Process for students affected by American Beauty Academy closures

You MUST complete the Student Survey and return to MHEC, with your choice of the options described below.

If you made payments directly to the school and/or have private loans



Complete MHEC <u>refund claim form</u> to apply for a MHEC reimbursement for the amount you paid directly, and/or will pay your private loan balance from your ABA program. Make sure to provide the supporting documents that are listed on

Option 1: Refund/Loan Discharge

*you cannot pursue a teach out or transfer if you obtain a refund/loan discharge I have federal loans



Visit http://studentaid.ed.gov/repay-loans/forgiveness-cancellation#closed-school to learn about loan discharges. Apply for a discharge directly with your lender.

Option 2: Teach Out

*you cannot pursue a refund/loan discharge if you accept a teach out

Cosmetology Students

Barbering Students



- 1. Contact an approved teach-out institution. The school may charge you no more than the unpaid balance on your ABA account and you will still have to pay back any loans taken out to fund your ABA program.
- 2. Complete <u>MHEC Transcript request form</u> to obtain a transcript copy for your new school. They will need this to place you in their program.

Option 3: Transfer to another Institution

*you cannot pursue a refund/loan discharge if you transfer to a new program

Complete a <u>transcript request</u> form and submit to MHEC.



Contact institution(s) you might be interested in attending directly. An institution will evaluate your transcript according to their policy, grant credit where appropriate, and charge according to their policies. MHEC is not involved in this process, except to provide transcript as requested.

Refund Claim Form: http://www.mhec.state.md.us/career/pcs/PCSClosure/American%20Career%20Inst/ACI ClaimForm 20130118.pdf

Transcript Request Form: http://www.mhec.state.md.us/career/pcs/index.asp

Student Survey: http://www.mhec.state.md.us/career/pcs/PCSClosure/American Beauty Academy/ABAClosure.asp