



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

██████████
Docket No. 8856-24
Ref: Signature Date

From: Chairman, Board for Correction of Naval Records
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO FORMER MEMBER ██████████
USN, XXX-XX-██████████

Ref: (a) Title 10 U.S.C. § 1552
(b) COMNAVCRUITCOMINST 1130.8J

Encl: (1) DD Form 149 w/attachments
(2) Advisory Opinion by NRC, ██████████
(3) Subject's naval record

1. Pursuant to the provisions of reference (a), Subject, hereinafter referred to as Petitioner, filed enclosure (1) with the Board for Correction of Naval Records (Board), requesting that his naval record be corrected to release the payment of second half of Loan Repayment Program (LRP).

2. The Board, consisting of ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 25 March 2025 and pursuant to its regulations, determined that the corrective action indicated below should be taken on the available evidence of record. Documentary material considered by the Board consisted of the enclosures, relevant portions of Petitioner's naval record, and applicable statutes, regulations and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, found that, before applying to this Board, he exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

a. The U.S. Navy will pay the lesser of the original loan amount or the unpaid principle balance at the time of accession (not to exceed \$65,000). Accrued interest, fines, penalties, or processing fees cannot be paid for by the U.S. Navy. Loan payments will be made directly to lender(s) in payments of 33 1/3 percent of the loan or \$1,500 (whichever is greater) for each completed year of service. If the outstanding principle balance becomes less than 33 1/3 percent of the initial balance, the outstanding balance will be paid. The loan(s) must be in good standing to be eligible for repayment. According to the Internal Revenue Service, loan repayments are subject to federal and state taxes. Defense Finance and Accounting Service (DFAS) will withhold taxes so that the amount that is paid to the lender(s) will be less than the loan value. DFAS will generate W-2 forms for payments

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b. On 25 February 2015, Petitioner enlisted in the Naval Reserve for a term of 8-years of which 4-years is considered an active duty obligation. NAVCRUIT 1133/52, Enlistment Guarantees – Annex “A” listed Advanced Technical Field Information Systems Technician (ATF/IT 6YO) Program that required a voluntary extension for 24-months; Loan Repayment Program (LRP) up to \$65,000. Active Duty Service Date: 8 August 2015.

c. On 13 August 2015, Petitioner entered active duty.

d. On 10 October 2015, Petitioner completed Recruit Basic Military Training.

e. On 12 May 2016, Petitioner completed [REDACTED].

f. On 2 June 2016, Petitioner reported to his first permanent duty station onboard the [REDACTED] for duty.

g. On 24 August 2017, first and second vouchers were submitted by DFAS for payment to lender.

h. On 12 August 2022, Petitioner was released from active duty and transferred to the Navy Reserve to complete his military service obligation and thereafter, discharged from the Navy Reserve on 24 February 2023.

CONCLUSION

Upon review and consideration of all the evidence of record, and especially in light of the contents of enclosure (2), the Board finds the existence of an injustice warranting the following corrective action. Petitioner met the eligibility criteria for LRP in accordance with reference (b). However, because Petitioner failed to submit his DD Form 2475, DOD Educational Loan Repayment (LRP) Annual Applications in a timely manner, the final payment was not made. Although Petitioner did not complete the proper administrative requirement, the Board determined that under this circumstance, partial relief is warranted.

RECOMMENDATION

That Petitioner’s naval record be corrected, where appropriate, to show that:

Petitioner completed and submitted all required DD Forms 2475 to cognizant authorities in a timely manner. Note: To complete the process, Petitioner must contact the Navy Recruiting Command (NRC) LRP Program Manager at cnrc_lrp-eb@navy.mil with contact information to include address, email, and phone numbers. Additionally, Petitioner must provide the NRC LRP Program Manager with lender signed copies of updated DD Form 2475 and a copy of this letter.

The part of Petitioner’s request for corrective action that exceeds the foregoing is denied as Petitioner received two LRP payments and is only due the final 33 1/3 percent of loan.

A copy of this report of proceedings will be filed in Petitioner’s naval record.

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4. It is certified that a quorum was present at the Board's review and deliberations, and that the foregoing is a true and complete record of the Board's proceedings in the above titled matter.

5. Pursuant to the delegation of authority set out in Section 6(e) of the revised Procedures of the Board for Correction of Naval Records (32 Code of Federal Regulations, Section 723.6(e)), and having assured compliance with its provisions, it is hereby announced that the foregoing corrective action, taken under the authority of the reference, has been approved by the Board on behalf of the Secretary of the Navy.

4/10/2025

[REDACTED]