



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

██████████  
Docket No. 10242-24  
Ref: Signature Date

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

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

Ref: (a) Title 10 U.S.C. § 1552  
(b) COMNAVCRUITCOMINST 1130.8 (series)  
(c) COMNAVCRUITCOM msg 292213Z Sep 10

Encl: (1) DD Form 149 w/attachments  
(2) Advisory Opinion by NRC, 14 Jan 25  
(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 reflect approval to enroll in the Loan Repayment Program (LRP) and payoff of loans.

2. The Board, consisting of ██████████, ██████████, and ██████████ reviewed Petitioner's allegations of error and injustice on 13 May 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. In accordance with reference (b), 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)

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will be less than the loan value. DFAS will generate W-2 forms for payments. The U.S. Navy will not refund any amount of the loan paid by other parties.

b. Reference (c) specified any future Active Duty Sailors initially classified or reclassified on or after 4 October 2010 in any rating/programs that shipped in Fiscal Year 2011 were eligible for LRP up to \$65,000. LRP participants who access without LRP Program Manager (Navy Recruiting Command [REDACTED]) approval are not enrolled in the Navy's LRP.

c. On 7 October 2010, Petitioner enlisted in the Naval Reserve for 8-years of which 4-years is considered an active duty obligation. NAVCRUIT 1133/52, Enlistment Guarantees – Annex "A" listed Aviation Electronic, Electrical & Computer Systems Technician (AV/SG) Program Guarantee. Active Duty Service Date: 11 July 2011.

d. On 6 November 2010, Petitioner's recruiter confirmed receipt of required LRP documents and indicated the paperwork was submitted for processing. Subsequently, Petitioner continued to request the status of his LRP request package with no response from the recruiter.

e. On 11 July 2011, Petitioner entered active duty.

f. On 2 September 2011, Petitioner completed Recruit Basic Military Training.

g. On 2 February 2012, Petitioner completed Aviation Electricians Mate Class "A" School.

h. On 3 February 2012, Petitioner reported to his first permanent duty station at [REDACTED] for duty.

i. On 7 August 2014, Petitioner discharged to Accept Commission or Warrant in Same Branch of Service.

j. On 8 August 2014, Petitioner accepted an active commission and entered active duty.

k. In the advisory opinion, attached as enclosure (2), the office having cognizance over the subject matter addressed in Petitioner's application has commented to the effect that the request has merit and warrants favorable action.

## 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 LRP was not annotated on the Petitioner's Annex "A," he was deemed ineligible to receive the incentive. Although proper administrative requirements were not completed, the Board determined under this circumstance, partial relief is warranted.

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## RECOMMENDATION

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

Petitioner's NAVCRUIT 1133/52, Enlistment Guarantee – Annex "A" to DD Form 4 dated 7 October 2010 is amended to reflect Option 2: "Loan Repayment Program – Up to \$65,000" vice "N/A."

Petitioner completed and submitted all required Loan Repayment Program documents to cognizant authorities in a timely manner. Note: To complete the process, Petitioner must contact the Navy Recruiting Command (NRC) LRP Program Manager at [REDACTED] 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. The Board does not have the ability to determine the specifics regarding paying off Petitioner's loan.

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

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.

6/3/2025

