



Do not send cash.  
Make checks payable to:  
**U.S. DEPARTMENT OF EDUCATION**  
Write your account number on your check.

|                 |                   |               |
|-----------------|-------------------|---------------|
| Account Number  | Principal Balance | Interest      |
| [REDACTED]      | \$6,280.78        | \$468.70      |
| Penalty Charges | Fees & Costs      | Total Balance |
| \$0.00          | \$0.00            | \$6,749.48    |
| AMOUNT PAID:    |                   |               |

**RETURN THIS PORTION WITH YOUR PAYMENT**  
NOTE: NAME/ADDRESS/PHONE NO. CHANGES ON BACK

SEND PAYMENT TO:

[REDACTED]  
MIXED AAUS 200 1-9

US DEPARTMENT OF EDUCATION  
NATIONAL PAYMENT CENTER  
PO BOX 790336  
ST LOUIS, MO 63179-0336

KEEP THIS PORTION FOR YOUR RECORDS

May 13, 2019

**Debt Statement**

The U.S. Department of Education (Department) holds the defaulted student loan or grant overpayment debt(s) identified below for which you are responsible. The entire outstanding balance of the debt is now due. You will also be liable for the cost of collecting the debt. These charges can add substantially to the amount needed to satisfy your debt. This Debt Statement and the enclosed notice contain important information about the consequences of default and failure to repay, such as offset of your Federal and State tax refunds and Social Security benefits, and your rights with respect to your debt.

If you are currently a debtor in an active bankruptcy case, this letter is not an attempt to collect a debt from you. Please send a copy of your notice of first meeting of creditors to the address below so that we may update our records.

This Debt Statement lists the debts to which this notice applies and also lists, for informational purposes only, any other defaulted student loans and grant overpayment debts that you owe to the Department and for which you have already been sent this (or a similar) notice. The total amount that you owe for all defaulted debts held by the Department, including fees and costs, is shown on the upper portion of this notice. The amount indicated for collection costs is an estimate only, as collection costs are assessed only at the time a payment is received.

The Department will attempt to collect this debt through a number of methods, but it is possible for you to avoid collection by entering into an agreement to repay your debt. In addition, under some circumstances you may become eligible for loan rehabilitation or payoff through consolidation by paying your debt by a mutually agreeable installment plan, which would remove your loan(s) from default status and through which you may regain eligibility for additional Title IV student financial assistance.

This paragraph does not tell the borrower they can bring the loan current in two months with no upfront payments via consolidation after which payments can be as low as \$0 a month under idr. Moreover, mutually agreeable installment plan suggests a negotiation whereby the gov requires a meaningful payment, not \$5 for rehab if you are low income, or no payment for consolidation.



Defaulted Debts Owed To  
U.S. Department of Education

MARY PEREZ  
Account Number: [REDACTED]

May 13, 2019  
Page 3 of 4

**Debts Covered by this Notice**

Note: balances shown on this notice are as of May 09, 2019

| Debt Number | School      | Original Amount and Date |            | Prior Debt Holder | Current Principal | Current Interest |
|-------------|-------------|--------------------------|------------|-------------------|-------------------|------------------|
| [REDACTED]  | ASA College | \$3,500.00               | 01/08/2009 | NAVIENT           | \$3,530.55        | \$323.99         |
| [REDACTED]  | ASA College | \$2,460.00               | 08/09/2012 | NAVIENT           | \$2,750.23        | \$144.71         |

If you have questions about how to make a payment, how to enter into a repayment agreement, or any other information in this letter or the enclosed notice, please call or write to us at:

U.S. Department of Education  
Default Resolution Group  
P.O. Box 5609  
Greenville, TX 75403-5609  
1-800-621-3115 (TTY: 1-877-825-9923)

**Notice to Customers Making Payments by Check**

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours and will be shown on your regular account statement from your financial institution. You will not receive your original check back. We will destroy your original check but will keep a copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer one additional time.

For more information, visit our web site: [myeddebt.ed.gov](http://myeddebt.ed.gov)

**NOTICE OF PROPOSED REPORTING OF THE DEFAULT STATUS OF YOUR DEBT TO CREDIT REPORTING AGENCIES AND TREASURY OFFSET AGAINST ALL PAYMENT STREAMS CURRENTLY AUTHORIZED BY LAW OR ANY PAYMENT STREAMS THAT ARE AUTHORIZED IN THE FUTURE**

**Your Student Loan or Grant Overpayment Debt**

Legalese that discourages further reading

The U.S. Department of Education (Department) holds one or more past due, legally defaulted student loan or grant overpayment debts for which you are responsible. The accompanying this notice describes the debt in detail. The Department will report the default status of your debt to credit reporting agencies and refer your debt to the U.S. Department of the Treasury (Treasury) for offset unless you do one of the following:

- Pay this debt in full
- Establish an approved repayment agreement
- Make a timely, valid objection to enforcement of the debt

The Department will request that Treasury deduct the amount of this debt, plus a servicing fee and accrued interest, from any payment streams currently authorized by law or that are authorized in the future. These payment streams may be payments to which you are entitled to receive either now or in the future and include, but are not limited to:

- Federal and State income tax refunds
- Social Security benefits
- Federal travel reimbursements

Treasury will continue to offset until this debt is paid in full.

**Important: This notice explains how to avoid reporting of the default status of your debt to credit reporting agencies and offset against current and future Federal and State tax refunds and other payments. Neither the Department nor Treasury will provide an additional notice and opportunity to review records or to object to collection of this debt before reporting to credit reporting agencies or referring to Treasury for offset. The Department may have already reported the default status or referred for offset some or all of the debts listed on the Debt Statement, as explained in prior notices. To avoid credit reporting or offset by entering into an approved repayment agreement, you must do so by the deadline established in this notice.**

**How to Repay the Debt in Full**

To pay the debt in full, you must send a check or money order for the total balance on the Debt Statement, along with the top portion of the Debt Statement, to:

Department of Education  
National Payment Center  
P.O. Box 790336  
St. Louis, MO 63179-0336

Old notice suggests repayment is only option and it will be a meaningful amount, not \$0 which is available via consolidation for low income borrowers

## Your Rights

You have the right to:

- Review documents regarding the debt described in the Debt Statement
- Object to the amount or existence of this debt
- Have the Department review your objections
- Enter into a repayment agreement satisfactory to the Department in order to avoid reporting of the default status of the debt to credit reporting agencies or collection of the debt through Treasury offset
- Have a lawyer represent you in exercising these rights

completely hides right to make no payment via consolidation and afterwards get a \$0 idr if low income

### How to Exercise Your Rights

You must exercise these rights in accordance with Department rules:

#### To Request Documents

To receive documents regarding the debt, you must make a written request to:

U.S. Department of Education  
 Default Resolution Group  
 P.O. Box 5227  
 Greenville, TX 75403-5227

You can use the enclosed Request for Documents form to request documents regarding the debt that may be available. Your written request must include your Social Security Number. You must identify the debts for which you want records and include a reasonable description of the records you want to receive. Documents available may include:

- A promissory note evidencing a loan
- A loan application
- Records of payments made
- A document used by the lender to file a claim on a loan guarantee or to assign a debt to the government
- Correspondence between you and the school or loan holder (including the Department) regarding a debt

Not all of these documents are available in every case.

#### Objections You May Raise to Reporting or Collection of the Debt.

You can object to reporting of the default status of your debt to credit reporting agencies and Treasury offset on several grounds. The Department will not report the default status of your debt to credit reporting agencies or collect the debt by Treasury offset to the extent that:

- The debt is not past due at this time because you have already repaid the debt, or you have made the required payments under a repayment agreement you reached with the debt holder
- The debt is not legally enforceable against you at this time because, for example, you have filed bankruptcy and your case is still pending; the debt was discharged in a past bankruptcy; or the debt was canceled for the death or disability of the borrower or canceled for qualifying military, teaching, volunteer, or public service
- The school owed you a refund for the period for which the loan was made, but did not pay the refund, or paid only part of the refund

Old notice suggests you are only protected if already adjudicated as disabled. But you can apply for tpd and get prospective protection.

- The school you attended closed during the period for which the loan was made, or you did not have a high school diploma or GED and the school improperly determined that you could benefit from its training, or your eligibility to borrow was falsely certified because you were a victim of the crime of identity theft
- You have a defense to repayment of the debt (also known as a borrower defense) because the school you attended engaged in acts or omissions that would give rise to a cause of action against the school under applicable State law and the cause of action directly relates to the loan or to the school's provision of educational services for which the loan was provided

[See the enclosed Request for Review form for additional information on objections you may raise.]

**To Object in Writing to Reporting or Collection of the Debt**

To have the Department review your objections to the collection of the debt, you must make a written request for review within 65 days of the date of the Debt Statement to:

U.S. Department of Education  
Default Resolution Group  
P.O. Box 5227  
Greenville, TX 75403-5227

You can use the enclosed Request for Review form to state your objections. If you request documents from the address shown above within 20 days of the date of the Debt Statement, you will have 15 days after the date the documents are mailed to request a review, even if that would take your request outside the 65 day period. You must include in your request your name, your Social Security Number, the debts about which you raise objections, a statement of the objections you have to reporting of the default status of the debt to credit reporting agencies or collection of the debts through Treasury offset, and copies of any documents you want to be considered to support your objections.

**To Request an In-Person or Telephone Hearing**

If you want to present your objections in person or in a telephone hearing, complete the enclosed Request for Review form. If you do not use the enclosed Request for Review form, you must explain in a written request for review the facts that you want to present orally that would show that the debt is not enforceable and why you believe that the Department cannot adequately consider your objections by reviewing the Department's records of the debt and any other records, including any written statement that you provide. If the Department decides to grant an in-person or telephone hearing, you will be contacted to schedule the time and place. If the Department concludes that an in-person or telephone hearing is not necessary, the Department will issue a decision based on the written record.

**To Enter Into a Repayment Agreement**

If you want to enter into a repayment agreement, you must call the Department's Default Resolution Group at 1-800-621-3115 (TTY: 1-877-825-9923). To avoid reporting of the default status of your debt to credit reporting agencies or Treasury offset, you must agree to pay the debt under terms accepted by the Department, and must actually make the first payment under the agreement within 65 days of the date of the Debt Statement and continue to make timely payments. If you request documents from the address shown above within 20 days of the date of the Debt Statement, you will have 15 days from the date the documents are mailed to you to establish a repayment agreement and make the first payment. If you object to the debt within the deadlines explained in this Notice and your objection is denied, you will have 7 days from the date the decision is mailed to you to establish a repayment agreement and make the first payment.

If you enter into a repayment agreement after the deadline, reporting of the default status of your debt and certification of the debt for Treasury offset will continue, subject to the terms of the repayment agreement.

Whole section pushes entering into a repayment agreement without telling borrower there is an easier way, consolidation. Last sentence suggests a penalty - repayment agreement, if you try to object and fail.

***Your Rights if Your Objections are Denied and Your Debt is Reported to Credit Reporting Agencies or Treasury Offsets Your Payments***

If you present objections to reporting of the default status of your debt to credit reporting agencies or Treasury offset, the Department will send you a written decision explaining whether the Department will report the default status of the debt to credit reporting agencies and refer the debt to Treasury for offset, the reasons why, and the amount to be collected. If you disagree with this decision and your Federal or State tax refund or other payment is offset, you may have this decision reviewed by bringing a lawsuit in Federal district court.

***If You Miss a Deadline for Exercising Your Rights***

You may obtain documents, a review or hearing, or enter into a repayment agreement even if you miss the deadlines in this Notice. However, if the Department has already reported the default status of your debt to credit reporting agencies or requested that Treasury offset your Federal and State tax refunds and other payments, the Department will not stop the reporting or withdraw the request until you prove that the debt is not legally enforceable or not past-due. Therefore, your debt may be reported to credit reporting agencies and your Federal and State tax refunds and other payments may be offset if you request a review or establish a repayment agreement after the deadlines. If you later prove that the debt was not enforceable by offset, the Department will return the amount collected that exceeded the proper amount.

***Taxpayers Who File Joint Tax Returns***

If you file a joint Federal income tax return, you should obtain IRS Form 8379, Injured Spouse Claim and Allocation, before filing your return. The instructions on the form explain the steps your spouse may take to obtain his or her share of your joint income tax refund. Borrowers filing joint State tax returns should check with their State Department of Taxation to determine if similar relief is available for State tax refunds.

***Federal Employees***

In addition to offset against Federal and State tax refunds and other payments, this debt may be collected by offset of up to 15% of your current disposable pay. The Department must give specific notice and appeal opportunity, other than this Notice, to a Federal employee before requesting another Federal agency to offset pay to satisfy a debt. If the Department identifies you as a Federal employee the Department will provide the required notice and appeal procedure before the Department refers your debt for salary offset.

**REQUEST FOR REVIEW**

NAME \_\_\_\_\_ SSN \_\_\_\_\_

CURRENT ADDRESS \_\_\_\_\_

If you object to offset against your Federal and/or State tax refunds and other payments for the student loan or grant claim described in the Debt Statement or notice, you can use this form to request a review or hearing. **If you object ONLY because you believe you cannot afford to pay this debt, but you wish to arrange payment terms, DO NOT USE THIS FORM. INSTEAD,** write or call the Contact listed on the Debt Statement.

**IMPORTANT. You should request and review copies of the records evidencing your this statement. See the Notice of Proposed Treasury Offset for instructions on how to r**

Old notice's text hides consolidation as a solution for low income borrowers, suggests there is nothing to do if you cannot afford to repay unless you have a valid objection, and keeps borrowers in default and unnecessarily subject to offset.

I. Check **ONLY ONE** of the following:

A. ( ) I want a review of my objection based on this written statement and the records in r **PARTS II AND IV OF THIS FORM.**

B. ( ) I want an in-person hearing in the city shown on the Debt Statement to present my ob must pay my own expenses to appear for this hearing. **COMPLETE PARTS II, III, AND IV OF THIS FORM.** Provide a telephone number where you can be reached during the day: \_\_\_\_\_

C. ( ) I want a hearing **by telephone.** **COMPLETE PARTS II, III, AND IV OF THIS FORM.** Provide a telephone number where you can be reached during the day: \_\_\_\_\_

II. Check the objections that apply. **ENCLOSE** the documents and/or discharge applications described here. Download discharge applications from our website: [www.myeddebt.com](http://www.myeddebt.com) or request them by calling 1-800-621-3115. A completed application is required for discharge. The U.S. Department of Education (Department) will review your objections based on the information you provide on this form, the records in the Department's file on this debt, and any documents and/or discharge applications you submit with this form.

1. ( ) I do not owe the full amount shown because I repaid some or all of this debt. **ENCLOSE** copies of front and back of checks, and copies of money orders and receipts for payments made on the debt.

2. ( ) I am making payments on this debt as required under the repayment agreement I reached with the holder of the debt. **ENCLOSE** copies of repayment agreement and front and back of payment checks.

3. ( ) I filed for bankruptcy and my case is still open. **ENCLOSE** copies of **any court** document showing name of court and case number.

4. ( ) This debt was discharged in bankruptcy. **ENCLOSE** copies of the discharge order and the schedule of debts filed with the court.

5. ( ) I am totally and permanently disabled- unable to engage in substantial gainful activity because of a medically-determinable physical or mental impairment. **ENCLOSE** a completed Loan Discharge Application: Total and Permanent Disability form. The form must be completed by a physician except if you are a veteran, in which case you can submit required documentation from the U.S. Department of Veterans Affairs. Refer to the application for all requirements.

6. ( ) This is not my Social Security Number, **and** I do not owe this debt. **ENCLOSE** copies of your Driver’s License or other identification issued by a government agency and your Social Security Card.

7. ( ) I believe that this debt is not an enforceable debt in the amount stated for the reasons explained in the attached letter. [Attach a letter explaining any reason not listed above for your objection to collection of this debt amount by offset of your Federal and/or State tax refunds and other payments. Be as specific as possible. **ENCLOSE** any records that support your reasons.]

8. ( ) I (or, for parent PLUS borrowers, the student) used this loan to enroll in \_\_\_\_\_ (school) on or about \_\_\_/\_\_\_/\_\_\_\_, and I (or, for parent PLUS borrowers, the student) withdrew from school on or about \_\_\_/\_\_\_/\_\_\_\_. I believe that I am owed, but have not been paid, a refund from the school of \$\_\_\_\_\_. **ENCLOSE** a completed Unpaid Refund loan discharge application.

9. ( ) I (or, for parent PLUS borrowers, the student) used this guaranteed student loan to enroll in \_\_\_\_\_ (school), on or about \_\_\_/\_\_\_/\_\_\_\_, and was unable to complete my (or, for parent PLUS borrowers, the student’s) education because the school closed. **ENCLOSE** a completed School Closure loan discharge application.

10. ( ) I (or, for parent PLUS borrowers, the student) had no high school diploma or GED when I (or, for parent PLUS borrowers, the student) enrolled at \_\_\_\_\_ (school) with this guaranteed student loan. The school improperly determined my (or, for parent PLUS borrowers, the student’s) ability to benefit from the training offered. **ENCLOSE** a completed False Certification of Ability to Benefit loan discharge application.

11. ( ) When I borrowed this guaranteed student loan to attend \_\_\_\_\_ (school), I (or, for parent PLUS borrowers, the student) had a condition (physical, mental, age, criminal record) that prevented me (or, for parent PLUS borrowers, the student) from meeting State requirements for performing the occupation for which the training was provided. **ENCLOSE** a completed False Certification (Disqualifying Condition) loan discharge application.

12. ( ) I believe that \_\_\_\_\_ (name of individual or other party) without my permission signed my name or used my personal identification data to execute documents to obtain this loan, and I did not receive the loan funds. **ENCLOSE** a completed False Certification (Unauthorized Signature/Unauthorized Payment) discharge application or Identity Theft Certification. Enclose any records showing your withdrawal date.

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**III. IF YOU WANT AN IN-PERSON OR TELEPHONE HEARING, YOU MUST COMPLETE THE FOLLOWING:**

The records and documents I submitted to support my statement in Part II do not show all the material (important) facts about my objection to collection of this debt. I need a hearing to explain the following important facts about this debt: (**EXPLAIN** the additional facts that you believe make a hearing necessary on a separate sheet of paper. If you have already fully described these facts in your response in Part II, **WRITE HERE** the number of the objection in which you described these facts: \_\_\_\_\_.)

**Note:** If you do not receive an in-person or telephone hearing, your objection will be reviewed, based on information and documents you supply with this form and on records in your debt file.

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IV. I state under penalty of law that the statements I have made here are true and accurate to the best of my knowledge.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

U.S. Department of the Treasury  
Bureau of the Fiscal Service  
P.O. Box 1686  
Birmingham, AL 35201-1686



01/03/19

### Funds May Be Withheld From Your Social Security Benefit Payment

[Redacted]

A debt you owe has been referred to the U.S. Department of the Treasury (Treasury), Bureau of the Fiscal Service, for collection action. The agency you owe is listed below:

U.S. Department of Education

Federal law requires Treasury to withhold up to 15 percent of your monthly Social Security benefit payment because you failed to pay or otherwise resolve this debt.

#### How Can I Stop This?

Treasury will withhold up to 15 percent of your monthly Social Security benefit payment beginning no sooner than 02/2019, so you still have time to act. To prevent this collection action, you must contact the agency listed below and meet its requirements:

U.S. Department of Education  
FEDERAL OFFSET UNIT  
P.O. BOX 5227  
GREENVILLE TX 75403

800-621-3115  
8006213115

Acct Num: [Redacted]

#### What Else do I Need To Know?

- Only the agency listed under the "How Can I Stop This?" section can assist you in resolving this debt.
- Treasury may withhold funds from your Social Security benefit payment to collect more than one debt. If you owe more than one debt, Treasury will apply the amount withheld from your payment to each debt in the priority established by federal law.
- Funds will be withheld until the debt is resolved.
- Funds may be withheld from your other federal payments without additional notice.
- Treasury will not withhold funds from your Social Security benefits so that you receive less than \$750.00 each month.
- Student Loan Borrowers with Disabilities:** You can stop this offset if you apply for and receive a Total and Permanent Disability Discharge. Call 1-888-303-7818 to apply. Only if and when the application is approved will this offset stop.

This collection action is administered through the Treasury Offset Program (TOP). If you have questions about this program, please contact the agency listed below or visit our website at [www.fiscal.treasury.gov/TOP](http://www.fiscal.treasury.gov/TOP).

visit our website at

No mention of other ways to protect benefits with no upfront payment and \$0 IDR eligibility such as consolidation