

Good afternoon to our attendees that are closer to the East Coast and good morning to our attendees that are closer to the West Coast. My name is Matthew Couch, and I'm with the US Department of Education and today's webinar provides information for students who attended California College San Diego, CollegeAmerica Phoenix, Independence University, and Stevens-Henager College.

Officials representing CEHE announced that all institutions ceased offering educational instruction on August 1st, 2021. All CEHE locations closed on this date, including California College San Diego, CollegeAmerica Phoenix, Independence University, and Stevens-Henager College.

The email that you received from the Department of Education announcing the webinar included links to several online resources for you. These are the same links that you will find referenced in this presentation. You will want to access this information right away and refer back to it as needed. Throughout this presentation, we will be referencing these URLs. If you need to use them later, please refer back to the email.

We at the US Department of Education are here to help. We encourage you to visit our closed school portal at the link below studentaid.gov to find information regarding your options. You may also contact the institution for closer information at wehearyou@independence.edu.

The Education Department is aware that CEHE has entered into transfer agreements with two institutions. Please note, although CEHE has entered into these agreements and suggests you need to quickly decide whether to transfer, you are not bound by these agreements. You are not required to transfer to either institution or make an immediate decision. Take your time and evaluate all available options.

You have several options that you may not be aware of: you may transfer earned credits or hours to another institution. The number of credits that are transferable will be determined by the new institution you want to attend. You may contact your state agency to explore your transfer options and learn about other resources. A list of state agencies can be found online by visiting the state contacts and information hyperlink on this slide.

You may also apply for a closed school loan discharge. Please visit studentaid.gov at the link provided for additional information about closed school loan discharges.

We encourage you to take your time and explore your options to find the very best solution that's right for you.

If you transfer to another institution to continue your education, you may be asked to provide a copy of your transcript to the new institution. The records may also be useful in substantiating your claims for a closed school discharge. According to a Q&A document published by CEHE, your main contacts will be your student services advisor and faculty program advisor. For additional questions you may contact wehearyou@independence.edu.

Your state agency may also provide information about how to obtain a copy of your transcript. A list of state agencies can be found online by visiting the “state contacts and [information](#)” hyperlink that has been provided. Some states provide funds that may reimburse charges not covered by other sources. For example, a closed school loan discharge would cover the amount of your federal student loans, while the tuition recovery funds payments could cover expenses, such as private loans and cash payments that were directed toward tuition payments at the closed institution. Contact your state agency for more information and applicable eligibility criteria. A list of state agencies can be found online by visiting the “[state contacts and information](#)” hyperlink that's been provided.

These schools that have closed are located in 12 states (sic; 4 states), so we have provided a list of the applicable state agencies on pages three and four of the information sheet. The information sheet is available for download at the link that has been provided on this slide, the state contacts and information. Your state agency can provide information about institutions where you may be able to transfer your credits to complete a comparable program.

You may also want to visit the College Scorecard, collegescorecard.ed.gov, to explore transfer options and find the program that's right for you.

Contact individual institutions for transfer credit policies. If you do not transfer into a comparable program offered by another institution, another institution -- sorry. If you do transfer into a comparable program offered by another institution, that institution will evaluate your transcript coursework and hours completed and will decide how much credit to give you for the work you've already completed, as well as identify the course work you need to complete for your program of study. It is up to you and the new institution to decide how much credit to give you.

If you are not planning to transfer to another school to finish a comparable program, you will likely want to explore your eligibility for a closed school loan discharge. Student loan borrowers and parents who took out Plus loans on behalf of the students may be eligible for a 100% discharge of the federal student loans borrowed to attend a closed CEHE Institution under either 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 from a CEHE school, for purposes of the Title IV HEA programs, you are considered to have been enrolled at that school. Your school closed within 120 days after you withdrew if your loans were first disbursed before July 1st, 2020, or your school closed within 180 days after you withdrew if your loans were first disbursed on or after July 1st, 2020.

You are not eligible for discharge of your loans if the school closed and any of the following is true: You withdrew from all classes more than 120 days before your school closed if your loans were first disbursed before July 1st, 2020, or you withdrew from all classes more than 180 days before your school closed if your loans were first disbursed on or after July 1st, 2020. You completed all of your coursework for your program prior to your school closing, even though you have not received a diploma or certificate, or you are completing a comparable education program at another school either through a teach-out or by transferring academic hours earned at your closed school to another school, or by any other comparable means.

You are not eligible for closed school loan discharge if you withdrew from classes outside of the 120 days or 180 days, (sic; depending) before your CEHE school closed or ceased instruction. This all depends on when the first disbursements of your loans occurred.

A bit more about the closed school loan discharge: On the studentaid.gov site, there's information posted that provides an overview of the discharge process. We highly recommend that you take some time and read that website along with the information sheet that was previously mentioned.

In order to apply for closed school loan discharge, you need to complete the application and send it to your loan servicer. The website where you can find out your loan servicer is listed on the third bullet of this slide.

Special note about Federal Pell Grant restoration: 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. The Education Department has implemented a policy change to restore periods of Pell Grant eligibility to students who are unable to complete their course of study due to the closure of the institutions. Eligible students include those Pell recipients enrolled during the award year in which the school closed or during the immediate prior award year and who did not complete their course of study. Students who are reported as graduated from a closed school are not eligible for Pell restoration. If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically after your institution has completed the closeout process with the Department. If your Pell Grant eligibility is restored or you have regained eligibility, you will eventually be notified by mail.

If you experience difficulties when attempting to enroll at another institution and your eligibility for federal student aid is impacted by the funds disbursed at your CEHE institution, you may contact Federal Student Aid online at studentaid.gov/feedback-center/ or by calling 1-844-651-0077 Monday through Friday from 8:00 AM to 8:00 PM Eastern.

The following slide describes a takeaway that can be shared with affected students and friends. It is a fact sheet created by the Department of Education. The fact sheet includes a listing of options for affected students' considerations when transferring to another school; details on how to obtain your academic records; and closed school discharge criteria. It also includes information about the loan discharge process and describes how Pell Grant restoration occurs. Finally, it provides the Department's general website for information, studentaid.gov, so that you can access your student history; and the Department-specific site for school closure information.

The last page of the fact sheet includes state agency information. We encourage you to leverage this fact sheet and share it with other affected students.

Again, the Education Department recommends that you take your time before making any decisions about where you go from this closure. What is right for you may not be the best decision for another student. We also urge you not to pay for any services like loan forgiveness that the Education Department provides for free. For more information, please visit studentaid.gov.

At this time, I'm going to turn this session over to my colleague Elizabeth Eldridge, who will discuss frequently asked questions.. We have been collecting frequently asked questions about school closures. Our repository is posted online at studentaid.gov/announcements-events/closed-school. The FAQ repository is fairly comprehensive. On the following slides, we will talk about some of the more common questions we have.

Will I be able to finish my program? If you were not able to complete your current program you may be able to transfer to a new institution to finish your program at the new institution. Every institution has its own requirements that are used to determine which of your credits or hours earned will transfer. You will need to have a copy of your transcripts available so that potential institutions can review your completed credits or hours. Once a potential institution reviews your transcripts, they will advise you on how many credits or hours they'll accept and what coursework you will need to complete your chosen program of study.

How do I obtain my transcripts or other records? At this time CEHE has been advising students that upon closure, the student records and transcripts will be maintained by its teach-out partner. If that is not possible, they can be found at the applicable state agency. Students and graduates will be notified of how and where to obtain transcripts. According to a Q&A document published by CEHE, your main contacts will be your student services advisor or faculty program advisor. For additional questions you may contact wehearyou@independence.edu. Contact your state agency for help with obtaining records. A list of state agencies can be found online by visiting the link for state contact information. If you transfer to another institution to continue your education, you may be asked to provide a copy of these records to your new institution. The records may also be useful in substantiating your claim for closed school discharge. Also, a list of the state agencies can be found on the fact sheet on pages three and four.

Where can I find information about the federal student aid I received and how much more may I be eligible to receive? For information on your federal student aid history and your remaining eligibility for certain federal student aid programs, please visit <https://studentaid.gov/understand-aid/eligibility/requirements>. Each student's eligibility for additional federal student aid funds will need to be evaluated independently. When enrolling in a new institution, update your FAFSA to include the federal school code for your new school. Then schedule a meeting with the financial aid office to discuss your financial aid eligibility. You will need your FSA ID to access your federal loan history. You can find out more information about this process at <https://studentaid.gov/fsaid>.

Can I receive a closed school loan discharge if I transfer the credits I've earned at a closed CEHE institution toward a program at another institution? No, you may not receive a closed school loan discharge if you transfer credits and completed a comparable program of study at the new

institution or are in the process of completing a comparable program of study at the new institution.

I transferred from a CEHE closed institution and enrolled in a completely different program of study at a new institution and completed the new program. Is my previous loans from the CEHE closed school, dischargeable? Yes, you will be eligible for discharge if you were enrolled at a CEHE institution at the time of closure or were on an approved leave of absence; you withdrew from the institution within 120 days of the closure date if your loans were first disbursed before July 1st, 2020; or you withdrew within 180 days of the closure date if your loans were first disbursed on or after July 1st, 2020 and the program of study at your new institution is completely different than the program of study for which the loans were intended at the CEHE closed institution. You can learn more about the discharge process by visiting <https://studentaid.gov/announcements-events/closed-school>.

I recently enrolled at a new institution in the comparable program of study to what I was enrolled in at the CEHE institution, but did not receive credit for the work completed at this CEHE institution. Am I still eligible for a closed school loan discharge? Assuming you meet all other eligibility criteria, you may be eligible for a closed school loan discharge of the loans you received to finance your course of study at the CEHE institution if the new institution did not accept any credits earned at the CEHE institution for transfer to the new institution. For more information about the definition of a comparable program visit the link below: <https://studentaid.gov/sa/about/announcements/closed-school#comparable-program>.

Does my federal Pell Grant eligibility duration reset due to the closure of my school? In late 2017, ED implemented a policy change to restore periods of Pell Grant eligibility to students who were unable to complete their program or their course of study due to the closure of an institution. If your eligibility changes because of this policy, the updates will be made automatically after your institution has completed the closeout process with the Department.

If you are a veteran, this action by CEHE means you can no longer receive GI benefits, including the monthly housing allowance, because you are no longer attending classes at a CEHE institution. As noted on the Department of Veterans Affairs [GI Bill website](#), the Harry W. Colmery Veterans Educational Assistance Act of 2017 allows VA to restore entitlement to beneficiaries affected by school closure or disapproval. You may qualify if you could not complete your coursework before the institution closed. If you have finished out the term, you most likely are not eligible for restoration. Details for applying for benefit restoration are available on the [GI Bill Restoration website](#). If you are a veteran, the VA has provided some additional information for you. If you are interested in transferring your credits to another institution, you are also encouraged to use the [GI Bill Comparison Tool](#) to find the program that is right for you. You may also be eligible to receive personalized counseling and support through the VA's education and career counseling [program](#) to help you identify an institution that aligns with your educational goals. [Student Veterans of America](#), with a network of over 1400 student chapters at colleges and universities, can provide answers to your questions. If you have been using Tuition Assistance to attend a closed CEHE institution, you will need to contact a DOD professional education counselor to discuss how this may impact your educational plans and the options available to you. DOD professional education counselors are available in person at a

local education center or by phone to answer your questions and can review and discuss all the options, including transferring to a new institution or pausing your studies. If you have currently been using Tuition Assistance, please reach out to your professional education counselor.

We want you to get the help you need to understand your options. If you need help understanding the information presented in this webinar, contact the Federal Student Aid Multi-Regional and Foreign Schools Participation Division at MultiregionalSPD@ed.gov. Veterans may also contact the Department of Veterans Affairs Education Call Center, which is available at 1-888-442-4551, Monday through Friday from 7:00 AM to 6:00 PM Central Standard Time. They are also on [Facebook](#) and available on [Twitter](#).

This concludes the audio portion of the presentation. If you have a question, please submit it via the Q&A button at the bottom of your screen. When submitting your question, be sure to include your email address and the name and location of the CEHE institution you've been attending. We will continue answering questions for the duration of the hour afterward. Remaining questions may be submitted to us at studentaid.gov/feedback-center or by calling 1-844-651-0077, Monday through Friday, 8:00 AM to 8:00 PM Eastern.

We appreciate you giving us the opportunity to inform you. Thank you for joining us and we will leave this information up for the remainder of the hour. This concludes today's presentation. If you have any remaining questions you may submit them to the link provided and by the phone number previously provided. Thank you.