# FACT SHEET: School Closure

## *Dowling College*

### Information for Students

Officials representing Dowling College alerted the U.S. Department of Education that Dowling will cease operations and no longer offer instruction through their Oakdale or Shirley, New York locations.

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

**obtaining your academic transcripts;**

**determining if you qualify for a discharge of your student loan(s);**

**knowing the steps in the loan discharge process; and contacting your loan servicer.**

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

We are here to help. If you have additional questions or concerns, contact the:

U.S. Department of Education
School Eligibility Service Group
New York/Boston School Participation Division
E-mail: caseteams@ed.gov
Phone: (646) 428-3750

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### What Are Your Options Now?

→ Transfer to another school. Resources such as College Navigator (https://nces.ed.gov/collegenavigator/) can help you find a school that fits your career goals. Contact individual schools for transfer credit or hour policies.

→ Visit studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/borrower-defense to learn more about the borrower defense to repayment discharge of the federal Direct Loans you took out to attend Dowling if you believe that Dowling committed fraud by doing something or failing to do something, misrepresented its services, or otherwise violated applicable state law related to your loans or the educational services you paid for.

→ Visit StudentAid.gov/repay-loans/forgiveness-cancellation/closed-school for additional information about closed school loan discharges.

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### Other Resources Available?

→ Contact your state agency.

**New York State Education Department**
Office of College and University Evaluation (OCUE)
Phone: (518) 474-1551
Website: http://www.highered.nysed.gov/ocue/
Email: ocueinfo@nysed.gov

**Mailing Address:**
89 Washington Avenue
Albany, NY 12234

## Obtaining Your Academic Transcripts

Dowling should have provided you an official academic 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.

If you did not receive a transcript from Dowling prior to its closure, effective August 4, 2016, Long Island University (LIU) has agreed to serve as the custodian of Dowling student records. To request a transcript, send an email to the Office of the Registrar at LIU via Beth.Wilkow@liu.edu or visit their website at: http://www.liu.edu/dowling

## Do You Qualify For A Closed School Loan Discharge?

There are certain criteria that make you eligible 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 the closed school under either of these circumstances:

- Dowling 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 Dowling for purposes of the Title IV, HEA programs, you are considered to have been enrolled at the school, or
- Dowling closed within 120 days after the date you withdrew from all classes.

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 more than 120 days before Dowling ceased instruction.
- You completed all of your coursework for your program prior Dowling's 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 the closed school to another school, or
  - by any other comparable means. If your loan is discharged and you complete a comparable program at another school through any means by which you benefit from the education and training provided by Dowling, you may have to pay back the amount that was discharged.

Dowling students retain the option of refusing the future use of their credits towards completion of a comparable program and applying for a closed school loan discharge.

## The Loan Discharge Process

You must contact your loan servicer about the application process for a loan discharge.

- 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.

## Accessing Information About Your Federal Financial Aid

If you need to access information about your federal financial aid history, visit https://www.nslds.ed.gov/nslds/nslds_SA/.

If you filed a FAFSA for the 2016/17 award year identifying Dowling College as the institution you would be attending, and need the information forwarded to another institution, visit https://fafsa.ed.gov/ to make changes to your filed application.

## Who Is Your Loan Servicer?

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