A GUIDE TO THE SWEET SETTLEMENT

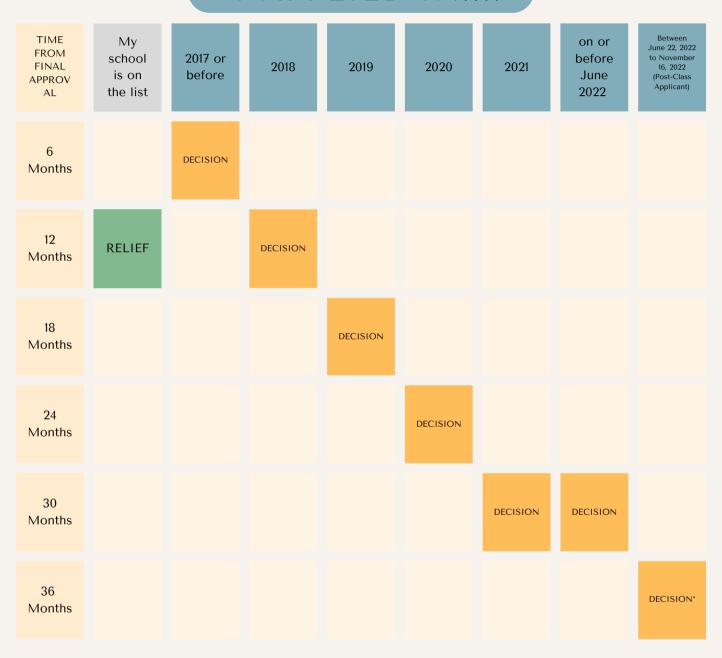
If you filed for borrower defense on or before June 22, 2022 and you went to one of these schools, you are part of the "automatic discharge" group and you are eligible for settlement relief. You are a part of this group even if the Department of Education denied your borrower defense claim between December 2019 and October 2020.

Al Collins Graphic Design School	Center for Employment Training	Kaplan College	Ross University School of Medicine
All-State Career School	Chamberlain University	Katharine Gibbs School	Ross University School of Veterinary Medic
Allentown Business School	Charlotte School of Law	Keiser University	Salter College
American Career College	Chicago School of Professional Psychology	Keller Graduate School of Management	Sanford-Brown College
American Career Institute	CollegeAmerica	Kitchen Academy	Sanford-Brown Institute
American College for Medical Careers	Collins College	La' James College of Hairstyling	School of Computer Technology
American Commercial College	Colorado Technical University	La' James International College	Scottsdale Culinary Institute
American InterContinental University	Computer Systems Institute	Le Cordon Bleu	South University
,	, ,		·
American National University	Concorde Career College	Le Cordon Bleu College of Culinary Arts	Southern California School of Culinary A
American University of the Caribbean	Concorde Career Institute	Le Cordon Bleu Institute of Culinary Arts	Southern Technical College
Anamarc College	Cooking and Hospitality Institute of Chicago	Lehigh Valley College	Star Career Academy
Anthem College	Court Reporting Institute	Lincoln College of Technology	Stevens-Henager
Anthem Institute	Court Reporting Institute of St Louis	Lincoln Technical Institute	Suburban Technical School
Argosy University	Daymar College	Marinello School of Beauty	Sullivan and Cogliano Training Centers
Arizona Summit Law School	DeVry College of Technology	McCann School of Business & Technology	Texas Culinary Academy
Art Institute (The)	Devry Institute of Technology	McIntosh College	Tucson College
Ashford University	DeVry University	Medtech College	Ultrasound Diagnostic Schools
ATI Career Training Center	Dorsey College	Miami International University of Art & Design	United Education Institute
ATI College of Health	Empire Beauty School	Miami-Jacobs Career College	University of Phoenix
ATI Technical Training Center	Everglades University	Micropower Career Institute	University of the Rockies
Bauder College	FastTrain	Miller Motte Business College	Vatterott College
Beckfield College	Florida Career College	Miller-Motte College	Virginia College
Berkeley College	Florida Coastal School of Law	Miller-Motte Technical College	Walden University
Blue Cliff College	Florida Technical College	Minnesota School of Business	Washington Business School
Branford Hall Career Institute	Fortis College	Missouri College	Western Culinary Institute
Briarcliffe College	Fortis Institute	Mount Washington College	Western International University
Brightwood Career Institute	Gibbs College	National University College	Western School of Health and Busines Careers
Brightwood College	Globe University	New England College of Business and Finance	Western State University College of La
Brooks College	Grand Canyon University	New England Institute of Art (The)	Westwood College
Brooks Institute	Gwinnett College	NUC University	Wilfred Academy
Brown College	Hallmark Institute of Photography	Orlando Culinary Academy	Wilfred Academy of Beauty Culture
Brown Institute	Harrington College of Design	Pennsylvania Culinary Institute	Wilfred Academy of Hair & Beauty Cultu
Brown Mackie College	Harris School of Business	Pittsburgh Career Institute	Wright Business School
California College San Diego	Illinois Institute of Art (The)	Purdue University Global	Wright Career College
California Culinary Academy	Independence University	Radians College	
California School of Culinary Arts	Institute for Health Education (The)	Remington College	
Capella University	International Academy of Design and Technology	Robert Fiance Beauty Schools	
		Robert Fiance Hair Design Institute	
Career Point College	ITT Technical Institute	Robert Flance Flan Design Histitute	

A GUIDE TO THE SWEET SETTLEMENT

If you applied for borrower defense on or before June 22, 2022 and did not attend one of the schools on the automatic discharge list, you are part of the "decision" group. You are a part of this group even if the Department of Education denied your borrower defense claim between December 2019 and October 2020. The settlement provides a timeline for review of the decision group's claims. If your borrower defense claim is not reviewed according to this timeline, you are eligible for an automatic discharge and full settlement relief.

I APPLIED IN....



• Those who first applied in this period are not part of the settlement class. Neither the specific procedures of review nor the school list apply to them. For more information, please visit our <u>Sweet Settlement FAQ</u>.

RELIEF

Cancellation of remaining balance, return of money paid, deletion of negative credit report *no consolidation required

DECISION

The Department of Education will determine result of 'streamlined' borrower defense process favorable to borrower. Approval of application results in full relief. If not approved, borrower is told specifically what information is needed. If Department fails to issue decision, borrower automatically receives relief.