

Information for Students Affected by the Closure of Education Corporation of America Schools

On Dec. 5, 2018, officials representing the Education Corporation of America (ECA)—owners of Brightwood College and Brightwood Career Institute, as well as Virginia College (including Golf Academy of America and Ecotech Institute)—informed the U.S. Department of Education (ED) that the institution would cease offering educational instruction at the end of the current academic term. According to ECA, schools in 18 states would close by the end of December 2018.

Options for Affected Students

- Transfer to another school.
- Apply for a closed school loan discharge.
- Contact your state agency (or agencies, depending on your course of study) to explore your transfer options, including whether your state is hosting a transfer fair; 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 through five.

Transfer Your Credits To Another School

Your state agency can provide information about schools where you may be able to transfer your credits or hours to complete a comparable program. Additionally, ECA has posted information about transfer options at ecacolleges.com. You also may want to visit collegescorecard.ed.gov to explore transfer options and find the program that's right for you. Contact individual schools for transfer credit or hour 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 officials to process student records as soon as possible, so that transfer schools can start assessing students for transfer, as well as any remaining student aid eligibility. ED will work with your school officials to make sure appropriate federal student aid funds are returned and that your unearned Federal Pell Grant and loan funds are restored for future eligibility.

Remember, if you transfer the credits you've earned at your closed school 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.

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. Visit ecacolleges.com or your state agency's website to get the most updated information about how to obtain a copy of your transcript.

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 your federal student loans borrowed to attend your 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.

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/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 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).

- 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/closed-school](https://studentaid.gov/closed-school) for additional information about closed school loan discharges.

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, 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. 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.

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[®] form identifying your ECA school 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, as well as a table—[StudentAid.gov/eca-closures](https://studentaid.gov/eca-closures)—containing information related to your school’s exact closure date. The table will be updated regularly to reflect new school closures.

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.

State Agency Contact Information for Education Corporation of America Schools

Alabama

Alabama Board of Cosmetology
RSA Union Building
100 North Union Street, Suite 320
Montgomery, AL 36130-1750
Phone: 334-242-1918 or 1-800-815-7453
Fax: 334-242-1926
Email: cosmetology@aboc.alabama.gov
Website: aboc.state.al.us

Alabama Board of Massage Therapy
2777 Zelda Road
Montgomery, AL 36106
Phone: 334-420-7233 or 1-866-873-4664
Website: almtbd.state.al.us

Alabama Board of Nursing
RSA Plaza
770 Washington Avenue, Suite 250
Montgomery, AL 36104
Phone: 1-800-656-5318
Fax: 334-293-5201
Email: abn@abn.alabama.gov
Website: abn.alabama.gov

Alabama Community College System
135 South Union Street
Montgomery, AL 36104-4340
Phone: 334-293-4500
Fax: 334-293-4504
Website: accs.cc/index.cfm/school-licensure

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

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
Website: bppe.ca.gov

California continues in the next column

California continued

California Board of Vocational Nursing and Psychiatric Technicians
2535 Capitol Oaks Drive, Suite 205
Sacramento, CA 95833
Phone: 916-263-7800
Website: bvnpt.ca.gov

Colorado

Colorado Division of Private Occupational Schools,
Department of Higher Education
1600 Broadway, Suite 2200
Denver, CO 80202
Phone: 303-862-3001
Fax: 303-996-1330
Website: highered.colorado.gov/dpos

Florida

Florida Board of Massage Therapy
RSA Plaza
4052 Bald Cypress Way Bin C-02
Tallahassee, FL 32399-3252
Phone: 850-488-0595
Website: floridasmassagetherapy.gov

Florida Board of Nursing/Department of Health
Division of Medical Quality Assurance
4052 Bald Cypress Way Bin C-02
Tallahassee, FL 32399-3252
Phone: 850-488-0595
Website: floridasnursing.gov

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

State Agency Contact Information for Education Corporation of America Schools

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

State Board of Cosmetology and Barbers
214 State Capitol
Atlanta, GA 30334
Phone: 478-407-2440 or 1-844-753-7825
Website: sos.ga.gov/index.php/licensing/plb/16

Indiana

Indiana Commission on Proprietary Education
101 West Ohio Street, Suite 300
Indianapolis, IN 46204-4206
Phone: 317-232-1033
Website: in.gov/bpe

Louisiana

Louisiana Board of Cosmetology
11622 Sunbelt Court
Baton Rouge, LA 70809
Phone: 225-756-3404 or 1-866-257-7901
Fax: 225-756-3410
Website: <http://www.lsbclouisiana.gov/>

Louisiana Board of Massage Therapy
2645 O'Neal Lane
Building C, Suite E
Baton Rouge, LA 70816
Phone: 225-756-3488
Fax: 225-756-3493
Email: admin@labmt.org
Website: labmt.org/site.php

Louisiana Board of Regents
1201 North 3rd Street, Suite 6-200
Baton Rouge, LA 70802
Phone: 225-342-4253
Fax: 225-342-3371
Website: regents.la.gov/about/proprietary-schools

Maryland

Maryland Higher Education Commission
6 North Liberty Street
Baltimore, MD 21201
Phone: 410-767-3300 or 1-800-974-0203
Fax: 410-332-0250

Website: mhec.state.md.us

Mississippi

Mississippi Commission on Proprietary School and College Registration
3825 Ridgewood Road
Jackson, MS 39211
Phone: 601-432-6185
Fax: 601-432-6363
Email: info@sbcjc.cc.ms.us
Website: mccb.edu/program/psdefault.aspx

Mississippi State Board of Cosmetology
239 North Lamar, Suite 301
Jackson, MS 39201
Phone: 601-359-1820
Fax: 601-354-6639
Website: www.msbc.ms.gov

Mississippi State Board of Massage Therapy
P.O. Box 20
Morton, MS 39117
Phone: 601-732-6038
Email: director@msbmt.state.ms.us
Website: msbmt.ms.gov

Nevada

Nevada Commission on Postsecondary Education
8778 South Maryland Parkway, Suite 115
Las Vegas, NV 89123
Phone: 702-486-7330
Fax: 702-486-7340
Website: <http://cpe.nv.gov/>

North Carolina

North Carolina Community College System
200 West Jones Street
Raleigh, NC 27603
Phone: 919-807-7100
Email: webmaster@ncccommunitycolleges.edu
Website: nc.gov/agencies/community-college-system

North Carolina State Board of Cosmetic Art Examiners
1207 Front Street, Suite 110
Raleigh, NC 27609
Phone: 919-733-4117 or 424-363-8492
Fax: 919-733-4127
Email: nccosmo@ncccosmeticarts.com
Website: ncccosmeticarts.com

Ohio

Ohio State Board of Career Colleges and Schools
30 East Broad Street, Suite 2481
Columbus, OH 43215
Phone: 614-466-2752 or 1-877-275-4219
Fax: 614-466-2219
Email: bpsr@scr.state.oh.us
Website: scr.ohio.gov

Oklahoma

Oklahoma Board of Private Vocational Schools
3700 North Classen Boulevard, Suite 250
Oklahoma City, OK 73118
Phone: 405-528-3370
Fax: 405-528-3366
Website: obpvs.ok.gov

Oklahoma State Board of Cosmetology
2401 NW 23rd Street #84
Oklahoma City, OK 73107
Phone: 405-521-2441
Fax: 405-521-2440
Website: ok.gov/cosmo

Oklahoma State Regents for Higher Education
655 Research Parkway, Suite 200
Oklahoma City, OK 73104
Phone: 405-225-9100
Website: okhighered.org

Pennsylvania

Commonwealth of Pennsylvania Department of
Education
State Board of Private Licensed Schools
333 Market Street
Harrisburg, PA 17126
Phone: 717-786-6788
Website: education.pa.gov/Postsecondary-Adult/College and Career Education/Pages/Private-Licensed-Schools.aspx

South Carolina

South Carolina Commission on Higher Education
1122 Lady Street, Suite 300
Columbia, SC 29201
Phone: 803-737-2260
Fax: 803-737-2297
Website: che.sc.gov

South Carolina State Board of Cosmetology
Synergy Business Park; Kingstree Building
110 Centerview Drive
Columbia, SC 29210
Phone: 803-896-4300
Email: BoardInfo@llr.sc.gov

Website: llr.sc.gov/POL/Cosmetology

Tennessee

Tennessee Higher Education Commission
404 James Robertson Parkway, Suite 1900
Nashville, TN 37243
Phone: 615-741-3605
Website: tn.gov/thec

Tennessee State Board of Cosmetology
500 James Robertson Parkway
Davy Crockett Tower
Nashville, TN 37243-0565
Phone: 615-741-2241
Website: tn.gov/commerce/regboards/cosmo

Texas

Texas Department of Licensing and Regulation -
Cosmetology
920 Colorado
Austin, TX 78701
Phone: 512-463-6599 or 1-800-803-9202
Website: www.tdlr.texas.gov

Texas Higher Education Coordinating Board
1200 East Anderson Lane
Austin, TX 78752
Phone: 512-427-6101
Fax: 512-427-6127
Website: theqb.state.tx.us

Texas Work Force Commission
101 East 15th Street
Austin, TX 78778-0001
Phone: 512-936-3100 or 1-866-256-6333 option 3
Fax: 512-936-3111
Email: career.schools@twc.state.tx.us
Website: www.twc.texas.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

Virginia Department of Professional and Occupational
Regulation
9960 Maryland Drive, Suite 400
Richmond, VA 23233
Phone: 804-367-8500
Website: www.dpor.virginia.gov