



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

Bulletin #1 - Kaplan Career Institute - Charlestown

TO: Students of Kaplan Career Institute - Charlestown
570 Rutherford Ave.
Charlestown, MA 02129

DATE: March 18, 2014

RE: *Kaplan Closure and Process for Seeking a Refund*

On December 15, 2013, the Kaplan Career Institute - Charlestown closed. As a result, the Division of Professional Licensure (DPL) will be administering a claims process for eligible students affected by the closure.

If you paid the school for coursework that you did not receive, you may file a claim for reimbursement. However, before you file a claim DPL recommends that you do the following:

If you have a student loan	Contact your lender immediately (contact information should be on your loan documents) to inform the lender of the school's closure and that you wish to request a " <i>non-interest bearing administrative forbearance</i> " of your loan until such time as your claim with the school is settled. This means that the loan company may suspend accrual of any interest and any loan payments until your claim has been settled. Please note that you may have to periodically renew this request until your claim is settled; such notification is <u>your</u> responsibility. If the lender wants proof of the school's closure, please download this bulletin and send it to the lender or provide the lender with the following URL: http://license.reg.state.ma.us/public/schools/closed/bulletin/default.html
If you paid by check	If your check has not already been cashed by the school, contact your bank to stop payment on the check. If the check has been cashed, please obtain a copy, which will be useful when filing a claim.
If you paid by credit card	Contact your credit card company immediately in writing. Please see the Federal Trade Commission's website at: http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre16.shtm for specific instructions, and a sample letter for your convenience. It would be wise to also include with your letter a copy of your enrollment agreement, also known as a personal service contract, as evidence of the contract between you and the school, as well as a copy of this bulletin as verification of the school's closure and subsequent breach of contract. If you paid by credit card, following the FTC's



	instructions are your best recourse.
If you are attending school under M.G.L. c. 151A s. 30 (unemployment law) and 430 CMR 9.0	You should contact the Division of Unemployment Assistance at 617-626-5375 to notify them of this disruption in educational services. They will work with you to make the necessary adjustments to your claim.
If you are attending school with financing from your local career center	Please contact the career center and apprise them of this closure.

Obtaining A Refund From DPL:

Students who have pursued the above options, as applicable, and believe that they are owed a refund may contact DPL to determine whether they may be eligible to submit a claim for a refund. Eligible students include:

- Students who did not complete their coursework or program of study through the School; and,
- Students who were denied a discharge of their private student loan(s); or
- Students who paid for products or materials from the school (for example, books, equipment, etc.), but did not receive them.

Deadline for Filing a Claim with DPL

Students must contact DPL no later than 5:00 pm EST on **Friday, April 18, 2014**. Any students who have not contacted DPL by this deadline may not be eligible to file a claim for a refund. Students are strongly encouraged to contact DPL as soon as possible.

Following the April 18, 2014 deadline, DPL will evaluate all claims received. Claimants will be notified whether they have a valid claim or whether their claim has been denied. Although we cannot offer a specific time frame for when the funds will be distributed, we anticipate that payments of valid claims will be paid before July 2014.

Students who would like confirmation that their claim was received by DPL should provide a self-addressed stamped envelope along with their claim. DPL will return a date-stamped copy of the first page of the claim form.

Questions:

If students have questions about how to complete the claim form or if they have questions about their student records, they can call 617-727-5811, Monday – Friday from 9 a.m. – 12 p.m. and 2 p.m. - 5:00 p.m.