

FACT SHEET: School Closure

Marinello Schools of Beauty Located in Connecticut

Information for Students

On February 4, 2016, officials representing Marinello Schools of Beauty alerted the U.S. Department of Education that effective February 5, Marinello schools will no longer offer instruction at all 56 locations across the country.

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 or concerns, contact the:

U.S. Department of Education
School Eligibility Service Group
New York/Boston School
Participation Division
E-mail: caseteams@ed.gov
Phone: 617-289-0133

Federal
**Student
Aid**

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What Are Your Options Now?

- Contact your state agency (see detailed contact information below). The Connecticut Office of Higher Education requests that all students affected by the Marinello closure register at their website, www.ctohe.org.
- Transfer to another school. Resources such as College Navigator (<https://nces.ed.gov/collegenavigator/>) can help you find a school that fits your career goals. Contact individual schools for transfer hour policies.
- Visit StudentAid.gov/repay-loans/forgiveness-cancellation/closed-school for additional information about closed school loan discharges.
- Visit StudentAid.gov/sa/repay-loans/forgiveness-cancellation#false-certification for additional information about false certification discharges. You may be eligible for a false certification loan discharge if you received an invalid high school credential from Parkridge Private School through a process administered by Marinello Schools of Beauty.
- Visit StudentAid.gov/marinello for the latest information about Marinello Schools of Beauty and to see answers to frequently asked questions.

Connecticut Office of Higher Education

Phone: 1-800-842-0229

Fax: 860-947-1310

E-mail: edinfo@ctohe.org

Website: www.ctohe.org

Mailing Address:

61 Woodland Street
Hartford, CT 06105-2326

Connecticut Department of Public Health

Phone: 860-509-8000

E-mail: Webmaster.dph@ct.gov

Website: www.ct.gov/dph

Mailing Address:

410 Capitol Avenue
P.O. Box 340308
Hartford, CT 06134

Obtaining Your Academic Transcripts

Your school should have provided you an official academic transcript. If you have not received one, you should contact your state agency. 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.

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.

Do You Qualify For A Closed School 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:

- your school closed while you were enrolled, and you did not complete your program because of the closure. If you were on an approved leave of absence from the school for purposes of the Title IV, HEA programs, you are considered to have been enrolled at the school, or
- your school 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 on or before October 8, 2015, which is more than 120 days before the date your school closed on February 5, 2016*.
- You completed all of your coursework for your program prior to your school closing, even though you have not received a diploma or certificate.
- You are completing a comparable educational program at another school
 - through a teach-out agreement with another school,
 - by transferring academic hours earned at the closed school to another school, or
 - by any other comparable means. If your loan is discharged and you complete a comparable program at another school through any means by which you benefit from the training provided by the **closed** school, you may have to pay back the amount that was discharged.

If you do not qualify for a closed school loan discharge, you may qualify for a false certification discharge. The loan discharge process below applies to all types of discharges, including false certification discharge.

*The Torrington, CT location closed January 31, 2016.

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.

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: 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</p>	<p>MOHELA www.mohela.com Phone: 1-888-866-4352 Fax: 1-866-222-7060 TDD/TTY: A borrower who is hearing-impaired may use the 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>ESA/Edfinancial www.edfinancial.com/DL Phone: 1-855-337-6884 TDD/TTY: 1-855-337-6884 Fax: 1-865-692-6348 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>	<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>FedLoan Servicing (PHEAA) www.myfedloan.org Phone: 1-800-699-2908 Fax: 717-720-1628 TDD/TTY: 1-800-722-8189 Office Hours: Monday–Friday 8 a.m.–9 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>Granite State (GSMR) www.gsmr.org Phone: 1-888-556-0022 Fax: 603-227-5415 TDD/TTY: A borrower who is hearing-impaired may e-mail dlcustomerservice@gsmr.org for assistance. E-mail: dlcustomerservice@gsmr.org Office Hours: Monday–Friday 8 a.m.–6 p.m. ET</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>Great Lakes Educational Loan Services, Inc. www.mygreatlakes.org Phone: 1-800-236-4300 Fax: 1-800-375-5288 TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance. Office Hours: Monday–Friday 7 a.m.–9 p.m. CT</p>	<p>VSAC Federal Loan www.VSACFederalLoans.org Phone: 1-888-932-5626 Fax: 1-802-654-3777 TDD/TTY: 800-281-3341 E-mail: fedinfo@vsac.org Office Hours: Monday–Thursday 8 a.m.–6 p.m. ET Friday 8 a.m. –4:30 p.m. ET</p>