



DEVAL L. PATRICK
GOVERNOR

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

GREGORY BIALECKI
SECRETARY OF HOUSING
AND ECONOMIC DEVELOPMENT

Commonwealth of Massachusetts
Division of Professional Licensure
Office of Private Occupational School Education
1000 Washington Street • Boston • Massachusetts • 02118

BARBARA ANTHONY
UNDERSECRETARY OF OFFICE
OF CONSUMER AFFAIRS AND
BUSINESS REGULATION

MARK R. KMETZ
DIRECTOR, DIVISION OF
PROFESSIONAL LICENSURE

Bulletin #3 - American Career Institute School Closure

TO: Current and Former Students of the American Career Institute (ACI) located at
703 Granite Street, Braintree, MA
186 Alewife Brook Parkway, Cambridge, MA
125 Newbury Street, Framingham, MA
365 Caldwell Drive, Springfield, MA
10 State Street, Woburn, MA

DATE: January 18, 2013

RE: Update on School Closure

On January 9, 2013, the Massachusetts Division of Professional Licensure (DPL) received notice that the American Career Institute (ACI) ceased operating in Massachusetts. DPL is continuing its investigation of the matter and is coordinating these efforts with other state and federal agencies. This bulletin, the third released by DPL, provides updates on the following issues:

- Students records and transcripts;
- Updates on “teach-out” opportunities;
- DUA/DCS unemployment benefits;
- Veterans’ benefits; and
- Frequently Asked Questions (FAQ).

Students Records and Transcripts:

DPL has now obtained student records, including transcripts, from each of the five ACI locations. We are currently processing these records and hope to have a system in place for distributing them to students soon. Students should continue to monitor the “[Closed Schools Bulletins](#)” section of DPL’s website, www.mass.gov/dpl, for more information. In addition, DPL will also send an e-mail notification to students alerting them when their records are available.



“Teach-Out” Opportunities:

Earlier this week, DPL met with representatives from a number of schools interested in providing “teach-out” opportunities for ACI students. Under a “teach-out,” students can complete their program or course of study by attending a DPL-approved “teach-out” opportunity at an institution with programs similar to those previously offered by ACI.

At this time, “teach-out” options have not been approved. Students should not attempt to enroll in another occupational school expecting to be able to complete their education through a “teach-out” option. In the coming weeks, DPL will provide more information regarding these opportunities. In the interim, students should continue to monitor the “[Closed Schools Bulletins](#)” section of DPL’s website, www.mass.gov/dpl, for more information.

DUA/DCS Unemployment Benefits:

The Massachusetts Department of Unemployment Assistance (DUA) and the Department of Career Services (DCS) are working with DPL to ensure that teach-out schools not currently on the approved Section 30 provider list, complete the necessary process for approval. Section 30 benefits allow DUA to waive the active work search requirement for claimants who meet certain eligibility criteria, enabling them to continue collecting benefits while participating in agency-approved career training programs. In addition, students that were receiving unemployment benefits in connection with their enrollment at ACI should be advised that DUA has approved a four-week transition period, during which time students can continue to collect these benefits.

Veterans Benefits:

DPL has been in contact with the Massachusetts Department of Veterans’ Services through the Department of Higher Education, and continues to work with both agencies to determine the status of veterans’ benefits. In the interim, students who were attending ACI through a veterans’ benefits program should contact George O’Connor, Director of Veterans Education, at 617-391-6085 or goconnor@bhe.mass.edu if they have any concerns about their benefits.

Frequently Asked Questions (FAQ):

In response to the high volume of questions submitted by ACI students through our Occupational Schools Hotline and school closure e-mail account, we have compiled the following list of “Frequently Asked Questions.” If you have a question that is not addressed by this list, please call the Hotline at 617-727-6917, or e-mail us at DPLschool.closure@state.ma.us.

Enrollment & Payment:

Q: *I had enrolled at ACI as a student and paid for my program, but had not yet started classes when ACI closed. What should I do?*

A: Students who enrolled and paid for their program, but had not started classes, should take the following steps:

- If you have obtained a student loan, immediately contact your lender about discharging your loan.
- If you paid for your classes with a credit card, contact your credit card company immediately, in writing, and notify them of the school's closure; for more information, please see the steps outlined in [Bulletin #1](#).
- If you paid by check and it has not already been cashed by the school, contact your bank to stop payment on the check. If the check has been cashed, obtain a copy of the check, which will be useful when filing a claim.
- If you paid by other means, you may be eligible to file a claim once DPL is prepared to accept claims from students. In anticipation of this process, please begin assembling relevant documentation of payment.

Loans:

Q: *How do I discharge my loan?*

A: Contact your lender to discuss how to request either a partial or a full discharge of your loan. Lenders will not discharge portions of loans for courses already completed. For more information on how to go about this process, please consult the tips outlined in [Bulletin #1](#).

Q: *Should I continue paying my loan?*

A: Yes. Until you have made arrangements with your lender to obtain a forbearance or to have your loan discharged, you should continue to pay your student loan. Not paying your student loan may negatively impact your credit rating.

Q: *I only attended a few classes at ACI and did not complete my program due to the school's closure. Do I need to pay back the loan to the school?*

A: If you did not complete a course, then you may contact the lender and request a discharge of your loan. For more information on how to go about this process, please consult the tips outlined in [Bulletin #1](#).

Q: *I was attending ACI when it closed, but do not wish to continue my program. How do I get my loan discharged?*

A: If you do not participate in a teach-out, then you can contact the lender to request a discharge of your loan. For more information on how to go about this process, please consult the tips outlined in [Bulletin #1](#).

Q: *I was attending ACI when it closed, but do not wish to continue my program. How do I file a claim for reimbursement?*

A: If you paid by means other than a student loan, you may be eligible to file a claim for reimbursement once DPL is prepared to accept claims from students. In anticipation of this process, please begin assembling relevant documentation of payment.

Q: *I just started attending ACI, but haven't had to make a loan payment yet. Can I get my loan discharged?*

A: If you did not complete a course at ACI, then you may contact your lender and request a discharge of your loan. For more information on how to go about this process, please consult the tips outlined in [Bulletin #1](#).

Transcripts and Records:

Q: *How can I obtain a copy of my transcript?*

A: As previously mentioned in this bulletin, DPL has obtained students records, including transcripts, from each of the five ACI locations. We are currently processing these records and hope to have a system in place for distributing them to students soon. Students should continue to monitor the “[Closed Schools Bulletins](#)” section of DPL’s website, www.mass.gov/dpl, for information. In addition, DPL will also send an e-mail notification to student alerting them when their records are available.

Externships:

Q: *I have completed my course work with ACI and am almost finished with my externship. Do I need to start over?*

A: You will not need to start your externship over. DPL has been in contact with ACI representatives to determine next steps for students who have completed their classroom training, and are currently participating in an externship. As soon as we have more detailed information, you will be advised accordingly.

Q: *Who do I report my externship hours to?*

A: DPL has been in contact with ACI representatives to determine next steps for students who have completed their classroom training and are currently participating in an externship. As soon as we have more detailed information, you will be advised accordingly.

Q: *I was preparing to move onto the externship phase of my program. I was given a name and told to contact an HR office to arrange something. What do I do now?*

A: DPL has been in contact ACI representatives and other schools to determine externship locations. Please check our bulletins for new information as it occurs.

Recent or Pending Graduates:

Q: *I was due to graduate January 26, 2013. How do I obtain my certificate?*

A: DPL has been in contact with ACI representatives to identify students who have recently completed their program and were scheduled to receive their certificates of completion. As soon as these individuals have been identified, we will post information about obtaining their certificates.

Q: *Will the “teach-out” programs be available to former ACI students who have completed their programs but are now conducting a job search?*

A: Students that have completed their programs and received certificates of completion from ACI are not eligible to participate in a teach-out opportunity. However, DPL is working with other schools that may be able to assist with your job search. Please continue to check our bulletins for more information regarding which schools will be assisting with this process.

Q: *I need to get copies of my transcripts as soon as possible so that I can register to take an industry exam (for example, Certified Medical Assistant, Comp-TIA) . What do I need to do?*

A: DPL is working to identify students who have paid for testing vouchers but not received them. Please check our subsequent bulletins for information on how to obtain your transcript.

Personal Property:

Q: *I left my personal property at an ACI location and can no longer get into the facility. What should I do?*

A: Please call the Occupational Schools Hotline at 617-727-6917 or send an e-mail to DPLschool.closure@state.ma.us, with your name and contact information. DPL will then provide this information to an ACI representative.

Tax Forms:

Q: *How do I obtain my 1098-T form to complete my taxes? Will ACI still be sending these documents?*

A: DPL has been informed that ACI representatives will issue the forms by the January 31, 2013 due date.