FACT SHEET: School Closure

ITT Technical Institute Locations in Massachusetts

Information for Students

On Sept. 6, 2016, officials representing ITT Technical Institutes (falling under the ownership of ITT Educational Services, Inc.) alerted the U.S. Department of Education that ITT will cease operations and no longer offer instruction at all of their locations, including two in Massachusetts.

This fact sheet will provide you with important information regarding your options now that your school has closed, including:

obtaining your academic transcripts;

determining if you qualify for a discharge of your student loan(s);

knowing the steps in the loan discharge process; and

contacting your loan servicer.

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

We are here to help. If you have additional questions, contact the:

U.S. Department of Education
Federal Student Aid Information Center

Telephone: 1-800-4-FED-AID

Federal Student Aid
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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/borrower-defense to learn more about the borrower defense to repayment discharge of the federal Direct Loans you took out to attend ITT if you believe that the schools 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.

→ Visit studentaid.gov/repay-loans/forgiveness-cancellation/closed-school for additional information about closed school loan discharges.

→ Visit StudentAid.gov/itt to learn more about these options, view questions and answers to inquiries submitted by other ITT students and participate in webinars and transfer fairs designed to assist students.

→ Contact your state agency.

Massachusetts Department of Higher Education
Telephone: 617-994-6950
Fax: 617-727-0955
Website: www.mass.edu

Mailing Address:
One Ashburton Place, Room 1401
Boston, MA 02108

Obtaining Your Academic Transcripts

ITT should have provided you an official academic transcript. If you did not receive a transcript, visit www.itt-tech.edu or your state agency's web page listed on page one to get the most updated information on 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.

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:

- ITT 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 ITT for purposes of the Title IV, HEA programs, you are considered to have been enrolled at the school, or
- ITT 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 <u>any</u> of the following is true:

- You withdrew from all classes before May 6, 2016, which is more than 120 days before ITT ceased instruction.
- You completed all of your coursework for your program prior ITT's 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.

ITT 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

You must contact your loan servicer about the application process for a loan discharge.

- 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.

Accessing Information About Your Federal Financial Aid

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

If you filed a FAFSA for the 2016–17 award year identifying ITT Technical Institute as the institution you would be attending, and need the information forwarded to another institution, visit www.fafsa.gov to make changes to your filed application.

Who Is Your Loan Servicer?

Federal Student Loan Servicers	
CornerStone www.MyCornerStoneLoan.org **Phone:** 1-800-663-1662 **Fax:** 801-366-8400 **TDD/TTY:** 801-321-7130 **E-mail:** CustomerService@mycornerstoneloan.org **Office Hours:** Monday–Thursday 6 a.m.–7 p.m. MT Friday 6 a.m.–5 p.m. MT	**MOHELA** www.mohela.com **Phone:** 1-888-866-4352 **Fax:** 1-866-222-7060 **TDD/TTY:** Dial 711 **Office Hours:** Monday–Thursday 7 a.m.–9 p.m. CT Friday 7 a.m.–5 p.m. CT
FedLoan Servicing (PHEAA) www.myfedloan.org **Phone:** 1-800-699-2908 **Fax:** 717-720-1628 **TDD/TTY:** Dial 711 **Office Hours:** Monday–Friday 8 a.m.–9 p.m. ET	**Navient** www.navient.com **Phone:** 1-800-722-1300 **TDD/TTY:** 1-877-713-3833 **Fax:** 1-866-266-0178 (within the U.S.) **Fax:** 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
Granite State - GSMR www.gsmr.org **Phone:** 1-888-556-0022 **Fax:** 603-227-5401 **TDD/TTY:** Dial 711 **E-mail:** dlcustomerservice@gsmr.org **Office Hours:** Monday–Friday 8 a.m.–6 p.m. ET	**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
Great Lakes Educational Loan Services, Inc. www.mygreatlakes.org **Phone:** 1-800-236-4300 **Fax:** 1-800-375-5288 **TTY:** Dial 711 **Office Hours:** Monday–Friday 7 a.m.–9 p.m. CT	**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
HESC/Edfinancial www.edfinancial.com/DL **Phone:** 1-855-337-6884 **TDD/TTY:** 1-855-337-6884 **Fax:** 800-887-6130 or 865-692-6348 **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	