

How to Get Rid of Student Debts from Everest Schools

How to Tell Which Type of School You Attended *

- Closed Schools:** The Department of Education has listed the following Everest locations as closing: Bensalem, Chelsea, Cross Lanes, Egan*, Earth City, Forth Worth, Grand Rapids*, Kalamazoo, Merrillville, Salt Lake City, Silver Spring, and Vienna.
- *As of September 1, 2014, these schools were denied **recertification** by the U.S. Department of Education, which means they are no longer eligible for federal financial aid. Students at these schools (and any other **Corinthian** schools that are denied recertification) who enrolled before June 22 have the same rights as students who enrolled on or after June 22 at other closing schools. If you went to one of these schools or you attended a **sale school** that has been denied **recertification**, look at the options for students who enrolled on or after June 22, regardless of when you enrolled.

- Sale Schools:** The following schools are for sale or have been sold. If a school is not sold, there is a possibility it will close.

➤ **On February 3, 2015, Zenith Education Group bought more than 50 Everest and WyoTech campuses from Corinthian Colleges, Inc. To view the list of schools that Zenith purchased and will continue to operate, and schools whose programs of study are being taught out, visit <http://tiny.cc/zenith>**

- **Everest College Phoenix:** Mesa, Phoenix, all online programs
- **Everest:** Alhambra, Anaheim, Atlanta Greenbriar, Aurora, Austin, Bedford Bark, Bissonet, Brandon, Bremerton, Brighton, Burr Ridge, Chesapeake, City of Industry, Colorado Springs, Columbus, Dallas, Dearborn, Detroit, Everett, Fort Worth IL, Gardena, Greenspoint, Henderson, Houston Hobby, Jacksonville, Jonesboro, Kansas City MO, Kendall, Lakeland, Los Angeles, Los Beach, Marietta, Melbourne, Melrose Park, Merrionette, Mid Cities, Newport News, Norcross, North Aurora, North Miami, Ontario, Ontario, Orange Park, Orlando North, Orlando South, Pinellas Largo, Pittsburgh, Pompano Beach, Portland, Renton, Reseda, Rochester, San Antonio, San Bernardino, Santa Ana, Seattle, Skokie, South Plainfield, Southfield, Springfield, Tacoma, Tampa, Thornton, Torrance, Vancouver, Woodbridge DC
- **Heald:** Concord, Fresno, Hayward, Honolulu, Modesto, Portland, Rancho Cordova, Roseville, Salinas, San Francisco, San Jose, Stockton
- **WyoTech:** Blairsville, Daytona Beach, Fremont, Laramie

How to Find Out Whether a Loan is Federal or Private

This information is necessary to determine what options are available to help you. Sallie Mae loans can be federal or private. The best way to be sure about your loan is to call 1-800-4-FED-AID (1-800-730-8913) or log on to the **National Student Loan Data System (NSLDS)**. Any loans you find on NSLDS are **federal loans**. Any loans that are not included in the database are **private loans**. Log on at <http://tiny.cc/NSLDS>:

- You can use the same Personal Identification Number (PIN) you used for your FAFSA application.
- If you never had a PIN, or can't remember your PIN, request a PIN at <http://tiny.cc/PIN>.
- If you request a new PIN number, you should be able to log on about one week after you request it.

How to Tell if Your State Has a State Tuition Recovery Fund

- Many **State Tuition Recovery Funds** help students who have been hurt by their school, including students whose schools have **closed**. Each state fund has its own conditions and deadlines. The following states have funds; their contact information is linked at <http://tiny.cc/statefunds>:

Arizona	Nevada
Arkansas	New Hampshire
California	New York
Connecticut	North Carolina
Florida	Ohio
Georgia	Oregon
Indiana	Tennessee
Kentucky	Texas
Louisiana	Virginia
Maryland	Washington
Nebraska	

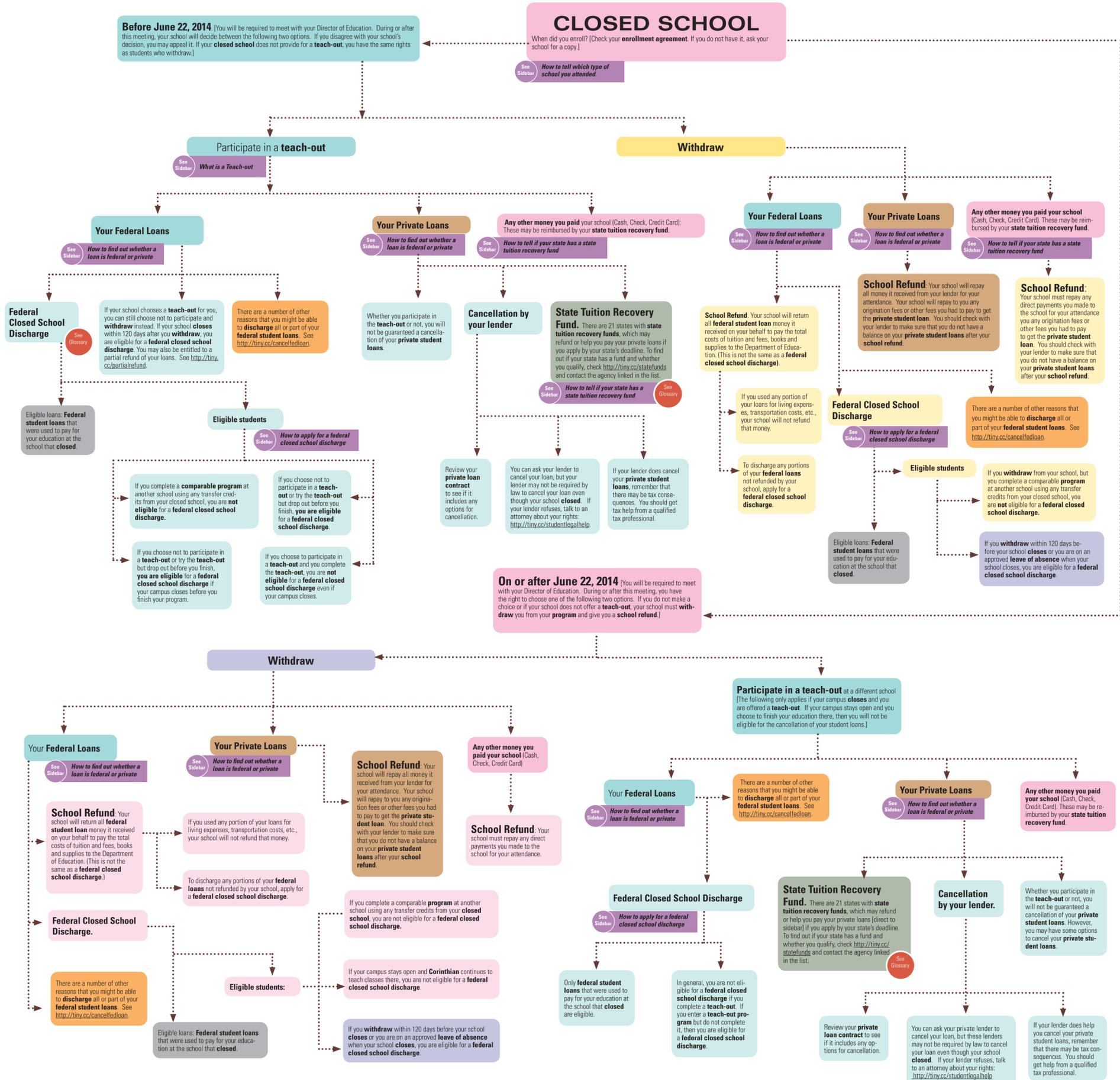
- Some states have another type of program, called a bond program, to help students in situations like yours. Contact your state postsecondary education oversight agency to find out whether your state offers a bond program that helps students whose schools have closed. You can also find out what programs your state may offer at <http://tiny.cc/staterelief>.

How to Apply for a Federal Closed School Discharge

- Fill out a **federal closed school discharge** application form and submit it to your **loan servicer**. You can find your servicer's name and address on any recent statement, by calling 1-800-4-FED-AID, or by logging onto the **National Student Loan Data System**. There is no deadline to apply.
- The application and a self-help packet about applying are available at: <http://tiny.cc/closedchoolform>
- If your **federal closed school discharge** application is granted:
 - You will no longer have to repay your federal loans
 - You should be reimbursed for anything you paid on your federal loans.
 - If you made any late payments or defaulted, the Education Department should remove any negative information from your credit report.

How the Various Lawsuits Against Corinthian Affect You

- Several states, including California, Wisconsin, and Massachusetts, have sued **Corinthian** Colleges for cheating students and violating consumer protection laws. The Consumer Financial Protection Bureau (CFPB), a federal agency, has also sued **Corinthian** Colleges for deceptive and abusive practices.
- Although it is possible these lawsuits may eventually result in some money being paid to students, you will not know until these lawsuits are finished. Right now, all of these lawsuits are in early stages, and it is hard to know when they will end and what their outcomes will be. Lawsuits can take many years.
- What you need to know is that these lawsuits do not affect your student loans or help you in any way right now. For the time being, you are still responsible for your **federal student loans** and **private student loans**. If you fail to make on-time payments or make other arrangements with your lenders, there may be consequences for you, including negative information on your credit reports.



Glossary of Terms

- **Closed, closes, closure:** Refers only to a school campus that has physically closed and at which no programs are being taught.
- **Corinthian:** Corinthian College, Inc. is a company that operates for-profit colleges. It has four brands of schools with over 100 campuses, including Everest College Phoenix, Everest Institute, WyoTech, and Heald Colleges. All of these campuses are Corinthian-owned schools.
- **Enrollment agreement:** The written contract that you signed with your school when you enrolled that includes important information about the date of enrollment, your program of study, the cost of tuition, and other rights and obligations you have as a student.
- **Federal loan or federal student loan:** Loans funded by the federal government, through the Department of Education.
- **Federal closed school discharge:** Complete forgiveness of your federal loans. You are eligible if you were unable to complete your program because your school **closed** while you were still attending, or if you **withdrew** without finishing less than 120 days before your school officially closed.
- If you complete your program, either through a **teach-out**, through transferring any credits to another school, or because your school is sold, you are **not** eligible for a **federal closed school discharge**.
- If you apply for and receive a **federal closed school discharge**, you no longer owe the **federal loans** that are discharged, and you will be refunded payments you have already made on those **federal loans**.
- **Leave of absence:** You may request to temporarily withdraw from your school for personal or medical reasons, although whether it is granted is up to your school and the terms of your **enrollment agreement**.
- **National Student Loan Data System (NSLDS):** The U.S. Department of Education's central database for federal student loans. NSLDS allows you to access basic information about your **federal student loans**, including your balance and the name of your **servicer**.
- **Private loan or private student loan:** All loans that are **not federal loans** are considered **private loans**. A private student lender could be a bank, like Wells Fargo, or a loan company, like Sallie Mae.
- **Private student loan contract or private loan contract:** A contract to borrow money from a bank, school, or other company. If you borrowed a **private student loan** but do not have a copy of the contract, you can contact your lender to request it. Read it carefully to learn about your loan's terms. Your lender must honor these terms.
- **Program:** Also referred to as a program of study or degree program. This is your specific area of study at your school. Some examples include medical assisting, medical billing, and business accounting. You can find your **program** on your **enrollment agreement**.
- **School refund:** This is defined by a special agreement between **Corinthian** and the Department of Education. If you qualify for a refund, **Corinthian** will pay back the total costs of tuition and fees, books and supplies, and any other costs paid directly to the school by you, the federal government, and private lenders for your attendance. This **school refund** is **not** the same as a **federal closed school discharge** or cancellation of your **private student loans**.
- **Servicer:** Company that collects payments, responds to customer service inquiries, and otherwise manages your federal or private loan. Servicers process delinquent and forbearance requests. **Federal closed school loan discharge** applications, and keep loan records. **Servicers** also work with you to find repayment options.
- **State Tuition Recovery Fund:** State-managed way for students who have been hurt by their school to get some or all of their money back or get their loans repaid or cancelled.
- **Teach-out:** A **teach-out** is an arrangement that allows you to complete your program even if your school **closes**. You might have to complete your program at a different school to participate in the **teach-out**. You will not have to pay more to finish the term that you already paid for. You will have to pay more, however, for any new terms you did not already pay for. **Corinthian** has not finalized all of its **teach-out** plans. For the status of your school's **teach-out** plan, see <http://tiny.cc/aboutcorinthian>.
- **Withdraw:** Withdrawing means that you stop attending a school before you finish your program. To protect yourself, you should **withdraw** by following the specific procedures in your **enrollment agreement**. You should deliver a letter stating that you are **withdrawing**, both dated and signed, to your school, and keep a copy for yourself. However, for federal student aid purposes, the last date of attendance is the date of **withdrawal**.

How to File Complaints

- Filing complaints with these organizations may not help you resolve your individual issue, but you should consider filing a complaint with government authorities. When multiple people report similar problems, authorities are more likely to take action.
- Your state should make sure that businesses do not cheat consumers.
 - Your state's attorney general should take consumer complaints. Find yours here: <http://tiny.cc/StateAGs>.
 - The state agency that oversees for-profit schools. There is a list of these agencies for each state here: <http://tiny.cc/stateagencies>.
 - There are also state-wide and local consumer agencies in every state. Find yours here: <http://tiny.cc/consumeragencies>.
- The U.S. Department of Education accepts complaints about your school not treating you fairly or giving you what you deserve.
 - You may file a complaint with the Department of Education by emailing ComplianceComplaints@ed.gov, calling 1-877-557-2575, or by submitting a complaint to the Office of Inspector General (1-800-MIS-USED or at <http://www2.ed.gov/about/offices/list/oig/hotline.html>).
- Veterans may submit complaints about schools or loans to the VA GI Bill Feedback system: <http://tiny.cc/VAFeeback>
- The federal Consumer Financial Protection Bureau takes complaints about **private student loans**, at <http://tiny.cc/CFPBcomplaints> or (855) 411-CFPB (2372). It also takes complaints about for-profit schools.
- If you have a problem with **Corinthian**, you may file a complaint with **Corinthian** by calling this number: 1-800-874-0255.



PROJECT ON PREDATORY STUDENT LENDING
LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL

