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**Bulletin #1 – Massachusetts Career Development Institute (MCDI)**

TO: Students of the Massachusetts Career Development Institute (MCDI)  
140 Wilbraham Avenue, Springfield, MA 01109

DATE: August 23, 2013

RE: MCDI Closure and Process for Seeking a Refund

Massachusetts Career Development Institute (MCDI) closed on July 18, 2013. If you paid the school for coursework that you did not receive, DPL advises you to do the following:

If you have a student loan	Contact your lender <b>immediately</b> (contact information should be on your loan documents) to inform them 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 them or provide them with the following URL: <a href="http://license.reg.state.ma.us/public/schools/closed/bulletin/default.html">http://license.reg.state.ma.us/public/schools/closed/bulletin/default.html</a>
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 <b>immediately</b> in writing. Please see the Federal Trade Commission’s website at: <a href="http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre16.shtm">http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre16.shtm</a> 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)	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.



and 430 CMR 9.0	
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:**

**Beginning Friday, August 23, 2013**, after students have pursued the above options, as applicable, if students are still owed a refund, they should contact DPL as soon as possible 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 MCDI; and,
- Students who were denied a discharge of their private student loan(s); or
- Students who paid for products or materials from MCDI (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 **Monday, September 23, 2013**. Any students who have not contacted DPL by this deadline will not be eligible to file a claim for a refund from DPL. Students are strongly encouraged to contact DPL as soon as possible.

Following the September 23, 2013 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 when the funds will be distributed, we anticipate that payments of valid claims will be paid before the end of 2013.

Students, who would like confirmation that their claim was received by DPL, please provide a self-addressed stamped envelope and DPL will return a date-stamped copy of the first page of your 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.