

Process to Apply for a Closed School Discharge

The Missouri Department of Higher Education (MDHE) cannot grant discharges of federal student loans. Contact your loan servicer.

The USDE has detailed information on the closed school loan discharge process. Please review the information [here](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/closed-school) - <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/closed-school>.

- 1) Contact your federal loan servicer once the official closed school notice has been posted to the USDE website¹. Notices are updated weekly.

If you do not know who is servicing your loan, visit the My Federal Student Aid website². Log in and scroll down to see the Servicer(s). Beneath the name of the servicer will be a “Contact” link that will give you the servicer’s mailing address, telephone number, and an email link.

- 2) Request a Loan Discharge Application for School Closure.
- 3) Complete the form and return to your loan servicer.

Things to keep in mind:

- You must have been enrolled with, or on an approved Leave of Absence from, Vatterott College or L’Ecole Culinaire as of December 17, 2018. You may also seek discharge of your federal loan if you withdrew within 120 days before the school closed.
- If you want to discharge your federal loan, you may not transfer your credits to another school for a comparable program.
- Per the USDE website, eligible students who do not enroll at another school that participates in federal student aid programs within three years of the date of school closure will have their loans automatically discharged. You will be notified by your loan servicer.

NOTE: In most cases of sudden school closure, you will not be required to make payments. Contact your loan servicer.

¹ <https://www2.ed.gov/offices/OSFAP/PEPS/closedschools.html>.

² <https://studentaid.ed.gov/sa/>