

YOUR ISIR INDICATES THAT YOU MAY HAVE CLAIMED BANKRUPTCY ON A STUDENT LOAN

Federal Student Loans are not normally dischargeable in bankruptcy court.

Note: Undue hardships are the only exception and must be proven with an additional adversary proceeding in bankruptcy court.

If you have a student loan discharged in bankruptcy or in bankruptcy filing you must:

- 1. If your student loan is in Default and you have a Bankruptcy filing, you are not eligible for additional student federal aid unless you can show that the loan is dischargeable. You must provide court documents from bankruptcy court that show the defaulted loan is dischargeable. If the defaulted loan is not dischargeable, you must contact the lender of the loan and clear the default status. The lender will provide a letter indicating your federal Title IV aid eligibility.**
- 2. If your student loan is dischargeable in a bankruptcy filing but has not yet been discharged, you may be eligible for federal student aid. You must provide court documents from bankruptcy court that show the loan is dischargeable.**
- 3. The Bankruptcy Reform Act of 1994 prohibits denial of student aid based solely on a bankruptcy discharge. If you have a loan that was discharged in bankruptcy, provide a copy of the court documents that show the loan was discharged.**

****Failure to provide the above documentation will result in a delay of federal student aid funds.**

IF YOU FEEL THE INFORMATION REPORTED BY THE U.S. DEPARTMENT OF EDUCATION ON YOUR ISIR IS INCORRECT IT IS YOUR RESPONSIBILITY TO CONTACT YOUR LENDER AND RESOLVE THE BANKRUPTCY.