

Federal Loan Discharge and Educational Options

This information pertains to students enrolled at the time of the school's closure or in the 120 days prior to the closure.

If you choose to transfer to a different school in a ***similar*** program, you will not be eligible to have your federal student loans discharged. However, if you pursue a ***completely different*** program at another institution, you may still be able to discharge your student loans, so long as you *finish the program*.

Federally authorized loan servicers are the only ones able to determine what constitutes a completely different program of study. Students interested in transferring credits to enroll in a completely different program of study will need to work with their loan servicers on this option. So long as the program is deemed completely different, and the student finishes it, the student should be able to discharge the federal student loans taken out at ITT.

Students should not enroll in another program assuming it will be considered a completely different program of study without first securing confirmation from the loan servicer (preferably in writing) that it meets the criteria. Enrolling in a ***completely different program of study*** isn't sufficient for meeting the criteria for discharge with transfer of credit; students will also need *to complete the program* in order to be able to discharge loans.