



STUDENT LOAN QUESTIONNAIRE

CLIENT INFORMATION

Name: _____
(Last, First, Middle)

Former Names (if any):

Street Address: _____

City: _____ **State:** _____ **Zip:** _____

Date of Birth: _____ **Social Security Number (SSN):** _____

Driver's License State: _____ **Driver's License Number:** _____

Home Phone: (_____) _____ **Cell Phone:** (_____) _____

Work Phone: (_____) _____

Email: _____



FAMILY INFORMATION

Marital Status:

Single Married Married, but separated Married, but cannot access spouse's income info

If **married**, provide the following:

Spouse Name: _____
(Last, First, Middle)

Spouse Date of Birth: _____

Spouse Social Security Number (SSN): _____

Does your Spouse have Federal Student Loans too? Yes No Amount: \$ _____

Does your Spouse have Private Student Loans too? Yes No Amount: \$ _____

People Supported by You:

How many children receive more than half of their support from you? _____

How many other people receive more than half of their support from you? _____
(Do **NOT** include spouse)

NOTE: Family and IRS dependent status are NOT relevant.
The only relevant factor is if child or person receives more than 50% of their support from Client.

Do your children or dependents have Federal Student Loans too? Yes No Amount: \$ _____

Do your children or dependents have Private Federal Student Loans too? Yes No Amount: \$ _____



EMPLOYMENT INFORMATION

Employer Name: _____

Street Address: _____

City: _____

State: _____ **Zip:** _____

Second Employer Name: _____

Street Address: _____

City: _____

State: _____ **Zip:** _____

Third Employer Name: _____

Street Address: _____

City: _____

State: _____ **Zip:** _____



SPECIAL QUESTIONS FOR TEACHERS

Teachers may be eligible for special loan forgiveness programs. If you are (or were) a teacher, answer the questions below:

Are you currently (or have you been) a full-time teacher?

Yes No

Have you taught full-time for at least five (5) consecutive, complete academic years (with at least one of those years being AFTER the 1997-98 academic year)?

Yes No

Was your teaching service performed at an eligible school listed on the Teacher Cancellation Loan Income List? (www.tcli.ed.gov)

Yes No

Were any federal student loans originated before the end of your 5-year teaching service?

Yes No

SPECIAL QUESTIONS FOR GOVERNMENT AND NON-PROFIT EMPLOYEES

Employees working in the public and non-profit sectors may be eligible for special loan forgiveness programs. If you work in the public or non-profit sectors, answer the questions below:

Is your employer a governmental organization? Yes No

Is your employer tax-exempt under Section 501(c) (3) of the Internal Revenue Code? Yes No

Is your employer a non-profit organization? Yes No

Is your employer a partisan political organization? Yes No

Is your employer a labor union? Yes No

Indicate the service(s) Client's employer provides:

- | | |
|---|---|
| <input type="checkbox"/> Emergency Management | <input type="checkbox"/> Public Service for The Elderly |
| <input type="checkbox"/> Military Service | <input type="checkbox"/> Public Health |
| <input type="checkbox"/> Public Safety | <input type="checkbox"/> Public Education |
| <input type="checkbox"/> Law Enforcement | <input type="checkbox"/> Public Library Services |
| <input type="checkbox"/> Public Interest Legal Services | <input type="checkbox"/> School Library Services |
| <input type="checkbox"/> Early Childhood Education | <input type="checkbox"/> Other School-Based Services |
| <input type="checkbox"/> Public Service for Individuals With Disabilities | <input type="checkbox"/> None of The Above |



DISABILITY INFORMATION

Are you currently disabled? Yes No (If No, please skip to the next page)

Have you been declared disabled by _____? Yes No

Do you have a disability claim pending? Yes No

If you are disabled, describe the extent of your disability:

Are you receiving SSDI? Yes No

Are you receiving VA Disability? Yes No

Are you receiving private or another form of disability? Yes No

Were you disabled when you received the student loans? Yes No

Are able to work for pay? Yes No

SPECIAL INSTRUCTIONS REGARDING DISABILITY DISCHARGE

Total and Permanent Disability Discharge

If you are totally and permanently disabled, this may be shown in one of three ways:

1. Documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that you are unemployable due to a service-connected disability.
2. Certification from a physician that you are totally and permanently disabled.
3. A Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that your next scheduled disability review will be within five to seven years from the date of your most recent SSA disability determination. This document is called a Benefits Planning Query (BPQY). There are two ways to obtain a copy of your BPQY:
 - a. We can obtain the **BPQY** for you. Please sign **two copies** of Form SSA-3288 Consent for Release of Information. The cost for this additional service is \$250.00.
 - b. You can get a copy of your **BPQY**:

Step 1: Gather one or two forms of identification that provide your date of birth and social security number (Driver's License, Photo ID, Social Security Card, etc.).

Step 2: Go to your local Social Security Administration office and ask for a BPQY form number SSA-2459. (We can provide a sample).

OR

Call the Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m. and ask them to mail your BPQY to you.

Step 3: Check to see that the information you are given says "Benefits Planning Query" and that your name is at the top.



INCOME INFORMATION

INSTRUCTIONS: If your annual taxable income has not decreased significantly since your last tax return, enter the Adjusted Gross Income amount (AGI) from your last tax return.

Married Filing Jointly - enter household Adjusted Gross Income (AGI)

Married Filing Separately or Head of Household - must provide spouse's AGI

Current Adjusted Gross Income: \$ _____

Did AGI change significantly from last year? Yes No

Did actual income change significantly from last year? Yes No

Married borrowers, filing separately ONLY

Spouse's Current Adjusted Gross Income: \$ _____

Did AGI change significantly from last year? Yes No

Did actual income change significantly from last year? Yes No

Alternative Documentation of Income

If your Income is substantially different from the AGI on your last tax return, please complete:

Taxable Income

Income Type	Monthly Average Amount		Please Provide The Following Proof:
	Borrower	Spouse	
1. Employment Income	\$ _____	\$ _____	2 most recent pay stubs (Dated within past 90 days) 1040-ES worksheet if self-employed
2. Worker's Compensation	\$ _____	\$ _____	Award letter or pay stub (Dated within past 90 days)
3. Unemployment Benefits	\$ _____	\$ _____	Award letter or pay stub (Dated within past 90 days)
4. Alimony	\$ _____	\$ _____	Divorce decree
5. Other Taxable Income	\$ _____	\$ _____	Evidence of source and amount
Non-Taxable Income			
6. Child Support	\$ _____	\$ _____	Divorce decree or Support Order
7. Social Security	\$ _____	\$ _____	Benefit statement
8. Other Non-Taxable	\$ _____	\$ _____	Evidence of source and amount

Check this box if you have no income and are entirely supported by someone other than a spouse. Please explain how you are supported in the space below and on the back if necessary: _____



STUDENT LOAN STATUS AND COLLECTION ACTIVITY

Payment Status:

- Are you currently repaying your student loans? Yes No
If yes, circle all of the repayment plans in which you are enrolled:

Standard	Graduated Standard	Extended	Graduated Extended
Income Contingent	Income Based	PAYE	REPAYE
Not Sure			

- What is your total monthly payment: \$ _____
- Are you in a forbearance or deferment agreement? Yes No
- Are you behind on your payments? Yes No
If yes, how far behind are you? <30 days >30 Days >180 Days >270 Days Not Sure
- Have or are your loans in default? Yes No Not Sure

NOTE: You will need to be out of default before seeking to enroll in any income driven repayment plan. Consolidation or rehabilitation can remove a borrower from default status, as might a Chapter 13 bankruptcy.

Bankruptcy Status:

- Are you in an active bankruptcy? Yes No
If yes, provide the following:

Bankruptcy Jurisdiction: _____ Case Number: _____

Filing Date: _____ Chapter: 7 11 12 13

NOTE: You will need the Bankruptcy Court's permission to make changes to your student loans. If not, the bankruptcy could be dismissed.

Collection Actions:

- Are your wages being garnished? Yes No
- Are your Social Security, Veteran's or other benefits being garnished? Yes No
- Has your tax refund been seized? Yes No

NOTE: If Client's wages are being garnished, Client must first resolve the wage garnishment with the debt collector before proceeding. Bankruptcy automatically stays the wage garnishment.



- **Are your Federal student loans the subject of a lawsuit or judgment?** Yes No

When were you sued? _____ Where was the lawsuit filed? _____

Who was the lawyer for the student loans? _____

Did you have a lawyer? Yes No Name (and telephone #): _____

- Is the suit still going on? **List any court deadlines and hearing dates:**

NOTE: If Client's student loan lender is suing Client or has obtained a judgment, Client must first resolve the lawsuit/judgment before proceeding. Bankruptcy automatically stays any lawsuits.

Debt Collection

- Has a debt collector ever contacted you about your student loans? Yes No
- Has any debt collector:
 - Sent you inappropriate, unfair, or inaccurate letters? Yes No
 - Made inappropriate, unfair, or inaccurate telephone calls? Yes No
 - Visited you personally? Yes No
 - Contacted anyone other than you or a co-debtor about your student loans? Yes No
 - Contacted you using a false name? Yes No
 - Threatened to sue you, garnish your wages, or damage your credit score? Yes No

If yes, please provide details about that contact:

Student Loan Settlement

- Have you sought help from any other attorney regarding your student loans? Yes No
- Have you sought help from any debt settlement company for your student loans? Yes No

If yes to either, please provide the name, address, and contact information:

How much did you pay? \$ _____

When were you enrolled in this program? _____

NOTE: We will need copies of all contracts, letters, emails, promotional materials, etc., to determine whether to pursue recovery of these amounts.



GOVERNMENT STUDENT LOANS

PLEASE FILL OUT THE FOLLOWING FORM FOR EVERY GOVERNMENT STUDENT LOAN YOU HAVE OR MIGHT HAVE

Attach latest bill or statement for each loan.

(If you need more pages, please ask.)

Name of Creditor:		Amount of Debt: \$	Monthly Payment: \$	Last payment date:
Mailing Address: (Include Zip code)		Account Number:		
When was this loan incurred:		Years		
		From:	To:	
Original Lender:		Co-Signers:		
Which school did you use the loan to attend?		Did anyone co-sign this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did you use some or all of the loan for living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address of co-signer:		
If yes , please describe:		Relationship to you:		
Do you have copies of your loan documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you care if the creditor goes after the Co-signer for payment? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Servicer Selection for Consolidation:				
You may be able to select your loan servicer going forward. Select from the list below:				
<input type="checkbox"/> Nelnet	<input type="checkbox"/> Navient	<input type="checkbox"/> FedLoan Servicing	<input type="checkbox"/> CornerStone	<input type="checkbox"/> OSLA Servicing
<input type="checkbox"/> Great Lake	<input type="checkbox"/> MOHELA	<input type="checkbox"/> HESC/EdFinancial	<input type="checkbox"/> Granite State	<input type="checkbox"/> I don't care

NSLDS Data:

You will need to provide your Federal student loan information from the National Student Loan Data System (NSLDS). This can be done one of two ways:

Option 1

Provide your NSLDS text file (see attached instructions)

OR

Option 2

Provide your FSA ID and Password.

Client's FSA ID: _____

FSA Password: _____

IMPORTANT: Client will NOT be able to proceed without providing NSLDS data.



SPECIAL INSTRUCTIONS REGARDING LOAN CANCELLATIONS

Review the available discharges/cancellations below. If you believe any of these discharges apply, complete questions below:

False Certification of Ability to Benefit Discharge

If you didn't have a high school diploma or GED when you enrolled and the school did not properly assess or certify your ability to benefit from the education paid for with the loan.

False Certification - Disqualifying Status Discharge

When the school certified your eligibility, but because of a physical or mental condition, age, criminal record, or other reason, you would have been disqualified from employment in the occupation in which you were being trained.

False Certification - Unauthorized Signature Discharge

The school signed your name on the application or promissory note without authorization or the school endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge. Does NOT apply if the proceeds of the loan were delivered to you or applied to charges you owed to the school.

Closed School Discharge

If you attended a school that closed while enrolled or if you withdrew 120 days before the school's closure.

Unpaid Refund Discharge

You withdrew from school, but the school didn't pay a refund that it owed to the U.S. Department of Education or to the lender, as appropriate. Only the amount of the unpaid refund will be discharged.

Defense to Repayment

The school, through an act or omission, violated state law directly related to your federal student loan or to the educational services for which the loan was provided.

Discharge Due to Death

If original borrower or the student borrower in a Parent PLUS loan has died.

LOAN CANCELLATIONS DUE TO IMPROPER LENDING PRACTICES

False Certification of Ability to Benefit Discharge

- Did you sign **private** student loans before you were 18? Yes No Not Sure
- Do you have a high school diploma or a GED? Yes No
If you do have a diploma or GED, when was it earned and awarded? _____
- Did you enroll in any school(s) before you had your diploma or GED? Yes No
If so, did the school give you any kind of test before you enrolled? Yes No
If the school gave you any tests, please provide all the details you can about each test, how it was administered, including the number of times you took it:

False Certification - Disqualifying Status Discharge

- When you enrolled in school were you disqualified from employment in the occupation for which you were training due to physical or mental condition, age, criminal record, or other reason? Yes No
If **yes**, please explain:

False Certification - Unauthorized Signature Discharge

- Are any of the student loans not yours or are there any that you did not sign for? Yes No Not Sure
If **yes**, please explain:

Closed School Discharge

- Did any of your schools close while you attended or soon after you left? Yes No
If **yes**, please describe, including whether you completed the program through a "teach out" or a transfer of credits to another school:



Unpaid Refund Discharge

- Did you withdraw from any school before completing your program? Yes No
If yes, please provide more information about your withdrawal:

- Did you receive a refund? Yes No Not Sure

Client Defense to Repayment

- Did any of your schools make any false promises or statements to you? Yes No
If yes, please describe the promises/statements and why they were false.

- Did you experience any other problems with the school(s) you attended? Yes No
If yes, please describe:

Discharge Due to Death

- Has the original borrower died? Yes No
If yes, please provide the original borrower's name and date of death:

- Is the loan a Parent PLUS loan where the student has died? Yes No
If yes, please provide the student borrower's name and date of death:



PRIVATE STUDENT LOANS

PLEASE FILL OUT THE FOLLOWING FORM FOR EVERY PRIVATE STUDENT LOAN YOU HAVE OR MIGHT HAVE

Attach latest bill or statement for each loan.

(If you need more pages, please ask.)

Name of Creditor:		Amount of Debt: \$	Monthly Payment: \$	Last payment date:
Mailing Address: (Include Zip code)		Account Number:		
When was this loan incurred:		Years		
		From:	To:	
Original Lender:		Co-Signers:		
Which school did you use the loan to attend?		Did anyone co-sign this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did you use some or all of the loan for living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address of co-signer:		
If yes , please describe:		Relationship to you:		
Do you have copies of your loan documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you care if the creditor goes after the Co-signer for payment?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Name of Creditor:		Amount of Debt: \$	Monthly Payment: \$	Last payment date:
Mailing Address: (Include Zip code)		Account Number:		
When was this loan incurred:		(Years)		
		From:	To:	
Original Lender:		Co-Signers:		
What school did you use the loan to attend?		Did anyone co-sign this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did you use some or all of the loan for living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address of co-signer:		
If yes , please describe:		Relationship to you:		
Do you have copies of your loan documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you care if the creditor goes after the Co-signer for payment?		<input type="checkbox"/> Yes <input type="checkbox"/> No

