### IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

CAREER COLLEGES & SCHOOLS OF TEXAS,

Plaintiff,

Case No. 1:23-cv-00433-RP

v.

U.S. DEPARTMENT OF EDUCATION et al.,

Defendants.

#### NOTICE

Pursuant to the Court's order of July 25, 2023, ECF No. 84, Defendants provide notice that they, through counsel, transmitted the administrative record to Plaintiff's counsel on August 18, 2023.

Attached hereto are the index to and certification of the administrative record.

Dated: August 18, 2023 Respectfully submitted,

BRIAN M. BOYNTON Principal Deputy Assistant Attorney General

MARCIA BERMAN Assistant Branch Director

/s/ Christine L. Coogle
CHRISTINE L. COOGLE (D.C. Bar #1738913)
CODY T. KNAPP (NY #5715438)
Trial Attorneys
U.S. Department of Justice
Civil Division
Federal Programs Branch
1100 L St. NW
Washington, D.C. 20005
202-880-0282
christine.l.coogle@usdoj.gov

Counsel for Defendants

## IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

CAREER COLLEGES & SCHOOLS OF TEXAS,

Plaintiff,

Case No. 23-cv-433-RP

v.

U.S. DEPARTMENT OF EDUCATION et al.,

Defendants.

### ADMINISTRATIVE RECORD INDEX

### SECTION A – BORROWER DEFENSE: 2022 FINAL RULE

| Borrower Defense: Final Rule, Nov. 1, 2022                               | . AR-A-0000001 |
|--|----------------|
| Final Regulations Press Release, Oct. 31, 2022                           | . AR-A-0000171 |
| RIA Table Supplement – Affordability and Student Loans                   | . AR-A-0000174 |
| Fact Sheet: Landmark Improvements to Targeted Debt Relief Programs       | . AR-A-0000301 |
| SECTION B – BORROWER DEFENSE: NOTICE OF PROPOSED RULE                    | MAKING         |
| Notice of Proposed Rulemaking (NPRM), July 31, 2022                      | AR-B-0000306   |
| Fact Sheet: Proposed Regulations to Improve Student Loan Relief Programs | AR-B-0000439   |
| SECTION C - BORROWER DEFENSE: PUBLIC COMMENTS RECEIVE                    | D ON NPRM      |
| Consolidated Comments – Part 1   | AR-C-0000442   |
| Consolidated Comments – Part 2   | AR-C-0001442   |
| Consolidated Comments – Part 3   | AR-C-0002442   |
| Consolidated Comments – Part 4   | AR-C-0003442   |
| Consolidated Comments – Part 5   | AR-C-0004442   |
| Consolidated Comments – Part 6   | AR-C-0005442   |

| Consolidated Comments – Part 7   | AR-C-0006442 |
|--|--------------|
| Consolidated Comments – Part 8   | AR-C-0007442 |
| Consolidated Comments – Part 9   | AR-C-0008442 |
| SECTION D – BORROWER DEFENSE: NOTICE OF INTENT TO I                                  | ESTABLISH    |
| Notice of Intent to Establish Rulemaking Committee and Public Hearings, May 26, 2021 | AR-D-0008764 |
| Notice of Negotiator Nominations and Schedule of Committee Meetings, August 10, 2021 | AR-D-0008766 |
| Negotiated Rulemaking Authority, 20 U.S.C. § 1098a                                   | AR-D-0008771 |
| Transcript of June 21st Public Hearing   | AR-D-0008773 |
| Transcript of June 23rd Public Hearing   | AR-D-0008823 |
| Transcript of June 24th Public Hearing   | AR-D-0008890 |
| Public Comments Received on Notice of Intent – Part 1                                | AR-D-0008956 |
| Public Comments Received on Notice of Intent – Part 2                                | AR-D-0010605 |
| SECTION E -NEGOTIATED RULEMAKING SESSION 1, OCTOBEI                                  | R 4–8, 2021  |
| Committee Member List  | AR-E-0011860 |
| Organizational Protocols   | AR-E-0011863 |
| Session 1 Agenda   | AR-E-0011868 |
| Transcript of Session 1, Day 1, Morning  | AR-E-0011869 |
| Transcript of Session 1, Day 1, Afternoon  | AR-E-0011950 |
| Transcript of Session 1, Day 2, Morning  | AR-E-0012072 |
| Transcript of Session 1, Day 2, Afternoon  | AR-E-0012168 |
| Transcript of Session 1, Day 3, Morning  | AR-E-0012301 |
| Transcript of Session 1, Day 3, Afternoon  | AR-E-0012390 |
| Transcript of Session 1 Day 4 Morning  | AR-F-0012526 |

# Case 1:23-cv-00433-RP Document 89-1 Filed 08/18/23 Page 3 of 15

| Transcript of Session 1, Day 4, Afternoon                               | . AR-E-0012586 |
|---|----------------|
| Transcript of Session 1, Day 5, Morning                                 | . AR-E-0012724 |
| Transcript of Session 1, Day 5, Afternoon                               | . AR-E-0012780 |
| Issue Paper #1: Total and Permanent Disability                          | . AR-E-0012903 |
| Issue Paper #2: Closed School Discharge                                 | . AR-E-0012911 |
| Issue Paper #3: Interest Capitalization                                 | . AR-E-0012920 |
| Issue Paper #4: Improving PSLF Application Process                      | . AR-E-0012923 |
| Issue Paper #5: PSLF Eligibility  | . AR-E-0012925 |
| Public Service Loan Forgiveness: Regulatory Text                        | . AR-E-0012927 |
| Issue Paper #6: Borrower Defense Adjudication Process                   | . AR-E-0012937 |
| Issue Paper #7: Borrower Defense Post-Adjudication                      | . AR-E-0012942 |
| Issue Paper #8: Borrower Defense Recovery from Institutions             | . AR-E-0012944 |
| Issue Paper #9: Predispute Arbitration and Class Action Waivers         | . AR-E-0012946 |
| Issue Paper #10: Creating a New Income-Driven Repayment Plan            | . AR-E-0012954 |
| Issue Paper #11: False Certification Discharge                          | . AR-E-0012956 |
| Clarifying the Session 1 Proposal on Automatic Closed School Discharges | . AR-E-0012968 |
| Fact Sheet: Public Service Loan Forgiveness (PSLF) Program Overhaul     | . AR-E-0012972 |
| Press Release: Transformational Changes to the PSLF Program             | . AR-E-0012978 |
| Issue Paper: Prison Education Programs                                  | . AR-E-0012980 |
| Unified Agenda Item on Debt Collection Practices                        | . AR-E-0012985 |
| Advisor Information: Data on Closures and Degree Conferral              | . AR-E-0012986 |
| DCEH Administrator Third Annual Report                                  | . AR-E-0012994 |
| Proposed Closed School Discharge Eligibility Date Language              | . AR-E-0013059 |
| HHS 2021 Poverty Guidelines   | . AR-E-0013060 |
| Poverty Figures   | AR-E-0013061   |

| ITT Letter, February 18, 2016   | AR-E-0013065  |
|---|---------------|
| Memorandum: Protections for Defaulted Borrowers                                       | AR-E-0013066  |
| Advisory Information: Income-Driven Repayment   | AR-E-0013070  |
| Links Shared in the Chat during Session 1   | AR-E-0013077  |
| SECTION F -NEGOTIATED RULEMAKING SESSION 2, NOVEMBER                                  | BER 1–5, 2021 |
| Session 2 Agenda  | AR-F-0013078  |
| Transcript of Session 2, Day 1, Morning   | AR-F-0013079  |
| Transcript of Session 2, Day 1, Afternoon   | AR-F-0013171  |
| Transcript of Session 2, Day 2, Morning   | AR-F-0013282  |
| Transcript of Session 2, Day 2, Afternoon   | AR-F-0013372  |
| Transcript of Session 2, Day 3, Morning   | AR-F-0013496  |
| Transcript of Session 2, Day 3, Afternoon   | AR-F-0013585  |
| Transcript of Session 2, Day 4, Morning   | AR-F-0013716  |
| Transcript of Session 2, Day 4, Afternoon   | AR-F-0013805  |
| Transcript of Session 2, Day 5, Morning   | AR-F-0013914  |
| Transcript of Session 2, Day 5, Afternoon   | AR-F-0014013  |
| Session 2 Meeting Summary   | AR-F-0014144  |
| Pre-Session 2 Materials from the Department   |               |
| Session 2 Agenda  | AR-F-0014149  |
| Proposed Regulatory Text for Issue Paper #1: Total and Permanent Disability Discharge | AR-F-0014150  |
| Proposed Regulatory Text for Issue Paper #2: Closed School Discharge                  | AR-F-0014156  |
| Proposed Regulatory Text for Issue Paper #3: Interest Capitalization                  | AR-F-0014163  |
| Proposed Regulatory Text for Issue Papers #4 and 5: PSFL                              | AR-F-0014165  |
| Draft Borrower Defense to Repayment Language  | AR-F-0014173  |

iv

| Proposed Regulatory Text for Issue Papers #6, 7, and 8: Borrower Defense to Repayment                     | .AR-F-000014175 |
|---|-----------------|
| Proposed Regulatory Text for Issue Papers #6, 7, and 8: Borrower Defense to Repayment – Misrepresentation | AR-F-0014196    |
| Proposed Regulatory Text for Issue #9: Predispute Arbitration and Class<br>Action Waivers                 | AR-F-0014201    |
| Proposed Regulatory Text for Issue Paper #10: Income-driven Repayment Plans                               | AR-F-0014208    |
| Proposed Regulatory Text for Issue Paper #11: False Certification Discharge                               | AR-F-0014215    |
| Prison Education Programs Proposed Regulatory Text  | AR-F-0014224    |
| Pre-Session 2 Materials from Non-Federal Negotiators  |                 |
| Proposed Regulatory Text for Issue Paper #2: Closed School Discharge                                      | AR-F-0014233    |
| Memorandum: False Certification Discharge Regulatory Proposals  | AR-F-0014240    |
| Memorandum: Borrower Defense Regulatory Proposals   | AR-F-0014244    |
| Memorandum: Defaulted Borrowers Proposal  | AR-F-0014248    |
| Income-Contingent Repayment Plans Proposal  | AR-F-0014251    |
| Miscellaneous Repayment Provisions Proposal   | AR-F-0014261    |
| Aggressive Recruitment Definition Proposal  | AR-F-0014263    |
| Closed School Discharge Definition Proposal   | AR-F-0014264    |
| PSLF Regulation proposal  | AR-F-0014265    |
| Session 2 Materials from Non-Federal Negotiators  |                 |
| Prison Education Report-Out for Session 2   | AR-F-0014268    |
| Total and Permanent Disability Lookback Proposal  | AR-F-0014274    |
| Advisory Information: Interest Capitalization   | AR-F-0014275    |
| Memorandum: Closed School Discharge Regulatory Proposals  | AR-F-0014283    |
| Memorandum: IDR Proposals   | AR-F-0014287    |
| Proposed Regulatory Text with Edits for Issue Paper #10: Income-driven Repayment Plans                    | AR-F-0014293    |

| Proposed Regulatory Text for Issue Papers #4 and 5: PSLF                                | AR-F-0014301    |
|---|-----------------|
| Draft Aggressive Recruitment Language   | AR-F-0014302    |
| Advisor Information: Closed Schools   | AR-F-0014304    |
| Proposed Regulatory Text for Issue Paper #2: Closed School Discharge                    | AR-F-0014314    |
| Part-Time Faculty Background  | AR-F-0014316    |
| Race, Racism, and Student Loans   | AR-F-0014317    |
| The Importance of "Choice Architecture" for Student Loan Repayment Decisions & Outcomes | AR-F-0014320    |
| Pew Letter, October 27, 2021  | AR-F-0014323    |
| Advisor Information: Income-Driven Repayment  | AR-F-0014331    |
| Memorandum: Married Borrowers   | AR-F-0014348    |
| Links Shared in the Chat During Session 2   | AR-F-0014353    |
| SECTION G – NEGOTIATED RULEMAKING SESSION 3, DECEM                                      | MBER 6–10, 2021 |
| Session 3 Agenda  | AR-G-0014357    |
| Revised Committee Member List   | AR-G-0014358    |
| Session 3 Meeting Summary   | AR-G-0014361    |
| Transcript of Session 3, Day 1, Morning   | AR-G-0014366    |
| Transcript of Session 3, Day 1, Afternoon   | AR-G-0014442    |
| Transcript of Session 3, Day 2, Morning   | AR-G-0014523    |
| Transcript of Session 3, Day 2, Afternoon   | AR-G-0014608    |
| Transcript of Session 3, Day 3, Morning   | AR-G-0014735    |
| Transcript of Session 3, Day 3, Afternoon   | AR-G-0014823    |
| Transcript of Session 3, Day 4, Morning   | AR-G-0014922    |
| Transcript of Session 3, Day 4, Afternoon   | AR-G-0014992    |
| Transcript of Session 3, Day 5, Morning   | AR-G-0015107    |
| Transcript of Session 3. Day 5. Afternoon   | AR-G-0015179    |

 $\dot{vi}$ 

# Pre-Session 3 Materials from the Department

| Proposed Regulatory Text for Issue Paper #1: Total and Permanent Disability Discharge   | AR-G-0015263 |
|---|--------------|
| Proposed Regulatory Text for Issue Paper #2: Closed School Discharge                    | AR-G-0015284 |
| Proposed Regulatory Text for Issue Paper #3: Interest Capitalization                    | AR-G-0015306 |
| Proposed Regulatory Text for Issue Papers #4 and 5: PSFL                                | AR-G-0015308 |
| Proposed Regulatory Text for Issue Papers #6, 7, and 8: Aggressive Recruitment          | AR-G-0015318 |
| Proposed Regulatory Text for Issue Papers #6, 7, and 8: Borrower Defense to Repayment   | AR-G-0015320 |
| Proposed Regulatory Text for Issue Papers #6, 7, and 8: Misrepresentation               | AR-G-0015365 |
| Proposed Regulatory Text for Issue #9: Predispute Arbitration and Class Action Waivers  | AR-G-0015373 |
| Proposed Regulatory Text for Issue Paper #10: Income-Driven Repayment Plans             | AR-G-0015383 |
| Proposed Regulatory Text for Issue Paper #11: False Certification Discharge             | AR-G-0015393 |
| Prison Education Programs Proposed Regulatory Text                                      | AR-G-0015418 |
| Student Loan Data Trends  | AR-G-0015430 |
| Pre-Session 3 Materials from Non-Federal Negotiators                                    |              |
| Memorandum: Borrower Defense Individual Process Proposals                               | AR-G-0015432 |
| Memorandum: IDR Proposals: Structure of Forgiveness and Discretionary Income Threshold  | AR-G-0015433 |
| Proposed Regulatory Text for Issue Paper #1: Total and Permanent Disability Discharge   | AR-G-0015439 |
| Proposed Regulatory Text with Edits for Issue Paper #10: Income-Driven Repayment Plans  | AR-G-0015445 |
| Borrower Defense to Repayment Language: Additional Aggressive<br>Recruitment Categories | AR-G-0015453 |
| Memorandum: Borrower Defense Group Process Proposals                                    | AR-G-0015454 |
| Proposed False Certification Text: Unauthorized Loan                                    | AR-G-0015450 |

| Process  | AR-G-0015457 |
|--|--------------|
| Issue #10 – Direct Loan IDR Repayment Simplification                                     | AR-G-0015459 |
| PSLF Proposal  | AR-G-0015461 |
| Loan Forgiveness Proposed Solutions  | AR-G-0015466 |
| Proposal to Count Forbearances Toward IDR and PSLF                                       | AR-G-0015477 |
| Proposal for Omissions as Borrower Defense to Repayment                                  | AR-G-0015479 |
| Session 3 Materials from the Department  |              |
| Proposed Regulatory Text for Issue Paper #3: Interest Capitalization                     | AR-G-0015480 |
| School Closure of Branch Campuses/Additional Locations                                   | AR-G-0015482 |
| Session 3 Materials from Non-Federal Negotiators   |              |
| Spousal Loan Statement   | AR-G-0015485 |
| Memorandum: Compromise & Modification Authority  | AR-G-0015488 |
| Letter regarding Pell/Prison Education Programs  | AR-G-0015493 |
| Utility Bill Affordability in Colorado   | AR-G-0015494 |
| Pre-filed Testimony of John Howat  | AR-G-0015539 |
| Cancellation Timeframes  | AR-G-0015602 |
| Public Service Loan Forgiveness and the Care Economy                                     | AR-G-0015603 |
| Released from the Debt Trap: Reforming IDR   | AR-G-0015616 |
| PEP Amendatory Language  | AR-G-0015617 |
| PEP Amendatory Language  | AR-G-0015618 |
| Prison Education Programs (Draft Consensus Language)                                     | AR-G-0015631 |
| Proposed Regulatory Text for Issue Paper #11: False Certification Discharge              | AR-G-0015644 |
| Proposed Regulatory Text for Issue Paper #1: Total and Permanent<br>Disability Discharge | AR-G-0015665 |
| Proposed Regulatory Text for Issue Paper #3: Interest Capitalization                     | AR-G-0015685 |

# SECTION H – BORROWER DEFENSE: DOCUMENTS CITED IN FINAL RULE OR NPRM

## Articles

| Cellini, S.R. (2022). For-Profit Colleges in the United States: Insights from two decades of research. The Routledge Handbook of the Economics of Education, 512–523 AR-H-0015686  |
|--|
| Cellini, Stephanie Riegg & Nicholas Turner (2019). Gainfully Employed? Assessing the Employment and Earnings of For-Profit College Students Using Administrative Data. Journal of Human Resources, 54(2): 342–70                             |
| Cellini, S.R., Darolia, R. and Turner, L.J. (2020). Where Do Students Go When For-<br>Profit Colleges Lose Federal Aid? American Economic Journal: Economic Policy,<br>12(2): 46–83  |
| Chakrabarti, Gorton & van der Klaauw (April 3, 2017). <i>Diplomas to Doorsteps:</i> Education, Student Debt, and Homeownership, Federal Reserve Bank of New York, Liberty Street Economics   |
| Delisle, J. & Holt, A. (March 2015). Why Student Loans Are Different: Findings from Six Focus Groups of Student Loan Borrowers. New America Foundation   |
| Dynarski S., Libassi C., Michelmore K., and Owen S. (2021). "Closing the Gap: The Effect of Reducing Complexity and Uncertainty in College Pricing on the Choices of Low-Income Students." <i>American Economic Review</i> , 111(6): 1721–56 |
| Egan, G., Matvos, & Amit S. (May 11, 2021). Arbitration with Uninformed  Consumers. Harvard Business School Finance Working Paper No. 19-046   |
| Habash, T. & Shireman, R. (April 28, 2016). How College Enrollment Contracts Limit  Students' Rights. The Century Foundation   |
| Herbst, D. (forthcoming). The Impact of Income-Driven Repayment on Student Borrower  Outcomes. American Economic Journal: Applied Economics  |
| Hillman, N.W. (2014). College on Credit: A Multilevel Analysis of Student Loan Default.  The Review of Higher Education, 37(2), 169–95   |
| Hipple, S.F. & Hammond, L.A. (2016). Self-Employment in the United States. U.S.  Bureau of Labor Statistics  |
| Horton, D. & Chandrasekher, A. <i>After the Revolution: An Empirical Study of Consumer Arbitration</i> (June 4, 2015), Georgetown Law Journal, Vol. 104, 2015, Forthcoming, UC Davis Legal Studies Research Paper No. 436                    |

| Hurwitz, M. & Smith, J. 2018. Student Responsiveness To Earnings Data In The College Scorecard, Economic Inquiry, Western Economic Association International, vol. 56(2), 1220–43   | AR-H-0016075 |
|---|--------------|
| Itzkowitz, M. (2018, August 8). Want More Students To Pay Down Their Loans? Help Them Graduate. Third Way.  | AR-H-0016099 |
| Krishnan, K., & Wang, P. (2019). The Cost of Financing Education: Can Student Debt Hinder Entrepreneurship? Management Science, 65(10), 4522–54   | AR-H-0016108 |
| Mezza, A., Ringo, D., Sherlund, S., & Sommer, K. (2020). Student Loans and Homeownership. Journal of Labor Economics, 38(1), 215–60   | AR-H-0016141 |
| Monarrez, T. & Washington, K., Racial and Ethnic Representation in Postsecondary Education. Urban Institute (June 2020).  | AR-H-0016187 |
| Moretti, E. (2004). Estimating the Social Return to Higher Education: Evidence from Longitudinal and Repeated Cross-sectional Data. Journal of Econometrics, 121(1-2), 175–212  | AR-H-0016250 |
| Moretti, E. (2004). <i>Human Capital Externalities in Cities</i> . Handbook of Regional and Urban Economics (Vol. 4, pp. 2243–91), Elsevier   | AR-H-0016288 |
| Oreopoulos, Philip & Uros Petronijevic, Who Benefits from College? A Review of Research on the Returns to Higher Education, The Future of Children, Vol. 23, No. 1, 41–65 (2013)  | AR-H-0016343 |
| Oreopoulos, P., & Salvanes, K.G. (2011). Priceless: The Nonpecuniary Benefits of Schooling. Journal of Economic Perspectives, 25(1), 159–84   | AR-H-0016368 |
| Pew Charitable Trusts (2020). Borrowers Discuss the Challenges of Student Loan Repayment  | AR-H-0016395 |
| Scott-Clayton, J. (2016). Black-white disparity in student loan debt more than triples after graduation. Brookings Institution Evidence Speaks Report, Vol. 2 #3  | AR-H-0016448 |
| Scott-Clayton, J. (2018). The looming student loan default crisis is worse than we thought.  Brookings Institution Evidence Speaks Report, Vol. 2 #34   | AR-H-0016457 |
| Shierholz, H. Correcting the Record: Consumers Fare Better under Class Actions than Arbitration. Economic Policy Institute, Aug. 2017   | AR-H-0016475 |
| Sovern, J., Greenberg, E.E., Kirgis, P.F. and Liu, Y., Whimsy Little Contracts' with Unexpected Consequences: An Empirical Analysis of Consumer Understanding of Arbitration Agreements. 75 Maryland Law Review 1 (2015), St. John's Legal Studies Research Paper No. 14-0009 | AR-H-0016477 |
| Youngclaus J and Fresne JA. Physician Education Debt and the Cost to Attend Medical School: 2020 Update. Washington, DC: AAMC; 2020   |              |

# U.S. Department of Education Materials

| U.S. Department of Education, <i>In re The Hair Cal. Beauty Acad.</i> , OHA Docket No. 2018-13-SP (July 2, 2019)   | AR-H-0016655 |
|--|--------------|
| U.S. Department of Education (2017). Program Review Guide for Institutions, Federal Student Aid Programs.  | AR-H-0016664 |
| U.S. Department of Education (2022). Borrower Defense Updates, StudentAid.gov  | AR-H-0016789 |
| U.S. Department of Education (April 3, 2009). Dear Colleague Letter, Subject: Completion of Loan Verification Certificates, DCL ID: FP09-03  | AR-H-0016806 |
| U.S. Department of Education (June 7, 2011). Dear Colleague Letter, Subject:<br>Trial Periods of Enrollment, DCL ID: GEN-11-12   | AR-H-0016808 |
| U.S. Department of Education (March 15, 2019). Electronic Announcement, Subject: Guidance concerning some provisions of the 2016 borrower defense to repayment regulations, Office of Postsecondary Education                                      | AR-H-0016811 |
| U.S. Department of Education (October 28, 2020). Electronic Announcement, Subject: Changes to the Public Service Loan Forgiveness Program, Federal Student Aid   | AR-H-0016816 |
| U.S. Department of Education (2022). StudentAid.gov, The Limited PSLF Waiver Opportunity Ended on Oct. 31, 2022, Federal Student Aid   | AR-H-0016818 |
| U.S. Department of Education (September 3, 2015). Report, First Report of the Special Master for Borrower Defense to the Under Secretary   | AR-H-0016825 |
| U.S. Department of Education (2021). HEA Rulemaking Report, School Closure of Branch Campuses/Additional Locations   | AR-H-0016836 |
| U.S. Department of Education (June 16, 2021). Press Release, Department of Education Announces Approval of New Categories of Borrower Defense Claims Totaling \$500 Million in Loan Relief to 18000 Borrowers                                      | AR-H-0016839 |
| U.S. Department of Education (February 16, 2022). Press Release, Education Department Approves \$415 Million in Borrower Defense Claims Including for Former DeVry University Students   | AR-H-0016843 |
| U.S. Department of Education (October 6, 2021). Press Release, U.S. Department of Education Announces Transformational Changes to Public Service Loan Forgiveness Program, Will Put Over 550,000 Public Service Workers Closer to Loan Forgiveness | AR-H-0016849 |
| U.S. Department of Education (July 9, 2021). Press Release, Department of Education Approves Borrower Defense Claims Related to Three Additional Institutions  | AR-H-0016853 |

| U.S. Department of Education (April 28, 2021). Press Release, Education Department Approves \$238 Million Group Discharge for 28,000 Marinello Schools of Beauty Borrowers Based on Borrower Defense Findings                                     | AR-H-0016858 |
|---|--------------|
| U.S. Department of Education (August 19, 2021). Press Release, Over 323,000 Federal Student Loan Borrowers to Receive \$5.8 Billion in Automatic Total and Permanent Disability Discharges  | AR-H-0016863 |
| U.S. Department of Education (March 23, 2022). Press Release, U.S. Department of Education Announces Steps to Hold Institutions Accountable for Taxpayer Losses. Press Office   | AR-H-0016867 |
| U.S. Department of Education (2022). StudentAid.gov, Announcement, IDR Account Adjustments, Federal Student Aid   | AR-H-0016871 |
| U.S. Department of Education (2019). Annual Report FY 2019, Federal Student Aid   | AR-H-0016873 |
| Other Government Materials  |              |
| U.S. Census Bureau (2019). Table 22: Homeownership Rates by Race and Ethnicity of Householder   | AR-H-0017071 |
| Consumer Financial Protection Bureau (July 14, 2022). Bank of America, N.a., CFPB No. 2022-CFPB-0004 ¶ 41   | AR-H-0017073 |
| Consumer Financial Protection Bureau (March 2015). Arbitration Study: Report to Congress, pursuant to Dodd-Frank Wall Street Reform and Consumer Protection Act § 1028(a)   | AR-H-0017121 |
| Consumer Financial Protection Bureau (2020). Student Loan Serv. Special Ed., 27<br>Supervisory Highlights, Fall 2020, at 8-9  | AR-H-0017849 |
| Consumer Financial Protection Bureau (February 26, 2014). Press Release, CFPB Sues For-Profite College Chain ITT for Predatory Lending  | AR-H-0017876 |
| Federal Trade Commission (October 26, 1972). "Cooling-Off Rule" 37 FR 22933, 22937  | AR-H-0017880 |
| Federal Trade Commission (August 27, 2019). Press Release, Operator of Colorado Technical University and American InterContinental University Will Pay \$30 Million to Settle FTC Charges it Used Deceptive Lead Generators to Market Its Schools | AR-H-0017915 |
| Senate Committee on Health, Education, Labor & Pensions (2d Sess. 2012),<br>Report on For Profit Higher Education, S. Doc. No. 112-37, at 67-73   | AR-H-0017918 |

| Despite Being Eligible for Loan Discharges (GAO Publication No. 21- 105373, Sept. 2021)  |
|--|
| GAO (August 2017). Higher Education: Students Need More Information to Help Reduce Challenges in Transferring College Credits, Reports to Congressional Requesters (GAO Publication No 17-574) |
| GAO, Social Security Offsets: Improvements to Program Design Could Better Assist Older Student Loan Borrowers with Obtaining Permitted Relief (GAO Publication No. GAO-17-45, 2016)            |
| Federal Trade Commission. Int'l Harvester Co., 104 F.T.C. 949 (1984)AR-H-0018340   |
| Social Security Administration, Annual Report on Medical Continuing Disability Reviews   |
| Internal Revenue Service. Guidance for Employers under the ACA, Identifying Full-time Employees, IRS.gov   |
| Ga. Dep't of Banking & Fin., Guidance Re: Predatory Lending, DBF SUP 20-002, at 3 (June 4, 2020)   |
| Sources of Law   |
| Cases  |
| American Bar Association v. U.S. Department of Education, 370 F. Supp. 3d 1 (D.D.C. 2019)  |
| Ass'n of Accredited Cosmetology Schs. v. Alexander, 774 F. Supp. 655, (D.D.C. 1991)  |
| Ass'n of Accredited Cosmetology Schs. v. Alexander, 979 F.2d 859 (D.C. Cir. 1992)  |
| Ass'n of Priv. Sector Colls. & Univs. v. Duncan, 110 F. Supp. 3d 176 (D.D.C. 2015)   |
| Ass'n of Proprietary Colls. v. Duncan, 107 F. Supp. 3d 332 (S.D.N.Y. 2015)   |
| Bell Atl. Corp. v. Twombly, 550 U.S. 544 (2007)  |
| BNSF Ry. Co. v. Surface Transp. Bd., 526 F.3d 770 (D.C. Cir. 2008)   |
| Britt v. IEC Corp., No. 20-CV-60814, 2021 WL 4147714 (S.D. Fla. Sept. 13, 2021)  |
| Cal. Ass'n of Priv. Postsecondary Sch. v. DeVos, 436 F. Supp. 3d 333, 344 (D.D.C. 2020), vacated as moot, No. 20-5080, (D.C. Cir. Oct. 14, 2020)   |
| California v. PEAKS Trust 2009-1, No. 20STCV35275<br>(L.A. Cty., Cal. Super. Ct. filed Sept. 15, 2020)   |
| Caplin v. Everglades Coll. Inc., No. 20-CV-21886, 2020 WL 10224161 (S.D. Fla. Nov. 2, 2020)  |
| Carr et al. v. Grand Canyon Univ., Inc. et al., Case No. 1:19-cv-01707-TCB (N.D. Ga. Aug. 19, 2019)  |

Cheatham v. Virginia Coll., LLC, No. 19-CV-04481, 2020 WL 5535684 (N.D. Ga. Sept. 15, 2020)

Chem. Mfrs. Ass'n v. Dep't of Transp., 105 F.3d 702, 705 (D.C. Cir. 1997)

Cole v. U.S. Dep't of Agric., 33 F.3d 1263 (11th Cir. 1994)

Commodity Futures Trading Comm'n v. Schor, 478 U.S. 833 (1986)

Cont'l Training Servs., Inc. v. Cavazos, 893 F.2d 877, (7th Cir. 1990)

Delta Jr. Coll., Inc. v. Riley, 1 F.3d 45 (D.C. Cir. 1993)

Dunbar v. Foxx, 246 F. Supp. 3d 401 (D.D.C. 2017)

F.C.C. v. Fox Television Stations, Inc., 556 U.S. 502, (2009)

FCC v. Pottsville Broad. Co., 309 U.S. 134, 138 (1940)

Federal Trade Comm. v. Career Educ. Corp., No. 1:19-cv-05739 (N.D. Ill. Eastern Dist. Oct. 9, 2019)

FTC V. Figgie Int'l, Inc., 994 F.2d 595 (9th Cir. 1993)

Hadden v. Univ. Acct. Servs., No. 18-CV-81385, 2020 WL 7864091 (S.D. Fla. Dec. 31, 2020)

Hortonville Joint Sch. Dist. No. 1 v. Hortonville Educ. Ass'n, 426 U.S. 482 (1976)

Little Co. of Mary Hosp. & Health Care Ctrs. v. Shalala, 994 F. Supp. 950 (N.D. Ill. 1998)

Mosley v. Educ. Corp. of Am., No. 20-CV-105, 2020 WL 3470174 (N.D. Ala. June 25, 2020)

Nat'l Tel. Co-op. Ass'n v. FCC, 563 F.3d 536 (D.C. Cir. 2009)

New Eng. Power Generators Ass'n, Inc. v. FERC, 879 F.3d 1192 (D.C. Cir. 2018)

New York Legal Assistance Group v. Cardona, No. 20-CV-1414 (S.D.N.Y. Mar. 17, 2021)

Northport Health Servs. of Ark. v. U.S. Dep't of Health & Human Servs., 14 F.4th 856 (8th Cir. 2021)

Pension Benefit Guar. Corp. ex rel. St. Vincent Catholic Med. Ctrs. Ret. Plan v. Morgan Stanley Inv. Mgmt. Inc., 712 F.3d 705 (2d Cir. 2013)

Ross v. Creighton Univ., 957 F.2d 410 (7th Cir. 1992)

Smiley v. Citibank (S. Dakota), N.A., 517 U.S. 735, (1996)

St. Louis Effort for AIDS v. Huff, 782 F.3d 1016 (8th Cir. 2015)

State v. Weinschenk, 868 A.2d 200 (Me. 2005)

Stern v. Marshall, 564 U.S. 462, (2011)

Sweet v. Cardona, No. 3:19-cv-03674 (C.D. Cal. filed June 25, 2019)

Vurimindi v. Fuqua Sch. of Bus., 435 F. App'x 129 (3d Cir. July 1, 2011)

West Virginia v. Envtl. Prot. Agency, 142 S. Ct. 2587 (2022)

Young v. Grand Canyon Univ., Inc., 980 F.3d 814, 821 (11th Cir. 2020)

### **Statutes**

```
20 U.S.C. 1087 et seq.

15 U.S.C. 45(n)

15 U.S.C. 1692

12 U.S.C. 5531(c)(1)(A)

12 U.S.C. 5531(d)(2)

Dodd Frank Wall Street Reform & Consumer Protection Act, PL 111-203 (2010)

940 Mass. Code Regs. 31.06(9)

Delaware Code Ann. Title 6, § 2513

815 Illinois Comp. Stat. Ann. § 505/2

Iowa Code § 714.16 et seq.

New Jersey's Consumer Fraud Act, New Jersey Statutes Annotated. 56:8-2 et seq.
```

### Other Legal Resources

```
Dobbs & Roberts, Law of Remedies § 3.1 (3d ed. 2018)

Dobbs & Roberts, Law of Remedies §§ 9.1(1), 12.1 (3d ed. 2018)

Fed. R. Civ. P. 59

Restatement (Second) of Contracts § 344 cmt. a (1981)

Restatement (Second) of Contracts § 376 (1981)

Restatement (Third) of Restitution § 13(1) (2011)

Restatement (Third) of Restitution § 54 (2011)

U.C.C. § 3-305(a)

16 CFR part 433
```

### IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

CAREER COLLEGES & SCHOOLS OF TEXAS,

Plaintiff,

Case No. 23-cv-433-RP

v.

U.S. DEPARTMENT OF EDUCATION et al.,

Defendants.

### **CERTIFICATION OF ADMINISTRATIVE RECORD**

I, Brian P. Siegel, pursuant to the provisions of 20 U.S.C. § 3472 and the authority delegated to me from the Secretary and the General Counsel of the U.S. Department of Education, hereby certify that the attached pages AR-A-000001 through AR-A-0000305, AR-B-0000306 through AR-B-0000441, AR-C-0000442 through AR-C-0008763, AR-D-0008764 through AR-D-0011859, AR-E-0011860 through AR-E-0013077, AR-F-0013078 through AR-F-0014353, AR-G-0014357 through AR-G-0015685, and AR-H-0015686 through AR-H-0018542, in addition to legal resources incorporated by reference, as identified in the Administrative Record Index filed with this Certification, constitute true copies of the administrative record underlying the Department of Education's final rule issued on November 1, 2022, at 87 Fed. Reg. 65904.

Made on this 18th day of August, 2023.

Brian P. Siegel

Deputy Assistant General Counsel Division of Postsecondary Education Office of the General Counsel U.S. Department of Education