
Frequently Asked Questions

1. Will my loans be forgiven because my school has closed?

You may be eligible for forgiveness on your federal student loans. Additional information is available at <https://studentaid.gov/manage-loans/forgiveness-cancellation/closed-school>. However, you are still responsible for any balances owed directly to CEHE, which includes your private institutional loan also known as your EduPlan loan. Please contact us at (877) 509-1060 to discuss your repayment options.

2. How do I find out who my federal student loan servicer is?

You can contact the Department of Education at 1-800-872-5327 to obtain that information or visit www.nslsds.ed.gov for more information.

3. How can I obtain a copy of my transcript or a copy of my diploma?

Transcripts can be requested by visiting www.gramarcy.com. You can request a copy of your diploma by sending an email request to onlineservices@independence.edu. Be sure to include the address you would like it sent and the name used upon your graduation.

4. Why have I not received a 1098-T?

You will only receive a 1098-T if you were charged tuition for that tax year. As the school has now been closed since 2021, no future 1098-T's will be issued. For assistance with a prior tax year, please contact Gramarcy at www.gramarcy.com.

5. Why have I not received a 1098-E?

You will only receive a 1098-E by mail if you were charged and paid \$600.00 or greater in interest on your EduPlan in the tax year. If you paid less than \$600 and would like to request one to be emailed, you can request one by emailing onlineservices@independence.edu.

6. Why were my taxes/wages garnished?

CEHE has never garnished taxes or wages. If your taxes/wages have been garnished, you will need to contact the entity responsible for garnishing your wages. Reach out to your employer or the IRS for additional information.

7. Why did I receive a loan termination letter on my EduPlan loan when I just signed a new promissory note?

You received a loan termination letter because we closed your existing loan to consolidate your existing loan with \$0 past due balance and 0% interest.

8. Why wasn't my EduPlan loan included in federal deferral of student loans due to COVID-19?

Federal deferral only impacts federal student loans.

9. If I received federal funding, grants, scholarships, etc. why would I still owe a balance to CEHE?

Federal funding, grants, scholarships, don't always cover the entire cost of education provided to you. Additionally, you may have been ineligible for funding or no longer qualified for a scholarship which may have left an outstanding unpaid balance. Please contact (877) 509-1060 for additional information on your specific circumstance.

10. Will I need to return my tablet and laptop to IU when the school closes?

We are not accepting returns currently. The laptop and tablet are yours to keep. If you have an outstanding technology charge from prior to the school closure, please contact us at (877) 509-1060 and we can discuss your options.

11. As a graduate, I'm supposed to be able to audit/re-take courses I took when earning my degree and was entitled to lifetime support from Career Services; what will happen to that service since the school has closed?

As the University will no longer be offering courses, we can no longer offer that benefit. Any student who transfers to one of IU's teach out partners will receive career services from that entity.

12. Can I go to another school accredited by SACS because the two schools we are transferring students to a SACS accredited school?

Students are welcome to seek admission at any college or university. Acceptance, both student and of any submitted transfer credits, is always up to the receiving institution. We do not guarantee the award of transfer credits for any institution; however, South University and Miami International University of Art and Design have signed an agreement to allow the transfer into their programs as our preferred teach-out partner.

13. Since the school was on HCM2, will I owe tuition for the months that IU did not receive my financial aid?

No.

14. What happens to students who were dismissed, on probation, LOA, or waiting for re-entry from IU at the time the school closed?

Any student who was not active at the time IU closed will be eligible to seek admission from South University or Miami International University of Art and Design. Admission is not guaranteed; however, if granted, credits completed during enrollment at IU will be awarded.

15. Who else can I contact with questions?

You can contact us at (877) 509-1060 or email us at onlineservices@independence.edu