

# Information for Students Affected by the Closure of Dream Center Education Holdings Schools

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Officials representing the court-appointed receiver for Dream Center Education Holdings (DCEH)—owners of Argosy University (Argosy) and select Art Institutes (Ai)—announced that most of the institutions ceased offering educational instruction on March 8, 2019. All Argosy University locations closed, as well as Ai of California – Hollywood, Ai of California – San Diego, Ai Hollywood (The Shed), Ai of Pittsburgh, and Ai of Seattle. Information in this fact sheet only applies to the DCEH-owned institutions that closed on March 8, 2019.

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## Options for Affected Students

- Transfer to another school.
  - Contact your state agency to explore your transfer options and learn about other resources—including transfer fairs, sponsored by the agency and other partners—that may be available to you. You also can learn how to get your academic records and find out if your state has a tuition recovery fund. A list of state agencies is on pages three and four.
  - Apply for a closed school loan discharge.
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## Cancelling Loans for the Current Term

ED has identified Argosy and Ai students who were disbursed a federal student loan for the current term. ED is in the process of automatically cancelling those disbursements and adjusting your loan balance to reflect it. You do not need to take any action related to your loan(s) being cancelled.

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## 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. The records also may be useful in substantiating your claim for a closed school loan discharge. You may order Argosy or Ai transcripts by visiting [argosy.edu/closed-school-information](http://argosy.edu/closed-school-information) and [artinstitutes.edu/closed-school-information-page](http://artinstitutes.edu/closed-school-information-page), respectively. Your state agency's website also may provide the most updated information about how to obtain a copy of your transcript.

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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 funds payments could cover expenses, such private loans and cash payments that were directed toward tuition payments at the closed school. Contact your state agency for more information and applicable eligibility criteria.

## Transfer Your Credits To Another School

Your state agency can provide information about schools where you may be able to transfer your credits to complete a comparable program. You also may want to visit [collegescorecard.ed.gov](http://collegescorecard.ed.gov) to explore transfer options and find the program that's right for you. Contact individual schools for transfer credit 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 DCEH officials and representatives from state licensing and postsecondary education oversight bodies to process student records as soon as possible. This will allow that transfer schools to start assessing students for transfer, as well as any remaining student aid eligibility. DCEH will be held responsible for the return of any federal student aid funds which were due to students and were received, but not earned, before closure. ED will work with DCEH officials to make sure unearned Federal Pell Grant and loan funds are restored for future eligibility.

**Remember, if you transfer the credits you've earned at Argosy or Ai 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.**

## 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.**

Student loan borrowers (and parents who took out PLUS loans on behalf of students) may be eligible for a 100-percent discharge of the federal student loans borrowed to attend a closed Argosy or Ai school 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 for purposes of the federal student aid programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes 120 days or less before your school 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 more than 120 days before your school ceased instruction.
- You completed all of your coursework for your program prior to your school 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 your closed school to another school, or
  - any other comparable means.

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

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## 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 loan servicer or complete the closed school loan discharge application at [StudentAid.gov/closedschoolform](https://studentaid.gov/closedschoolform) 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 five 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.

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

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## 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 percent (and in certain situations, up to 150 percent), the six-year equivalent is 600 percent. 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 for you to do. Your eligibility will be restored once your closed school has completed its close-out process with ED. If your Pell Grant lifetime eligibility used (LEU) previously exceeded 500 percent and you have regained eligibility through the LEU restoration process, you will be notified by email.

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## Accessing Information About Your Federal Financial Aid

If you need to access information about your federal financial aid history, log in to "My Federal Student Aid" at [StudentAid.gov/login](https://studentaid.gov/login). If you filed a FAFSA<sup>®</sup> form identifying Argosy or Ai as the institution you would be attending and need the information forwarded to another institution, visit [fafsa.gov](https://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](http://StudentAid.gov/closures) to view common Q&As asked by students of other closed schools, as well as a table—[StudentAid.gov/dream-center-closures](http://StudentAid.gov/dream-center-closures)—containing information related to your school's exact closure date. The website also has a schedule of transfer fairs and other resources to help you.

If you are experiencing difficulties attempting to enroll at another institution and your eligibility for federal student aid is being impacted by the funds disbursed at Argosy or Ai, you are encouraged to contact Federal Student Aid online at [StudentAid.gov/feedback](http://StudentAid.gov/feedback) or by calling 1-844-651-0077 Monday through Friday from 8 a.m. until 8 p.m. Eastern time.

Additionally, [NextStepsEd](http://NextStepsEd)—funded by the Lumina Foundation—is an online ticketing portal, where students displaced by a school closure can explore their options. Contact NextStepsEd to talk to a volunteer counselor. ED does not endorse advice provided and encourages students to examine the best possible avenues for assistance.

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) for help understanding this information.

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## State Agency Contact Information for Dream Center Education Holdings Schools

### 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](http://ppse.az.gov)

### Georgia

Georgia Nonpublic Postsecondary Education Commission  
2082 East Exchange Place, Suite 220  
Tucker, GA 30084  
Phone: 770-414-3300  
Fax: 770-414-3309  
Website: [gnpec.georgia.gov/press-releases/2019-03-11/argosy-university-closure](http://gnpec.georgia.gov/press-releases/2019-03-11/argosy-university-closure)

### 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](mailto:bppe@dca.ca.gov)  
Website: [bppe.ca.gov](http://bppe.ca.gov)

### Hawaii

Department of Commerce and Consumer Affairs  
335 Merchant Street, Room 310  
Honolulu, HI 96813  
Phone: 808-586-7327  
Website: [cca.hawaii.gov/hpeap](http://cca.hawaii.gov/hpeap)

### Florida

Florida Department of Education – Commission for Independent Education  
325 West Gaines Street, Suite 1414  
Tallahassee, FL 32399-0400  
Phone: 850-245-3200  
Fax: 850-245-3233  
Website: [fldoe.org/policy/cie](http://fldoe.org/policy/cie)

### Illinois

Illinois Board of Higher Education  
1 North Old State Capitol Plaza, Suite 333  
Springfield, IL 62701-1377  
Phone: 217-782-2551  
Fax: 217-782-8548  
TTY: 1-888-261-2881  
Email: [info@ibhe.org](mailto:info@ibhe.org)  
Website: [ibhe.org/PressReleases/Argosy-Final-3.11.19-FAQ-Landing.htm](http://ibhe.org/PressReleases/Argosy-Final-3.11.19-FAQ-Landing.htm)

# State Agency Contact Information for Dream Center Education Holdings Schools

## Minnesota

Minnesota Office of Higher Education  
1450 Energy Park Drive, Suite 350  
Saint Paul, MN 55108  
Phone: 651-642-0567  
Fax: 651-642-0675  
Website: [www.ohe.state.mn.us/mPg.cfm?pageID=2340](http://www.ohe.state.mn.us/mPg.cfm?pageID=2340)

## Pennsylvania

Commonwealth of Pennsylvania Department of Education  
333 Market Street, 12th Floor  
Harrisburg, PA 17126-0333  
Phone: 717-786-8228  
Email: [RA-PLS@pa.gov](mailto:RA-PLS@pa.gov)  
Website: [education.pa.gov/Postsecondary-Adult](http://education.pa.gov/Postsecondary-Adult)

## Texas

Texas Higher Education Coordinating Board  
1200 East Anderson Lane  
Austin, TX 78752  
Phone: 512-427-6101  
Fax: 512-427-6127  
Website:  
[thehb.state.tx.us/index.cfm?objectid=BAC4AB40-FCA3-11E8-830D0050560100A9](http://thehb.state.tx.us/index.cfm?objectid=BAC4AB40-FCA3-11E8-830D0050560100A9)

## Utah

Utah Department of Commerce  
160 East 300 South, 4th Floor  
Box 146741  
Salt Lake City, UT 84114-6741  
Phone: 801-530-6701  
Fax: 801-530-6446  
Website: [commerce.utah.gov](http://commerce.utah.gov)

## Virginia

State Council of Higher Education for Virginia  
101 North 14th Street, 10th Floor  
James Monroe Building  
Richmond, VA 23219  
Phone: 804-225-2600  
Website: [schev.edu](http://schev.edu)

## Washington

Washington Student Achievement Council  
917 Lakeridge Way SW  
Olympia, WA 98502  
Phone: 360-753-7800  
Email: [DegreeAuthorization@wsac.wa.gov](mailto:DegreeAuthorization@wsac.wa.gov)  
Website: [wsac.wa.gov/closed-school](http://wsac.wa.gov/closed-school)

## Federal Student Loan Servicers

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