

**DEPARTMENT OF HEALTH & HUMAN SERVICES**

Service

Bureau of Health Professions  
and Services

Public Health

Health Resources

Administration  
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To: Schools, Lenders, and 'Holders Participating in  
the  
Health Education Assistance Loan (HEAL) Program

Subject: Correction to HEAL Application (HRSA-700),  
Revised March 1990  
School Policy Memorandum #23  
Lender Policy Memorandum 90-6

We have recently been informed by the Federal Reserve Board that the Equal Credit Opportunity Act (ECOA) and Regulation B do not permit the collection of the information requested in Item 9 of the revised HEAL application, regarding the race and ethnicity of the loan applicant. To assure that we are in compliance with ECOA and Regulation B, all HEAL applicants must be told that they are not to complete this section of the application.

Lenders who are printing their own supply of applications should exclude Item 9 if their applications have not yet been printed, provided that the rest of the numbering on the application remains the same. In cases where the applications have already been printed, we strongly encourage lenders and schools to "X" out Item 9 of the instructions and Item 9 on the application form and/or attach a note to the application instructing applicants not to complete this Item.

We regret any inconvenience caused by this change in the application requirements. Please contact Terri Ehrenfeld at (301) 443-1540 if there are any questions regarding this policy memorandum. Thanks for your assistance.

Michael Heningburg  
Director  
Division of Student  
Assistance