



# Closure: Concordia University- Portland

*Information for Students*

# Closure – Concordia University

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On February 7, 2020, officials representing Concordia University-Portland announced that the institution would closing.

The institution's official last date of instruction will be July 11, 2020.

Many programs end April 24, 2020 with some exceptions such as:

- Bachelor's in Homeland Security ends June 30, 2020
- Masters of Science in Education ends July 11, 2020

We, at the U.S. Department of Education (ED), are here to help. We encourage you to visit our closed school portal at [StudentAid.gov/closed school](https://StudentAid.gov/closed_school) to find important information.

# Obtaining Your Academic Records

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You may order transcripts by visiting <https://www.cu-portland.edu/academics/registrar/transcripts-and-diplomas>

If you transfer to another school to continue your education, you may be asked to provide a copy of your transcript to your new school. The records may also be useful in substantiating your claim for a Closed School Loan Discharge.

# Tuition Recovery Funds

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Some states provide funds that may reimburse charges not covered by other sources. For example, a closed school loan discharge would cover the amount of your federal student loans, while tuition recovery fund payments could cover expenses, such as private loans and cash payments that were directed toward tuition payments at the closed school.

However, under Oregon law, Concordia University Portland is a statutorily exempt University (ORS 348.597) As such, they were not required to keep a surety bond or letter of credit in order to issue refunds to students.

# Topics to Consider

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There are several things for students affected by a school closure to consider. These include:

- Transferring to another school to complete your educational goals.
- Applying for a closed school discharge.

# Transfer to Another School

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Visit [collegescorecard.ed.gov](https://collegescorecard.ed.gov) to explore transfer options and find a program that's right for you

If you do transfer into a program of study offered by another school, that school will evaluate your transcript and will determine what credit to give you for the work you've already completed. The school will also identify the remaining coursework you need to complete your chosen program of study. Please contact individual schools for transfer credit policies.

# Closed School Loan Discharge

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Federal student loan borrowers (and parents who took out PLUS loans on behalf of students) may be eligible for a 100-percent discharge of the federal student loans borrowed to attend a closed school under either of these circumstances:

- Your 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 Title IV, HEA programs, you are considered to have been enrolled at the school, or
- You withdrew from all classes 120 days or less before your school ceased instruction.

# Closed School Loan Discharge (cont'd)

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

- You withdrew from all classes more than 120 days before your school ceased instruction.
- You completed all of the coursework for your program prior to your school closing, even though you have not received a diploma or certificate.
- You are completing a comparable educational program at another school, by transferring academic hours earned at your closed school or by any other comparable means.

We strongly encourage students to wait until after July 11, 2020, the last date of instruction offered at the institution, to apply for a closed school discharge. That is the soonest that ED's system will be updated.

# Closed School Loan Discharge (cont'd)

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Learn more about closed school loan discharge:

- Review an [overview of the discharge process](#) and visit [studentaid.gov/manage-loans/forgiveness-cancellation/closed-school](https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school) for additional information about closed school loan discharges.
- To apply for a closed school loan discharge, complete and return the Closed School Loan Discharge Application and return it to your loan servicer.
- To find your loan servicer, log in to *My Federal Student Aid* at [StudentAid.gov/login](https://StudentAid.gov/login). You will also find a list of servicers on Page 4 of our fact sheet found online by visiting [studentaid.ed.gov/sa/sites/default/files/dream-center.pdf](https://studentaid.ed.gov/sa/sites/default/files/dream-center.pdf).

# Federal Pell Grant Eligibility

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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](https://StudentAid.gov/pell-leu).

If you are eligible for the restoration of Pell Grant eligibility, your restoration will be done automatically after your school has completed the close out process with the Department. If your Pell Grant eligibility is restored, or you have regained eligibility, you will be notified by email.

In addition, we have provided operational Pell Grant processing guidance for schools to use when determining Pell Grant eligibility for transfer students who were attending a school that closed.

# Help for Students

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If you experience difficulties when attempting to enroll at another institution and your eligibility for federal student aid is impacted by the funds disbursed at Concordia, you may contact Federal Student Aid online at [studentaid.gov/feedback-ombudsman](https://studentaid.gov/feedback-ombudsman) or by calling 1-844-651-0077, Monday thru Friday from 8 a.m. to 8 p.m. ET.

# A Special Note

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ED recommends that you take your time to review all your options before making any decisions. What is right for you may not be the best decision for another student.

We also urge you NOT to pay for any services like loan forgiveness that ED provides for free. For more information, please visit [studentaid.gov/resources/scams](https://studentaid.gov/resources/scams).



# Frequently Asked Questions

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We have been collecting *Frequently Asked Questions* about school closures. This repository is posted online at:  
[studentaid.gov/announcements-events/closed-school#faq](https://studentaid.gov/announcements-events/closed-school#faq).

# Frequently Asked Questions

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## **Will I be able to finish my program?**

If you were not able to complete your current program, you may be able to transfer to a new institution and finish your program at the new institution.

Every school has its own requirements that are used to determine which of your credits or hours earned will transfer. You will need to have a copy of your transcripts available so that potential schools can review your completed credits or hours. Once a potential school reviews your transcripts, the school will advise you on how many credits or hours it will accept and what coursework you will need to complete your chosen program of study.

# Frequently Asked Questions

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## How do I obtain my transcripts or other records?

Visit <https://www.cu-portland.edu/academics/registrar/transcripts-and-diplomas> to request your official transcript.

Unofficial transcripts can currently be obtained on demand on [my.cu](#)

After Concordia University Portland is closed, Concordia St. Paul will become the Custodian of Records.

If you transfer to another school to continue your education, you may be asked to provide a copy of these records to your new school. The records also may be useful in substantiating your claim for a closed school loan discharge, if you decide to seek a discharge rather than completing a comparable program at another school.

# Frequently Asked Questions

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## **Where can I find information about the federal student aid I've received and how much more I might be eligible to receive?**

For information on your federal student aid history and your remaining eligibility for certain *federal student aid programs*, please visit:

[StudentAid.gov/login](https://studentaid.gov/login)

Each student's eligibility for additional federal student aid funds will need to be evaluated independently. When enrolling in a new institution, update your FAFSA to include the federal school code for your new school, then schedule a meeting with the financial aid office to discuss your financial aid eligibility.

Note: You will use your FSA ID to access your federal loan history. You can find more information about this process at: [studentaid.gov/help/fsa-id](https://studentaid.gov/help/fsa-id).

# Frequently Asked Questions

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**If I enroll (by transferring academic credits earned from my closed school) in a comparable program at another school for the purpose of completing the program for which a loan was made at my closed school, can I still receive a closed school loan discharge?**

If you transfer academic credits and completed or are in the process of completing a comparable program of study at the new institution, you are not eligible for a closed school loan discharge. However, if you transfer and do not complete the comparable program, you may be eligible for a closed school loan discharge, provided you meet all the other eligibility criteria.

For more information about the definition of a comparable program visit: [studentaid.gov/announcements-events/closed-school#comparable-program](https://studentaid.gov/announcements-events/closed-school#comparable-program).

# Frequently Asked Questions

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**I transferred from my closed school and enrolled in a *completely different program of study* at a new school and completed the new program. Are my previous loans from my closed school dischargeable?**

Yes. You may receive a closed school loan discharge if you were enrolled at the closed school 120 days or less before the school ceased instruction because the program of study at the new school is completely different from your program of study at your closed school (for which the loans were intended).

You can learn more about the discharge process by visiting [studentaid.gov/manage-loans/forgiveness-cancellation/closed-school](https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school).

# Frequently Asked Questions

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**I have nonfederal loans through private lenders. How can I get those loans discharged?**

Information provided in this Q&A pertains **only** to your federal student loans. You must contact the private lender that originated (made) your nonfederal loan to discuss your options.

# Frequently Asked Questions

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## **Does my Federal Pell Grant eligibility duration “reset” due to the closure of my school?**

In late 2017, ED implemented a policy change to restore periods of Pell Grant eligibility to students who were unable to complete their course of study due to the closure of an institution. Students whose eligibility may change as a result of this policy will be notified when their available limits to receive Pell Grant funding have been adjusted.

# If you are a Veteran

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This action by Concordia University Portland means you can no longer receive GI Bill benefits, including the monthly housing allowance, because you are no longer attending classes there.

As noted on the [Department of Veterans Affairs \(VA\) GI Bill website](#), the Harry W. Colmery Veterans Educational Assistance Act of 2017 allows VA to restore entitlement to beneficiaries affected by school closure or disapproval. You may qualify if you could not complete your course work before the school closed. If you had finished out the term you most likely are not eligible for restoration.

Details for applying for benefit restoration are available on the GI Bill restoration website: [www.benefits.va.gov/gibill/fgib/restoration.asp](http://www.benefits.va.gov/gibill/fgib/restoration.asp)

# Resources for Veterans

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If you're interested in transferring your credits to another institution, you are also encouraged to use the [GI Bill Comparison Tool](#) to find the program that's right for you.

You may also be eligible to receive personalized counseling and support through [VA's Education and Career Counseling program](#) to help you identify an institution that aligns with your educational goals.

[Student Veterans of America](#), with a network of over 1,400 student chapters at colleges and universities, can provide answers to your questions.

# Department of Defense

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If you have been using Tuition Assistance to attend Concordia University Portland, you will need to contact a Department of Defense (DoD) professional education counselor to discuss how this may impact your educational plans and the options available to you.

DoD professional education counselors are available in-person at a local education center or by phone to answer your questions and discuss your options.

# Questions

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We want you to get the help you need to understand your options.

For help understanding the information presented in this webinar, contact the Federal Student Aid San Francisco/Seattle School Participation Division at: [sanfrancisco.seattle.spd@ed.gov](mailto:sanfrancisco.seattle.spd@ed.gov)

Veterans may also contact the Department of Veterans Affairs Education Call Center is available at: 1-888-442-4551 (Monday – Friday, 7 a.m. – 6 p.m. CST). Facebook [www.facebook.com/gibillEducation/](http://www.facebook.com/gibillEducation/)  
[Twitter@VAVetBenefits](https://twitter.com/VAVetBenefits)

# Wrap-up

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This concludes the audio portion of the presentation. If you have a question, please submit it to us at [sanfrancisco.seattle.spd@ed.gov](mailto:sanfrancisco.seattle.spd@ed.gov)

When submitting your question, be sure to include your email address and the Name + Location of the school you've been attending.

# The End

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Thank you for attending the webinar. This concludes today's presentation. If you have any remaining questions, you may submit your questions to us at: [sanfrancisco.seattle.spd@ed.gov](mailto:sanfrancisco.seattle.spd@ed.gov).