

FACT SHEET: School Closure

Concordia University–Portland School of Law Located in Idaho

In February 2020, officials representing Concordia University–Portland (Concordia-Portland) informed the U.S. Department of Education (ED) that the institution would cease offering instruction to the majority of students at its Portland, Oregon campus upon the conclusion of the spring 2020 semester on April 25, 2020. Concordia-Portland's School of Law (Concordia-Portland Law) offered instruction at its Boise, Idaho campus until July 17, 2020, which will serve as the institution's last day of educational instruction and 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.
- Visit [StudentAid.gov/closedschool](https://studentaid.gov/closedschool) for additional information about closed school loan discharges.
- Contact your state agency listed below to inquire about transfer options and other resources that may be available to you. You should contact individual schools for transfer credit or hour policies.

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/higher-education-private

Obtaining Your Academic Transcripts

Concordia University-St. Paul will maintain Concordia-Portland Law student records. Information about ordering transcript and enrollment verification is at csp.edu/student-services/registrar-records-and-registration/transcript-requests-and-enrollment-verifications-registrar.

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.

Contact the Concordia University-St. Paul Registrar's Office also will serve as the servicer of character and fitness evaluation requests, American Disability Act and Section 504 accommodation verifications, and requests for basic student employment verification.

Email: Registrar@csp.edu

Phone: 651-641-8233

Mailing Address: Concordia University-St. Paul

Attn: Registrar's Office, Lynn Lundquist

1282 Concordia Avenue

St. Paul, MN 55104



An OFFICE of the
U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

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 Idaho State Board of Education for more information and applicable eligibility criteria.

Do You Qualify For A Closed School Loan Discharge?

Concordia officials have verified that July 17, 2020, served as the Concordia-Portland Law last full day of educational instruction at the Boise, Idaho location and is the date used to determine potential eligibility for 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 Concordia-Portland Law under either of these circumstances:

- Concordia-Portland Law 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 Concordia-Portland Law for purposes of the federal student aid programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes on or after Feb. 10, 2020. A closed school loan discharge normally applies only if you withdrew (without completing your program) within 120 days of the school's closing date, or if you were attending when the school closed. For Concordia-Portland Law students, the U.S. Secretary of Education has extended the timeframe to include any Concordia-Portland Law students who withdrew from the school on or after Feb. 10, 2020.

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 Feb. 10, 2020.
- You completed all of your coursework for your program prior to Concordia-Portland Law 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 or credits earned at Concordia-Portland Law to another school, or
 - by any other comparable means.

If your new school doesn't count your Concordia-Portland Law 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 Concordia-Portland Law credits.

The Loan Discharge Process

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

- Complete the Closed School Loan Discharge Application sent to you by your servicer, or complete the Closed School Loan Discharge Application at [StudentAid.gov/closed-school-form](https://studentaid.gov/closed-school-form), 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 at [StudentAid.gov/login](https://studentaid.gov/login) or call 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired is 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.
-

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 Concordia-Portland Law 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 Concordia-Portland Law 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 Concordia-Portland Law 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.

Concordia-Portland Law will be held responsible for the return of any federal student aid funds which were due to students and which Concordia-Portland Law received, but not earned, prior to its closure. ED will work with Concordia-Portland Law 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 Concordia-Portland Law 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, log in at [StudentAid.gov/login](https://studentaid.gov/login).

If you filed a FAFSA® form identifying Concordia-Portland Law 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 Federal Student Aid offers for free. Please visit [StudentAid.gov/closures](https://studentaid.gov/closures) to view common Q&As 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>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>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>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 1-888-556-0022 (select accessibility option). Email: dlcustomerservice@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>Navient navient.com Phone: 1-800-722-1300 TDD/TTY: 1-877-713-3833 Fax: 1-866-266-0178 (within the U.S.) Fax: 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>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>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>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>	<p>OSLA Servicing osla.org Phone: 1-866-264-9762 Fax: 1-855-813-2224 TDD/TTY: 405-556-9230 Email: DLcustserv@osla.org Office Hours: Monday - Friday 8 a.m. - 5 p.m. CT</p>