Corinthian College Closures: Next Steps for Students

May 4, 2015
1:00 PM to 2:00 PM

This live webcast is being recorded and is available at www.csac.ca.gov in the future.
California Student Aid Commission

CAL GRANT INFORMATION
Presented by Catalina Mistler

STUDENT SUPPORT LINE: (888) 224-7268

EMAIL: studentsupport@csac.ca.gov

WebGrants for Students: mygrantinfo.csac.ca.gov
CORINTHIAN TOOL

Visit:

oag.ca.gov/Corinthian
A MESSAGE TO CORINTHIAN COLLEGES STUDENTS

On April 29, 2015, Corinthian Colleges, Inc. announced that it has "cessed substantially all operations and discontinued instruction" at 28 Heald, Everest, and WyoTech campuses.

The closure follows oversight and enforcement actions by state and federal agencies, including the California Department of Justice, U.S. Department of Education, the U.S. Consumer Financial Protection Bureau, the California Student Aid Commission, the California Bureau of Private Postsecondary Education, and several other state attorneys general. These agencies allege that Corinthian lied to potential students about critical facts such as job placement rates.

The California Attorney General is committed to holding Corinthian and other predatory colleges accountable for unlawful activity and helping student victims access the relief they deserve under the law. For more information about the Attorney General’s lawsuit, please read the FAQs found here: https://oag.ca.gov/consumers/general/corinthian-colleges_faqs.

Some Corinthian students may have the right to a refund of their tuition money through a student loan discharge or through a reimbursement of funds.

To help Corinthian students learn more about their legal rights and how to protect them, the Attorney General has created the following online tool. Corinthian students can use the tool to learn about their rights, how to apply for relief, and how to connect to local people and organizations that can help.

Note: If you transfer academic credits to another school, you may lose your right to a refund.

For links to additional resources, please visit:
- Help Near You: https://oag.ca.gov/consumers/general/corinthian-colleges
- FAQs About the Attorney General’s Lawsuit: https://oag.ca.gov/consumers/general/consumers_cil_faqs
Answer Questions

INTERACTIVE TOOL FOR CORINTHIAN STUDENTS

The California Attorney General created this tool to help current and former Corinthian students learn more about their rights and how to protect them.

Answer the following questions as best as you can. Your answers will result in a personalized resource sheet that can be downloaded or emailed to yourself for future reference. Your personal resource sheet will tell you what forms of relief you may be eligible for and how you can connect with people and local organizations that can help.

This tool is not legal advice. It is not a replacement for speaking to others who might be able to help, including your local legal aid office, state and federal educational officials, and financial aid offices at your local public colleges.

Have you enrolled at a Corinthian College (including Heald, Everest, or WyoTech)?

- Yes, I attended Heald
- Yes, I attended Everest
- Yes, I attended WyoTech
- No
Tell Us About Yourself

Which campus were you enrolled at?
Head College – Rancho Cordova

Students’ rights are the focus of many state and federal government officials and agencies at this time. This national focus and attention to these issues can result in the strengthening of your rights and additional protections in the future. To stay informed, please fill in the following information.

* What is your email address? The result will be sent to you via email you entered below.

What is your name? (Optional)

What is your zip code? (Optional)

If you would like to share your Corinthian College story with us, please do so below: (Optional)

Submit
Learn About Potential Relief

Discharge and Further Education

Your answers indicate that you are a Corinthian Colleges student who did not graduate and who was still enrolled within 120 days of school closure. You are also interested in the educational opportunities available to you now.

Closed School Discharge

GOOD NEWS! You may be eligible for a closed school discharge of your federal loans.

A closed school discharge would release you from your obligation to repay your federal loans (such as a Federal Direct Loan, a Perkins Loan, or a Federal Family Education Loan). A closed school discharge is available for students enrolled at the time of school closure, who were on an approved leave of absence, or who withdrew within 120 days of the school closure.

Based on the information you provided, you appear to be eligible for a closed school discharge.

In order to access this relief, you will need to meet minimum eligibility requirements and submit an application. Below, you will find a list of legal aid organizations that are committed to helping students like you. These organizations may be able to help you review your eligibility and apply for relief. Call one of these legal aid organizations for more information.

Free Legal Aid

<table>
<thead>
<tr>
<th>Legal Aid Organization</th>
<th>Phone Number</th>
<th>In-Person Clinics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Services of Northern California</td>
<td>916-551-2102</td>
<td>Contact the phone number to ask about clinics or how to get help.</td>
</tr>
<tr>
<td>517 12th Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sacramento, CA 95814</td>
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<tr>
<td><a href="http://www.lsnbc.info">http://www.lsnbc.info</a></td>
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Apply for Relief

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| East Bay Community Law Center (EBCLC)-Neighborhood Justice Clinic 3130 Shattuck Avenue Berkeley, CA 94706 http://www.ebclc.org | 510-548-4064 | General Legal Clinic
  - Thursdays between 10:00 am and 1:00 pm. RSVP: 510-548-4064
  Debt Collection Defense Clinic
  - Oakland: First and Third Tuesdays of each month between 9:30 am and 1:00 pm, by appointment only, 610-548-4064 | Rene C. Davidson Courthouse, Room 240, 1225 Fallon Street, Oakland |
| Housing and Economic Rights Advocates (HERA) P.O. Box 29435 Oakland, CA 94604 www.heraca.org | 510-271-8443 ext. 300 | Contact the phone number to ask about clinics or how to get help. |

If you or your spouse is a veteran living in California, you can also contact:

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<td>University of San Diego Law School Veteran’s Clinic Barcelona Suite 305 5990 Alcala Park San Diego, CA 92110 <a href="http://www.sandiego.edu/veteransclinic">http://www.sandiego.edu/veteransclinic</a></td>
<td>619-260-7470</td>
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### Application Process

Your local legal aid organization may be able to help identify which forms of relief you are eligible for and guide you through the steps to successfully apply for relief. These steps include: collecting documents to prove enrollment and tuition amounts, drafting a cover letter to ask your loan servicer to stop collecting on your debt while your discharge application is being reviewed, submitting a complete application, and reviewing your loan servicer’s decision on your application.

The Closed School Discharge application can be found here: Loan Discharge Application.

Step by step directions for the application process.
Explore Educational Opportunities

Educational Opportunities

IMPORTANT! If you have the right to a closed school discharge or to access funds from the STRF and you choose to transfer one or more of your existing Corinthian College education credits to another school, then you will lose your right to a closed school discharge or to funds from the STRF. Before you enroll in any new school, be sure to talk to both an academic advisor and a legal aid organization to discuss your options.

Community colleges often offer similar programs and degrees as were offered by the Corinthian Colleges, but at a much lower cost. For example, a study found that in 2012, an associate’s degree in Paralegal Studies at a Corinthian College cost over $40,000. A comparable degree at a local community college would have cost under $2,600.

Below, you will find a list of local community colleges. Call your local college and speak with an academic advisor. Let them know that you formerly attended a Corinthian College. The academic advisor will help you explore your options, including options in educational programs and financial aid, so that you can make the right choice that fits your needs.

TIP! Each community college offers a variety of programs and opportunities. The California Community Colleges have created a website where you can quickly look up each school’s profile and scorecard: Information About Community Colleges.

Local Community Colleges

WARNING: Before you enroll in a new school, you should speak to the financial aid office about how transferring credits might affect your eligibility for a closed school discharge.

<table>
<thead>
<tr>
<th>Community Colleges Within 10 Miles</th>
<th>American River College</th>
</tr>
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<tbody>
<tr>
<td>Heald College – Rancho Cordova</td>
<td>4700 College Oak Dr.</td>
</tr>
<tr>
<td>2910 Prospect Park Dr., Rancho Cordova, CA 95670</td>
<td>Sacramento, CA 95841</td>
</tr>
<tr>
<td></td>
<td>(916) 484-6011</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.arc.losrios.edu">http://www.arc.losrios.edu</a></td>
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| Foisom Lake College                     | 10 College Plky         |
|                                         | Foisom, CA 95630        |
|                                         | (916) 606-6500          |
|                                         | http://www.fcc.losrios.edu |

In addition, if you are interested in receiving free career advice, then you can visit one of these American Job Centers near you:


Receive Career Advice

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<tr>
<td>Sacramento Works One Stop</td>
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<tr>
<td>Career Center – Rancho Cordova</td>
<td>– Hillsdale</td>
</tr>
<tr>
<td>10381 Old Placerville Rd.</td>
<td>5655 Hillsdale Blvd</td>
</tr>
<tr>
<td>Sacramento, CA 95827</td>
<td>Sacramento, CA 95842</td>
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<tr>
<td>916-563-5147</td>
<td>916-263-4100</td>
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Visit:

oag.ca.gov/Corinthian
Bureau for Private Postsecondary Education

STUDENT TUITION RECOVERY FUND

Presented by Leeza Rifredi

Phone: (888) 370-7589

www.bppe.ca.gov
Sharon Djemal
Supervising Attorney
East Bay Community Law Center
Legal Aid Organizations can help you.
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5996 Alcala Park  
San Diego, CA 92110  
http://www.sandiego.edu/veteransclinic | 619-260-7470 | Contact the phone number to ask about clinics or how to get help. |

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California Community Colleges: Our Community

- Largest System of Higher Education in the Nation
- 112 Colleges in California
- Serving 2.1 Million Students
- Awarded 190,314 certificates and degrees in 2013-14
- 70% of California’s Higher Education Students are Enrolled in a California Community College
- 20% of U.S. Community College Students are Enrolled in a California Community College
Our Mission

• We Provide Students with Skills Needed to Compete in Today’s Job Market

• Our Colleges Offer Workforce Training and Basic Skills Courses, Certificate and Degree Programs, and Preparation to Transfer to Four-Year Universities

• Our System is the Nation’s Largest Workforce Training Provider
Fueling the Workforce

• Our Colleges Offer **Associate Degrees** and **Short-term Job Training** in More Than 175 Fields

• **100,000 Individuals** are Trained Annually in **Industry-specific Workforce Skills**

• **Twenty-nine Percent** of UC and **51 Percent** of CSU Graduates Started at a California Community College

• Nearly **42 percent of California Veterans** Receiving GI Educational Benefits **Attend a California Community College** for Workforce Training or a Degree
Fueling California’s Workforce
Our graduates and certificate earners:

*Keep you safe ~*
80% of firefighters, EMTs and police officers are trained at our colleges

*Keep you healthy ~*
70% of California nurses are educated at community colleges

*Innovate ~*
48% of UC bachelor’s degree holders in STEM majors transferred from a community college
High Return on Investment

- Californians with a college degree will earn $1.3 million more than those with a high school diploma.
- Californians with an associate degree or certificate nearly double their earnings in three years.
- Graduating from a community college doubles an individual’s chance of finding a job compared to those who failed to complete high school.
Financial Aid is Smart Money

- The *most affordable public higher education* in the nation at $46 per unit
- More than *1 million students*, 45 percent of our student body, received a BOG Fee Waiver in 2013-14
- More than *$2.7 billion in financial aid* is awarded annually
- Visit [ICanAffordCollege.com](http://Icanaffordcollege.com) website for info on *financial aid*
Connect With Us!

- Connect with all 112 local community colleges: communitycolleges.cccco.edu
- Enroll in your local community college: CCCApply.org
- See your potential earnings after completing a certificate or degree: salarysurfer.cccco.edu
- Find out information about guaranteed transfer to CSU: adegreewithaguarantee.com