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Anthem Career College Closure Frequently Asked Questions

Updated October 28, 2015

These questions and answers are provided by the Division of Postsecondary State Authorization (DPSA) of the Tennessee Higher Education Commission (THEC) based on calls and emails received from students and responses received from Anthem Career Colleges (Anthem), the International Education Corporation (IEC) and federal resources.

The answers are directed to students who attended the Anthem locations in Memphis and Nashville. If you attended an Anthem campus other than Memphis or Nashville, these responses may not apply to you.

Tuition Guaranty Fund (TGF)

The TGF was established by the Tennessee General Assembly to reimburse students at certain postsecondary educational institutions, such as Anthem Career College, that close without earning the tuition collected. This is called unearned tuition.

Important points:

- 1. TGF applies only when the closing institution is authorized by THEC and (1) a student attended a physical location of the school in Tennessee or (2) a student is a Tennessee resident and attended a location of the institution outside of Tennessee.*
- 2. A claim for reimbursement of the unearned tuition must be made within two years of the date the institution discontinued operations.*
- 3. Unearned tuition includes tuition, registration, general graduation, activity, or other fees that are required to be paid by all students where the institution did not complete the educational obligation or reimburse students.*
- 4. Monies paid for tangible goods, such as books and equipment, are not reimbursable.*
- 5. Monies paid for program specific costs are not reimbursable by the TGF, e.g. certification fees charged separately to a student's account.*
- 6. Monies for expenses such as housing, meals, clothing and transportation, not paid directly to and retained by the institution are not reimbursable.*

DPSA notes that generally Anthem's closure ended such that the tuition charged students was for instruction or services that the student received. Nevertheless, DPSA has identified two situations where a student may have a reimbursable TGF claim.

#1 The student paid the institution tuition for instruction that did not occur. For example,

- The student paid cash for a semester, but the institution closed before or during the semester and the student did not receive a refund.
- The institution received loan monies for a semester but the institution closed before or during the semester and the institution did not return monies to the student's loan account.

#2 As to students enrolled in the Limited Scope X-ray and Massage Therapy programs, Anthem represented to the student that the student's tuition included payment for the student's examination or licensure fees, but the student did not complete the program because of the closure or the student was required to pay the examination or licensure fees.

If you believe you fall into one of these two situations you can file a TGF claim by completing the Tennessee Tuition Guaranty Fund (TGF) Claim Application and the related Tuition Guaranty Fund (TGF) Information Release Authorization. Note that both documents must be completed before THEC will consider your claim. The length of time to review a claim will depend on the number of complaints received and the process could be lengthy. To download the forms, please visit: <http://www.tn.gov/thec/article/postsecondary-links> and click on the DPSA Applications/Forms.

If your situation is different than the above two situations, you can contact Shauna Jennings at 615-741-5293 for further information.

Transcripts

How do I get a copy of my transcript?

DPSA has received the transcripts from IEC. To learn more about how to obtain your transcript from DPSA, please visit <http://www.tn.gov/thec/article/academic-transcripts>.

Federal Loan and Grant Questions

Who can I talk to about my federal student loans and Pell Grants?

If you have general questions about federal loans you should first try to contact your loan servicer. If your questions or complaints are not resolved, DPSA suggests that you contact the Federal Student Aid Ombudsman Group of the U.S. Department of Education. More information about this group is available at:

<https://studentaid.ed.gov/sa/repay-loans/disputes/prepare>

Please keep in mind that federal student loans and Pell Grants are provided through a program operated by the federal government not the State of Tennessee. If you call us concerning these issues, we will give you the best information we can, but will be unable to answer specific questions concerning your account as we have no access to the federal systems.

What about federal loan or refund cancelation, forgiveness or discharge?

DPSA encourages students to fully investigate whether federal loan cancellation, forgiveness or discharge is appropriate for them. To learn more about this process and the unpaid refund discharge process, please visit:

<https://studentaid.ed.gov/repay-loans/forgiveness-cancellation>.

Be sure to visit the specific pages for closed institutions and refund discharge.

What if I am being told that I cannot receive Title IV loans or grants at a new institution because federal student aid still shows that I am an Anthem student?

Please ask that the institution contact Julie Woodruff at (615) 253-8857.

Federal Tax Questions

Will I be receiving my Form 1098-T from Anthem Career College?

Anthem representatives notified DPSA that copies of the annual Form 1098-T for Anthem students who attended the institution in 2014 have been mailed. ECSI distributed the forms and has a dedicated phone line available for questions. ECSI's dedicated phone line is 1-866-428-1098, please note due to heavy call volume there is usually a wait time.

The Anthem School Code is A25

In addition to the mailed copy of the Form 1098-T, students can access the form online by logging in to their ECSI account at www.ecsi.net/taxinfo.html.

DPSA cannot offer tax advice regarding your tax forms. If you have questions, you should consult with a qualified tax professional or contact the IRS Taxpayer Assistance line at 1-800-829-1040.

Other

How do I find programs that are the same as what I was studying at Anthem?

DPESA encourages you to take a moment to review the following comparable program spreadsheets.

*Medical Billing and Coding Diploma Programs
Medical Billing and Coding Associate Programs
Medical Assisting Diploma Programs
Medical Assisting Associate Programs
Pharmacy Technician Diploma Programs
Massage Therapy Diploma Program
Dental Assisting Diploma Program
Dental Assistant Associate Program
Computer Network Technician Diploma Program
Medical Front Office and Billing Diploma Program
Limited Scope X-Ray Technician and Diploma Programs*

The spreadsheets may be viewed at:

<http://www.tn.gov/thec/article/anthem-career-colleges-closure-information>

What is Tuition Options?

Tuition Options is an entity that acts as the servicer of Anthem private loans (not federal loans) and that acts as the lender in some instances. To speak to a Tuition Options agent to ask about your balance and payment options, please contact 1-800-423-5513 and select option #2.