



VETERANS EDUCATION SUCCESS

ALERT!

Did your school close? There is more help available than you may realize.

What Should GI Bill Beneficiaries Do?

Help is available. We can help you with any of these options. Email us at 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.
- ITT Tech and Corinthian veterans are eligible for **full GI Bill reinstatement** under a law Congress passed in August 2017. There are restrictions and requirements, but you can ask us (Help@VeteransEducationSuccess.Org) to figure out if you qualify. Here's the VA form to use to file:
<https://benefits.va.gov/GIBILL/docs/EntitlementRestoration.pdf> . We can help you.
- In the future, if a school closes, veterans will be eligible for 1 semester of GI Bill back. You can tell your [Congressman](#) and [Senator](#) what you think your rights should be.
- *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 the school when it closed, or at least 120 days before it closed;

- You did not graduate already; and
 - You have not transferred your credits to “a comparable educational program at another school.” This can get a bit nuanced, but we can help you figure it out. First, you’re still eligible for “Closed School Discharge” if you transferred your 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 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 your closed school, 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 credits from the closed school, 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 your school defrauded you or misrepresented/deceived you (such as lying to you about the tuition, the quality of education, the school’s accreditation, the transferability of your school’s credits, the program of education you’d be in, the jobs and salary you could get, 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 your school took out a loan in your name without your permission, or if the school 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 your school 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.
- Students of **ITT: Information about the court bankruptcy proceeding** is [here](#). On January 30, 2017, the judge in ITT’s bankruptcy proceeding granted former ITT students’ request that they be recognized as having filed a group claim. The court recognized Harvard Law School’s Legal Services Center as the free lawyer for ITT students. Feel free to ask questions of Harvard or us at Help@VeteransEducationSuccess.Org. And the VA is helping ITT students get their GI Bill back, if they were students when ITT closed. The Form is here: <https://benefits.va.gov/GIBILL/docs/EntitlmentRestoration.pdf>

If You Want to Transfer to a New School, 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 [NextStepsEd.Org](#), from the National Association of School Financial Aid Administrators, in partnership with Lumina Foundation and 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](#).

Avoid private company websites (.com), 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 your closed school’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 for-profit colleges. 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, consider a **public online** college, such as Penn State World Campus, Arizona State University Online, Western Governors University, 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 some of the closed school credits were often not respected by other schools or not correctly accredited. That's a hard truth to face, especially after the school 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. There's also free financial and academic counseling at NextStepsEd.Org.

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