



One Washington Mall
Boston, MA 02108
t: 617.259.2900
f: 617.247.8826

www.liveworkthrive.org

**Written Comments by Crittenton Women's Union to the
Department of Professional Licensure
Regarding Proposed Regulations Pertaining to the Licensure and Oversight of Private
Occupational Schools and Sales Representatives
August 28, 2015
Ruthie Liberman, Vice President for Public Policy**

Crittenton Women's Union (CWU) is a nonprofit organization dedicated to helping low-income women reach economic self-sufficiency. We provide housing, alternative education, workforce development, and family support services to 1,400 people annually. Bringing to bear our experience gained in guiding women towards sound economic decisions relative to their education, we would like to provide feedback on the proposed regulations, 230 CMR 12.00 - 17.00, which pertain to licensure and oversight of private occupational schools and sales representatives.

Crittenton Women's Union has been investigating our clients' relationships with private for-profit schools for several years, after staff noted that a considerable portion were ineligible to receive financial aid for school because they were in default on prior student loans taken to attend for-profit schools. In Massachusetts, such hindrances to obtaining post-secondary education present a significant road-block to earning a family-sustaining wage. To help our clients and to gain a better understanding of the issue, CWU began a Student Debt Assistant Program in 2009 and tracked data for ten months about the students who came in seeking help. In that time, fifty-three of our clients reported struggling with student loan repayments. Seventy-nine percent of them attended at least one for-profit college. More than half of these clients were in default on loans they took out to attend these schools, and less than half completed their programs. Today, the number of clients who have reported struggling with student loans has risen to close to 200.

Our clients report enrolling in these expensive training programs to obtain well-paying jobs, but their pathway to economic self-sufficiency has been colored by their histories with for-profit schools. If

draft is watered down from the initial draft. They are not as strong as the Attorney General's regulations that apply to for-profit schools. We understand the need to strike a balance between protecting students and developing fair standards for schools operating in the Commonwealth. However, we don't want to end up with regulations that fail to protect students as was the intention of the initial bill and transfer of oversight from DESE to DPL. In the interest of calling for better consumer protection of students and a stronger focus on preventive measures against the aforementioned issues, we would like to reiterate the following comments on the proposed regulations:

1. The Department of Professional Licensure should interpret "unsolicited" contacts (in 12.00(d)) in a way that protects students from repeated harassment from schools. For example, students who make initial contact with the school but do not return the school's initial phone calls should not be subject to further solicitations on the part of the school.
2. The Department should interpret the restriction on schools accepting enrollment contracts before 72 hours (in 15.04(1)) in a way that allows students to actively opt in to enrollment in the program rather than opt out.
3. The Department should retain provision 15.04(7), which allows an active student to terminate an enrollment agreement with a school while an application for a student loan or financial aid is pending. The regulation would allow a student who is subsequently denied some or all of that student loan or financial aid to terminate the enrollment agreement in writing, with the opportunity for a full refund of all program fees and costs.
4. The Department should retain provision 12.0(e) which prevents schools from enrolling or retaining students who are unlikely to graduate because of lack of education, training or experience or lack of language proficiency.
5. The Department should add language to require schools to share information about the impact that recent Criminal Offender Record Information's (CORI) can have on a potential student's employability in fields like health care.
6. Return to the original language regarding refunds so that "a fund refund of all monies paid," is required rather than, "a full refund of all monies paid by you."
7. Return to original proposed language regarding abusive practices so that it reads, "Abusive practices. Practices that (f) induce enrollment or retention of a student for any Course of Program for which the School knows **or has reason to know** that due to the student's educational level, training, experience, physical condition, lack of language proficiency...." Add back the phrase, "or has reason to know." Also restore list of examples to include: student's educational level, training, experience, physical condition, lack of language proficiency, or other material disqualification (including student's criminal history.)

Thank you for allowing us the opportunity to provide comments.