



# VETERANS EDUCATION SUCCESS

## ALERT!

**Students of ITT Technical Institute: There is more help available than you may realize.**

### The Facts

**On September 6, 2016, ITT Technical Institute announced it is closing immediately.** Information from the U.S. Department of Education is [here](#).

### What Should GI Bill Beneficiaries Do?

**Help is available. We can help you with any of these options. Email us at [Help@VeteransEducationSuccess.org](mailto:Help@VeteransEducationSuccess.org)**

- Your eligibility for **Pell Grants should be reinstated automatically** under a new [rule](#) the U.S. Education Department announced on October 28, 2016. For help, call the Education Department (including nights and weekends) at 1-800-4FED-AID.
- As of now, your GI Bill will not be reinstated, but **Congress is considering** passing a law to reinstate your GI Bill. You can ask your [Congressman](#) and [Senator](#) to reinstate your GI Bill.
- *You can apply to the U.S. Bankruptcy Court's **ITT Bankruptcy Proceeding** to request that the Court consider reimbursement of your lost GI Bill and lost tuition and costs.* You might get some money back from the U.S. Bankruptcy Court. Harvard Law School's Legal Services Center is working with us to ensure that student veterans' voices are heard by the Bankruptcy Judge. Submit your "proof of claim" form (blank form available [here](#); or – super easy for you – fill out the easy information on this link [here](#) and we will fill out the bankruptcy form for you and send to you for approval. All Bankruptcy forms are due **by January 30, 2017**, online at [www.ITTChapter7.com](http://www.ITTChapter7.com), or by e-mail to [ITTClaims@OmniMgt.com](mailto:ITTClaims@OmniMgt.com), or by mail to: Claims Processing, 5955 DeSoto Avenue, Suite 100, Woodland Hills, CA 91367. We can help you with the forms at [Help@VeteransEducationSuccess.Org](mailto:Help@VeteransEducationSuccess.Org).

- ***You can apply to get your federal loans forgiven (and even get reimbursed for the loans you already paid off).*** It's free to apply and free help is available. You can apply for as many of these as apply to your situation. We have free lawyers available to help you figure out the best options to apply to: Email us at Help@VeteransEducationSuccess.org:
  - **"Closed School Discharge"** (Forgiveness of Federal Loans): When a school closes, its students can get their federal loans erased under "Closed School Discharge." There are some rules to qualify:
    - You were a student at ITT when it closed, or at least 120 days before ITT closed (which would be May 10, 2016, since ITT closed September 6, 2016);
    - You did not graduate already; and
    - You have not transferred your ITT credits to "a comparable educational program at another school." But you're still eligible for "Closed School Discharge" if you transfer your ITT credits to a different program at a new school. The key is that it can't be a "comparable educational program." Also, if you don't transfer any ITT credits, but just start over at a new school, even in the same type of program, then you're still eligible. Or if you did transfer to a "comparable program" but you then dropped out, you're still eligible. Apply [here](#). For example, if you studied Criminal Justice at ITT, but you transfer to a Nursing program at a new school, you're still eligible for "Closed School Discharge." Or if you start over in Criminal Justice at a new school, but don't transfer any ITT credits, then you're still eligible for "Closed School Discharge." Or if you transferred to a "comparable program" but then dropped out, you're still eligible.
  - **"Borrower Defense Discharge"** (Forgiveness of Federal Loans because of Fraud): You don't need to be a recent student to qualify for this. If ITT defrauded you or misrepresented/deceived you (such as lying to you about the tuition, the quality of education, ITT's accreditation, the transferability of ITT credits, the program of education you'd be in, or anything else important), then you can apply for "Borrower Defense" forgiveness of your federal loans. Apply [here](#).
  - **"False Certification"** (Forgiveness of Federal Loans): You don't need to be a recent student to qualify for this. If ITT took out a loan in your name without your permission, or if ITT registered you for a program you were not eligible for (such as if you lacked a GED or if you were not physically or mentally able to work in the field ITT was training you for), you can apply to get the loan erased. Apply [here](#).

- Remember you can always get your federal loans forgiven or lowered [if you aren't making enough money](#) (the U.S. Education Department has 4 options to lower your monthly payments if you aren't making enough money), or if you are [totally disabled](#), including service-connected disabled, or working in a [non-profit or government job](#) (including in military service), or working as a [teacher](#).
- **You can also apply to your *State Government for reimbursement of your lost GI Bill and tuition paid*:** [21 States](#) have funds to reimburse your tuition costs, including (often) your lost GI Bill. They also help with private loans. If you live in Arizona, Arkansas, California, Connecticut, Florida, Georgia, Indiana, Kentucky, Hawaii, Louisiana, Maryland, Nebraska, Nevada, New York, North Carolina, Ohio, Oregon, Tennessee, Texas, Virginia, Washington, you can **call your state using the phone numbers listed [here](#)** to request reimbursement from their “Student Tuition Recovery Funds” (also called “Student Tuition Surety Accounts” or “Student Guaranty Funds”).
- **You could *transfer* to a new school.** If the housing allowance is critical to you, then you may want to act quickly to transfer. But if you have federal loans, you might not want to transfer because then you cannot get the “Closed School” forgiveness of loans. Please read the explanation above about getting your federal loans forgiven.

### If You Want to Transfer To a New College, Where Should You Transfer To?

If you want to transfer to a new school, there are helpful resources:

- Free academic and financial counseling is available at [NextStepsEdu](#), in partnership with the U.S. Department of Education.
- The U.S. Department of Veterans Affairs’ college search engine, “GI Bill College Comparison Tool” is [here](#).
- The U.S. Education Department’s college search engine, “College Scorecard” is [here](#).
- A reliable, non-profit, community college search engine is [here](#).
- Tips on choosing a college for veterans are [here](#).

Please steer clear of private company websites, which often push you towards schools that pay to be listed on the website. The U.S. government websites provide fair and accurate information.

You may want to avoid ITT’s “articulation agreements” with other for-profit colleges because many for-profit colleges are under law enforcement action for deceiving students, are not properly accredited, may be overpriced, and may not have credits that can transfer.

One of the best schools to transfer to is your **local community college**. Community colleges are properly accredited, their credits are respected by other colleges and universities, and their degrees are often more respected by employers than schools like ITT Tech. Also, they have very low tuition, so that if you have to repeat credits and your GI Bill months are running out, you won't face financial hardship. A list of community colleges near each ITT former campus is [here](#).

Many experts believe the best education is not online, but in a classroom. However, if you really want to study online, you should look into a **public online** college, such as Penn State World Campus, Arizona State University Online, or Georgia Tech University Online. Many community colleges also have online offerings.

Unfortunately, you might face the hard truth that some of your credits may not transfer to a new school and you may need to repeat credits. Why? Because ITT's credits were often not respected by other schools and because of ITT's imminent loss of accreditation. That's a hard truth to face, especially after ITT probably promised you it was great.

Remember, don't pay anyone to help you apply for loan forgiveness or academic or financial advice. They're all free! We have free lawyers to help you with all these options. Email [Help@VeteransEducationSuccess.Org](mailto:Help@VeteransEducationSuccess.Org). There's also free financial and academic counseling at [NextStepsEdu](#).

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