



## **Student Informational Packet on Filing a Claim in the Corinthian Bankruptcy Cases**

As you may know, Corinthian Colleges Inc. and 24 related colleges and entities filed for Chapter 11 bankruptcy relief on May 4, 2015 in the state of Delaware.

Corinthian Colleges operated over 100 campuses, including:

- 1) Heald College;
- 2) Everest College; and
- 3) Wyotech (formerly known as “Wyoming Technical Institute”).

A list of the colleges and entities that filed for bankruptcy and their respective case numbers is included at the end of this Informational Packet. These colleges and entities are known as the Debtors.

If you attended any of the schools above, and believe you have a claim against any of the Debtors, you may file a proof of claim in the bankruptcy case — even if you do not live in the state of Delaware.

This Informational Packet will provide you some general information about filing a proof of claim. Please be advised that **this informational packet does not provide legal advice** and is designed for informational purposes only.

If you believe you have been harmed by Corinthian Colleges, Inc., or any of the related colleges and entities, you can file a proof of claim. Filling out a proof of claim form is a relatively simple process. And there is **NO COURT FEE** to file a proof of claim. The proof of claim for this case can be located at:

### **[Rust/Omni Claims Website](#)**

Failing to file a Proof of Claim could impact your rights. **The deadline for the court to receive a proof of claim is July 20, 2015, but you should submit your proof of claim as soon as possible.** Your claim may be disallowed if you file your proof of claim after the deadline. You should consult an attorney if you have any questions.

After you complete the proof of claim form, you can print a [blank proof of claim form](#), insert the information by hand and submit the claim in person, by courier service, hand delivery or mail to the address listed below.

All signed original proof of claim forms and supporting documentation must be **received** no later than July 20, 2015 at the following address:

**Corinthian Colleges, Inc., et al. Claims Processing  
c/o Rust Omni  
5955 DeSoto Ave., Suite 100  
Woodland Hills, CA 91367**

**Please check the website at [Rust/Omni Claims Website](#) to make sure you submit your proof of claim before the deadline, and to make sure you have the most current address.**

To receive a copy of your ***filed*** proof of claim form, you must include a stamped self-addressed envelope and additional copy of your completed proof of claim form.

**A Sample Proof of Claim is included at the end of this Information Packet, and is also available [here](#).**

## **HOW TO FILL OUT A PROOF OF CLAIM**

[Click here](#) for video instructions.

**At the top of the [proof of claim form](#)**, you will list the name of the debtor and the case number for that debtor. For instance, if you intend to submit a claim in the Corinthian Colleges, Inc. Chapter 11 Bankruptcy, Case Number, 15-10952 (KJC), you would enter that information at the top of the form. If you feel you have claims against more than one debtor, you should file separate claims against each debtor.

**Next**, you will enter the name address and phone number of the person submitting a claim. This could be your name or the name of the person for whom you are filling out the form.

It is very important to fill out the proof of claim correctly, since this is where parties will send notices regarding the claim. A separate space is provided for a payment address if you would like distributions or payments, if any, sent to another address.

You may want to review the list of definitions — describing what constitutes a claim, basis for the claim, whether it is a secured claim or entitled to priority status — located on the back of the proof of claim.

**Remember, filling out the form incorrectly could impact your rights.**

In **Section 1**: titled Amount of Claim as of Date Case Filed, you would include the total amount of your claim or damages against the Debtor. Examples of the damages you could include are tuition paid, interest on loans, cost of books, lost wages during school, and/or lost future wages.

In **Section 2**: titled Basis of Claim, you would explain, in just a few words, a description of the types of damages you are seeking. See the Sample Proof of Claim for an example.

In **Section 3**: You may not need to fill out this section. However, if you used another name while attending school, you could indicate the name you used while attending school under the subsection titled “3a. Debtor may have scheduled amount as:” If you have any questions about whether you need to fill out this section, you should speak with an attorney.

In **Section 4**: Secured Claim, you would indicate whether it’s a secured claim. Please review the definition and/or speak with an attorney if you have questions about whether your claim is secured.

In **Section 5**: titled Amount of Claim Entitled to Priority under Section 507(a), you would indicate whether it's a claim entitled to priority and basis for priority. Please review the definition and/or speak with an attorney if you have questions about this.

In **Section 6**: titled Credits, your signature is indicating whether you have given the Debtor credit for payments received toward the debt. Please review definition and/or speak with an attorney if you have questions about this.

In **Section 7**: titled Documents, you should attach a summary and break-down of the amounts claimed as well as any documents supporting your claim. Examples of papers or records you could attach include documents indicating tuition paid, loan amounts, book expenses and other costs associated with your education. Failure to attach documentation may result in the filing of an objection to the claim.

**DO NOT SEND ORIGINALS.**

Also, remember to redact or black out any confidential or personal information. And do not list your social security number. Also, do not include names of any minor children.

In **Section 8**: titled Signature. You will indicate the type of party you are. Remember, you are signing this form under **penalty of perjury**. It is important to review the information you have provided on the proof of claim form and make sure that it is **true and accurate**.

Again, all signed original proof of claim forms and supporting documentation must be filed so as to be received by **July 20, 2015**, at the following address:

**Corinthian Colleges, Inc., et al. Claims Processing  
c/o Rust Omni  
5955 DeSoto Ave., Suite 100  
Woodland Hills, CA 91367**

Please check the website at [Rust/Omni Claims Website](#) to make sure you submit your proof of claim before the deadline and make sure you have the most current address.

**You should consult an attorney if you have any questions.**

*For general information and frequently asked questions about the Corinthian bankruptcies, visit the [website of the Official Student Creditors Committee](#).*

**SAMPLE  
PROOF OF  
CLAIM  
FORM**

UNITED STATES BANKRUPTCY COURT		District of Delaware	<b>PROOF OF CLAIM</b>
Name of Debtor:  CORINTHIAN COLLEGES, INC. et. al.	Case Number:  15-10952-KJC	<b>COURT USE ONLY</b>	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): Abraham Lincoln			
Name and address where notices should be sent:  123 Log Cabin Way New Salem, IL 12345  Telephone number: (213) 456-7890      email: alincoln@google.com		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ (If known)  Filed on: _____	
Name and address where payment should be sent (if different from above):  P.O. Box 111 New Salem, IL 12345  Telephone number: (213) 789-0123      email: honestabe@yahoo.com		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.	
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____ <b>\$ 1,000.00</b>			
If all or part of the claim is secured, complete item 4.			
If all or part of the claim is entitled to priority, complete item 5.			
<input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			
<b>2. Basis for Claim:</b> <u>Tuition, costs of books, future wages</u> (See instruction #2)			
<b>3. Last four digits of any number by which creditor identifies debtor:</b>	<b>3a. Debtor may have scheduled account as:</b> <u>Honest Abe</u> (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)	
<b>4. Secured Claim</b> (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		<b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:</b> \$ _____	
<b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>		<b>Basis for perfection:</b> _____	
<b>Value of Property:</b> \$ _____		<b>Amount of Secured Claim:</b> \$ _____	
<b>Annual Interest Rate</b> _____% <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		<b>Amount Unsecured:</b> \$ _____	
<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>			
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).	<b>Amount entitled to priority:</b>
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).	\$ _____
<i>*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>			
<b>6. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)			

**7. Documents:** Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

**8. Signature:** (See instruction #8)

Check the appropriate box.

- I am the creditor.     I am the creditor's authorized agent.     I am the trustee, or the debtor, or their authorized agent.     I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)  
(See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Abraham Lincoln

Title: Student

Company: N/A

Address and telephone number (if different from notice address above): \_\_\_\_\_

(Your signature here)

1/1/1833

(Signature)

(Date)

Telephone number: \_\_\_\_\_ email: \_\_\_\_\_

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**3b. Uniform Claim Identifier:**

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

**4. Secured Claim:**

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).**

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

**8. Date and Signature:**

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS****Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. § 506 (a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. § 507 (a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**INFORMATION****Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.