Borrower Defense to Repayment Claim Packet

Prepared for Chavon Jenea Wright | Target School: Herzing University, Inc. (OPE ID 00962100 / School Code G09621) | Date: November 18, 2026

1. Submission Destinations & Account Details

Submit your application online at https://studentaid.gov/borrower-defense/ (log in with your FSA ID at https://studentaid.gov/borrower-defense/login; note the 15-minute inactivity timeout and save progress after each section). If you prefer paper or mail backup, download the official PDF form at https://studentaid.gov/sites/default/files/borrower-defense-application.pdf.

Application Field	Verified Entry Value
Borrower Name & Contact	Chavon Jenea Wright | 597 Marion Oaks Trail, Ocala, FL 34473 | (352) 300-5416 | chavon.wright@gmail.com
Institution & Campus	Herzing University, Inc. (OPE ID: 00962100 / School Code: G09621) | 275 W. Wisconsin Ave., Ste. 210, Milwaukee, WI 53203 & 5218 E. Terrace Dr., Madison, WI 53718
Student ID & Program	W24672939 | Master of Science in Nursing — Direct Entry (MSN-DE); attempted transfer to MS in Health and Human Services Leadership (MS-HHS)
Federal Loan Servicer	MOHELA (1-888-866-4352 | https://mohela.studentaid.gov) — Direct Unsubsidized Loans & Direct PLUS Loans
Sample Loan Offers on Record	Fall 2024 / Spring 2025: $20,284.00 Direct Unsubsidized; Summer 2026: $10,142.00 Direct Unsubsidized; Direct PLUS Promissory Note signed August 21, 2026
Forbearance Election	Select YES to request loan forbearance while the Department of Education reviews this application.

2. Copy-Paste Responses (Materially Complete Standard)

Under Federal Student Aid Borrower Defense standards, an application must address five required elements: acts or omissions, responsible school officials, approximate dates, impact on enrollment or borrowing decisions, and financial detriment. Copy the sections below into the corresponding boxes on StudentAid.gov.

Claim A: Substantial Misrepresentation — Educational Services, Testing Access & Accommodations

> **Acts, Omissions & Responsible Officials (2025–2026):** Herzing University, Inc. (through Online Nursing Student Services Director Angie Zamecnik, AVP of Student Affairs Dr. Danielle Laban, VP of Student Affairs Dr. BriAnne Danielson, and ADA Coordinator Emilie Thompson) represented in its catalog and written accommodation plans that students with documented disabilities receive timely testing accommodations (200% extended time, 48-hour assignment grace period, verbal processing, and distraction-reduced testing) as well as hybrid campus testing access. Despite receiving medical documentation on March 14, 2025, Herzing delayed operational accommodations for six to seven months until September 2025. On July 24, 2025, faculty forced me into a public Zoom room for my NSG 523 final exam and interrupted me to prohibit approved verbal processing. On August 7, 2025, ADA Coordinator Emilie Thompson admitted in writing that faculty accommodation notices were "flawed" and confirmed extension coursework "should be graded for credit." Despite that written admission, Herzing entered zeros on timely extension work, denied catalog-authorized hybrid campus testing, and subjected me to a six-hour ProctorU/Meazure Learning testing lockout on November 14–15, 2025 (Ticket #7407283). In Summer 2026, Herzing again entered zeros on timely accommodated work in NSG 523, dropping a passing 79.0% grade to 73.35%.
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> **Impact on Decision to Enroll & Borrow:** Had Herzing disclosed that it would not implement approved accommodations, would override written ADA Coordinator directives, and would deny catalog-guaranteed hybrid testing, I would not have enrolled or continued borrowing federal Direct Loans across three consecutive terms of NSG 523.
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> **Financial & Educational Harm:** Herzing triple-billed Title IV tuition and fees for the same course (NSG 523) across Summer 2025, Fall 2025, and Summer 2026 ($17,820.00 in tuition charges, plus $850/semester program fees and $555/semester resource fees) and forced me to complete 145 graded Sherpath/EAQ modules—250% of the 58-module peer requirement (160–190 redundant hours).

Claim B: Breach of Contract & Omission of Fact — Predetermined Appeals, Altered Grade & Blocked Transfer

> **Acts, Omissions & Responsible Officials (Sept–Nov 2026):** On September 4, 2026, I submitted a timely Grade Appeal. Under Herzing's catalog policy, an active Grade Appeal requires an Incomplete ("I") grade pending review. Instead, on September 9, 2026, Herzing issued a Satisfactory Academic Progress (SAP) dismissal (Case #00542344) while my appeal was pending. On September 18, 2026, during a recorded Microsoft Teams session (timestamps 27:15–27:41), Director Angie Zamecnik admitted conferring with AVP Dr. Danielle Laban and VP Dr. BriAnne Danielson to predetermine that my appeal would not change my grade before reviewing my submission. In October 2026, Herzing retroactively altered my completed, instructor-acknowledged passing Grade B (81.27%) in NU 730 (Systems-Based Practice) to 0.0/F, deactivated my student email and Canvas access on October 11, 2026, and withheld my

completed September 14, 2026 Transfer Credit Evaluation showing 21 of 31 credits satisfied toward the MS-HHS degree (leaving only 10 credits / $6,300 tuition instead of 26 MSN-DE credits / $21,780+).

Impact & Detriment: Herzing accepted Title IV loans while obstructing degree completion, suppressing 15 internal appeals and EthicsPoint grievances, withholding Title IV-funded transcripts in violation of 34 C.F.R. § 668.14(b)(33), and triggering premature loan exit and collection notices.

Claim C: Misrepresentation of Program Cost, Scholarships & Waivers

Acts, Omissions & Harm (2024–2026): Herzing improperly reduced my 10% HU Nurses Circle of Achievement Scholarship in Years 3 and 4 ($2,449.00 reduction after awarding $1,705.00 in Year 1 and $1,798.00 in Year 2), billed $1,405.00 in Spring 2026 institutional fees with zero registered credits during an institutional hold, failed to credit $5,970.00+ in duplicate NSG 523 charges, and failed to apply the approved $2,939.00 Fall 2025 tuition waiver communicated by Dr. Laban ($9,824+ net account discrepancy).

3. Supporting Evidence to Upload with Application

Exhibit Item	What It Proves
Financial Aid Offers & Direct PLUS Promissory Note	Confirms Direct Unsubsidized ($20,284.00 for 2024–2025; $10,142.00 for Summer 2026) and Direct PLUS borrowing for Herzing University (G09621).
Aug 7, 2025 ADA Coordinator Email	Written admission by Emilie Thompson that faculty accommodation notices were flawed and extension work should be graded for credit.
Sept 18, 2026 Teams Recording & Transcript	Verbatim admission by Director Angie Zamecnik (27:15–27:41) of predetermined appeal denial with Dr. Laban and Dr. Danielson.
NU 730 Grade Record & MS-HHS Transfer Audit	Shows completed 81.27% Grade B altered to 0.0 and 21 of 31 credits satisfied toward MS-HHS prior to October 11 account lockout.
145-Module Workload Audit & Witness Declaration	Quantifies 250% disparate workload across three NSG 523 terms and corroborates proctoring/accommodation failures (Sarah E. Millard, 33 pages).