



**PROJECT ON PREDATORY STUDENT LENDING
LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL**

WWW.PROJECTONPREDATORYSTUDENTLENDING.ORG

#CancelCorinthian Fact Sheet

Why #CancelCorinthian?

Recently, a court ordered that the Department of Education MUST stop collecting on federal student loans for more than 100,000 former students of Corinthian-owned schools (Heald, Everest, and WyoTech) – but only if they have applied for loan cancellation.

This is critical information for the many thousands of borrowers who have not yet applied and continue suffering under a mountain of fraudulent debt. Because the Department won't lift a finger to tell students about their rights, it's up to all of us to alert students to fill out the required form and for the public to put pressure on the Department of Education to [#CancelCorinthian](#) debt once and for all.

Background

[Corinthian Colleges](#), which owned Everest, Heald and WyoTech campuses, was an established villain in the for-profit college sector. In 2015, the Department of Education acknowledged that Corinthian Colleges misled and scammed students, and fined it \$30 million. Eventually, Corinthian shut down after a slew of lawsuits and investigations by state and federal enforcement agencies around the country. Despite the Department's own findings that Corinthian Colleges cheated students, it continues to collect federal loan debt from former students across the country, and stopped granting loan cancellation on debts that the Department has already acknowledged are invalid. This leaves about 100,000 borrowers who attended certain Corinthian programs in the lurch, without the relief that would allow them to go on with their lives.

The Department goes to great lengths to avoid cancelling the loans of impacted students. It even came up with an illegal plan to partially deny loan cancellation applications. The Project on Predatory Student Lending challenged the Department's illegal use of social security data to calculate the partial denials and won a [preliminary injunction](#) forcing the Department to abandon its illegal partial denial calculation. The students are owed full relief. While the preliminary injunction was a major win, the Department's tactics to delay and avoid justice for students are relentless.

Taking Action

It is clear that the Department of Education will not lift a finger to help former students. That is why the Project on Predatory Student Lending is launching a public awareness campaign to reach former Corinthian students who are covered by the court order, to get them to fill out the simple form that will STOP collections on their loans and assert their defense to repayment.



Our [online tool](#) will allow borrowers to determine if they are covered by the court order.

We urge students to use the tool and take the actions available to them to assert their defense against loans from predatory schools.

For more information, follow us on Twitter @EdDebtJustice or visit:
<https://predatorystudentlending.org/cancelcorinthian>

We also urge everyone to join us in calling on the Department of Education to [#CancelCorinthian](#) debt once and for all.

Frequently Asked Questions

For students:

1. What does this ruling mean for students?

The court has ruled that the Department of Education must stop collections on the federal student loans of the class members who have applied to have their loans cancelled for the duration of the lawsuit. This means former students of Everest, WyoTech, and Heald, who attended certain programs during certain time periods and complete the Department of Education’s borrower defense “attestation form,” will not face collection of their federal student loans for at least the duration of the lawsuit.

2. What do borrowers have to do to apply for loan relief?

Any student who attended a Corinthian College campus (such as Everest, Heald, or WyoTech), should use our [online tool](#) to determine if they are a part of the student class. For any student who meets the criteria and completes the Department of Education’s attestation form, the Department of Education MUST stop collecting on that student’s federal student loans during the lawsuit.

3. What does this mean for students who did not attend Corinthian Colleges or who did not attend the specified programs during the specified time periods?

Students who are not a part of the student class, or did not attend a Corinthian College campus, could still have the right to have their federal student loan debt cancelled through borrower defense. Students can visit [this website](#) for information on borrower defense, and consider completing the Department of Education’s [Universal Borrower Defense form](#).

4. How do students know if this ruling impacts them?

Students can visit our [online tool](#) to determine if they are a part of the class covered by this court ruling. If they are a part of the student class, they are eligible to apply for borrower defense using the Department of Education’s short “attestation form.” The court has ordered



the Department of Education to stop collections on their federal student loans after they apply.

5. What is the Department of Education’s “attestation form,” why should students complete it, and what will happen their loans if they submit the form?

The Department of Education’s “attestation form” is a short form specifically for former students of [Everest](#), [Wyotech](#), and [Heald](#) who attended certain programs during certain time periods. This form is an application to have federal student loan debt from one of these Corinthian-owned schools cancelled. Students should complete this form to have their loans from Corinthian College cancelled. Once a student completes this, the Department of Education must stop collections on their federal student loan debt during the lawsuit.

6. Some students already submitted a different kind of borrower defense application and just found out they are part of the proposed class in this lawsuit. Should they also submit the attestation form?

If a student is part of the student class and submitted the Universal Borrower Defense Application, the Department of Education must stop collecting on their federal student loans as a part of this ruling. If you are a part of the [student class](#), submitted a [universal borrower defense form](#) or [attestation form](#), the Department of Education must stop collecting on your federal student loans.

7. If students attended a Corinthian College campus (such as Everest, Heald, or WyoTech) but are not a member of the proposed class, what should they do about their loans?

If students attended a Corinthian College campus but are not a part of the student class, they still have a right to have their federal student loans cancelled. If they haven’t already, they should consider applying for borrower defense through the [Department of Education’s Universal Borrower Defense form](#). The Department of Education has said that it will stop collections on a student’s loans while they process their claim.

8. Does this apply to students who have private student loan debt from Corinthian Colleges?

Unfortunately, the lawsuit, the Department of Education’s attestation form, and the Universal Borrower Defense Form only apply to federal student loan debt. If you have questions about your private loans, please visit <https://www.studentloanborrowerassistance.org/repayment/private-loans/>.



For partners:

9. Why #CancelCorinthian, what about all other for-profit schools?

The Department of Education has acknowledged Corinthian's misconduct and already determined that members of the class are entitled to have their debts cancelled. But **all** debts from Corinthian-owned colleges are bogus, and were subjects of multiple state and federal investigations and lawsuits. There is absolutely no justification for the Department of Education to collect **any** student loan debt from Corinthian students. We are trying to let the Department know that it is legally and morally unacceptable to force these bogus debts on people who were already ripped off by Corinthian. This is just the beginning—debt from other predatory schools is invalid, too. We are just getting started.

10. What is the goal of this campaign?

Launching on the date of scheduled class certification hearing in the case ([Calvillo Manriquez v. DeVos](#)), the #CancelCorinthian campaign is designed to bring awareness to the Department of Education's obligation to cancel **all** Corinthian debt. The focus will be on encouraging former Corinthian students who have not yet applied for loan cancellation with the Department of Education to submit their claims so the Department will stop collecting on their loans, and asking them to spread the word to their networks. We are also using this as an opportunity to urge the Department to #CancelCorinthian debt once and for all.

