

# I am worried my school will close, or my school has closed. What should I do?

Many college students are in limbo. Classes are suspended and students do not know when or if the classes will resume. If you are in this situation and are concerned about your school closing, here is how you can protect yourself.

1. **Gather Documentation:** Make sure you gather key documents you may need later to later establish your eligibility for federal student loan debt relief, including your enrollment agreement, records of all payments made to your school (“student ledger”), all documents you signed, and all communications to/from your school about whether it would reschedule your class or close.
  - **You have a right to inspect your student files under the Family Educational Rights and Privacy Act (FERPA) and may request a copy of any documents in your files.**
2. **Write Down Whatever Happens:** Keep a diary about everything that happens, such as what your school tells you, problems with your teachers, and any problems you have. Be sure to include the dates and names of people involved.
3. **Was Your Program Moved Online?** If so, keep a diary of any problems logging into your educational program, participating in online classes, quality of instruction, etc.
4. **Make a Class Contact List:** Create a list of contact information for classmates and school faculty or staff who may later serve as witnesses and be helpful if you are applying for debt relief.
5. **File a Complaint:** If you are having problems with your school and your school is approved by the [Bureau for Private Postsecondary Education](#), or you may file a [complaint](#) about the school.
6. **Share Your Concerns:** Share your concerns with your federal and California state representative and/or senator. It is important for them to hear about your experiences. ([Find your representative.](#))

## What Are Your Federal Student Loan Rights?

**1) If You Withdraw from Your Program?** If you withdraw *for coronavirus-related reasons* you should be eligible for the cancellation of the federal student loans that paid for the term you did not complete. If your school closes within 120 days of the date you withdrew, you should be eligible for the cancellation of *all* federal student loans paid to your school.

**2) If Your School Closes Before You Complete Your Program:** You should be eligible for a cancellation of all federal student loans paid to your school.

**What Are Your Private Student Loan Rights?** You may also be eligible for the cancellation of all or a portion of your private loans if your school closes or if you withdrew, but this depends on your state’s laws, whether your school originated your private loan(s), and the terms of your private student loan(s). Please contact our office to learn more about your options.

For more information, see LAFLA’s [student loans page](#) and [COVID-19 resources](#).



FOR LEGAL ASSISTANCE,  
PLEASE CALL 800-399-4529  
OR VISIT LAFLA.ORG

WWW.LAFLA.ORG