

FACT SHEET: School Closure

Heritage College Location in Missouri

Information for Students

On Nov. 1, 2016, officials representing Heritage College and Heritage Institute (Heritage) alerted the U.S. Department of Education that Heritage will cease operations and no longer offer instruction at all of their locations, including one in Missouri.

This fact sheet will provide 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 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.

What Are Your Options Now?

- Transfer to another school. Resources such as College Navigator (nces.ed.gov/collegenavigator) can help you find a school that fits your career goals. Contact individual schools for transfer credit or hour policies.
- Visit StudentAid.gov/closedschool for additional information about closed school loan discharges.
- Visit StudentAid.gov/borrower-defense to learn more about the borrower defense to repayment discharge of the federal Direct Loans you took out to attend Heritage if you believe the school committed fraud by doing something or failing to do something, misrepresented its services, or otherwise violated applicable state law related to your loans or the educational services you paid for.
- Contact your state agency.

Missouri Department of Higher Education

P.O. Box 1469
205 Jefferson Street
Jefferson City, MO 65102-1469
Phone: 573-751-2361 and 1-800-473-6757 (toll-free)
Fax: 573-751-6635
Email: info@dhe.mo.gov
Website: dhe.mo.gov/psc

Obtaining Your Academic Transcripts

Heritage has indicated that all enrolled students—and those who withdrew on or after July 4, 2016—may request a transcript by emailing heritage.studentservices@heritage-education.net. Email questions about transcripts or other student records to heritage.info@heritage-education.net. If you do not receive a transcript, or if you withdrew prior to July 4, 2016, visit your applicable state agency's website listed above to get the most updated information about how to obtain one. 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?

These funds generally reimburse charges not covered by other sources. For example, closed school loan discharge payments would cover the federal loan balances, while tuition recovery fund payments could cover expenses, such as private loans and cash payments that were directed toward tuition payments at the closed school. The availability of such a fund and the requirements of each state are different. Contact your appropriate state agency listed on page one for more information.

Do You Qualify For A Closed School Loan Discharge?

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

Student loan borrowers (and parents who borrowed PLUS loans on behalf of students) may be eligible for a 100-percent discharge of your federal student loans borrowed to attend the closed school under either of these circumstances:

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

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

- You withdrew from all classes before July 4, 2016, which is more than 120 days before Heritage ceased instruction.
- You completed all of your coursework for your program prior to Heritage closing, even though you have not received a diploma or certificate.
- You are completing a comparable educational program at another school
 - by transferring academic hours earned at the closed school to another school, or
 - by any other comparable means.

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

The Loan Discharge Process

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 servicers or complete this [Closed School Loan Discharge Application](#) and return it to your loan servicer, or
- contact your loan servicers about the application process.

Your Closed School Loan Discharge Application **must** be sent 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 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 hours you've earned from Heritage and transfer those hours to another school with a comparable program. If you do transfer into a comparable program offered by another school, that school will evaluate your Heritage 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 hours you need to complete your program of study.

ED is working with Heritage officials and representatives from the state licensing and postsecondary education oversight bodies to process student records from impacted schools as soon as possible, so that transfer schools can start assessing students' remaining eligibility for federal student aid funds.

Heritage 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. ED will work with your school's officials to make sure unearned student Federal Pell Grant and loan funds are restored for future eligibility.

You may want to use [ED's College Scorecard](#) to explore your transfer options and find the program that's right for you.

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

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® for the 2016–17 award year identifying Heritage 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).

Who Is Your Loan Servicer?

Federal Student Loan Servicers	
<p>CornerStone www.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 www.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) www.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 www.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 www.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: dlcustomerservice@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 www.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. www.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 www.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 www.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: www.edfinancial.com/Contact Office Hours: Monday - Thursday 8 a.m. - 8:30 p.m. ET Friday 8 a.m. - 6 p.m. ET</p>	