

WELCOME TO NEXTSTEPS ED

College closed and need help with financial aid assistance?
Don't worry, we're here for you.

CHECKLIST FOR FRAUD/UNIVERSAL BORROWER DEFENSE

- Download and review the full application in advance:
<https://studentaid.ed.gov/sa/sites/default/files/borrower-defense-application.htm>
- Please be sure to verify your enrollment dates.
- Determine which area your claim falls under:
 - **CAREER SERVICES:** Did the school mislead you (or fail to tell you important information) about the availability or quality of job placement, career services assistance, or the school's connections to employers within your field of study?
 - **EDUCATIONAL SERVICES:** Did the school mislead you (or fail to tell you important information) about educational services, such as the availability of externships, qualifications of teachers, instructional methods, or other types of educational services?
 - **ADMISSIONS AND URGENCY TO ENROLL:** Did the school mislead you (or fail to tell you important information) about the importance of enrolling immediately, the consequences of failure to enroll, how difficult it was to be admitted, or anything else about the admission process?
 - **OTHER:** Other reasons relating to your school that you believe qualify you for borrower defense, including the following: Did your school fail to perform its obligations under its contract with you? Is there a judgment against your school in a federal court, in a state court, or in front of an administrative board? Do you believe that you have a state law cause of action against the school? Or is there some other reason that you feel your school misled you? For more information about the bases for borrower defense relief, see studentaid.gov/borrower-defense.
- Once you have determined which area your claim falls under, be prepared to answer these questions as they apply to you for one or more of the following sections listed on the application (Career Services, Educational Services, Admissions and Urgency to Enroll, Other):
 - What did the school tell you, or fail to tell you, that led to your current situation?
 - How did the school communicate with you (in a brochure, online, over the phone, by email, or in person)?
 - What were the names/titles of people who you believe misled you (if known)?
 - Why do you believe you were misled?
 - Did the school mislead you (or fail to tell you important information) about the availability or quality of job placement, career services assistance, or the school's connections to employers within your field of study?
 - Did the school mislead you (or fail to tell you important information) about educational services, such as the availability of externships, qualifications of teachers, instructional methods, or other types of educational services?
 - Did the school mislead you (or fail to tell you important information) about the importance of enrolling immediately, the consequences of failure to enroll, how difficult it was to be admitted, or anything else about the admission process?
- Gather any related documentation:
Transcripts, enrollment agreements, promotional materials from the school, emails with school officials, or your school's manual or course catalog.
- Review and understand forbearance and stopped collection status; make a decision on whether or not you'd like to do this.
- Complete and submit your application to the U.S. Department of Education. Please be sure to submit by only ONE method (electronic submission, email submission, or standard mail submission).