



Stellar Career College Student Debt Assistance Policy

Effective Date: July 01, 2024 (revised to comply with Illinois Student Debt Assistance Act)

Scope: This policy applied to all current and former students of Stellar Career College

Purpose and Overview

Stellar Career College is committed to helping students manage their educational costs and debts in a fair and supportive manner. In alignment with the Illinois Student Debt Assistance Act, this policy outlines students' rights and the College's procedures regarding outstanding student debts. Key areas include transcript release, diploma release, debt repayment plans, debt collection practices, and integration with our financial aid policies. The goal is to ensure students can continue their academic or career pursuits without unnecessary barriers, while also addressing financial obligations responsibly.

Transcript Release

Stellar Career College will not withhold transcripts as a means of debt collection. Whether you owe a balance or not, you can request your academic transcripts, subject only to the standard transcript fee (with an incidental fee of \$15) and normal processing procedures. The College does not condition transcript requests on paying off your debt, charge extra because you owe money, or delay transcript processing due to unpaid bills. All students are entitled¹ to obtain an official transcript when needed for important purposes, such as:

- **Job applications or employment:** If the student needs the transcript to apply for a job, the College will provide it upon request.
- **Transferring schools:** If the student plans to transfer to another college or university, the College will send your transcript as required.
- **Applying for financial aid:** If a transcript is needed to apply for state, federal, or institutional financial aid (e.g. for continuing education³), the College will supply it.

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- **Military service:** If the current or former student joining the U.S. Armed Forces or Illinois National Guard and need your academic record, the College will not hold it back.
- **Other educational opportunities:** For any other postsecondary opportunity that requires the transcript, the College will provide upon receiving consent from the student.

Unofficial transcripts are available to current students upon request from the Registrar's Office. Requests must be submitted via email to transcript@stellarcollege.edu. Electronic transcript requests are typically processed within five (5) business days, while paper transcript requests are processed within seven (7) business days.

Former students can also request unofficial transcripts at any time. There is no additional charge or penalty for obtaining unofficial records due to an outstanding debt. The College is committed to provide equitable access to the student's academic information for academic or career progress, regardless of student debt. In summary, the College will never use the withholding of transcripts as a tool to force a student to pay a debt. The students are, of course, still responsible for paying what they owe, but your transcripts remain accessible as outlined above.

Diploma Release

Graduation Diplomas may be withheld if the student has an outstanding balance, but the College provides clear guidelines and assistance in these cases. If the student has an unpaid balance by the time he/she complete the diploma program, the diploma can be placed on hold. This means the physical diploma is not released to the student – until the account is settled. This allows Stellar Career College to encourage payment while still complying with transcript access laws. However, even if your diploma is on hold, you will still have access to official transcripts to prove that you completed your program (for job, licensing, or further education needs).

How to obtain a withheld diploma: If the diploma has been withheld due to unpaid debt, the College gives the students the following options:

- **Option 1 Payment in Full or Plan:** The straightforward way to get your diploma is to pay any remaining balance in full. Once your account is paid, we will promptly release your diploma to you. If you cannot pay it all at once, please contact the Registrar's Office

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to set up a payment plan or discuss partial payments. Completing an approved repayment arrangement can also qualify your diploma for release.

- **Option 2 Hardship or Urgent Need Appeal:** The College understands that sometimes holding a diploma can create hardship. For instance, if an employer or licensing agency needs to see the actual diploma. If a student has a serious hardship or an urgent need a diploma before full payment of balance, the student may appeal in writing to request an exception. The College will consider circumstances such as medical or financial emergencies, job offer requirements, or other extenuating conditions. We may then decide to release the diploma earlier or provide an official letter of completion, at the College's discretion.

Registration Holds (Enrollment Restrictions)

Stellar Career College may use registration holds to prevent enrollment in a new quarter if a student's debt becomes significant. This is to encourage students to address unpaid balances in a timely manner and avoid accumulating unmanageable debt. The College's guidelines are:

- **Threshold for Registration Hold:** If the student owes \$2,000 or more on his/her student account at the end of a quarter (or program term), a registration hold will be placed on his/her account. This means that the student cannot register for additional classes or start a new program until the hold is cleared. The College has chosen the \$2,000 benchmark as a reasonable limit to allow some flexibility for minor balances, while flagging larger debts that need resolution before continuing studies at the College.
- **Notification:** The College will notify the student (via email or letter) if a registration hold is being applied due to his/her balance. The notice will include instructions on how to resolve the hold. Typically, the student will be directed to contact the Financial Aid office to discuss payment options or to make payments that bring the balance below the hold threshold.
- **Clearing a Hold:** To remove a registration hold, the student must reduce the outstanding balance below the threshold or set up an approved payment plan. Even a partial payment

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that brings the debt under \$2,000 may be enough to lift the hold and let the student register, as long as the student continues making progress on his/her payments.

Remember, a registration hold only affects registering for new classes. It does not block the student from accessing transcripts or other student services (unless separately noted for other reasons).

Financial or Physical Hardship Withdrawals

In line with the Student Debt Assistance Act, Stellar Career College has a Hardship Withdrawal Policy to assist students who must withdraw from their program due to unexpected financial or physical hardships. The purpose of this process is to limit the debt owed by students who leave under difficult circumstances. If student experiences a serious situation that forces his/her to stop attending after the normal refund period has passed, the student may qualify for relief under this policy. Key points include:

- **Qualifying Hardships:** Examples of hardships that may be considered include serious illness or injury, chronic health conditions, mental health crises, significant family emergencies (such as a spouse, child, or parent becoming very ill and requiring care), a sudden loss of transportation, or other major unexpected financial burdens . These are situations beyond your control that have a drastic impact on your ability to continue your studies.
- **Process to Apply:** To request a hardship withdrawal, the student will need to contact the Registrar's office and complete a Hardship Withdrawal Request Form (available from the Registrar or Financial Aid Office). In this form, the student will describe the situation and provide documentation of the hardship (for example, a doctor's note, hospital records, layoff notice, etc., depending on the circumstance).
- **Outcome – Debt Relief:** If the student hardship withdrawal is approved, Stellar Career College will work with the student to reduce or eliminate the tuition and fee charges for the quarter that he/she could not complete. This could mean the student will receive a

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partial or full refund of charges for the quarter term, even if the usual 100% refund deadline has passed. The exact amount of refund or debt forgiveness may depend on the timing of the withdrawal and the portion of the program not completed. The aim is to not leave the student on the hook for the full cost if he/she had to leave due to an extreme hardship.

- **Review and Notification:** A committee or staff team (including members of College administration) will carefully review the student's hardship request along with any evidence he/she will provide. They may also consider the student's enrollment status and financial aid situation. The student will receive a decision in writing, typically within about two weeks of submitting the request. The decision will explain any adjustment to the student's account (refund, debt reduction, etc.). If more information is needed, the College will reach out to you.

Stellar Career College encourages students facing genuine hardships to utilize this process rather than simply dropping out. The College's goal is to support the student through difficulties and, if possible, provide financial relief so that a crisis does not leave the student with large debt. If the situation of the student improves and he/she may later decide to re-enroll, the College will welcome the student back and will assist in the student's transition. Hardship withdrawals, if granted, will not count against the student negatively in any re-admission decisions.

Debt Repayment Plans and Collection Practices

The College understands that circumstances can lead to difficulties in paying the tuition or fees on time. Stellar Career College's approach is to work with students proactively on repayment and resort to outside collection only as a last step. Below are the College's practices regarding payment plans and debt collection, designed to comply with the law and maintain fairness:

- **Good-Faith Repayment Plans:** If you owe a significant amount (over \$250) to the College and cannot pay it immediately, we will make a good-faith effort to offer you a reasonable payment plan. This means our Financial Aid Department office will contact

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you to set up a schedule of installment payments or an alternate arrangement to help you pay down your balance over time. We typically reach out with a payment plan offer as soon as your outstanding debt crosses \$250, or even earlier if you communicate financial difficulties. There is no penalty for opting into a payment plan. The College's aim is to provide flexibility so you can continue your education and settle your account in manageable steps. Be sure to respond to payment plan offers or contact us if you need one; ignoring bills makes the situation harder to resolve.

- **No Interest or Credit Reporting by College:** The College itself does not charge interest on outstanding tuition balances, nor do it reports your debt directly to credit bureaus. We will send reminders and work with you, but your credit score won't be affected by an overdue tuition bill from us alone.
- **When Debts Are Sent to Collection:** If a debt remains unresolved for an extended period despite our attempts to help (generally 90 days or more past due for a former student, or a similar period after a student leaves the College), we may refer the debt to a licensed third-party collection agency. This step is taken only after multiple contact attempts and billing notices. We will notify you before your account are turned over to collections, giving you a final opportunity to work out a payment plan or pay what you can. Importantly, we will not send very small balances to outside collection. The minimum amount we will refer to a collection agency is around \$100 of unpaid debt. Debts below that may be handled internally or written off, at the College's discretion, to avoid undue hardship over minor sums.
- **No Credit Report Damage:** Even if your debt is sent to a collection agency, it will not be reported to credit bureaus or reflected in your credit score. Illinois law forbids using educational debt in this way. The collection agency may contact you to request payment, but they cannot put a mark on your credit report for a Stellar Career College debt. This protection is to ensure that an educational debt won't ruin your credit while you work to repay it. However, note that if you owe money directly to a government program or a student loan, those are separate from this policy and may have their own reporting rules. This bullet-point only applies to money owed to the College for tuition/fees.

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- **Continued Communication:** Once in collections, you should communicate with the collection agency to arrange payment. You can also still contact our Student Accounts Office – sometimes we can accept payment and recall the debt from the agency if you resolve it with us. Our preference is always to settle matters cooperatively before it ever reaches this stage.

The College wants to resolve debts through collaboration, not punishment. The College encourages any student with an outstanding balance to stay in touch with the College's Financial Aid Representatives.

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