



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

[REDACTED]  
Docket No. 1564-25  
Ref: Signature Date

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

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN, XXX-XX-[REDACTED]

Ref: (a) Title 10 U.S.C. § 1552  
(b) COMNAVCRUITCOMINST 1130.8 (series)  
(c) COMNAVCRUITCOM msg 1521232 Jun 23<sup>1</sup>

Encl: (1) DD Form 149 w/attachments  
(2) Advisory Opinion by NRC, [REDACTED]  
(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 establish entitlement to the Loan Repayment Program (LRP).

2. The Board, consisting of [REDACTED], [REDACTED], and [REDACTED] reviewed Petitioner's allegations of error and injustice on 19 August 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. On 9 August 2021, Petitioner received a student loan for [REDACTED] in the amount of \$15,486 followed by a second loan on 8 August 2022 for \$15,347.

b. On 31 July 2023, Petitioner enlisted in the Navy 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 Intelligence Specialist (ATF/IS 6YO) Program that required a voluntary extension for 24 months; Enlistment Bonus for Shipping (EBSHP) -

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<sup>1</sup> Indicated any future Sailor initially classified or reclassified on or after 18 June 2023 in any rating/programs that shipped October through September of any fiscal year were eligible for LRP up to \$65,000. Future Sailors must access to Active Component and have LRP listed as a guarantee in their current Annex to DD Form 4, Enlistment/Reenlistment Document in order to maintain eligibility. Applicants must have a 50 or above Armed Forces Qualification Test score.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN, XXX-XX-[REDACTED]

\$25,000; and Enlistment Bonus for College Credit (EBCC) - \$4,000 Bonus. Active Duty Service Date: 14 September 2023. Petitioner's DD Form 1966, Record of Military Processing reflects Armed Forces Qualification Test score of 69.

c. On 2 September 2023, Petitioner's parent signed six DD Form 2475, DOD Educational LRP Annual Applications totaling \$17,989, and authorized the release of financial data by lender. The lender's certifying official signed the forms on 8 September 2023.

d. On 14 September 2023, Petitioner signed NAVCRUIT 1133/52, Enlistment Guarantees – Annex "B" that listed Advanced Technical Field Intelligence Specialist (ATF/IS 6YO) Program that required a voluntary extension for 24 months; EBSHP - \$25,000; EBCC - \$4,000 Bonus; and LRP up to \$65,000. Additionally, Navy Recruiting Command (NRC) LRP Program Manager issued notification of LRP approval in the amount of \$17,989. Petitioner entered active duty.

e. On 24 November 2023, Petitioner completed Recruit Basic Military Training, and his Master Military Pay Account reflects \$29,000 enlistment bonus was processed for payment.

f. On 3 July 2024, Petitioner completed IS "A" School Block 0.

g. On 5 October 2024, Petitioner reported to his first permanent duty station at [REDACTED] for duty.

h. On 11 August 2025, NRC LRP Program Manager confirmed no LRP payments have been processed.

## CONCLUSION

Upon review and consideration of all the evidence of record, and especially in light of the contents of enclosure (2),<sup>2</sup> 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).<sup>3</sup> However, the Board determined the DD Form 2475, DOD Educational LRP Annual Applications that were submitted outlined Petitioner's parent's loan information vice his own. Although the proper administrative requirements were not completed, the Board determined that under this circumstance, relief is warranted.

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<sup>2</sup> 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.

<sup>3</sup> The U.S. Navy will pay the lesser of the original loan amount or the unpaid principal 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 principal 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. The U.S. Navy will not refund any amount of the loan paid by other parties.

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED], USN, XXX-XX-[REDACTED]

## RECOMMENDATION

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

Petitioner completed and submitted all required LRP documents to cognizant authorities in a timely manner. Note: To complete the process, Petitioner must contact the NRC LRP Program Manager at [cnrc\\_lrp-eb@navy.mil](mailto: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.

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.

9/11/2025

