

Thank you for including me a bit more in your legal work on the discharging of the Federal Student loans and advancing passed and preventing student loans injustice.

- Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted *any* borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...", 2022)

I also welcome further inclusion that would add to advancing the U.S. national issue of the student loans situation, with the student loans defenses and their law cases included.

For the record, you were correct about me applying for the student loan defense in 2017, but there was the alleged illegal response of the form denial. The form denial was one of the reasons the California U.S. District Court judge ruled the 2020 settlement void. By capriciously issuing the form denial to thousands of student loan defense holders, the U.S. Department of Education (USDOE) exhibited acts of unfairness during the 2020 settlement preliminary times before the fairness hearing set for October 1st, 2020. I was caused to have to send a *Reconsideration Request* to the USDOE to keep my student loan defense secure. I have not received any response to my reconsideration request, although I called the USDOE on the phone and confirmed its receipt and my student loan defense status. I was told that my student loans account is in the reconsideration category. This reconsideration category remained my student loans account status since the time I made the reconsideration request in 2020 to now (going into March 2022). (I have also attached my Reconsideration Request here).

You also mentioned that the USDOE has not yet made any student loan discharges regarding student loans defenses involving the University of Phoenix, although the university has a long-term public track record of wrongs ("Student borrowers file new brief...", 2022). In December 2019, the University of Phoenix cancelled \$141 million of their internal student loans and paid an additional \$50 million (totaling \$191 million) because of deceptive advertising (Leingang, 2019; Silva, 2019). In March 2021, the FTC (Federal Trade Commission) had the \$50 million refunded to former University of Phoenix students and which amounted to 147,000 refunds ("FTC sends nearly \$50 million...", 2021). People who previously attended the University of Phoenix have been actively looking for relief from effects of the university wrongs ("Borrowers defense for University...", 2022). With the 2019-2021 legal cancellation of the \$141 million of University of Phoenix student loans, there could be understanding of years of evidence of additional university wrongs and that thoroughly justify federal (and perhaps private) student loans involving this university and others being discharged. Lastly, this student loans issue has

been an extensively long-lasting U.S. national issue so needs a settling resolution from concluding years of findings involving universities such as the University of Phoenix.

Feel free to communicate with me further at any time and please do continue including me in the settling of the student loans defenses and the discharging of the student loans.

References –

- “Borrowers defense for University...” (2022). Borrowers defense for University of Phoenix help. *reddit*. Retrieved from https://www.reddit.com/r/StudentLoans/comments/j5byh9/borrowers_defense_for_university_of_phoenix_help/
- “FTC sends nearly \$50 million...” (2021). FTC sends nearly \$50 million in refunds to University of Phoenix students. *Federal Trade Commission, ftc.gov*. Retrieved from <https://www.ftc.gov/news-events/press-releases/2021/03/ftc-sends-nearly-50-million-refunds-university-phoenix-students>
- Leingang, R. (2019). University of Phoenix to cancel \$141 million in student loan debt to settle FTC dispute. *USA Today*. Retrieved from <https://www.usatoday.com/story/news/education/2019/12/11/u-phoenix-cancel-141-million-student-loans-after-ftc-case/4400364002/>
- Silva, D. (2019). University of Phoenix settlement ‘drop in the bucket’ for student debt, advocates say." NBC News. Retrieved from <https://www.nbcnews.com/news/us-news/university-phoenix-settlement-drop-bucket-student-debt-advocates-say-n1100901>
- “Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>