ARMY BOARD FOR CORRECTION OF MILITARY RECORDS

RECORD OF PROCEEDINGS

IN THE CASE OF: [redacted]

BOARD DATE: 30 July 2025

DOCKET NUMBER: AR20240005877

APPLICANT REQUESTS: payment of Student Loan Repayment Program (SLRP) incentive.

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

- DD Form 149 (Application for Correction of Military Record)
- National Guard Bureau (NGB) Form 600-7-5-R-E (Annex L to DD Form 4 SLRP Addendum Army National Guard of the United States (ARNGUS)
- NGB List of Retuned SLRP Checks shows nine checks for Debt Management and Collection System which were mailed to an incorrect Federal Loan address, list available for the Board to review
- NGB SLRP check tracker which shows checks issued on behalf of the applicant regarding his SLRP, list is available for the Board to review

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:

- He was granted the SLRP incentive when he enlisted in the ARNGUS
- His lenders successfully received payments for his FY 2015, 2019 and 2020 anniversary years
- When he compared the returned check log with the payment schedule, it appears that four of his loans in FY16 and FY17 had checks returned for being sent to an incorrect lender
- The lender with returned checks was Debt Management and Collection System, P. O. Box 5609, Greenville, TX

    - Loan balance of $1,000.00 dated 20 August 2011, had two payments in the amount of $150.00 each

    - Loan balance of $2,250 dated 20 August 2011, had two payments in the amount of $337.50 each
    - Loan balance of $2,000.00, had two payments in the amount of $300.00 each
    - Loan balance of $3,500.00, had two payments in the amount of 525.00 each

- FY18, he defaulted on his loans and could not submit a SLRP incentive payment request
- Because these returned payments are from closed years, ARNG cannot process them without approval from the Army Review Boards Agency
- He has served over 9-years and deserved these payments to be successfully processed for his student loans as agreed upon in his contract

3. A review of the applicant's service record shows:

- On 30 October 2014, he enlisted in the ARNGUS and signed NGB Form 600-7-5-R-E which states in:

    - Section II (Eligibility), he had 6 disbursed loans with the existing amount of $11,750.00, total amount of repayment cannot exceed $50,000.00
    - Section III (SLRP Payment):

        - Payment will only be paid on loans disbursed prior to his enlistment to be paid on his anniversary date of his enlistment
        - He must submit request for payment each year
        - He must continue to make monthly payments on his loans
        - Loans in default will not be processed
        - Payment will be made only to the financial institution

- On 26 January 2015, he was ordered to initial active duty for training by Orders Number 5026059, dated 29 January 2015
- On 13 June 2015, he was honorably released from active duty and reverted to the control of the ARNGUS
- He was ordered to active duty on multiple occasions
- On 18 August 2020, he reenlisted for 6-years for a new Expiration Term of Service (ETS) of 29 October 2026
- On 11 June 2023, he extended his enlistment in the ARNGUS for 1-year for a new ETS of 29 October 2027
- On 5 December 2023, he was ordered to full-time National Guard duty in an Active Guard/Reserve status by Orders Number 354-002, dated 20 December 2023

4. On 24 March 2025, in the processing of this case, the NGB provided an advisory opinion regarding his SLRP payments. The advisory official recommended approval of his request. A review of the applicant's records shows payment had been made from FY 15 through FY23 but a total of nine checks were returned due to an incorrect address listed on the payment by the Washington ARNG Incentive Office according to the check trace and returned check listing from the NGB. Theses returned checks were not the fault of the applicant.

5. On 28 March 2025, the Army Review Boards Agency, Case Management Division, provided the applicant the advisory opinion for review and comment. He did not respond.

BOARD DISCUSSION:

1. After reviewing the application, all supporting documents, and the evidence found within the military record, the Board found that relief was warranted. The Board carefully considered the applicant's record of service, documents submitted in support of the petition and executed a comprehensive and standard review based on law, policy and regulation. Upon review of the applicant's petition, available military records and the National Guard Bureau- Special Actions Branch advisory opinion, the Board concurred with the advising official recommendation for approval finding that SLRP payments were processed from Fiscal Year (FY) 2015 through FY2023; however, nine checks were returned due to an incorrect address listed by the Washington ARNG Incentive Office. The returned payments were not the fault of the applicant, and no evidence suggests he failed to meet the program's requirements.

2. The Board determined the applicant met the eligibility criteria and maintained qualifying service, including multiple periods of active duty and reenlistments extending his Expiration Term of Service (ETS) through 29 October 2027. On 5 December 2023, he was ordered to full-time National Guard duty in an Active Guard/Reserve status, further demonstrating continued service. Furthermore, evidence shows the applicant signed a valid NGB Form 600-7-5-R-E, which confirmed his eligibility for repayment of six disbursed student loans totaling $11,750.00, with a maximum repayment cap of $50,000.00. The agreement outlined that payments would be made annually on the anniversary of his enlistment, contingent upon submission of payment requests, continued loan payments, and loans remaining in good standing.

3. The Board agreed, based on the advisory opinion, the applicant's continued qualifying service, compliance with SLRP terms, and the administrative error that led to the returned payments, the Board determined there is sufficient evidence to grant relief for payments of the outstanding SLRP incentive funds in accordance with the original agreement.

BOARD VOTE:

Mbr 1	Mbr 2	Mbr 3	
XXX	XXX	XXX	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 the Army records of the individual concerned be corrected to show the applicant is authorize payments of the outstanding Student Loan Repayment Program (SLRP) incentive funds in accordance with his original agreement.

X //SIGNED//

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

c. Paragraph 2-28 (Soldier responsibilities), a. Provide copies of loan documentation as stated by current FY SRIP policy to Retention Noncommissioned Officer or unit administrator. b. Complete Annual Loan Repayment DD Form 2475 (DoD Educational Loan Repayment Program) each anniversary year upon receipt from Incentive Manager, or unit administrator. c. Maintain current mailing address on file with the government. d. Maintain loan account(s) in good standing. The government will not make payment(s) on defaulted loans. e. Update State Incentive Office when changes occur to the loan(s) (i.e. account number, lenders name and address).

//NOTHING FOLLOWS//