



**DEPARTMENT OF THE NAVY**  
BOARD FOR CORRECTION OF NAVAL RECORDS  
701 S. COURTHOUSE ROAD, SUITE 1001  
ARLINGTON, VA 22204-2490

██████████  
Docket No. 8249-24  
Ref: Signature Date

██████████  
██████████  
██████████  
  
Dear ██████████,

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

A three-member panel of the Board, sitting in executive session, considered your application on 11 March 2025. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof, relevant portions of your naval record and applicable statutes, regulations and policies. In addition, the Board considered the advisory opinion by the Navy Recruiting Command letter 1133 Ser N35 of 22 October 2024, which was previously provided to you for comment.

The Board determined that your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined that a personal appearance was not necessary and considered your case based on the evidence of record.

You requested to submit additional loans to your approved Loan Repayment Program (LRP) application. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. However, the Board concluded that in accordance with Commander Navy Recruiting Command Instruction 1130.8K, LRP request and all supporting documents must be received and approved prior to entering active duty.

A review of your records reflects that you enlisted in the Naval Reserve on 24 October 2019 for 8 years of which 4 years was an active duty obligation. NAVCRUIT 1133/52, Enlistment Guarantees – Annex “B” included your eligibility for the LRP incentive up to \$65,000. By signing NAVCRUIT 1133/75, Statement of Understanding Loan Repayment Program you

understood that the LRP is limited to \$65,000 total in loans distributed in three equal payments. The loan(s) will be repaid in thirds of the original loan amount or unpaid principal balance at time of accession or \$1,500 (whichever is greater). All payments, less Federal and State taxes, will go directly to the lender. You are not eligible for reimbursement for payments made and the loan(s) must not be in default. Furthermore, you acknowledged only certain loans qualify for LRP. Loans which qualify for this program include those guaranteed under Title IV, Part B, D, or E of the Higher Education Act of 1965 (10 U.S.C. Section 510) that were incurred before entering active duty, including: Federal Stafford; Federal Perkins; Federal Ford; Federal PLUS (if the service member is the student); and Federal Consolidated loans. Moreover, the Statement of Understanding provided contact information for the LRP Program Manager if you had questions regarding your LRP package. Your LRP application was approved for \$27,000, and your LRP approval letter reiterated basic parts of the aforementioned signed Statement of Understanding, which also provided contact information for LRP related questions. On 21 July 2020, you entered active duty and payments to the final LRP payment was made on 8 February 2024.

The Board noted that you failed to provide any evidence of being incorrectly counseled and/or documentation on the additional loans. Therefore, in this connection, the Board substantially concurred with the comments contained in the advisory opinion and determined a change to your record is not warranted.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

3/24/2025