

**Lincoln Technical Institute's Criminal Justice Program at
Campuses in Lowell and Somerville, Massachusetts
Borrower Defense Executive Summary**

The U.S. Department of Education (ED) has determined that borrowers who enrolled in the criminal justice program at the Lincoln Technical Institute, Inc. (Lincoln Tech) campus in Lowell, Massachusetts, from 2010 to 2012 or the Somerville, Massachusetts, campus from 2010 to 2013 are eligible for an automatic discharge of their related federal student loans. This group discharge will provide relief to borrowers harmed by Lincoln Tech's actions whose names were submitted to ED by the Massachusetts Attorney General's Office. **Borrowers do not need to take any action to receive their discharge.**

This group discharge is based on ED's finding that Lincoln Tech made substantial misrepresentations that borrowers relied on to their detriment. ED relied heavily on evidence provided by the Massachusetts Attorney General's Office, which investigated and brought a lawsuit against Lincoln Tech. ED's independent review of this evidence resulted in ED's finding that Lincoln Tech engaged in substantial misrepresentations related to the job placement rates for its criminal justice program between at least 2010 to 2012 at the Lowell campus and between at least 2010 to 2013 at the Somerville campus.

- **Job Placement Rate Misrepresentations:** Through marketing materials, on its website, and during the in-person recruitment process, Lincoln Tech advertised artificially inflated in-field employment rates for graduates of the criminal justice program at the school's Lowell and Somerville campuses. Lincoln Tech also made general misrepresentations about its ability to help graduates enter the criminal justice field. The employment rates both campuses published, advertised, and communicated to students were inflated for two primary reasons. First, Lincoln Tech counted some graduates' jobs as being employed in their field of study (in-field) that were not actually in the criminal justice field. For example, Lincoln Tech included customer service positions, supervisors at restaurants, and an administrative assistant as in-field placements. Second, Lincoln Tech inaccurately recorded some graduates' jobs and then counted those jobs as in-field. Specifically, some graduates were recorded as having in-field placements even though the graduate did not actually hold the job, the graduate obtained the job before enrolling, or the job title was incorrect. As a result of these miscategorized jobs and incorrectly recorded graduate outcomes, Lincoln Tech's actual in-field placement rates for its criminal justice graduates at the Lowell and Somerville campuses were significantly lower than the job placement rates Lincoln Tech advertised to prospective students.

Prospective students reasonably relied on Lincoln Tech's job placement rate misrepresentations when they enrolled. Lincoln Tech advertised itself as a career-focused school that would provide borrowers a high likelihood of obtaining in field employment after graduation. In addition, Lincoln Tech's recruiters used aggressive sales tactics to enroll students. For example, Lincoln Tech recruiters called prospective students early and often. Recruiters were also trained to focus on the prospective student's unhappiness and create urgency to enroll and to discourage prospective students from discussing the decision with anyone else.

Lincoln Tech's misconduct harmed borrowers because borrowers took out federal student loans to cover the cost of enrollment anticipating they would have the career prospects advertised and then were left with no in-field employment opportunities and substantial debt.

ED's findings are based on its independent review of the materials provided by the Attorney General of Massachusetts and consideration of Lincoln Tech's responses to ED.