of its faculty.
- My school misrepresented the type and availability of any tutoring or specialized instruction or assistance it would provide me before, during, or after completion of a course.
- My school misrepresented how I would be taught (for example, in-person versus online).
- My school misrepresented the prerequisites required for my course of study.
- My school misrepresented how often required courses would be available or when those courses would be scheduled (e.g., you were promised you could complete the program by enrolling on weekends, but later learned that a required course was available only on weekdays during regular business hours when you work).
- My school misrepresented the number of credits required to graduate.
- My school told me I would be able to graduate in a certain amount of time, but then did not offer enough sections of required classes so that I could complete the program on time.
- My school failed to tell me that a different company was providing their curriculum instructional materials.
- My school failed to tell me that a different company was recruiting students on the school's behalf.
- My school misrepresented its status as a for-profit, nonprofit, or public institution.
- My school claimed to be a selective admissions school, but actually had an open-enrollment policy, meaning that they enrolled everyone regardless of their grade point average, test scores, volunteer experiences, or other entrance requirements.

- My school misrepresented its criteria for admission, meaning the basis upon which a school determines who it will admit.

## PROGRAM COST AND NATURE OF LOANS

Did the school misrepresent or fail to tell you important information about the cost of your program or the nature of your loans? Please select all that apply:

- My school told me I was receiving only grants and scholarships, but I found out later that some or all of those funds were loans.
- My school misrepresented the repayment terms or total cost of the loans that it arranged for me, provided to me, or that were provided to me by a lender the school recommended.
- My school misrepresented the overall cost of my program.
- My school misrepresented what costs were or were not included in the published tuition and fees.
- My school misrepresented the cost of living in campus-owned or campus-operated housing.
- My school offered me a full scholarship when admitting me to the school, but then reduced the scholarship amount or failed to renew the scholarship even though I met the scholarship requirements, such as by maintaining a certain GPA, enrolling in a particular program, performing required community or volunteer service, or some other criteria that I satisfied.

## AGGRESSIVE AND DECEPTIVE RECRUITMENT

Did the school pressure you to make an enrollment decision immediately, take unreasonable advantage of your lack of knowledge about higher education and financial aid, use abusive language, or repeatedly contact you after you told them to stop? Please select all that apply:

- My school pressured me to enroll or to make loan-related decisions immediately.
- My school told me that I would lose my place or my financial aid if I did not enroll right away.
- My school discouraged me from discussing my decision with family members or reviewing other resources prior to enrolling or making loan-related decisions.
- My school pressured me to enroll or to make loan-related decisions without giving me enough time to review the relevant documents.
- My school took unreasonable advantage of my lack of knowledge about higher education or financial aid to pressure me into enrolling or taking out loans to attend the school.
- My school used abusive or threatening language while trying to get me to enroll.
- My school repeatedly contacted me for the purposes of enrolling or re-enrolling after I asked them to stop.

---

### Provide us more detail

Please answer the following questions in detail to ensure you have a materially complete application. The questions request additional information describing the misconduct selected above, including information like what occurred, when it occurred, how it impacted you, and other details necessary to consider your application.

If the acts or omissions you experienced occurred during different interactions with the school please include detail about each interaction. Be sure to reference how the included supporting documentation validates your claim(s).

*Note: If you need more space than what's provided to sufficiently answer each question, please write your responses on a separate piece of paper and include it with your application.*

- **What** did the school say, write, represent to you, or conceal, suppress, or omit from you and when, where, and how (e.g., e-mail, advertisement, school's website) was it provided or omitted? Who provided or omitted the information? What did the school's actions lead you to believe?

- **Why** was the information provided to you, or concealed, suppressed, or omitted from you, important to you when you decided to enroll or remain enrolled (for example, you chose to attend this school over others or take out student loans because of the information you were provided)?

- **When** did you first become aware that the information was allegedly false or misleading (approximate date or time of year; please be as specific as possible) and how did you determine the information was false/misleading or aggressive/deceptive?

- **(If selected aggressive and deceptive recruitment tactics)** **What** were the aggressive and deceptive recruitment tactics that were used and when, where, and how (e.g., e-mail, advertisement, school's website) did you experience this conduct? Who (if applicable) used these aggressive and deceptive recruitment tactics? How did the conduct influence your decision to enroll (for example, because of the school's conduct, you enrolled without consulting friends and family)?

- **How** has this caused you harm (for example, have you suffered financial harm, lost opportunities, or experienced other harm as a result)?

- Is there any other information you believe is important to this claim(s)? If so, please include in your response.

0-0

---

## JUDGMENT

Has a court awarded a favorable judgment against your school? Specifically, do any of the following apply to you?

- I filed a lawsuit against my school and won a favorable judgment in a Federal or state court;
- I filed a claim against my school and won a favorable judgment from a Federal or state administrative tribunal;
- I was a class member in a class action lawsuit and won a favorable judgment or I benefited from a government enforcement action where the government won a favorable judgment that related to the making of a covered loan, or the provision of educational services for which the loan was provided.

Yes     No

**Note: A settlement does not qualify you for School Misconduct Discharge relief even if the settlement was favorable to you. A settlement agreement is not a favorable judgment for the purposes of School Misconduct Discharge relief.**

How much was awarded to you in the judgment or court order?

Please attach the judgment (i.e., the court order or opinion) and all relevant documents relating to your judgment(s). If you don't have a copy of the court documents, please provide as much information as you can about the judgment or order, including the approximate date (month and year) it was obtained, the court or tribunal where the case was heard, and the name of the plaintiff(s) if you were not a named plaintiff (for example, in the case of a class action).

---

## BREACH OF CONTRACT

*Please attach the contract and all relevant documents.*

Did your school breach a contract with you?

First, did you ever enter into a contract with your school (e.g., did you sign an enrollment agreement when you enrolled? Or, did you sign an agreement regarding a scholarship or other financial aid benefit?)?

Yes     No

Second, did your school fail to perform any obligations under the contract?

Yes     No

Describe, in as much detail as you can, the ways in which you believe the school failed to perform its obligations under any contract it entered into with you. Please include when you first became aware that the school failed to perform its obligations under such contract (approximate date or time of year).

---

## OTHER

Did your school misrepresent or fail to tell you about important information other than what you have already described in this application?

Yes     No

If yes, please identify what the school misrepresented or failed to tell you:

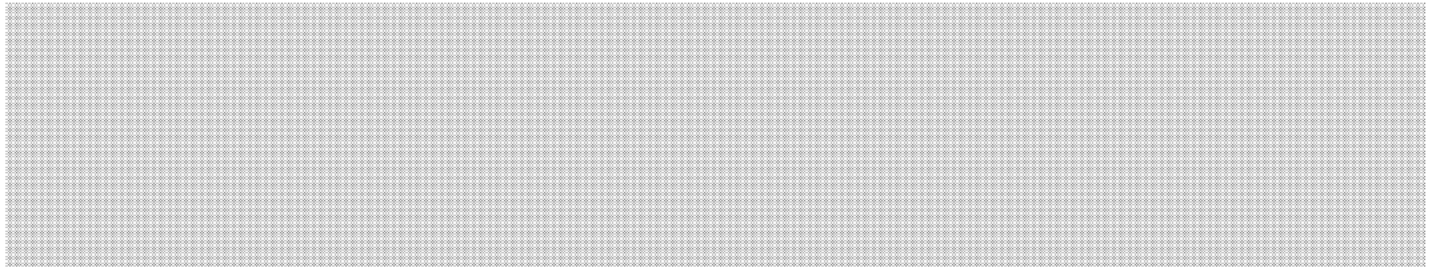
Describe the following information in detail, answering each listed question thoroughly to ensure you have a materially complete application. Be sure to reference how the included supporting documentation validates your claim(s).

*Note: If you need more space than what's provided to sufficiently answer each question, please write your responses on a separate piece of paper and include it with your application.*

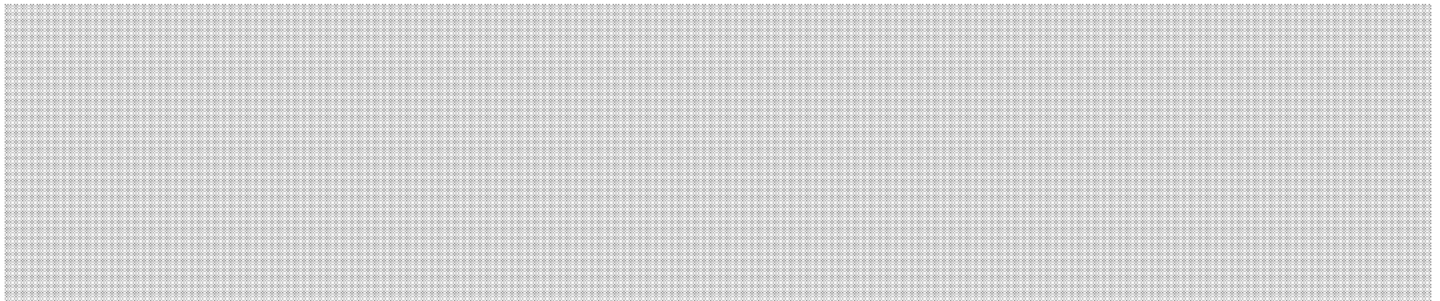
- **What** did the school say, write, represent to you, or conceal, suppress, or omit from you and when, where, and how (e.g., e-mail, advertisement, school's website) was it provided or omitted? Who provided or omitted the information? What did the school's actions lead you to believe?



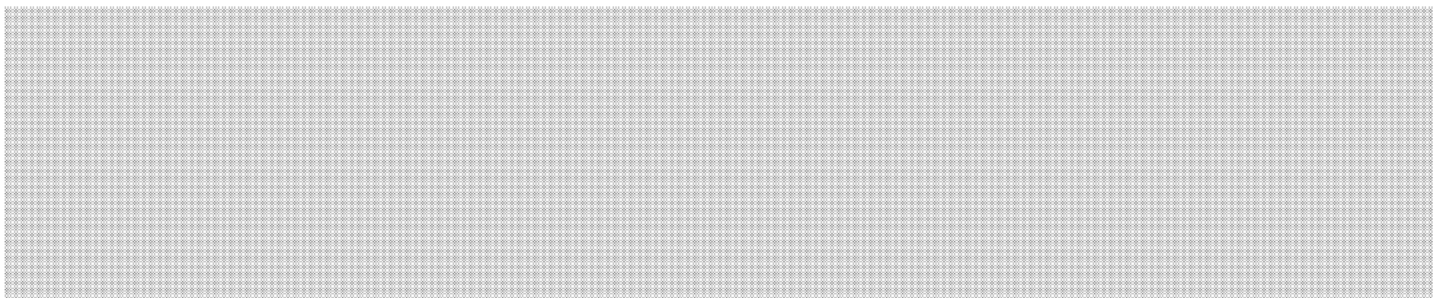
- **Why** was the information provided to you, or concealed, suppressed, or omitted from you, important to you when you decided to enroll or remain enrolled (for example, you chose to attend this school over others or take out student loans because of the information you were provided)?

A large rectangular area with a grey halftone pattern, used to redact the response to the first question.

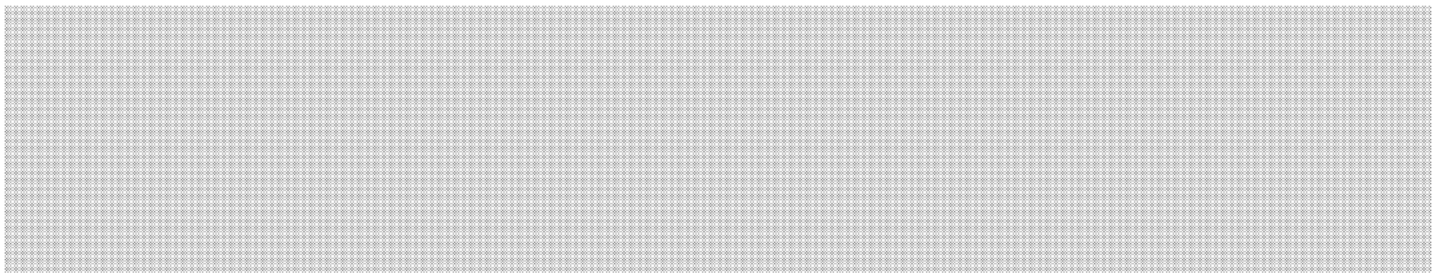
- **When** did you first become aware that the information was allegedly false or misleading (approximate date or time of year; please be as specific as possible) and how did you determine the information was false or misleading?

A large rectangular area with a grey halftone pattern, used to redact the response to the second question.

- **How** has this caused you harm (for example, have you suffered financial harm, lost opportunities, or experienced other harm as a result)?

A large rectangular area with a grey halftone pattern, used to redact the response to the third question.

- Is there any other information you believe is important to this claim(s)? If so, please include in your response.

A large rectangular area with a grey halftone pattern, used to redact the response to the fourth question.

0-0

---

## SECTION 4: SUPPORTING DOCUMENTATION (REQUIRED)

---

Attach/include supporting documentation with your application. Examples may include, but are not limited to: correspondence from the school (letters/emails), marketing materials, advertisements, course catalogs, manuals, school web messaging, court documents/judgement, written agreements/contracts, etc.

Please confirm you have supplied documentation supporting claim(s) made in Section 3.

- Yes, I have included supporting documentation in my application.
- No, I have not included supporting documentation in my application.

Please provide any additional detail needed to explain your supporting documentation:

---

## SECTION 5: HARM

---

Above, you were required to explain how each specific type of misconduct by your school caused you harm. Please use the space below to explain how all the misconduct, taken together, caused you harm, and how the misconduct of the school has impacted your life more broadly.

- **What** harm did you experience as a result of the school's statements, acts, or omissions? (For example: because your credits did not transfer you had to start over at a different school; you were unable to find a job when you graduated; you do not have the certification the school promised you would obtain and are now unable to enter your field of study.)

Type text here

- **How** did the school's statements, acts, or omissions cause you this harm? How has your life been impacted by this harm?

---

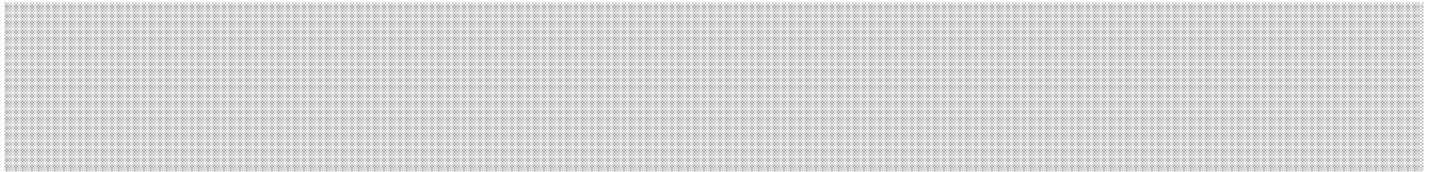
## SECTION 6: OTHER REFUNDS, REMEDIES, LOAN REDUCTION OR TUITION RECOVERY ACTIONS

---

Have you recovered the amount of tuition or fees that you paid to your school or had your student loans forgiven? (For example, did you get a closed school loan discharge, borrower defense to repayment discharge or total and permanent disability discharge from the U.S. Department of Education? Did you get relief as part of a class-action lawsuit or other settlement?)

Yes     No

If yes, please describe this other relief, including the amount of financial relief received, and attach any documentation about the relief, if available.



0-0

---

## SECTION 7: FORBEARANCE AND STOPPED COLLECTIONS

---

If you are not currently in default, your private loans related to this discharge application will be put into **forbearance** while your application is under review.

If any of your student loans are in default, your loans will be put into a **stopped collections status** while your application is under review. "Stopped collections status" means that we will not attempt to collect on the defaulted loan(s) while your application is pending.

**It's important to understand that interest will continue to accumulate on all your student loans regardless of their status.**

If your application is denied, you will be responsible for the unpaid accrued interest, which will not be capitalized (added to your Unpaid Principal) at the end of this forbearance period. While interest will not be capitalized at the end of this forbearance, any unpaid accrued interest may be capitalized at the end of a deferment or forbearance you request in the future (as permitted by law and your loan agreement). You can shorten or cancel this forbearance at any time.

You do not have to place your loans in forbearance or stopped collections to apply for this discharge. Instead, you may continue making payments on your loans.

*Note:* even though payment will not be due while in forbearance, you can choose to make payments to help lower your loan costs.

**If you do not wish to have your loans placed into forbearance, meaning that you will need to continue making student loan payments while your application is being reviewed, please check the box below:**

I DO NOT wish to have my loans placed into forbearance or stopped collections.

---

**SECTION 8: CERTIFICATION**

---

By signing this attestation, I certify, under penalty of perjury, that: all of the information that I provided is true and complete.

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. I sign this application under penalty of perjury.

I also agree to the following: to provide additional information that is reasonably available to me that will verify the accuracy of my completed attestation and to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the satisfaction of my servicer or its designee that I meet the qualifications for School Misconduct Discharge relief.

I also certify that I received proceeds of a student loan, in whole or in part, to attend the school/campus identified in Section 2 above.

I also certify that I relied upon the misrepresentations and/or omissions identified in Section 3 above when enrolling at the school, and that the misrepresentations and/or omissions were material to my decision to enroll.

I also certify that I have not received a refund, tuition recovery, settlement, or other financial restitution to repay the loans that are the subject of this School Misconduct claim, except as otherwise disclosed in my application.

I agree to allow the school that is the subject to this School Misconduct Discharge application to provide my servicer with items from my student educational record relevant to this application.

I agree that Navient and their agents and contractors may contact me regarding my School Misconduct Discharge application or my loan(s) at any telephone number I provide now or in the future using automated dialing equipment or artificial or prerecorded voice or text messages.

---

Signature	Date
-----------	------

---