



Student Financial Aid Office  
 11400 Robinwood Drive  
 Hagerstown, MD 21742  
 finaids@hagerstowncc.edu  
 FAX: 301-791-9165

# Loan Bankruptcy Appeal

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_

HCC ID \_\_\_\_\_

1. **Type a statement** on a separate page, explaining:
  - a. the cause of the bankruptcy
  - b. how circumstances have changed since then
  - c. how you intend to pay back any new student loans
  
2. Provide the Student Financial Aid Office with documentation from the holder of the debt stating it is dischargeable **if** the loan went into default before it was included in the active bankruptcy (NSLDS loan status code DO).
  
3. Complete the counseling session:
  - **Complete the Debt and Borrowing session** at: <https://hagerstowncc.get-counseling.com/> (From the HCC Website (www.hagerstowncc.edu) click on “Financial Aid”, then click on the link for FATV Counseling.). You will receive an email confirmation when you have completed this requirement:

**Please submit a copy of this email with your appeal.**

***I understand that I am requesting additional loan funds, and I fully intend to pay them back according to my lender’s repayment schedule once I have graduated or otherwise dropped below half-time enrollment.***

**Your appeal will not be reviewed and will be considered incomplete unless all four items are completed.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**The student must sign a new Master Promissory Note for subsequent loans.**