

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

Dear Borrower,

The Department of Education has approved your claim for forgiveness of your federal student loans under the borrower defense to repayment rule, 34 C.F.R. §685.206(c).

If you have Direct Loans related to your approved claim:

The federal student Direct Loans you received for the programs of study related to your approved claim will be discharged (forgiven). The Department will notify your loan servicer of the approved forgiveness, and the forgiveness should be completed within the next 60-120 days. Your servicer will send you more details about the forgiveness, including which loans have been forgiven.

If your account has no other outstanding balances, and your claim is not limited by a statute of limitations, in addition to your loan forgiveness you also may receive a refund for prior payments made on the Direct Loans related to your approved claim. If your claim is limited by a statute of limitations, you may not receive a refund of prior payments that you made on the loans that have been forgiven. You will receive more information about that determination.

If you have Federal Family Education Loan (FFEL) Program and/or Perkins Program loans related to your approved claim:

If you have Federal Family Education Loan (FFEL) Program and/or Perkins Program loans related to your approved claim and you are eligible for loan consolidation, you must consolidate those loans into a Direct Consolidation Loan in order to obtain forgiveness for the outstanding balance of those loans. **Unless you consolidate those loans, the Department cannot forgive them.** You will receive a future notification providing the steps to take in order to complete loan consolidation and proceed with a discharge.

Private Student Loans:

Borrower defense to repayment does not apply to private student loans. Therefore, nothing in this email applies to any private student loans you may have.

Next Steps:

This email only applies to the federal student loans that you received for the programs of study related to your approved claim. **Until you have received notice from your loan servicer that the appropriate loans have been discharged, you must continue to make payments on your loans unless they are in forbearance or deferment.**

If you have questions about this notice, please contact the Department of Education at FSAOperations@ed.gov or at 1-855-279-6207.

Sincerely,

U.S. Department of Education