FACT SHEET: School Closure

ICDC College (ICDC)

Information for Students

Officials representing ICDC alerted the U.S. Department of Education that effective May 20, 2016, ICDC will no longer offer online or classroom based instruction at its Huntington Park, California location.

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 San Francisco/Seattle School Participation Division

E-mail: caseteams@ed.gov Phone: 415-486-5677

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION

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What Are Your Options Now?

- → Accept the Teach-Out agreement and finish your online instructional program or degree through Trident University International. Visit https://www.trident.edu/ to learn more about the options available to you.
- → 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 credit or hour policies.
- → Visit studentaid.ed.gov/sa/repay-loans/forgivenesscancellation/borrower-defense to learn more about the borrower defense to repayment discharge of the federal Direct Loans you took out to attend ICDC if you believe that ICDC 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 <u>StudentAid.gov/repay-loans/forgiveness-cancellation/closed-school</u> for additional information about closed school loan discharges.
- → Contact your state agency.

California Bureau for Private Postsecondary Education (BPPE)

Phone: 916-431-6959

1-888-370-7589 (toll-free)

Fax: 916-263-1897

Enforcement/STRF/Closed Schools Fax: (916) 263-1896

Website: www.bppe.ca.gov Email: bppe@dca.ca.gov

Mailing Address:

P.O. Box 980818

West Sacramento, CA 95798-0818

California residents attending ICDC at the time of its closure may also be eligible for reimbursement via California's Student Tuition Recovery Fund. To learn more, visit: http://www.bppe.ca.gov/students/strf.shtml.

Obtaining Your Academic Transcripts

ICDC 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:

- ICDC 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 ICDC for purposes of the Title IV, HEA programs, you are considered to have been enrolled at the school, or
- ICDC 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 more than 120 days before ICDC ceased instruction on May 20, 2016.
- You completed all of your coursework for your program prior to ICDC's closing, even though you have not received a
 diploma or certificate.
- You are completing a comparable educational program at another school
 - through the teach-out agreement with Trident International University,
 - 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 ICDC, you may have to pay back the amount that was discharged.

ICDC students retain the option of refusing the teach-out agreement with Trident University International and 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.

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 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
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	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
FedLoan Servicing (PHEAA) www.myfedloan.org Phone: 1-800-699-2908 TDD/TTY: 1-800-722-8189 Office Hours: Monday–Friday 8 a.m.–9 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
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	OSLA Servicing www.osla.org Phone: 1-866-264-9762
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	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