

For-Profit and Predatory Schools

Policy Analysis

Reports & Briefs

- Report: Voices of Despair – How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic, July 2020; press release
- Fact Sheet: What States Can Do to Protect Consumers: Student Loans, January 2020
- Report: Gainful Employment: A Civil Rights Perspective, October 2019
- Fact Sheet: Top 10 Ways New Rules on Borrower Defense, School Closures, and Arbitration are Worse for Borrowers, September 2019
- Issue Paper: Defend the Department of Education’s Borrower Defense Rule (2017)
- Updated Report: Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools (2014) Update to Step 2: Protecting Online Education Students (2015)
- Improving college success for poor students (2014)
- The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine (2014)
- Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry (2013)
- The Student Loan Default Trap (2012)
- State Inaction: Gaps in State Oversight of For-Profit Higher Education (2011)
- Piling It On: The Growth of Proprietary School Loans and the Consequences for Students (2011)

Archive+

Comments

- Group comments to the National Council for State Authorization Reciprocity Agreements re: NC-SARA Manual Modifications, Sept. 11, 2020
- Legal Aid Coalition comments to the U.S. Dept. of Education re: Proposed 2020 Universal Borrower Defense to Loan Repayment Form Listing of Elements, May 4, 2020
- NCLC and Legal Aid Foundation of Los Angeles comments to the U.S. Dept. of Education supporting the Department’s proposed distance education regulations, May 4, 2020
- Group comments to National Council for State Authorization Reciprocity Agreements urging strengthening of its proposed manual changes for out-of-state online education, April 28, 2020
- Comments to the Dep’t of Education re: Proposed Regulations on Recognition of Accrediting Agencies and Recognition Procedures for State Agencies, July 11, 2019
- Coalition comments regarding the U.S. Dep’t of Education’s proposed changes to IPEDS data collection, May 20, 2019
- Legal Aid Coalition Comments to the Dep’t of Education re: Proposed Deregulatory Rulemaking on Higher Ed Consumer Protections, Sep. 14, 2018
- Legal Aid Coalition Comments to the Dep’t of Education re: Proposed Regulations on Gainful Employment, Sep. 13, 2018
Legal Aid Coalition Comments to DOE re: Proposed Regulations on Borrower Defenses and Use of Forced Arbitration by Schools in the Direct Loan Program, and Proposed Amendments to Closed School and False Certification Discharge Regulations, Aug. 30, 2018
- Civil Rights Coalition Comments in opposition to the Department of Education’s proposed rewrite of the Borrower Defense Rule, Aug. 30, 2018
- Comments from 80 Groups Urging Department to Adopt Stronger Borrower Defense Rule and

Opposing Proposed Rule, Aug. 30, 2018

- NCLC Comments Re: Proposed Delay of Program Integrity and Improvement, State Authorization of Distance Education Regulations, June 11, 2018
- NCLC Comments on Reauthorization of the Higher Education Act of 1965 to the Senate Committee on Health, Education, Labor and Pensions, February 23, 2018

Archive+

Testimony

- NCLC attorney Persis Yu testimony before the U.S. House Financial Services Committee on A \$1.5 Trillion Crisis: Protecting Student Borrowers and Holding Student Loan Servicers Accountable, Sept. 10, 2019; Press Release
- NCLC attorney Joanna K. Darcus testimony to the U.S. House Financial Services Subcommittee on Oversight and Investigations re: "An Examination of State Efforts to oversee the \$1.5 Trillion Student Loan Servicing Market," June 11, 2019; Press Release

Archive+

Letters

- Coalition letter to U.S. Department of Education and the National Advisory Committee on Institutional Quality and Integrity re: Compliance Report for ACICS, April 1, 2020
- Coalition letter to Sen. Durbin and Rep. Lee in support of repealing the 2019 Borrower Defense Congressional Review Act, Dec. 9 2019
- Coalition letter to Sens. Hassan & Durbin in Support of PROTECT Students Act, April 2, 2019
- NCLC replied to a letter by Senators Jones, Warren, Harris, and Cortez Masto requesting ideas on how to address racial disparities in student debt and the broader challenges faced by students of color in college and career training, Feb. 15, 2019
- Coalition letter to the U.S. Department of Education on the Department's failure to protect Education Corporation of America students (disproportionately students of color) leading up to the for-profit school's closure, Jan. 17, 2019
- Coalition Letter to Department of Education Calling for Actions to Assist Students Impacted by Abrupt Closures of ECA and Vatterott College, Jan. 8, 2019
- Coalition Letter to Department of Education on the Gainful Employment Disclosure Template, Jan. 7, 2019
- Letter to Sec. DeVos Requesting Guidance and Implementation of State Authorization of Distance Education Rule, March 26, 2018
- Civil Rights and Education Groups: Students of Color Must Be Protected from For-Profit College Exploitation: Civil Rights Community Opposes Repeal of Gainful Employment Rule, Sept. 13, 2018
- Coalition Letter to Dep't of Education: Deregulatory Agenda Will Weaken Critical Protections for Students, Sep. 13, 2018

Archive+

Press Releases

- NCLC Advocates Applaud Schumer/Warren Senate Resolution Calling for \$50,000 in Debt Cancellation for 43 Million Student Loan Borrowers, Sept. 17, 2020
- Advocates Decry Congress's Failure to Protect Student Loan Borrowers and Taxpayers from School Fraud and Closures, June 26, 2020

- Advocates Urge President Trump to Join Congress in Restoring Rule to Protect Student Loan Borrowers from School Fraud and Closures, May 20, 2020
- Advocates Applaud Senate Vote to Restore Rule to Protect Borrowers from School Fraud and Closures, March 11, 2020
- Statement Regarding CFPB and U.S. Department of Education MOU on Handling Student Loan Borrower Complaints, Feb. 4, 2020
- Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School Fraud and Closures, Jan. 16, 2020
- Advocates Condemn U.S. Department of Education Delays on Student Debt Relief for Disabled Veterans, Nov. 22, 2019
- Statement of National Consumer Law Center Attorney and Negotiator Robyn Smith on U.S. Department of Education's Harmful Departure from Consensus on State Authorization Distance Education Regulations, Nov. 1, 2019
- Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students, August 30, 2019
- Statement Regarding Support of Bills to Relieve Student Loan Debt, July 23, 2019
- National Consumer Law Center Attorney to Testify on June 11 before U.S. House Oversight Committee on Student Loan Servicing, June 10, 2019
- Press Release: Advocates: Dept. of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short, Jan. 18, 2019
- Press Release: After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures, Dec. 14, 2018
- Statement of NCLC attorney Abby Shafroth re: U.S. Department of Education Proposal to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value, Aug. 10, 2018

Archive+

Litigation

- *New York Legal Assistance Group v. DeVos and U.S. Department of Education*, July 20, 2020. Amicus Brief.
- *Bodor v Maximus Federal Services, Inc.* Case No. 5:19-cv-05787-EGS in the U.S. District Court for Eastern Pennsylvania, December 19, 2019. Complaint and press release.
- *National Consumer Law Center v. U.S. Department of Education*, April 19, 2018, Complaint
The National Consumer Law Center filed a lawsuit in the U.S. District Court for Massachusetts against the U.S. Department of Education for records related to its purported justification for delaying implementation of a rule to protect student loan borrowers from school fraud and abuse, including records of communications between agency officials and representatives of the for-profit college industry. NCLC filed a FOIA request for these records last summer and received limited, heavily redacted materials in response. NCLC asks the court to declare that the Department's search was inadequate and its withholding of the records is unlawful, and to order the agency to make the requested records available without delay. Public Citizen is serving as co-counsel on the case.
- Amicus Curiae Brief of Public Law Center, NCLC, Public Counsel in Support of Plaintiffs' Motion for Preliminary Injunction in Case Challenging Dep't of Education's Abandonment of Full Loan Relief for Defrauded Corinthian Students (*Manriquez v. DeVos*, April 16, 2018)
- Amici Curiae Brief of National Consumer Law Center and 17 organizations in Support of Plaintiffs' Motion for Summary Judgment in Case Challenging Department of Education's Delay of Borrower Defense Rule (*Commonwealth of Mass. et al v. Department of Education*, September 28, 2017)

- Amici Curiae Brief of National Consumer Law Center and 17 organizations in Support of Plaintiffs' Motion for Summary Judgment in Case Challenging Department of Education's Delay of Borrower Defense Rule (Bauer v. DeVos, September 28, 2017)

Student Loans Policy Analysis Archive