A GUIDE TO THE PROPOSED SWEET SETTLEMENT

Have you applied for borrower defense?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, but my claim was denied.</td>
<td>Your claim has been reinstated.</td>
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Did you go to one of these schools?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your loan is cancelled.</td>
<td>Your application will be decided by a deadline.</td>
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</table>

<table>
<thead>
<tr>
<th>School Name</th>
<th>Department</th>
<th>Institute Name</th>
<th>Settling Party</th>
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<tbody>
<tr>
<td>AI Collins Graphic Design School</td>
<td>Art &amp; Design</td>
<td>Kaplan Career Institute</td>
<td>Robert Fiance Institute of Florida</td>
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<tr>
<td>All-State Career School</td>
<td>Chamberlain University</td>
<td>Kaplan College</td>
<td>Ross University School of Medicine</td>
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<td>Charlotte School of Law</td>
<td>Katharine Gibbs School</td>
<td>Ross University School of Veterinary Medicine</td>
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<td>Chicago School of Professional Psychology</td>
<td>Keiser University</td>
<td>Salter College</td>
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<td>Keller Graduate School of Management</td>
<td>Sanford-Brown College</td>
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<td>American College for Medical Careers</td>
<td>Collins College</td>
<td>Kitchen Academy</td>
<td>Sanford-Brown Institute</td>
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<td>American Commercial College</td>
<td>Colorado Technical Institute</td>
<td>Lo'James College of Hairstyling</td>
<td>School of Computer Technology</td>
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<td>American InterContinental University</td>
<td>Concorde Career Institute</td>
<td>Lo'James International College</td>
<td>Scottsdale Culinary Institute</td>
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<td>American National University</td>
<td>Concorde Career Institute</td>
<td>Le Cordon Bleu</td>
<td>South University</td>
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<td>American University of the Caribbean</td>
<td>Cooking and Hospitality Institute of Chicago</td>
<td>Le Cordon Bleu College of Culinary Arts</td>
<td>Southern California School of Culinary Arts</td>
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<td>Court Reporting Institute</td>
<td>Le Cordon Bleu Institute of Culinary Arts</td>
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<td>Lehigh Valley College</td>
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<td>DeVry College of Technology</td>
<td>Lincoln Technical Institute</td>
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<td>Devry College of Technology</td>
<td>Marinello School of Beauty</td>
<td>Sullivan and Cogliano Training Centers</td>
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<td>DeVry University</td>
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<td>McIntosh College</td>
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<td>ATI College</td>
<td>Empire Beauty School</td>
<td>Medtech College</td>
<td>Ultrasound Diagnostic Schools</td>
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<td>Everglades University</td>
<td>Miami International University of Art &amp; Design</td>
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<td>FastTrain</td>
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<td>Mount Washington College</td>
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<td>Wilfred Academy</td>
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<tr>
<td>Studentaid.gov/borrower-defense/</td>
<td>Apply today. Visit studentaid.gov/borrower-defense/</td>
<td>Does not apply to your loan.</td>
<td></td>
</tr>
</tbody>
</table>
A GUIDE TO THE PROPOSED SWEET SETTLEMENT

I APPLIED IN....

TIME FROM FINAL APPROVAL

My school is on the list

My school is on the list

2017 or before

2018

2019

2020

2021

on or before June 2022

After June 2022, before final approval

6 Months

12 Months

18 Months

24 Months

30 Months

36 Months

DECISION

RELIEF

DECISION

DECISION

DECISION

DECISION

RELIEF

Cancellation of remaining balance, return of money paid, deletion of negative credit report

‘no consolidation required

DECISION

The Department of Education will determine result of 'streamlined' borrower defense process favorable to borrower. Approval of application results in full relief. If not approved, borrower is told specifically what information is needed. If Department fails to issue decision, borrower automatically receives relief.

Those who first apply in this period are not part of the settlement class. Neither the specific procedures of review nor the school list apply to them. For more information, please visit our Sweet Settlement FAQ.