

Consumer Action Train-the-Trainer Finding the Right Job Training School References/Resources for Part Two December 6, 2017

Evaluating a job training program

- 1) Why You Should Care About Accreditation**, Terry Howell, Military.com (explains the difference between regional, national and programmatic accreditation, and why this matters)
www.military.com/education/finding-a-school/understanding-accreditation.html
- 2) Dept. Of Education Reveals Names Of 550 Colleges—Mostly For-Profits—Under Federal Scrutiny**, Ashlee Kieler, Consumerist, 4/7/15 (describes “Heightened Cash Monitoring” of colleges by the U.S. Department of Education related to financial or federal compliance issues and how it can result in restrictions on the college’s access to federal aid)
<https://consumerist.com/2015/04/07/dept-of-education-reveals-names-of-550-colleges-mostly-for-profits-under-federal-scrutiny/>
- 3) Watchdog that oversees the flow of billions of dollars to colleges is shut down**, Jillian Berman, MarketWatch, 9/22/16 (regarding U.S. Department of Education’s 9/22/16 announcement that it was terminating recognition of the Accrediting Council for Independent Colleges and Schools (ACICS); explains that if the decision is upheld, affected schools would have 18 months to find a new accreditor before losing access to federal financial aid funds; also describes new legislation providing similar protection related to use of GI Bill benefits at affected schools)
www.marketwatch.com/story/watchdog-that-oversees-the-flow-of-billions-of-dollars-to-colleges-is-shut-down-2016-09-22
- 4) Important Information on the Derecognition of ACICS**, U.S. Department of Education (regarding Department of Education Secretary’s 12/12/16 “final decision” [subject to federal court appeal, if any] to uphold earlier decision to cease recognition of ACICS)
www.ed.gov/acics
- 5) U.S. Department of Education’s College Affordability and Transparency Center** (links to several resources for information on college costs, including: College Scorecard; College Navigator; Net Price Calculator Center; College Affordability and Transparency List; 90/10 Information; and State Spending Charts)
<http://collegecost.ed.gov>
- 6) Obama’s New College Scorecard Flips the Focus of Rankings**, Li Zhou, The Atlantic, September 15, 2015 (describes outcome focus of the College Scorecard and how it can be used in conjunction with existing ranking systems for a better picture of what schools offer)
www.theatlantic.com/education/archive/2015/09/obamas-new-college-scorecard-flips-the-focus-of-rankings/405379/
- 7) Federal college comparison tool receives praise, criticism from Md. educators**, Colin Campbell and Carrie Wells, The Baltimore Sun, 9/14/15 (comments cited include that just looking at cost and salary is too simplistic, describes how a school can have below average salaries, yet have high rates of graduation and loan repayment)
www.baltimoresun.com/news/maryland/education/bs-md-obama-college-rankings-20150914-story.html
- 8) The Obama Administration’s College Scorecard: A Community College Perspective**, American Association of Community Colleges, 10/1/15 (offers analysis and critique of the scorecard from a community college point of view)
www.mtsac.edu/president/board-reports/AACC_College_Scorecard_Analysis.pdf
- 9) The Downfall of For-Profit Colleges**, Alia Wong, The Atlantic, 2/23/15 (describes how for-profit schools have faced investigations, closures and threats to federal funding)
www.theatlantic.com/education/archive/2015/02/the-downfall-of-for-profit-colleges/385810/
- 10) Attorney General Xavier Becerra Sues For-Profit Ashford University For Defrauding and Deceiving Students**, (California Attorney General’s 11/29/17 press release regarding lawsuit against Ashford University; includes link to Complaint filed in court)
<https://oag.ca.gov/news/press-releases/attorney-general-xavier-becerra-sues-profit-ashford-university-defrauding-and>

Paying for school

- 11) U.S. Department of Education’s Federal Student Aid Office** (information on types and sources of available student aid; federal vs. private loans; federal loan interest rates and repayment plans; federal loan forgiveness and cancellation; and military aid, including scholarships and loan repayment assistance, and relief, such as military deferment, interest rate cap (federal and private loans), and non-accrual of interest)
<http://studentaid.ed.gov>
- 12) Chart summarizing federal student loan terms for 2017-18**, The Institute For College Access and Success (includes interest rates, loan limits and other terms for federal student loans issued from July 1, 2017 through June 30, 2018):
http://ticas.org/sites/default/files/pub_files/loan_terms_2017-18.pdf
- 13) Private Loans: Facts and trends**, The Institute For College Access and Success, June 2016 (facts about undergraduate private loan borrowing, including, for example, that almost half of private loan borrowers could be using federal loans)
http://ticas.org/sites/default/files/pub_files/private_loan_facts_trends.pdf

Servicemembers' and Veterans' Educational Benefits and related articles

- 14) VA's Education Programs webpage** (information on the Post-9/11 GI Bill, Montgomery GI Bill and other education and training programs for servicemembers, veterans and their families)
www.benefits.va.gov/gibill/education_programs.asp
- 15) VA's Education and Career Counseling webpage** (information about personalized counseling for servicemembers, veterans and other beneficiaries who are eligible for VA education benefits, including how to ensure the most effective use of benefits)
www.benefits.va.gov/vocrehab/edu_voc_counseling.asp
- 16) Trump signed the 'Forever GI Bill.' Here are 11 things you should know**, Natalie Gross, Military Times, 8/16/17 (summarizes key provisions of the Harry W. Colmery Veterans Educational Assistance Act of 2017)
www.militarytimes.com/education-transition/education/2017/08/16/trump-signed-the-forever-gi-bill-here-are-11-things-you-should-know/
- 17) Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act**, U.S. Department of Veterans Affairs (includes information on provisions that go into effect immediately and links to related resources)
www.benefits.va.gov/GIBILL/forevergibill.asp
- 18) VA's School Decision Resources webpage** (links to several resources, including: GI Bill Comparison Tool for help finding a school, calculating benefits and researching programs; GI Bill Comparison Chart for comparing several types of VA education and training benefits in addition to the Post-9/11 GI Bill; and the VA's Factors to Consider When Choosing a School Guide)
www.benefits.va.gov/gibill/school_decision.asp
- 19) VA's Know Before You Go** (video with tips on avoiding pitfalls when choosing a school and using GI Bill benefits)
www.benefits.va.gov/gibill/choosing_a_school.asp or www.youtube.com/watch?time_continue=26&v=Z1ttkv9oRI4
- 20) How to Use the Military Tuition Assistance Program**, Military OneSource, 8/6/17 (information about education financial assistance programs available to servicemembers)
www.militaryonesource.mil/voluntary-education?content_id=268274
- 21) Military Consumer website** (created by the Federal Trade Commission with the U.S. Department of Defense, the Consumer Financial Protection Bureau, Military Saves, and dozens of federal, state, and other partners; provides information on an array of personal finance topics, including military benefits that help pay for higher education)
www.military.consumer.gov/earn/finding-and-paying-school
- 22) Choosing a College: Questions to Ask**, Federal Trade Commission (includes questions servicemembers, veterans and others can ask to avoid pitfalls when choosing a college; includes information related to earning credit for military training)
www.consumer.ftc.gov/articles/0395-choosing-college
- 23) For Members of the U.S. Armed Forces: What you need to know about your federal student loan benefits**, U.S. Department of Education, Federal Student Aid Office (reader-friendly brochure provides an overview of student loan benefits and repayment options for servicemembers)
<https://studentaid.ed.gov/sa/sites/default/files/military-student-loan-benefits.pdf>
- 24) Tips for servicemembers with student debt**, Consumer Financial Protection Bureau (CFPB), 11/6/17 (blog entry discusses obstacles servicemembers face repaying student loans, including when attempting to access Public Service Loan Forgiveness [PSLF]; also includes a link to the CFPB's Tackling Student Loan Debt guide for servicemembers which, among other things, describes how the consolidation of older federal loans may help qualify for loan forgiveness yet disqualify from active duty rate reduction)
<https://www.consumerfinance.gov/about-us/blog/tips-servicemembers-student-debt/>
- 25) Complete Guide to Military Student Loan Forgiveness and Repayment**, Rebecca Safier, Student Loan Hero, 6/12/17 (includes information on student loan repayment assistance programs offered by various branches of the government)
<https://studentloanhero.com/featured/military-student-loan-forgiveness-repayment/>
- 26) Veterans: Take advantage of student loan forgiveness, but don't let it damage your credit** (CFPB's 11/17/14 blog entry including information about ensuring that student loan servicers furnish correct information to credit bureaus when veterans secure discharge of federal loans due to total and permanent disability)
www.consumerfinance.gov/blog/veterans-dont-let-student-loan-forgiveness-damage-your-credit
- 27) This Veterans Day, Help a Vet Avoid a GI Bill Scam**, Carrie Wofford, U.S. News & World Report, 11/11/13 (describes how veterans have been targeted by aggressive and deceptive for-profit college sales pitches)
www.usnews.com/opinion/blogs/carrie-wofford/2013/11/11/this-veterans-day-help-a-vet-avoid-a-gi-bill-for-profit-college-scam
- 28) 'Dollar Signs in Uniform': Why For-Profit Colleges Target Veterans**, Alia Wong, The Atlantic, 6/24/15 (focuses on how the "90-10 loophole" incentivizes the schools to aggressively recruit students with military benefits)
www.theatlantic.com/education/archive/2015/06/for-profit-college-veterans-loophole/396731/

Student loan repayment

29) U.S. Department of Education's Federal Student Aid Office (see item 11 above for link and description)

30) U.S. Department of Education's Repayment Estimator (for borrowers beginning repayment of their federal student loans for the first time or for those exploring repayment options based on their income)

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

31) Chart summarizing income-driven repayment plans, The Institute For College Access and Success, 12/17/15

http://ticas.org/sites/default/files/pub_files/existing_idr_options.pdf

32) Trying to enroll in an income-driven repayment plan? Avoid #ApplicationAbbyss with our student loan tips and resources, CFPB, 8/18/16 (tips for navigating the application process for income-driven repayment plans, including dealing with problems or delays caused by servicers; explains that, generally, processing these applications should take no more than two weeks)

www.consumerfinance.gov/about-us/blog/trying-enroll-income-driven-repayment-plan-avoid-applicationabbyss-our-student-loan-tips-and-resources/

33) CFPB Spotlights Borrower Complaints About Student Loan Servicers Mishandling Public Service Loan Forgiveness Program, CFPB, 6/22/17 (links to 2017 CFPB report on student loan servicer mishandling of Public Service Loan Forgiveness program; also links to "Certify Your Service" campaign to help teachers, first responders, and other public servants stay on track in their progress toward loan forgiveness)

www.consumerfinance.gov/about-us/newsroom/cfpb-spotlights-borrower-complaints-about-student-loan-servicers-mishandling-public-service-loan-forgiveness-program/

34) Student Loan Servicers Put Borrowers at Risk, Donna Rosato, Consumer Reports, 9/8/16 (describes CFPB report finding that millions of borrowers may be missing out on opportunities for student loan relief because servicers hinder borrowers seeking help)

www.consumerreports.org/student-debt/student-loan-servicers-put-borrowers-at-risk/

35) A Student Loan Nightmare: The Teacher in the Wrong Payment Plan, Ron Lieber, The New York Times, 10/27/17 (details story of borrower who expected to be eligible for Public Service Loan Forgiveness after ten years of payments but who later learned he was in an ineligible repayment plan and would have to restart a decade of payments; more such cases are expected)

www.nytimes.com/2017/10/27/your-money/paying-for-college/student-loan-payments.html

36) FTC, State Law Enforcement Partners Announce Nationwide Crackdown on Student Loan Debt Relief Scams (Federal Trade Commission press release describing law enforcement actions by the FTC and state attorneys general against scammers that allegedly took more than \$95 million in illegal upfront fees from consumers over a number of years)

www.ftc.gov/news-events/press-releases/2017/10/ftc-state-law-enforcement-partners-announce-nationwide-crackdown

37) Articles related to "borrower defense to repayment" rule (see also last two items on resource sheet, under item 46 below):

- **Education Dept. Details New Measures on How Defrauded Borrowers Can Seek Relief**, Andy Thomason, The Chronicle of Higher Education, 10/28/16 (see also "Education Secretary Betsy DeVos "Resets" Rules..." just below)

www.chronicle.com/blogs/ticker/education-dept-details-new-measures-on-how-defrauded-borrowers-can-seek-relief/115295

- **The 'Borrower Defense' Rule Takes Effect in July. Brace for It.**, Anthony J. Guida Jr., 5/22/17 (see also "Education Secretary Betsy DeVos "Resets" Rules..." just below)

www.duanemorris.com/articles/borrower_defense_rule_takes_effect_july_brace_for_it_0517.html

- **Education Secretary Betsy DeVos "Resets" Rules On For-Profit Colleges**, Ashlee Kieler, Consumerist, 6/14/17

<https://consumerist.com/2017/06/14/education-secretary-betsy-devos-resets-rules-on-for-profit-colleges/>

- **18 States Sue Education Dept. Over Rollback of Borrower-Defense Rule**, Adam Harris, The Chronicle of Higher Education, 7/6/17

www.chronicle.com/blogs/ticker/18-states-sue-education-dept-over-rollback-of-borrower-defense-rule/119245

- **Student-Loan Borrowers Await Debt Relief on Nearly 100,000 Claims That They Were Defrauded**, Adam Harris, The Chronicle of Higher Education, 11/14/17

www.chronicle.com/article/Student-Loan-Borrowers-Await/241768

38) Information for Former Corinthian Colleges Students, California Attorney General, updated 8/8/2017 (includes information about different types of debt relief as well as the Student Tuition Recovery Fund (STRF) offered by the California Bureau of Private Postsecondary Education)

<https://oag.ca.gov/corinthian>

39) College Complaints Unmasked, Yan Cao and Tariq Habash, The Century Foundation, 11/8/17 (report discusses finding that a disproportionate number of borrower defense claims submitted to the U.S. Department of Education are against for-profit colleges)

<https://tcf.org/content/report/college-complaints-unmasked/>

40) Student Loan Hero articles on taxes and student loan forgiveness:

- **Surprise! Here's When You'll Owe Taxes on Student Loan Forgiveness (and When You Won't)**, Melanie Lockert, 2/27/17

<https://studentloanhero.com/featured/owe-taxes-student-loan-forgiveness/>

- **You Need to Know How Student Loan Forgiveness Is Taxed**, Eric Rosenberg, 7/18/16
(mentions insolvency exception to taxability of forgiven debt)
<https://studentloanhero.com/featured/student-loan-forgiveness-taxable-income/>

41) Articles related to CFPB lawsuit against Navient student loan servicer:

- **Student Loan Giant Navient Sued By CFPB & Two States Over Alleged Illegal Practices**, Ashlee Kieler, 1/18/17
<https://consumerist.com/2017/01/18/student-loan-giant-navient-sued-by-cfpb-two-states-over-alleged-illegal-practices/>

- **Navient Claims It's Under No Obligation To Help Student Loan Borrowers**, Ashlee Kieler, 5/10/17
<https://consumerist.com/2017/04/03/navient-claims-its-under-no-obligation-to-help-student-loan-borrowers/>

- **Navient Lawsuit: What Student Loan Borrowers Need to Know**, Teddy Nykiel, NerdWallet, 4/10/17 (includes general tips for handling problems with student loan servicers)
www.nerdwallet.com/blog/loans/student-loans/navient-student-loan-lawsuit/

42) Articles related to National Collegiate Student Loan Trusts:

- **As Paperwork Goes Missing, Private Student Loan Debts May Be Wiped Away**, Stacy Cowley and Jessica Silver-Greenberg, New York Times, 7/17/17 (explains that tens of thousands of private student loan borrowers who have been unable to keep up with loan payments may be able to get debts owed to National Collegiate Student Loan Trusts wiped away because of missing paperwork)
www.nytimes.com/2017/07/17/business/dealbook/student-loan-debt-collection.html

- **CFPB Takes Action Against National Collegiate Student Loan Trusts, Transworld Systems for Illegal Student Loan Debt Collection Lawsuits**, 9/18/17 (press release regarding CFPB enforcement action)
www.consumerfinance.gov/about-us/newsroom/cfpb-takes-action-against-national-collegiate-student-loan-trusts-transworld-systems-illegal-student-loan-debt-collection-lawsuits/

43) **Should We File Bankruptcy on Our Student Loan Judgment?** Steve Rhode, Huffington Post, 6/12/15 (includes tips for borrowers with overwhelming private student loan debt, including tips for resolving/settling if sued)
www.huffingtonpost.com/steve-rhode/should-we-file-bankruptcy_b_6145750.html

44) **National Consumer Law Center's Student Loan Borrower Assistance website** (provides information about student loan rights and responsibilities for borrowers and advocates; includes information on income-based repayment plans and on programs for servicemembers)
www.studentloanborrowerassistance.org (homepage)

45) **Consumer Action's INSIDER newsletter**, October 2016 (includes an article on Consumer Action's efforts to combat fraud in for-profit education and an article with information about loan discharge vs. school transfer for former students of the closed ITT Tech)
www.consumer-action.org/news/articles/consumer_action_insider_october_2016

46) Articles relating to 'gainful employment' rule:

- **Fact Sheet: Obama Administration Increases Accountability for Low-Performing For-Profit Institutions**, U.S. Department of Education (explains the "gainful employment" regulation) (see also "Reset of Rules..." just below)
www.ed.gov/news/press-releases/fact-sheet-obama-administration-increases-accountability-low-performing-profit-institutions

- **Overburdened With Debt**, Andrew Kreighbaum, Inside Higher Ed 1/10/17 (explains that hundreds of career-training programs [98 percent of them at for-profit schools] risk losing access to federal student aid funds without improved standing under the gainful employment rule, which was designed to hold institutions accountable for graduates' ability to pay off debt) (see also "Reset of Rules..." just below)
www.insidehighered.com/news/2017/01/10/federal-data-show-hundreds-vocational-programs-fail-meet-new-gainful-employment

- **Reset of Rules Aimed at For-Profits Begins**, Andrew Kreighbaum, Inside Higher Ed, 6/15/17 (explains that the U.S. Department of Education will prevent the borrower defense to repayment rule from taking effect in July 2017 and will renegotiate the already in effect gainful employment rule)
www.insidehighered.com/news/2017/06/15/education-department-hit-pause-two-primary-obama-regulations-aimed-profits

- **Dozens Of Organizations Come Out In Support Of Gainful Employment, Borrower Defense Rules**, Ashlee Kieler, 7/12/17, Consumerist (describes positive impact of "gainful employment" rule and advocates' concerns about weakening of the rule)
<https://consumerist.com/2017/07/12/dozens-of-organizations-come-out-in-support-of-gainful-employment-borrower-defense-rules/>