

Attorney General Raoul: U.S. Department Of Education Approves Discharge Of \$1.5 Billion In Student Loan Debt For Former Westwood College Students

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CHICAGO - Attorney General Kwame Raoul today applauded the U.S. Department of Education's announcement that it will discharge all remaining federal student loan debt owed by borrowers who attended any Westwood College location or enrolled in its online program prior to its closure in 2016. Borrowers who attended Westwood before it stopped enrolling new students in November 2015 are entitled to full loan forgiveness, including more than 12,000 Illinois borrowers who owe over \$228 million. Westwood borrowers will not have to take any steps to apply for forgiveness – the department will discharge affected borrowers' loans automatically.

“Westwood tricked students into enrolling, falsely promising that its criminal justice degree would help students find jobs as police officers after graduation. After graduation, students were instead left with a useless degree and a lifetime of student loan debt,” Raoul said. “Today's announcement goes a long way toward providing relief to borrowers who unfairly suffered the consequences of Westwood's lies.”

The Department of Education will erase all remaining federal student loan debt that borrowers received to attend Westwood College from Jan. 1, 2002 until it stopped enrolling new students on Nov. 17, 2015. The decision follows comprehensive department findings based in large part on evidence of Westwood's fraud provided by the Illinois Attorney General's office. Earlier this year, the department concluded in part that the school deceived Illinois criminal justice students about their ability to become police officers after graduation. In announcing it will discharge federal student loans remaining for Westwood borrowers, the department cited significant evidence provided by the offices of the Illinois and Colorado attorneys general.

“I am grateful to Attorney General Raoul for providing extensive evidence to support the U.S. Department of Education's announcement against Westwood College today. This collaboration contributed directly to the decision to provide full loan discharges for all borrowers affected by Westwood's widespread misrepresentations,” said Federal Student Aid Chief Operating Officer Richard Cordray. “Now, those borrowers will be free from Westwood and the burdens of their related federal student loans.”

The Attorney General's office sued Westwood College, which had Illinois campuses in the Chicago Loop, O'Hare, Woodridge and Calumet City, in 2012. The lawsuit alleged that when marketing its criminal justice program, Westwood falsely convinced students they could pursue a law enforcement career with such agencies as the Illinois State Police and suburban police departments, even though those employers did not recognize Westwood degrees due to its lack of regional accreditation.

Many students learned only after graduation – and after racking up thousands in student loan debt – that their degrees would not land them the law enforcement jobs they originally sought. Additionally, because Westwood wasn't recognized by regionally

accredited colleges, students found they couldn't transfer their coursework to alternative programs to complete a degree. Lacking a regionally-accredited degree and unable to transfer their coursework, Westwood students were left with anywhere from \$50,000 to \$70,000 in student loan debt. In 2015, the Attorney General's office reached a settlement with Westwood that forgave private debt owed by students of the school's criminal justice program. Shortly thereafter, Westwood announced its closure.

Today's announcement follows a [May 2022 letter](#) to Department of Education Secretary Miguel Cardona calling for the department to grant the group discharge application the Attorney General's office filed seeking the discharge of federal student loans for Illinois students enrolled in Westwood's criminal justice program. The discharge application urged the department to forgive students' federal loans without requiring individual borrower defense applications.

The Illinois Attorney General's office has long been a national leader in investigating and enforcing consumer protection violations in the higher education field. Since entering office, Attorney General Raoul has secured over \$160 million in relief for Illinois borrowers who were deceived by their school, private lender or servicer. Earlier this year, Raoul's office announced a \$1.85 billion national settlement with Navient, formerly the nation's second largest student loan servicer. Last year, Attorney General Raoul's office initiated and worked to pass "Know Before You Owe," to alert borrowers of their remaining federal student loan eligibility to help them steer clear of predatory private loans. Raoul has also overseen the rollout of the state's first Student Loan Ombudsman, a position created by the Student Loan Servicing Rights Act, to provide resources for student borrowers who are struggling to make student loan payments.

Student borrowers who have questions or are in need of assistance can call the Attorney General's Student Loan Helpline at 1-800-455-2456. Borrowers can also file complaints on the [Attorney General's website](#).