

IN THE CASE OF: [REDACTED]

BOARD DATE: 31 December 2024

DOCKET NUMBER: AR20240002322

APPLICANT REQUESTS: payment of the remainder of her Student Loan Repayment Program (SLRP) entitlements for Fiscal Years (FY) 2020 and 2021.

APPLICANT'S SUPPORTING DOCUMENT(S) CONSIDERED BY THE BOARD:

- DD Form 149 (Application for Correction of Military Record)
- Defense Finance and Accounting Service (DFAS) Loan Repayment Check Data Information
- Loan Balance Information
- Loan Payment Information

FACTS:

1. The applicant did not file within the 3-year time frame provided in Title 10, U.S. Code, section 1552(b); however, the Army Board for Correction of Military Records (ABCMR) conducted a substantive review of this case and determined it is in the interest of justice to excuse the applicant's failure to timely file.

2. The applicant states she signed a non-prior service SLRP contract on 8 November 2012 for student loans acquired while attending [REDACTED] University from August 2011 to December 2012. While signing a new SLRP agreement for FY24, which was completed erroneously, the state incentive manager informed her that the National Guard Incentive Management System (GIMS) reported payments were sent for her loans for the entire 6 years for her initial contract. However, as of 31 December 2023, she still owed \$6,462 on those loans. She is requesting relief on getting her loan balance paid out since her initial balance was under the \$50,000 threshold annotated on the SLRP contract.

3. The applicant provides:

a. DFAS loan repayment check data information, which shows her loan payments to lenders, check numbers, and dates paid by FY.

b. Her loan balance information, which shows her remaining balance and total number of loans.

c. Her payment information, which shows her balance by FY for each loan.

4. The applicant enlisted in the Army National Guard (ARNG) on 8 November 2012. In connection with her enlistment, she executed an Annex L to DD Form 4 (Enlistment/Reenlistment Document) Armed Forces of the United States) National Guard Bureau (NGB) Form 600-7-5-R-E (SLRP Addendum). This addendum states in:

a. Section II – Eligibility:

- she was enlisted for a critical skill vacancy in the grade of E-4 or below in a military occupational specialty that matches the authorized military grade and skill qualification commensurate with the position for which enlisting
- she furnished the SLRP supporting documents to both the state incentive/SLRP manager and the Military Entrance Processing Station (MEPS) guidance counselor in order to validate eligibility for the non-prior service SLRP incentive
- she has one or more qualified and disbursed Title IV Federal loans, not in default, at the time of her enlistment
- she had four disbursed loans existing in the amount of \$8,500; the total amount of repayment for qualifying loans will not exceed \$45,000 for 6x2 or \$50,000 for 8x0 enlistment option

b. Section III – SLRP Payment:

- anniversary SLRP payments will not exceed 15% of \$500 (whichever is greater) of the initial disbursed amounts that were approved upon her date of enlistment to include accrued interest
- payments on loans that have a remaining outstanding balance less than the maximum yearly amount will be eligible for that amount only
- the maximum annual payment amount not to exceed \$7,500 per year
- SLRP payments are made to financial institutions only and that she shall not be reimbursed any amount paid by her or any other person or agency on her behalf

5. The applicant served in Kuwait from 31 December 2018 to 19 May 2019.

6. The applicant extending her enlistment on 15 December 2021 by 6 years with an additional SLRP addendum.

7. She served in Latvia from 18 April 2023 to 21 April 2023, Poland from 21 April 2023 to 12 June 2023, Germany from 21 June 2023 to 23 June 2023, and Poland from 23 June 2023 to 17 November 2023.

8. She served in Kosovo from 7 February 2024 to 10 February 2023, Bosnia from 10 February 2024 to 2 April 2024, Kosovo from 2 April 2024 to 5 April 2024, Bosnia from 5 April 2024 to 17 June 2024, and Kosovo from 17 June 2024 to 20 June 2024.

9. She continues service in the ARNG.

10. On 23 December 2024, in the processing of this case, the National Guard Bureau provided an advisory opinion regarding the applicant's request for the payment of her SLRP. The advisory official recommended approval of her request.

a. The applicant's records show that she signed a SLRP Addendum effective on 8 November 2012. The contract was recently updated in November 2024 to reflect an update to the enlistment type from 6x2 to 8x0. The system eventually returned the status to active loan from terminations in 2019.

b. The applicant's payment record shows she was paid the first six installments of the 2012 SLRP contract. Per the SLRP Addendum, the applicant was entitled to 15% of %500 of each individual loan that was disbursed prior to her contract start date. At the time of the contract start, the applicant had a combined \$8,500 in eligible loans. Over the course of the contractual obligation, the applicant was paid six installments, totaling \$7,718 prior to tax deductions. Her contract states that during the lifetime of the SLRP agreement, she is entitled to payments that may not exceed \$50,000. Since she signed a 8x0 contract, she is entitled to two more installments for FY20 and FY21.

c. For these reasons, it is the recommendation of the NGB that the applicant's request be approved. The ■■■ ARNG supports the applicant's request for loan repayment for FY20 and FY21 that she is still owed. ■■■ ARNG recognizes the issue and will submit a payment for FY21 since it is still an open year. It is recommended that the applicant's request for FY20 (closed year) payment also be approved.

BOARD DISCUSSION:

After reviewing the application and all supporting documents, the Board determined relief was warranted. The applicant's contentions, the military record, and regulatory guidance were carefully considered. Based upon the available documentation and the findings and recommendation outlined in the NGB advisory opinion, the Board concluded there was sufficient evidence to grant payment of the applicant's SLRP benefit for FY20 and FY21, as long as loans continue to have a balance due.

BOARD VOTE:

Mbr 1 Mbr 2 Mbr 3

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	GRANT FULL RELIEF
:	:	:	GRANT PARTIAL RELIEF
:	:	:	GRANT FORMAL HEARING
:	:	:	DENY APPLICATION

BOARD DETERMINATION/RECOMMENDATION:

The Board determined the evidence presented is sufficient to warrant a recommendation for relief. As a result, the Board recommends that all Department of Army records of the individual concerned be corrected by paying the remainder of her Student Loan Repayment Program (SLRP) entitlements for Fiscal Years (FY) 2020 and 2021, as long as those loans continue to have a balance due.

3/31/2025

X

CHAIRPERSON

I certify that herein is recorded the true and complete record of the proceedings of the Army Board for Correction of Military Records in this case.

REFERENCES:

1. Title 10, U.S. Code, section 1552(b), provides that applications for correction of military records must be filed within 3 years after discovery of the alleged error or injustice. This provision of law also allows the ABCMR to excuse an applicant's failure to timely file within the 3-year statute of limitations if the ABCMR determines it would be in the interest of justice to do so.

2. National Guard Regulation 600-7 (Selected Reserve Incentives Programs (SRIP)) in effect at the time, prescribes policies and procedures for the administration of the Army National Guard of the United States (ARNGUS) incentive programs; SLRP.

a. Paragraph 1-9 (Educational Requirements), the Enlistment Bonus (EB) and the Student Loan Repayment Program (SLRP) incentives may be granted to Soldiers who meet the educational eligibility criteria and who have the credentials of a secondary school graduate as defined in the glossary under educational levels.

b. Paragraph 2-24 (Eligibility) states the SLRP may be offered to current ARNG members who meet the following requirements:

- Soldiers who previously contracted for the SLRP in the Selected Reserve are only entitled to the maximum benefit established by the original contract, minus any money previously paid under the contract
- Enlist/affiliate or reenlist/extend for a minimum of three years
- Enlist into a Critical Skill vacancy as outlined in the current FY SRIP policy
- Have one or more disbursed qualifying loans

//NOTHING FOLLOWS//