



Conduent Education Services
P.O. Box 7051 • Utica,
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Enclosed is a School Closure Loan Discharge Application. **Please read all the instructions before completing the form.**

Summary of Eligibility

You may be considered for a School Closure Discharge if:

- The loan(s) you are seeking to discharge was fully or partially disbursed on or after January 1, 1986;
- The student – you or the dependent for whom you acquired the applicable Parent PLUS loan – did not complete the program of study for which the loan was obtained, because s/he was enrolled or on an approved leave of absence when the school closed or withdrew no more than 120 days before the school closed; and
- The student was unable to transfer at least some of the credits or clock hours earned at the closed school, or benefit in some other way from the education provided by that school, in order to complete the same program of study, or a comparable program, at a different school.

General Instructions

- Use a dark ink pen. Do not use pencil.
- Enter dates as numbers and as month-day-year (Example: 01-31-2012).
- Include your name, Social Security number (SSN) and any corrections to your address/telephone number.
- Initial any corrections.
- If you need more space to answer questions, continue your answer on separate sheets of paper and attach them to the form. Please include the number of the question you are answering and your name and SSN on all attached pages.

Form Completion

If the answer to item 8 is Yes, or the answer to items 13,14 and 15 is Yes, *you are not eligible for the discharge. See Section 6: Terms and Conditions.*

Before you submit the discharge application, did you:

- ✓ Complete all required information?
- ✓ Check at least one box each in items 8, 13, 16 and 19?
- ✓ Complete 14 and 15 if, and only if, you checked Yes in item 13?
- ✓ Carefully read the Borrower Certification and Authorization in Section 3?
- ✓ Sign and date the form?

Required Documentation

If you attached separate sheets of paper to answer any of the items, did you include your name, SSN and the number of the question on all attached pages?

Instructions for Submitting the Form

Mail: Conduent
P.O. Box 7051
Utica, NY 13504-7051
Fax: 315-738-2232

Please allow us 10-14 days after we receive the application to review and process your request and forward it to the guarantor. The guarantor will review and approve or deny the application and notify us within 60 days of receipt.



LOAN DISCHARGE APPLICATION: SCHOOL CLOSURE

William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and Federal Perkins Loan Program

OMB No. 1845-0058
Form Approved
Exp. Date 08/31/2017

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

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____ - _____ - _____

Name _____

Address _____

City, State, Zip Code _____

Telephone – Primary (_____) _____ - _____

Telephone – Alternate (_____) _____ - _____

E-mail (optional) _____

SECTION 2: SCHOOL CLOSURE INFORMATION

1. You are applying for this loan discharge as a:
 - Student borrower – Skip to Item 4.
 - Parent borrower – Continue to Item 2.
2. Student Name (Last, First, MI):

3. Student SSN:
_____ - _____ - _____
4. Closed School Name:

5. Closed School Address (street, city, state, zip):

6. Dates of attendance at the closed school:
_____ - _____ - _____ to
_____ - _____ - _____
7. Name of the program you (or, for a parent PLUS borrower, the student) were enrolled in at the time the school closed:

8. Did you (or, for a parent PLUS borrower, the student) complete the program of study at the closed school?
 - Yes – You are not eligible for this discharge.
 - No – Continue to Item 9.
9. Were you (or for a parent PLUS borrower, the student) on an **approved** leave of absence when the school closed?
 - Yes – Provide the dates of the leave of absence, then skip to Item 13:
_____ - _____ - _____ to
_____ - _____ - _____
 - No – Continue to Item 10.
10. Were you (or, for a parent PLUS borrower, the student) still enrolled in the program of study when the school closed?
 - Yes – Skip to Item 13.
 - No – Continue to Item 11.
11. Did you (or, for a parent PLUS borrower, the student) withdraw from the school before the school closed?
 - Yes – Continue to Item 12.
 - No – Skip to Item 13.
12. On what date did you withdraw from the school?
_____ - _____ - _____
13. Did you (or, for a parent PLUS borrower, the student) complete or are you in the process of completing the same or a comparable program of study at another school?
 - Yes – Continue to Item 14.
 - No – Skip to Item 16.
14. Are you (or, for a parent PLUS borrower, the student) completing the new program through a teach-out agreement (see Section 5)?
 - Yes – You are not eligible for this discharge.
 - No – Continue to Item 15.
15. Did the other school give you (or, for a parent PLUS borrower, the student) credit for training received at the closed school by allowing transfer credits or hours earned at the closed school, or by any other comparable means?
 - Yes – You are not eligible for this discharge.
 - No – Continue to Item 16.

SECTION 2: SCHOOL CLOSURE INFORMATION (CONTINUED)

16. Did the holder of your loan receive any money back (a refund) from the closed school on your behalf?

- Yes – Continue to Items 17– 19.
- No – Skip to Item 19.
- Don't Know – Skip to Item 19.

17. What was the amount of the refund?

\$ _____

18. Explain why the money was refunded:

19. Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the closed school or any third party (see definition in Section 5) in connection with enrollment or attendance at the school?

- Yes – Continue to Items 20 – 22.
- No – Sign and date the form in Section 3. Submit the form to the loan holder in Section 7.
- Don't Know – Sign and date the form in Section 3. Submit the form to the loan holder in Section 7.

20. Provide the following about the party with whom the claim was made or from whom payment was received:

- a. Name: _____
- b. Address (street, city, state, zip code):

- c. Telephone number:
(_____) _____ - _____

21. What is the amount and the status of the claim?

- a. Amount: \$ _____
- b. Status:

22. What was the amount of any payment received? If none, write "none".

\$ _____

Sign and date the form in Section 3. Submit the form to the loan holder in Section 7.

SECTION 3: BORROWER CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION

- I certify that: (1) I received the Direct Loan, FFEL, or Perkins Loan Program loan funds directly, or as a credit that was applied to the amount owed to the school; (2) I (or, if I am a parent PLUS borrower, the student) was enrolled at the school identified in Section 2, was on an *approved* leave of absence on the date that the school closed, withdrew from the school not more than 120 days before it closed, or withdrew from the school more than 120 days before it closed if the Department determines that exceptional circumstances related to the school's closing justify an extension of this 120-day period (see Section 6); (3) Due to school closure, I (or, if I am a parent PLUS borrower, the student) did not complete the program of study at the closed school; (4) I (or, if I am a parent PLUS borrower, the student) did not complete and am not in the process of completing the program or a comparable program of study at the closed school at another school through a teach-out, by transferring credits or hours earned at the closed school to another school, or by any other comparable means; (5) I have read and agree to the terms and conditions for loan discharge, as specified in Section 6; (6) Under penalty of perjury, all of the information I have provided on this form and in any accompanying documentation is true and accurate to the best of my knowledge and belief.
- I hereby assign and transfer to the U.S. Department of Education (the Department) any right to a refund on the amount discharged that I may have received from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s).
- I authorize the loan holder to which I submit this request (and its agents or contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature _____ Date _____ - _____ - _____

SECTION 4: INSTRUCTIONS FOR COMPLETING THE FORM

When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2014 = 03-14-2014. If you need more space to answer any of the items, continue on separate sheets of paper and attach them to this form. Indicate the number of the Item(s) you are answering and include your name and Social Security Number (SSN) on the top of page 2 and on all attached pages. **Return the completed form and any attachments to the address shown in Section 7.**

SECTION 5: DEFINITIONS

- The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.
- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- The **Federal Perkins Loan (Perkins Loan) Program** includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans).
- The **date a school closed** is the date that the school stopped providing educational instruction in *all programs* as determined by the Department.
- **Dates of attendance:** The “to” date means the last date that you (or, for a parent PLUS borrower, the student) actually attended the closed school.
- The **holder** of your Direct Loan Program loan(s) is the Department. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. The holder of your Perkins Loan Program loans may be a school or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to “your loan holder” on this form mean either your loan holder or your servicer.
- **Loan discharge** due to school closure cancels your obligation (and any endorser’s obligation, if applicable) to repay the remaining portion on a Direct Loan, FFEL, or Perkins Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. For consolidation loans, only the amount of the underlying loans that were used to pay for the program of study listed in Section 2 will be considered for discharge. The loan holder reports the discharge to all credit reporting agencies to which the holder previously reported the status of the loan and removes any adverse credit history previously associated with the loan.
- The **student** refers to the student for whom a parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan.
- **Program of study** means the instructional program leading to a degree or certificate in which you (or, for parent PLUS borrowers, the student) were enrolled.
- **School** means the school’s main campus, or any location or branch of the main campus.
- **Teach-out agreement** means a written agreement between schools that provides for the equitable treatment of students and a reasonable opportunity for students to complete their program of study if a school ceases to operate before all students have completed their program of study.
- **Third party** refers to any entity that may provide reimbursement for a refund owed by the closed school, such as a State or other entity offering a tuition recovery program or a holder of a performance bond.

SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE

- You are only eligible for this form of discharge if you received the loan on which you are requesting discharge on or after January 1, 1986.
- You are only eligible for this form of discharge if the location or campus that you were attending closed. If you were taking distance education classes, you are only eligible for discharge if the main campus of your school closed.
- You must have been enrolled at the closed school or on an approved leave of absence on the date that the school closed, or withdrawn from the school not more than 120 days before it closed to be eligible for this form of discharge.
- If you withdrew more than 120 days before the school closed, you may be eligible for this form of discharge if the Department determines that exceptional circumstances related to the school’s closing justify an extension of this 120-day period. Examples of exceptional circumstances include, but are not limited to: (1) the closed school’s loss of accreditation; (2) the closed school’s discontinuation of the majority of its academic programs; (3) action by the State to revoke the closed school’s license to operate or award academic credentials in the State; or (4) a finding by a State or Federal government agency that the closed school violated State or Federal law.

SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE (CONTINUED)

- By signing this form, you are agreeing to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to you that demonstrates to the satisfaction of the Department or its designee that you meet the qualifications for loan discharge based on school closure, or that supports any representation that you made on this form or any accompanying documents.
- By signing this form, you are agreeing to cooperate with the Department or the Department's designee in any enforcement action related to this application.
- This application may be denied, or your discharge may be revoked, if you fail to provide testimony, a sworn statement, or documentation upon request, or if you provide testimony, a sworn statement, or documentation that does not support the material representation that you made on this form or on any accompanying documents.

SECTION 7: WHERE TO SEND THE COMPLETED FORM

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

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

SECTION 8: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 *et seq.*, §451 *et seq.* and §461 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 *et seq.*, 20 U.S.C. 1087a *et seq.*, and 20 U.S.C. 1087aa *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b).

Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Perkins Loan Programs, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the

appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary

to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0058. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain or retain a benefit (34 CFR 682.402(e)(3), or 685.215(c)). If you have comments or concerns regarding the status of your individual submission of this form, **contact your loan holder(s)** (see **Section 7**) directly.