

Student Loan Cancellation / Discharge Process: Step by Step Guide

To find out more about the student loan cancellation / discharge process, visit the US Department of Education (USDOE) Closed School Discharge website:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/closed-school/>

You will need to complete paperwork to pursue a loan discharge. The USDOE discharge application can be obtained directly from your loan processor, or by using the following link:

<https://www.ifap.ed.gov/dpccletters/attachments/GEN1418AttachLoanDischargeAppSchoolClosure.pdf>

Below is a step-by-step guide to finding out more about and filing for federal financial aid discharge:

- 1) Click on the website links to learn more about loan discharge:

[Discharge Criteria](#)

[Discharge Process](#)

[Q&A on Closed School Loan Discharges](#)

<https://studentaid.ed.gov/sa/repay-loans/understand/servicers>

- 2) Contact your [loan servicer](#) about the application process for getting your loan discharged. If you are seeking to transfer credits for a completely different program of study, you will need to ask the servicer about the process for getting a completely different program of study approved and how the completion of the program requirements affect the timing of a discharge of your Brensten loans.

If you don't have your account number handy, you can enter your social security number.

- 3) If you know who your loan servicer is, skip this step, and go to #4.

If you don't know who your loan servicer is, see if you can find your financial aid award paperwork. This will be good to have on hand as well, for determining if you have any non-federal loans that were used to meet tuition costs, that our agency may be able to help cover.

If you cannot find your financial aid paperwork, you can find out which loan servicer to contact by logging into the National Student Loan Data System (NSLDS) using this link:

https://www.nsls.ed.gov/nsls/nsls_SA/

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

From this website, you will select "Financial Aid Review." You then "accept" a privacy statement, and you then log into the system. There is a FAQ section as well as assistance for students who have forgotten their usernames, passwords, etc.

- 4) Ask the loan servicer to provide you with a loan discharge packet, so that you have the paperwork needed to apply for a discharge of federal financial aid loans, should you determine this is the best decision for you. Find out what information the servicer needs from you in addition to a completed form.
- 5) If you are interested in transferring credits to enroll in and complete a different program of study (from what you were enrolled in), so you can still discharge your federal student loans, ask your loan servicer how that works. Ask the servicer questions such as the following:
 - What forms will I need to complete and information provide to ensure the new program is sufficiently different from the previous program?
 - How long will it take to gain approval from the loan servicer for the completely different program before enrolling in it?
 - Will you be sending me a written confirmation that transferring credits and enrolling in, and completing a completely different program will not jeopardize my ability to discharge my loans?
 - How will transferring credits to a completely different program affect the timing of the discharge of my federal loans?
 - What happens to my federal loans while I am enrolled in the different program?
 - Since one of the requirements for the discharge is that I complete the different program, how is that determined?
 - What happens if I enroll in a completely different program and fail to finish it? How would this affect my ability to discharge my federal loans incurred while at ITT?
- 6) Once you complete the necessary paperwork, make a copy for your records before submitting it to the servicer.
- 7) Contact the service a couple of weeks after you submit the paperwork to confirm that they have received all necessary documents.