CALIFORNIA STATE LEGISLATURE

Senate Education Committee and

Senate Business, Professions & Economic Development Committee

Senators Carol Liu & Jerry Hill, Chairs

Corinthian College Closures: What's Next For California Students?



May 13, 2015

JOINT OVERSIGHT HEARING

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Corinthian College Closure: What's next for California Students?

BACKGROUND MATERIALS

U.S. Department of Education (USDE):

- FAQs about Corinthian Colleges
- https://studentaid.ed.gov/about/announcements/corinthian/faq
- Corinthian Colleges: Information on Everest, Heald and WyoTech Locations https://studentaid.ed.gov/about/announcements/corinthian
- Loan Discharge Application

https://studentaid.ed.gov/sites/default/files/closed-school-loan-discharge-form.pdf

• Alternative Education Options for Corinthian Colleges

https://studentaid.ed.gov/sites/default/files/corinthian-local-schools.pdf

Consumer Financial Protection Bureau (CFPB):

- What happens to your student loans if your school is shutdown?
 http://www.consumerfinance.gov/blog/reminder-what-happens-to-your-student-loans-if-your-school-is-shut-down/
- Special Bulletin for Current and Former Students Enrolled at Corinthian-Owned Schools http://files.consumerfinance.gov/f/201502 cfpb bulletin current-and-former-students-enrolled-at-corinthian-owned-schools.pdf

Office of the Attorney General

Message to Corinthian College Students and Interactive Tool
 http://oag.ca.gov/Corinthian

Bureau for Postsecondary Private Education

• Closed School Handout

http://www.bppe.ca.gov/students/guide_closed.pdf

California Student Aid Commission

• Webinar www.csac.ca.gov

California State University:

• CSU General Education-Breadth Certification List for Heald College

 $\underline{http://www.calstate.edu/APP/documents/GeneralEducation/Heald-GE-Breadth-certifications.pdf}$

Corinthian Colleges, INC.:

• Student Information Sheets on Regulatory Agencies, Articulation Agreements, Other Educational Opportunities for Northern and Southern California

Northern California: http://www.cci.edu/multimedia/closure/CA-North-Packet.pdf

Southern California: http://www.cci.edu/multimedia/closure/CA-South-Packet.pdf

• Student FAQ

http://www.cci.edu/multimedia/closure/Student-FAQ-4.24.15.pdf

U.S. Department of Education



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Frequently Asked Questions About Corinthian Colleges

- Questions About Corinthian Colleges' Loss of Eligibility for the Federal Student Aid Programs
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- Questions About Schools That Zenith Has Acquired
- Questions About Schools That Zenith Plans to Teach Out

Questions About Corinthian Colleges' Loss of Eligibility for the Federal Student Aid Programs

1. My school has lost eligibility to receive federal student aid funds from the U.S. Department of Education (ED). What is ED doing to assist students like me?

ED has provided information regarding the options students currently have, including closed school loan discharges, and has identified comparable programs of study that students may wish to consider as possible transfer options. View the <u>list of possible transfer options</u>.

ED is also diligently working with Corinthian to process student records from the affected schools as soon as possible so that transfer schools can start accessing the student's remaining federal student aid eligibility.

2. Which campuses are impacted by the closure of Corinthian Colleges?

Corinthian Colleges announced their closure on Monday, April 27, 2015, and none of the <u>30</u> campuses are operating or offering instruction.

3. Will I be able to continue to receive financial aid?

Students who transfer to another school may continue to receive financial aid under certain conditions. Check with your new school for additional information.

4. Will I be able to finish the current term or semester?

Corinthian Colleges notified ED of its closure effective Monday, April 27, 2015. Students who

transfer to a new school may be able to finish the current term or semester. If you do transfer into a comparable program offered by another school, that school will evaluate your Corinthian course work and will decide whether to give you credit for the work already completed, and what courses you need to take to complete your program of study.

5. Will I be able to complete my program?

Corinthian Colleges notified ED of its closure effective Monday, April 27, 2015. Students who transfer to a new school may be able to complete their program. If you do transfer into a comparable program offered by another school, that school will evaluate your Corinthian course work and will decide whether to give you credit for the work already completed, and what courses you need to take to complete your program of study.

6. Where can I get information about the status of my school or the location of my school records?

View the <u>list of accrediting agencies and state licensing agencies</u> for your school. Additional <u>information on the location of student records</u> can be found on the Corinthian Colleges' website.

7. Where can I find information about the federal student aid I've received and how much more I might be eligible to receive?

For information on your federal student aid history and your remaining eligibility for certain federal student aid programs, please visit <u>My Federal Student Aid</u>.

8. Where can I learn more about applying for a State Tuition Recovery Fund?

Each state is different. View the information for your state.

Arizona: Arizona State Board for Private Postsecondary Education California: California Bureau of Private Postsecondary Education Hawaii: Hawaii Post-secondary Education Authorization Program

New York: Bureau of Proprietary School Supervision

Oregon: Oregon Department of Education

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Questions About Eligibility for Federal Student Loan Discharge

9. Will I be eligible for a closed school loan discharge?

You may be eligible for a 100% discharge of Direct Loans, Federal Family Education Loan (FFEL) Program loans, or Federal Perkins Loans you received to attend any school under either of these

circumstances:

- Your school closes while you're enrolled, and you do not complete your program, either at the closed school or another school. If you were on an approved leave of absence when the school ceased operations, you are considered to have been enrolled at the school when it closed.
- You stopped attending your school within 120 days before it closed.

You are not eligible for discharge of your loans if your school closes and any of the following is true:

- You have completed all the course work for the program, even if you have not received a diploma or certificate.
- You stopped attending more than 120 days before the school closed.
- You enroll in and you complete a comparable educational program at another school and receive credits for the classes you took at the closed school. However, if you enroll in this comparable program and complete it, but the new school does not give you credit for any course work completed at the closed school, you would be eligible for a closed school discharge.

You also may be eligible for a closed school loan discharge in special circumstances, such as if you received a degree or certificate but didn't complete your instruction or transferred but pursued a different program of study. Get information about how these special circumstances may impact your eligibility for a closed school loan discharge.

10. Do I have the option to refuse the teach-out and get a closed school discharge?

- If your school ceases providing instruction to complete your program and offers you the option to complete your education at another school, you may refuse the option and still qualify for a federal loan discharge.
- If you refuse the teach-out option, but you later enroll at another school in substantially the same program in which you had been enrolled, the school gives you credit for work completed at your current school, and you complete the program at that school, you may not qualify for closed school discharge.

11. What is the deadline for applying for a closed school discharge?

There is no deadline for applying for a closed school discharge.

12. How do I apply for a closed school discharge?

- Contact your <u>loan servicer</u> about the application process for getting your loan discharged.
- Complete and return the Closed School Loan Discharge Application sent to you by your

servicer. You may also use this <u>Closed School Loan Discharge Application</u> to return it to your loan servicer.

You may also want to review our <u>overview of the discharge process</u>.

All completed Closed School Loan Discharge Applications must be sent to your requisite loan servicer.

13. How do I find out which loan servicer is servicing my account?

Log in to My Federal Student Aid or call 1-800-4-FED-AID.

14. Am I eligible to have my private student loans forgiven?

Only federal loans are eligible for the closed school discharge described here. For information regarding any options that may be available with respect to the private loans you received to attend Corinthian, contact your **private loan lender**.

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Questions About Schools That Zenith Has Acquired

15. When did the sale take place?

Zenith finalized its acquisition of more than 50 Everest and WyoTech campuses from Corinthian College on Feb. 2, 2015. <u>View the list of campuses acquired by Zenith</u>.

16. What are my options for continuing my studies if my school was sold?

This change in ownership has no immediate impact on your ability to continue your studies at your school or to receive federal student aid funds from the U.S. Department of Education. In addition, you may be able to transfer to another eligible school that offers a comparable educational program. If you transfer to another school, that school decides whether to give you credit for work you completed at your original school.

17. Will I be able to finish the current semester/term?

This change in ownership has no immediate impact on your ability to complete the current semester or term.

18. Will I be able to complete my program?

Yes. If you wish to continue your program at your school, you will be able to complete your program of study at the appropriate Zenith campus. You may also be provided other options by Zenith staff

for transferring to a different program. Further, if you do transfer into a comparable program offered by another school, that school will evaluate your Zenith/Corinthian course work and will decide whether to give you credit for the work already completed, and what courses you need to take to complete your program of study.

19. What happens to my student loan or Federal Pell Grant under the acquisition?

Your student loan and Pell Grant eligibility will remain the same while the Zenith campus applies for eligibility to participate in the federal student aid programs under the new ownership.

20. Will I have to reapply for admission to Zenith?

No, former Corinthian students will not be required to reapply for admission to a Zenith school that has been acquired through the sale.

21. Will the change in ownership affect my eligibility for federal student aid?

As long as the U.S. Department of Education continues to approve the Zenith school for federal student aid purposes, you will be able to continue to receive federal aid for which you are eligible.

22. If the U.S. Department of Education does not approve the school for federal aid purposes after the change in ownership, what are my options?

- If the school closes, you may qualify for discharge of federal loans already received for attendance at that school.
- If the school does not close, you may continue your enrollment in the program, but you will not be able to receive new federal student assistance, and will not qualify for discharge of federal loans already received for attendance at that school.
- You may transfer to a school that is eligible to participate in the federal student aid programs, and obtain federal student aid funds to complete your program of study there.

23. Will I have to reapply for financial aid?

No, you will not be required to complete a new *Free Application for Federal Student Aid* (FAFSA*) for the current term or **award** year. However, you may be asked to update your current FAFSA.

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Ouestions About Schools That Zenith Plans to Teach Out

24. My school informed me that it is planning a "teach-out" for my program. What does this mean?

A teach-out means the school will complete instruction to all currently enrolled students, but not enroll any new students because it is planning on ceasing operations.

25. What are my options for continuing my studies if my school is being taught out?

Zenith has indicated its intention to conduct teach-out of the programs for 12 acquired schools. A teach-out provides the opportunity for you to finish your program at your school. However, you should contact the institution for additional information if you are enrolled at one of the <u>schools</u> Zenith plans to teach out.

26. What happens to my student loan or Federal Pell Grant if my school is scheduled to be taught out?

If you remain enrolled in your program at Zenith and the U.S. Department of Education continues to approve the Zenith teach-out school for federal student aid purposes, there is no impact on your student loans and Pell Grant funds for which you qualify.

27. Will I be required to apply for admission at the school providing the teach-out?

No, you will not be required to apply for admission.

28. Will I be required to reapply for financial aid at a school Zenith is teaching out?

No, you will not be required to complete a new *Free Application for Federal Student Aid* (FAFSA) for the current term or award year.

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Glossary

Federal Family Education Loan (FFEL) Program

Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford ...

Private Loan

A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

<u>Lender</u>

The organization that made the loan initially; the lender could be the borrower's school; a bank, credit

union, or other lending institution; or the U.S. Department of Education.

Federal Pell Grant

A federal grant for undergraduate students with financial need.

Grant

Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

<u>FAFSA</u>

Free Application for Federal Student Aid

Award Year

School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Corinthian Colleges: Information on Everest, Heald, and WyoTech Locations

On April 27, 2015, Corinthian Colleges announced that effective immediately, they were ceasing operations and instruction at their remaining 30 locations—including two satellite campuses—across the country. As a result, these schools have lost their eligibility to receive **federal student aid** funds.

- View the <u>list of all remaining Everest</u>, <u>Heald</u>, and <u>Wyotech locations that lost their eligibility</u>.
- Get more information about how this closure impacts students at these schools.
- Find out how students can apply for a closed school loan discharge.
- General Information for Students Impacted by the April 27 Closure of the Remaining Corinthian College Locations
- General Information for Students at Schools That Have Been Sold to Zenith
- General Information for Students at Schools That Are Being Taught Out by Zenith
- Get Your Questions Answered
- History of Corinthian Colleges' Agreement with the U.S. Department of Education

General Information for Students Impacted by the April 27 Closure of the Remaining Corinthian College Locations

On April 27, 2015, Corinthian Colleges announced that they were ceasing operations and instruction at their <u>remaining 30 locations across the country</u>. Students impacted by this closure may have the option of applying for a closed school loan discharge or transferring their earned credits to another institution and continuing their education.

If you were impacted by the closure of Corinthian Colleges and want to apply for a closed school loan discharge, you **must**:

• Contact your <u>loan servicer</u> about the application process for getting your loan discharged.

• Complete and return the Closed School Loan Discharge Application sent to you by your servicer. (Optional: You may complete this <u>Closed School Loan Discharge Application</u> and return it to your loan servicer.)

NOTE: All completed Closed School Loan Discharge Applications must be sent to your requisite loan servicer. To find out who your loan servicer is, log in to <u>My Federal Student Aid</u> or call 1-800-4-FED-AID. Read our overview of the <u>closed school loan discharge process</u> for more information.

Corinthian will be held responsible for any return of federal student aid funds which were due to students and had been received, but not earned, prior to closure. The Department will work with Corinthian officials to make sure unearned student Pell and loan funds are restored for future eligibility.

The Department is also diligently working with Corinthian to process student records from the 30 affected schools as soon as possible so that transfer schools can start accessing the students' remaining federal student aid eligibility.

Students from the 30 locations across the five states directly impacted by this closure may also be eligible for State Tuition Recovery Fund refunds. For more information on eligibility and the process for filing a state claim against a closed school for loss of tuition, see our <u>frequently asked questions</u> page.

View the <u>list of schools that were impacted by the closure notice</u>. We are also providing <u>information about comparable programs of study</u> which may serve as potential transfer options for students enrolled at each of the 30 campuses. The Department has not confirmed that the institutions listed will accept Corinthian credits as part of any transfer. Students interested in any of the programs of study listed should contact the institution to determine next steps.

Additional information, including an update on the <u>location of student records</u> for students enrolled at each of the 30 locations, can be found on the <u>Corinthian Colleges website</u>.

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General Information for Students at Schools That Have Been Sold to Zenith

This change in ownership has no immediate impact on students' ability to continue their studies in their program at the impacted schools. Zenith officials will be meeting with students to discuss changes and other program options immediately. For more information, view the Zenith Education Group press release and the Department of Education's announcement of the sale.

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General Information for Students at Schools That Are Being Taught Out by Zenith

Students enrolled at schools that are being taught out will work with school officials to make an informed choice regarding their options. For general information about teach-out provisions, please see the applicable section on our <u>frequently asked questions</u> page.

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Get Your Questions Answered

If you are enrolled in one of these schools, we have provided a list of <u>frequently asked questions</u> to assist you.

We will continue to post more information here on StudentAid.gov as soon as it becomes available.

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History of Corinthian Colleges' Agreement with the U.S. Department of Education

On July 3, 2014, Corinthian Colleges, the parent company of the Everest Institute, Everest and Heald Colleges, and WyoTech Technical Schools, reached an agreement with the U.S. Department of Education on a transition plan to protect and address the needs of its affected students by providing an opportunity for students to complete their course of study or in some instances to receive a refund of tuition and other charges paid by students. The agreement took effect July 8, 2014. The agreement outlines a plan to help enrolled students continue their studies with minimal disruption.

On Nov. 20, 2014, Zenith Education Group, ECMC's newly-formed nonprofit education entity, announced that it planned to purchase more than 50 Everest and WyoTech campuses. For more information on the acquisition proposal from November 2014, review the <u>U.S. Department of Education's press release</u>.

On Feb. 3, 2015, Zenith Education Group announced that it had finalized its acquisition of more than 50 Everest and WyoTech campuses from Corinthian Colleges, Inc., and subsequently transitioned them from for-profit to nonprofit status. In addition, Zenith will be teaching out 12 of Corinthian College's other locations. View the lists of schools that Zenith purchased and will continue to

operate and schools whose programs of study are being taught out.

For more information on Zenith's acquisition of Everest and Wyotech locations, view the <u>Zenith</u> <u>Education Group press release</u>, the <u>Department of Education's announcement</u>, the list of <u>conduct provisions under which Zenith will operate</u>, and copies of <u>Zenith's temporary Program Participation Agreements</u>.

On April 14, 2015, the Department of Education announced that following a comprehensive review, it had confirmed hundreds of cases of misrepresentation of job placement rates to current and prospective students in Corinthian Colleges' Heald College system and informed the company of its intentions to impose a \$30 million fine for misleading consumers. In addition, it notified Corinthian of its intentions to deny the recertification applications of Heald College's Salinas and Stockton (CA) campuses. The announcement effectively halted enrollment across Heald's 14 existing campuses.

For more information about the Department's intent to fine Heald Colleges, review the Department's <u>press release</u> and the Department's <u>intent to fine notice</u>.

On April 27, 2015, Corinthian Colleges announced that effective immediately, they were ceasing operations and instruction at their remaining 30 locations—including two satellite campuses—across the country. As a result of this precipitous closure, all remaining Everest, Heald, and Wyotech locations under the Corinthian brand have lost their eligibility to receive federal student aid funds from the Department. Students impacted by this closure may have the option of applying for a closed school loan discharge or transferring their earned credits to another institution and continuing their education. While officials at each of the impacted Corinthian schools are required to immediately contact students to inform them of their options, the Department will also be directly contacting via e-mail currently or recently enrolled students to inform them of Corinthian's loss of federal student aid eligibility and the options available to them.

On May 4, 2015, Corinthian Colleges filed for Chapter 11 bankruptcy protection in U.S. Bankruptcy Court.

If you are enrolled in one of the affected schools, we have provided a list of <u>frequently asked</u> <u>questions</u> to assist you.

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LOAN DISCHARGE APPLICATION: SCHOOL CLOSURE

OMB No. 1845-0058 Form Approved Exp. Date 08/31/2017

William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and Federal Perkins Loan Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTIO	ON 1: BORROWER IDENTIFICATION	
	Please ente	r or correct the following information.
	Check th	nis box if any of your information has changed.
		SSN
		Name
		Address
	City, Sta	ite, Zip Code
	·	ne – Primary ()
	Telephone	e – Alternate ()
	E-ma	ail (optional)
SECTIO	ON 2: SCHOOL CLOSURE INFORMATION	
1,	You are applying for this loan discharge as a:	10. Were you (or, for a parent PLUS borrower, the
	Student borrower – Skip to Item 4.	student) still enrolled in the program of study
	Parent borrower – Continue to Item 2.	when the school closed?
2.	Student Name (Last, First, MI):	Yes — Skip to Item 13.
		☐ No – Continue to Item 11.
3.	Student SSN:	11. Did you (or, for a parent PLUS borrower, the
_		student) withdraw from the school before the
4.	Closed School Name:	school closed?
5.	Closed School Address (street, city, state, zip):	Yes – Continue to Item 12.
		No – Skip to Item 13.
		12. On what date did you withdraw from the school?
6.	Dates of attendance at the closed school:	
	to	13. Did you (or, for a parent PLUS borrower, the
-	Name of the program various for a person DILIC	student) complete or are you in the process of
7.	Name of the program you (or, for a parent PLUS borrower, the student) were enrolled in at the	completing the same or a comparable program of
	time the school closed:	study at another school?
	time the school closes.	Yes – Continue to Item 14.
8.	Did you (or, for a parent PLUS borrower, the	☐ No – Skip to Item 16.
	student) complete the program of study at the	14. Are you (or, for a parent PLUS borrower, the
	closed school?	student) completing the new program through a
	Yes – You are not eligible for this discharge.	teach-out agreement (see Section 5)?
	☐ No – Continue to Item 9.	☐ Yes — You are not eligible for this discharge.
9.	Were you (or for a parent PLUS borrower, the	☐ No – Continue to Item 15.
	student) on an approved leave of absence when	15. Did the other school give you (or, for a parent
	the school closed?	PLUS borrower, the student) credit for training
	Yes — Provide the dates of the leave of	received at the closed school by allowing transfer
	absence, then skip to Item 13:	credits or hours earned at the closed school, or by
	to	any other comparable means?
		Yes – You are not eligible for this discharge.
	No – Continue to Item 10.	☐ No – Continue to Item 16.

Borrower Name:	Borrower SSN:
SECTION 2: SCHOOL CLOSURE INFORM	IATION (CONTINUED)
16. Did the holder of your loan receive any	· · · · · · · · · · · · · · · · · · ·
refund) from the closed school on you	
Yes – Continue to Items 17–19.	a. Name:
No – Skip to Item 19.	b. Address (street, city, state, zip code):
Don't Know – Skip to Item 19.	
17. What was the amount of the refund?	T-lankana numban
\$	
18. Explain why the money was refunded:	21. What is the amount and the status of the claim?
	a. Amount: \$
	b. Status:
19. Did you (or, for a parent PLUS borrowe	er, the student)
make any monetary claim with, or rec payment from, the closed school or ar	
(see definition in Section 5) in connect	tion with
enrollment or attendance at the school	22. What was the amount of any payment received? If none, write "none".
\square Yes – Continue to Items 20 – 22.	\$
☐ No – Sign and date the form in Sec	tion 3. Submit
the form to the loan holder in Sec	Sign and date the form in Section 3. Submit the form to
Don't Know – Sign and date the for Submit the form to the loan holde	
Submit the form to the loan holde	Till Section 7.
SECTION 3: BORROWER CERTIFICATIO	NS, ASSIGNMENT, AND AUTHORIZATION
	Loan, FFEL, or Perkins Loan Program loan funds directly, or as a credit that was
	hool; (2) I (or, if I am a parent PLUS borrower, the student) was enrolled at the
	an <i>approved</i> leave of absence on the date that the school closed, withdrew ays before it closed, or withdrew from the school more than 120 days before it
closed if the Department determines	that exceptional circumstances related to the school's closing justify an
	Section 6); (3) Due to school closure, I (or, if I am a parent PLUS borrower, the
	m of study at the closed school; (4) I (or, if I am a parent PLUS borrower, the tin the process of completing the program or a comparable program of study
· · · · · · · · · · · · · · · · · · ·	I through a teach-out, by transferring credits or hours earned at the closed
	ther comparable means; (5) I have read and agree to the terms and conditions
- · · · ·	tion 6; (6) Under penalty of perjury, all of the information I have provided on
	ocumentation is true and accurate to the best of my knowledge and belief.
	S. Department of Education (the Department) any right to a refund on the eccived from the school identified in Section 2 of this form and/or any owners,
· · · · · · · · · · · · · · · · · · ·	and from any third party that may pay claims for a refund because of the
	nt discharged by the Department on my loan(s).
	submit this request (and its agents or contractors) to contact me regarding my
	ment of my loan(s), at the number that I provide on this form or any future telephone or other wireless device using automated telephone dialing
equipment or artificial or prerecorded	•
Borrower's Signature	Date

SECTION 4: INSTRUCTIONS FOR COMPLETING THE FORM

When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2014 = 03-14-2014. If you need more space to answer any of the items, continue on separate sheets of paper and attach them to this form. Indicate the number of the Item(s) you are answering and include your name and Social Security Number (SSN) on the top of page 2 and on all attached pages. Return the completed form and any attachments to the address shown in Section 7.

SECTION 5: DEFINITIONS

- The William D. Ford Federal Direct Loan (Direct Loan) Program includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.
- The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- The Federal Perkins Loan (Perkins Loan) Program includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans).
- The date a school closed is the date that the school stopped providing educational instruction in all programs as determined by the Department.
- Dates of attendance: The "to" date means the last date that you (or, for a parent PLUS borrower, the student) actually attended the closed school.
- The holder of your Direct Loan Program loan(s) is the Department. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. The holder of your Perkins Loan Program loans may be a school or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

- Loan discharge due to school closure cancels your obligation (and any endorser's obligation, if applicable) to repay the remaining portion on a Direct Loan, FFEL, or Perkins Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. For consolidation loans, only the amount of the underlying loans that were used to pay for the program of study listed in Section 2 will be considered for discharge. The loan holder reports the discharge to all credit reporting agencies to which the holder previously reported the status of the loan and removes any adverse credit history previously associated with the loan.
- The student refers to the student for whom a parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan.
- Program of study means the instructional program leading to a degree or certificate in which you (or, for parent PLUS borrowers, the student) were enrolled.
- **School** means the school's main campus, or any location or branch of the main campus.
- Teach-out agreement means a written agreement between schools that provides for the equitable treatment of students and a reasonable opportunity for students to complete their program of study if a school ceases to operate before all students have completed their program of study.
- Third party refers to any entity that may provide reimbursement for a refund owed by the closed school, such as a State or other entity offering a tuition recovery program or a holder of a performance bond.

SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE

- You are only eligible for this form of discharge if you received the loan on which you are requesting discharge on or after January 1, 1986.
- You are only eligible for this form of discharge if the location or campus that you were attending closed. If you were taking distance education classes, you are only eligible for discharge if the main campus of your school closed.
- You must have been enrolled at the closed school or on an approved leave of absence on the date that the school closed, or withdrawn from the school not more than 120 days before it closed to be eligible for this form of discharge.
- If you withdrew more than 120 days before the school closed, you may be eligible for this form of discharge if the Department determines that exceptional circumstances related to the school's closing justify an extension of this 120-day period. Examples of exceptional circumstances include, but are not limited to: (1) the closed school's loss of accreditation; (2) the closed school's discontinuation of the majority of its academic programs; (3) action by the State to revoke the closed school's license to operate or award academic credentials in the State; or (4) a finding by a State or Federal government agency that the closed school violated State or Federal law.

SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE (CONTINUED)

- By signing this form, you are agreeing to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to you that demonstrates to the satisfaction of the Department or its designee that you meet the qualifications for loan discharge based on school closure, or that supports any representation that you made on this form or any accompanying documents.
- By signing this form, you are agreeing to cooperate with the Department or the Department's designee in any enforcement action related to this application.
 - This application may be denied, or your discharge may be revoked, if you fail to provide testimony, a sworn statement, or documentation upon request, or if you provide testimony, a sworn statement, or documentation that does not support the material representation that you made on this form or on any accompanying documents.

SECTION 7: WHERE TO SEND THE COMPLETED FORM

Return the completed form and any required documentation to:

(If no address is shown, return to your loan holder.)

If you need help completing this form, call: (If no telephone number is shown, call your loan holder.)

SECTION 8: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq. and §461 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., and 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §\$428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Perkins Loan Programs, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a caseby-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary

to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0058. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain or retain a benefit (34 CFR 682.402(e)(3), or 685.215(c)). If you have comments or concerns regarding the status of your individual submission of this form, contact your loan holder(s) (see Section 7) directly.

Alternative Education Options for Corinthian Colleges

School	City and State	List of Local Schools With Similar Programs of Study		
Everest Institute	Mesa, Arizona	Other Local Schools		
Everest Institute	Phoenix, Arizona	Other Local Schools Other Online Schools		
Everest Institute	Alhambra, California	Other Local Schools		
Everest Institute	Anaheim, California	Other Local Schools		
Everest Institute	Gardena, California	Other Local Schools		
Everest Institute	Ontario (Milliken), California	Other Local Schools		
Everest Institute	Ontario Metro (Excise), California	Other Local Schools		
Everest Institute	Reseda, California	Other Local Schools		
Everest Institute San Bernardino, California		Other Local Schools		
Everest Institute	Santa Ana, California	Other Local Schools		
Everest Institute	Torrance, California	Other Local Schools		
Everest Institute	Rochester, New York	Other Local Schools		

Alternative Education Options for Heald Schools

School	City and State	List of Local Schools With Similar Programs of Study		
Heald	Concord, California	Other Local Schools		
Heald	Fresno, California	Other Local Schools		
Heald	Fresno (Satellite), California	Other Local Schools		
Heald	Hayward, California	Other Local Schools		
Heald Milpitas, California		Other Local Schools		

Heald	Modesto (Salida), California	Other Local Schools
Heald	Rancho Cordova, California	Other Local Schools
Heald	Roseville, California	Other Local Schools
Heald	Salinas, California	Other Local Schools
Heald	San Francisco, California	Other Local Schools
Heald	Stockton, California	Other Local Schools
Heald	Honolulu, Hawaii	Other Local Schools
Heald	Kaneohe, HI	Other Local Schools
Heald	Portland, Oregon	Other Local Schools

Alternative Education Options for WyoTech Schools

School	City and State	Teach-out Plan and List of Local Schools With Similar Programs of Study		
WyoTech	City of Industry, California	Other Local Schools		
WyoTech	Fremont, California	Other Local Schools		
WyoTech	Long Beach, California	Other Local Schools		
WyoTech	Los Angeles, California	Other Local Schools		

		Margar et al.			These links will take you to external websites
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02241800 American Career College	4021 Rosewood Avenue	<u> </u>	Los Angeles	CA Administrative Assistant and Secretarial Science, General.	http://www.americancareercollege.edu
00116100 Cerritos Community College	11110 Alondra Boulevard	***	Norwalk	CA Administrative Assistant and Secretarial Science, General.	http://www.cerritos.edu
00119300 Cypress College	9200 Valley View Street		Cypress	CA Administrative Assistant and Secretarial Science, General.	http://www.CypressCollege.edu
02226000 East Los Angeles College	1301 Avenida Cesar Chavez		Monterey Park	CA Administrative Assistant and Secretarial Science, General.	http://www.elac.edu
00119700 El Camino College	16007 Crenshaw Boulevard		Torrance	CA Administrative Assistant and Secretarial Science, General.	http://www.elcamino.edu
00119701 El Camino College	1111 East Artesia Boulevard		Compton	CA Administrative Assistant and Secretarial Science, General.	http://www.elcamino.edu
00120100 Fullerton College	321 East Chapman Avenue		Fullerton	CA Administrative Assistant and Secretarial Science, General.	http://www.fullcoil.edu
00120300 Glendale Community College	1500 North Verdugo Road		Glendale	CA Administrative Assistant and Secretarial Science, General.	http://www.glendale.edu/
04132700 InfoTech Career College	8527 Alondra Boulevard	Suite 174	Paramount	CA Administrative Assistant and Secretarial Science, General.	http://www.infotech.edu
03395300 International Career Development Center	6812 Pacific Boulevard		Huntington Park	CA Administrative Assistant and Secretarial Science, General.	http://www.icdccollege.edu
00122300 Los Angeles City College	855 North Vermont Avenue		Los Angeles	CA Administrative Assistant and Secretarial Science, General.	http://www.lacitycollege.edu
00122400 Los Angeles Harbor College	1111 Figueroa Place		Wilmington	CA Administrative Assistant and Secretarial Science, General.	http://www.lahc.edu
01255000 Los Angeles Mission College	13356 Eldridge Avenue	<u> </u>	Sylmar	CA Administrative Assistant and Secretarial Science, General.	http://www.lamission.edu
02570300 Los Angeles ORT Technical Institute	6435 Wilshire Blvd	1	Los Angeles	CA Administrative Assistant and Secretarial Science, General.	http://www.laort.edu
02570301 Los Angeles ORT Technical Institute	14519 West Sylvan Street		Van Nuys	CA Administrative Assistant and Secretarial Science, General.	http://www.laort.edu
00122700 Los Angeles Trade-Technical Coilege	400 West Washington Boulevard		Los Angeles	CA Administrative Assistant and Secretarial Science, General.	http://www.lattc.edu
00124500 Mount San Antonio College	1100 North Grand Avenue		Walnut	CA Administrative Assistant and Secretarial Science, General.	http://www.mtsac.edu
00126100 Pasadena City College	1570 East Colorado Boulevard		Pasadena	CA Administrative Assistant and Secretarial Science, General.	http://www.pasadena.edu
03029600 Pomona Adult School	1515 West Mission Boulevard	Suite # 5	Pomona	CA Administrative Assistant and Secretarial Science, General.	http://www.edlinesites.net/pages/ACE
00128600 Santa Monica College	1900 Pico Boulevard		Santa Monica	CA Administrative Assistant and Secretarial Science, General.	http://www.smc.edu
03969600 UEI College	661 West Redondo Beach Boulevard		Gardena	CA Administrative Assistant and Secretarial Science, General.	http://www.uei.edu
02559300 United Education Institute	6055 Pacific Boulevard		Huntington Park	CA Administrative Assistant and Secretarial Science, General.	http://www.UEI.edu
00859600 West Los Angeles College	9000 Overland Avenue		Culver City	CA Administrative Assistant and Secretarial Science, General.	http://WWW.WLAC.EDU
03736300 Advance Beauty College	10121 Westminster Avenue		Garden Grove	CA Massage Therapy/Therapeutic Massage.	http://www.advancebeautycollege.com
03786300 Advanced College	13180 Paramount Blvd.		South Gate	CA Massage Therapy/Therapeutic Massage.	http://www.advancedcollege.edu
02241800 American Career College	4021 Rosewood Avenue		Los Angeles	CA Massage Therapy/Therapeutic Massage.	http://www.americancareercollege.edu
02241801 American Career College	1200 North Magnolia Avenue		Anaheim	CA Massage Therapy/Therapeutic Massage.	http://www.americancareercollege.edu
03067400 Baldwin Park Adult School	4640 Maine Avenue		Baldwin Park	CA Massage Therapy/Therapeutic Massage.	http://www.bpace.k12.ca.us
03681300 California Healing Arts College	500 E. Carson Plaza Drive	Suite 103	Carson	CA Massage Therapy/Therapeutic Massage.	http://www.chac.edu
03278302 Charter College	100 West Broadway	Suite 3000	Long Beach	CA Massage Therapy/Therapeutic Massage.	http://www.chartercollege.edu
03614300 David's Academy of Beauty	8652 East Whittier Boulevard	a geraldy distancy i	Pico Rivera	CA Massage Therapy/Therapeutic Massage.	http://www.davidsacademvofbeauty.com
03039900 Fremont College	18000 Studebaker Road	Suite 900 A	Cerritos	CA Massage Therapy/Therapeutic Massage.	http://www.fremont.edu
00120100 Fullerton College	321 East Chapman Avenue		Fullerton	CA Massage Therapy/Therapeutic Massage.	http://www.fulicoll.edu
02338500 Glendale Career College	240 North Brand Blvd, Lower Level		Glendale	CA Massage Therapy/Therapeutic Massage.	http://www.success.edu
04132700 InfoTech Career College	8527 Alondra Boulevard	Suite 174	Paramount	CA Massage Therapy/Therapeutic Massage.	http://www.infotech.edu
03395300 International Career Development Center	6812 Pacific Boulevard		Huntington Park	CA Massage Therapy/Therapeutic Massage.	http://www.icdccollege.edu
00747609 Marinello Schools of Beauty	6538 Greenleaf Avenue		Whittier	CA Massage Therapy/Therapeutic Massage.	http://www.marinello.com
03910400 National Polytechnic College	6630 Telegraph Road		Commerce	CA Massage Therapy/Therapeutic Massage.	http://www.npcollege.edu
01170700 North-West College	2121 West Garvey Avenue, North	***	West Covina	CA Massage Therapy/Therapeutic Massage.	http://nw.edu/
01287200 North-West College	134 West Holt Avenue		Pomona	CA Massage Therapy/Therapeutic Massage.	http://www.nw.edu
02591600 North-West College	530 East Union Street		Pasadena	CA Massage Therapy/Therapeutic Massage.	http://nw.edu/
04181200 Southern California Health Institute (SOCHI)	5200 Lankershim Boulevard		North Hollywood	CA Massage Therapy/Therapeutic Massage.	http://www.sochi.edu
04004300 Thuy Princess Beauty College	252 East Second Street		Pomona	CA Massage Therapy/Therapeutic Massage.	http://www.thuyprincessbeautycollege.co
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00902200 Associated Technical College	1670 Wilshire Boulevard		Los Angeles	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://atcla.edu
03695300 Community Enhancement Services	401 South Glenoaks Blvd, Suite 211		Burbank	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.cescollege.edu
00120300 Glendale Community College	1500 North Verdugo Road		Glendale	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.glendale.edu/
02570300 Los Angeles ORT Technical Institute	6435 Wilshire Blvd		Los Angeles	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.laort.edu
02570301 Los Angeles ORT Technical Institute	14519 West Sylvan Street		Van Nuys	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.laort.edu
00122700 Los Angeles Ort Technical Institute	400 West Washington Boulevard		Los Angeles	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.lattc.edu

01170702	North-West College	221 North Brand Boulevard		Glendale	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://nw.edu/
}	North-West College	134 West Holt Avenue		Pomona	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://www.nw.edu
	North-West College	530 East Union Street	en - 10 gladous (A.M.). defit an entre - a resserver, recommensation sources	Pasadena	CA Medical Administrative/Executive Assistant and Medical Secretary.	http://nw.edu/
	Career College Consultants	5015 Eagle Rock Boulevard	Suite 302	Los Angeles	CA Medical Insurance Coding Specialist/Coder.	http://WWW.CAREER-COLLEGE.EDU
	Charles Drew University of Medicine and Science	1731 East 120th Street	Juice Juz	Los Angeles	CA Medical Insurance Coding Specialist/Coder.	http://www.cdrewu.edu
	Charter College	100 West Broadway	Suite 3000	Long Beach	CA Medical Insurance Coding Specialist/Coder.	http://www.chartercollege.edu
	Cypress College	9200 Valley View Street	Julie 3000	Cypress	CA Medical Insurance Coding Specialist/Coder.	http://www.CypressCollege.edu
	East Los Angeles College			Monterey Park	CA Medical Insurance Coding Specialist/Coder.	http://www.elac.edu
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<u></u>	Pomona Adult School	1515 West Mission Boulevard	Suite # 5	Pomona South Coto	CA Medical Insurance Coding Specialist/Coder.	http://www.advancedcollege.edu
-	Advanced College	13180 Paramount Blvd.	ode togorisadenti i Americanori di disa, un imidi sentendi disambinan	South Gate	CA Medical/Clinical Assistant. CA Medical/Clinical Assistant.	http://www.advancedconege.edu
j	American Career College	4021 Rosewood Avenue		Los Angeles	A	http://www.americancareercollege.edu
	American Career College	1200 North Magnolia Avenue		Anaheim	CA Medical/Clinical Assistant.	
	Argosy University	5230 Pacific Concourse		Los Angeles	CA Medical/Clinical Assistant.	http://www.argosy.edu
	Baldwin Park Adult School	4640 Maine Avenue		Baldwin Park	CA Medical/Clinical Assistant.	http://www.bpace.k12.ca.us
ļ	Carrington College California	901 Corporate Center Drive		Pomona	CA Medical/Clinical Assistant.	http://www.carrington.edu
	Casa Loma College	6725 Kester Avenue		Van Nuys	CA Medical/Clinical Assistant.	http://www.casalomacollege.edu
	Casa Loma College	12540 South Crenshaw Boulevard	TALLED A STATE OF THE STATE OF	Hawthorne	CA Medical/Clinical Assistant.	http://www.casalomacollege.edu
	Cerritos Community College	11110 Alondra Boulevard		Norwalk	CA Medical/Clinical Assistant.	http://www.cerritos.edu
	Charter College	100 West Broadway	Suite 3000	Long Beach	CA Medical/Clinical Assistant.	http://www.chartercollege.edu
	Community Enhancement Services	401 South Glenoaks Blvd, Suite 211		Burbank	CA Medical/Clinical Assistant.	http://www.cescollege.edu
parameter management with	Concorde Career College	12412 Victory Boulevard		North Hollywood	CA Medical/Clinical Assistant.	http://www.concorde.edu
	Concorde Career College	12951 Euclid Street	Suite 101	Garden Grove	CA Medical/Clinical Assistant.	http://www.concorde.edu
	Glendale Career College	240 North Brand Blvd, Lower Level		Glendale	CA Medical/Clinical Assistant.	http://www.success.edu
-	Glendale Community College	1500 North Verdugo Road		Glendale	CA Medical/Clinical Assistant.	http://www.glendale.edu/
	InfoTech Career College	8527 Alondra Boulevard	Suite 174	Paramount	CA Medical/Clinical Assistant.	http://www.infotech.edu
\$	International Career Development Center	6812 Pacific Boulevard		Huntington Park	CA Medical/Clinical Assistant.	http://www.icdccollege.edu
02539100	Kaplan College	6180 Laurel Canyon Boulevard	Suite 101	North Hollywood	CA Medical/Clinical Assistant.	https://www.kaplancollege.com/north-
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water a continue of	Long Beach City College	4901 East Carson Street		Long Beach	CA Medical/Clinical Assistant.	http://www.lbcc.edu
	National Polytechnic College	6630 Telegraph Road		Commerce	CA Medical/Clinical Assistant.	http://www.npcollege.edu
	North-West College	2121 West Garvey Avenue, North	and a supplementary and a supplementary of the supp	West Covina	CA Medical/Clinical Assistant.	http://nw.edu/
<u> </u>	North-West College	221 North Brand Boulevard		Glendale	CA Medical/Clinical Assistant.	http://nw.edu/
	North-West College	134 West Holt Avenue		Pomona	CA Medical/Clinical Assistant.	http://www.nw.edu
-	North-West College	530 East Union Street		Pasadena	CA Medical/Clinical Assistant.	http://nw.edu/
}	Palladium Technical Academy	10503 Valley Boulevard		El Monte	CA Medical/Clinical Assistant.	http://www.palladiumta.com
	Pasadena City College	1570 East Colorado Boulevard		Pasadena	CA Medical/Clinical Assistant.	http://www.pasadena.edu
	PCI College	17215 Studebaker Road	# 310	Cerritos	CA Medical/Clinical Assistant.	http://www.pci-ed.com
	Premiere Career College	12901 Ramona Boulevard		Irwindale	CA Medical/Clinical Assistant.	http://www.premierecollege.edu
03969600	UEI College	661 West Redondo Beach Boulevard		Gardena	CA Medical/Clinical Assistant.	http://www.uei.edu
	United Education Institute	6055 Pacific Boulevard		Huntington Park	CA Medical/Clinical Assistant.	http://www.UEI.edu
DESTRUCTION OF THE PARTY OF THE	American Career College	4021 Rosewood Avenue	The second secon	Los Angeles	CA Pharmacy Technician/Assistant.	http://www.americancareercollege.edu
02241801	American Career College	1200 North Magnolia Avenue		Anaheim	CA Pharmacy Technician/Assistant.	http://www.americancareercollege.edu
03225300	American University of Health Sciences	1600 E. Hill Street, Bldg. 1		Signal Hill	CA Pharmacy Technician/Assistant.	http://auhs.edu
03019900	Capstone College	1200 North Fair Oaks Avenue	Suite 32	Pasadena	CA Pharmacy Technician/Assistant.	http://www.capstonecollege.edu/
	Carrington College California	901 Corporate Center Drive		Pomona	CA Pharmacy Technician/Assistant.	http://www.carrington.edu
	CBD College	3699 Wilshire Boulevard	4th Floor	Los Angeles	CA Pharmacy Technician/Assistant.	http://www.cbd.edu
00116100	Cerritos Community College	11110 Alondra Boulevard		Norwalk	CA Pharmacy Technician/Assistant.	http://www.cerritos.edu
03278302	Charter College	100 West Broadway	Suite 3000	Long Beach	CA Pharmacy Technician/Assistant.	http://www.chartercollege.edu
00565500	Hacienda La Puente Adult Education	14101 East Nelson Avenue	Willow Campus	La Puente	CA Pharmacy Technician/Assistant.	http://www.hlpae.com
03395300	International Career Development Center	6812 Pacific Boulevard		Huntington Park	CA Pharmacy Technician/Assistant.	http://www.icdccollege.edu
02570300	Los Angeles ORT Technical Institute	6435 Wilshire Blvd	•	Los Angeles	CA Pharmacy Technician/Assistant.	http://www.laort.edu
	Los Angeles ORT Technical Institute	14519 West Sylvan Street		Van Nuys	CA Pharmacy Technician/Assistant.	http://www.laort.edu
	North-West College	2121 West Garvey Avenue, North		West Covina	CA Pharmacy Technician/Assistant.	http://nw.edu/
	North-West College	221 North Brand Boulevard		Glendale	CA Pharmacy Technician/Assistant.	http://nw.edu/
	North-West College	134 West Holt Avenue		Pomona	CA Pharmacy Technician/Assistant.	http://www.nw.edu
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03029600 Pomona Adult School	1515 West Mission Boulevard	Suite # 5	Pomona	CA	Pharmacy Technician/Assistant.	http://www.edlinesites.net/pages/ACE
03969600 UEI College	661 West Redondo Beach Boulevard		Gardena	CA	Pharmacy Technician/Assistant.	http://www.uei.edu
02559300 United Education Institute	6055 Pacific Boulevard		Huntington Park	CA	Pharmacy Technician/Assistant.	http://www.UEI.edu
00859600 West Los Angeles College	9000 Overland Avenue		Culver City	CA	Pharmacy Technician/Assistant.	http://WWW.WLAC.EDU

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An official website of the United States Government

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HOME > BLOG > REMINDER: WHAT HAPPENS TO YOUR STUDENT LOANS IF YOUR SCHOOL IS SHUT DOWN

MAY 6 2015



Reminder: What happens to your student loans if your school is shut down

BY ROHIT CHOPRA

When you're told that your college will be shutting down, there can be a lot of uncertainty about what comes next. In light of recent closures of certain for-profit colleges, we wanted to share some helpful advice to help you navigate the situation.

This information and answers to other common questions about student loans are also available through Ask CFPB.

If you have federal student loans

If you have federal student loans and are currently enrolled or recently left a college or university that has shut its doors, you may be able to discharge (cancel) your loans by applying for a closed school discharge, which requires you to fill out a form .

This option is only a possibility if your school closes. If you are attending a school that is sold, you may not be eligible to ask for discharge under this process, even if your school no longer offers your program of study.

If you do have your federal loans discharged and you end up transferring credits to a similar program, you may have to pay back the loans that were discharged.

If you have private student loans

Generally, if you have private student loans, you may still be responsible for repaying them. However, some states may have programs that assist students with private student loans in the event of a school closure. In addition, some private student lenders may offer options to assist certain borrowers in this situation.

If you think you won't be able to afford to repay your private student loan, you should contact your student loan servicer immediately to learn more about your options. And if you run into trouble, you can also submit a complaint online or by calling (855) 411-2372.

If you're offered an option for a "teach-out" to complete your program

If your school has announced that it is closing, you may be offered a "teach out," an arrangement through which you may be able to complete your program and receive your degree or certificate.

If you accept a "teach-out" to complete your program at your school or another school, you will be responsible for repaying all of your student loans. If you decline a "teach-out" offer and the school closes, you may not have to pay back your federal student loans.

Rohit Chopra is the CFPB's Student Loan Ombudsman. To learn more about the CFPB's work for students and young Americans, visit consumer finance. gov/students.



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5/7/2015

Consumer Financial Protection Bureau

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1700 G Street, N.W., Washington, DC 20552

February 3, 2015

Special Bulletin for Current and Former Students Enrolled at Corinthian-Owned Schools

On September 16, 2014, the Consumer Financial Protection Bureau (CFPB) <u>sued Corinthian</u> <u>Colleges, Inc.</u>, owner of Everest, Heald, and WyoTech, for using illegal tactics to induce students into taking out private student loans. The CFPB's lawsuit also alleges that Corinthian violated the law by harassing borrowers to make payments by pulling students from class, and preventing them from attending class, registering, graduating, and receiving a diploma.

In addition, Zenith Education, a subsidiary of ECMC Group, announced that it would be purchasing a substantial number of Everest and WyoTech campuses from Corinthian. Today, the CFPB announced that we worked with the U.S. Department of Education and ECMC to secure approximately \$480 million in debt relief for former and current students enrolled at Corinthianowned schools.

While our lawsuit against Corinthian is ongoing, this special bulletin includes more information on today's announcement. We urge you to read it carefully so you fully understand your options and obligations on your student loans.

Relief for Students who Attended Corinthian-Owned Schools

What do I need to do to sign up for this relief? How do I know if I am eligible? My school was not bought by Zenith (also known as ECMC). Will I benefit? How much debt relief will I receive?

Will I owe taxes on balances that are forgiven?

I was talked into taking out Genesis loans to attend a Corinthian-owned school. I couldn't pay and now my credit is damaged. What can I do to repair it?

Do I have to repay my private and federal student loans if I think Corinthian broke the law?

Impact of Change in Ownership and School Closures

I'm a current student. My school is part of the sale to Zenith (also known as ECMC). Will my experience at Zenith be the same or better or worse than when Corinthian owned my school? I'm a current student. My school was not part of the sale to Zenith (also known as ECMC). What happens to my federal student loans if my school is closing down?

Your Rights When Dealing with Debt Collectors

If my loan qualifies to receive benefits under today's agreement, can a debt collector sue me (or threaten to sue me) if I cannot make payments on any remaining balance I owe? What are some of the legal limits on what debt collectors can say or do?

Reporting Potentially Illegal Practices

What should I do if I believe that a debt collector engaged in illegal practices that harmed me? What should I do if my school is engaged in practices that I think are unfair, deceptive, or otherwise illegal?

Relief for Students Who Attended Corinthian-Owned Schools

What do I need to do to sign up for this relief? How do I know if I am eligible?

- Nothing. Your loan servicer (the company that collects payments from you) will notify you if you benefit from today's agreement, as well as any remaining balance you may owe.
- You should be sure your servicer has your most recent contact information.

My school was not bought by Zenith (also known as ECMC). Will I benefit?

 The debt relief announced today will benefit current and former students with qualifying private student loans, regardless of the Corinthian-owned school they currently attend or formerly attended.

How much debt relief will I receive?

• The total amount of relief for borrowers with eligible loans is approximately \$480 million. These borrowers will immediately see the amount they owe reduced by 40%.

Will I owe taxes on balances that are forgiven?

• While we cannot provide you with tax advice, we do not expect today's action to lead to significant tax obligations for borrowers.

I was talked into taking out Genesis loans to attend a Corinthian-owned school. I couldn't pay and now my credit is damaged. What can I do to repair it?

- As part of today's agreement, credit reporting agencies will receive instructions to delete any existing negative credit reporting information from borrowers' credit reports. If your loan qualifies, this will happen automatically.
- You can protect your credit record going forward by continuing to make on-time payments on any remaining balance.

Do I have to repay my private and federal student loans if I think Corinthian broke the law?

- Today's announcement does not affect your responsibility for repaying your student loans. But it will lead to substantial, immediate relief for many borrowers with Genesis private student loans. Additionally, the CFPB's lawsuit with Corinthian is ongoing.
- Although federal student loans are not part of today's action, check out Section 23 (titled "Discharge") of your Federal Direct Loan <u>Master Promissory Note</u> (your Direct Loan contract). In some cases, you can seek forgiveness if the school did something wrong or failed to do something that it should have done. Contact your servicer (the company that collects payments from you) for more information. If your servicer doesn't give you clear information about this option, you can <u>submit a complaint</u>.
- To protect your credit record, you should continue to make payments on remaining loan balances.
- For more information on how to navigate repayment options on your loans (including income-driven payment options on your federal student loans), visit the CFPB's Repay Student Debt tool.

Impact of Change in Ownership and School Closures

I'm a current student. My school is part of the sale to Zenith (also known as ECMC). Will my experience at Zenith be the same or better or worse than when Corinthian owned my school? What if no longer want to attend?

- Zenith has not previously run schools or colleges. But, as part of today's announcement, the CFPB is requiring Zenith to meet certain standards of conduct to avoid a continuation of Corinthian's practices that the Bureau alleged harmed thousands of students across the country.
- The Department of Education separately reached an agreement with Zenith related to tuition reductions and refunds, among other things.

I'm a current student. My school was not part of the sale to Zenith (also known as ECMC). What happens to my federal student loans if my school is closing down?

- If you have federal student loans and are currently enrolled or recently left a college or university that has shut its doors, you may able to discharge (cancel) your loans if you apply for a loan discharge.
- This option is only a possibility if your school closes. If you are attending a school that is sold, you may not be eligible to ask for a discharge under this process, even if your school no longer offers your program of study.
- According to federal regulations, the Department of Education will mail you a loan discharge application (if they have your current address) after confirming the date of the school's closure.
- If you do have your federal loans discharged and you end up transferring credits to a similar program, you may have to pay back the loans that were discharged.

Your Rights When Dealing with Debt Collectors

If my loan qualifies to receive benefits under today's agreement, can a debt collector sue me (or threaten to sue me) if I cannot make payments on any remaining balance I owe?

- Debt collectors may not sue or threaten legal action against borrowers when seeking
 payment on any remaining balances on private student loans that are subject to today's
 agreement.
- For more information about what debt collectors can and cannot do, visit <u>AskCFPB</u>.

What are some of the legal limits on what debt collectors can say or do?

- The Fair Debt Collection Practices Act (FDCPA), the main federal law that governs debt
 collection practices, prohibits debt collection companies from using abusive, unfair or
 deceptive practices to collect past due debts from you.
- Generally speaking, <u>debt collectors may not contact you at an unusual time</u> or place, or at a time or place they know is inconvenient to you. If a debt collector knows that you're not allowed to receive the debt collector's <u>calls at work</u> then the debt collector is not allowed to

call you there. If a debt collector knows that an attorney is representing you about the debt, the debt collector generally must stop contacting you and must contact the attorney instead. This is only true if the debt collector knows, or can easily find out, the name and contact information of your attorney. If an attorney is representing you and a debt collector calls, tell them which attorney is representing you and that the debt collector should contact the attorney instead.

Reporting Potentially Illegal Practices

What should I do if I believe that a debt collector engaged in illegal practices that harmed me?

• If you have a complaint related to the collection of a Genesis Loan or another financial product or service, you can submit a complaint to the Bureau through our website, www.consumerfinance.gov/complaint.

What should I do if my school is engaging in practices that I think are unfair, deceptive, or otherwise illegal?

- If you see problems related to the quality of instruction or student services provided at any campus or online program, you should document any issues by writing down observations, including relevant times and dates, as well as detailed descriptions of the incident and the names of any school personnel involved.
- Students can share their stories with the CFPB using our <u>Tell Your Story</u> function on our website.
- The Department of Veterans Affairs also accepts complaints from consumers related to colleges and universities. The Department of Veterans Affairs will share your complaint with other state and federal law enforcement agencies. Consumers can file a complaint online.

If you have additional questions, please contact the Consumer Financial Protection Bureau at students@cfpb.gov.

Office of the Attorney General

State of California . Department of Justice

OFFICE of the ATTORNEY GENERAL KAMALA D. HARRIS

A MESSAGE TO CORINTHIAN COLLEGES STUDENTS

On April 26, 2015, Corinthian Colleges, Inc. announced that it has "ceased substantially all operations and discontinued instruction" at 28 Heald, Everest, and WyoTech campuses.

The closure follows oversight and enforcement actions by state and federal agencies, including the California Department of Justice, U.S. Department of Education, the U.S. Consumer Financial Protection Bureau, the California Student Aid Commission, the California Bureau of Private Postsecondary Education, and several other state attorneys general. These agencies allege that Corinthian lied to potential students about critical facts such as job placement rates.

The California Attorney General is committed to holding Corinthian and other predatory colleges accountable for unlawful activity and helping student victims access the relief they deserve under the law. For more information about the Attorney General's lawsuit, please read the FAQs found here: https://oag.ca.gov/consumers/general/consumers_cii_faqs.

Some Corinthian students may have the right to a refund of their tuition money through a student loan discharge or through a reimbursement of funds.

To help Corinthian students learn more about their legal rights and how to protect them, the Attorney General has created the following online tool. Corinthian students can use the tool to learn about their rights, how to apply for relief, and how to connect to local people and organizations that can help.

Note: If you transfer academic credits to another school, you may lose your right to a refund.

CORINTHIAN TOOL

WEBINAR

"Corinthian College Closures: Next Steps for Students"

On May 4, 2015, our office, along with the California Student Aid Commission, Bureau for Private Postsecondary Education, the California Community Colleges Chancellor's Office, and the East Bay Community Law Center participated in a webinar to discuss information and resources available to students affected by the Corinthian Colleges closures. A recording of this webinar can be found at the following link: https://event.webcasts.com/viewer/directLink.jsp?ei=1063614.

For links to additional resources, please visit:

Help Near You: https://oag.ca.gov/consumers/general/corinthian-colleges

FAQs About the Attorney General's Lawsuit: https://oag.ca.gov/consumers/general/consumers_cii_faqs

Closed School Discharge Application:

http://www.ifap.ed.gov/dpcletters/attachments/GEN1418AttachLoanDischargeAppSchoolClosure.pdf

Student Tuition Recovery Fund Application: http://www.bppe.ca.gov/forms_pubs/strf.pdf

Sample Cover Letter for Applications: http://tinyurl.com/m28zfnm

http://oag.ca.gov/Corinthian 1/2

Bureau for Postsecondary Private Education

Closed School Guide



Bureau for Private Postsecondary Education

STATE OF CALIFORNIA



Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite #400 • Sacramento, CA 95833
Toll Free (888) 370-7589 • FAX (916) 263-1896
www.bppe.ca.gov • email: strf@dca.ca.gov

The closing of a school can be a very confusing and stressful event for students. The Bureau for Private Postsecondary Education (Bureau) has designed this guide to help you navigate this process by providing you with the information necessary to continue your education.

Obtaining Academic and Financial Records

- 1. Obtain your Student Academic Record
- 2. Obtain your Student Financial Record
- 3. Obtain your Proof of Training Document (for cosmetology/barbering students)
- 4. Obtain copies of ALL paperwork the school is providing you or asking you to sign. CAREFULLY REVIEW ALL PAPERWORK BEFORE YOU SIGN!
- 5. Make copies of your enrollment agreements and all receipts
- 6. Create a folder to keep all the documentation you have

It is **important** that you obtain your <u>academic</u>, <u>attendance</u>, <u>and financial records</u> as soon as possible. Since your school has closed or is closing, your ability to access these records from the school may be temporary. These records are necessary if you plan to transfer to a new school, submit a Student Tuition Recovery Fund (STRF) claim, or ask for a student loan discharge from the United States Department of Education. If you transfer to a new school these records will help your new school determine what federal student aid you have received and coursework you have successfully completed. This information will also help the new school determine your student aid eligibility and how many credits may be transferable to your new program of study.

Teach-Out vs. Transfer

If you want to continue your education at a different institution, you will need to understand the difference between a **teach-out** and a **transfer**.

Teach-out means another school allows you to complete a similar or identical program of study for which you <u>may not</u> incur additional costs (outside of what you would have paid had you been able to complete your program at the school that closed). California Education Code section 94866 defines teach-out as "the arrangements an institution makes for its students to complete their educational programs when the institution ceases to operate."

If you choose to participate in the teach-out you need to be aware of the following:

- The Bureau received a teach-out plan from the school.
- If you withdraw from the teach-out institution within the first two (2) weeks of enrollment, your economic losses are calculated as though you never participated in the teach-out.
- If you withdraw from the teach-out institution after the first two (2) weeks of enrollment, your economic loss includes only a portion of charges for the hours of the education service paid for, but not received from, either institution.

Transfer means you may be able to use the academic credits or "clock" hours you have earned at the closed school towards the completion of a similar or different program of study at another school.

With a transfer, you <u>may</u> incur additional costs and <u>will</u> need to contact the school you wish to transfer to in order to find out if any of the credits you want to transfer will be accepted.

Loan Discharge

If you were unable to complete your education due to a school closure and don't participate in a teach-out or transfer to another school, you may be eligible for a discharge of your loan if you have a federal student loan.

Loan discharges are not automatic with the closure of a school. You <u>must</u> send an application for loan discharge to the holder of your loan(s).

You can find a loan discharge application and other important information at https://www.myeddebt.com/borrower/. ALL federal government loan questions should be directed to the United States Department of Education at 800-4FED-AID (433-3243).

For non-federal loans, contact the holder of your loan(s) to inquire what relief may be available to you.

Student Tuition Recovery Fund

The STRF exists to relieve or mitigate economic losses suffered by a student in an educational program at a qualifying institution.

If you are a student who has exhausted all other possible ways to recover lost tuition (including requesting a refund from the institution), you may file a STRF claim application.

You may download a STRF claim application in English or Spanish at http://www.bppe.ca.gov/students.

Before completing the STRF application, you should review the eligibility requirements listed in this document as the first step in determining whether you are eligible for reimbursement from the STRF.

Eligibility Requirements

- Your school must be officially closed.
- The school was a qualifying (approved) institution.
- You were a California resident at the time you signed the enrollment agreement or enrolled in the residency program.
- You must have proof of STRF fee payment.
- You must have proof you pre-paid tuition.
- You must show proof you attended at or near the time of school closure.
- You must have a Social Security Number or Taxpayer ID. If you do not have a Social Security Number or Taxpayer ID, please contact the Internal Revenue Service.

If you do not meet the above eligibility requirements but feel that you qualify otherwise, please contact the Bureau for assistance.

Submitting a STRF Application and Documentation

The STRF application can be downloaded at www.bppe.ca.gov under the "Students" tab. You must complete the application in its entirety, including your signature and the date. Incomplete applications will be returned without any action taken.

If you choose to submit a STRF application and you have been properly notified by the institution or the Bureau of your student rights, you have up to two (2) years to submit your STRF claim.

If you choose to submit a STRF application and you have <u>not</u> been properly notified by the Bureau or the institution, you have a maximum of four (4) years to submit your STRF application.

The application asks for several pieces of documentation including, but not limited to:

- Enrollment agreement.
- Loan documents including the current status of your student loan(s) and whether you have applied for a loan discharge.
- Transcripts, certificates, diplomas, and proof of training document (if applicable).
- Leave of absence documentation.
- Receipts for all transactions with the school (e.g., bank/credit card statements, receipts from the school, statement from the school listing all payments).

Note: If you paid by credit card, you need to dispute the charges and ask that the charges be reversed, in writing, to your credit card company. The credit card company will respond with a letter denying or approving this request. Please submit a copy of this letter with your application.

Please provide a description of your economic loss. Economic losses do not include STRF assessments, room and board, supplies, transportation, application fees, or non-pecuniary damages such as inconvenience, emotional distress, or punitive damages.

When filling out the application be sure to answer each question with as much detail as possible. Incomplete applications will be returned without further processing.

Mailing your Claim to the Bureau

Mail all of the required documents to the address listed at the top of the application form. Please be sure to include the original signed application and copies of your supporting documents. DO NOT send original supporting documents as those documents will not be returned to you.

Upon receipt of your application, the Bureau will notify you that your claim has been received and provide you with a claim number. Please keep this notification for your records. You will need the claim number for all inquiries regarding your application.

Approving or Denying Your Claim

Claims are reviewed in the order they are received. Please be patient. Your claim will be processed as quickly as possible.

During the Bureau's review process, you may be asked to provide additional documentation. Please provide the documents or a thorough explanation as to why the documents could not be provided within the timeframe listed on the notice. If you need additional time to submit the requested documentation please contact the Bureau immediately.

If your claim is approved you will be mailed a letter of confirmation stating the amount of the claim to be paid. Payment is typically received within 60 days of the date on the letter.

If your claim is denied you will receive a letter of explanation for the denial. This letter will include instructions on the Bureau's appeal process.

Should you have further questions please contact the Bureau's STRF Unit at (888) 370-7589 and press "5" when prompted.

Revised 4/21/14

California Student Aid Commission

Corinthian College Closures: Next Steps for Students

May 4, 2015

1:00 PM to 2:00 PM

This live webcast is being recorded and is available at www.csac.ca.gov in the future.











California Student Aid Commission

CAL GRANT INFORMATION

Presented by Catalina Mistler

California

STUDENT SUPPORT LINE: (888) 224-7268

EMAIL: studentsupport@csac.ca.gov

WebGrants for Students: webgrants4students.org

CORINTHIAN TOOL



Visit:

oag.ca.gov/Corinthian

Welcome Page

State of California Department of Justice Office of the Attorney General



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Kamala D. Harris ~ Attorney General

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Note: if you transfer academic credits to another school, you may lose your right to a refund.

Protecting Consumers

Alerts, info & Complaints

State & Federal Laws

You can search California laws on the Internet

California Law

View a checklist of significant California consumer laws

CA Dept of Consumer Affairs

Search U.S. laws on the Internet at U.S. Code

U.S. Code

CORINTHIAN TOOL

For links to additional resources, please visit.

- · Help Near You: https://oag.ca.gov/consumers/general/corinthian-colleges
- · FAQs About the Attorney General's Lawsuit: https://oag.ca.gov/consumers/general/consumers_cti_faqs

Answer Questions

State of California Department of Justice Office of the Attorney General



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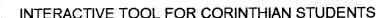
Kamala D. Harris ~ Attorney General











The California Attorney General created this tool to help current and former Corinthian students learn more about their rights and how to protect them.

Answer the following questions as best as you can. Your answers will result in a personalized resource sheet that can be downloaded or emailed to yourself for future reference. Your personal resource sheet will tell you what forms of relief you may be eligible for and how you can connect with people and local organizations that can help.

This tool is not legal advice. It is not a replacement for speaking to others who might be able to help, including your local legal aid office, state and federal educational officials, and financial aid offices at your local public colleges.

Share this tool with others





Have you enrolled at a Corinthian College (including Heald, Everest, or WyoTech)?

Yes, I attended Heald

Yes, I attended Everest

Yes, I attended WyoTech

Tell Us About Yourself

Which campus were you enrolled at?		
Heald College – Rancho Cordova		
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Students' rights are the focus of many state and federa	government officials and agencies at this time.	nis national locus and
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What is your name? (Optional)		
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Spanish Spanish		
Other (please specify)		
If you would like to share your Corinthian College story wit	th us, please do so below: (Optional)	
 <u> </u>		
Submit		

Learn About Potential Relief

OFFICE of the ATTORNEY GENERAL KAMALA D. HARRIS

Discharge and Further Education



Your answers indicate that you are a Corinthian Colleges student who did not graduate and who was still enrolled within 120 days of school closure. You are also interested in the educational opportunities available to you now.

Closed School Discharge

GOOD NEWS! You may be eligible for a closed school discharge of your federal loans.

A closed school discharge would release you from your obligation to repay your federal loans (such as a Federal Direct Loan, a Perkins Loan, or a Federal Family Education Loan). A closed school discharge is available for students enrolled at the time of school closure, who were on an approved leave of absence, or who withdrew within 120 days of the school closure.

Based on the information you provided us, you appear to be eligible for a closed school discharge.

In order to access this relief, you will need to meet minimum eligibility requirements and submit an application. Below, you will find a list of legal aid organizations that are committed to helping students like you. These organizations may be able to help you review your eligibility and apply for relief. Call one of these legal aid organizations for more information.

Free Legal Aid

Legal Aid Organization	Phone Number	In-Person Clinics		
Legal Services of Northern	916-551-2102	Contact the phone number to ask about clinics or how to get help.		
California 517 12th Street Sacramento, CA 95814 http://www.isnc.info				

Apply for Relief

Free Legal Aid

	Legal Aid Organization	Phone Number	in-Person Clinics	
	East Bay Community Law Center	510-548-4064	General Legal Clinic	
	(EBCLC) Neighborhood Justice Clinic		 Thursdays between 10:00 am and 1:00 pm. RSVP: 510-548-4064 	
	3130 Shattuck Avenue Berkeley, CA 94705		Debt Collection Defense Clinic	
	http://www.ebclc.org		 Oakland: First and Third Tuesdays of each month between 9:30 am and 1:00 510-548-4064 Rene C. Davidson Courthouse, Room 240, 1225 Fallon Street 	
M.	Housing and Economic Rights	510-271-8443	Contact the phone number to ask about clinics or how to get help.	
	Advocates (HERA) P.O. Box 29435	ext. 300		
	Oakland, CA 94604 www.heraca.org			

If you or your spouse is a veteran living in California, you can also contact:

Legal Aid Organization	Phone Number	In-Person Clinics	
versity of San Diego Law	619-260-7470	Contact the phone number to ask about clinics or how to get help.	
nool Veteran's Clinic		1966年 - 1966年	
rcelona Suite 305		그는 그는 그는 그리는 그를 가는 바꾸다.	
98 Alcala Park			
n Diego, CA 92110			
p://www.sandiego.edu			
teransclinic			

Application Process

Your local legal aid organization may be able to help identify which forms of relief you are eligible for and guide you through the steps to successfully apply for relief. These steps include: collecting documents to prove enrollment and tuition amounts, drafting a cover letter to ask your loan servicer to stop collecting on your debt while your discharge application is being reviewed, submitting a complete application, and reviewing your loan servicer's decision on your application.

The Closed School Discharge application can be found here: Loan Discharge Application.

Step by step directions for the application process.

Explore Educational Opportunities

Educational Opportunities

IMPORTANT: If you have the right to a closed school discharge or to access funds from the STRF and you choose to transfer one or more of your existing Corinthian College education credits to another school, then you will lose your right to a closed school discharge or to funds from the STRF. Before you enroll in any new school, be sure to talk to both an academic advisor and a legal aid organization to discuss your options.

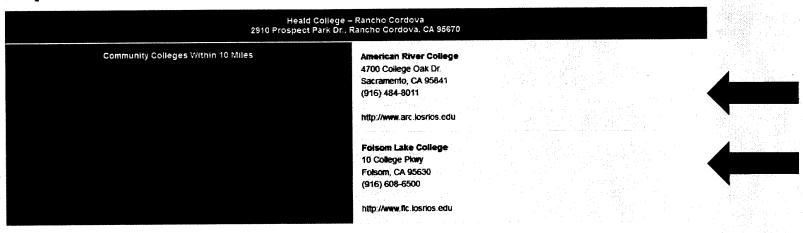
Community colleges often offer similar programs and degrees as were offered by the Corinthian Colleges, but at a much lower cost. For example, a study found that in 2012, an associate's degree in Paralegal Studies at a Corinthian College cost over \$40,000.* A comparable degree at a local community college would have cost under \$2,500.

Below, you will find a list of local community colleges. Call your local college and speak with an academic advisor. Let them know that you formerly attended a Corinthian College. The academic advisor will help you explore your options, including options in educational programs and financial aid, so that you can make the right choice that fits your needs.

TIP! Each community college offers a variety of programs and opportunities. The California Community Colleges have created a website where you can quickly look up each school's profile and scorecard: Information About Community Colleges.

Local Community Colleges

WARNING: Before you enroll in a new school, you should speak to the financial aid office about how transferring credits might affect your eligibility for a closed school discharge.



In addition, if you are interested in receiving free career advice, then you can visit one of these American Job Centers near you:

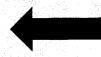
Receive Career Advice

In addition, if you are interested in receiving free career advice, then you can visit one of these American Job Centers near you:

American Job Centers

Job Centers Within 10 Miles of the Campus

Sacramento Works One Stop Career Center – Rancho Cordova 10381 Old Placerville Rd. Sacramento, CA 95827 916-563-5147 Sacramento Works One Stop Career Center - Hillsdale 5655 Hillsdale Blvd Sacramento, CA 95842 916-263-4100



CORINTHIAN TOOL



Visit:

oag.ca.gov/Corinthian

Bureau for Private Postsecondary Education

STUDENT TUITION RECOVERY FUND

Presented by Leeza Rifredi

Phone: (888) 370-7589

www.bppe.ca.gov



Sharon Djemal Supervising Attorney East Bay Community Law Center



Legal Aid Organizations can help you.















housing and economic rights advocates

CORINTHIAN TOOL



Visit:

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Apply for Relief

Free Legal Aid

Legal Aid Organization	Phone Number	In-Person Clinics
East Bay Community Law Center		General Legal Clinic
(EBCLC)-Neighborhood Justice Clinic		 Thursdays between 10:00 am and 1:00 pm. RSVP: 510-548-4064
3130 Shattuck Avenue		Debt Collection Defense Clinic
Berkeley, CA 94705		· 1778
http://www.ebclc.org		Oakland: First and Third Tuesdays of each month between 9:30 am and 1:00 pm, by appointment only, 510-548-4064 Rene C. Davidson Courthouse, Room 240, 1225 Fallon Street, Oakland
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Housing and Economic Rights	510-271-8443	Contact the phone number to ask about clinics or how to get help.
Advocates (HERA)	ext. 300	· · · · · · · · · · · · · · · · · · ·
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If you or your spouse is a veteran living in California, you can also contact:

Legal Aid Organization	Phone Number	In-Person Clinics
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iversity of San Diego Law	619-260-7470	Contact the phone number to ask about clinics or how to get help.
hoof Veteran's Clinic		
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Application Process

Your local legal aid organization may be able to help identify which forms of relief you are eligible for and guide you through the steps to successfully apply for relief. These steps include: collecting documents to prove enrollment and tuition amounts, drafting a cover letter to ask your loan servicer to stop collecting on your debt while your discharge application is being reviewed, submitting a complete application, and reviewing your loan servicer's decision on your application.

The Closed School Discharge application can be found here: Loan Discharge Application.

Step by step directions for the application process.

CORINTHIAN TOOL



Visit

oag.ca.gov/corinthian

California Community Colleges: Our Community



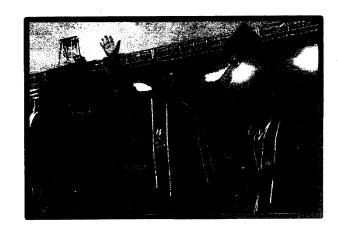
- Largest System of Higher Education in the Nation
- 112 Colleges in California
- Serving 2.1 Million Students
- Awarded 190,314 certificates and degrees in 2013-14
- 70% of California's Higher Education Students are Enrolled in a California Community College
- 20% of U.S. Community College Students are Enrolled in a California Community College

Our Mission



- We Provide Students with Skills Needed to Compete in Today's Job Market
- Our Colleges Offer Workforce Training and Basic Skills Courses, Certificate and Degree Programs, and Preparation to Transfer to Four-Year Universities
- Our System is the Nation's Largest Workforce Training Provider

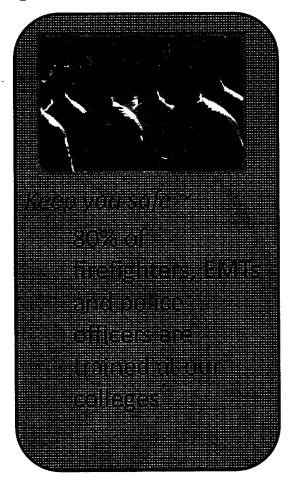
Fueling the Workforce

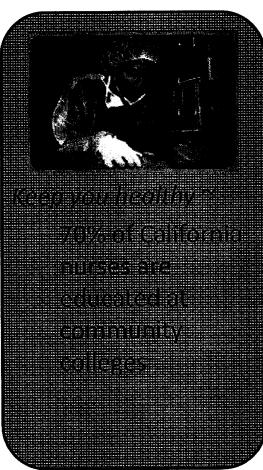


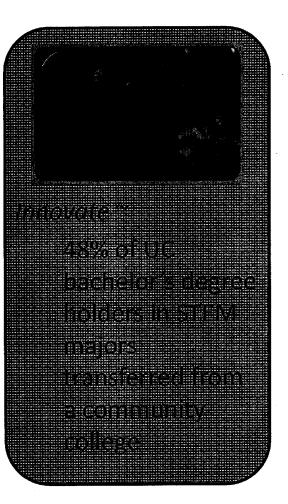
- Our Colleges Offer Associate Degrees and Short-term Job Training in More Than 175 Fields
- 100,000 Individuals are Trained Annually in Industry-specific Workforce Skills
- Twenty-nine Percent of UC and 51 Percent of CSU Graduates
 Started at a California Community College
- Nearly 42 percent of California Veterans Receiving GI Educational Benefits Attend a California Community College for Workforce Training or a Degree

Fueling California's Workforce

Our graduates and certificate earners:





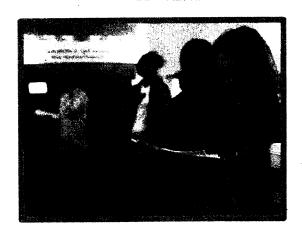


High Return on Investment



- Californians with a college degree will earn \$1.3 million more than those with a high school diploma.
- Californians with an associate degree or certificate nearly double their earnings in three years.
- Graduating from a community college doubles an individual's chance of finding a job compared to those who failed to complete high school.

Financial Aid is Smart Money



- The most affordable public higher education in the nation at \$46 per unit
- More than 1 million students, 45 percent of our student body, received a BOG Fee Waiver in 2013-14
- More than \$2.7 billion in financial aid is awarded annually
- Visit ICanAffordCollege.com website for info on financial aid

Connect With Us!



- Connect with all 112 local community colleges:
 communitycolleges.ccco.edu
- Enroll in your local community college: CCCApply.org
- See your potential earnings after completing a certificate or degree: salarysurfer.ccco.edu
- Find out information about guaranteed transfer to CSU: adegreewithaguarantee.com

AB 573

- Waives community college fees and provides funding for community college counselors to assist students with transferring.
- Provides legal assistance to help students with the loan forgiveness process by providing students seeking loan discharge a grant of \$100 per student for legal aid services.
- Expands California Student Tuition Recovery Fund (STRF) eligibility to all students attending a high-risk, for-profit institution.
- Restore the year(s) of Cal Grant eligibility for Heald students.
- Establishes a Closed Schools Task Force within the Bureau for Private Postsecondary Education to ensure that students are provided with accurate and consistent information from the agencies involved in the school closure process.

CSU General Education-Breadth Certification List for Heald College

Last updated March, 2015

			Date	Date
Course	Title	Area(s)	Approved	Removed
ANATPHYS 215	Fundamentals of Anatomy and Physiology	B2-	SU03	•
ART 205	Art, Film, and Media	C1	W06	
COMM 220	Interpersonal Communications	A 1	S10	
CRIM JUS 105	Introduction to Criminal Justice	D	SU03	
CRIM JUS 115	Criminology	D	SU03	
CRIM JUS 150	Introduction to Corrections	D	F14	
CRIM JUS 220	Criminal Law	D	SU03	F14
ENGL 155	College Composition and Research	A2	SU03	
ENGL 202	Public Speaking	A1	SU03	F06
ENGL 203	Advanced Public Speaking	A 1	W06	
	(approved only when used with the completion			
	of English ENGL 202)			
ENGL 212	Principles of Public Speaking	A1	W06	
ENGL 255	Advanced Composition and Critical Thinking	A3	W06	
ENV SCI 225	Introduction to Environmental Science	D	SU03	
HIST 221	History of the United States (1865-Present)	US-1	S10	
		D	W06	
HUMNS 205	Contemporary Literature: Cultural Perspectives	C2	SU03	
LAB 200	Physical and Life Science Laboratory	B3	W06	
LAB 201	Physical Science Laboratory	B3	W09	
MATH 230	Introduction to Statistics	B4	W06	
MUSIC 205	History of Music, from Chants to Rap	C1	W06	
PHYSICS 270	Introduction to Physics	B1	SU03	
PSYCH 220	Introduction to Psychology	D	SU03	
SUCCESS 100	Success Strategies	Е	F15	

California State University



The student information sheets linked to the website are intended to give students information that may be helpful as they seek to continue their education. The following information (as applicable) is included in the information sheets for students use:

- 1) Regulatory Agencies: A list of the regulatory agencies by geographic region has been provided for your reference. We encourage you to reach out to these regulators for additional guidance on how to continue your education. Federal and State regulators and institutional accreditors are included at the top of the list, and program-specific accreditors and regulators are included at the bottom of the list. Please note that not every regulator or accreditor included on this list will be applicable to your campus or program.
- 2) <u>Articulation Agreements:</u> For some institutions, articulation agreements exist with other colleges to ease the transfer process from one institution to another. Please note, that even though an institution may be included on the student packet for your geographic region, your specific program may not be eligible for transfer under the articulation agreement. We encourage students to reach out to these institutions to see if their completed units will transfer to these institutions' programs.
- 3) Other Educational Opportunities: We have included a list of other colleges for each regional packet. We encourage all students to research the opportunities offered at these institutions and inquire about potential transfer opportunities.

Northern California - Supplemental Student Information

Regulatory Agen	icies - Northern California			
	Agency	Address	City, State ZIP Code	Telephone
United States	U.S. Department of Education	400 Maryland Avenue, SW	Washington, D.C. 20202	(800) 872-5327
California	Bureau for Private Postsecondary - Education	2535 Capitol Oaks Drive, Sulte 400	Sacramento, CA-95833	(916) 431-6959
ACCSC	Accrediting Commission of Career Schools and Colleges	2101 Wilson Boulevard, Ste. 302	Arlington, VA 22201	703-247-4212
ASHP	American Society of Health-System Pharmacists	7272 Wisconsin Avenue	Bethesda; MD 20814	866-279-0681
CODA	Commision on Dental Accreditation	211 East Chicago Ave., Ste. 1900	Chicago, IL 60611	800-621-8099
DBC	Dental Board of California	2005 Evergreen St., Ste. 1550	Sacramento, CA 95815	877-729-7789
MAERB	Medical Assisting Education Review Board	20 N. Wacker Drive, Ste. 1575	Chicago, IL 60606	800-228-2262

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	Alliant international University	Sacramento
	Alliant International University American River College	San Francisco Sacramento
	Argosy University	Alameda
	Argosy University	Sacramento
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6. N. Call (1944)	Argosy University	Sunnyvale
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	Brandman University Brandman University	Travis AFB Walnut Creek
	Brandman University:	Yuba City
	CSU East Bay	Hayward
	CSU East Bay	Concord
martinia in the destruction of a contract of the broads	CSU East Bay	Oakland
gras alla Savarda	CSU Fresho	Fresno
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	CSU Stanislaus	Turlock
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	Golden Gate University	Silicon Valley
	John F Kennedy	San Jose Berkeley
	John F Kennedy University John F Kennedy University	Pleasant Hill
	Menio College	Atherton
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	National University National University	San Francisco San Jose
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	Palo Alto University	Palo Atto
	Peralta Community College	Oakland "
	San Jose State University	San Jose
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	University of San Francisco University of San Francisco	Pleasanton San Francisco
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	University of the Pacific	Stockton
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HINGE SECTION	William Jessup University	Rocklin

Other Educational Opportunities - Northern California Unit ID School	Address	City, State ZIP Code
461980 Academy for Salon Professionals (The)	2238 El Camino Real	Santa Clara, CA 95050-4057
109232 Academy of Art University 262369 Adrians Beauty College of Turlock	79 New Montgomery 1340 W Main St	San Francisco, CA 94105 Turlock, CA 95380
108649 Alameda Beauty College	2318 Central Ave	Alemede, CA 94501
109208 American River College 413635 Antiem College Sacramento	4700 College Oak Dr 9738 Lincoln Village Crive #100	Sacramento, CA 95841-4286 Sacramento, CA 95827
121983 Argosy University-San Francisco Bay Area	1005 Atlantic Avenue	Alameda, CA 94501
447777 Asher College 125170 Berkeley City College	1215 Howe Ave Suite 101 2050 Center Sreet	Sacramento, CA 95825' Berkeley, CA 94704
454/31 BioHeath College	2665 N First St. Ste 102	San Jose, CA 96134
439826 Bryan College-Gold River 110875 California Beauty School	2317 Gold Meadow Way 1115 25th St	Gold River, CA 95670-4443 Modesto, CA 95354
111009 California Culinary Academy	350 Rhode Island Street	San Francisco, CA 94103
460659 Cambridge Junior College Woodland 111434 Canada College	501 Main Street 4200 Farm Hill Blvd.	Woodland, CA 95695 Redwood City, CA 94061-1099
437927 Carrington College Californie-Antioch	2157 Country Hills Drive	Antioch, CA 94509
450702 Carrington College California-Citrus Heights 445355 Carrington College California Emergyille	7301 Greenback Lane, Ste A 6001 Shellmound St., Ste. 145	Citrus Heights, CA 95621 Emerwille, CA 94608
438258 Carrington College California-Pleasant Hill	380 Civic Dr., Ste. 300	Pleasant Hill, CA 94523
125532 Carrington College California-Sacramento 437936 Carrington College California-San Jose	8909 Folsom BNd 6201 San Ignacio Ave.	Sacramento, CA 95828 San Jose, CA 95119
246974, Carrington College California-San Leandro	15555 E. 14th Street, Suite 500	San Leandro, CA 94578-1977
450696 Carrington College California-Stockton 378105 Central Cosst College	1313 W. Robinhood Drive, Suite B 480 S. Main Street	Stockton, CA 95207 Salinas, CA 93901-3301
111771 CET-Gilroy	7800 Arroyo Cir	Gilroy, CA 95020
430342.0ET.Sacrament) 111799 CET-Salinas	8376 Fruitrible Road 421 Monterey St	Sacramento, CA 95828 Salinas, CA 93901
111717 CET Sobrato	701 Vine St 930 Los Coches Drive, Suite 103	San Jose, CA 95110 Soledad, CA 93960-2996
468769 CET-Soledad 198920 Chatot College	25555 Hesperlan Blvd	Hayward, CA 94545
123493 Charles A. Jones Career and Education Center A64829 Cinta Aveda Institute	5451 Lemon Hill Ave 305 Kearny Street	Sacramento, CA 95824-1529 San Francisco, CA 94108-3204
112190 City College of San Francisco	50 Phelan Ave	San Francisco, CA 94112-1898
112367 Clovie Adult Education 112394 Cogswell College	1452 David E Cook Way:	Clovis, CA 93611 Sunnyvale, CA 94089
106667 College of Alamenta 118347 College of Marin	555 Ralph Appezzato Memorial Pky 835 College Ave	Alameda, CA 94501 Kentfield, CA 94904-2590
122791 College of San Mateo	1700 W Hillische Blyd	Sen Mateo, CA 94402/3784
444529 Computer Tutor Business and Technical Institute 42526 Centra Coata College	4306 Sisk Rd 2600 Mission Bell Dr	Modesto, CA 95356 San Papin; CA 94806-3195
459189 Cosmo Beauty Academy 113096 Cocumnet Ther College	3500 Fulton Avenue 8401 Center Parkway	Sacremento, CA 95821-6800 Sacramento, CA 95823-5799
113333 De Anza College	21250 Stevens Creek Blvd.	Cupertino, CA 95014
113634 Sianto Valler College 114266 Evergreen Valley College	321 Golf Club Rd 3095 Yerba Buena Rd	Pleasant Hill, CA 94523 San Jose, CA 95135-1598
447458 Expression College for Digital Arta	6601 Shellmond St	Emergyille, CA 94608
114460 Federico Beauty Institute 114390 FIDM/Fashion institute of Design & Merchandising-San Francisco	1515 Sports Drive Ste 100 55 Stockton St	Sacramento, CA 95834 San Francisco, CA 94108-5805
444219 Folsom Lake College	10 College Parkway	Folsom, CA 95630
114718 Foothil College 114789 Fresno City College	12345 El Monte Rd 1101 E. University Ave	Los Altos Hills, CA 94022 Fresno, CA 93741
114895 Galen College of Medical and Dental Assistants 114938 Gavian College	1325 N Wishon Ave 5055 Santa Teresa Blvd	Fresno, CA 93728 Gilroy, CA 95020
459143 Golden State College of Court Reporting	6543 Regional St	Dublin, CA 94588
459213 Gurnick Academy of Medical Arts 115393 Harmell Callege	2121 S El Camino Real Bldg C 200 411 Central Avenue	San Mateo, CA 94403 Salinas, CA 93901
115658 Hilltop Beauty School	6317 Mission St	Daly City, CA 94014
457280 Hollywood Beauty College 115931 Institute for Business and Technology	1024 E Merch Ln 2400 Walsh Avenue	* Stockton, CA 95210 Santa Clara, CA 95051-1303
431141 Institute of Technology Inc	564 W Herndon	Clovis CA 93612
457208 InterCoast Colleges-Elk Grove 458195 InterCoast Colleges-Rosaville	9355 E. Stockton 1200 Melody Ln Ste 120	Elk Grove, CA 95624 Roseville, CA 92678
450447 International Academy of Design and Technology-Sacramento 461175 International College of Cosmetology	2450 Del Paso Road-St 250 3701 International Boulevard	Sacramento, CA 95834 Oakland, CA 94601-3525
448451 ITT Technical Institute-Clovis 456427 ITT Technical tratting-Concord	362 North Clovis Ave 1140 Galaxy Way Ste 400	Clovis, CA 93612 Concord, CA 94520
437219 ITT Technical Institute-Lathrop 467058 ITT Technical Institute Dates pa	16916 S. Harlan Rd 7901 Oakport Street	Lathrop, CA 95330 *Cakland, CA 94621-2015
108250 ITT Technical Institute-Rancho Cordova 447120 Kaplan College Fresno	10863 Gold Center Dr 44 Shaw Avenue, Rodeo Plaza	Rancho Cordova, CA 95670-6034 Clovis, CA 93612
366960 Kaplan College-Modesto	5172 Kiernan Court	Salida, CA 95368

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The student information sheets linked to the website are intended to give students information that may be helpful as they seek to continue their education. The following information (as applicable) is included in the information sheets for students use:

- 1) Regulatory Agencies: A list of the regulatory agencies by geographic region has been provided for your reference. We encourage you to reach out to these regulators for additional guidance on how to continue your education. Federal and State regulators and institutional accreditors are included at the top of the list, and program-specific accreditors and regulators are included at the bottom of the list. Please note that not every regulator or accreditor included on this list will be applicable to your campus or program.
- 2) <u>Articulation Agreements:</u> For some institutions, articulation agreements exist with other colleges to ease the transfer process from one institution to another. Please note, that even though an institution may be included on the student packet for your geographic region, your specific program may not be eligible for transfer under the articulation agreement. We encourage students to reach out to these institutions to see if their completed units will transfer to these institutions' programs.
- 3) Other Educational Opportunities: We have included a list of other colleges for each regional packet. We encourage all students to research the opportunities offered at these institutions and inquire about potential transfer opportunities.

Southern California - Supplemental Student Information

Regulatory Agencie	es - California Everest and Wyotech	Address	City, State ZIP Code	Telephone
United States	Agency U.S. Department of Education	400 Maryland Avenue, SW	Washington, D.C. 20202	(800) 872-5327
Onited States California	Bureau for Private Postsecondary Education	2535 Capitol Oaks Drive, Suite 400	Sacramento, CA 95833	(916) 431-6959
ACCSC	Accrediting Commission of Career Schools and Colleges	2101 Wilson Boulevard, Ste. 302	Arlington, VA 22201	703-247-4212
ACICS .	Accrediting Council for Independent Colleges and Schools	750 First Street, NE, Ste. 980	- Washington, DC 20002	202 -336-6780
ABHES	Accrediting Bureau of Health Education Schools	7777 Leesburg Pike, Ste. 314 North	Falls Church, VA 22043	703-917-9503
ÅRC-STSA	Accreditation Review Council on Education in Surgical Technology and Surgical Assisting	6 W. Dry Creek Circle, Ste. 110	Littleton, CO 80120	303-694-9262
ASHP	American Society of Health-System Pharmacists	7272 Wisconsin Avenue	Bethesda, MD 20814	866-279-0681
Board of Registered Nursing	Board of Registered Nursing - California	1747 N. Market Blvd., Ste. 150	Sacramento, CA 95834	916-322-3350
DBC	Dental Board of California	2005 Evergreen St., Ste. 1550	Sacramento, CA 95815	877-729-7789
MAERB	Medical Assisting Education Review Board	20 N. Wacker Drive, Ste. 1575	Chicago, IL 60606	: 800-228-226 2
NCBTMB	National Certification Board of Therapeutic Massage & Bodywork	1333 Burr Ridge Parkway, Ste. 200	Burr Ridge, IL 60527	800-296-0664
VA	US Department of Veterans Affairs	1227 0 Street, Ste. 625	Sacramento, Ca 95814	916-503-8317

Other Educational Opportunities - Southern California Unit ID School Address City, State ZIP C 462062 Academy for Salon Professionals 8372 Topanga Canyon Boulevard Canoga Park, CA 91304 454722 Academy of Esthetics and Cosmercicity 1242 San Fernando Rd San Fernando, CA 9134	2305
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444343 Advanced College South Gate, CA 90280	nara a
393524 Alhambra Beauty College 200 W Main St Alhambra, CA 91801 480729 Allied American University 22952 Alcalde Drive Lagune Hills, CA 92653	1987
460729 Allied American University 22952 Alcalde Drive Lagune Hills, CA 92653- 108852 American Academy of Dramatic Arts-Los Angeles 1336 N La Brea Los Angeles, CA 90028	1331
393649 American Auto Institute 661 West Redondo Beach Blvd Gardena, CA 90247	rich Steiner
108977 American Beauty College 646 S. Sunset Ave West Covina, CA 91790 441052 American Carear College Anabelm 1200 N. Magnolia Ave. Anabelm CA 92801-000	
109040 American Career College-Los Angeles 4021 Rosewood Avenue Los Angeles, CA 90004	, .
447795 American Institute of Massage Therapy 1506 E Warner Ave., Ste. 110 Sainte Ana. CA 92705-5-	CHROCOLOGY, DANSELS OF STREET OF STREET
461263 American Medical Sciences Center 225 West Broadway, Suite 115 Glendale, CA 91204-510 433004 American University of Health Sciences 1600 East Hill St Signal Hill, CA 90755-36	NAMES AND ADDRESS OF THE PARTY
457299 Angeles College 3440 Wilshire Blvd Ste 310 Los Angeles, CA 90010	
457314 Angeles Institute 11688 South Street Suite 205 - ARTESIA, CA 90701-661	and removed the residence of
109350 Antelope Valley College 3041 West Ave K Lancaster, CA 93536-54 447272 Argosy Briversity Los Argoles CA 90045	26
436438 Argosy University-Orange County 601 South Lewis Street Orange, CA 92868	
393861 Asian American International Beauty College 7871 Westminster Blvd. Westminster, CA 92683	PROGRAMMENT AND A STREET
109721 Associated Technical College-Los Angeles 1670 Wilshire Blvd Los Angeles, CA 90017-444325 ATI College-Norwalk CA 90650	era et al legerittimes servica e la la consed
450012 ATI College-Santa Ana 1125 East 17th Street, suite N251 Santa Ana, CA 92701	DATES AND PROPERTY OF
469957 Aveda Institute Los Angeles 10935 Weyburn Avenue Los Angeles, CA 90024 417105 Baldwin Park Adult & Community Education 4640 Maine Ave Baldwin Park, CA 91706	BRANDERSHIP SALLES
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454759 Borner's Barber College 8913 S Western Ave Los Angeles, CA 90047	nn me san engelengen bes
397270 Bristol University 2390 E. Orangewood Ave., Suite 485 Anaheim, CA 92806-618 110194 Brownson Technical School 1110 Technology Cir Ste D Anaheim, CA 92805)8. \
110219 Bryan University 3580 Wishlire bivd suite 400 Los Angeles, C4 96010	
447713 California Career College 7003 Owensmouth Avenue Canoga Park, CA 91303	2006
262402 California Career School: 1100 Technology Cir Anahelm, CA 92805 442985 California Healing Arts College 12217 Santa Monica Blvd, Suite 206 Los Angeles, CA 90025	
377759 Capstorie College Van Noys, CA 914020	
111513 Career Academy of Beauty 12471 Valley View Garden Grove, CA 9284 446118 Career Care Institute 43770 Fifteenth St W Ste 115 Lancastel, CA 93534	5 31.00000.0000.000
43770 Fifteenth St W Ste 115 Lancaster, CA 93534 451006 Career College Consultants 5015 Eagle Rock Blvd Ste 302 Los Angeles, CA 90041	THE PROPERTY OF
449436 Career College of California 201 E. 4th Street, Suite 200 Santa Ana (CA-92701	
400637 Career Colleges of America 5612 E Imperial Hwy South Gate, CA 90280 454801 Career Development Institute 1830 S Robertson Blvd Los Angeles, CA 90035	KIN TOTAL
433013 Career Networks Institute 702 W Town and Country Rd Orange, CA 92868-4710)
467368 Carrington College California-Pomona 901 Corporate Center Drive, Sie. 300 Pomona, CA 91768-264	2:1
111638 Casa Loma College-Van Nuys 6725 Kester Ave Van Nuys, CA 91405 439367 CBD College September 1 Cos Angeles CA 90010	W alla in
455743 Central Nursing College 3550 Wilshire Blvd Ste 830 Los Angeles, CA 90010	Schilling Mary American Community
111887 Cerritos College 11110 Alondra Blvd Monvair, CA 90650-629 444510 CES College 401 S. Glenoaks Blvd. Suite 211 Burbank, CA 91502-275	Character Commencer Commen
444510 CES College 401 S. Glenoaks Bivd. Suite 211 Burbank, CA 91502-275 434317 Charter College Canyon Country CA 913	DESCRIPTION OF THE PROPERTY OF THE PROPERTY OF THE
112172 Citrus College 1000 W Foothill Blvd Glendora, CA 91741-18	DO SONOPPLINGUES CAPACITA
401339 Coast Career Institute 1354 S Hijf St Los Angeles, DA 90015 450988 Coastline Beauty College 10840 Warner Ave. Suite 207 Fountain Valley, CA 927	" val" rolls and the Andries are militial
112385 Coastline Community College - 11460 Warner Ave. Fountain Valley, CA 927	and the second s
112455 COBA Academy 102 N Glassell St Orange, CA 92866	AR Selection
420608 College O'Haras Beauty Academy 109 W 4th St Santa Ana, CA 92701-00 111461 College of the Canyons 26455 Rockwell Canyon Rd Santa Clarita, CA 91355	Calculations of many C.C. 29
123679 Concorde Career College-Garden Grove 12951 Euclid Street, Suite 101 Garden Grove, CA 9284	19201
124937 Concorde Career College-North Hollywood 12412 Victory Boulevard North Hollywood, CA 916 413680 Grimson Technical College 8911 Aviation BVd inglewood, CA 90301-2	
371830 CRU Institute 11889 Valley View St Garden Grove, CA 9284	* 28C Washing A Section O. A. C. C. C. C. W. L. M.
113236 Opress College 9200 Valley View Cypress, CA 99630-589	T erritorio su
442204 David's Academy of Beauty 10229 Lower Azusa Road Temple City, CA 91780 113607 DeVry University-California 901 Corporate Center Dr Pomona, CA 91768-264	5 3 10 16 16 1
420972 DeVry University's Keller Graduate School of Management-California 901 Corporate Center Drive Pomona, CA 91768-264	Month daile and season and actions from
395690 Diversified Language Institute	
371690 Downey Adult School 12340 Woodruff Ave Downey, CA 90241 113856 East Los Angeles College 1301 Avenida Cesar Chavez Monterey Park, CA 9175	4-6099
413802 East San Gabriel Valley Regional Occupational Program 1501 W Del Norte St. West Covina, CA 91790	
112686 El Camino College-Compton Center 1111 East Artesia Blvd. Compton, CA 9022153)3 761357 (=
113980 El Camino Community College District 16007 Crenshaw Blvd Torrance, CA 90506 114044 Elegance Internetional 1822 N. Highland Ave Additional 1822 N. Highland Ave	.06
114114 Emperor's College of Traditional Oriental Medicine 1807 Wilshire Blvd, Ste #200 Santa Monica, CA 9040	****

Cultural Construction Conthorn Colifornia		
Other Educational Opportunities - Southern California Unit ID School	Address 919 S Grand Ave	City, State ZIP Code
114364 FIDM/Fashien institute of Design & Merchandking Los Augules 372073 Fremont College	18000 Studebaker Road Suite 900A	Cerritos, CA 90703
114859 Fullerton College	321 E Chapman Avenue	Fullerton, CA 92832-2095
461254 Galaxy Medical College	6400 Laurel Canyon Boulevard, Suite 270	North Hollywood, CA 91606-1593
115010 Giendale Careet College	240 North Brand Boulevard Lower Level	Glendele, CA 91203 Glendale, CA 91208-2894
115001 Glendale Community College	1500 N Verdugo Rd 1015 N Cahuenga Blvd Ste 54301	Hollywood, CA 90038
449384 Ghomon School of Visual Effects 115126 Golden West College	15744 Goldenwest St.	Huntington Beach, CA 92647-2710
3830E4 Hacienda La Puente Adult Education	14101 E. Nelson Ave	La Puente, CA 91746-0002
114628 Hair California Beauty Academy	1110 N Tustin St	Orange, CA 92867
-457086 Pomestead Schools	23800 Hawthorne Blvd. 18607 Ventura Blvd Ste 310	Torrance, CA 90505 Tarzana, CA 91356-4159
368771 Hypnosis Motivation Institute 437682 ICDC College	5422 Sunset Blvd.	Los Angeles, CA 90027
450960 InfoTech Career College	8527 Alondra Blvd, #174	Paramount, CA 90723-5258
437884 InterCoast Colleges-Burbank	175 East Olive Avenue, 3rd Floor	Burbank, CA 91502
450669 InterCoast Colleges-Carson	One Civic Plaza-Ste 110	Carson, CA 90745 Orange, CA 92888
366289 InterCoast Colleges-Orange 443571 InterCoast Colleges-West Covina	3745 W. Chapman Avenue #100 1400 W. West Covina Pkwy-2nd Floor	West Covina, CA 91790
116226 Interior Designers institute	1061 Camelback Rd	Newport Beach, CA 92660
462336 International College of Beauty, Arts & Sciences	5225 West San Fernando Road	Los Angeles, CA 90039-1012
116439 Siving Valley College	5500 Irvine Center Drive	Invine, CA 92618-0301 Culver City, CA 90230
459693 ITT Technical Institute-Culver City 115484 ITT Technical Institute Orange	6101 W Centinela Ave 4000 W Metropolitian Dr., Suite 100	Orange, CA 92868
116475 ITT Technical Institute-San Dimas	650 W. Cienega Ave.	San Dimas, CA 91773
244011 ITT Technical institute-Sylmar	12669 Encipites Ave	Sylmar, CA 91342-3664
378406 ITT Technical Institute-Torrance	20050 S. Vermont Ave	Torrance, CA 90502
459694 ITT Technical Institute - West Covine 428125 John Wesley International Barber and Beauty College	1530 W Cameron Ave 717 Pine Ave	West Covina, CA 91790 Long Beach, CA 90813
118967 Kapian College North Hollywood	6180 Laurel Cyn Bivd Ste 101	North Hollywood, CA 91606-3231
457305 LA Barber College	440 S Broadway St Ste G8	Los Angeles, CA 90013
116040: LA College International	3200 Wishire Bivd. #400	Los Angeles, CA 90010-1308
446358 Ladera Career Paths Training Centers	6820 La Tijera Blvd Ste 217 44646 N 10th St W	Los Angeles, CA 90045-1931 Lancaster, CA 93534
117238 Lancaster Beauty School 423980 Le Cordon Bleu College of Culinary Arts-Pasadena	530 East Colorado Boulevard	Pasadena, CA 91101
117645 Long Seech Chy College	4901 E. Carson St.	Long Beach, CA 90808-1706
117788 Los Angeles City College	855 N Vermont Ave	Los Angeles, CA 90029
117803 Los Angeles County College of Nursing and Allied Health	1237 N. Mission Rd. 6363 Sunset Blvd	Los Angeles, CA 90033-1084 Hollywood, CA 90028-7318
436429 Los Angeles Film School 117690 Los Angeles Harbor College	11/1 Figueroa Place	Wilmington, CA 90744-2397
117867 Los Angeles Mission College	13356 Eldridge Avenue	Sylmar, CA 91342-3245
446395 Los Angeles Music Academy	370 S Felr Oaks Ave	Pasadena, CA 91105
368780 Los Angeles ORT College-Los Angeles Campus 381945 Los Angeles ORT College-Van Nuys Campus	6435 Wilshire Boulevard 14519 W.Sylvan Street	Los Angeles, CA 90048 Van Nuys, CA 91411
117706 Los Angeles Pierce College	6201 Winnetka Ave	Woodland Hills, CA 91371-0002
397641 Los Angeles Recording School	6690 Sunset Boulevard	Hollywood, CA 90028
117715 Los Angeles Southwest College	1600 W Imperial Hwy.	Los Angeles, CA 90047-4899
1,17724 Los Angeles Trade Technical College	400 W Washington Blvd 5800 Fulton Avenue	Los Angeles, CA 90015-4181 Valley Gien, CA 91401-4096
117733 Los Angeles Valley College 449366 Wake-up Designory	129 S, San Fernando Blvd.	Burbank, CA 91502-1322
411684 Marian Health Careers Center	3325 Wilshire Blvd Ste 1010	Los Angeles, CA 90010
475282 Marian Health Careers Center-Van Nuys Campus	5900 Sepulveda Bivd \$te 101	Van Nuys, CA 91411
114071 Marinello Schools of Beauty-Burbank 124344 Marinello Schools of Beauty-Lake Forest	200 N. San Fernando Bivd 23635 El Toro Road Suite K	Burbank, CA 91502 Lake Forest, CA 92630
118356 Marinello Schools of Beauty-Los Angeles	1241 S. Soto Street Suite #101	Los Angeles, CA 90023
371928 Modern Technology School	16560 Harbor Blvd., Units K-Q	Fountain Valley, CA 92708-9821
364566 Montebello Beauty College	2201 W Whitier Blvd	Montebello, CA 90640
398130 Mt Slerra College	1100 N Grand Avo	Monrovia, CA 91016 Walnut, CA 91789-1399
119164 Mt. San Antonio College 119270 Musicians Institute	1100 N Grand Ave 6752 Hollywood Blvd.	Hollywood, CA 90028
455868 National Career College	6850 Van Nuys Blvd Ste 300	Van Nuys, CA 91405
447759 National Polytechnic College	6630 Telegraph Road	Commerce, CA 90040
461148 New York Film Academy	100 Universal City Plaza, Building 9128, Suite 179	Universal City, CA 91608-1002 Granada Hills, CA 91344-7401
119845 Newcerry School of Beauty 450775 Newbridge College-Long Beach	16860 Devonshire Blvd. 3799 E. Burnett St.	Long Beach, CA 90815
384184 Newbridge College-Santa Ana	1840 E 17th St Ste 140	Santa Ana, CA 92705
372028 North-West College-Glendale	221 North Brand	Glendale, CA 91203
120087 North-West College-Pasadena	530 E Union	Pasadena, CA 91101 Pomona, CA 91768
120069 North-West College-Pomona 120078 North-West College-West Covina	170 W Holt Ave 2121 W Garvey Ave	West Covina, CA 91790
120342 Orange Coast College	2701 Fairview Road	Costa Mesa, CA 92626
422695 Pacific College:	3160 Red Hill Ave	Costa Mesa, CA 92626

Other Educational Opportunities - Southern California		
Unit ID School	Address	City, State ZIP Code
447731 Palace Beauty College	1517 S Western Ave	Los Angeles, CA 90006
447722 Palladium Technical Academy	10503 Yalley Blvd	El Monte, CA 91731
121044 Pasadena City College 442240 Paul Mitchell the School Costa Mesa	1570 E Colorado Blvd. 3309 Hyland Ave., Sulte.)	Pasadena, CA 91106-2003 Costa Mesa, CA 92626
454768 Paul Mitchell The School-Pasadena	201 E Bay State St	Alhambra, CA 91801
449986 Paul Mitchell the School Sherman Caks	15301 Ventura Bivd Ste P2	Sherman Oaks, CA 91403
439871 PCI College	17215 Studebaker Rd #310	Cerritos, CA 90703
123581 Pinnacle College	1000 South Fremont Avenue, Bidg A-11, Ste 11010	Alhambra, CA 91803
260789 Platt College-Los Angeles	1000 South Fremont Avenue, A10	Alhambra, CA 91803
372082 Pomoria Unified School District Adult and Career Education	1515 W Mission Blvd	Pomona CA 91766-1233
459152 Preferred College of Nursing-Los Angeles	3424 Wilshire Blvd Ste 1100	Los Angeles, CA 90010
416458 Premiere Career College 121433 Professional Institute of Beauty	12901 Ramona Blvd 10801 E. Valley Mall	Irwindale, CA 91706-3746 El Monte, CA 91731
461698 Real Barbers College (The)	528 West Lincoln Avenue	Anahelm, CA 92805-2533
121886 Rio Hondo College	3600 Workman Mill Rd	Whittier, CA 90601-1616
121992: Rosemend Beauty School	8531 E Valley Blvd	Rosemead, CA 91770-1639
455752 RWM Fiber Optics	16627 South Avaion Blvd Suite A	Carson, CA 90746-1051
122205 Saddleback College	28000 Marguerite Pky	Mission Viejo, CA 92692-3635
461500 Santa Ana Beauty Academy	2231 North Tustin Avenue	Santa Ana, CA 92705-7820
121619 Santa Ana College	1530 W, 17th Street	Santa Ana, CA 92706-3398
122977 Santa Monica College 399212 Santiago Canyon College	1900 Pico Bivd 8045 E Chapman	Santa Monica, CA 90405-1628 Orange, CA 92869-4512
123642 South Coast College	2011 W. Chapman Avenue	Orange, CA 92868-2609
461856 Southern California Health Institute (SOCHI)	5200 Lankershim Boulevard	North Hollywood, CA 91601-3100
399869 Southern California Institute of Technology	222 S. Harbor Blvd., Suite 200	Anaheim, CA 92805-3758
459222 Southern California University SOMA.	1541 Wishire Bivd 3rd Fl	Los Angeles, CA 90017
439905 St Francis Career College	3680 E. Imperial Highway, 5th Floor	Lynwood, CA 90262
446561 Stanbridge College	2041 Business Ctr Dr Ste 107	Invine, CA 92612
454689 Taft University System	3700 S Susan St Ste 200	Santa Ana, CA 92704
368832 Thanh Le College School of Cosmetology 449418 The Academy of Barbering Arts	12875 Chapman Ave 7888 Van Nuys Boulevard #1	Gerden Grove: CA 92840 Van Nuys, CA 91402
108348 The Academy of Radio and TV Broadcasting	16052 Beach Blvd St 2638	Huntington Beach, CA 92647
410502 The Art Institute of California-Argosy University Hollywood	5250 Lankershim Blvd	North Hollywood, CA 91601
432533 The Art Institute of California Argosy University Los Angeles	Santa Monica Bus Parki, 2900 31st St 😘 💛 💮	Santa Monica, CA 90405-3035
441973 The Art Institute of California-Argosy University Orange County	3601 W Sunflower Ave., Suite 100	Santa Ana, CA 92704
372000 Thuy Princess Beauty College	252 E Second Str	Pomona, CA 91766
116350 Toni & Guy Hairdressing Academy-Santa Monica	1358 5th St	Santa Monica, CA 90401
450979 Trident University International 459161 Trinity Vocational Center	5767 Plaza Drive, Suite 100 1149 W 190th St Ste 2000	Cypress, CA 90630-5041 Gardena, CA 90248
124681 United Education Institute-Huntington Park Campus	6055 Pacific Blvd.	Huntington Park, CA 90255
124779 Universal College of Beauty Inc-Los Angeles 1	8619 S. Vermont Ave	Los Angeles, CA 90044
372240 Universal College of Beauty Inc-Los Angeles 2	3419 W 43rd Place	Los Angeles, CA 90008
442930 University of Antelope Valley	44055 Sierra Highway	Lancaster, CA 93534
406015 University of Pheenix-Southern California Campus	3100 Bristoi Street	Costa Mesa, CA 92626-3099
449445 Valley College of Medical Careers	8399 Topanga Canyon Blvd Ste 200 266 E Magnolia Blvd	West Hills, CA 91304 Burbank, CA 91502
449375 Video Symphony EnterTraining Inc. 431956 Virginia Sewing Machines and School Center	1033 S Broadway St	Los Angeles, CA 90015-4001
441229 West Coast Ultrasound Institute	291 S La Clenega Bivd Ste 500	Beverly Hills, CA 90211
443331 West Coast University-Los Angeles	12215 Victory Boulevard	North Hollywood, CA 91606
458210 West Coast University-Orange County	1477 S Manchester Ave	Anahelm, CA 92802
125471 West Los Angeles College	9000 Overland Avenue	Culver City, CA 90230-3519
112783 Western Beauty Instituté	8700 Van Nuys Blvd	Panorama Oity: CA 91402
460686 Western Beauty Institute	2733 W Avenue L 1111 N State College Blvd	Lancaster, CA 93536 Fullerton, CA 92831-3014
126030 Western State University College of Law-Argosy 437848 Westwood College-Anaheim	1551 S. Douglass Rd	Anaheim, CA 92806
122843 Westwood College-Los Angeles	3250 Wilshire Blvd Ste-400	Los Angeles, CA 90010
121381 Westwood College-South Bay	19700 S. Vermont Avenue, Suite 100	Torrance, CA 90502



Student FAQ

1. What happened today?

Effective Monday, April 27, Corinthian Colleges, the parent company for Heald College, Everest College, WyoTech, and Everest College Phoenix, will cease operations and your campus will be closed. We are in the process of identifying other colleges and universities to which you may be able to transfer and complete your studies.

Everest College and WyoTech campuses that were previously sold to Zenith are not affected by the announcement and will remain open.

2. What caused the announcement?

We want you to know that we made every effort to find a qualified buyer to purchase our remaining campuses and keep your school open and several had expressed interest in doing so. Unfortunately, largely as a result of recent state and federal regulatory actions, we were unable to complete a sale, and our only option was to close our schools.

3. Who or what are the educational partnerships?

We will be hosting meetings for you to learn about options for continuing your education. Please see the schedule on the final pages for more information.

4. Where can I obtain my transcript?

Please come to the student meetings on your campus at the designated time to obtain a copy of your transcript. This will be the most convenient opportunity for you to obtain an official and an unofficial transcript from your school. In the future to get official transcripts, you should contact your state authorizing agency. Information will be posted to www.cci.edu.

5. If I am a former student, how can I obtain a transcript?

We are currently working with your state licensing agency to develop a way for you to obtain your transcript. Please continue to check www.cci.edu.

6. Where can I find a copy of my diploma?

Unfortunately, diplomas are not available. However, an official transcript will note your degree and graduation date.

7. I have Federal loans outstanding. What are my rights and options?

The U.S. Department of Education has two websites that provide information concerning your rights and options.

The first website addresses students of Everest, Everest College Phoenix, WyoTech and Heald. https://studentaid.ed.gov/about/announcements/corinthian.

The second website addresses closed schools in general. https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/closed-school

8. In the education section of my resume, should I remove reference to the school name?

No. You have worked very hard and in many cases have made significant sacrifices in pursuing your education. We are enormously proud of you, and you should be proud of your education.



9. I have belongings on campus. When can I pick them up?

You will have the opportunity to pick up any belongings when you come to campus to collect your transcript and learn more about how you can continue your education.

Please continue to check www.cci.edu for information and updates.

Schedule of Student Meetings

Heald College

Please join us on your campus on Wednesday, April 29^{th} and Thursday, April 30^{th} at the following times:

- Students with last names beginning with A through L, 10 a.m. 1 p.m.
- Students with last names beginning with M through Z, 1 p.m. 4 p.m.

Everest College Phoenix

Online students, you will receive an email Monday regarding options for continuing your education and obtaining your transcripts.

Students from the Phoenix and Mesa ground campuses, please join us on your campus on Wednesday, April 29th between 10 a.m. MST and 4 p.m. MST.

California Everest College and WyoTech

Please join us on your campus on the day that has your program listed below between the hours of your regularly scheduled class times with the exception of the 6am-10am and 6pm-10pm students. Students who had classes from 6am-10am should come in from 8am-10am. Students who had classes from 6pm-10pm should come in from 6pm-8pm.

Students from the West Los Angeles, Torrance and Santa Ana campuses, regardless of your program, should report to your campus on Wednesday, April 29th during your regularly scheduled class time as outlined above.

If you are a student of any of the following programs, please come in Tuesday, April 28th:

- Medical Assistant
- Dental Assistant
- Criminal Justice
- Accounting
- Applied Management
- IT Support Specialist
- All Automotive Programs
- Plumbing
- All Motorcycle Programs



If you are a student of any of the following programs, please come in Wednesday, April 29th:

- Medical Administrative Assistant
- Medical Insurance Billing and Coding
- Massage Therapy
- Pharmacy Technician
- Paralegal
- Nursing
- All Electrician Programs
- All Heating, Ventilation and Air Conditioning Programs
- All Business Programs
- Administrative Office Technology
- Computer Information Science Programming