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## Student Loan Discharge Based on Borrower Defense Evidence

1 message

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**U.S. Department of Education** <noreply@studentaid.gov>  
Reply-To: "U.S. Department of Education" <noreply@studentaid.gov>  
To: [\[Name of LDES customer\]](#)

Thu, Nov 17, 2022 at 11:44 AM



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November 17, 2022

Dear [\[Name of LDES customer\]](#)

Subject: Student Loan Discharge Based on Borrower Defense Evidence

The Department of Education ("Department") has determined that **the loan(s) you received to attend a school owned and operated by ITT Technical Institute from January 1, 2005 through its closure in September 2016 are eligible for full loan discharge.** This means the remaining balance on the loan(s) will be forgiven. **You do not have to make any more payments on the loan(s).**

Your loan(s) will be discharged as part of a Department action ("Group Discharge") to discharge all outstanding loans for attendance at ITT Technical Institute that first began from January 1, 2005 through closure in September 2016 after finding that it engaged in widespread misconduct that violated state consumer protection laws and/or made widespread substantial misrepresentations about its educational programs, both of which are grounds for borrower defense to repayment under the borrower defense regulations (34 C.F.R. § 685.206 and/or § 685.222). The Department is discharging your loans without requiring you to file an application because of the pervasive and widespread nature of the school's conduct.

You also may receive a refund for prior payments made to the Department on your discharged loan(s) related to ITT Technical Institute. Your servicer will let you know if you are eligible for a payment refund, which would be mailed to you. Please check your online account with your loan servicer to ensure your address is correct so you can receive any refund. **Otherwise, you do not have to take any further action to receive your discharge.** Your credit report will also be updated to reflect this discharge when it is complete.

If you do not wish to accept this discharge, please contact your servicer within 30

days of receiving this letter.

It will take the Department some time to process your discharge. Until the Department completes its work, your eligible loan(s) from ITT Technical Institute will remain paused in forbearance/stopped collections, and we will not ask you to resume making payments. If your loan(s) are in default, we will not attempt to collect on the loan(s) being discharged. If you have other loans not covered by this group discharge, you will enter repayment and/or collections when the national pause on student loan repayment and collections ends.

If you have questions about this notice, please call our borrower defense hotline at 1-855-279-6207 from 8:00-8:00 ET on Monday-Friday or from 11:00-5:00 ET on Saturday or Sunday.

Sincerely,



Richard Cordray  
Chief Operating Officer  
Federal Student Aid

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

830 First Street, NE, Washington, D.C. 20002  
[StudentAid.gov/borrower-defense](https://StudentAid.gov/borrower-defense)