FACT SHEET: School Closure

Marinello Schools of Beauty Located in Utah

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 Chicago/Denver School Participation Division

E-mail: caseteams@ed.gov Phone: 312-730-1511

Federal **Student Aid**

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What Are Your Options Now?

- → 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 <u>StudentAid.gov/repay-loans/forgiveness-cancellation/closed-school</u> for additional information about closed school loan discharges.
- → Visit <u>StudentAid.gov/sa/repay-loans/forgiveness-cancellation#false-certification</u> 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 <u>StudentAid.gov/marinello</u> for the latest information about Marinello Schools of Beauty and to see answers to frequently asked questions.
- → Contact your state agency.

Utah Division of Occupational and Professional Licensing

Phone: 801-530-6179

1-866-275-3675 (toll-free in Utah)

Fax: 801-530-6511

E-mail: doplweb@utah.gov

Website: www.dopl.utah.gov/licensing/cosmetology_barbering.html

Mailing Address:

160 East 300 South Salt Lake City, UT 94111

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 7, 2015, which is more than 120 days before the date your school closed on February 4, 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
 - o through a teach-out agreement with another school,
 - o 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 <u>closed</u> 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 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.

Federal Student Loan Servicers MOHELA CornerStone www.MyCornerStoneLoan.org www.mohela.com Phone: 1-800-663-1662 Fax: 801-366-8400 Fax: 1-866-222-7060 **Phone:** 1-888-866-4352 **TDD/TTY:** 801-321-7130 **TDD/TTY:** A borrower who is hearing-impaired may use the 711 E-mail: CustomerService@mycornerstoneloan.org Telecommunications Relay Service for assistance. Office Hours: Monday-Thursday 6 a.m.-7 p.m. MT Office Hours: Monday-Thursday 7 a.m.-9 p.m. CT Friday 7 a.m.-5 p.m. CT Friday 6 a.m.-5 p.m. MT **ESA/Edfinancial** Navient www.edfinancial.com/DL www.navient.com TDD/TTY: 1-877-713-3833 Phone: 1-855-337-6884 **TDD/TTY:** 1-855-337-6884 Phone: 1-800-722-1300 Fax: 1-865-692-6348 or 865-692-6349 **Fax:** 1-866-266-0178 (within the U.S.) Fax: 570-706-8563 (outside the U.S.) Contact Us Page: www.edfinancial.com/Contact Office Hours: Monday-Thursday 8 a.m.-8:30 p.m. ET Office Hours: Monday-Thursday 8 a.m.-9 p.m. ET Friday 8 a.m.-6 p.m. ET Friday 8 a.m.-8 p.m. ET FedLoan Servicing (PHEAA) Nelnet www.myfedloan.org www.nelnet.com Phone: 1-800-699-2908 Fax: 717-720-1628 Phone: 1-888-486-4722 Fax: 1-877-402-5816 TDD/TTY: 1-800-722-8189 TDD/TTY: A borrower who is hearing-impaired may Web chat with Office Hours: Monday-Friday 8 a.m.-9 p.m. ET a representative by visiting the website and clicking "Chat Now." Office Hours: 24 hours a day, 7 days a week **Granite State (GSMR) OSLA Servicing** www.gsmr.org www.osla.org **Phone:** 1-888-556-0022 Fax: 603-227-5415 **Phone:** 1-866-264-9762 Fax: 1-855-813-2224 TDD/TTY: A borrower who is hearing-impaired may e-mail TDD/TTY: 405-556-9230 dlcustomerservice@gsmr.org for assistance. E-mail: DLcustserv@osla.org E-mail: dlcustomerservice@gsmr.org Office Hours: Monday-Friday 8 a.m.-5 p.m. CT Office Hours: Monday-Friday 8 a.m.-6 p.m. ET Great Lakes Educational Loan Services, Inc. **VSAC Federal Loan** www.mygreatlakes.org www.VSACFederalLoans.org **Phone:** 1-800-236-4300 Fax: 1-800-375-5288 **Phone:** 1-888-932-5626 Fax: 1-802-654-3777 TDD/TTY: A borrower who is hearing-impaired may use the 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

711 Telecommunications Relay Service for assistance.

Office Hours: Monday-Friday 7 a.m.-9 p.m. CT