



DEVAL L. PATRICK
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

FREQUENTLY ASKED QUESTIONS
American Career Institute (ACI) Student Claims Process

General:

1. Q. Will I be eligible to get a refund for all of the tuition I paid to the American Career Institute (ACI)?
 - A. The number and size of claims that the Division of Professional Licensure (DPL) receives will determine whether eligible students will receive full refunds of their tuition or partial refunds.

2. Q. How long will this process take?
 - A. DPL cannot offer a specific time frame about when eligible claims will be paid. However, we anticipate refunds will be provided to students before the end of 2013.

3. Q. What will happen if my claim is denied? Do I have any other recourse?
 - A. DPL is working on several options and remains committed to finding other potential remedies for all former ACI students affected by the closure of the school. DPL will continue to work with the court-appointed Receiver and other state and federal agencies about discharging certain loan obligations regarding the closure. If and when additional remedies become available, DPL will make every effort to notify students of these resources.

4. Q. If I have an attorney, should the attorney file a claim on my behalf?
 - A. Not necessarily. However, if you would like your attorney to do so, please provide the attorney with written authorization to act on your behalf, then the attorney can file a claim on your behalf.

5. Q. I co-signed a student loan for my child/friend, etc. Can I file a claim?
 - A. No. However, if the student provides you with Power-of-Attorney, you can file a claim on his/her behalf.

Eligibility:

1. Q. I attended /completed ACI when it was operating as the American International College (AIC) and I cannot locate my records. Can I get my money back?

- A. No. The claims process is only for students who attended ACI when it was licensed by the Department of Elementary and Secondary Education (DESE) beginning in September 2009 or subsequently by DPL when licensing responsibilities were transferred to DPL.
2. Q. According to my records, I was not an active student at the time of closure and did not receive a refund from ACI for excess funds paid to the school. Am I eligible to file a claim?
- A. In order to determine whether you are eligible, you must complete the claim form and submit the requested documentation. Once DPL reviews the claim, DPL will be able to determine whether you have a valid claim.
3. Q. I was neither an active student nor was on a leave of absence at the time of the closure. May I file a claim for items/fees paid for but not received?
- A. In order to determine whether you are eligible, you must complete the claim form and submit the requested documentation. Once DPL reviews the claim, DPL will be able to determine whether you have a valid claim.
4. Q. My ledger card includes fees for books, software, vouchers that I never received. Can these items be claimed?
- A. Yes. However, DPL will give first priority to claims seeking a refund of tuition paid to ACI. Once all tuition-related claims have been resolved, DPL will work to resolve claims from students seeking refunds for other expenses related to their enrollment at the school. There is no guarantee that these claims will be satisfied.
5. Q. Are personal belongings that could not be retrieved from the school eligible for reimbursement?
- A. No. The reimbursement process is only for funds paid to the school.
6. Q. I spent money on transportation and child care in order to attend the school. Am I eligible to file a claim?
- A. No. The reimbursement process is only for funds paid to the school.
7. Q. There is no record of me attending ACI, how do I prove that I attended in order to receive a refund?
- A. Please complete a [Transcript and Documentation Release Authorization Form](#). DPL will attempt to obtain your records from ACI's attorneys. However, you should also attempt to locate documentation to show that you attended ACI and the dates you attended.

Enrollment Agreement:

1. Q. My enrollment agreement was not signed by an ACI representative, but I attended school. Does this make me ineligible to submit a claim?
- A. No. You may still submit a claim.
2. Q. My enrollment agreement states I was to receive "Employment Assistance." Since the

school is closed and I did not and will not receive this service, may I receive a partial refund?

- A. No. Refunds are not available for these services. The reimbursement process is only for funds paid to the school.
3. Q. I see a fee on my enrollment agreement but not on my ledger card. How can I determine which is more accurate?
- A. If a fee does not appear on your ledger card, please complete the claim form and include all documents that support your claim that the ledger card is incorrect.
4. Q. I've recently been notified I will not receive a certificate of completion once my teach-out program is complete, a condition stated in my enrollment agreement. Can I submit a claim for my entire tuition?
- A. No. If you have completed your program, DPL is working to secure for you an original, signed transcript that includes all courses and grades from your program.

Loans:

1. Q. How do I find out the name and contact information of my federal student loan lender?
- A. Please consult the U.S. Department of Education's website to log into your federal student aid account. http://www.nslds.ed.gov/nslds_SA
2. Q. I haven't applied for a discharge of my federal student loan yet. Should I do so before submitting a claim?
- A. Yes. If the only funds paid to ACI were from your federal student loan, you may not need to file a claim. However, if you used other methods to pay ACI, you can file a claim even while your federal loan discharge is pending.
3. Q. How do I discharge my federal student loan?
- A. Students should contact their lenders to obtain a discharge form. <https://studentaid.ed.gov/repay-loans/understand/servicers>
4. Q. My loan servicer will not discharge my loan because I dropped out of a teach-out. Am I eligible to file a claim?
- Yes, you may still file a claim. However, please notify DPL that your loan discharge was denied before filing a claim.
5. Q. My loan servicer has told me that I am required to start paying my loan back now, should I wait?
- A. In order to preserve your credit record, it is recommended that you follow the lender's instructions. However, you can ask the lender whether payment may be delayed until DPL has processed the claims and refunds, which is also called "forbearance." If the lender agrees to delay your payments, it is recommended that you receive this information in writing.

6. Q. I filed a discharge when the school closed and have yet to receive a response from my loan servicer. Will my claim be denied?
- A. DPL will review your claim and indicate that the discharge must be completed before any refunds will be issued. Please follow up with your lender to ensure that the lender received your request for a discharge and for an update on the state of the discharge.

###