

FACT SHEET: School Closure

Charlotte School of Law Located in Charlotte, North Carolina

Information for Students

On Aug. 15, 2017, officials representing the Charlotte School of Law (Charlotte Law) informed the U.S. Department of Education (ED) that its license “to conduct postsecondary degree activity” in North Carolina expired effective Aug. 11, 2017. To participate in the programs authorized under Title IV of the *Higher Education Act of 1965* that provide grants, loans, and work-study funds from the federal government to eligible students enrolled in college or career school, institutions must be legally authorized by a state. When its license expired, Charlotte Law was no longer eligible to provide educational instruction, which is considered a school closure in the federal student loan programs.

This fact sheet provides you with important information about your options now that your school has closed, including:

- **obtaining your academic transcripts;**
- **understanding if your state offers a tuition recovery fund;**
- **determining if you qualify for a discharge of your federal student loan(s);**
- **knowing the steps in the loan discharge process;**
- **transferring your credits to another school; and**
- **contacting your loan servicer.**

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

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What Are Your Options Now?

- Transfer to another school. Contact your state agency listed below to inquire about transfer options and other resources that may be available to you. Contact individual schools for transfer credit policies.
- [Visit StudentAid.gov/closedschool](http://StudentAid.gov/closedschool) for additional information about closed school loan discharges.
- Contact your state agency.

University of North Carolina Board of Governors

910 Raleigh Road

Chapel Hill, NC 27515

Website: northcarolina.edu/stateauthorization

Obtaining Your Academic Transcripts

To request an official academic transcript, visit the National Student Clearinghouse ordering center at getmytranscript.com and select “Charlotte School of Law.” If you have questions about your academic records, contact Traci Fleury at registrar@charlottelaw.edu or 704-971-8538. If you transfer to another school to continue your education, you may be asked to provide a copy of these records to your new school. The records also may be useful in substantiating your claim for a closed school loan discharge.

Does Your State Offer A Tuition Recovery Fund?

Some states provide funds that generally reimburse charges not covered by other sources. For example, a closed school loan discharge would cover the amount of your federal student loans, while tuition recovery fund payments could cover expenses, such as private loans or cash payments that were directed toward tuition payments at the closed school. Contact the North Carolina state agency listed above for more information and applicable eligibility criteria.

Do You Qualify For A Closed School Loan Discharge?

When its license “to conduct postsecondary degree activity” in North Carolina expired effective Aug. 11, 2017, Charlotte Law was no longer eligible to provide educational instruction, which is considered a school closure in the federal student loan programs. Charlotte Law has verified that Aug. 10, 2017, served as the institution’s last full day of educational instruction and is the date utilized to determine potential eligibility for closed school loan discharges.

There are certain criteria for a closed school loan discharge, and there are certain steps you need to take to apply for a student loan discharge.

As a student loan borrower, you may be eligible for a 100-percent discharge of the federal student loans you borrowed to attend Charlotte Law under either of these circumstances:

- Charlotte Law closed while you were enrolled, and you did not complete your program because of the closure. If you were on an approved leave of absence from Charlotte Law for purposes of the *Title IV*, HEA programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes on or after Dec. 31, 2016. A closed school loan discharge normally applies only if you withdrew (without completing your program) within 120 days of the school's closing date, or if you were attending when the school closed. For Charlotte Law students, the U.S. Secretary of Education has extended the timeframe to include any Charlotte Law student who withdrew from the school on or after Dec. 31, 2016.

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

- You withdrew from all classes before Dec. 31, 2016, which is more than 224 days before Charlotte Law closed.
- You completed all of your coursework for your program before Charlotte Law closed.
- You are completing a law degree program at another school
 - by transferring academic hours earned at Charlotte Law to another school, or
 - by any other comparable means.

If your new school doesn’t count your Charlotte Law credits or if you decide not to use your credits toward completion of a law degree program at another school, you may instead apply for a closed school loan discharge of the federal loans you took for your Charlotte Law credits.

The Loan Discharge Process

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

- complete and return the Closed School Loan Discharge Application sent to you by your servicer or complete this [Closed School Loan Discharge Application](#) and return it to your loan servicer, or
- contact your loan servicer for more information about the process before you complete the application.

You must send your Closed School Loan Discharge Application to your loan servicer. To find out who your loan servicer is, [log in to My Federal Student Aid](#) or call 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913). A list of federal loan servicer contact information is on page four of this fact sheet.

- Be sure to continue to make payments on your loan while your discharge application is being processed.
 - If you do not meet the criteria for a loan discharge, you will be informed by your loan servicer and will need to continue making payments on your loans based on the terms of your promissory note.
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Can You Transfer Your Credits To Another School?

Instead of applying for a closed school loan discharge, you may want to keep the credits you've earned from Charlotte Law and transfer those credits to another law school. If you do transfer into a law degree program offered by another school, that school will evaluate your Charlotte Law transcript, course work, and hours completed in the subjects covered in your course of study, and will decide how much credit to give you for the work you've already completed, as well as identify the coursework you need to complete your law degree program. It is up to the new school to decide how much credit to give you.

ED is working with Charlotte Law officials and representatives from the state licensing and postsecondary education oversight body to process student records as soon as possible so that transfer schools can start assessing students for transfer and remaining student aid eligibility.

Charlotte Law will be held responsible for the return of any federal student aid funds which were due to students and which Charlotte received, but not earned, prior to its closure. ED will work with Charlotte Law officials to make sure unearned federal student loan funds are restored for future eligibility.

Remember, if you transfer the credits you've earned at Charlotte Law toward a law degree program at another law school and you complete or are in the process of completing that program, you will not be eligible to receive a closed school loan discharge for those credits.

Accessing Information About Your Federal Financial Aid

If you need to access information about your federal financial aid history, visit nslds.ed.gov.

If you filed a FAFSA® form identifying Charlotte Law as the institution you would be attending and need the information forwarded to another institution, visit fafsa.gov to make changes to your filed application.

We Are Here To Help

ED is committed to helping you as you plan the next steps in continuing your education. Please [visit StudentAid.gov/closures](https://StudentAid.gov/closures) to view common Q&As for questions asked by students of other closed schools.

For help understanding the information presented in this fact sheet, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913).

Contacting Your Loan Servicer

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