September 2, 2024

To Students of Acupuncture and Massage College (AMC):

It is with great regret that I must inform you that, due to declining enrollments and related losses, we have determined that our school cannot continue to operate and hold classes and consequently it will be closing as of today, September 2, 2024.

We are saddened to share this news, but are committed to assisting our students in transferring to other area schools and online programs. We will be available to send transcripts to transfer schools and assist in that process in the coming days and weeks.

We are hopeful that you will choose to continue and complete your academic program at another institution, and we are eager to assist with that transition. But, in the event that you were to choose to not do so, the attachment to this notice provides information on how you can seek a discharge of any federal student loans you have taken out to attend the school.

We understand that you may have questions and the school's Administration will try to respond as promptly as possible to all questions. We suggest that you direct all questions to:

Registrar@amcollege.edu.

In closing, we want to tell you that the School's leadership and administration are very disappointed that we have not been able to overcome financial difficulty that we, like many other colleges, have experienced from persistent lower enrollments, and thus have found it necessary to close. We are very grateful for the opportunity we had to serve you and we wish you every success in the completion of your studies and the pursuit of your careers.

Sincerely

Christy Wood Campus President

How do I get a copy of my School official transcript?

Students can order printed copies of official transcripts by emailing registrar@amcollege.edu, at no charge. For identification purposes, please be prepared to provide the following: last date attended, last four of social security number, and birth date. Please provide a complete mailing address for delivery.

Do You Qualify For A Closed School Loan Discharge?

September 2, 2024, serves as the institution's last full day of educational instruction and is the date used to determine potential eligibility for closed school loan discharge.

There are certain eligibility requirements to qualify for a closed school loan discharge; if the Department of Education has sufficient information to determine you qualify for a discharge, your loan will generally be automatically discharged one year after your school closes. However, you may always apply to get a discharge sooner if you qualify.

Please be sure to review important information regarding this matter, including automatic closed school discharge information, at the following site:

https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school

Student loan borrowers (and parents who borrowed PLUS loans on behalf of students) may be eligible for a 100-percent discharge of your federal student loans borrowed to attend AMC under either of these circumstances:

- The School closed while you were enrolled, and you did not complete your program because of the closure. If you were on an approved leave of absence from the School for purposes of the federal student aid programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes before March 7, 2024. A closed school loan discharge normally applies only if you withdrew (without completing your program) within 180 days of the school's closing date, or if you were attending when the school closed.

You are not eligible for discharge of your loans if your school closed and any of the following is true:

- You graduated or completed your program at the closed school.
- You're completing or have graduated from a teach-out agreement at another school approved by the school's accrediting agency and, if applicable, the school's state authorizing agency.
- You're completing or have graduated from a program of study at a different branch or location of the school that closed or at another school to which you transferred.
- You withdrew before **March 2, 2024,** unless you can demonstrate an exceptional circumstance.

If your new school doesn't count your School credits or if you decide not to use your credits towards completion of a comparable program at another school, or if you do not complete a teach-out of your program at another school, you may instead apply for a closed school loan discharge of the federal loans you took for your School coursework and hours.

What is the Loan Discharge Process?

If you meet the eligibility requirements for a discharge of loans you obtained to attend a school that closed, your loan holder will automatically send you an application you can submit to your loan servicer.

Or, you can contact your loan servicer directly about the application process for getting your loan discharged. Be sure to continue to make payments on your loan while your discharge application is being processed.

Automatic Closed School Loan Discharge

If your school closes on or after July 1, 2023, and you meet the eligibility requirements for a closed school discharge of your loans obtained to attend the closed school, you will generally receive an automatic closed school discharge one year after the date ED establishes as the school's official closure date. This discharge will be initiated by ED, and you will be notified by your loan servicer. Please be sure to review important information regarding this matter, including automatic closed school discharge information, at the following site:

https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school.

Although this closed school loan discharge is granted automatically after one year has passed since your school's closure, you can always apply for and receive a closed school discharge as soon as your school's official closure date is confirmed by the U.S. Department of Education.

If you 1) attended a school that closed less than one year ago,

- 2) meet the eligibility requirements for a closed school discharge, and
- 3) want your loans discharged, contact your loan servicer about applying for a closed school discharge now instead of waiting for one year to receive an automatic closed school discharge.

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is,

- visit your account dashboard at studentaid.gov and scroll down to the "My Loan Servicers" section, or
 - call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer Contacts:

Edfinancial 1-855-337-6884 MOHELA 1-888-866-4352 Aidvantage 1-800-722-1300 Nelnet 1-888-486-4722 ECSI 1-866-313-3797

Default Resolution Group

1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

I have some accreditation questions, who do I talk to?

Accrediting Commission for Career Schools & Colleges (ACCSC):

Telephone: (703) 247-4212 Website: https://www.accsc.org/

Accreditation Commission for Acupuncture and Herbal Medicine

Telephone: (952) 212-2434 Website: https://www.acahm.org/

I have some state agency questions, who do I talk to? Florida Department of Education – Commission for Independent Education

Telephone: (850) 245-3200

Website: https://www.fldoe.org/policy/cie/

Does Your Federal Pell Grant Eligibility Reset?

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100 percent, the six-year equivalent is 600 percent. For more information, visit StudentAid.gov/Pell-leu. If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically; there is nothing for you to do. If your Pell Grant eligibility has been restored for the current award year, and/or you have regained eligibility bringing you under the 600-percent limitation, you will be notified by email.

Can You Transfer Your Hours And Coursework To another School?

Instead of applying for a closed school loan discharge, you may want to keep the hours and coursework you've earned from AMC and transfer those hours to another school with a comparable program. If you do transfer into a comparable program offered by another school, that other school will evaluate your School transcript, course work, and hours completed in the subjects covered in your course of study, and will decide how many hours to accept for the work you've already completed, as well as identify the coursework you need to complete your program of study. It is up to the other school to decide how many hours to give you. Remember, if you transfer the hours you've earned at AMC toward a comparable program at another school and you complete or are in the process of completing that program, you will not be eligible to receive a closed school loan discharge for those hours.

Accessing Information About Your Federal Financial Aid

If you need to access information about your federal financial aid history, log in at StudentAid.gov/login.

If you filed a FAFSA® form identifying AMC as the institution you would be attending and need the information forwarded to another institution, visit fafsa.gov to make changes to your filed application.

We Are Here To Help

ED is committed to helping you as you plan the next steps in continuing your education. We encourage you to avoid paying for services that Federal Student Aid offers for free. Please visit StudentAid.gov/closures to view common Q&As asked by students of other closed schools.

For help understanding the information presented in this fact sheet, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913).