# ITT Closure Information Table of Contents

- Statement Regarding Closure of ITT Technical Institutes (Ohio State Board of Career Colleges & Schools) (Page 2)
- Higher Learning Commission statement about ITT Closure (Page 3)
- Ohio Department of Higher Education Statement on the Closure of ITT (Page 4)
- Consumer Financial Protection Bureau weblink & statement "Your college closes" (Page 5)
- Ohio Department of Veterans Services Updates & Resources from the U.S. Department of Veteran Affairs on ITT Technical Institute Closure (Pages 6-7)
- Federal Loan Discharge Application: School Closure (Page 9-13)

Link to assist with ITT transfer course evaluations: <a href="http://itt-tech.info/about/course-syllabi/">http://itt-tech.info/about/course-syllabi/</a>



# STATE BOARD OF CAREER COLLEGES AND SCHOOLS

30 East Broad Street, Suite 2481, Columbus, OH 43215
(614) 466-2752 • Fax (614) 466-2219 • Toll Free (877) 275-4219
E-mail: bpsr@scr.state.oh.us • Website: http://scr.ohio.gov/

#### **Statement Regarding Closure of ITT Technical Institutes**

ITT Technical Institutes announced today that they would close all 130 of their campuses nationwide.<sup>1</sup> These campuses enroll approximately 40,000 students and have 8,000 employees. ITT has 9 approved locations in Ohio with approximately 2,000 students enrolled and an estimated 400 employees.

The ITT closure results from sanctions that were imposed by the U.S. Department of Education through a letter issued on August 25, 2016, to ITT Educational Services, Inc., imposing new requirements and conditions for ITT's continued participation in federal student aid programs. For more information on the sanctions imposed by USDOE see here:

#### https://studentaid.ed.gov/sa/about/announcements/itt

In an effort to assist students enrolled at ITT, the Ohio State Board of Career Colleges and Schools will be working with other Ohio colleges and schools to provide options for students seeking to complete their programs at other institutions. In addition, the Ohio Board will work with ITT to secure access to student records and transcripts. Students enrolled at the time of closure who are unable to complete their programs at other institutions may also be eligible for a discharge of their federal student loans through the USDOE closed school loan discharge program. The Ohio Board has also been in contact with the Veteran's Administration about issues faced by students who were receiving VA funding. More information about these options will be provided to students over the next few weeks.

#### Contact Info:

John Ware, Executive Director Ohio State Board of Career Colleges and Schools <u>John.Ware@scr.state.oh.us</u> (614) 466-7802

<sup>&</sup>lt;sup>1</sup> ITT has stated that it intends to remain operational for students enrolled in online programs through October 2017.

View email in web browser.



230 South LaSalle Street, Suite 7-500 Chicago, IL 60604-1411 312.263.0456 | 800.621.7440 Fax: 312.263.7462 | hlcommission.org

Dear HLC Constituents,

Today, the higher education community faces the closing of all of the ITT Technical Institute campuses, affecting thousands of students.

In an effort to support student success and maintain academic integrity, I ask you to help these students continue to have access to higher education if you can.

As a reminder, HLC does not direct that institutions accept credits only from regionally accredited institutions. HLC policies for institutions on transfer of credits are <u>Assumed Practice A.5</u> (CRRT.B.10.020) and <u>Publication of Transfer Policies</u> (FDCR.A.10.040).

The Department of Education has encouraged that institutions identify programs they have that might align with those of ITT and provide that information to their constituencies, expressing their willingness to assist students who might be interested in transferring. For additional information from the Department, visit <a href="https://www.studentaid.gov/ITT">www.studentaid.gov/ITT</a>.

Thank you,

Barbara Gellman-Danley

Barnara German-Davley

President



John R. Kasich, Governor John Carey, Chancellor

#### **Closure of ITT Educational Services, Inc.**

#### **Background:**

ITT Technical Institute announced on September 6, 2016 that the school would close all 130 of its campuses nationwide. ITT Technical Institute has held authorization from the Chancellor of the Ohio Department of Higher Education to offer associate and bachelor's degree programs since 2009. ITT Technical Institute is also registered with the State Board of Career Colleges and Schools. At the time of closure, around 2,000 Ohio students were enrolled at approved sites in Akron, Columbus, Dayton, Hilliard, Maumee, Norwood, Strongsville, Warrensville Heights, and Youngstown.

#### **Options for Students:**

ITT Students who were not able to complete their program may be eligible to apply for a closed school loan discharge through their loan servicer. The Loan Discharge Application can be accessed at <a href="https://studentaid.ed.gov/sa/sites/default/files/closed-school-loan-discharge-form.pdf">https://studentaid.ed.gov/sa/sites/default/files/closed-school-loan-discharge-form.pdf</a>.

Students may also transfer earned credits to another institution to continue their education. The Ohio Department of Higher Education is working with Ohio institutions across the state to assist in placement of students. Further information will be provided in the near future about specific transfer opportunities.

phone 614.466.6000

fax 614.466.5866

web www.OhioHigherEd.org

#### **Transcripts:**

Students may request a copy of their official transcript through Parchment at <a href="http://www.parchment.com/ITT">http://www.parchment.com/ITT</a>.

#### **Additional Resources:**

https://studentaid.ed.gov/sa/about/announcements/itt http://scr.ohio.gov/Portals/0/PDFs/0909-itt-student-memo.pdf

#### **Contact:**

Matt Exline
Assistant Director of Program Approval Operations
Ohio Department of Higher Education
P: 614-728-3095
mexline@highered.ohio.gov



(from <a href="http://www.consumerfinance.gov/about-us/blog/did-you-take-out-student-loans-attend-itt-tech-you-have-options/">http://www.consumerfinance.gov/about-us/blog/did-you-take-out-student-loans-attend-itt-tech-you-have-options/</a>)

If you have <u>federal student loans</u>, you may be eligible for relief if:

## Your college closes.

If you were enrolled or recently left an ITT Tech college that has shut its doors and have not yet completed your degree program, you may be able to discharge (cancel) your loans if you apply for a closed school loan discharge.

Keep in mind that if you transfer the credits you've earned at ITT Tech 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. Also, if you do have your federal loans discharged because your college closed and you end up transferring credits to a similar program at another college, you may have to pay back the loans that were discharged. If you receive an offer from another college to transfer your credits, be sure you understand how it will affect your right to discharge your federal student loans.

Parents may also seek discharge of any <u>Parent PLUS loans</u> used to fund the expenses of dependent students who were unable to complete their degree due to a school closure.



John R. Kasich, Governor Chip Tansill, Director



#### **IMPORTANT VETERANS UPDATE**

September 14, 2016

# Updates & Resources from U.S. Department of Veterans Affairs VA on ITT Technical Institute Closure:

An email was sent out to students attending ITT Technical Institute on September 6, 2016 announcing that it has discontinued operations at all campuses.

Here are a few updates on resources available for students to use to re-map their plans to continue their education and otherwise overcome the school's sudden closure. We are contacting and working with our partners at Veteran Service Organizations, Department of Education, the State Approving Agencies, and others to make students aware of all potential resources that are available to assist students in achieving their educational goals.

As a reminder, VA can no longer pay for housing allowance until the student is enrolled in another GI Bill® approved educational institution. Students should also be aware that there is the possibility an overpayment was created in your account. Students that already had enrollments submitted for an upcoming term may have already received benefits (books and supplies) for a term they are now unable to complete. If this happened, they will receive a letter from VA explaining actions to take in order to resolve any potential issue.

If you are a GI Bill® user who also has federal student loans, you need to make decisions about what to do next; if you transfer you may not be able to receive a "Closed School Discharge" of your federal student loans. The Department of Education shared this on their site:

- If you are currently or were recently enrolled at ITT, you may be eligible to have your federal student loans for your program at ITT discharged. Your federal loan debt will be wiped away and you will have the option of restarting your education somewhere new. We will post and update information about how to receive a discharge at our ITT announcements page.
- If you wish to continue and complete your program at a different school especially if you are close to graduating you may be able to transfer your credits. It is important to note that transferring your credits may limit your ability to have your federal loans discharged. Closed school discharge may be an option if you enroll in a different program that does not accept your ITT credits

#### Here is an updated list of Ohio and National resources available:

- Ohio State Board of Career Colleges and Schools (<u>www.scr.ohio.gov</u>). The SBCCS has posted on their website noting more detailed information for ITT students.
- Ohio Department of Higher Education (www.ohiohighered.org)
- GI Bill® Comparison Tool on the <u>www.gibill.va.gov</u> website can help you review & compare alternatives to ITT.
- Contact Student Veterans of America. They have a network of over 1,400 student chapters at colleges
  and universities and their staff can provide answers to your questions. They have a website specifically
  for you with contact information. Their website is <a href="https://www.studentveterans.org">www.studentveterans.org</a>.
- The U.S. Department of Education (ED) has an announcements page with information on how former ITT students can continue their education, apply for closed school loan discharges, retrieve student records, and more. They will continue to update this information for affected students. ED has several webinars planned – more information on those at the link - and VA will be participating to answer your questions. Their website is www.ed.gov.
- If you took out a federal student loan to supplement your GI Bill®, you may be eligible for a "Closed School Discharge," of that loan but you need to be aware of when to apply. Veterans Education Success (<u>www.veteranseducationsuccess.org</u>) has more on this on their website. Click "Advice to ITT Students."

#### Debt Waiver for GI Bill® benefits received:

If you are a veteran or family member using GI Bill® educational benefits you may apply for a debt waiver by accessing the link below. It is important that the subject of the letter say "Request a Waiver." Veterans need to address in the letter that the debt was due to mitigating circumstances due to rapid closure of ITT Technical Institute. Make sure students complete their financial statement to accompany letter.

http://www.va.gov/debtman/Submit\_A\_Waiver\_Request.asp

The VA will continue to look for ways to assist veterans in overcoming this obstacle and will continue to provide updates. If you know any students or former students not receiving our emails, please pass this information along. As always, the VA Education Call Center is available at 1-888-442-4551 (Monday – Friday, 7 a.m. – 6 p.m. CST) for questions about your GI Bill® benefits, any overpayments, and remaining entitlement. You can also join the conversation on the VA Facebook page or follow them on Twitter @VAVetBenefits.



## LOAN DISCHARGE APPLICATION: SCHOOL CLOSURE

William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, and Federal Perkins Loan Program

OMB No. 1845-0058 Form Approved Exp. Date 08/31/2017

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

## **SECTION 1: BORROWER IDENTIFICATION**

	514 1: BORROWER IDEITH TOTTION				
	Please enter or correct the following information.				
	Check	this box if any of your information has changed.			
		SSN			
		Name			
	Cit	Address			
		State, Zip Code			
	•	none – Primary ()			
	Telephone – Alternate ()				
		mail (optional)			
SECTIO	ON 2: SCHOOL CLOSURE INFORMATION				
1.	You are applying for this loan discharge as a:	10. Were you (or, for a parent PLUS borrower, the			
	Student borrower – Skip to Item 4.	student) still enrolled in the program of study			
	Parent borrower – Continue to Item 2.	when the school closed?			
2.	Student Name (Last, First, MI):	Yes – Skip to Item 13.			
•		No – Continue to Item 11.			
3.	Student SSN:	11. Did you (or, for a parent PLUS borrower, the			
4.		student) withdraw from the school before the			
	Closed School Name.	school closed?			
5.	Closed School Address (street, city, state, zip):	Yes – Continue to Item 12.			
		_ No − Skip to Item 13.			
,		- 12. On what date did you withdraw from the school?			
6.					
	to	13. Did you (or, for a parent PLUS borrower, the			
7.		student) complete or are you in the process of completing the same or a comparable program of			
	borrower, the student) were enrolled in at the	study at another school?			
	time the school closed:	Yes – Continue to Item 14.			
0	Did you for a regard DILIC begreen the	- 🗀			
8.	Did you (or, for a parent PLUS borrower, the student) complete the program of study at the	☐ No – Skip to Item 16.			
	closed school?	14. Are you (or, for a parent PLUS borrower, the student) completing the new program through a			
	Yes – You are not eligible for this discharge.	teach-out agreement (see Section 5)?			
	No – Continue to Item 9.	Yes – You are not eligible for this discharge.			
•					
9.	Were you (or for a parent PLUS borrower, the student) on an <b>approved</b> leave of absence when	No – Continue to Item 15.			
	the school closed?	15. Did the other school give you (or, for a parent			
	Yes – Provide the dates of the leave of	PLUS borrower, the student) credit for training received at the closed school by allowing transfer			
	absence, then skip to Item 13:	credits or hours earned at the closed school, or by			
	to	any other comparable means?			
		Yes – You are not eligible for this discharge.			
	No – Continue to Item 10.	No – Continue to Item 16.			

Boı	Borrower Name: Borrower SSN:					
SECTION 2: SCHOOL CLOSURE INFORMATION (CONTINUED)						
16.	Did the holder of your loan receive any money back (a refund) from the closed school on your behalf?  Yes – Continue to Items 17– 19.  No – Skip to Item 19.  Don't Know – Skip to Item 19.	<ul><li>20. Provide the following about the party with whom the claim was made or from whom payment was received a. Name:</li></ul>				
	What was the amount of the refund?  \$  Explain why the money was refunded:	c. Telephone number:  ()  21. What is the amount and the status of the claim?  a. Amount: \$				
	Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the closed school or any third party (see definition in Section 5) in connection with enrollment or attendance at the school?  Yes – Continue to Items 20 – 22.  No – Sign and date the form in Section 3. Submit the form to the loan holder in Section 7.  Don't Know – Sign and date the form in Section 3. Submit the form to the loan holder in Section 7.	b. Status:				
<b>§</b>	applied to the amount owed to the school; (2) I (or, if I a school identified in Section 2, was on an <i>approved</i> leave from the school not more than 120 days before it closed closed if the Department determines that exceptional c extension of this 120-day period (see Section 6); (3) Due student) did not complete the program of study at the c student) did not complete and am not in the process of at the closed school at another school through a teach-school to another school, or by any other comparable m for loan discharge, as specified in Section 6; (6) Under p	kins Loan Program loan funds directly, or as a credit that was am a parent PLUS borrower, the student) was enrolled at the e of absence on the date that the school closed, withdrew d, or withdrew from the school more than 120 days before it				
§ §	I hereby assign and transfer to the U.S. Department of Education (the Department) any right to a refund on the amount discharged that I may have received from the school identified in Section 2 of this form and/or any owners affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s).  I authorize the loan holder to which I submit this request (and its agents or contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing					
Bor	equipment or artificial or prerecorded voice or text mes rower's Signature	ssages. Date				

When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2014 = 03-14-2014. If you need more space to answer any of the items, continue on separate sheets of paper and attach them to this form. Indicate the number of the Item(s) you are answering and include your name and Social Security Number (SSN) on the top of page 2 and on all attached pages. **Return the completed form and any attachments to the address shown in Section 7**.

#### **SECTION 5: DEFINITIONS**

- § The William D. Ford Federal Direct Loan (Direct Loan)
  Program includes Federal Direct Stafford/Ford (Direct
  Subsidized) Loans, Federal Direct Unsubsidized
  Stafford/Ford (Direct Unsubsidized) Loans, Federal
  Direct PLUS (Direct PLUS) Loans, and Federal Direct
  Consolidation (Direct Consolidation) Loans.
- § The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- § The Federal Perkins Loan (Perkins Loan) Program includes Federal Perkins Loans, National Direct Student Loans (NDSL), and National Defense Student Loans (Defense Loans).
- § The date a school closed is the date that the school stopped providing educational instruction in *all* programs as determined by the Department.
- **S** Dates of attendance: The "to" date means the last date that you (or, for a parent PLUS borrower, the student) actually attended the closed school.
- The holder of your Direct Loan Program loan(s) is the Department. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. The holder of your Perkins Loan Program loans may be a school or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

- bligation (and any endorser's obligation, if applicable) to repay the remaining portion on a Direct Loan, FFEL, or Perkins Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. For consolidation loans, only the amount of the underlying loans that were used to pay for the program of study listed in Section 2 will be considered for discharge. The loan holder reports the discharge to all credit reporting agencies to which the holder previously reported the status of the loan and removes any adverse credit history previously associated with the loan.
- § The student refers to the student for whom a parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan.
- Program of study means the instructional program leading to a degree or certificate in which you (or, for parent PLUS borrowers, the student) were enrolled.
- **\$** School means the school's main campus, or any location or branch of the main campus.
- **§** Teach-out agreement means a written agreement between schools that provides for the equitable treatment of students and a reasonable opportunity for students to complete their program of study if a school ceases to operate before all students have completed their program of study.
- **§** Third party refers to any entity that may provide reimbursement for a refund owed by the closed school, such as a State or other entity offering a tuition recovery program or a holder of a performance bond.

#### SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE

- **§** You are only eligible for this form of discharge if you received the loan on which you are requesting discharge on or after January 1, 1986.
- § You are only eligible for this form of discharge if the location or campus that you were attending closed. If you were taking distance education classes, you are only eligible for discharge if the main campus of your school closed.
- § You must have been enrolled at the closed school or on an approved leave of absence on the date that the school closed, or withdrawn from the school not more than 120 days before it closed to be eligible for this form of discharge.
- If you withdrew more than 120 days before the school closed, you may be eligible for this form of discharge if the Department determines that exceptional circumstances related to the school's closing justify an extension of this 120-day period. Examples of exceptional circumstances include, but are not limited to: (1) the closed school's loss of accreditation; (2) the closed school's discontinuation of the majority of its academic programs; (3) action by the State to revoke the closed school's license to operate or award academic credentials in the State; or (4) a finding by a State or Federal government agency that the closed school violated State or Federal law.

#### SECTION 6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE (CONTINUED)

- By signing this form, you are agreeing to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to you that demonstrates to the satisfaction of the Department or its designee that you meet the qualifications for loan discharge based on school closure, or that supports any representation that you made on this form or any accompanying documents.
  - **§** By signing this form, you are agreeing to cooperate with the Department or the Department's designee in any enforcement action related to this application.
  - § This application may be denied, or your discharge may be revoked, if you fail to provide testimony, a sworn statement, or documentation upon request, or if you provide testimony, a sworn statement, or documentation that does not support the material representation that you made on this form or on any accompanying documents.

#### SECTION 7: WHERE TO SEND THE COMPLETED FORM

Return the completed form and any required documentation to:

(If no address is shown, return to your loan holder.)

If you need help completing this form, call: (If no telephone number is shown, call your loan holder.)

#### **SECTION 8: IMPORTANT NOTICES**

**Privacy Act Notice**. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq. and §461 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., and 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §\$428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Family Education Loan (FFEL) Program, or the Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Perkins Loan Programs, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a caseby-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0058. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain or retain a benefit (34 CFR 682.402(e)(3), or 685.215(c)). If you have comments or concerns regarding the status of your individual submission of this form, contact your loan holder(s) (see Section 7) directly.