

After you add your story, copy and paste it into the Wisconsin Attorney General's contact form here: <https://www.doj.state.wi.us/ag/contact>

Leave a comment on the Debt Collective thread to let us know you've sent it so that we can help keep track of how many people have responded.

To Participate in this group action, please use this template to write your letter to the Wisconsin AG.

Office of the Attorney General
Wisconsin Department of Justice
P.O. Box 7857
Madison, WI 53707-7857

[Your name]

[Your address/email/phone]

RE: Group Discharge of Fraudulent Federal Student Loans

Dear Attorney General Kaul:

I am a constituent and a former student of a predatory for-profit college. I attended [name of school] in [city] from [years attended]. I am writing to tell you my story of being preyed on and scammed by my school.

[TELL YOUR STORY HERE.]

I am now organizing with other defrauded borrowers as part of the Debt Collective, a membership organization for people in debt. I am writing in the hope that you will take action to ensure that my federal student loans, as well as the loans of every person in our state who was scammed by a for-profit school, are canceled. For the last two years, Betsy DeVos has refused to cancel predatory loans even though the law requires that she do so. As the top law enforcement officer in Wisconsin, I am confident that you will do all you can to help.

I have already filed an individual Borrower Defense to Repayment, but the Department of Education so far has refused to make a decision on this claim. Their strategy seems to be to ignore these claims long enough until they can rewrite the rules in 2020 and then deny these claims. Given the potential harm facing all former for-profit borrowers and DeVos's longstanding hostility towards student debtors, I believe a new approach is needed.

I believe the best way to win debt relief is for your office to file **a group discharge application** under the Borrower Defense to Repayment law which was designed to hold abusive postsecondary institutions accountable for their misconduct and to relieve their students from

federal loan indebtedness incurred as a result of that misconduct. The Massachusetts Attorney General has already filed an application on behalf of 7,200 former Corinthian Colleges students, and a judge recently ruled (*Williams v. DeVos*) that the Department cannot ignore these group wide applications and must actually give a decision. This is why even though I have already filed an individual claim, a group discharge application from your office is necessary to actually force them to discharge this fraudulent debt.

The Massachusetts intervention makes clear that Attorneys General can help stop collections in the short term and advance the fight for debt cancellation over the long term by providing evidence of mass fraud and demanding a group discharge.

Though Massachusetts originally filed a group discharge application for students who attended Corinthian Colleges, it is now clear that other for-profit colleges, including ITT Tech and Arts Institutes, also committed fraud. All three schools are now closed or closing after being sued and/or being threatened with loss of funding. Thousands of former students across the country have been left with unpayable debt that should never have been issued. I hope you will consider using the Massachusetts strategy of filing for a mass discharge as a model for our state. I, along with many other borrowers in Wisconsin, are eager to assist you. We can share our stories, provide documents, sign formal affidavits and make ourselves available for interviews.

I look forward to hearing from you and learning more about how I and other members of the Debt Collective can support you in advancing the cause for debt relief.

Regards,
[your name]