

Veterans' Student Loan Relief Fund

THE PROGRAM

The Veterans' Student Loan Relief Fund will assist otherwise financially responsible veterans who have incurred excessive educational loans for study at proprietary (for-profit) institutions.

This fund is administered by Scholarship Management Services[®], a division of Scholarship America[®]. Scholarship Management Services is the nation's largest designer and manager of scholarship and tuition reimbursement programs for corporations, foundations, associations and individuals.

ELIGIBILITY

The Veterans' Student Loan Relief Fund is open to veterans of all branches of the United States Armed Forces (Army, Navy, Air Force, Marines) as well as the Coast Guard, National Guard and Armed Forces Reserves. The Fund is intended to provide assistance to veterans who feel they are in financial difficulties as a result of being defrauded or misled by the proprietary school they attended.

To be eligible to apply, individuals must -

- Be veterans who served in Iraq or Afghanistan (or served in the surrounding area and have documented service in Operation Iraqi Freedom or Operation Enduring Freedom) for a total of at least 60 days after September 11, 2001. Eligible applicants include veterans who did not meet the 60-day active service period as a result of a service-related injury or condition,
- Have attended at the undergraduate level a proprietary (for-profit) two- or four-year college or university, vocational-technical school or training institute in the United States after military service,
- Have applied for and accepted all eligible federal, state and institutional need-based grants and used all available military educational benefits (grants from all sources must be disclosed on the application), and
- Have incurred educational loans that have not yet been fully repaid.

AWARDS

If selected as a recipient, the veteran will receive up to \$5,000 to repay educational loans.

APPLICATION REQUIREMENTS

Applicants must submit –

- Completed and signed application form.
- Personal statement regarding educational studies after military service and financial difficulties due to being defrauded or misled by the proprietary school attended.
- Documentation of military service and deployment (one or both of the following):
 1. DD214
 2. United States Armed Forces: copy of official military orders and documentation of service dates in Operation Iraqi Freedom or Operation Enduring Freedom after September 11, 2001. (If DD214 does not clearly state dates of service in Iraq or Afghanistan or participation in Operation Iraqi Freedom or Operation Enduring Freedom, please supply other documentation such as a signed statement from your commanding officer or VA Administrator, the Basic Individual Report for Marines, or deployment roster.)

Note: If total service days in Afghanistan and/or Iraq is less than 60, provide military medical documentation of service-related injury or condition incurred in Afghanistan or Iraq.

- Current, complete transcript of grades from proprietary (for-profit) institution attended (**may be in the form of an electronic printout provided the document includes school name and student name.**)
- School's statement of financial aid for all years attended. (You should be able to get this online or at your school's financial aid office.)
- Statement of military education benefits for all years received (go to <http://www.gibill.va.gov>).

- All educational loan promissory notes.
- Current statements for all educational loans showing outstanding balance.
- 2011 IRS Form 1040 with all Schedules and Attachments.
- Current credit history report (Equifax, Experian or TransUnion).
- Bankruptcy filings, if any.

Applicants will indicate whether their contact information may be shared with the sponsor in order to participate in interviews and research studies. The applicant's decision to permit or not permit sharing of contact information will not be a factor in the selection process.

The application form and all required documents must be mailed in one envelope by postmark deadline **August 11, 2012**.

SELECTION OF RECIPIENTS

Applicants will be screened based on the following: applicant's financial assets, level of educational debt, credit difficulties, bankruptcy filings (if any), and the impact of indebtedness on the applicant and his or her family. Other factors, including length of military service, number of deployments, completion of education, and level of employment following degree completion, will also be considered in the screening process.

From the pool of applicants who meet the screening criteria according to the process and factors listed above, recipients will be selected to represent broadly all areas of the United States and United States Territories and all branches of the United States Armed Forces.

Selection of recipients is made by Scholarship Management Services. In no instance does any member of any of the Armed Forces play a part in the selection. All applicants agree to accept the decision as final.

Applicants will be notified by the end of September 2012. Not all applicants to the program will be selected as recipients. Previous applicants may reapply if the program is offered again in the future.

PAYMENT OF AWARDS

Scholarship Management Services processes award payments in one installment. The check will be payable to the loan servicing agency for the individual's account and mailed to the recipient's home address in October 2012.

The payment may result in taxable income to the recipient. Recipients should consult a tax professional with any questions.

OBLIGATIONS

Recipients will be required to authorize release of personal statement, demographic information and contact information to the sponsor. Any use of such information for consumer awareness and public policy purposes will only be upon authorization by the recipient.

Recipients will be required to supply Scholarship Management Services with further information if requested in regard to the use of the award for loan repayment and to notify Scholarship Management Services of any change of address or other relevant contact information.

REVISIONS

The Veterans' Student Loan Relief Fund reserves the right to review the conditions and procedures of this program and to make changes at any time including termination of the program.

ADDITIONAL INFORMATION

Questions regarding the program should be addressed to:

Veterans' Student Loan Relief Fund
Scholarship Management Services
One Scholarship Way
Saint Peter, MN 56082
Telephone: 507-931-1682

administered by
**Scholarship
Management
Services**[®]
A Division of Scholarship America[®]

Veterans' Student Loan Relief Fund

TYPE OR PRINT ALL INFORMATION EXCEPT SIGNATURES

Completeness and neatness ensure your application will be reviewed properly.

Application postmark August 11, 2012

FOR SCHOLARSHIP MANAGEMENT SERVICES USE ONLY

I.D. #	SERV	SAI	TOUR	AGI	FA	GI	OA	

APPLICANT DATA

NOTE: Evidence of service eligibility requirements **must** be submitted with this application. See instructions in program information and on third page of this application.

Last Name _____ First _____ Middle Initial _____

Permanent Home Mailing Address _____ Apartment # _____

City _____ State _____ Zip Code _____

Please notify Scholarship Management Services of any address change after you send in this application.

Daytime Telephone (_____) _____ E-mail Address _____

Soc. Sec # _____ Date of Birth: Month _____ Day _____ Year _____

Branch of Armed Forces:

- Army Navy Air Force Marines Coast Guard
- Army Reserve Naval Reserve Air Force Reserve Marine Corps Reserve Coast Guard Reserve
- Army National Guard – State _____ Air National Guard – State _____

Date of Enlistment _____ Date of Discharge _____

Deployed in: Afghanistan – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

2nd tour – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

3rd tour – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

- Operation Enduring Freedom – based in _____ (location)
Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

Iraq – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

2nd tour – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

3rd tour – Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

- Operation Iraqi Freedom – based in _____ (location)
Dates: from Month _____ Day _____ Year _____ to Month _____ Day _____ Year _____

Check if total of tour(s) above is less than 60 days due to service-related injury or condition incurred in Afghanistan or Iraq

- Please indicate your status. Male Female
- American Indian/Alaska Native Black/African American Multi-Racial White
- Asian Hispanic/Latino Native Hawaiian/Pacific Islander

May we share your contact information with the sponsor to participate in interviews and research studies?
(Choice will not be a factor in the selection process.)

Yes No

PROPRIETARY SCHOOL ATTENDED

Name of proprietary (for-profit) school you attended after military service. **Use official school name. Do not use abbreviations.**

_____ City _____ State _____

- 4 yr. College or University 2 yr. Community or Junior College
- Vocational-Technical School Other, explain _____

Dates of enrollment: From Month _____ Year _____ to Month _____ Year _____

Major or course of study: _____ Degree sought: Bachelor Associate Certificate Other _____

Graduation Date: Month _____ Year _____ Degree earned: Bachelor Associate Certificate Other _____

If you did not complete a degree, how many credits did you earn? _____

How many credits do you lack? _____

EMPLOYMENT HISTORY

List all employment following military service:

Employer	Position/Title	From - Mo/Yr	To - Mo/Yr	PT or FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT
				PT / FT

FINANCIAL DATA

List total amounts incurred for proprietary school enrollment during **all years** following military service:

Tuition and fees: \$ _____

Books, supplies and other required equipment: \$ _____

Financial aid received (total all years):

Federal and state grants (Pell, etc.): \$ _____

School grants and tuition waivers: \$ _____

Total financial aid: \$ _____

Military education benefit received (total all years): \$ _____
(Montgomery GI, Post 911, REAP)

Loans received (total all years):

Federal and state loans (Stafford, etc.): \$ _____

Other loans (list names): \$ _____

_____ \$ _____

_____ \$ _____

Total loans: \$ _____

Loan amount already repaid: \$ _____

Loan amount still owed: \$ _____

Have you filed for bankruptcy? Yes No Is the home you own under foreclosure? Yes No

PERSONAL STATEMENT

Write a statement (200-500 words) describing your educational pursuits and career aspirations following military service. Explain your financial difficulties, including how you were defrauded or misled by your school, the level of debt incurred and your ability/inability to repay student loans. Describe how indebtedness has impacted you and your family. Please type your statement, double-space on 8 1/2" x 11" paper and include your name at the top of each page.

APPLICATION CHECKLIST

The applicant is responsible for submitting all materials to Scholarship Management Services on time. **Incomplete applications will not be evaluated.** This application becomes complete and valid only when Scholarship Management Services has received all of the following materials:

- Completed and signed application form.
- Personal statement regarding educational studies after military service and financial difficulties due to being defrauded or misled by the proprietary school attended.
- Documentation of military service and deployment (one or more of the following):
 - DD214
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- Current statements for all educational loans showing outstanding balance
- 2011 IRS Form 1040 with all Schedules and Attachments
- Current credit history report (Equifax, Experian or TransUnion)
- Bankruptcy filings, if any

The application and all required documents must be mailed in one envelope by postmark deadline **August 11, 2012** to:

Veterans' Student Loan Relief Fund
 Scholarship Management Services
 One Scholarship Way
 Saint Peter, MN 56082

Postmark deadline August 11, 2012

CERTIFICATION

Scholarship Management Services has the sole responsibility for selecting recipients based on criteria as set forth in the program's description. This application becomes the property of Scholarship Management Services. (It is recommended you keep a copy for your files.)

I acknowledge decisions are final. I certify I meet eligibility requirements of the program as described in the guidelines and the information provided is complete and accurate to the best of my knowledge. If requested, I will provide proof of information. Falsification of information may result in termination of any award granted. If selected to be a recipient, I authorize Scholarship Management Service to release information in my application to the sponsor, including but not limited to my personal statement.

I acknowledge that if I am selected as a recipient, the award payment may result in taxable income to me, and if I have any questions regarding taxability of the award, I agree to consult with a tax professional.

Applicant's Signature _____ Date _____