

Information for Students Affected by the Closure of Center for Excellence in Higher Education Schools

On July 29, 2021, officials representing the Center for Excellence in Higher Education (CEHE)—owners of California College San Diego, CollegeAmerica Phoenix, Independence University, and Stevens-Henager College—informed the U.S. Department of Education (ED) that the institutions would close on Aug. 1, 2021.

Options for Affected Students

- Transfer to another school.
- Apply for a closed school loan discharge.
- Contact your state agency (or agencies, depending on your course of study) to explore your transfer options, including whether your state is hosting a transfer fair; learn how to get your academic records; and find out if your state has a tuition recovery fund. A list of state agencies for CEHE physical campuses is on page 3 of this fact sheet.

Transferring Credits to Another School

Your state agency can provide information about schools where you may be able to transfer your credits or hours to complete a comparable program. You may also want to visit collegescorecard.ed.gov to explore transfer options and find the program that's right for you. Contact individual schools for transfer credit or hour policies.

If you do transfer into a comparable program offered by another school, that school will evaluate your transcript, course work, and hours completed in the subjects covered in your course of study and will decide how much credit to give you for the work you've already completed, as well as identify the coursework you need to complete your program of study. It is up to the new school to decide how much credit to give you.

ED is working with officials to process student records as soon as possible so that transfer schools can start assessing students for transfer and for any remaining student aid eligibility. ED will work with your school officials to make sure appropriate federal student aid funds are returned and that your unearned Federal Pell Grant and loan funds are restored for future eligibility.

Remember, if you transfer the credits you've earned at your closed school toward a comparable program at another school and you complete or are in the process of completing that program, you will not be eligible to receive a closed school loan discharge for those credits.

Obtaining Your Academic Records

If you transfer to another school to continue your education, you may be asked to provide a copy of your transcript to your new school. These records may also be useful in substantiating your claim for a closed school loan discharge. CEHE officials have indicated that student records and transcripts will be maintained with transfer partner institutions or the applicable state agency. Visit your state agency's website for updated information about how to obtain a copy of your transcript. ED is working to confirm the location of academic records and transcripts for students enrolled in online courses of study.

Students may visit smptranscriptservices.com to order transcripts, catalogs, graduation verification, education verification, letters of non-matriculation, or course descriptions. Students may also email wehearyou@independence.edu for assistance.

Closed School Loan Discharge Criteria

There are certain criteria for a closed school loan discharge, and there are certain steps you need to take to apply for a student loan discharge.

If you're a student loan borrower (or a parent who took out PLUS loans on behalf of a student), you may be eligible for a 100% discharge of federal student loan funds borrowed to attend your school under any of these circumstances:

- Your school closed while you were enrolled, and you did not complete your program because of the closure. If you were on an approved leave of absence for purposes of the federal student aid programs, you are considered to have been enrolled at the school.
- If your loans were first disbursed **before** July 1, 2020, and your school closed within 120 days after you withdrew.
- If your loans were first disbursed **on or after** July 1, 2020, and your school closed within 180 days after you withdrew.

A closed school loan discharge normally applies only if you withdrew (without completing your program) shortly before your school's closure date.

More Information About Closed School Loan Discharge Criteria

You are **not** eligible for discharge of your loans if your school closed and **any** of the following is true:

- Except in exceptional circumstances, you withdrew more than
 - **120** days before the school closed, if your loans were first disbursed **before** July 1, 2020; or
 - **180** days before the school closed, if your loans were first disbursed **on or after** July 1, 2020.
- You completed all of your course work for your program before your school closed, even though you have not received a diploma or certificate.
- You are completing a comparable educational program at another school
 - through a teach-out;
 - by transferring academic hours earned at your closed school to another school; or
 - by any other comparable means.

If your new school doesn't count your closed school's credits or if you decide not to use your credits toward completion of a comparable program at another school, you may instead apply for a closed school loan discharge of the federal loans you took for your closed school credits.

The Loan Discharge Process

To apply for a closed school loan discharge, you can do either of the following:

- Complete the closed school loan discharge application sent to you by your servicer, or complete the closed school loan discharge application at [StudentAid.gov/closedschoolform](https://studentaid.gov/closedschoolform), and **return it to your loan servicer**.
- Contact your loan servicer for more information before you complete the application.

You **must** send your Closed School Loan Discharge Application to your federal student loan servicer. To find out who your loan servicer is, log in to your account at [StudentAid.gov](https://studentaid.gov) or call 1-800-4-FED-AID (1-800-433-3243).

- Be sure to continue to make payments on your loan while your discharge application is being processed.
- If you do not meet the criteria for a loan discharge, you will be informed by your loan servicer and will need to continue making payments on your loans based on the terms of your promissory note.

Visit [StudentAid.gov/closedschool](https://studentaid.gov/closedschool) for additional information about closed school loan discharges.

Your Federal Pell Grant Eligibility

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. For more information, visit [StudentAid.gov/pell-leu](https://studentaid.gov/pell-leu). If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically; there is nothing you need to do. If your Pell Grant eligibility has been restored for the current award year, and/or you have regained eligibility bringing you under the 600% limitation, you will be notified by email.

Accessing Information About Your Federal Student Aid

If you need to access information about your federal student aid history, log in to your account at [StudentAid.gov](https://studentaid.gov).

If you filed a *Free Application for Federal Student Aid* (FAFSA[®]) form identifying your CEHE school as the institution you would be attending and need the information forwarded to another institution, visit fafsa.gov to make changes to your filed application.

We Are Here to Help

ED is committed to helping you as you plan the next steps in continuing your education. We encourage you to avoid paying for services that we offer for free. Please visit [StudentAid.gov/closures](https://studentaid.gov/closures) to view answers to common questions asked by students of other closed schools.

For help understanding the information in this fact sheet, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

State Agency Contact Information for Center for Excellence in Higher Education Schools

The state agencies listed are for the CEHE physical campuses and for students enrolled in online courses of study. ED will update this fact sheet as additional information is available.

Arizona

Arizona State Board for Private Postsecondary Education
1740 West Adams
Phoenix, AZ 85007
Phone: 602-542-5709
Fax: 602-542-1253
Website: ppse.az.gov

California

California Bureau for Private Postsecondary Education
P.O. Box 980818
West Sacramento, CA 95798-0818
Phone: 1-888-370-7589
Email: bppe@dca.ca.gov
Website: bppe.ca.gov

Idaho

Idaho State Board of Education
650 West State Street, 3rd Floor
Boise, ID 83702
Phone: 208-334-2270
Email: board@osbe.idaho.gov
Website: boardofed.idaho.gov

Utah

Utah Department of Commerce/Division of Consumer Protection	
Mailing Address:	Physical Address:
P.O. Box 146704	160 East 300 South
Salt Lake City, UT 84114-6704	Salt Lake City, UT 84111
Phone: 801-530-6601	
Email: consumerprotection@utah.gov	
Website: dcp.utah.gov	

Online Students

Utah System of Higher Education – Utah State Authorization Reciprocity Agreement (SARA)
The Gateway
60 South 400 West
Salt Lake City, UT 84101
Phone: 1-800-418-8757
Website: ushe.edu/office-of-commissioner/state-authorization-ut-sara
Utah website for impacted students: ushe.edu/office-of-commissioner/independence-university-closure-info