

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon.
	:	
	:	Criminal No. 18 -
v.	:	
	:	18 U.S.C. § 1001
	:	
CHANDRA T. PORTER	:	

INFORMATION

The defendant having waived in open court prosecution by Indictment, the United States Attorney for the District of New Jersey charges:

1. At all times relevant to this Information:

A. Defendant Chandra T. Porter (“defendant Porter”) was a resident of North Brunswick, New Jersey and worked full time as a revenue officer for the United States Internal Revenue Service (“IRS”). Between in or about April 2011 and in or about October 2016, defendant Porter earned approximately \$87,021 in gross salary from the IRS each year.

B. Individual 1 was defendant Porter’s relative and was enrolled as a student in a college education program (“College Program”) located in Los Angeles, California between in or about 2008 and in or about 2010.

C. The United States Department of Education (“ED”) was a department of the United States Government organized under the executive branch. Among the functions of ED was the administration of federal education programs, including programs to assist families with students at colleges and graduate schools in obtaining financial aid for their education

expenses. One such program administered by ED was the Federal Family Education Loan Program (“FFELP”).

D. ED offered families several options for borrowing money for college tuition under the FFELP. One such program was the Direct Plus Loan (“DPL”), which enabled eligible parents or dependent students to borrow up to the cost of the child’s education minus any other financial aid received. Federal regulations required that DPL borrowers complete an Application and Master Promissory Note (“AMPN”) which included, among other information, a description of the terms and conditions of the FFELP loan for which the borrower applied, including an explicit promise to pay to the lender all loan amounts disbursed under the terms of the AMPN.

E. The repayment period for a DPL began immediately after the borrower received the last disbursement on the loan, while the child was still in school. Borrowers, however, could defer making payments while the child was still enrolled at least half-time in school, and an additional six months after the child graduated or dropped below half-time enrollment status. A borrower could apply for further deferments based upon certain conditions including unemployment and economic hardship.

F. In order to receive a deferment, a borrower had to complete, sign, and submit an application requesting the deferment to the loan holder. Each deferment application contained a warning to the borrower that advised of possible criminal penalties under the United States Criminal Code, among other laws, for persons who knowingly made a false statement or misrepresentation on the application or on any accompanying document.

False Statements and Documents

2. On or about June 16, 2008, defendant Porter signed and dated a completed DPL AMPN for Individual 1's tuition to the College Program.

3. Between in or about July 2008 and in or about June 2010 a total of approximately \$49,179 in FFELP funds were disbursed for Individual 1's tuition payments. The disbursements originated from two DPL loans that were taken by defendant Porter under the same DPL AMPN for Individual 1's college tuition for different semesters. The first loan ("DPL 1") had a loan period from in or about July 10, 2008 to in or about March 23, 2009 and was disbursed in the total amount of approximately \$26,179. The second loan ("DPL 2") had a loan period from in or about October 7, 2009 to in or about June 16, 2010 and was disbursed in the total amount of approximately \$23,000.

4. During the time that Individual 1 was enrolled in the College Program, the loan repayment was deferred. Following Individual 1's completion of the College Program, payments on the loan became due on or about December 17, 2010, and defendant Porter was required to pay approximately \$303.61 per month to the loan holder.

5. Beginning on or about April 28, 2011 defendant Porter began submitting deferment applications to the loan handlers for DPL 1 and DPL 2. Defendant Porter falsely represented on these deferment applications that defendant Porter was unemployed or was working less than full time, when, in fact, defendant Porter was gainfully employed full time at the IRS. Defendant Porter further fraudulently represented, by checking off a box on these applications, that, among other things, she was diligently seeking but was unable to find full-time employment in the United States in any field, or at any salary or responsibility level. In some instances, defendant Porter faxed, or caused to be faxed, the deferment applications containing

the false representations to the loan handler from a fax machine at defendant Porter's place of work at the IRS in Mountainside, New Jersey.

6. From at least in or about September 2013 through in or about July 2016, in the District of New Jersey, and elsewhere, in a matter within the jurisdiction of ED, a department of the executive branch of the Government of the United States, defendant

CHANDRA T. PORTER

did knowingly and willfully make materially false, fictitious, and fraudulent statements and representations, and make and use false documents knowing the same to contain materially false, fictitious, and fraudulent statements and entries, in that she signed and submitted FFELP Unemployment Deferment Request applications in 2013, 2015, and 2016, falsely representing that she was unemployed and was working less than full time, and was diligently seeking but unable to find full-time employment in the United States, when, in fact, she was employed full time by the IRS, in order to fraudulently defer the repayment of student loans provided by the United States in the following manner:

Deferment Applications Submitted by Defendant Porter			
Date Signed	Date Written Indicating Start of Unemployment or Working Less Than Full Time	Box Checked Indicating Applicant Was Seeking Employment	Applicable DPL Loan
09/27/2013*	09/04/2013	Yes	DPL 1
08/13/2015*	06/01/2015	Yes	DPL 2
07/08/2016*	06/01/2015	Yes	DPL 2
* Documents faxed from IRS Fax Machine at Defendant Porter's place of work			

In violation of Title 18, United States Code, Section 1001.

Craig Carpenito

CRAIG CARPENITO
United States Attorney

CASE NUMBER:

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District of New Jersey**

UNITED STATES OF AMERICA

v.

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INFORMATION FOR

18 U.S.C. § 1001

CRAIG CARPENITO

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