

FACT SHEET: School Closure

The Chef's Academy (Harrison College) Located in North Carolina

Information for Students

On Sept. 14, 2018, officials representing The Chef's Academy campus of Harrison College (TCA/Harrison) informed the U.S. Department of Education (ED) that the institution would cease offering educational instruction at the end of the current academic term. The institution's last day of educational instruction was Oct. 14, 2018, which serves as its official closure date.

This fact sheet will provide you with important information about your options now that your school has closed, including:

- **obtaining your academic transcripts;**
- **understanding if your state offers a tuition recovery fund;**
- **determining if you qualify for a discharge of your student loan(s);**
- **knowing the steps in the loan discharge process;**
- **transferring your credits to another school; and**
- **contacting your loan servicer.**

We encourage you to avoid paying for services that Federal Student Aid offers for free.

What Are Your Options Now?

- Transfer to another school. Contact your state agency listed below to inquire about transfer options and other resources that may be available to you. Additionally, you may want to visit collegescorecard.ed.gov to explore your transfer options and find the program that's right for you. You should contact individual schools for transfer credit or hour policies.
- Visit StudentAid.gov/closedschool for additional information about closed school loan discharges.
- Contact your state agency.

North Carolina Board of Governors – State Authorization Unit

910 Raleigh Road

Chapel Hill, NC 27515

Phone: 919-962-4558

Email: stateauthorization@northcarolina.edu

Website: northcarolina.edu/stateauthorization

Obtaining Your Academic Transcripts

Visit harrison.edu to get the most updated information about how to obtain a copy of your transcript. If you transfer to another school to continue your education, you may be asked to provide a copy of these records to your new school. The records also may be useful in substantiating your claim for a closed school loan discharge.

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Does Your State Offer A Tuition Recovery Fund?

Some states provide funds that generally reimburse charges not covered by other sources. For example, a closed school loan discharge would cover the amount of your federal student loans, while tuition recovery fund payments could cover expenses, such as private loans and cash payments that were directed toward tuition payments at the closed school. Contact the North Carolina Board of Governors for more information and applicable eligibility criteria.

Do You Qualify For A Closed School Loan Discharge?

TCA/Harrison officials have verified that Oct. 14, 2018, will serve as the institution's last full day of educational instruction and will be the date used to determine your potential eligibility for a closed school loan discharge.

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.

Student loan borrowers (and parents who borrowed PLUS loans on behalf of students) may be eligible for a 100-percent discharge of your federal student loans borrowed to attend TCA/Harrison under either of these circumstances:

- TCA/Harrison 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 from TCA/Harrison for purposes of the *Title IV*, HEA programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes on or **after** June 17, 2018, which is 120 days or less before TCA/Harrison ceased instruction.

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

- You withdrew from all classes **before** June 17, 2018, which is more than 120 days before TCA/Harrison ceased instruction.
- You completed all of your coursework for your program prior to TCA/Harrison closing, even though you have not received a diploma or certificate.
- You are completing a comparable educational program at another school
 - by transferring academic hours earned at TCA/Harrison to another school, or
 - by any other comparable means.

If your new school doesn't count your TCA/Harrison credits or if you decide not to use your credits towards 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 TCA/Harrison credits.

The Loan Discharge Process

To apply for a closed school loan discharge, you can either:

- Complete and return the Closed School Loan Discharge Application sent to you by your servicer or complete the Closed School Loan Discharge Application at [StudentAid.gov/sa/sites/default/files/closed-school-loan-discharge-form.pdf](https://studentaid.gov/sa/sites/default/files/closed-school-loan-discharge-form.pdf) and return it to your loan servicer, or
- 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 My Federal Student Aid at [StudentAid.gov/login](https://studentaid.gov/login) or call 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913). A list of federal loan servicer contact information is on page four of this fact sheet.

- 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.
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Does Your Federal Pell Grant Eligibility Reset?

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 percent, the six-year equivalent is 600 percent. For more information, visit StudentAid.gov/pell-leu.

ED has implemented a policy change to restore periods of Pell Grant eligibility to students who were unable to complete their course of study due to the closure of an institution. If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically; there is nothing for you 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-percent limitation, you will be notified by email.

Can You Transfer Your Credits To Another School?

Instead of applying for a closed school loan discharge, you may want to keep the credits you've earned from TCA/Harrison and transfer those credits to another school with a comparable program. If you do transfer into a comparable program offered by another school, that school will evaluate your TCA/Harrison 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 TCA/Harrison officials and representatives from the state licensing and postsecondary education oversight body to process student records as soon as possible, so that transfer schools can start assessing students for transfer and remaining student aid eligibility.

TCA/Harrison will be held responsible for the return of any federal student aid funds which were due to students and which TCA/Harrison received, but not earned, prior to its closure. ED will work with TCA/Harrison officials to make sure unearned student Federal Pell Grant and loan funds are restored for future eligibility.

Remember, if you transfer the credits you've earned at TCA/Harrison 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.

Accessing Information About Your Federal Financial Aid

If you need to access information about your federal financial aid history, visit nsls.ed.gov.

If you filed a FAFSA® form identifying TCA/Harrison 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. Please visit StudentAid.gov/closures to view common Q&As for questions asked by students of other closed schools.

For help understanding the information presented in this fact sheet, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913).

Who Is Your Loan Servicer?

Federal Student Loan Servicers	
<p>CornerStone MyCornerStoneLoan.org Phone: 1-800-663-1662 Fax: 801-366-8400 TDD/TTY: Call 1-800-663-1662 or email Service@mycornerstone.org for alternative format requests. E-mail: CustomerService@mycornerstoneloan.org Office Hours: Monday - Thursday 6 a.m. - 7 p.m. MT Friday 6 a.m. - 5 p.m. MT</p>	<p>MOHELA mohela.com Phone: 1-888-866-4352 Fax: 1-866-222-7060 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance. Office Hours: Monday - Thursday 7 a.m. - 9 p.m. CT Friday 7 a.m. - 5 p.m. CT</p>
<p>FedLoan Servicing (PHEAA) myfedloan.org Phone: 1-800-699-2908 Fax: 717-720-1628 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance. Office Hours: Monday - Friday 8 a.m. - 9 p.m. ET</p>	<p>Navient navient.com Phone: 1-800-722-1300 TDD/TTY: 1-877-713-3833 Fax: 1-866-266-0178 (within the U.S.) 570-706-8563 (outside the U.S.) Office Hours: Monday -Thursday 8 a.m. - 9 p.m. ET Friday 8 a.m. - 8 p.m. ET</p>
<p>Granite State - GSMR gsmr.org Phone: 1-888-556-0022 Fax: 603-227-5415 TDD/TTY: Dial 711 For blind and visually impaired, alternative format requests, please contact accessibilityrequests@gsmr.org or 888-556-0022 (select accessibility option). E-mail: dcustomerservice@gsmr.org or click the "Contact Us" link on the home page and select "Email Us." Office Hours: Monday - Friday 8 a.m. - 6 p.m. ET</p>	<p>Nelnet nelnet.com Phone: 1-888-486-4722 Fax: 1-877-402-5816 TDD/TTY: A borrower who is hearing-impaired may Web chat with a representative by visiting the website and clicking "Chat Now." Office Hours: 24 hours a day, 7 days a week</p>
<p>Great Lakes Educational Loan Services, Inc. mygreatlakes.org Phone: 1-800-236-4300 Fax: 1-800-375-5288 TDD/TTY: Dial 711 - Telecommunications Relay Service for assistance. Office Hours: Monday - Friday 7 a.m. - 9 p.m. CT</p>	<p>OSLA Servicing osla.org Phone: 1-866-264-9762 Fax: 1-855-813-2224 TDD/TTY: 405-556-9230 E-mail: DLcustserv@osla.org Office Hours: Monday - Friday 8 a.m. - 5 p.m. CT</p>
<p>HESC/Edfinancial edfinancial.com/DL Phone: 1-855-337-6884 TDD/TTY: 1-855-337-6884 Fax: 1-800-887-6130 or 865-692-6349 Contact Us Page: edfinancial.com/Contact Office Hours: Monday - Thursday 8 a.m. - 8:30 p.m. ET Friday 8 a.m. - 6 p.m. ET</p>	