

# ECMC



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## Loan cancellation

**My loans**  
Not sure about the status of your loans? Log in to view your loan history. [Log in now](#)

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### See if your loans are eligible for cancellation

All federal student loans have built-in protection against things like fraud, school closings, permanent disability and death.

Learn about whom to contact, the types of loan cancellation, eligibility requirements and applicable forms.

- **Whom should I contact about loan cancellation?**
- **False certification: cancellation due to fraudulent activity**
- **Closed schools: cancellation due to a school closing within 90 days of your being enrolled**
- **Unpaid refund: cancellation due to a school not refunding an unused portion of your loan**
- **Total and permanent disability**
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### Whom should I contact about loan cancellation?

Contact your **loan holder** to discuss your eligibility for loan cancellation. If you don't know who your loan holder is, go to the **National Student Loan Data System (NSLDS)**, which is the central database for all federal student loan information. If ECMC holds your loans, **contact us** or find the loan cancellation option below that fits your circumstance, download and complete the appropriate form and send it to:

ECMC  
P.O. Box 75906  
St. Paul, MN 55175

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### False certification: cancellation due to fraudulent activity

False certification cancels any loans that were fraudulently originated by the school. False certification applies to loans disbursed after January 1, 1986, and is tightly defined to cover the following specific situations:

- **Ability to benefit**
- **Unauthorized signature**
- **Disqualifying status**
- **Identity theft**

#### Ability to benefit

Every school must certify that students are eligible for a federal student loan. For students without a high school diploma or GED, this means the school must demonstrate that the student is academically able to benefit from the school's programs before the student can take out a loan. If a school falsely certified you for a program for which you did not qualify, you may be eligible for loan cancellation.

Ability to benefit cancellation only applies to fraudulent certification. It does not apply to schools that misrepresent their education programs, the quality of their facilities and faculty, or their ability to help you find employment in your field of study.

[Download the form for specific eligibility requirements and completion.](#)

#### Unauthorized signature

In rare cases, someone at the school has signed a borrower's name on a financial aid application without authorization, received the borrower's loan funds, and the borrower received no benefit from those funds. If you believe an official at your school forged your signature on a **promissory note** or loan application, you may be eligible for loan cancellation.

[Download the form for specific eligibility requirements and completion.](#)

#### Disqualifying status

If your school certified your eligibility to study for a field in which you couldn't work, you may be entitled to loan cancellation. Barriers can include physical or mental conditions, legal status or other conditions that would legally bar employment in your field of study. An example of this is a school knowingly admitting a felon into law school.

[Download the form for specific eligibility requirements and completion.](#)

#### Identity theft

If student loans were taken out in your name as a result of identity theft, you may qualify for a false certification cancellation.

[Download the form for specific eligibility requirements and completion.](#)

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### Closed schools: cancellation due to a school closing within 90 days of your being enrolled

If your school closed while you were enrolled and before you completed your program, you may be eligible for loan cancellation. The **U.S. Department of Education** has an **online closed school search page** where you can confirm your school closed. Closed school cancellation applies to loans disbursed after January 1, 1986, and covers these specific situations:

- You did not complete the program through a **teach-out** at another school
- You could not transfer academic credits or hours from the closed school to another school
- The school closed while you were enrolled
- The school closed within 90 days of an approved leave of absence or withdrawal

You can find out more on the U.S. Department of Education's **Closed School Information section of the website**.

[Download the form for specific eligibility requirements and completion.](#)

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### Unpaid refund: cancellation due to a school not refunding an unused portion of your loan

If you attended school for less than 60 percent of the loan period, you may be due a refund. If your school should have refunded a portion of your loan to your **loan holder** and didn't, the amount of the refund plus any **accrued interest** related to the refund amount can be cancelled.

If your school is still open, contact your school to discuss the situation. If your school is no longer open, contact your loan holder to discuss your options.

[Download the form for specific eligibility requirements and completion.](#)

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### Total and permanent disability, including veterans

If you become totally and permanently disabled, your student loans may be cancelled. To qualify, you must have a physician (doctor of medicine or osteopathy) certify that you are totally and permanently disabled.

According to the U.S. Department of Education's website, totally and permanently disabled is defined as the condition of an individual who:

1. Is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that:
  - Can be expected to result in death;
  - Has lasted for a continuous period of not less than 60 months; or
  - Can be expected to last for a continuous period of not less than 60 months; or
2. Has been determined by the Secretary of Veterans Affairs to be unemployable due to a service-connected disability.

"Substantial gainful activity" is defined for purposes of this discharge as a level of work performed for pay or profit that involves doing significant physical or mental activities, or both.

[Download the form for specific eligibility requirements and completion.](#)

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### Death

Upon death, a borrower's remaining student loans are cancelled and no future payments are necessary. The same applies for the death of a student on **PLUS loans**. To validate the death of a student/borrower, an original death certificate, a certified copy, or a clear, accurate and complete photocopy are required.

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### Spouses and Parents of September 11, 2001 Victims

This loan cancellation is for survivors of public servants and other victims of the September 11, 2001, terrorist attacks.

[Download the form for specific eligibility requirements and completion.](#)

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