112th Congress
2d Session

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FOR PROFIT HIGHER EDUCATION: The Failure to Safeguard the Federal Investment and Ensure Student Success

PREPARED BY THE

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS UNITED STATES SENATE

Volume 2 of 4

JULY 30, 2012

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Printed for the use of the
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FOR PROFIT HIGHER EDUCATION:
The Failure to Safeguard the Federal Investment and Ensure Student Success

MAJORITY COMMITTEE STAFF REPORT AND ACCOMPANYING MINORITY COMMITTEE STAFF VIEWS

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UNITED STATES SENATE

JULY 30, 2012

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In accordance with Rule XXV of the Standing Rules of the Senate, the U.S. Senate Committee on Health, Education, Labor, and Pensions (the committee) holds legislative jurisdiction over all proposed legislation, messages, petitions, memorials, and other matters relating to education and student loans and grants. Proprietary schools and institutions of higher education, henceforth referred to as for-profit colleges, fall under this jurisdiction both as academic institutions and as eligible recipients of Federal loans and grants provided through Title IV of the Higher Education Act. Senate rules also provide that the committee shall study and review, on a comprehensive basis, matters relating to education. In April 2010, under the leadership of Chairman Tom Harkin, the committee initiated an oversight into the proprietary sector of higher education. The majority staff offers this report to the committee with accompanying minority staff views.

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Kaplan	Document 22	KHE0039927	2
Kaplan	Document 23	KHE0048302	18
Kaplan	Document 24	KHE0048796	6
Kaplan	Document 25	KHE0049214	3

Kaplan	Document 26	KHE0051386	4
Kaplan	Document 27	KHE0052058	28
Kaplan	Document 28	KHE0054136	57
Kaplan	Document 29	KHE0056399	31
Kaplan	Document 30	KHE0056793	120
Kaplan	Document 31	KHE0058787	13
Kaplan	Document 32	KHE0061037	14
Kaplan	Document 33	KHE0063195	14
Kaplan	Document 34	KHE0063733	5
Kaplan	Document 35	KHE0072778	2
Kaplan	Document 36	KHE0077340	14
Kaplan	Document 37	KHE0084935	19
Kaplan	Document 38	KHE0085294	1
Kaplan	Document 39	KHE0094981	5
Kaplan	Document 40	KHE0096357	1
Kaplan	Document 41	KHE0096451	7
Kaplan	Document 42	KHE0112966	2
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Kaplan	Document 45	KHE0137725	2
Kaplan	Document 46	KHE0140077	1
Kaplan	Document 47	KHE0154379	2
Kaplan	Document 48	KHE0171956	2
Kaplan	Document 49	KHE0173528	1
Kaplan	Document 50	KHE0173785	2
Kaplan	Document 51	KHE0191661	2
Kaplan	Document 52	KHE0192296	2
Kaplan	Document 53	KHE0195614	1
Kaplan	Document 54	KHE0196925	2
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Kaplan	Document 62	KHE0226920	3
Kaplan	Document 63	KHE0233387	6
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Kaplan	Document 69	KHE0267972	1
Kaplan	Document 70	KHE0268102	1
Kaplan	Document 71	KHE0270925	19
Kaplan	Document 72	KHE0272311	9
Kaplan	Document 73	KHE0272320	12
Kaplan	Document 74	KHE0272465	5
Kaplan	Document 75	KHE0273310	1
Kaplan	Document 76	KHE0279097	2

Kaplan	Document 77	KHE0279471	2
Kaplan	Document 78	KHE0282794	7
Kaplan	Document 79	KHE0286199	1
Kaplan	Document 80	KHE0290825	5
Kaplan	Document 81	KHE0292824	2
Kaplan	Document 82	KHE0297978	2
Kaplan	Document 83	KHE0325963	1
Kaplan	Document 84	KHE0354626	1
Kaplan	Document 85	KHE0369139	1
The Keiser School, Inc.			
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Keiser	Document 1	KU 0000011683	4
Keiser	Document 2	KU 0000011687	12
Keiser	Document 3	KU 0000025812	1
Lincoln Education Services Corporation			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Lincoln	Document 1	LESC0000145	1
Lincoln	Document 2	LESC0001959	3
Lincoln	Document 3	LESC0002053	4
Lincoln	Document 4	LINC0000001	4
Lincoln	Document 5	LINC0000044	4
Lincoln	Document 6	LINC0000087	5
Lincoln	Document 7	LINC0000098	2
Lincoln	Document 8	LINC0000130	6
Lincoln	Document 9	LINC0000264	6
Lincoln	Document 10	LINC0001399	10
Lincoln	Document 11	LINC0001436	38
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Lincoln	Document 13	LINC0109028	4
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Med-Com Career Training, Inc.			
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Med-Com/Drake	Document 1	DCB-US-SEN-00000579	4
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Med-Com/Drake	Document 4	DCB-US-SEN-00004161	14
Med-Com/Drake	Document 5	HELP-DCB-000001	1
Med-Com/Drake	Document 6	HELP-DCB-000004	1
Med-Com/Drake	Document 7	HELP-DCB-000005	1
Med-Com/Drake	Document 8	HELP-DCB-000006	4
National American University Holdings, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
NAU	Document 1	HELP-NAU_0001	11
NAU	Document 2	NAU0013189	3
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NAU	Document 4	NAU0013678	2
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NAU	Document 8	NAU0014003	4

NAU	Document 9	NAU0014290	69
NAU	Document 10	NAU0014515	64
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NAU	Document 13	NAU0018527	2
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NAU	Document 15	NAU0019525	9
NAU	Document 16	NAU0019536	1
NAU	Document 17	NAU0019621	1
NAU	Document 18	NAU0020153	2
NAU	Document 19	NAU0020155	1
NAU	Document 20	NAU0020161	1
NAU	Document 21	NAU0020215	1
NAU	Document 22	NAU0020222	1
NAU	Document 23	NAU0020229	2
NAU	Document 24	NAU0021252	2
NAU	Document 25	NAU0025042	2
NAU	Document 26	NAU0025482	1
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Rasmussen Colleges, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Rasmussen	Document 1	RAS00001287	14
Rasmussen	Document 2	RAS00003172	6
Rasmussen	Document 3	RAS00003249	3
Rasmussen	Document 4	RAS00003267	3
Rasmussen	Document 5	RAS00003280	5
Rasmussen	Document 6	RAS00003309	5
Rasmussen	Document 7	RAS00003344	1
Rasmussen	Document 8	RAS00003443	5
Rasmussen	Document 9	RAS00004217	10
Rasmussen	Document 10	RAS00004301	6
Rasmussen	Document 11	RAS00004360	11
Rasmussen	Document 12	RAS00004438	5
Rasmussen	Document 13	RAS00006445	11
Rasmussen	Document 14	RAS00007757	11
Rasmussen	Document 15	RAS00008219	1
Rasmussen	Document 16	RAS00010514	2
Rasmussen	Document 17	RAS00010941	2
Rasmussen	Document 18	RAS00011144	1
Rasmussen	Document 19	RAS00011756	4
Rasmussen	Document 20	RAS00016400	16
Rasmussen	Document 21	RAS00021237	2
Rasmussen	Document 22	RAS00021447	9
Rasmussen	Document 23	RAS00024382	3
Rasmussen	Document 24	RAS00038658	9
Rasmussen	Document 25	RAS00046545	1
Strayer Education, Inc.			
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Strayer	Document 2	SC-HELP-015266	17

TUI Learning LLC			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
TUI	Document 1	TUI-SEN 00384	1
TUI	Document 2	TUI-SEN 00481	3
Universal Technical Institute, Inc.			
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UTI	Document 1	UTI-C-000407	11
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UTI	Document 4	UTI-C-000492	2
UTI	Document 5	UTI-C-000494	4
UTI	Document 7	UTI-C-000600	4
UTI	Document 10	UTI-C-000845	2
UTI	Document 13	UTI-C-000969	2
UTI	Document 14	UTI-C-001040	4
UTI	Document 15	UTI-C-016309	10
Vatterott Educational Holdings, Inc.			
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Vatterott	Document 2	VAT-02-05-00070	2
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Vatterott	Document 4	VAT-02-05-00365	2
Vatterott	Document 5	VAT-02-05-00456	4
Vatterott	Document 6	VAT-02-05-00675	4
Vatterott	Document 7	VAT-02-05-01317	1
Vatterott	Document 8	VAT-02-05-01888	1
Vatterott	Document 9	VAT-02-05-02337	4
Vatterott	Document 10	VAT-02-09-00023	1
Vatterott	Document 11	VAT-02-09-00027	2
Vatterott	Document 12	VAT-02-09-00033	2
Vatterott	Document 13	VAT-02-09-00039	1
Vatterott	Document 14	VAT-02-09-00595	2
Vatterott	Document 15	VAT-02-09-00623	1
Vatterott	Document 16	VAT-02-09-00883	1
Vatterott	Document 17	VAT-02-09-00907	4
Vatterott	Document 18	VAT-02-09-00918	1
Vatterott	Document 19	VAT-02-09-00922	1
Vatterott	Document 20	VAT-02-09-02537	1
Vatterott	Document 21	VAT-02-11-00039	1
Vatterott	Document 22	VAT-02-11-00071	2
Vatterott	Document 23	VAT-02-11-00221	2
Vatterott	Document 24	VAT-02-11-00312	1
Vatterott	Document 25	VAT-02-11-00411	1
Vatterott	Document 26	VAT-02-11-00438	2
Vatterott	Document 27	VAT-02-11-00475	1
Vatterott	Document 28	VAT-02-11-00571	1
Vatterott	Document 29	VAT-02-11-00644	1
Vatterott	Document 30	VAT-02-14-02021	33
Vatterott	Document 31	VAT-02-14-03304	12
Vatterott	Document 32	VAT-02-14-03822	3
Vatterott	Document 33	VAT-02-14-03904	13
Vatterott	Document 34	VAT-02-15-00033	2

Vatterott	Document 35	VAT-02-15-00151	2
Vatterott	Document 36	VAT-02-15-00350	2
Vatterott	Document 37	VAT-02-20-00005	6
Vatterott	Document 38	VAT-02-21-00001	1
Vatterott	Document 39	VAT-02-21-00002	4
Vatterott	Document 40	VAT-02-21-00030	2
Vatterott	Document 41	VAT-02-30-00086	1
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Vatterott	Document 44	VAT-02-30-02504	5
Vatterott	Document 45	VAT-02-30-02789	1
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Vatterott	Document 47	VAT-02-30-07746	3
Vatterott	Document 48	VAT-02-30-07962	2
Vatterott	Document 49	VAT-02-33-00017	1
Vatterott	Document 50	VAT-02-33-00360	1
Vatterott	Document 51	VAT-02-36-00521	1
Walden University			
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Walden	Document 1	WALDEN-HELP-0006290	7
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Walden	Document 4	WALDEN-HELP-0037400	3
Walden	Document 5	WALDEN-HELP-0037558	2
Walden	Document 6	WALDEN-HELP-0039861	2
Walden	Document 7	WALDEN-HELP-0039868	1
Walden	Document 8	WALDEN-HELP-0039869	4
Walden	Document 9	WALDEN-HELP-0040024	3
Walden	Document 10	WALDEN-HELP-0040057	1

Additional Supporting Documentation		
DOCUMENT #	**DESCRIPTION**	**BATES (if applicable)**
Document 1	Capella University Chat Transcript 1	
Document 2	Capella University Chat Transcript 2	
Document 3	Capella University Chat Transcript 3	
Document 4	Comment submitted to Department of Education by Brent Park, Ashford recruiter	
Document 5	GAO Investigation Documentation, *A SWOT Analysis for Online Learning*	HQ-4631902
Document 6	GAO Investigation Documentation, August 2010, Career Point College, Introduction to Computers Syllabus and Course Outline	GAOHQ-4662274
Document 7	GAO Investigation Documentation, CFS 2167 Computer Application Course Syllabus	DALLAS-334171
Document 8	GAO Investigation Documentation, CFS 2167 Computer Application Course Syllabus	DALLAS-334889
Document 9	GAO Investigation Documentation, December 2011, ITT Technical Institute Discussion Forum Summary Page	HQ-4643279
Document 10	GAO Investigation Documentation, Everest Professor Feedback 335023	DALLAS-335023
Document 11	GAO Investigation Documentation, Everest Professor Feedback 335083	DALLAS-335083
Document 12	GAO Investigation Documentation, February 2011, Problem Solving Writing Assignment Instructions and Response	HQ-4682883
Document 13	GAO Investigation Documentation, February 2011, *Record of Analysis: Rasmussen—IB—Week 7 Quiz*	HQ-4687765
Document 14	GAO Investigation Documentation, January 2011, History of Electronic Messages Between GAO Investigator and Online Intro to Computer Instructor	GAOHQ-4750764
Document 15	GAO Investigation Documentation, *The Gross Domestic Product*	HQ-4600689
Document 16	GAO Investigation Documentation, *Title: TB 141 Week 2 Quiz*	HQ-4628843
Document 17	GAO Investigation Documentation, Week 5 Graded Activity: Class Discussion	DALLAS-336134
Document 18	Letter from Aubrie Roupe, former University of Phoenix student, to Senator Tom Harkin, April 2, 2011.	
Document 19	Letter from Eric Schmidt, Kaplan student, to Senator Tom Harkin, April 1, 2011	
Document 20	Letter from Laura Brozek, June 24, 2012	

DOCUMENT #	DESCRIPTION	BATES (if applicable)
Document 21	Letter from Merrill R. Mitchell to Senator Harkin, February 22, 2012.	
Document 22	Letter from Patti Howard to Senator Harkin, February 22, 2012	
Document 23	Letter from Patti Walsh to Senator Harkin, April 20, 2011	
Document 24	Letter from Paul Scazillo, former instructor at UEI College, to Chairman Tom Harkin, July 7, 2010.	
Document 25	Letter from Rasmussen Inc., to Chairman Harkin, September 16, 2010.	
Document 26	Letter from Steven Gossman, former ITT Student, to Chairman Tom Harkin, April 9, 2011.	
Document 27	Letter to Chairman Harkin, from ITT Counsel Michael D. Bopp, Gibson Dunn & Crutcher, LLP, February 10, 2011	
Document 28	Letter to Chairman Harkin, from ITT Student Adam Gonyea, April 5, 2011	
Document 29	Memo from Help Committee Re: Daily Caller Shoots Self in Foot with "Smoking Gun"	
Document 30	Redline of GAO Report	
Document 31	Presentation of CCA Default Presentation	
Document 32	Letter from William Taggert to Senator Harkin, March 09, 2011	

American Career College, Inc.			
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ACC	Document 1	ACC-0000065	9
ACC	Document 2	ACC-0000131	9

AMERICAN CAREER COLLEGE, INC.

OPE ID NO. 02241800

Financial Statements

For the Years Ended December 31, 2009 and 2008

with

Independent Auditors' Report

AMERICAN CAREER COLLEGE, INC.

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AMERICAN CAREER COLLEGE, INC.
Statements of Income and Retained Earnings
For the Years Ended December 31, 2009 and 2008

	2009	2008
Revenues	$ 61,309,786	$ 50,713,299
Costs and expenses:		
Course materials, services and instruction	Redacted by HELP Committee	Redacted by HELP Committee
Selling and promotion	7,750,905	8,637,779
General and administrative	Redacted by HELP Committee	Redacted by HELP Committee
Facilities	Redacted by HELP Committee	Redacted by HELP Committee
Depreciation and amortization	Redacted by HELP Committee	Redacted by HELP Committee
Total costs and expenses	43,731,535	43,579,176
Income from operations	17,578,251	7,134,123
Other income (expense):		
Interest income	Redacted by HELP Committee	Redacted by HELP Committee
Interest expense		
Other income		
Total other expense	Redacted by HELP Committee	Redacted by HELP Committee
Income before provision for income taxes	17,337,277	7,062,511
Provision for income taxes	(175,000)	(155,800)
Net income	17,162,277	6,906,711
Retained earnings, beginning of year	Redacted by HELP Committee	Redacted by HELP Committee
Distributions to stockholder	(16,300,000)	(5,953,000)
Retained earnings, end of year	$ Redacted by HELP Committee	$ Redacted by HELP Committee

Redacted by HELP Committee

NOTE 6 – INCOME TAXES

The provision for income taxes has been computed based on current and estimated future income tax liabilities.

The stockholder of the Company has elected to operate the Company as a Subchapter S Corporation. As such, the income and expenses of the Company pass through directly to the stockholder and are reported on the individual income tax return. The Company is subject to a California franchise tax of 1.5% of taxable income. The provision for income taxes as shown on the accompanying statement of income and retained earnings consists entirely of current state income taxes.

Deferred income taxes result primarily from the use of the cash basis of reporting for income tax purposes.

Redacted by HELP Committee

Redacted by HELP Committee

NOTE 8 – RELATED PARTY TRANSACTIONS

During the years ended December 31, 2009 and 2008, the Company charged management fees of $9,067,433 and $4,819,612, respectively, to educational institutions owned by the Company's stockholder. The management fee is reflected as a reduction of general and administrative expenses in the accompanying statements of income and retained earnings.

During the years ended December 31, 2009 and 2008, the Company charged rent and other facility related expenses to an educational institution owned by the Company's stockholder of $283,466 and $325,096, respectively. These fees are reflected as a reduction of facilities expense in the accompanying statements of income and retained earnings. The Company also paid rent and other facility expenses to an educational institution owned by the Company's stockholder of $166,125 during the year ended December 31, 2008. This amount is reflected in facilities expense in the accompanying statements of income and retained earnings.

The Company advances and receives funds to/from educational institutions owned by the Company's stockholder. No interest was charged or received on amounts advanced during the years ended Decemher 31, 2009 and 2008. Amounts advanced as of December 31, 2009 and 2008, were $898,509 and $570,000, respectively, and have no stipulated repayment provisions.

Also see Note 7 regarding additional related party transactions.

Redacted by HELP Committee

NOTE 10 – CONCENTRATION OF CREDIT RISK AND REGULATORY CONSIDERATIONS

At December 31, 2009 and 2008, the Company had deposits with banks in excess of the federally insured amount.

The Company participates in Government Student Financial Assistance Programs (Title IV) administered by the U.S. Department of Education (ED) for the payment of student tuitions. Substantial portions of the revenue and collection of ending accounts receivable as of December 31, 2009 and 2008, are dependent upon the Company's continued participation in the Title IV programs. Institutions participating in Title IV programs may not receive more than 90% of tuition collections (90/10 revenue test as defined in regulation) from Title IV sources in order to maintain eligibility for participation in such programs. For the years ended December 31, 2009 and 2008, the Company's tuition cash collections from Title IV programs were 78.7% and 80.6%, respectively. ED requires an institution to provide additional information with respect to its 90/10 revenue test. Reference is made to the accompanying supplementary information on page 14 with respect to additional disclosures required by ED.

Institutions participating in Title IV programs are also required by ED to demonstrate financial responsibility. ED determines an institution's financial responsibility through the calculation of a composite score based upon certain financial ratios as defined in regulations. Institutions receiving a composite score of 1.5 or greater are considered fully financially responsible. Institutions receiving a composite score between 1.0 and 1.4 are subject to additional monitoring and institutions receiving a score below 1.0 are required to submit financial guarantees in order to continue participation in the Title IV programs. As of December 31, 2009 and 2008, and for each of the years then ended, the Company's composite score was 1.6.

AMERICAN CAREER COLLEGE, INC.
Supplementary Information
(Information Required by the U.S. Department of Education)
December 31, 2009 and 2008

Institution's Calculation of 90/10 Revenue Test

American Career College, Inc. (the Institution) derives a substantial portion of its revenues from Student Financial Aid (SFA) received by its students under the Title IV programs administered by the U.S. Department of Education pursuant to the Higher Education Act of 1965, as amended (HEA). To continue to participate in the SFA programs the Institution must comply with the regulations promulgated under HEA. The regulations restrict the proportion of cash receipts for tuition and fees from eligible programs to not more than 90 percent from the Title IV programs. In July 2008, modifications to the regulations were made with respect to amounts to be included in the 90 percent calculations including temporary provisions related to certain Title IV funds received and institutional loans made to students. The modifications also allow for the inclusion of funds received for certain qualifying non-Title IV programs. In addition, the modifications included provisions for institutions that do not comply with the 90 percent rule for a single fiscal year, whereby such institutions would be placed on provisional certification status for a period of two years. Institutions that do not comply with the 90 percent rule for two consecutive fiscal years are subject to the loss of their ability to participate in the SFA programs.

In October 2009, HEA amended the regulations with respect to the disclosure requirements to the 90 percent calculations and allowed institutions to implement the new and amended provisions. The amended provisions require an institution to disclose the dollar amount of the numerator and denominator of its 90 percent calculation as well as the individual revenue amounts by fund source received by the Institution.

For the year ended December 31, 2009, the Institution's 90/10 revenue test percentages were computed as follows:

Revenue by Source

Adjusted Student Title IV Revenue:	
Subsidized Loan	$13,583,010
Unsubsidized Loan up to pre-ECASLA Loan Limits	12,870,647
Plus Loan	3,530,937
Federal Pell Grant	15,822,813
FSEOG	401,097
Student Title IV Revenue	46,208,504
Revenue Adjustment	(94,053)
Adjusted Student Title IV Revenue	$46,114,451

Student Non-Title IV Revenue:	
Grant funds for the student from non-Federal public agencies or private sources independent of the institution	$ 534,706
Funds provided for the student under a contractual arrangement with a Federal, State, or local government agency for the purpose of providing job training	641,299
Amount of Unsubsidized Loan Over the pre-ECASLA Loan Limits	5,680,927
Student payments	5,691,520
Student Non-Title IV Revenue	12,548,452
Revenue Adjustment	(97,812)
Adjusted Student Non-Title IV Revenue	$12,450,640

Adjusted Student Title IV Revenue	$46,114,451	78.7%
Adjusted Student Title IV Revenue + Adjusted Student Non-Title IV Revenue	$58,565,091	

For the year ended December 31, 2008, the Institution's 90/10 revenue test percentages were computed as follows:

Title IV funds received	$ 42,545,274
Total eligible cash receipts	$ 52,760,667
Percentage Title IV	80.6%

This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the financial statements.

Related Party Transactions

American Career College, Inc. (the Institution) participates in Student Financial Aid (SFA) under the Title IV programs administered by the U.S. Department of Education pursuant to the Higher Education Act of 1965, as amended (HEA). The Institution must comply with the regulations promulgated under HEA. Those regulations require that all related party transactions be disclosed, regardless of their materiality to the financial statements.

Distributions to Stockholder – During the years ended December 31, 2009 and 2008, the Institution paid distributions to its stockholder of $16,300,000 and $5,953,000, respectively.

Facility leases – The Institution leases its operating facilities and equipment from entities which are owned by the Institution's stockholder. Facility rent expense during the years ended December 31, 2009 and 2008, paid to entities owned by the Institution's stockholder was approximately $2,612,000 and $1,878,000, respectively.

Equipment leases – The Institution leases certain equipment under non-cancelable operating leases from an entity which is owned by the Institution's stockholder. Equipment rental expense during the years ended December 31, 2009 and 2008, paid to the entity owned by the Institution's stockholder was approximately $150,000 and $354,000, respectively.

Management Fees – During the years ended December 31, 2009 and 2008, the Institution charged management fees of $9,067,433 and $4,819,612, respectively, to educational institutions owned by the Institution's stockholder. The management fee is reflected as a reduction of general and administrative expenses in the accompanying statements of income and retained earnings.

Facilities expense – During the years ended December 31, 2009 and 2008, the Institution charged rent and other facility related expenses to an educational institution owned by the Institution's stockholder of $283,466 and $325,096, respectively. These fees are reflected as a reduction of facilities expense in the accompanying statements of income and retained earnings. The Institution also paid rent and other facility expenses of $166,125 to an educational institution owned by the Institution's stockholder during the year ended December 31, 2008. This amount is reflected in facilities expense in the accompanying statements of income and retained earnings.

Due from affiliate – The Institution advances and receives funds to/from an educational institution owned by the Company's stockholder. No interest was charged or received on amounts advanced during the years ended December 31, 2009 and 2008. Amounts advanced as of December 31, 2009 and 2008, were $898,509 and $570,000, respectively, and have no stipulated repayment provisions.

Guarantor of bank debt – The Institution serves as a co-guarantor on $17,703,128 of bank debt of other educational institutions owned by the Institution's stockholder.

This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the financial statements.

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ONTARIO HEALTH EDUCATION COMPANY, INC.
dba AMERICAN CAREER COLLEGE

OPE ID NO. 03971300

Financial Statements

For the Years Ended December 31, 2009 and 2008

with

Independent Auditors' Report

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American Career Colleges, Inc.
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ONTARIO HEALTH EDUCATION COMPANY, INC.
dba AMERICAN CAREER COLLEGE

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ONTARIO HEALTH EDUCATION COMPANY, INC.
dba AMERICAN CAREER COLLEGE
Statements of Income and Retained Earnings
For the Years Ended December 31, 2009 and 2008

	2009	2008
Revenues	$ 18,409,577	$ 10,040,552
Costs and expenses:		
Course materials, services and instruction	Redacted by HELP Committee	Redacted by HELP Committee
Selling and promotion	3,130,238	2,191,026
General and administrative	Redacted by HELP Committee	Redacted by HELP Committee
Facilities	Redacted by HELP Committee	Redacted by HELP Committee
Depreciation and amortization	Redacted by HELP Committee	Redacted by HELP Committee
Total costs and expenses	16,173,934	9,478,384
Income from operations	2,235,643	562,168
Other income (expense):		
Other income	Redacted by HELP Committee	Redacted by HELP Committee
Interest expense	Redacted by HELP Committee	Redacted by HELP Committee
Total other expense	Redacted by HELP Committee	Redacted by HELP Committee
Income before provision for income taxes	2,010,115	528,375
Provision for income taxes	(47,919)	(22,236)
Net income	1,962,196	506,139
Retained earnings, beginning of year	Redacted by HELP Committee	Redacted by HELP Committee
Distributions to stockholder	(1,750,000)	(200,000)
Retained earnings, end of year	$ Redacted by HELP Committee	$ Redacted by HELP Committee

Redacted by HELP Committee

NOTE 6 – INCOME TAXES

The provision for income taxes has been computed based on current and estimated future income tax liabilities.

The stockholder of the Company has elected to operate the Company as a Subchapter S Corporation. As such, the income and expenses of the Company pass through directly to the stockholder and are reported on the individual income tax return. The Company is subject to a California franchise tax of 1.5% of taxable income. The provision for income taxes as shown on the accompanying statement of income and retained earnings consists entirely of current state income taxes. Deferred income taxes were not material as of December 31, 2009 and 2008.

Redacted by HELP Committee

NOTE 8 – RELATED PARTY TRANSACTIONS

During the years ended December 31, 2009 and 2008, the Company was charged management fees of $2,421,514 and $889,107, respectively, by an educational institution owned by the Company's stockholder. The management fees are reflected within general and administrative expenses in the accompanying statements of income and retained earnings.

During the years ended December 31, 2009 and 2008, the Company charged rent and other facility related expenses to educational institutions owned by the Company's stockholder of $506,784 and $506,757, respectively. These fees are reflected as a reduction of facilities expense in the accompanying statements of income and retained earnings.

As of December 31, 2009 and 2008, the Company leased its operating facilities from an entity which is owned by the Company's stockholder. Rent expense during the years ended December 31, 2009 and 2008, paid to the entity owned by the Company's stockholder was $1,342,841 and $498,267, respectively. This amount is included in the facility rent expense figures disclosed in Note 7.

The Company leases certain equipment under non-cancelable operating leases from an entity which is owned by the Company's stockholder. During the years ended December 31, 2009 and 2008, equipment rental expense paid to the entity owned by the Company's stockholder was $34,049 and $40,013, respectively. These amounts are included in the rent expense figure disclosed in Note 7.

The Company advances and receives funds to/from an educational institution owned by the Company's stockholder. No interest was charged or received on amounts received and advanced during the years ended December 31, 2009 and 2008. The amounts received as of December 31, 2009 were $785,046 and the amounts advanced as of December 31, 2008 were $25,000. There were no stipulated repayment provisions on these amounts advanced and received.

Redacted by HELP Committee

NOTE 10 – CONCENTRATION OF CREDIT RISK

At December 31, 2009 and 2008, the Company had deposits with banks in excess of the federally insured amount.

The Company participates in Government Student Financial Assistance Programs (Title IV) administered by the U.S. Department of Education (ED) for the payment of student tuitions. Substantial portions of the revenue and collection of ending accounts receivable as of December 31, 2009 and 2008 are dependent upon the Company's continued participation in the Title IV programs. Institutions participating in Title IV programs may not receive more than 90% of tuition collections (90/10 revenue test as defined in regulation) from Title IV sources in order to maintain eligibility for participation in such programs. For the years ended December 31, 2009 and 2008, the Company's tuition cash collections from Title IV programs were 82.9% and 86.8%. ED requires an institution to provide additional information with respect to its 90/10 revenue test. Reference is made to the accompanying supplementary information on page 11 with respect to additional disclosures required by ED.

Institutions participating in Title IV programs are also required by ED to demonstrate financial responsibility. ED determines an institution's financial responsibility through the calculation of a composite score based upon certain financial ratios as defined in regulations. Institutions receiving a composite score of 1.5 or greater are considered fully financially responsible. Institutions receiving a composite score between 1.0 and 1.4 are subject to additional monitoring and institutions receiving a score below 1.0 are required to submit financial guarantees in order to continue participation in the Title IV programs. As of December 31, 2009 and 2008, and for the years then ended, the Company's composite score was 1.6.

ONTARIO HEALTH EDUCATION COMPANY, INC.
dba AMERICAN CAREER COLLEGE
Supplementary Information
(Information Required by the U.S. Department of Education)
December 31, 2009 and 2008

Institution's Calculation of 90/10 Revenue Test

Ontario Health Education Company, Inc. (the Institution) derives a substantial portion of its revenues from Student Financial Aid (SFA) received by its students under the Title IV programs administered by the U.S. Department of Education pursuant to the Higher Education Act of 1965, as amended (HEA). To continue to participate in the SFA programs the Institution must comply with the regulations promulgated under HEA. The regulations restrict the proportion of cash receipts for tuition and fees from eligible programs to not more than 90 percent from the Title IV programs. In July 2008, modifications to the regulations were made with respect to amounts to be included in the 90 percent calculations including temporary provisions related to certain Title IV funds received and institutional loans made to students. The modifications also allow for the inclusion of funds received for certain qualifying non-Title IV programs. In addition, the modifications included provisions for institutions that do not comply with the 90 percent rule for a single fiscal year, whereby such institutions would be placed on provisional certification status for a period of two years. Institutions that do not comply with the 90 percent rule for two consecutive fiscal years are subject to the loss of their ability to participate in the SFA programs.

In October 2009, HEA amended the regulations with respect to the disclosure requirements to the 90 percent calculations and allowed institutions to implement the new and amended provisions. The amended provisions require an institution to disclose the dollar amount of the numerator and denominator of its 90 percent calculation as well as the individual revenue amounts by fund source received by the Institution.

For the year ended December 31, 2009, the Institution's 90/10 revenue test percentages were computed as follows:

Revenue by Source

Adjusted Student Title IV Revenue:	
Subsidized Loan	$ 4,247,306
Unsubsidized Loan up to pre-ECASLA Loan Limits	4,209,486
Plus Loan	655,017
Federal Pell Grant	4,996,124
FSEOG	70,840
Student Title IV Revenue	14,178,773
Revenue Adjustment	(22,121)
Adjusted Student Title IV Revenue	$14,156,652

Student Non-Title IV Revenue:	
Grant funds for the student from non-Federal public agencies or private sources independent of the institution	$ 34,851
Funds provided for the student under a contractual arrangement with a Federal, State, or local government agency for the purpose of providing job training	145,904
Amount of Unsubsidized Loan Over the pre-ECASLA Loan Limits	1,497,538
Student payments	1,239,335
Student Non-Title IV Revenue	2,917,628
Revenue Adjustment	(5,435)
Adjusted Student Non-Title IV Revenue	$ 2,912,193

Adjusted Student Title IV Revenue	$14,156,652	82.9%
Adjusted Student Title IV Revenue + Adjusted Student Non-Title IV Revenue	$17,068,845	

For the year ended December 31, 2008, the Institution's 90/10 revenue test percentages were computed as follows:

Title IV funds received	$ 9,418,018
Total eligible cash receipts	$ 10,852,809
Percentage Title IV	86.8%

This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the financial statements.

Related Party Transactions

Ontario Health Education Company, Inc. dba American Career College (the Institution) participates in Student Financial Aid (SFA) under the Title IV programs administered by the U.S. Department of Education (ED) pursuant to the Higher Education Act of 1965, as amended (HEA). The Institution must comply with the regulations promulgated under HEA. Those regulations require that all related party transactions be disclosed, regardless of their materiality to the financial statements.

Ontario Health Education Company, Inc. dba American Career College (the Institution) is a California corporation. The Institution was previously a California limited liability company. Effective January 22, 2008, the Institution's sole member elected to convert the limited liability company into a California stock corporation. At the time of conversion, the Institution had member's equity of $1,900,000 and an accumulated deficit of $502,762, for total member's equity of $1,397,238.

The Institution operates a private career school with its campus in Ontario, California; the campus was relocated from Norco, California during the year ended December 31, 2008. The Institution provides career training for health related professions.

Distributions to Stockholder – During the years ended December 31, 2009 and 2008, the Institution paid distributions to its stockholder of $1,750,000 and $200,000, respectively.

Facility lease guarantee - The Institution leases its Norco operating facility under the terms of non-cancelable operating lease agreements expiring at various times through February 2009. One of the leases is guaranteed by the Institution's stockholder, as well as a related educational institution owned by the Institution's stockholder.

Management fees - During the years ended December 31, 2009 and 2008, the Institution was charged management fees of $2,421,514 and $889,107, respectively, by an educational institution owned by the Institution's stockholder. The management fees are reflected within general and administrative expenses in the accompanying statements of income and retained earnings.

Facility leases - As of December 31, 2009 and 2008, the Institution leased its operating facilities from an entity which is owned by the Institution's stockholder. Rent expense during the years ended December 31, 2009 and 2008, paid to the entity owned by the Company's stockholder was $1,342,841 and $498,267, respectively. This amount is included in the facility rent expense figures disclosed in Note 7.

Equipment leases - The Institution leases certain equipment under non-cancelable operating leases from an entity which is owned by the Institution's stockholder. During the years December 31, 2009 and 2008, equipment rental expense paid to the entity owned by the Institution's stockholder was $34,049 and $40,013, respectively. These amounts are included in the rent expense figure disclosed in Note 7.

Facilities expenses - During the years ended December 31, 2009 and 2008, the Institution charged rent and other facility related expenses to educational institutions owned by the Institution's stockholder of $506,784 and $506,757, respectively. These fees are reflected as a reduction of facilities expense in the accompanying statements of income and retained earnings.

Due from affiliate - The Institution advances and receives funds to/from an educational institution owned by the Institution's stockholder. No interest was charged or received on amounts received and advanced during the years ended December 31, 2009 and 2008. The Amounts received as of December 31, 2009 were $785,046 and the amounts advanced as of December 31, 2008 were $25,000. There were no stipulated repayment provisions on these amounts advanced and received.

Guarantor of bank debt - The Institution serves as a co-guarantor on $19,359,141 of bank debt of other educational corporations owned by the Institution's stockholder.

This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the financial statements.

Alta Colleges, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Alta/Westwood	Document 1	HELP-ALTA-000001	21
Alta/Westwood	Document 2	HELP-ALTA-000022	20
Alta/Westwood	Document 3	HELP-ALTA-000042	1
Alta/Westwood	Document 4	HELP-ALTA-000043	17
Alta/Westwood	Document 5	HELP-ALTA-000097	3
Alta/Westwood	Document 6	HELP-ALTA-000123	30
Alta/Westwood	Document 7	HELP-ALTA-000153	7
Alta/Westwood	Document 8	HELP-ALTA-000167	5
Alta/Westwood	Document 9	HELP-ALTA-000239	22
Alta/Westwood	Document 10	HELP-ALTA-000261	5
Alta/Westwood	Document 11	HELP-ALTA-000266	7
Alta/Westwood	Document 12	HELP-ALTA-000273	15
Alta/Westwood	Document 13	HELP-ALTA-000288	16
Alta/Westwood	Document 14	HELP-ALTA-000304	25
Alta/Westwood	Document 15	HELP-ALTA-000439	12
Alta/Westwood	Document 16	WP000002798	3
Alta/Westwood	Document 17	WP000003947	1
Alta/Westwood	Document 18	WP000003948	25
Alta/Westwood	Document 19	WP000004111	9
Alta/Westwood	Document 20	WP000033931	5
Alta/Westwood	Document 21	WP000033945	35
Alta/Westwood	Document 22	WP000034025	7
Alta/Westwood	Document 23	WP000034152	4
Alta/Westwood	Document 24	WP000035120	3
Alta/Westwood	Document 25	WP000035133	1
Alta/Westwood	Document 26	WP000036036	67
Alta/Westwood	Document 27	WP000036541	17

WESTWOOD COLLEGE

Admissions Representative Compensation Plan

Effective May 15th, 2009

HELP-ALTA-000001

Alta Colleges, Inc.
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WESTWOOD COLLEGE

Westwood College Representative Compensation Plan

Objective of the Plan

The Westwood College Compensation Plan fairly compensates Admissions Representatives in line with regulatory guidelines based on total quality performance, level of responsibility, tenure, and student retention. This plan provides clear focus on the recruitment of quality students who possess the skills and ability to graduate. The Plan consists of two primary components:

- Annualized Base Salary and Tenure Salary
- Bonus based on Retention and Completion of Students

Annualized Base Salary And Tenure Salary

Annualized base salaries are determined by Representative level according to the matrices in **Addendum A** consisting of: annual salary, achievement of Prospective Graduate Equivalent (PGE) Levels and attainment of minimum Merit and Quality ratings.

To reward Representatives for tenure in the organization an annualized tenure salary will be added to the base salary at the time of each review according to the chart below. In order to qualify for the annualized tenure salary, Representatives must be in good standing without corrective action. Tenure salary is awarded on the subsequent review date once the Representative reaches their hire date each year.

Tenure at Time of Review Effective Date	Total Tenure Salary Added to Base
More than 1 year, less than 2 years	$500
More than 2 years, less than 3 years	$1,500
More than 3 years, less than 4 years	$2,000
More than 4 years, less than 5 years	$2,500
More than 5 years, less than 6 years	$3,000
More than 6 years, less than 7 years	$3,500
More than 7 years, less than 8 years	$4,000
More than 8 years, less than 9 years	$4,500
More than 9 years, less than 10 years	$5,000
More than 10 years	$6,000

Additional Tenure salary is not carried forward each year, dollar amounts listed above are the total amounts awarded for the particular year.

Hiring Representatives and 90-Day Period

- All new Representatives will be hired at the Admissions Representative I Level. The base salary within the range will be determined at the discretion of the Director of Admissions based on education level and relevant experience. Exceptions to this require the approval of the Area Vice President of Admissions (AVP).
- During the first 90 days, all Admissions Representatives will receive an evaluation every 30 days using the 30-60-90 review template which will provide critical feedback on performance each 30-day period. During the initial 90 day period, the Director of Admissions will closely monitor the performance of each Representative to ensure sufficient progress is being made. Insufficient progress of the Representative can result in termination of employment.

WESTWOOD COLLEGE

Determining Representative Levels and Progress

The following guidelines must be adhered to when determining Representative levels and progress:

- Representatives can aspire to four classifications; within each classification, there are three salary range levels with varied job responsibilities and performance expectations which are outlined below:

Admissions Representative
• Represent the College to prospective students with integrity and enthusiasm • Provide service to all inquiries into the college and contact the prospects on a regular basis. Set appointments for students to visit and tour the campus • Interview and qualify candidates for admission into the college and assist them with program selection. • Assist students with appropriate enrollment paperwork. Follow up with each student to assist them in the careful preparation for starting school • Develop opportunities to identify qualified candidates for the college through referrals and networking
Senior Admissions Representative
• All of the duties of the Admissions Representative • Assume supervisory role in the absence of the manager • Follow up with students enrolled by Representatives no longer with the company • Organize and coordinate Open Houses and Information Seminars • Accept training and observation assignments within the office • Ability to become a Primary Trainer • Accept special projects at either a local or national level
Master Admissions Representative
• All of the duties of the Admissions Representative and Sr. Admissions Representative • Accept training and observation assignments within the office and on a regional or national level • Accept special projects at both a local or national level • Assist in the development of Admissions tools and materials • Mentor new Campus Admissions Representatives
Executive Admissions Representative *(Chief Admissions Officer Approval required)*
• All of the duties of the Admissions Representative, Sr. and Master Admissions Representative • Specific projects and duties as assigned by the Director or Area Vice President of Admissions

- Admissions Representatives will receive two Merit and Quality reviews per year to evaluate Representative Level. These reviews will occur in February and August, (select Executive level Representatives in August only). All Performance Reviews are subject to approval by the Chief Admissions Officer. For review criteria refer to **Addendum A** and your specific Merit and Quality Review template.
- The first Merit and Quality Review will be conducted in February or August as long as the Representative has worked four full recruitment months. If the Representative has not worked four full recruitment months the first review will be conducted on the subsequent February/August review date.
- Once the review is completed, Representative Levels will be evaluated by two measures:
  - The score on the M/Q review
  - Total Prospective Graduate Equivalents (PGE) using **Addendum C**

  Each Representative Level has specific PGE and M/Q results, as listed in **Addendum A**. In general, the Representative Level will be determined by PGE and M/Q guidelines listed in the chart in **Addendum A**. Exceptions to these guidelines require Area Vice President approval and will be documented in the Representative's review.

- When changing Representative levels, the following guidelines apply:
    - Representative Levels can be increased, decreased, or remain the same based on PGE and M/Q scores. In addition to meeting the minimum requirements in these areas for the Representative Level, a Representative must be evaluated as having the skills necessary according to the position descriptions above.
    - In a Representative's first review, the level cannot be increased by more than two levels.
    - PGE levels are based on five full periods. In the case of a first review, the PGE level will be annualized or forecasted.

Bonus Based on Retention and Completion of Students

A retention and completion bonus will be paid to each Representative five times per year generally in February, April, June, September, and November. Each payment will include bonuses on qualified students during that period. A Representative can receive up to two payments for each student as they progress through their academic program as detailed in **Addendum C.** The following guidelines apply to the retention and completion bonus payout:

- A Representative must be employed on the first day of the month of payout in order to be eligible for that period.
- A Representative must be certified in order to be eligible to receive payouts.
- A Representative who transfers to another position within the organization but outside of the Admissions organization will lose eligibility for all retention and completion bonuses.
- In the event of a promotion to a Director of Admissions position, the Representative will be given a new compensation plan aligned with the new position and all eligibility to receive payments for retention and completion bonuses will be lost.
- If a Representative leaves the organization and is re-hired, he/she is not eligible for retention and completion payments on students enrolled prior to time of re-hire.
- If a student drops from school and returns as a Re-enter A (within six months,) the Representative is eligible for the retention and completion payment.
- If a student drops from school and returns as a Re-Enter B or C (after six months,) neither the original Representative nor the new Representative will be eligible for retention and completion payments.
- If a student is upgraded from his/her original program, the Representative will be eligible only for the first payment in line with **Addendum C**.
- Non-matriculating and employee/dependent students do not qualify for any bonus.
- Bonus amounts earned by non-exempt Representatives will be included in their regular rate for the purposes of calculating overtime. Adjustments to the regular rate will generally be paid the period following the bonus payment.
- Representatives are not eligible to receive payments while on leave of absence (LOA) and payments are not due upon return if leave is over three months (less than three months are payable upon return) unless superseded by State guidelines.

WESTWOOD COLLEGE

Minimum Performance Expectations
Representatives are expected to perform at optimum levels in all areas, including conversion rates, activity levels, start-rates, and overall monthly and class performances. For each month and class, expectations will be set for Representatives as detailed in the "Standards of Performance". Failure to attain established levels of performance will result in corrective action including probation and/or termination of employment.

Administration of the Plan
The Chief Admissions Officer and Chief Legal Officer will oversee administration of the compensation plan and will review any disputes regarding the interpretation or administration of the plan. All decisions of the Chief Admissions Officer and Chief Legal Officer are final. The Administrators reserve the right to make changes to this plan at any time. Should a new version of the compensation plan be implemented, payments not currently due and payable under this plan will no longer be payable or due in the future, and all components of this plan will be superseded by the new plan.

I have received a copy of the Admissions Representative Compensation Plan and all of its components:

☐ Addendum A – Salary Matrix
☐ Addendum B – Merit and Quality Review Standards
☐ Addendum C – PGE Weights and Retention Bonus

____
(Representative Name – Print)

______________________________ ____________________
(Representative Name – Signature) Date

______________________________ ____________________
(Director of Admissions Signature) Date

WESTWOOD COLLEGE

Addendum A
Salary Matrix

Campus Admissions Representative				
Level	Annual Salary	Hourly Rate	PGE Level	Minimum M/Q Rating
Admissions Representative I	S28,000-S40,000	S13.46-S19.23	Up to 65	Meets Requirements min. score 2.0
Admissions Representative II	S38,000-S44,000	S18.27-S21.15	66-75	Meets Requirements min. score 2.0
Admissions Representative III	S42,000-S48,000	S20.19-S23.08	76-85	Meets Requirements min. score 2.0
Senior Admissions Representative I	S46,000-S51,000	S22.11-S24.52	86-95	Meets Requirements min. score 2.3
Senior Admissions Representative II	S49,000-S55,000	S23.56-S26.44	96-100	Meets Requirements min. score 2.3
Senior Admissions Representative III	S53,000-S58,000	S25.48-S27.88	101-105	Meets Requirements min. score 2.3
Master Admissions Representative I	S56,000-S62,000	S26.92-S29.81	106-115	Exceeds Requirements min. score 2.7
Master Admissions Representative II	S60,000-S66,000	S28.85-S31.73	116-125	Exceeds Requirements min. score 2.7
Master Admissions Representative III	S64,000-S71,000	S30.77-S34.13	126-135	Exceeds Requirements min. score 2.7
Executive Admissions Representative I	S69,000-S76,000	S33.17-S36.54	136-148	Exceeds Requirements min. score 3.2
Executive Admissions Representative II	S74,000-S81,000	S35.58-S38.94	149-161	Exceeds Requirements min. score 3.2
Executive Admissions Representative III	S79,000-S86,000	S37.98-S41.35	162+	Exceeds Requirements min. score 3.2

Overtime always requires Director of Admissions Approval.

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

Determining Salary within the Ranges

- When a Representative is hired into the organization (generally Admissions Representative Level I), the salary within the range will be based on education level, previous relevant experience, and overall market conditions.
- Once a Representative is reviewed and moved to a level beyond AR I, the salary within the range will be determined by the Quality Score from the M/Q review, according to the chart below:

Quality Score	Calculation
3.5-4.0	((Top Range - Bottom Range) x 100%) + Bottom Range
3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

WESTWOOD COLLEGE

DNX Admissions Representative				
Level	Annual Salary	Hourly Rate	PGE Level	Minimum M/Q Rating
Admissions Representative I	$28,000-$40,000	$13.46-$19.23	Up to 54	Meets Requirements min. score 2.0
Admissions Representative II	$38,000-$44,000	$18.27-$21.15	55-62	Meets Requirements min. score 2.0
Admissions Representative III	$42,000-$48,000	$20.19-$23.08	63-67	Meets Requirements min. score 2.0
Senior Admissions Representative I	$46,000-$51,000	$22.11-$24.52	68-72	Meets Requirements min. score 2.3
Senior Admissions Representative II	$49,000-$55,000	$23.56-$26.44	73-77	Meets Requirements min. score 2.3
Senior Admissions Representative III	$53,000-$58,000	$25.48-$27.88	78-82	Meets Requirements min. score 2.3
Master Admissions Representative I	$56,000-$62,000	$26.92-$29.81	83-88	Exceeds Requirements min. score 2.7
Master Admissions Representative II	$60,000-$66,000	$28.85-$31.73	89-93	Exceeds Requirements min. score 2.7
Master Admissions Representative III	$64,000-$71,000	$30.77-$34.13	94-103	Exceeds Requirements min. score 2.7
Executive Admissions Representative I	$69,000-$76,000	$33.17-$36.54	104-115	Exceeds Requirements min. score 3.2
Executive Admissions Representative II	$74,000-$81,000	$35.58-$38.94	116-128	Exceeds Requirements min. score 3.2
Executive Admissions Representative III	$79,000-$86,000	$37.98-$41.35	129+	Exceeds Requirements min. score 3.2

Overtime always requires Director of Admissions Approval.

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

Determining Salary within the Ranges

- When a Representative is hired into the organization (generally Admissions Representative Level I), the salary within the range will be based on education level, previous relevant experience, and overall market conditions.
- Once a Representative is reviewed and moved to a level beyond AR I, the salary within the range will be determined by the Quality Score from the M/Q review, according to the chart below:

Quality Score	Calculation
3.5-4.0	((Top Range - Bottom Range) x 100%) + Bottom Range
3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

Alta Colleges, Inc.
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WESTWOOD COLLEGE

National Admissions Representative				
Level	Annual Salary	Hourly Rate	PGE Level	Minimum M/Q Rating
Admissions Representative I	$28,000-$40,000	$13.46-$19.23	Up to 40	Meets Requirements min. score 2.0
Admissions Representative II	$38,000-$44,000	$18.27-$21.15	41-45	Meets Requirements min. score 2.0
Admissions Representative III	$42,000-$48,000	$20.19-$23.08	46-50	Meets Requirements min. score 2.0
Senior Admissions Representative I	$46,000-$51,000	$22.11-$24.52	51-55	Meets Requirements min. score 2.3
Senior Admissions Representative II	$49,000-$55,000	$23.56-$26.44	56-60	Meets Requirements min. score 2.3
Senior Admissions Representative III	$53,000-$58,000	$25.48-$27.88	61-65	Meets Requirements min. score 2.3
Master Admissions Representative I	$56,000-$62,000	$26.92-$29.81	66-74	Exceeds Requirements min. score 2.7
Master Admissions Representative II	$60,000-$66,000	$28.85-$31.73	75-83	Exceeds Requirements min. score 2.7
Master Admissions Representative III	$64,000-$71,000	$30.77-$34.13	84-92	Exceeds Requirements min. score 2.7
Executive Admissions Representative I	$69,000-$76,000	$33.17-$36.54	93-103	Exceeds Requirements min. score 3.2
Executive Admissions Representative II	$74,000-$81,000	$35.58-$38.94	104-114	Exceeds Requirements min. score 3.2
Executive Admissions Representative III	$79,000-$86,000	$37.98-$41.35	115+	Exceeds Requirements min. score 3.2

Overtime always requires Director of Admissions Approval.

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

Determining Salary within the Ranges

- When a Representative is hired into the organization (generally Admissions Representative Level I), the salary within the range will be based on education level, previous relevant experience, and overall market conditions.
- Once a Representative is reviewed and moved to a level beyond AR I, the salary within the range will be determined by the Quality Score from the M/Q review, according to the chart below:

Quality Score	Calculation
3.5-4.0	((Top Range - Bottom Range) x 100%) + Bottom Range
3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

Online Admissions Representative				
Level	Annual Salary	Hourly Rate	PGE Level	Minimum M/Q Rating
Admissions Representative I	S28,000-S40,000	S13.46-S19.23	Up to 59	Meets Requirements min. score 2.0
Admissions Representative II	S38,000-S44,000	S18.27-S21.15	60-68	Meets Requirements min. score 2.0
Admissions Representative III	S42,000-S48,000	S20.19-S23.08	69-77	Meets Requirements min. score 2.0
Senior Admissions Representative I	S46,000-S51,000	S22.11-S24.52	78-86	Meets Requirements min. score 2.3
Senior Admissions Representative II	S49,000-S55,000	S23.56-S26.44	87-90	Meets Requirements min. score 2.3
Senior Admissions Representative III	S53,000-S58,000	S25.48-S27.88	91-95	Meets Requirements min. score 2.3
Master Admissions Representative I	S56,000-S62,000	S26.92-S29.81	96-104	Exceeds Requirements min. score 2.7
Master Admissions Representative II	S60,000-S66,000	S28.85-S31.73	105-113	Exceeds Requirements min. score 2.7
Master Admissions Representative III	S64,000-S71,000	S30.77-S34.13	114-122	Exceeds Requirements min. score 2.7
Executive Admissions Representative I	S69,000-S76,000	S33.17-S36.54	123-133	Exceeds Requirements min. score 3.2
Executive Admissions Representative II	S74,000-S81,000	S35.58-S38.94	134-145	Exceeds Requirements min. score 3.2
Executive Admissions Representative III	S79,000-S86,000	S37.98-S41.35	146+	Exceeds Requirements min. score 3.2

Overtime always requires Director of Admissions Approval.

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

Determining Salary within the Ranges

- When a Representative is hired into the organization (generally Admissions Representative Level I), the salary within the range will be based on education level, previous relevant experience, and overall market conditions.
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3.5-4.0	((Top Range - Bottom Range) x 100%) + Bottom Range
3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

WESTWOOD COLLEGE

Field Admissions Representative Westwood								
Level	Annual Salary	Annual Salary IL	Annual Salary CA	PGE Level			Min M/Q Rating	Min Sr. CIC Req.
				A	B	C		
Admissions Representative I	$28,000-$40,000	28,000-41,500	28,000-43,000	Up to 34	Up to 31	Up to 27	Meets Min 2.0	n/a
Admissions Representative II	$38,000-$44,000	39,500-45,500	41,000-47,000	35-39	32-35	28-31	Meets Min 2.0	n/a
Admissions Representative III	$42,000-$48,000	43,500-49,500	45,000-51,000	40-44	36-40	32-35	Meets Min 2.0	n/a
Senior Admissions Representative I	$46,000-$51,000	47,500-52,500	49,000-54,000	45-49	41-44	36-39	Meets Min 2.3	1500
Senior Admissions Representative II	$49,000-$55,000	50,500-56,500	52,000-58,000	50-54	45-49	40-43	Meets Min 2.3	1500
Senior Admissions Representative III	$53,000-$58,000	54,500-59,500	56,000-61,000	55-59	50-53	44-47	Meets Min 2.3	1500
Master Admissions Representative I	$56,000-$62,000	57,500-63,500	59,000-65,000	60-64	54-58	48-51	Exceeds min. 2.7	2000
Master Admissions Representative II	$60,000-$66,000	61,500-67,500	63,000-69,000	65-69	59-62	52-55	Exceeds min. 2.7	2000
Master Admissions Representative III	$64,000-$71,000	65,500-72,500	67,000-74,000	70-74	63-67	56-59	Exceeds min. 2.7	2000
Executive Admissions Representative I	$69,000-$76,000	70,500-77,500	72,000-79,000	75-82	68-74	60-66	Exceeds min. 3.2	2500
Executive Admissions Representative II	$74,000-$81,000	75,500-82,500	77,000-84,000	83-90	75-81	67-72	Exceeds min. 3.2	2500
Executive Admissions Representative III	$79,000-$86,000	80,500-87,500	82,000-89,000	91+	82+	73+	Exceeds min. 3.2	2500

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

First year Field Representatives will be reviewed based on an alternate review template for their first review only if it falls in the February review period.

Determining Salary within the Ranges

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3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

WESTWOOD COLLEGE

Field Admissions Representative Redstone								
Level	Annual Salary	Annual Salary IL	Annual Salary CA	PGE Level A	PGE Level B	PGE Level C	Min M/Q Rating	Min Sr. CIC Req.
Admissions Representative I	$28,000-$40,000	28,000-41,500	28,000-43,000	Up to 31	Up to 28	Up to 24	Meets Min 2.0	n/a
Admissions Representative II	$38,000-$44,000	39,500-45,500	41,000-47,000	32-35	29-32	25-28	Meets Min 2.0	n/a
Admissions Representative III	$42,000-$48,000	43,500-49,500	45,000-51,000	36-40	33-36	29-32	Meets Min 2.0	n/a
Senior Admissions Representative I	$46,000-$51,000	47,500-52,500	49,000-54,000	41-44	37-40	33-35	Meets Min 2.3	1500
Senior Admissions Representative II	$49,000-$55,000	50,500-56,500	52,000-58,000	45-49	41-44	36-39	Meets Min 2.3	1500
Senior Admissions Representative III	$53,000-$58,000	54,500-59,500	56,000-61,000	50-53	45-48	40-42	Meets Min 2.3	1500
Master Admissions Representative I	$56,000-$62,000	57,500-63,500	59,000-65,000	54-58	49-52	43-46	Exceeds min. 2.7	2000
Master Admissions Representative II	$60,000-$66,000	61,500-67,500	63,000-69,000	59-62	53-56	47-50	Exceeds min. 2.7	2000
Master Admissions Representative III	$64,000-$71,000	65,500-72,500	67,000-74,000	63-67	57-60	51-53	Exceeds min. 2.7	2000
Executive Admissions Representative I	$69,000-$76,000	70,500-77,500	72,000-79,000	68-74	61-67	54-59	Exceeds min. 3.2	2500
Executive Admissions Representative II	$74,000-$81,000	75,500-82,500	77,000-84,000	75-81	68-73	60-65	Exceeds min. 3.2	2500
Executive Admissions Representative III	$79,000-$86,000	80,500-87,500	82,000-89,000	82+	74+	66+	Exceeds min. 3.2	2500

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

First year Field Representatives will be reviewed based on an alternate review template for their first review only if it falls in the February review period.

<u>Determining Salary within the Ranges</u>

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3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

WESTWOOD COLLEGE

Field Admissions Representative With No High School Territory Responsibility*			
Level	Annual Salary	PGE Level	Minimum M/Q Rating
Admissions Representative I	$28,000-$40,000	Up to 49	Meets Requirements min. score 2.0
Admissions Representative II	$38,000-$44,000	50-56	Meets Requirements min. score 2.0
Admissions Representative III	$42,000-$48,000	57-64	Meets Requirements min. score 2.0
Senior Admissions Representative I	$46,000-$51,000	65-71	Meets Requirements min. score 2.3
Senior Admissions Representative II	$49,000-$55,000	72-75	Meets Requirements min. score 2.3
Senior Admissions Representative III	$53,000-$58,000	76-79	Meets Requirements min. score 2.3
Master Admissions Representative I	$56,000-$62,000	80-86	Exceeds Requirements min. score 2.7
Master Admissions Representative II	$60,000-$66,000	87-94	Exceeds Requirements min. score 2.7
Master Admissions Representative III	$64,000-$71,000	95-101	Exceeds Requirements min. score 2.7
Executive Admissions Representative I	$69,000-$76,000	102-111	Exceeds Requirements min. score 3.2
Executive Admissions Representative II	$74,000-$81,000	112-121	Exceeds Requirements min. score 3.2
Executive Admissions Representative III	$79,000-$86,000	122+	Exceeds Requirements min. score 3.2

Approval by the Chief Admissions Officer is required for all levels of Executive Admissions Representative Level I and higher.

** All Individuals in this category require approval by the Chief Admissions Officer.*

Determining Salary within the Ranges

- When a Representative is hired into the organization (generally Admissions Representative Level I), the salary within the range will be based on education level, previous relevant experience, and overall market conditions.
- Once a Representative is reviewed and moved to a level beyond AR I, the salary within the range will be determined by the Quality Score from the M/Q review, according to the chart below:

Quality Score	Calculation
3.5-4.0	((Top Range - Bottom Range) x 100%) + Bottom Range
3.0-3.49	((Top Range - Bottom Range) x 90%) + Bottom Range
2.5-2.99	((Top Range - Bottom Range) x 70%) + Bottom Range
2.0-2.49	((Top Range - Bottom Range) x 50%) + Bottom Range
Less than 2.0	((Top Range - Bottom Range) x 0%) + Bottom Range

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Field Presenter
• For the Field Presenter role there are no Representative levels or PGE levels to attain, however, all specific metrics, standards, goals and performance requirements are applicable to the Field Presenter position. • Base salary for the Field Presenter role is commensurate with experience and education. • The Field Presenter is reviewed annually in August only. • All Individuals in this category require approval by the Chief Admissions Officer.

WESTWOOD COLLEGE

Addendum B

Merit and Quality Review Standards

As part of the compensation plan Representatives are evaluated based on their performance using two primary areas of measurement: Merit and Quality. Each area of measurement is based on current metrics outlined on a performance scale from Unacceptable to Outstanding. In general, standards of performance are listed below and may be changed for each performance review:

Campus, National and Online Criteria

Quality	Merit
Adherence to Policy	Lead to Interview Effectiveness
Administrative Effectiveness	Performance to Monthly Budget
Applicant Satisfaction Results	Productivity
Attrition	Program Mix
Compliance	RGL Effectiveness
Presentation Structure	Start Rate Effectiveness
Professionalism	Timeliness to Enrollment Completion
Second Term Retention	
Teamwork	

Field Criteria

Field Representative criteria include the same standards as above with the addition of the following standards:

Quality	Merit
High School Relationship Building	Career Interest Cards Collected
Territory Management	High School Lectures

For detailed measurements by channel, refer to your specific Merit and Quality Performance Review template available from your Director of Admissions.

WESTWOOD COLLEGE

Addendum C
Prospective Graduate Equivalent (PGE) Weights and Retention Bonus

Westwood College Campus Admissions Representatives

Bachelor Degree Granting Campuses			
Type	PGE	One	Two
Bachelor Degree	1.25	$100	$125
Associate Degree (excludes Medical programs)	.75	$100	$0
Technical Management	1.00	$100	$0
MBA	1.00	$0	$50
Medical and Other Diploma (Excludes Med. ICB)	.50	$50	$0
Medical Insurance Coding & Billing (ICB)	.25	$25	$0

Medical Specialized*			
Type	PGE	One	Two
Medical (excludes Med. Insurance Coding & Billing)	1.00	$100	$50
Medical Insurance Coding & Billing	.25	$25	$0
All Other	1.00	$100	$50

* Area Vice President approval required for any Representative classified in this category

Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student completes three academic years (nine terms) and has earned a minimum of 108 Westwood College credit hours. Diploma and Associate graduates do not qualify for this payment. MBA graduates qualify for this payment upon graduation.

Texas Campuses			
Type	PGE	One	Two
Associate Degree	1.50	$100	$50
Medical Assisting	.50	$50	$0
Medical Insurance Coding & Billing	.25	$25	$0

Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student graduates with an Associates Degree. Diploma graduates do not qualify for this payment.

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Westwood College Field Admissions Representatives

Bachelor Degree Granting Campuses			
Type	PGE	One	Two
Bachelor Degree	1.25	$175	$250
Associate Degree (excludes Medical programs)	.75	$175	$0
Technical Management	1.00	$100	$0
Medical and Other Diploma (Excludes Med. ICB)	.50	$50	$0
Medical Insurance Coding & Billing	.25	$25	$0

Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student completes three academic years (nine terms) and has earned a minimum of 108 Westwood College credit hours. Diploma and Associate graduates do not qualify for this payment.

Texas Campuses			
Type	PGE	One	Two
Associate Degree	1.50	$150	$100
Medical Assisting	.50	$50	$0
Medical Insurance Coding & Billing	.25	$25	$0

Texas Campuses (Non-Metro)			
Type	PGE	One	Two
Associate Degree	1.50	$175	$125
Medical Assisting	.50	$50	$0
Medical Insurance Coding & Billing	.25	$25	$0

Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student graduates with an Associates Degree. Diploma graduates do not qualify for this payment.

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Redstone Admissions Representatives

Campus Representatives			
Type	PGE	One	Two
Airframe & Powerplant	1.00	$75	$50
Advanced Electronics Technology (Avionics)	1.25	$75	$50
Airframe or Powerplant	.50	$50	$0
HVAC	1.00	$75	$0
Construction Management	1.00	$75	$0

Field Representatives			
Type	PGE	One	Two
Airframe & Powerplant	1.00	$175	$125
Advanced Electronics Technology (Avionics)	1.25	$100	$50
Airframe or Powerplant	.50	$100	$50
HVAC	1.00	$100	$50
Construction Management	1.00	$75	$0

Payment One: Qualifies for payment after student completes six blocks and has earned a minimum of 36 Redstone credit hours, or has accomplished a minimum of 900 contact hours.

Payment Two: Qualifies for payment upon graduation.

WESTWOOD COLLEGE

National/International Admissions Representatives

National & International Representatives			
Type	PGE	One	Two
DNN (excludes all Medical & Diploma)	2.50	$125	$150
ATL, ATM CHD & LAA (excludes all Medical & Diploma)	2.00	$125	$150
Online (excludes all Medical & Diploma)	1.00	$125	$150
All Other Schools (excludes all Medical & Diploma)	1.00	$125	$150
Online MBA	1.00	$0	$50
Diploma and any Medical	.50	$50	$0
Diploma (Non-Medical)	.50	$50	$0
Online Enrollment that Transfers to DNN, CHD or LAA for their Second Term	1.00	n/a	n/a
Redstone Campuses			
Airframe & Powerplant	.50	$75	$50
Advanced Electronics Technology (Avionics)	1.00	$75	$50
Airframe or Powerplant	.50	$50	$0
HVAC	1.00	$100	$50

Westwood Campuses
Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student completes three academic years (nine terms) and has earned a minimum of 108 Westwood College credit hours. Diploma and Associate graduates do not qualify for this payment. MBA graduates qualify for this payment upon graduation.

Redstone Campuses
Payment One: Qualifies for payment after student completes six blocks and has earned a minimum of 36 Redstone credit hours, or has accomplished a minimum of 900 contact hours.

Payment Two: Qualifies for payment upon graduation.

WESTWOOD COLLEGE

Westwood College Online Admissions Representatives

Online Representatives (non-Professional Studies)			
Type	PGE	One	Two
Bachelor Degree	1.25	$100	$125
Associate Degree (excludes Medical programs)	.75	$100	$0
MBA	1.00	$0	$50
Second Term Retention (subject to review each term)	.50	n/a	
RGL Start (subject to review each term)	.50		

Payment One: Qualifies for payment after student completes one academic year (three terms) and has earned a minimum of 36 Westwood College credit hours.

Payment Two: Qualifies for payment after student completes three academic years (nine terms) and has earned a minimum of 108 Westwood College credit hours. Diploma and Associate graduates do not qualify for this payment. MBA graduates qualify for this payment upon graduation.

Professional Studies Only			
Type	PGE	One	Two
Bachelor Degree	1.00	$125	$125
Associate Degree (excludes Medical programs)	n/a	n/a	n/a
MBA	.75	$0	$125
Second Term Retention (subject to review each term)	.25	n/a	
RGL Start (subject to review each term)	.50		

Payment One: Qualifies for payment after student has earned a minimum of 36 Westwood College credit hours and has completed at least one academic year (three terms).

Payment Two: Qualifies for payment upon student graduation.

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WESTWOOD COLLEGE

Bonus Payout Student Guidelines

Payout Month	Bonus Payout to Include
February	Students who have graduated or who have completed bonus eligibility requirements from November in previous year through current year January. Latest start date included will be Period III of previous year.
April	Students who have graduated or who have completed bonus eligibility requirements from current year February through current year March. Latest start date included will be Period IV of previous year.
June	Students who have graduated or who have completed bonus eligibility requirements from current year April through current year May. Latest start date included will be Period V of previous year.
September	Students who have graduated or who have completed bonus eligibility requirements from current year June through current year August. Latest start date included will be Period I of current year.
November	Students who have graduated or who have completed bonus eligibility requirements from current year September through current year October. Latest start date included will be Period II of current year.

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Other PGEs

All Admissions Divisions	
Type	PGE
Gold Achievement per Period	2.00
Platinum Achievement per Period	4.00
Representative of the Month	Campus & Online 2.00 National & Field 1.00
Team of the Month	Campus & Online 2.00 National & Field 1.00
Team of the Class (each team member employed for the entire run rate of the class)	Varies (see below)
Campus & National Combined	#1 Team = 3.00 #2 Team = 2.00 #3 Team = 1.00
Online	#1 Team = 2.00 #2 Team = 1.00
Field	#1 Team = 2.00 *For Period IV only:* #1 Team = 2.00 #2 & #3 Team = 1.00
Non-Matriculating	0.00
Application Transferred to New Representative (with appropriate approval)	Original PGE Value
Select Company Assigned Lead or RGL Transferred (through the <u>proper process</u>) and Starts with Another Channel: Campus or Field to Online (non-SPS) Campus, Field, Online to International Online (non-SPS) to Campus Westwood to Redstone Redstone to Westwood	1.00
Campus, Field or Online to SPS SPS to Campus, Field or Online	.25
Field Representatives Only	
Current Admissions Year Enrollment From a Sr. CIC Lead not Written by the Originating Field Representative	Original PGE Value
Subsequent Admissions Year Enrollment From a Sr. CIC Lead not Written by a Field Representative	.50
Special Program Representative* – Start From a CIC Transferred to a Designated Representative ** Needs <u>written</u> approval of Chief Admissions Officer or PGEs will not be awarded*	.50 for Representative Who Generated the CIC

Any exceptions to PGE values require written approval from the Chief Admissions Officer.

Alta COLLEGES INC.
Admissions Training & Development

Close and Affirmation

Writing an Applicant who will Graduate

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Module Objectives

- Define the close and affirmation process
- Identify common objections and responses
- Provide an overview of closing techniques

What is Close and Affirmation?

- Step 8 – Close and Affirmation is the closing section of the presentation providing an outline for how to conclude the interview and begin the admissions process

- It represents the agreement between the Representative and the prospective student that an application for admission to the College is mutually agreed upon.

- Closing and Affirming is a process to continually evaluate and finalize the individual's commitment and motivation to begin school throughout the entire interview. However, the Step 8 – Close and Affirmation begins when you revisit the "Set Expectations" slide and review commitments.

Best Practices

Alta COLLEGES

- Use an assumptive approach
- Don't hesitate or ask if it is OK to proceed
- Handle objections using information from the Student Profile
- Close and affirm **with** the prospect, not **to** them
- Allow a prospect to sell themselves
- Do not believe the first objection – challenge it
- Treat the process as an "evaluation" – not open enrollment!
- Avoid presenting the Close and Affirmation as a separate step

Some Common Objections

- "I don't have $100." or "Do I have to pay that today?"
- "I have to talk with my husband/wife parents or employer"
- "I want to think about it."
- "I want to look at other schools."

HELP-ALTA-000026

Objections Versus Smokescreens

- Objections are specific
- Smokescreens are generic
- Objections are a genuine concern or question
- Smokescreens are a "knee jerk" reaction by a prospect to attempt to put off a decision
- Conditions such as operations, pregnancies, business trips and vacations should not be challenged too strongly

HELP-ALTA-000027

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Objection Handling Concepts

- The last in a series of objections is typically the real objection
- If a perceived smokescreen is challenged and it comes up again then it is a true objection
- Never argue with a prospect because you may be right, but you will never truly win
- Always protect the prospect's ego
- Lead them to answer their own objections

Process for Handling Objections

Challenge all smokescreens:

1) Listen
2) Verify
3) Isolate
4) Resolve
5) Gain Agreement
6) Re-Close

HELP-ALTA-000029

Example of Objection Handling

Prospect : "I don't have $100."
(#1 – Listen) Representative: "Is there any other concern besides the $100?"

Prospect: "Well, I am worried that I may not qualify for financial aid."
(#2 – Verify) Representative: "What I am hearing you say is that you are committed to getting your education, but you have concerns about being eligible for financial aid."

Prospect: "Yes"
(#3 – Isolate) Representative: "Is there anything else besides financial aid that you are concerned about?"

Prospect: "No, that is the major one."
(#4 – Resolve) Representative: "I understand how you feel, most students are concerned about financial aid eligibility and how they will manage their educational expenses. However, the best thing to do is to get your application on file so you can go to financial aid and submit an FA application (or FAFSA). Once you do this then the Financial Aid department can tell you what you are eligible for and can also explore additional options.
(#5 – Gain Agreement) Now don't you agree that this would be the logical way to go about it?"

Prospect: "Yes, that makes sense."
(#6 – Re-Close) Representative: "Great, now how did you want to handle the $100?"

Take-Away Techniques

- Time and commitment concern
- Past history concern
- Personal concerns

Time and Commitment Take-Away

(Applies to all prospects)

"I have one final concern before I make a recommendation. You realize that you will be going to school 4-6 hours per day (15 hours per week for WOL) and you will also have a couple of hours of homework as well (15 hours per week for WOL). In addition to that, you will be working part-time which represents a 10-12 hour day. That is a big commitment for the next ___ months."

"Is this something you can handle?"

(Listen to response)

"Help me understand why you feel so confident"

(Make the necessary hourly adjustments above for a student who works full time or will be attending at night)

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Past History
Take-Away

"You mentioned earlier that you attended community college, but never finished your degree. Help me understand why you so sure that you are the type of person that will not only start, but also graduate from Westwood/Redstone College?

What will be different this time?"

Personal Concern Take-Away

"You mentioned earlier that day care issues had prevented you from pursuing your degree in the past. Remind me again what your plan is so we can be sure that this issue will not affect your ability to attend school again."

<u>Additional Concerns:</u>

You can use any concern that came up in the interview such as transportation, finances, time, etc. Just make sure that it is an issue that you addressed previously and there is a game plan in place. If you bring up the issue and there was no resolution or plan then you may end up talking the prospect out of applying!

Finalization Techniques

- Assumptive
- Vow and Promise
- Ultimate Take-Away
- Ben Franklin
- Dependent or Spouse Focused

Assumptive Finalization

(Campus and High School)

"Great, let's get started (pull out the Enrollment Paperwork and fill in name). What is your current address (fill in on application)? How would you like to take care of your application fee today? We accept cash, credit card, or check (accept payment). I will get you a receipt, and then we will meet with a Financial Aid Representative so they can go over your packet with you. Next, we will schedule you for testing, which is when you will bring in your completed financial aid forms, and your Proof of Graduation………"

Assumptive Finalization

(WOL and National)

"Great, let's get started. How would you like to take care of your application fee today, we accept, debit card, credit card, or check? Let's begin the application together. Let me confirm your address………."

Vow and Promise Finalization

"Now (prospect name), as I mentioned before, in order for you to move forward, it is a requirement that I recommend you to my Director of Admissions. If you were an Admissions Representative, or we were to trade places briefly, what would you say to my Director on your behalf?"

The Ultimate Take-Away Finalization

(Campus and High School Only)

Bring up, at maximum, two valid concerns from the Student Profile and have the prospect sell you on how they will overcome their own obstacles

Representative: "(prospect name), I am convinced. With your permission, I would like to recommend you to our Director of Admissions for our next class start. What is your current address? How would you like to take care of your application fee today? We accept cash, check, or credit card."

Prospect: "I have to pay that today? I don't have anything on me."

Representative: "We covered this when going over the investment sheet."

Prospect: "This seems so last minute. I'm not ready to commit to school."

Representative: Gather up the paperwork, pile it all together, and put it away. "My mistake. I thought that you were ready to get started."

Prospect: "Wait, what are you doing? *I am* ready."

Representative: Look at them and start pulling paperwork back out of drawer. "Let's figure out how we can take care of this together."

The Ben Franklin Finalization

- This finalization is especially effective for our "shoppers" who are convinced they still need to look at other schools, or already have appointments set up to go see them.
- After you cover your concerns, and they sell you on why they are a perfect fit for the College, they put on the brakes. It is purely based on fear that they react in this way.
- Pull out a sheet of paper (or have the prospect pull out a sheet of paper) and make two columns, one labeled Pro's and the other Con's. You help them figure out the Pro's of why they want to attend Westwood/Redstone and write all of the reasons down for them. At that point, you turn the paper around towards them and ask them to fill in the Con's column (or have them fill out the Con's column on their own if interviewing over the phone). When they realize they cannot come up with anything sufficient, you ask once again, "What is really keeping you from making this decision today?"

Dependent/Spouse Finalization

After the "Why Westwood/Redstone" and the "Admissions Requirements" slide, you look at the prospective student and ask them to tell their parent's (or their spouse/significant other) why they believe they are the perfect fit for your school and why Westwood/Redstone is the school they would like to attend.

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WESTWOOD COLLEGE

Guidelines for Local Challenges

Motivating your Admissions Team is of critical importance to the Director of Admissions. To assist a Director to effectively recognize his/her team, Admissions has established a national recognition and awards program. For all national recognition programs, refer to the current year Recognition and Awards Guide. In cases where a local challenge is needed to motivate or drive critical success metrics, the guideline below must be adhered to in order to be consistent with the Westwood College Code of Business Conduct & Ethics as well as all regulatory guidelines.

Administration of Local Challenges:

1. Local challenges are permitted as long as they are not solely focused on enrollments
2. Local challenges should be focused on a team result rather than an individual result whenever possible and cannot be individually focused on enrollments
3. Local challenges cannot involve cash rewards or paid time off (acceptable awards are listed below)
4. All local challenges must be understood and approved by the Area Vice President of Admissions
5. Outline of the approved challenge must be kept on file with the Area Vice President of Admissions and available to be reviewed by institutional leadership at any time
6. Under all circumstances the Director of Admissions and Area Vice President must act with the highest level of integrity whenever creating or implementing local challenges.

Acceptable Awards:

1. Individual employee dinner or other meal as long as it is with the employee's direct supervisor or above (this is not considered compensation)
2. Team building such as a group dinner or event
3. Professional development such as a seminar or class
4. Gift cards in small amounts are acceptable for rewarding employees except for anything to do with enrollments. In addition, gift cards could be considered compensation so please refer to the payroll department for specific acceptable compensation guidelines.)

For questions or guidance regarding challenges of any kind, please contact the Chief Admissions Officer or National Director of Admissions Training and Operations.

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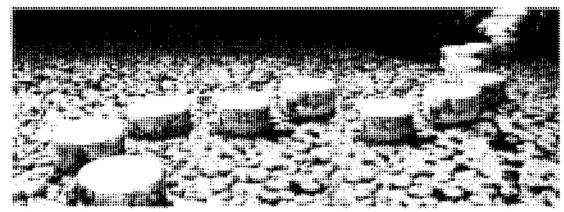

Impact on Revenue From Enhanced Course Structure

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3/17/2009

Alta COLLEGES

WESTWOOD COLLEGE

REDSTONE COLLEGE

WESTWOOD COLLEGE ONLINE

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Executive Summary

On-Ground Analysis

- **Revenue loss among new students without the positive impact of foundational courses is 1.3%.**
  - Foundational courses make up 0.8% of the loss
  - Increased retention should make up the rest and possibly more
- **Revenue impact from existing students' programs shortening is difficult to quantify, but appears manageable**
  - Estimate 80% of existing students will not have program length changed (can be more exact, but requires significant effort)
  - Graduation rate of 33%
- **Percentage of new students whose programs are expected to be extended due to foundational courses is small (6% to 11%)**
  - Courses can be sequenced to mitigate the length
  - Students today taking foundational courses can be extended beyond 15 terms
  - Recommend capping tuition at 15 terms for those impacted most.

The same principles apply for WCO, but specifics are not included

- **Work with Kevin and Scott on timing of analysis for WCO**
  - Needs to include timing of version 2.0 and Accuplacer/foundational courses

Impact from potential shortening of programs on students

- **Exposure to reduced program length for new students is limited by 33% graduation rate**
  - Furthermore, only 41% to 56% of graduates finish on time. Many take 16+ terms to graduate today
- **The exposure is offset by increased program length from 14 terms to 15 terms among those taking three or more foundational courses (31.5% of new students)**
- **This exposure may be further mitigated by expected increase in retention rate (3 to 5 percentage points per term) of students receiving foundational courses.**
  - Foundational courses should level the playing field and better prepare student, hence achieving retention rate comparable to other students

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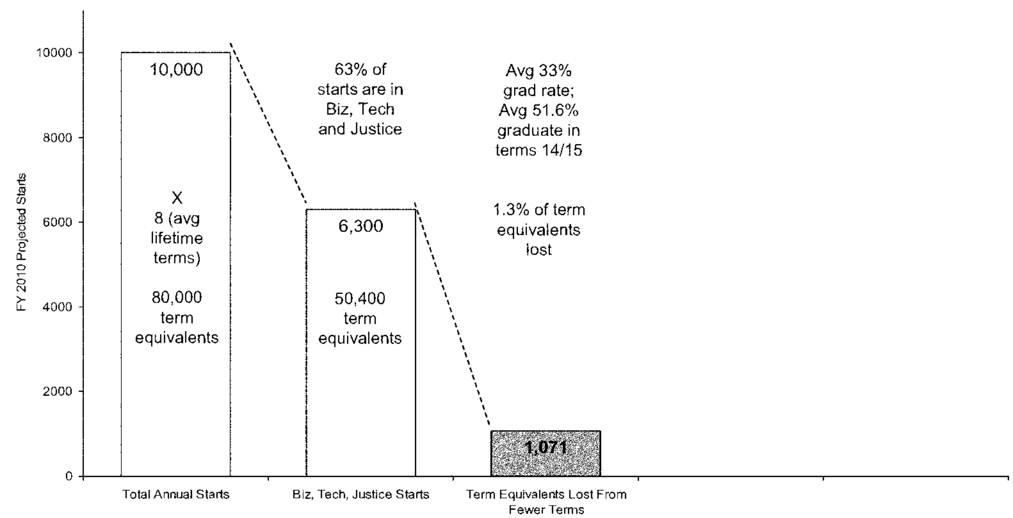
...ened Business, Technology and Justice programs ...es 1,071 (1.3%) term equivalents over the life of ...programs



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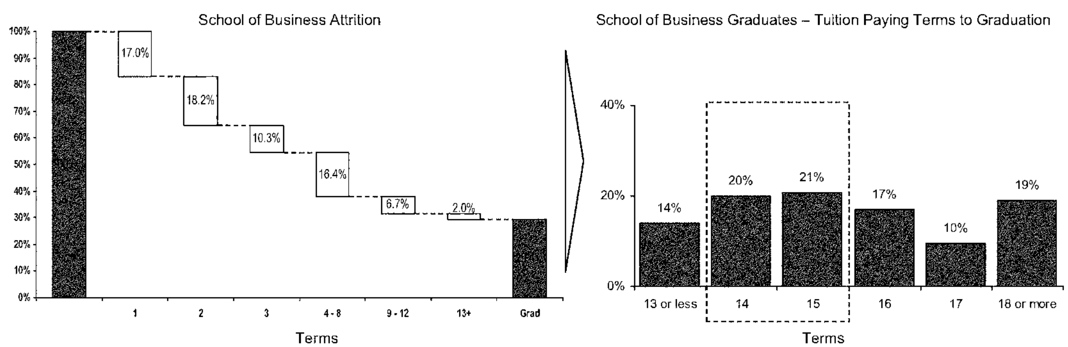
... of School of Business students graduate, of ... 41% graduate in 14 – 15 terms



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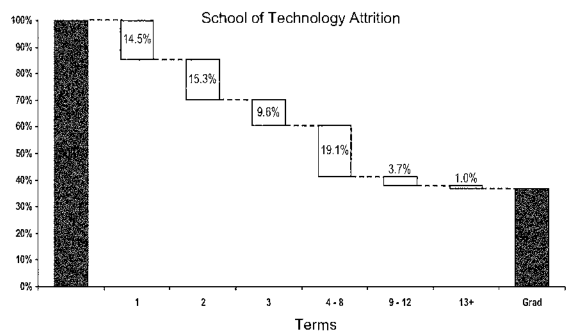
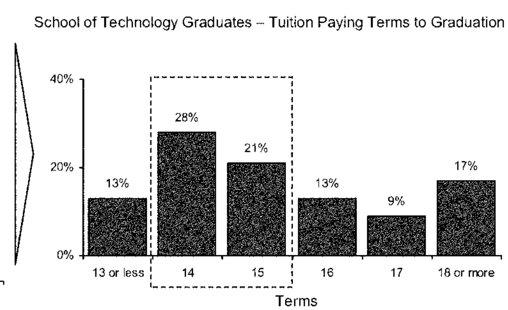
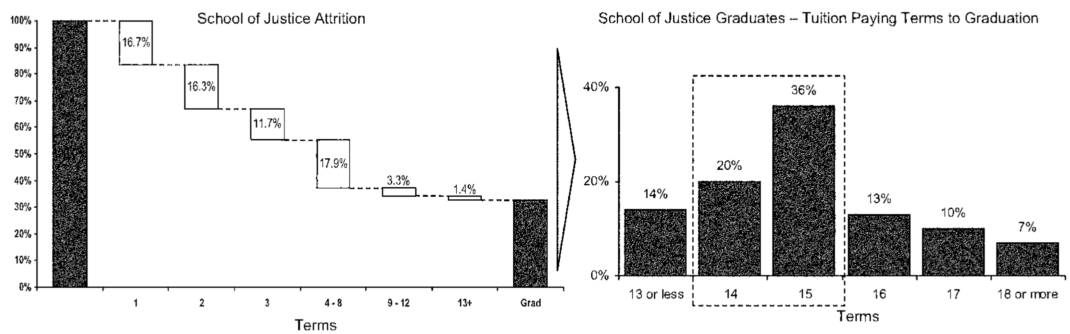
# of School of Technology students graduate, of 49% graduate in 14 – 15 terms





# of School of Justice students graduate, of 56% graduate in 14 – 15 terms



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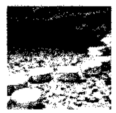

- **Between 70% and 85% of <u>existing students</u> will not be impacted by term length changes in August**
  - Construction Management is the exception, with 66% of students expected to see a shortening of program length
- **For new students, few will face lengthening beyond 15 terms**
  - School of Business, Technology and Justice students can generally finish in 15 terms
  - <u>School of Design students who required 3+ foundational courses could face a 16th term</u>
- **For new students, whose programs are shortened to 14 terms, only the few who graduate will realize the shortening**
  - Only 33% continue to graduation and could benefit from shortening program length, but only half of this group graduate on time
  - The retentive benefit of foundational courses could balance out terms lost to shorter programs after only 10 terms
  - Additional foundational courses would compensate for more than half of term equivalent shortfall

DRAFT

Recommended solution for students who face a 16th term through no fault of their own

- These students, most likely Design students, should not be penalized for graduating after enhancing their preparedness through foundational courses.
- If students need to take foundational courses in order to be successful in college, Westwood will cap tuition at 15 full-time equivalent terms regardless of number of foundational courses taken and scheduling challenges created by these courses
- Additional considerations:
  - Students who remain beyond 15 full-time equivalent terms will have run out our Stafford funding and therefore require all, or most, of funding through APEX
  - Students whose programs lengthen due to drops, failed courses, and/or withdrawals, will have to pay for any additional terms required due to their own progress

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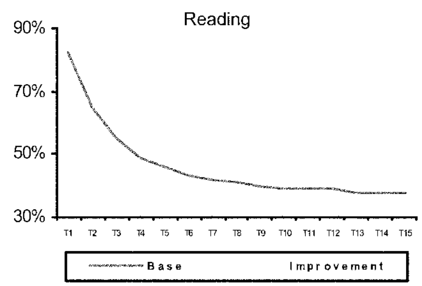
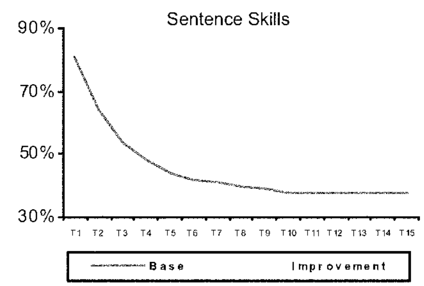
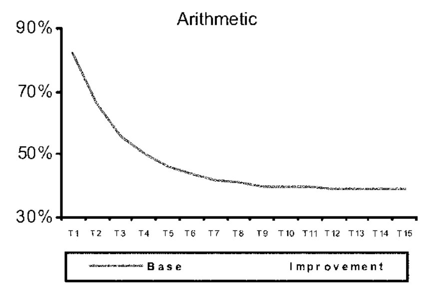
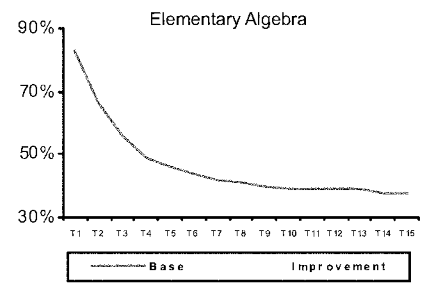
...is expected to grow for those students who ...take Foundational Courses









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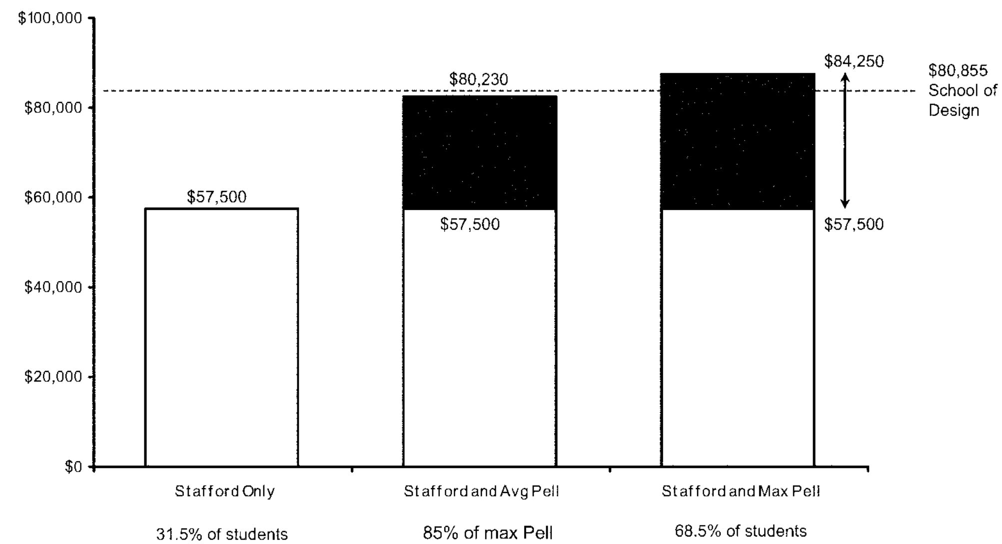
...pricing decision for on-ground and online was ...ed towards preserving margins with expected cost ...livery

- **January 2009 price increase averaged 5%, and introduced variation by region and School for new programs (VA and TX)**

- **This next phase of pricing analysis calibrates our pricing for competitiveness and student affordability**
  - If a price decrease is chosen (not recommended), loss of revenue must be offset by:
    - gains in conversion rates, start rates and therefore cost per start
    - reduction in attrition
    - increased graduation rates
    - reduction in bad debt
  - Additional benefits will be realized by our students
    - Less debt, regardless of source, to pay off upon beginning career
    - Higher graduation rates
    - Higher satisfaction with Westwood

below the Title IV limits leaves money on the but also relieves the debt load of students



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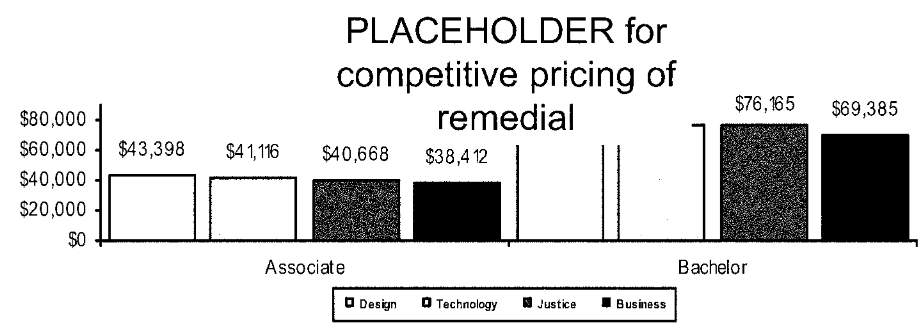
…ational courses should be charged at regular … Ed wages will be at least as much as for other



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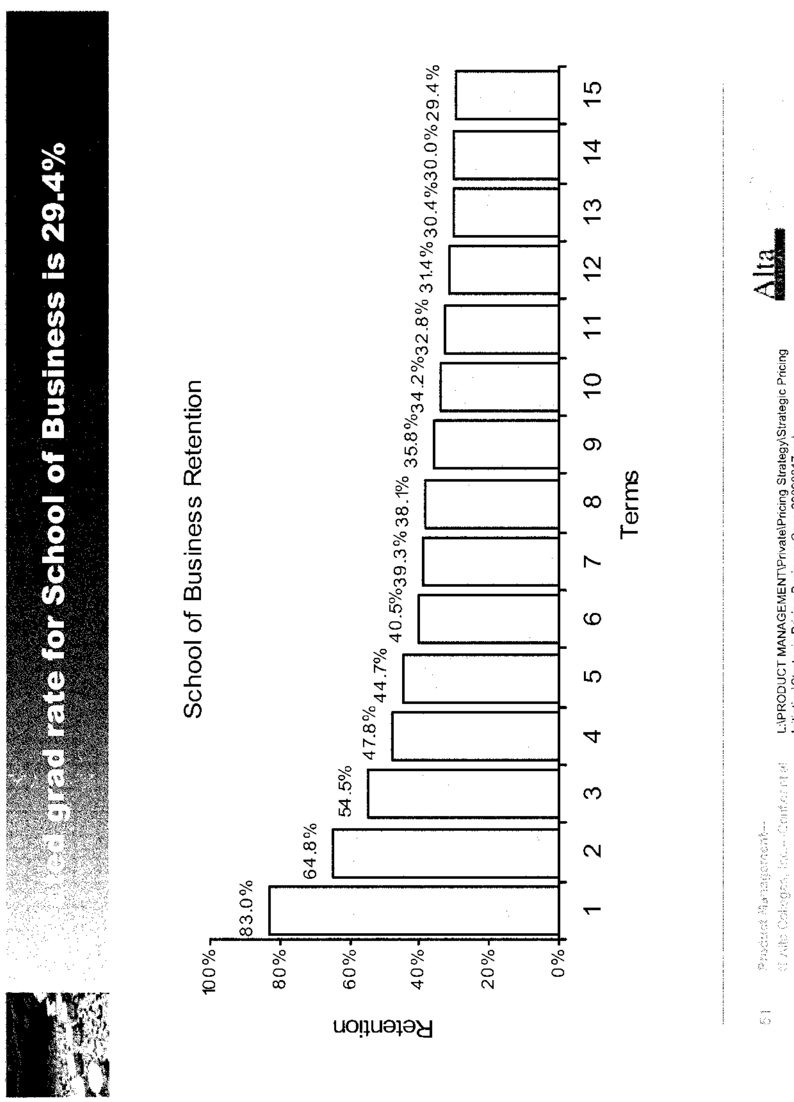

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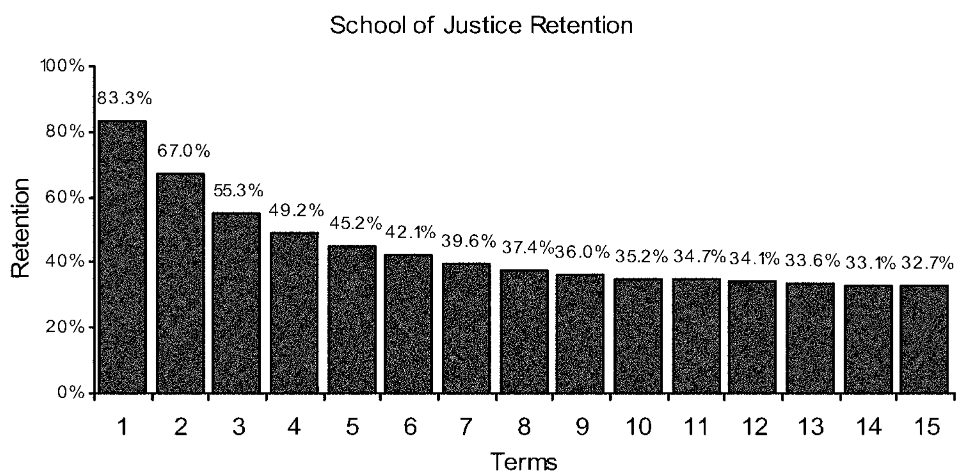
grad rate for School of Justice is 32.7%



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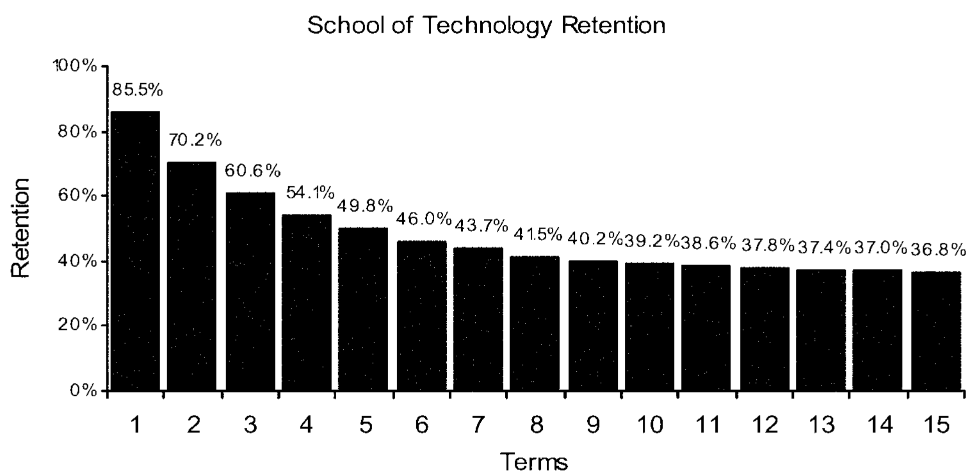
Document 4, Page 16

grad rate for School of Technology is 36.8%



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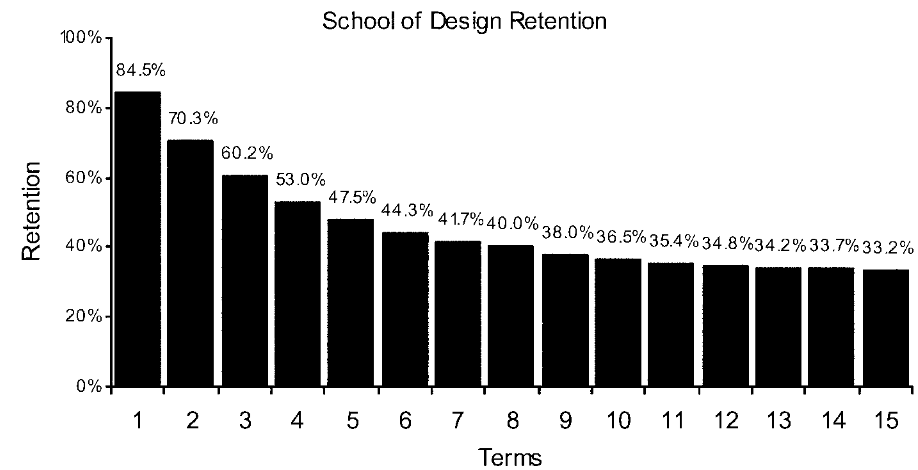

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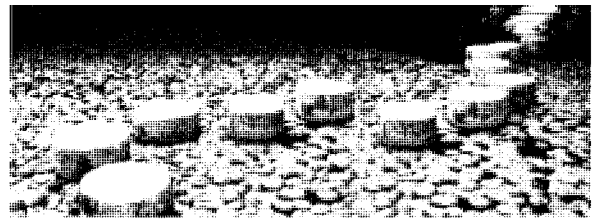

Impact on Revenue From Enhanced Course Structure

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Document 5, Page 2

Recap

- **Between 70% and 85% of existing students will not be impacted by term length changes in August**
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- **For new students, few will face lengthening beyond 15 terms**
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- **Additional considerations:**
  - Students who remain beyond 15 full-time equivalent terms will have run out our Stafford funding and therefore require all, or most, of funding through APEX
  - Students whose programs lengthen due to drops, failed courses, and/or withdrawals, will have to pay for any additional terms required due to their own progress

- **Alternative Options:**
  - No charge/reduced cost for foundational courses – implication: up-front hit to revenue across all students
    - Plus, cost to teach not different from other courses
  - Everyone takes Accuplacer unless transferring in credits – implication: lessens the impact of shortened programs, but exacerbates the issue of lengthened programs
    - Plus, those scoring high enough on SAT/ACT should not need Foundational courses
  - Create and file version 3.0 to address all issues – implication: the impact, overall, is limited and this solution would continue the complication of launching systemwide enhancements to all programs beyond August, rather than allowing campuses to focus on the version 2.0 enhanced curriculum.

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Admissions Training & Development

Key Responsibility #2
Lead Development

Maintaining High Conversion Rates

Module Objectives

- Outline lead types and lead sources
- Highlight the importance of effective lead work-age and conversion
- Explain basic strategies for working leads
- General approach with each lead type

Lead Management

- Best practices included in this presentation
  - Research over a long period of time from multiple sources
  - Proven practices from many Representatives
  - Strategies that have been proven to work
- Validated research from students tells us they enrolled for two primary reasons:
  1. They enrolled at the school that contacted them first
  2. They enrolled at the school because they connected with and liked their Admissions Representative

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Best Practices

- Make at least 75 dials per day
- Take effective notes on each call
- Organize your leads by date received
- Maintain energy and enthusiasm
- Avoid leaving voicemails on the first try
- Set a minimum goal of three first time appointments per day (Campus and High School)
- Set a minimum goal of two first time interviews per day (WOL and National)

Lead Types/Admissions

- Phone-In Answering Service (PIA)
- Phone-In Direct (PID)
- Walk In (WI)
- Internal Internet (I/I)
- External Internet (E/I)
- Telemarketing (Internal/External)
- Direct Mail (DM)
- Representative Generated Leads (RGL)

Lead Sources/Advertising

- Word of Mouth
- Television
- Internet
- Telemarketing
- Direct Mail
- Referral - RGL

Importance of Leads

- Sincere request for information from a prospective student
- Significant cost to the organization (avg. $150 per lead)
- Organization provides enough advertising support to average between 10-15 leads per week for each representative
- Requirement to generate between three to five RGLs per week

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Document 6, Page 7

Lead Work-age Strategies

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- **3x3 Method**
  - Contact lead three different ways (i.e. call, vmx, email) at three different times
  - If leaving a voicemail be sure to generate interest or leave an open-ended question so the lead will call back
  - On the third attempt you should repeat the process no less than three times until you hear back, be sure to leave multiple ways on how they can contact you
- **Sense of Urgency**
  - Whereas leads do not "expire" they are best worked as soon as possible
  - Leads investigate many schools at once, the <u>first</u> to school to call back has the biggest impact
  - Internet leads need to be responded to immediately due to how they responded to our advertising
  - Direct Mail typically has a longer response time averaging three days versus Internet which is three hours
- **Prioritize your leads**
  - Avoid either working leads randomly or "cherry-picking"
  - PID and PIA will be directly transferred – Work immediately
  - WI are assigned based on a rotation – Appointment and an Interview same day
  - Prioritize RGL, Internet Internal, Internet External, TM and DM

Internet Leads

- Internal – Went directly to our website and filled out a request for information
- External – Filled out a request for information on a search engine or through a pop-up advertisement
- Who are these leads?
  - Thinkers/Analytical
  - Probably in research or "shopping" mode
  - Well informed on the College and competition
  - Somewhat technically inclined
  - Want their questions answered by phone
  - Skeptical about being sold

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Document 6, Page 9

Internet Leads Approach

- Call as soon as you receive the lead, you may even contact them while they are still online
- They may be more focused on aspects they are looking for in terms of their education, do not reveal too much information about the College on the phone:
  - "At Westwood/Redstone it is a requirement of the Admissions process for all of our students to complete a career assessment. This will give you the opportunity to have all of your questions answered".
  - "Our goal at Westwood/Redstone is to personally assist all of our students from initial information gathering to completing the Application process if a fit is determined".
- Set the interview for the same or next day, assume the interview for WOL and National!

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Document 6, Page 10

Increasing Internet Lead Conversions

- Internet leads are a large percentage of our lead base
- Representatives need to be successful at working and converting these leads
- There are three phases to follow:
  -
  -
  -

Phase 1: The Hot Phase

- Call <u>and</u> e-mail internet leads immediately
  - It is important that you try to reach these prospects through different modes of communication
  - Stress the urgency to set an appointment immediately, convey to the prospect that there is a lot more information they need to know that the internet does not provide
- Keep e-mails short, ask an open ended question so they are more inclined to write/call back
  - Insist on importance of speaking in person
  - Individuals using e-mail are accustomed to receiving all information via the internet, and make decisions without talking to a live person

Phase 1 (cont.)

- Call immediately upon receiving the lead
  - Many times you will reach the prospect while they are still online. If not, leave them a message that you will be contacting them later in the day
  - E-mail the prospect using a short, open-ended question (i.e. What program are you interested in?)
  - Call prospect during different times of the day, especially during evening hours
  - Constantly check mailbox to pick up internet leads when they are new

Phase 2: Follow Up

- Continue to work the lead by phone and e-mail until an appointment is set
- Keep reminding the prospect that you are available to address any questions or concerns they may have
- Follow up via e-mail with everything; directions, confirming appointments, etc.
- Persistence is the key!! Many internet leads have full time jobs and families, developing and maintaining urgency is crucial
- Remind them of how we received their request for information, include date submitted and any additional comments they may have made, bringing them back to the point they were at when filling out and submitting the request is critical

Phase 3: Lead Management

- Keep all initial notes in Contact Management, best time/location/number to contact, hot points discovered, etc.
- Key is not to avoid other lead types, but work all effectively

PID-Phone in Direct Leads

- Looked up our number in the yellow pages or were referred directly by a friend/employer
- Who are these leads?
  - Impulsive
  - Ready for a change now
  - Interview immediately!

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Document 6, Page 16

PID-Phone in Direct Leads Approach

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- Respond to these leads with enthusiasm
- Understand there is a reason at this particular point in time why they are contacting you, uncover the reason
  - What is happening in your life today that caused you to take action and speak with me?
- Voice inflection is crucial……the prospect has created a sense of eagerness in the information gathering process for themselves that needs to be maintained and built on
- Re-organize something in your schedule to interview immediately or schedule an interview later in the day

PIA-Phone in Answering Leads

- Called in after seeing a television commercial
- Who are these leads?
  - Spending time in front of television not focused on anything in particular
  - Not always sure what they are looking for, just realize they need a change
  - Interview immediately!

PIA-Phone in Answering Leads Approach

- PIA's need to be congratulated for staying on the phone through the transfers between departments, and excitement recreated
  - "Congratulations! You've made it to the person that can answer your questions!"
  - "Thank you for taking the time to speak with me today!"
  - "I understand it's taken a little while to get to me, and appreciate your patience!"
- Voice inflection is again crucial
- Reminded lead of their state of mind when they initially dialed
- Re-arrange something in your day to interview immediately or accommodate an appointment

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WI-Walk-in Leads

(Campus Only)

- Came directly to campus without setting an appointment
- Who are these leads?
  - The most motivated
  - Ready for change now
  - May have some information about the school from a friend/graduate/employer
  - Tour first! Do an abbreviated version of the phone script with them
  - **Do Not** shortcut any of the steps

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Document 6, Page 20

WI-Walk-in Leads Approach

(Campus Only)

- Tour first to have a better understanding of why the prospect has chosen today to stop by the campus
- During the tour, ask questions regarding their career area interests, family support, motivation, schedule, current work, etc.
- Ask all of the probing questions during the Student Profile
- These prospects are not lay downs, uncover all of the possible obstacles that would prevent them from making a decision

DM-Direct Mail Leads

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- Received a career goals questionnaire in the mail, filled it out and (snail) mailed it to the school
- Who are these leads?
  - **Introverted**
  - Procrastinators
  - Not sure how to make a change
  - Need direction
  - Prefer that information be sent to them
  - Be persistent! These leads may require more calls/contact prior to interviewing

DM-Direct Mail Leads Approach

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- Call immediately as soon as you receive the lead
- Explain to them how you received their information during the introduction
- Mention any additional information they included on the Career Goals Questionnaire including career area of interest, schooling level completed, "hot" points they are looking for in a school
- Start building rapport immediately

TM-Internal Telemarketing Leads

- Not yet converted leads that have been contacted by our internal TM department
- Who are these leads?
  - Procrastinators
  - May have had a bad experience
  - Change their minds on a daily basis
  - May have not been the perfect time
  - **Create A Sense Of Urgency**

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TM-Internal Telemarketing Leads Approach

- Focus on the prospect's current situation and desire for change
- Has anything changed in their lives since they first submitted a request for information?
- Building good rapport and connection with the prospect is crucial; they are most likely going to show up because they like the Representative

TM-External Telemarketing Leads

- An outside Telemarketing agency has contacted them
- Who are these leads?
  - The most unmotivated of our lead types
  - They have not done any work to receive our call
  - Make sure they realize we are not telemarketers

TM-External Telemarketing Leads Approach

- Follow the script closely
- In the introduction, ask a couple more questions to get them talking
  - What are you doing now? Are you happy with your current job situation? Can you see yourself in the same place you are now in five years?
- Build the credibility of the College
- Focus on Career Goals and the benefits of an assessment
- Be Persistent

RGL-Representative Generated Leads

- They have been referred by a current student, an applicant, or a prospect
- Who are these leads?
  - May be slightly more informed
  - May have mentioned they are thinking of going back to school
  - Make your life easy! Have the person that referred them call them to let them know you'll be in touch

RGL-Representative Generated Leads Approach

- Try to conduct the interview with the lead source present
- Benefit sell the fact they will be going to school with someone they know, friends that go to school together graduate together
- Be sure that if the RGL enrolls, they will start even if their friend drops out and vice-versa
- Although it may be tempting, do not cut out any steps in the process

Conclusion

- Work all leads within 24 hours
- Approach leads differently
- Realize leads have different motivations to contact us
- The first one to call the lead has the highest chance of converting them
- Leads respond to Representatives they like and build a relationship with

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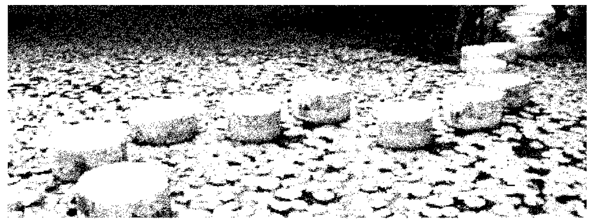

Pricing Manager Business Case

Redacted by HELP Committee

Product Marketing
February, 15, 2009

Alta COLLEGES · WESTWOOD COLLEGE · REDSTONE COLLEGE · WESTWOOD COLLEGE ONLINE

HELP-ALTA-000153

- Pricing Process Evolution
- Competitor Pricing
- Strategic Pricing Analysis
- Benefits of Pricing Manager Position

pricing decision becoming more analytical, discipline can enhance opportunity

Systemwide 2007
- Quick meeting with Pricing Council
- Comps from one location across all programs
- **1/2 day exercise**

Systemwide 2008 & 2009
- Comps from:
  - Every major competitor, including some regional
  - School
  - Location
- New programs (see next slide)
- Frequent, quick turn-around pricing project management

2010 Opportunity
- Comps from:
  - Every major competitor, including some regional
  - Every School
  - Every location
- New programs (see next slide)
- Frequent, quick turn-around pricing
- Project management
- Differentiated pricing
  - Regional
  - Degree level
  - Gen Ed vs. Core
  - Online vs. on-ground
  - Full-time vs. Part-time
- Elasticity
- Strategic price-down
- Continuous project management
- **Systematic pricing approach requires dedicated manager**

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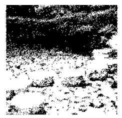

Product pricing may be too simplistic and suboptimal

- **2008 - Construction Management in CA = priced in line with School of Business, no discussion, possible missed opportunity**

- **2008 & 2009 - Incrementality allowed for lower pricing . . .**
  - VA program enhancement
    - IT and business bachelor's programs launched at lower pricing ($60,000 tuition in VA)
    - Pricing based on competitive analysis
    - No distinction between Schools or programs
  - Texas new associate programs (CM, HRM, PL)
    - Pricing based on competitive analysis to put Westwood in the middle tier rather than at the top
    - All three programs priced equally
  - Texas bachelor's (VC and CNM)
    - Pricing based on competitive analysis to put Westwood in the middle tier rather than at the top
    - Bachelor's pricing lower than associates = <u>awkward and out of step with competitors</u>

- **But strategic price-down required to understand the impact of bringing Westwood down to mid-tier pricing as an institution**

Department—

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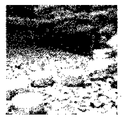

[illegible] can be done more strategically and [illegible] to optimize results

- **Differentiated pricing – system is flexible enough to accommodate multiple price variations along many dimensions**
  - Regionally to reflect true competitive pricing on the ground and cost of living
  - By program to account for ROI for graduates
  - Bachelor's vs. associate, Gen Ed vs. core courses, online vs. on-ground, full time vs. part time
- **Strategic price-down, particularly in the face of limited private loan providers**
- **Price elasticity – use price to gain market share and new students**
  - Understand true price elasticity
  - If price elastic, strategically lower prices to attract students from competitors as well as prospects who traditionally have opted out due to price
- **Leveraging price as strategic tool – achieve other objectives, e.g. compete on level playing field (industry norms)**
  - Restructure terms to 3 trimesters/year or quarter time (so that we can grab more of the students' Stafford)
  - 3 or 4 credit courses, not 3.5
  - Design shorter program i.e. fewer number of credits or longer time spent i.e. quarter time
  - Pricing by credit rather than by term (in line with many competitors)
- **True differentiated pricing will require system, process and operational changes overseen by continuous project management**
- **Additional considerations**
  - Minimizing APEX
  - Maintaining 90/10 integrity

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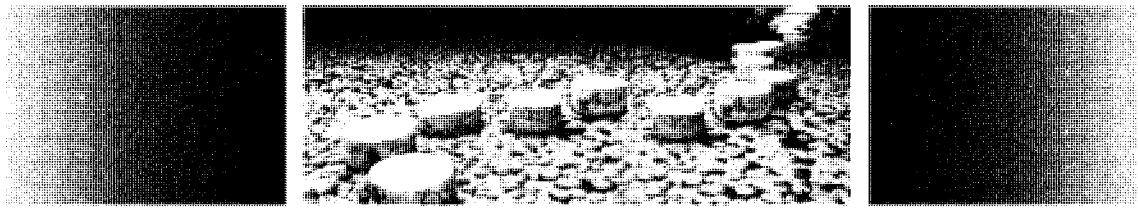

Program Portfolio Review

February, 2010

Alta Colleges

Westwood College

Redstone College

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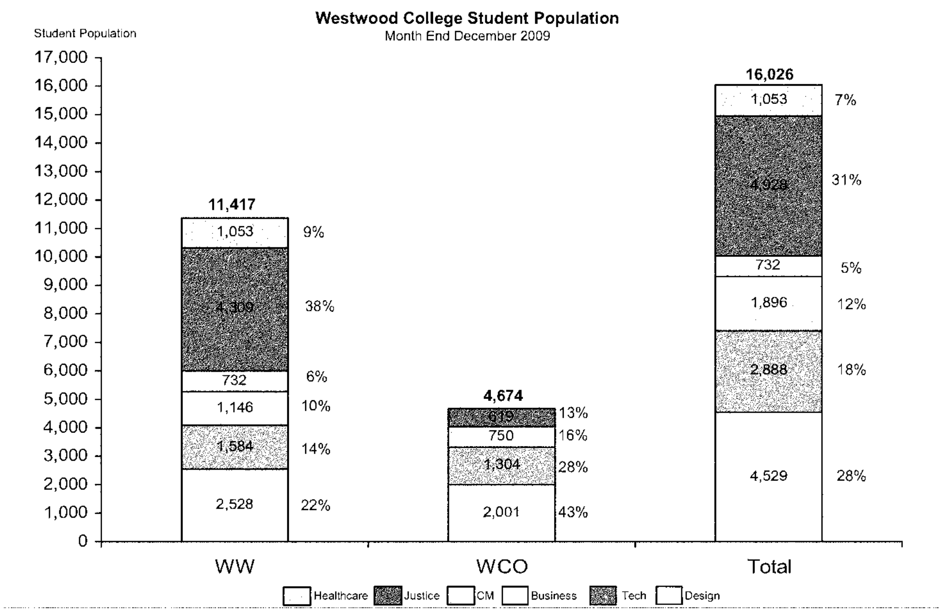
...wood College Student Population



Note: On-Ground does not include School of Service (65 students)
Source: Earning Population Report by Program Dec. FY10

27 Program Management —
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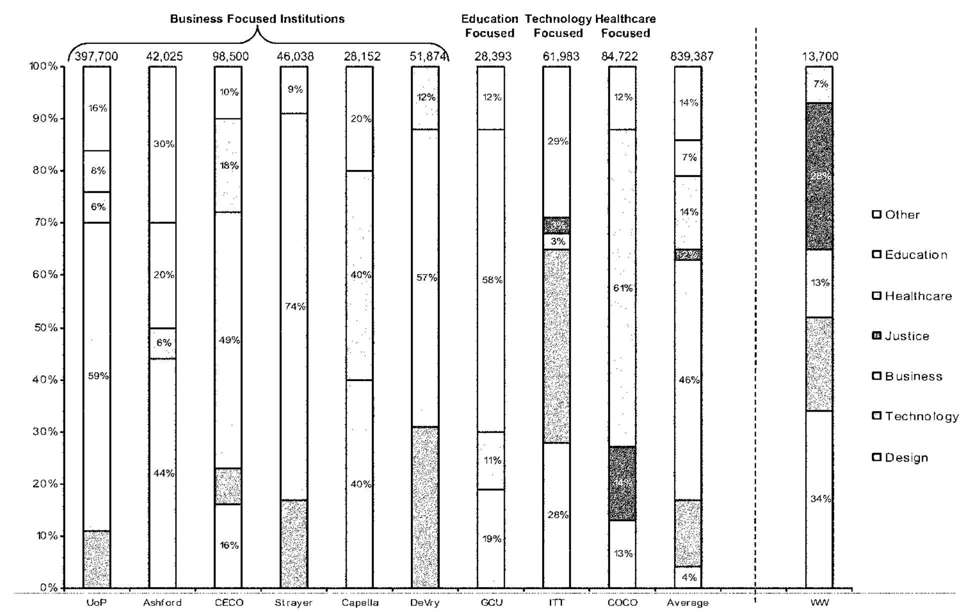
wood skews heavily CJ& Design vs our petition. ..Who do we want to look like?



Source: BMO Capital Markets, May, 2009

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Program Management —

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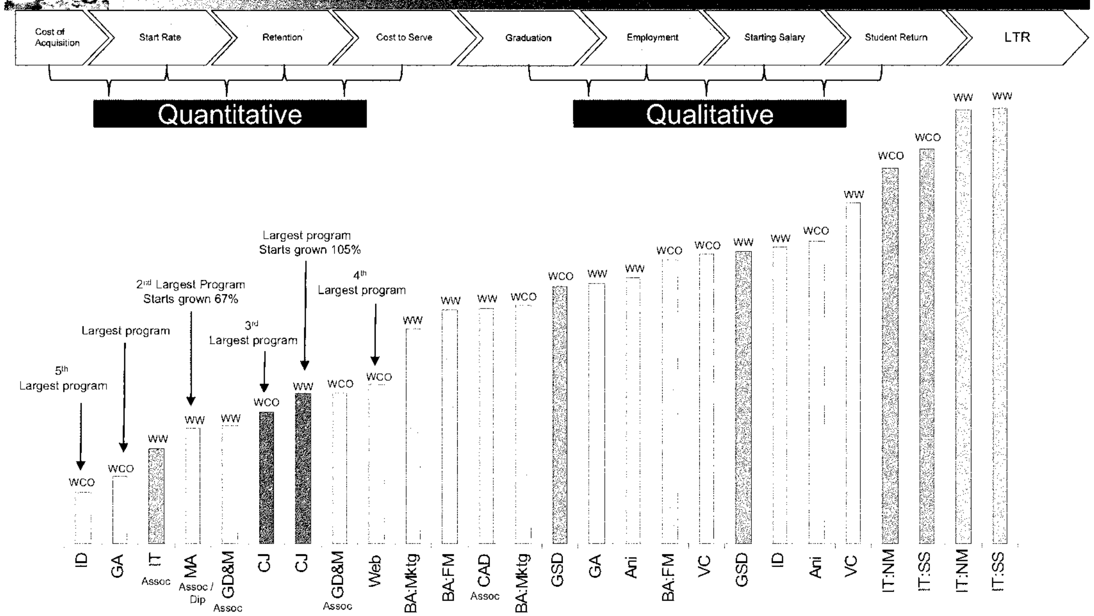
…wood On-ground & Online Quant+Qual …time Return



Health Sciences | Justice | Business | Tech | Design

NOTE: Start growth calculated from 2006 – 2009
NOTE: Program size figures based on Active Stu… …Analysis 8/31/2009

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...time return is a better metric to measure ...all benefit of individual programs

Cost of Acquisition > Start Rate > Retention > Cost to Serve > Graduation > Employment > Starting Salary > Student Return > Lifetime Return

Quantitative

CPA
- Marketing costs affect number of leads/apps a program receives

Start Rate
- More students and more efficiency for Marketing & Admissions

Retention
- Retention rates measures student satisfaction w/ a program
- Revenue is derived from tuition

Graduation
- Graduation rates further depict student satisfaction w/ a program
- Revenue is derived from tuition
- Agencies monitor completion rates and can revoke approval

Qualitative

Cost to Serve (not available)
- Cost of faculty, labs, content refresh, classroom space, etc

Employment
- Employment measures our ability to deliver on brand promise
- Agencies monitor employment rates

Starting Salary
- Starting salaries measure the real value of a Westwood education
- Higher starting salary could be indicative of higher referral rate, lower default rate and lower risk of lawsuits.

Student Return/Debt/Payment load as % of income
- Programs with high default rates cause lost revenue
- Default rates could be showing low employment value, low starting salary, etc.

LIFETIME RETURN
- Can be used to simultaneously track the financial and success of all programs in total or in various regions
- Can be used to simultaneously track the success of various initiatives of multiple departments at Westwood/Alta
- Can be used to determine the potential ROI for Marketing initiatives/tests/pilots above the current CPL/A/S metrics

Data collection/verification underway
Initial data reflects projected figures
Data matches reporting given to ACICS/ACCSCT

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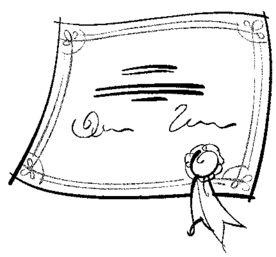
WESTWOOD COLLEGE

Recognition & Awards Guide

Admissions Year 2010



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The Recognition and Awards guide outlines the many recognition programs Admissions staff is eligible to achieve. It is the objective of the Admissions organization to gain maximum efficiencies by motivating individuals and teams through approved recognition programs while supporting the integrity of the College.

Every member of the Admissions staff is responsible to drive the Admissions process and ensure the very best candidates are admitted to Alta Colleges. Whereas education institutions do not utilize traditional compensation tools, it is important to realize that we have a wide variety of methods and processes available to ensure the highest level of Representative inspiration and enthusiasm.

The key to a successful recognition program lies in four fundamental areas:

- **Ongoing Visibility and Awareness** – Employees have a lot going on at any given time and with all of the various tasks focused on, recognition can be forgotten quickly. It is the responsibility of the Director of Admissions to post successes and current recognition programs and to remind staff daily and weekly of programs and individual progress. Directors must consistently illustrate to staff the goals they are striving for, personal benefits and track individual wins and progress towards goals.
- **Quick Delivery** –Recognition must be presented immediately after it is earned. The more time passes after earning an award, the less effective it becomes.
- **Build Excitement** – Always support your teammates and gather a crowd to announce recognition earned and make it a festive atmosphere. Celebrate wins as a team with decorations or lunch etc.
- **Director Understanding and Ownership** – The more the Director understands and promotes recognition programs the more effective they will be. If a Director does not own and drive the process, recognition means very little. This is a terrific opportunity to build a sense of pride and team spirit among all staff.

Recognition is awarded by Month, by Period, and by Year. Following is a comprehensive listing of all current recognition programs including information on how each is administered. For additional guidance or information, please contact the National Director of Admissions Training and Operations.

Recognition & Awards Program

I. Month

a. Top Representatives of the Month
b. Leadership Award
c. Team of the Month

II. Period

a. The Road to ELITE
b. Peak Performance
c. Team of the Period
d. Admissions Appreciation Award

III. Annual

a. E.L.I.T.E.
b. Outstanding New Representatives
c. High School Efficiency
d. Outstanding Assistant Director of Admissions
e. Outstanding Director of Admissions
f. Outstanding Admissions Support Team or Individual
g. Chief Admissions Officer Special Recognition Awards

Recognition data must be validated and verified through approved Admissions systems (i.e. Data Warehouse), unless expressly approved otherwise in writing by the Chief Admissions Officer. Revised 01.22.2010, subject to change, Office of the Chief Admissions Officer, Recognition & Awards.

Recognition by Month

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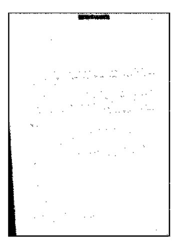
Top Representatives of the Month

Top Representatives of the Month is an excellent format for focusing on individual short term achievement to build long term quality success. Concentrating on efficient monthly activity and volume will build a strong foundation of success each start. It is critical to point out weekly wins to Representatives allowing them to see progress in achieving Admissions efficiencies.

Award Name:	**#1 Representative and Top Representatives of the Month**
Frequency:	Monthly
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Representatives and Assistant Directors
Criteria:	Representatives with highest monthly volume total in each channel qualify and are then evaluated in five key performance metrics to determine the Top Admissions Representatives. Current metrics include: 1. Total Enrollments 2. Total RGL Enrollments 3. Lead Conversion (Sr. CIC for Field) 4. Interviews per Week 5. Close Rate
Recognition:	• #1 Representative in each channel receives the following: o Campus and Online +2 PGEs o National and Field +1 PGE • College-wide announcement • Recognition among local peers and leadership • Letter from the Chief Admissions Officer



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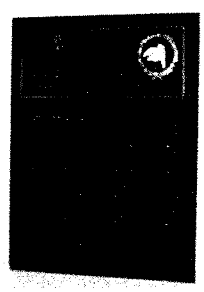
Leadership Award

The Leadership Award highlights superior Representative performance during the admissions month while giving the Director flexibility in motivating the team to a higher level of results based on areas of need. Whereas traditional contests are not used within Admissions, the Leadership Award is a terrific way to recognize individual efficiencies while rewarding team members for outstanding achievement.

Award Name:	**Leadership Award**
Frequency:	Monthly
Awarded by:	Director of Admissions
Eligibility:	All Admissions Representatives and Assistant Directors
Criteria:	Set at the beginning of the admissions month by the Director of Admissions based on select areas of efficiency. Criteria can include but is not limited to: Representative who demonstrates the highest level of productivity, leadership, RGLs, CICs, lead conversion, start rate, etc.
Recognition:	• Name engraved on perpetual Leadership plaque that hangs in Admissions area (Campus, National & Online) • Local recognition including letter from Director of Admissions notifying appropriate peers and managers • College-wide announcement of all team winners • Director acknowledges winner at the weekly staff meeting once the month is completed



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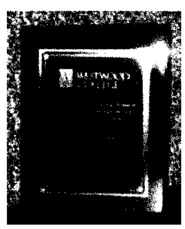
Team of the Month

Team of the Month represents a terrific way to focus the entire team on improving effectiveness in a variety of key performance metrics. By leveraging individual strengths, the Director has the ability to focus on the metrics that most need improvement during any given month. Ideally, the Director will focus on one or more key performance metrics each month and measure and post individual and team effectiveness.

Award Name:	**Team of the Month**
Frequency:	Monthly
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Teams
Criteria:	Admissions team is evaluated in key performance metrics: 1. Minimum Budget 2. Enrollment Productivity 3. RGL Enrollment Productivity 4. Lead Conversion 5. CIC Productivity (Field Only)

Recognition:	• All active Representatives on the #1 Team of the month for the entire month in each channel receives the following:
	    o Campus and Online +2 PGEs
	    o National and Field +1 PGE
	• Plaque to hang in the Admissions area (Campus, National & Online)
	• Group breakfast for team-building and personnel development with Representatives and Admissions Support Team



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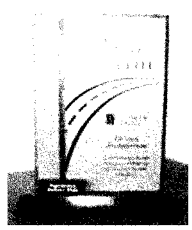
Recognition by Period

The Road to ELITE

The Road to ELITE is not accomplished in one class. It takes focus on efficiencies each and every period throughout the year. For each Admissions period, two levels of performance are set – one on select efficiencies through the run rate and the second on starts, start rates and other accountabilities. To earn High Honors, Representatives must achieve the required criteria and be nominated by their Director of Admissions for demonstrating ELITE characteristics. Achieving High Honors twice during the year assures a tenured Representative he/she will attend THE Recognition event of the year – The ELITE Banquet and College Days at the end of the Admissions year.

Award Name:	**The Road to ELITE**
Frequency:	Each Period
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Representatives and Assistant Directors
Criteria:	Set at the beginning of each of the five Admissions periods by the Chief Admissions Officer
Recognition:	• All Representatives are eligible to earn **either** Honors or High Honors each period; if both levels are earned the higher tier will be awarded along with +4 PGEs • College-wide announcement • Honors: o Award o +2 PGE • High Honors: o Award o +3 PGE o Invitation to periodic day long regional ELITE conferences o Any Representative who earns High Honors at least twice during the year will earn an invitation to College Days and the ELITE banquet



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Peak Performance

Peak Performance recognizes outstanding class results and is a reflection of the most dedicated team member to their students. Only by truly valuing students can a Representative start a greater number of qualified students to college.

Award Name:	**Peak Performance**
Frequency:	Each Period
Awarded by:	Director of Admissions
Eligibility:	Admissions Representatives and Assistant Directors (Campus, National and Online)
Criteria:	Representative with the highest 14-day active number for the class **and** is at or above Minimum Acceptable Budget for the class. If there is a tie, the tie breaker goes to the Representative with the highest start rate
Recognition:	• Peak Performance trophy • Representative keeps trophy for the next term's writing period • Representative who wins the award the most times each year keeps the trophy after the October class

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Team of the Period

Driving and managing all team members to maximum efficiencies over a Run Rate is what Team of the Period is all about. It is critical for every Director of Admissions to ensure balanced performance in all key areas of their start and leverage the strengths of all team members over the course of the entire period. Weekly updates to the team and focus on quality activity such as call time, RGLs, CICs and lead conversion will ensure an efficient start.

Award Name:	**Team of the Period**
Frequency:	Each Period
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Teams for Top Team in each channel (Campus and National combined, Field, Online)
Criteria:	Team with the highest point total based on key performance metrics including: 1. Minimum Acceptable Budget 2. Average Starts per Representative 3. Gross Start Rate 4. Productivity 5. Lead Conversion (areas will vary) 6. RGL Productivity 7. CIC Productivity (Field only)
Recognition:	• Director's Cup awarded each period which team keeps through the next writing period • PGEs to the top teams according to table below • Central Administration Admissions covers select winning teams allowing Admissions team to take a day for team-building and development activity up to $100 per active Representative

	Campus/National Combined	**Online**	**Field**
	*For All Periods:* • #1 Team = +3 PGEs • #2 Team = +2 PGEs • #3 Team = +1 PGE	*For All Periods:* • #1 Team = +2 PGEs • #2 Team = +1 PGE	*For Periods I, II, III, V* • #1 Team = +2 PGEs *For Period IV Only:* • #1 Team = +2 PGEs • #2 Team = +1 PGE • #3 Team = +1 PGE

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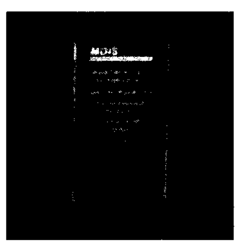
Admissions Appreciation Award

Vital to the success of the organization is the partnership between Admissions and all campus operational departments –without a strong Campus Operations team, few enrolled students would start. Each month Admissions recognizes outstanding commitment and partnership from an individual on the campus.

Award Name:	**Admissions Appreciation Award**
Frequency:	Each Period
Awarded by:	Campus and Field Director of Admissions, Vice President of Online Admissions
Eligibility:	All Campus Operations Staff (Student Services, Student Finance, Business Office, Career Development or Education)
Criteria:	Criteria can include but is not limited to: outstanding Customer Service, outstanding commitment in the Follow-up process, dedication to starting new students etc.
Recognition:	• Submit one name from campus operations (must be non-Admissions personnel) each Period to Admissions Operations • Individual award sent from Central Administration Admissions • Letter from Campus and Field Directors of Admissions or Vice President Online Admissions notifying appropriate campus staff • College-wide announcement of all campus winners • Director of Admissions acknowledges winner at the weekly WAM or other campus meeting • Top Operations staff selected from Admissions Appreciation award winners throughout the year to be recognized annually at the ELITE Banquet



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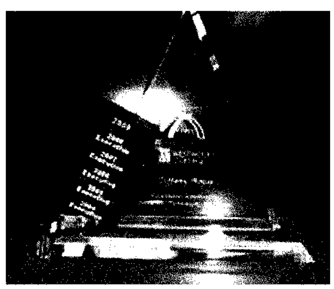
Annual Recognition

ELITE

Excellence, Leadership, Integrity, Teamwork, Efficiency

Being ELITE symbolizes the principles and values which our Admissions organization is built on. More importantly, it represents the highest level of competence to the students that we support and work with. Striving to be ELITE is a journey that begins with a commitment from each employee at time of hire and continues each day we serve our students and campus. We work with employees that are only willing to give their very best every day and who look to improve their own skills to achieve personal excellence.

Award Name:	**ELITE**
Frequency:	Daily focus, ELITE level awarded at the end of the Admissions year
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Representatives and Assistant Directors
Criteria:	Current year criteria is listed on the following page
Recognition:	• College-wide announcement • Participation in a variety of ELITE events • Invitation to the ELITE Banquet and College Days • Recognition as the VERY BEST at supporting students within the college • ELITE designation throughout the year achieved (i.e. on individual and team announcements, business cards etc.) with number of times received, ex: ELITE/1, ELITE/2, ELITE/3 etc.



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Recognition & Awards

E.L.I.T.E. Criteria

Excellence, Leadership, Integrity, Teamwork, Efficiency

1. All Admissions Representatives and Assistant Directors are Eligible to achieve ELITE
2. The Representative's Director of Admissions must submit a written recommendation that clearly articulates outstanding performance for the Admissions year as outlined by the ELITE definition. The letter must include accomplishment of criteria below, and detail Representative's achievements through specific examples. In addition:
   a) Letter of recommendation can only be written after Representative has achieved PGE criteria
   b) Achievement of PGE criteria does NOT guarantee that a letter will be written by the Director
   c) Letters of recommendation must be approved and accepted by the Area Vice President, with final acceptance by the Chief Admissions Officer
3. Representative must:
   a) Be in full compliance with National policies, procedures and presentation structure
   b) Receive acceptable rating on Merit/Quality Review and be in good standing with the organization
   c) Have acceptable start rates, conversion rates, 14-day retention numbers, and first term attrition
   d) Have consistent and acceptable monthly productivity
4. PGE criteria met or exceeded (PGEs and starts are based on verified 14-day start data):

	Admissions Unit	ELITE	Executive ELITE
Campus	Bachelor Degree Granting Campuses	105 PGE (minimum 90 starts)	130 PGE (minimum 105 starts)
Campus	Non-Bachelor Degree Granting Campuses	100 PGE (minimum 95 starts)	120 PGE (minimum 105 starts)
Campus	DNX	85 PGE (minimum 70 starts)	95 PGE (minimum 80 starts)
Field	Westwood Territory A (minimum 1800 Sr. CIC)	55 PGE (minimum 50 starts)	61 PGE (minimum 56 starts)
Field	Territory B (minimum 1800 Sr. CIC)	49 PGE (minimum 44 starts)	55 PGE (minimum 50 starts)
Field	Territory C (minimum 1800 Sr. CIC)	43 PGE (minimum 38 starts)	49 PGE (minimum 44 starts)
Field	Redstone Territory A (minimum 1800 Sr. CIC)	49 PGE (minimum 44 starts)	55 PGE (minimum 50 starts)
Field	Territory B (minimum 1800 Sr. CIC)	44 PGE (minimum 39 starts)	50 PGE (minimum 45 starts)
Field	Territory C (minimum 1800 Sr. CIC)	39 PGE (minimum 34 starts)	45 PGE (minimum 40 starts)
Field	No High School Territory	55 PGE (minimum 50 starts)	61 PGE (minimum 56 starts)
Natl	National	75 PGE (minimum 60 starts)	83 PGE (minimum 68 starts)
Online	Westwood Online	90 PGE (minimum 60 starts)	100 PGE (minimum 75 starts)
Bus Dev	All Territories	780 direct leads 10% lead conversion 50 direct starts Sign 20 Alliance Partners	1040 direct leads 12% lead conversion 65 direct starts Sign 25 Alliance Partners

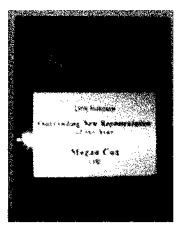
*** Field Assistant Directors may receive a PGE variance based on team performance*

Recognition data must be validated and verified through approved Admissions systems (i.e. Data Warehouse), unless expressly approved otherwise in writing by the Chief Admissions Officer. Revised 01.22.2010, subject to change, Office of the Chief Admissions Officer, Recognition & Awards.

Outstanding New Representatives

Solid activity habits everyday throughout the year is the only way to become an efficient Admissions Representative. Focusing on daily activity, achieving daily goals and practicing quality follow up through the entire Enrollment Completion Process ensure new Representatives will become the best at what they do and truly be an advocate for each new student

Award Name:	**Outstanding New Representatives**
Frequency:	Annual
Awarded by:	Central Administration Admissions
Eligibility:	All Admissions Representatives hired during the following: • Field: Hired on or after September 1st of current Admissions year • All other channels: Hired on or after November 1st of current Admissions year
Criteria:	Nominated by Director of Admissions for outstanding level of integrity and exceeding expectations in leadership, teamwork, productivity and efficiency
Recognition:	• College-wide announcement • Award or plaque • Nominees attend ELITE Banquet



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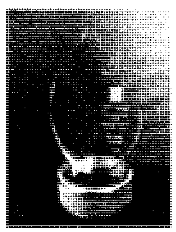
High School Efficiency Award

Building strong efficiencies in Field specific criteria such as territory management, effective workshop presentations and CIC collection is vital to the success of the Field Representative. Over the course of the high school season, Representatives must be focused on their core metrics to ensure a focus on all students enrolled form September forward who will start the following August.

Award Name:	**High School Efficiency**
Frequency:	Annual
Awarded by:	Central Administration Admissions
Eligibility:	All Field Representatives and Assistant Directors of Admissions
Criteria:	Consistency and outstanding performance in territory management, workshop presentation, CIC collection and other key Field metrics.
Recognition:	• College-wide announcement • Award or plaque

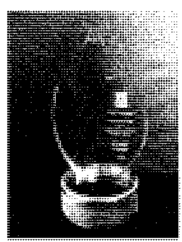


Recognition data must be validated and verified through approved Admissions systems (i.e. Data Warehouse), unless expressly approved otherwise in writing by the Chief Admissions Officer. Revised 01.22.2010, subject to change, Office of the Chief Admissions Officer, Recognition & Awards.

Outstanding Assistant Director of Admissions of the Year

Assistant Directors of Admissions have the demanding task of balancing personal production goals along with coaching and team leadership accountabilities. Although the Assistant Director can have the most challenging position within the organization, it can be the most rewarding. By guiding the team and leading by example the Assistant Director can truly make the difference on his/her Admissions team.

Award Name:	**Outstanding Assistant Director of the Year**
Frequency:	Annual
Awarded by:	Central Administration Admissions
Eligibility:	All Assistant Directors of Admissions
Criteria:	Nominated by Director of Admissions for outstanding levels of leadership contribution and integrity as well as exceeding expectations in leadership, teamwork, productivity and efficiency
Recognition:	• Award or plaque • Nominees receive an invitation to the annual ELITE Banquet



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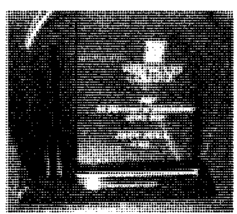
Outstanding Director of Admissions

Receiving the Top Director award is truly a reflection of the entire Admissions team and requires balanced team effort, consistent and dependable support team, strong leadership of financial budgets yielding a low cost per start, consistent contributions to the system and minimal turnover. In addition it takes reliable Representatives who are focused on high performance activities, driven to be their best and motivated for personal as well as team success.

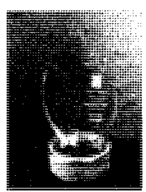
Award Name:	**Outstanding Director of Admissions**
Frequency:	Annual
Awarded by:	Central Administration Admissions
Eligibility:	Tenured Directors
Criteria:	Nominated by the Area Vice President of Admissions and selected for outstanding level of integrity, exceeding expectations in performance, teamwork, admissions support, data accuracy, productivity, financial leadership, leadership, contributions to the system and efficiency
Recognition:	• Nominees recognized at the ELITE Banquet • Award or plaque



Outstanding Admissions Support

Vital to the success of a strong Admissions department are Admissions Support staff. Admissions Support is responsible for lead flow, prospect's initial impression, student service and data accuracy. Strong Admissions Support staff will determine the success of the Admissions team each and every start.

Award Name:	**Outstanding Admissions Support**
Frequency:	Annual
Awarded by:	Central Administration Admissions
Eligibility:	Tenured Campus-Based Admissions Support Team or Individual
Criteria:	1. Contributions to the Admissions teams 2. Performance of the Admissions Office in Relation to Admissions Budget 3. Overall Student Service 4. Quality of Mystery Call Performances 5. Accuracy of reports 6. Critical Error efficiency 7. Annual Results of Admissions Support Scorecard 8. Recommendations from Director of Admissions, Area Vice President of Admissions and Admissions Operations
Recognition:	• Award or plaque • Invitation to the annual ELITE Banquet • College-wide announcement



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Chief Admissions Officer Special Recognition Award

Although there are numerous awards for outstanding achievement, there is always performance worthy of unique recognition. Each year the Chief Admissions Officer recognizes excellence in performance and efficiencies as well as dedication and investment in the organization.

Award Name:	**Chief Admissions Officer Special Recognition**
Frequency:	Annual
Awarded by:	Chief Admissions Officer
Eligibility:	Any Westwood College Employee
Criteria:	Recognition based on exceeding expectations in leadership, teamwork, productivity and efficiency.
Recognition:	• Award or plaque • Invitation to the annual ELITE Banquet

Recognition data must be validated and verified through approved Admissions systems (i.e. Data Warehouse), unless expressly approved otherwise in writing by the Chief Admissions Officer. Revised 01.22.2010, subject to change, Office of the Chief Admissions Officer, Recognition & Awards.

<u>**Attending College Days and the ELITE Banquet**</u>

College Days is an outstanding event full of learning and investment in Representatives. This two day event contains advanced learning on new topics with opportunities to learn from tenured staff within the College as well as experts from other organizations. Representatives also have an opportunity to hear from leadership about strategic initiatives and growth plans.

Representatives can earn an invitation to College days and the ELITE Banquet in a variety of ways:

- Achieve ELITE
- A nomination submitted and accepted by the Chief Admissions Officer for:
  - Outstanding New Representative
  - Outstanding Assistant Director of Admissions
  - Outstanding Admissions Support
- Earn a team invitation through periodic team challenges
- Earned two High Honors invitations for Road to ELITE
- Representatives who achieve Honors Road to ELITE throughout the year will be considered based on overall performance
- Business Development team members must meet established individual results criteria

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Standards of Performance

The matrix below outlines Standards of Performance that Admissions Representatives must strive to achieve in order to contribute to the overall success of the organization. Each Standard should be used as a guideline when assigning individual goals to achieve personal success. In addition, Representatives will have standards of monthly volume and start standards for each class which are outlined on subsequent pages.

Standards							
	Campus		**Field**	**National**		**Online**	
	Westwood	**Redstone**	**All**	**Ground**	**Online**	**WW**	**SPS**
Start Rate	65%	48%	40%	38%	42%	45%	58%
Internal Internet Conversion	12.0%	10.0%	11.0%	9.0%	9.0%	8.0%	24.0%
***Screened Ext Int Conversion**	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	
Unscreened Ext Int Conversion	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
Television Conversion	10.0%	5.0%	10.0%	4.5%	4.5%	4.5%	
SPS Transfer Lead Conversion							11.5%
Leads Attempted in 24 Hrs	80%	80%	varies	80%	80%	80%	
Leads Attempted in 48 Hrs	90%	90%	90%	90%	90%	90%	
Outbound Calls per Day	75	75	25	75	75	75	
Call Time per Day (in minutes)	120	240	varies	240	240	240	
Appointments per Week	15		6				
Interviews per Week	6	10	4	8	8	8	5
Productivity per Week	2.50	2.25	2.00	2.00		1.50	2.50
RGL Productivity per Week	0.50	0.25	0.35	.125		.125	
% of Active Volume Accepted	90%	75%	80%				
% of Active Volume at FA6 or >	90%	65%	65%				
% of Active Volume at FAA				92%	92%	92%	
Sr. Career Interest Cards/Week			Terr. Std				
HS Lectured/Week			2				
HS Classes Lectured per/Week			6				

** Includes all vendor or transferred leads*

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Volume Standards

- Volume standards will be adjusted for time off for approved leave of absences or pre-approved vacation of five days or more
- Volume standards will not be adjusted for sick leave of three days or less, vacation in less than five day increments, unapproved vacation, or any other unapproved leaves
- Volume will be set within the designated ranges by the Director of Admissions based on representative tenure and level
- New Hire standards and start-up school monthly standards will be adjusted according to the charts below
- Standards may vary with input and prior approval from the Area Vice President of Admissions

Month	Level	Campus/WW	Campus/RS	Field	National	Online	SPS
January, April & October	Adm	10-11	10-12	7-9	7-9	8-10	13-15
	Senior	11-12	12-14	9-11	9-10	10-12	16-18
	Master	12-14	14-16	11-13	10-11	12-13	19-21
	Exec	14-15	16-17	13-14	11-12	13-14	22+
February & March	Adm	8-10	10-12	6-8	6-8	6-8	10-13
	Senior	10-11	12-14	8-10	8-9	8-10	14-16
	Master	11-12	14-15	10-11	9-10	10-11	17-19
	Exec	12-13	15-16	11-12	10-11	11-12	20+
May, June, November & December	Adm	7-9	8-10	6-8	5-7	6-8	10-13
	Senior	9-11	10-12	8-9	7-8	8-10	14-16
	Master	11-12	12-13	9-10	8-9	10-11	17-19
	Exec	12-13	13-14	10-11	9-10	11-12	20+
July	Adm	11-13	11-12	5-7	7-9	8-10	13-15
	Senior	13-14	12-14	7-9	9-10	10-12	16-18
	Master	14-15	14-16	9-11	10-11	12-13	19-21
	Exec	15-16	16-17	11-12	11-12	13-14	22+
August & September	Adm	9-11	10-12	5-7	6-8	6-8	10-13
	Senior	11-12	12-14	7-8	8-9	8-10	14-16
	Master	12-13	14-15	8-9	9-10	10-11	17-19
	Exec	13-14	15-16	9-10	10-11	11-13	20+

New Hire Standards	
First Partial Month	Set at the discretion of the Director of Admissions based on circumstance but not higher than the "Volume Standards" above
First Full Month	70% of Standard
Second Full Month	80% of Standard

Start-up School Standards	
1-3 Months	75% of Standard
4-6 Months	90% of Standard
7+ Months	Standard

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Class Start Standards

- Class standards are based on 14-day active starts
- Class standards will not be adjusted due to time off (sick, vacation or any other reason), Representatives need to plan accordingly
- For Representatives hired in the middle of a term writing period, class objectives will be set by the Director of Admissions based on current circumstances
- Standards will be set within the designated ranges according to level by the Director of Admissions based on Representative level

Westwood

Start	Level	Campus	Field/A	Field/B	Field/C	Natl	Online	SPS
Period I	Adm	10-16	1-2	1-2	1-2	5-7	7-9	13-15
	Senior	14-20	2-3	2-3	2-3	7-9	10-12	16-18
	Master	20-24	3-4	3-4	3-4	9-12	13-15	19-21
	Exec	24-30	4-5	4-5	4-5	12-14	16-18	22+
Period II	Adm	10-16	1-2	1-2	1-2	5-7	7-9	13-15
	Senior	14-20	2-3	2-3	2-3	7-9	10-12	16-18
	Master	20-24	3-4	3-4	3-4	9-11	13-15	19-21
	Exec	24-30	4-5	4-5	4-5	11-13	16-18	22+
Period III	Adm	9-13	1-2	1-2	1-2	4-6	7-9	13-15
	Senior	11-17	2-3	1-2	1-2	6-8	10-12	16-18
	Master	17-21	3-4	2-3	2-3	8-12	13-15	19-21
	Exec	21-27	4-5	3-4	3-4	12-14	16-18	22+
Period IV	Adm	13-17	20-30	18-25	14-25	13-15	8-10	13-15
	Senior	15-21	30-40	25-35	25-30	15-18	11-13	16-18
	Master	21-25	40-50	35-45	30-35	18-21	14-16	19-21
	Exec	25-30	50-55	45-55	35-45	21-24	17-19	22+
Period V	Adm	13-17	3-4	2-3	3-4	8-10	8-10	13-15
	Senior	15-21	4-5	3-4	4-5	10-13	11-13	16-18
	Master	21-25	5-6	4-5	5-6	13-16	14-16	19-21
	Exec	25-30	6-7	5-6	6-7	16-18	17-19	22+
Total	Adm	55-79	26-40	23-34	20-35	35-45	37-47	65-75
	Senior	69-99	40-54	32-46	33-42	45-57	52-62	80-90
	Master	99-119	54-68	46-60	42-51	57-72	67-77	95-105
	Exec	119-147	68-77	60-74	51-65	72-83	82-92	110+
First Two Classes for Start-up Schools is 75% of Standard								

WESTWOOD COLLEGE

Redstone

Start	Level	Campus	Field/A	Field/B	Field/C
Period I	Adm	8-12	1-2	1-2	1-2
	Senior	11-16	2-3	2-3	2-3
	Master	16-19	3-4	3-4	3-4
	Exec	19-23	4-5	4-5	4-5
Period II	Adm	8-12	1-2	1-2	1-2
	Senior	11-16	2-3	2-3	2-3
	Master	16-19	3-4	3-4	3-4
	Exec	19-23	4-5	4-5	4-5
Period III	Adm	7-10	1-2	1-2	1-2
	Senior	9-13	2-3	1-2	1-2
	Master	13-16	3-4	2-3	2-3
	Exec	16-21	4-5	3-4	3-4
Period IV	Adm	10-13	20-30	18-25	14-25
	Senior	12-16	30-40	25-35	25-30
	Master	16-20	40-50	35-45	30-35
	Exec	20-23	50-55	45-55	35-45
Period V	Adm	10-13	3-4	2-3	3-4
	Senior	12-16	4-5	3-4	4-5
	Master	16-20	5-6	4-5	5-6
	Exec	20-23	6-7	5-6	6-7
Total	Adm	43-63	26-40	23-34	20-35
	Senior	54-77	40-54	32-46	33-42
	Master	77-93	54-68	46-60	42-51
	Exec	93-115	68-77	60-74	51-65
First Two Classes for Start-up Schools is 75% of Standard					

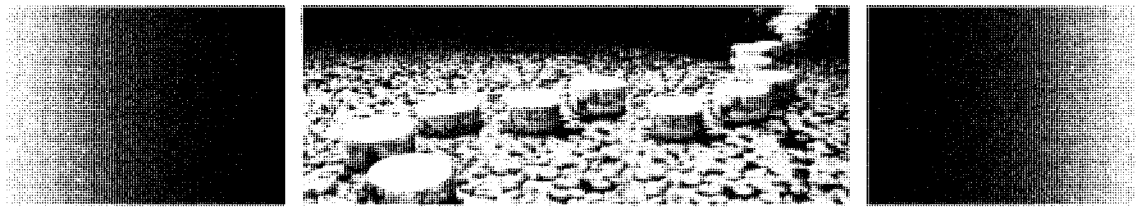
WESTWOOD COLLEGE

Minimum Performance Guidelines

The focus of all Admissions team members is on achieving the goals agreed upon with their supervisor according to the Standards of Performance. While the requirements of each office or team may vary by region and Division, the following matrix highlights the absolute minimum requirement of an Admissions Representative.

Minimum Acceptable Performance									
Metric	Campus		Field			National		Online	
	WW	RS	A	B	C	Ground	Online	WW	SPS
Start Rate	55%	45%	Local : August 35% All Other 55% Non-Local: 30%			32%	38%	40%	52%
Weekly Productivity	1.75	1.50	1.00			1.25		1.00	1.75
Weekly RGL Productivity	.25	.125	.25			.06		.06	
% Volume Accepted	75%	65%	75%			65%			
% Volume at FA6+	75%	55%	55%			55%			
% Volume at FAA+							92%	92%	
Period I Starts	11	7	1	1	1	5		6	10
Period II Starts	9	7	1	1	1	4		5	10
Period III Starts	9	6	1	1	1	3		5	10
Period IV Starts	11	10	18	16	14	9		6	10
Period V Starts	10	10	7	5	3	7		6	10
Annual Total Starts	50	40	28	24	20	28		28	50
Sr. CIC/week (not incl. summer)			50	40	30				

Reaching the established minimum requirements is not acceptable as standard performance; Representatives who are not progressing appropriately or fail to achieve minimum requirements are subject to corrective action up to and including termination. Guidance and feedback will be provided through One on One's, Observations, 30-60-90 Reviews, Term Reviews, Action Plan Guides, coaching and other periodic reviews.



Strategic Price Down

WESTWOOD COLLEGE
A PLACE WHERE YOU CAN SUCCEED

WESTWOOD COLLEGE ONLINE
A PART OF WESTWOOD COLLEGE DENVER NORTH

HELP-ALTA-000266

erview

- **Balance of Considerations**
  - Business Performance vs. 90/10 Rule
- **3 more years of 90/10 rule “suspension”**
  - Suspension is really that the additional $2,000 in Stafford funding does not count toward 90/10 for the next 2 years.
  - No matter how positively business performance is impacted, violating 90/10 rule ends Title IV funding.

Option A – Across the board price cut

Business Performance	90/10
+ Increased conversion rate	- Direct hit on 10% side of equation
+ Increased start rate	
+ Incremental starts	
+ Increased retention	
+ Reduced bad debt %	
- Reduces revenue from students who would pay entire amount, without defaulting.	

Outcome Not Acceptable

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WESTWOOD COLLEGE ONLINE

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tion B –Need-based grants to minate bad debt

Business Performance	90/10
+ Increased retention	- Internal grants/scholarships do not help 90/10
+ Reduced bad debt %	
- Simply shifts bad debt to corporate subsidy	

Outcome Not Acceptable

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Holistic Approach Required

Decrease Tuition Overall and Increase Revenue to the 10%

- **Offsetting negative impact on 90/10 requires additional sources of revenue (and regional accreditation):**
  - Military (new GI bill)
  - International students
  - Corporate training programs
  - Employer reimbursements
  - Increased 3rd party scholarship funding

Revenue sources impacting the 10%

- **Military (new GI bill)**
  - New target market for WW (outside of Air Force)
- **International students**
  - New target market for WW
- **Corporate training programs**
  - Non-degree offerings a new business model for WW
- **Employer reimbursements**
  - New student target for WW
- **Increased 3rd party scholarship funding**
  - Not huge dollars
  - Currently 12 on-ground students receive an outside scholarship

- **Additional challenges for each**
  - Regional accreditation
  - Online focus
    - Online is part of only one OPEID group within WW so the 90/10 benefit will only be realized by that one group, unless all five groups are consolidated into one singular business unit with approval from the US ED.

Next Steps

» **Breakeven analysis on tuition**
  - Include impact on 90/10

» **Flesh out plans for new sources of revenue**
  - Cost of going after (resources, marketing, time, dollars)
  - Revenue potential

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Admissions Training & Development

The Admissions Presentation Seven-Step Overview

Module Objectives

- Explain and illustrate the philosophy of the "Funnel Effect"
- Outline the Seven-Step interview process
- Identify the trial closes within the Nine-Step presentation

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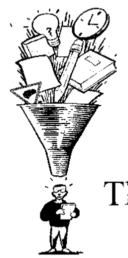
The Funnel Effect



The core concept of the Seven-Step Interview process is the Funnel Effect.

By strategically asking your prospect to make a series of decisions during the interview you will be able to eliminate all of their objections and guide them in their choice to attend school.

These decisions are presented in the form of four Trial Close questions during the interview.

The Funnel Effect

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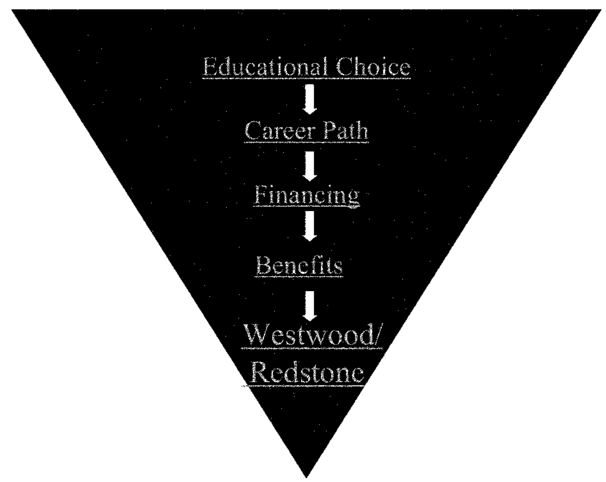

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The Seven-Steps

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1. Establish Rapport

2. Set Expectations

3. Profile

4. Career Fields & Programs
   - Trial Close #1 – Do You See the Benefits of Career Focused Education?
   - Trial Close #2 Does This Career Field Provide You With What You are Looking For?

5. Financing
   - Trial Close #3 Do You see How You Can Afford an Education on a Monthly Basis?
   - Trial Close #4 Do You See the Value of Investing in Your Education?

6. The Westwood Difference

7. Finalization

Step One
Establish Rapport

- The purpose is to establish an early bond with the prospective student. This will assist you in uncovering their motivations during the profile.
- Introduce screen sharing (via Breeze) if prospect is in front of a computer with broadband internet
- Introduce Career Assessment to the prospect
- Introduce Westwood College. Review our history, campus locations, and accreditation.

Step Two
Set Expectations

- Review the realistic expectations of pursuing and obtaining a college diploma.
- Help your prospect understand that "Commitment takes an investment from them".
- Discuss the three areas of Investment. Give actual examples for understanding. Let them know you will address each area in more detail later and help to formulate a plan for success:
  - Time Investment – Balancing time with work and family
  - Financial Investment – Student Finance helps our students cover the cost of their education everyday. If you commit to the steps needed your payments, while in school, could be $0 to $150
  - Emotional Investment – Many of our students need to make sacrifices for college success.

Step Three
Profile

- Use the Profile to ask questions in a conversational manner
- As the prospect reveals his/her interests and needs you will be able to identify their career field and program selection
- Asking second and third level questions will help you to identify the prospects needs that can be met through Step Six: The Westwood Difference (Benefits).
- The profile will assist you in accurately identifying any objections and/or concerns that need to be overcome
- Through careful listening and paying attention to detail you can identify your prospects motivations (drivers) and commitment level

Step Four
Career Fields and Programs

- Discuss the advantages of a Career Focused Education.
  - Trial Close #1: **"Do You See the Benefits of a "Career-Focused Education"? Why is that?**
- Click on the proper Institute icon then click on the program the prospect is interested in. Describe the three areas of the program.
- Briefly describe the characteristics of the program, what they can learn and what they can become.
- Use a combination of the presentation slides and the course catalog to review "Program Specifics".
- Highlight the prospects opportunity for a higher income with an education using the "The Value of an Education" graph. Don't make guarantees, but objectively review the graph outlining the national average salaries with and without a college diploma.
  - Trial Close #2: **"Does this Career Field Provide you with what you are looking for?" "Why?"**

Step Five
Financing

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- Review the Financial Aid slides using disclaimers such as; "I'm not a Student Finance Advisor" and "Financial Aid is available to those who qualify."
- Review Tuition per Term, books, software and toolkit as listed on the Investment Sheets
- Outline options to afford a college education using the Presentation and the Financing Your Education video.
- This section should be covered in an upbeat, confident manner using positive language showing there are options. Its also key to focus on making them feel comfortable by educating them of their various financing options.
    - Trial Close #3: **"Do you see how you can afford your education on a monthly basis?**
- Read through Co-Borrower information. Discuss why a Co-Borrower is needed and who could be a Co-Borrower for your prospect. Use names they mentioned in the Profile, brainstorm using the Presentation Slide suggestions.
- Review the "Return on Investment" graph. Be sure the prospect understands the small cost of an education vs. their lifetime gain.
    - Trial Close #4: **"Do you see the value of investing in your education?" "Why?"**

Alta COLLEGES INC.

Step Six
The Westwood Difference

- Effectively benefits sell on all bulleted items by matching the prospects needs (from Profile) to the features of Westwood. Highlight benefits that matter most by relating them to their specific interests and goals. The Westwood/Redstone Difference, Faculty, Alumni Retraining, and The Success Team.

- Skillfully ask open-ended questions achieving two important objectives:
  1. Allows the Representative to verify the prospect's level of understanding before continuing the interview
  2. It allows the prospect to sell themselves and they will know how to justify their decision to attend our college after the interview is over

Step Seven
Finalization

- Summary Close: This is a review of the prospect's answers from the first four trial closes.
- Ask Trial Close #5: "(Prospect), do you see how Westwood is the place where you can succeed? How will Westwood provide you the ____________________ (review the prospect's drivers) you are looking for?
- Slide Review: Commitment Takes an Investment from You
- Utilize one valid takeaway (time investment, financial investment, emotional investment)
- Assume the Close: "How would you like to take care of the $100 application fee today? We accept debit, credit card, check and savings.

Interview Timeline

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- Step 1 – 5 minutes
- Step 2 – 5 minutes
- Step 3 – 20 minutes
- Step 4 – 10 minutes
- Step 5 – 10 minutes
- Step 6 – 5 minutes
- Step 7 – 10-20 minutes
- E-Signature/Student Finance Checklist Portal – 10 minutes

Total Time = 75 minutes + 10 minutes for Enrollment Completion

No more than 85 minutes total

The Seven-Steps

Alta COLLEGES

1. Establish Rapport
2. Set Expectations
3. Profile
4. Career Fields & Programs
   - Trial Close #1 – Do You See the Benefits of Career Focused Education?
   - Trial Close #2 Does This Career Field Provide You With What You are Looking For?
5. Financing
   - Trial Close #3 Do You see How You Can Afford an Education on a Monthly Basis?
   - Trial Close #4 Do You See the Value of Investing in Your Education?
6. The Westwood Difference
7. Finalization

HELP-ALTA-000286

The Seven Steps

- Be consistent
- Stay on track
- Ask open-ended probing questions
- Use the prospect's name
- Involve the Buying Committee
- Follow the process – it works!

Campus Attrition Survey Results

Marketing Dept
April 13, 2006

HELP-ALTA-000288

Alta Colleges, Inc.
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Attrition Survey Results - Methodology

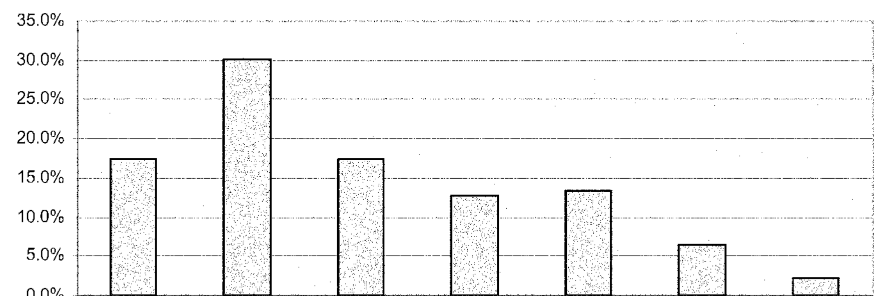
- Emailed survey invitations are sent monthly to recent drops from prior month for all Tech campuses.
- 2005 Q4 – Students who dropped Oct-Dec 05 (111 survey responses).
- 2006 Q1 – Students who dropped Jan-Mar 06 (62 survey responses as of 4/7/06).
- WOL is a separate survey.
- No incentive is offered to complete survey.
- Sample size not large enough yet for campus/program comparisons.

Attrition Survey Respondents – Campus and Program Mix

- The Virginia campuses and ATL are under-represented in the survey respondents.
- All other tech campus representation ranged from 4% to 10.4% (DNN) of survey respondents.
- In program mix, 19.7% of respondents withdrew from the CJ program. Medical Assisting had the next highest representation at 9.2% of respondents.

Attrition Survey Results - # of terms completed

How many terms did you fully complete for this program?

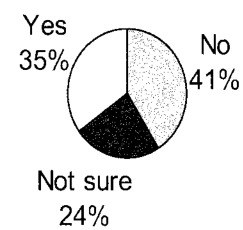


	I did not complete a	1 term	2 terms	3 terms	4-6 terms	7-10 terms	11 or more terms
Responses	17.44%	30.23%	17.44%	12.79%	13.37%	6.40%	2.33%

HELP-ALTA-000291

Attrition Survey Results – Interest in Returning to Westwood College

Do you have any interest in returning to Westwood College in the future?



HELP-ALTA-000292

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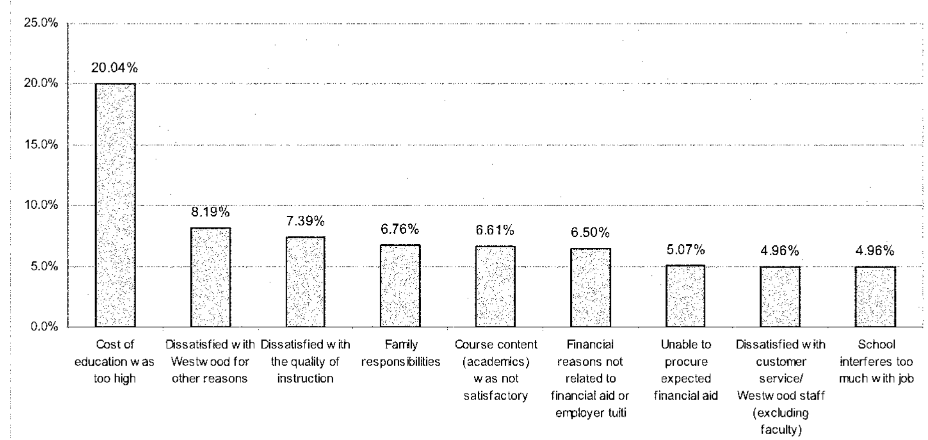
Attrition Survey Results – Top reasons for withdrawing

- Respondent scoring method – the following point system was used to determine the Top reasons (the ratings were changed on this question from Major/Minor/Not a factor to #1, #2 and #3 reasons):
  - #1 Reason = 10 pts
  - #2 Reason / Major Factor = 7 pts
  - #3 Reason = 5 pts
  - Minor Factor = 4 pts
  - Not a Factor = 0 pts

Attrition Survey Results – Top reasons for withdrawing

Primary Reason for Withdrawal - Top 9



HELP-ALTA-000294

Attrition Survey Results – Expectation Ratings

On a scale of 1 to 5, please indicate how well each of the following factors met your expectations:

1 - Greatly below expectations; 2 - Somewhat below expectations; 3 - Met expectations; 4 - Somewhat exceeded expectations; 5 - Greatly exceeded expectations

Reason	Avg Rating
Quality of the admissions representative	3.38
Weekly time requirements of the program	3.25
Classroom discussion/classmate interaction	3.14
Customer service provided by Westwood College staff	3.07
The campus environment	3.02
Difficulty of coursework	2.98
Quality of instructors	2.96

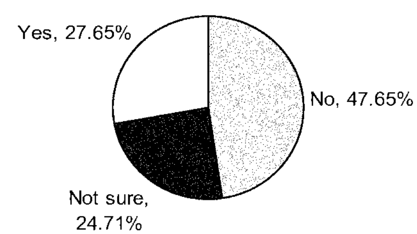
HELP-ALTA-000295

Attrition Survey Results – Description of why you left Westwood:

- Financial Reasons – tuition too high, can't afford payments
- Personal / Family Reasons – changed jobs, pregnancy, caretaker role, moved
- Accreditation / Credit Transfers
- Unsatisfied with program – not challenged enough, course offering determined last minute, not up to par
- Unsatisfied with instructors – quality, knowledge, experience
- Scheduling – program not offered at night, military conflicts with schedule

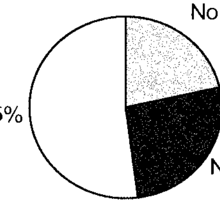
Attrition Survey Results – Plans to return within 6 months

Do you plan to return to Westwood College within the next 6 months?



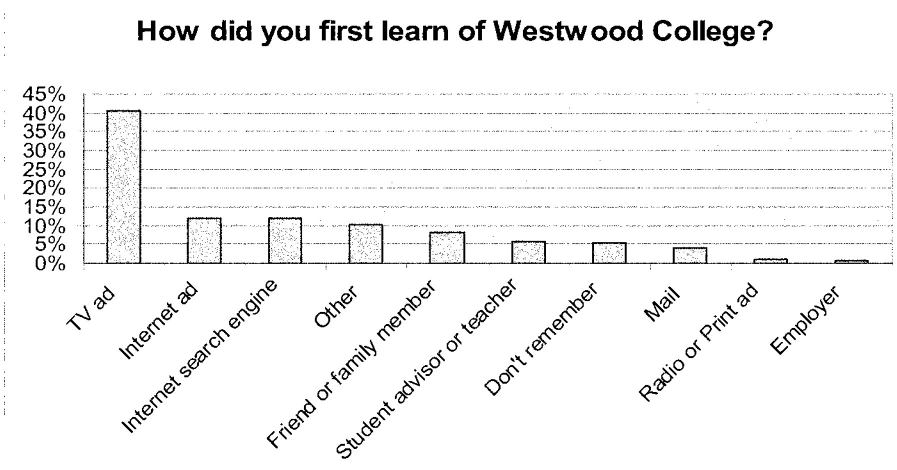
Attrition Survey Results – Plans to enroll at another school in 6 months

If no, do you plan to enroll at a school other than Westwood College within the next 6 months?



HELP-ALTA-000298

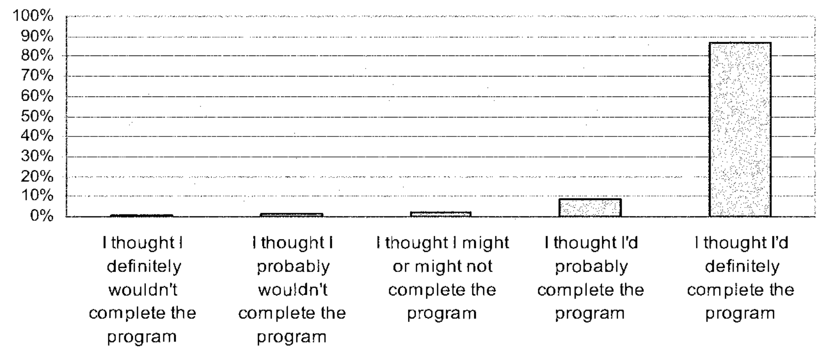
Attrition Survey Results – First learn of Westwood



HELP-ALTA-000299

Attrition Survey Results – Expectations at enrollment

Thinking back to when you initially applied to Westwood College, which statement best matches your expectations at the time about completing your Program?



HELP-ALTA-000300

Attrition Survey Results – Summary Findings

- Majority of students decide to drop very early in their program (78% of respondents dropped prior to their 4th term).
- Cost of Education is the top reason for dropping – for some respondents this means the costs are simply unattainable (need to afford housing and food first), but for others, it means the perceived value (program content, quality of instructors, credit transfers, etc..) is not in line with the tuition costs.
- The Quality of Instructors and Difficulty of Coursework fell slightly below the expectations of respondents.

Attrition Survey Results – Summary Findings con't

- 27.7% of respondents plan to return to Westwood within 6 months; another 25% are uncertain – important to continue to follow up with these folks.
- 70 out of 173 (40%) of respondents plan to enroll elsewhere within 6 months = lost opportunity.
- At the time of enrollment, 96% of respondents thought they would complete their program.

Attrition Survey Results – Summary Findings con't

- A larger respondent base will provide more opportunity to compare and contrast the different programs and campuses.
- Marketing Dept is working on a more in-depth analysis of the lead to graduate lifecycle – attrition reasons will be an important part of that analysis.
- All survey comments will be categorized and distributed to appropriate areas.

WOL Attrition Survey

October 2005

Marketing - Redacted by HELP Committee

HELP-ALTA-000304

The Email Invite and Survey

WESTWOOD COLLEGE

Dear Tracy,

According to our records, you have chosen to no longer attend Westwood College Online. Student satisfaction regarding our education and services is Westwood's top priority. We would very much appreciate your thoughts and feedback regarding your experience at Westwood College Online.

Attached is a short survey designed to better understand the reasons some students leave Westwood College Online. Your input can help us identify potential ways to improve our programs, and provide the best educational experience possible.

We know that many students simply take breaks in their education, and we hope you will be returning to Westwood College soon. If that's the case, we would still appreciate your participation in our satisfaction survey.

Click here for survey

Thanks for your help,

Redacted by HELP Committee

President, Westwood College Online

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Selection Criteria

- Survey was administered twice in June and October of 2005
- Survey Invitations went to WOL Student Drops from prior 3 months
  - June Survey included drops from 3/3/05 to 6/3/05
  - October Survey included drops from 6/28/05 to 9/28/05
- Includes all drops
  - No filter on number of terms they have attended or program of study

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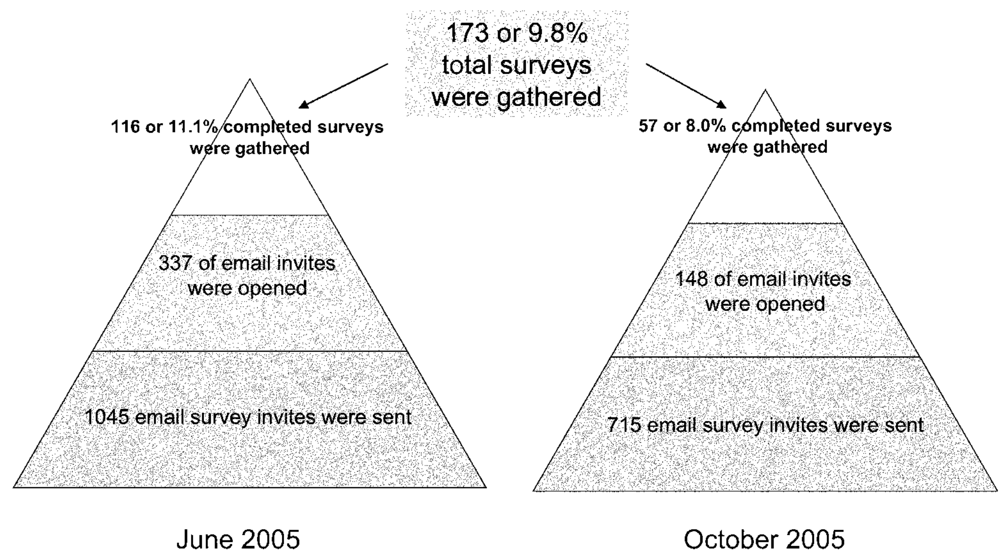
Breakdown of result numbers



HELP-ALTA-000307

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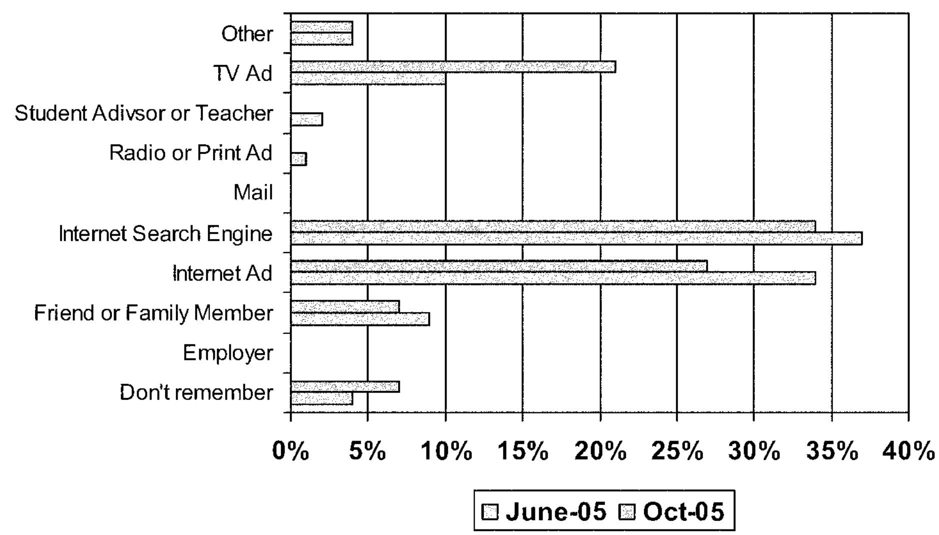
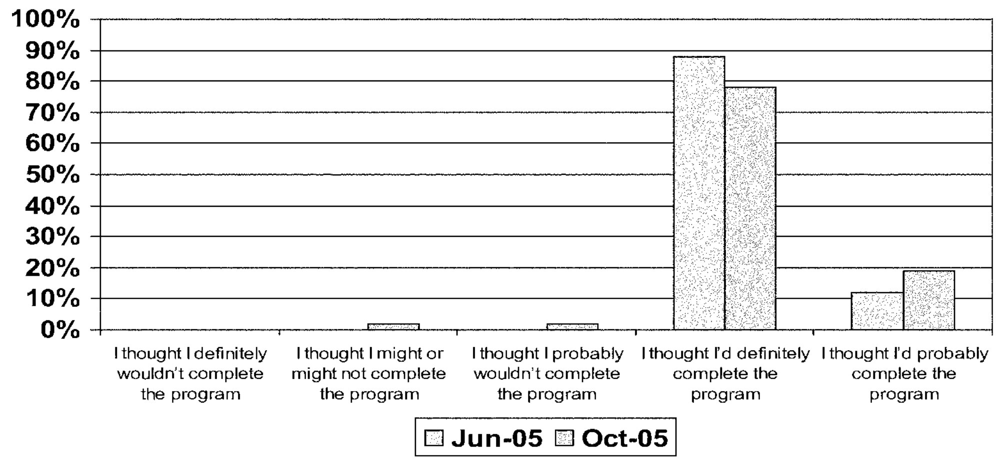
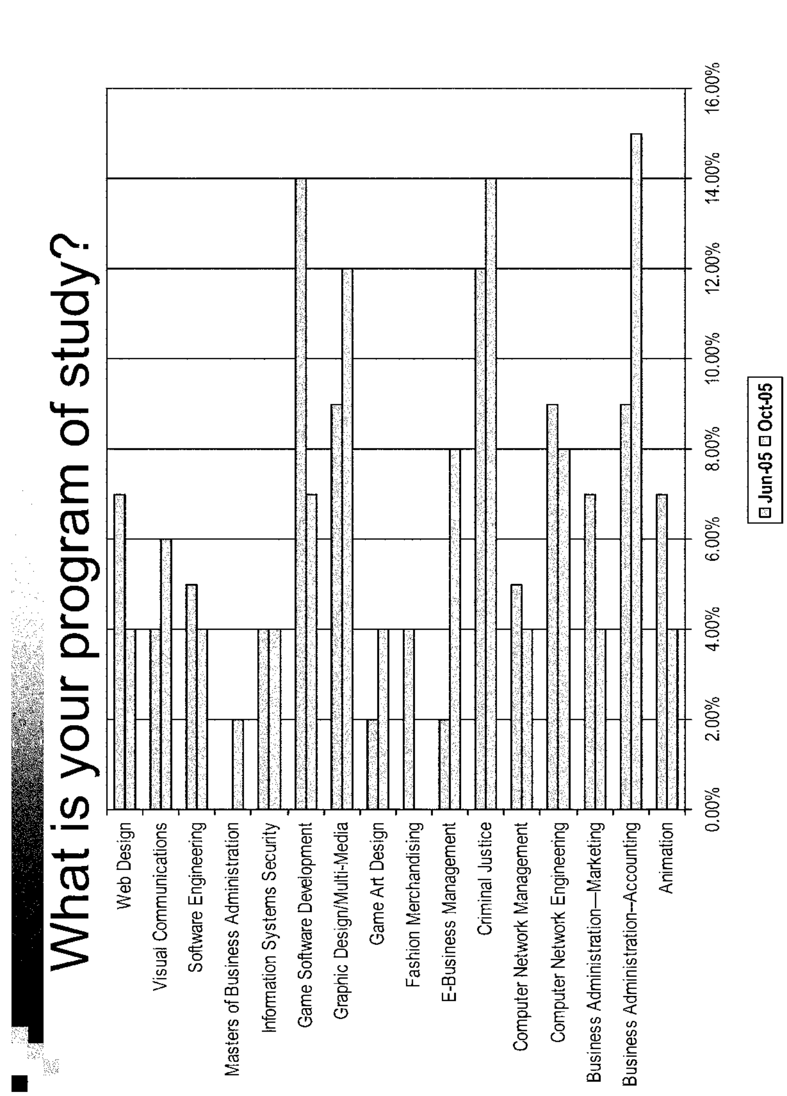
How did you first learn of Westwood Online?



HELP-ALTA-000308

When you 1st applied which statement describes your expectations about completing your degree?





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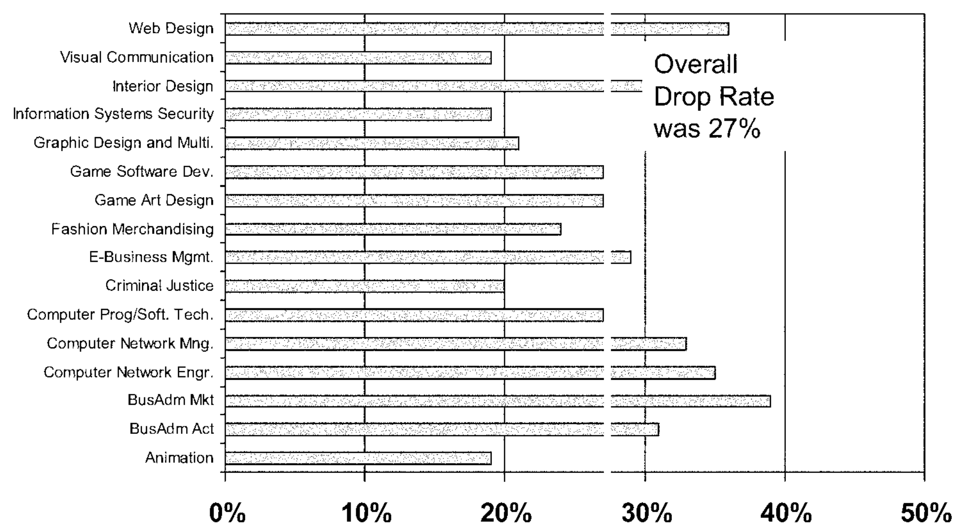
Total WOL Drops by Program
August Term



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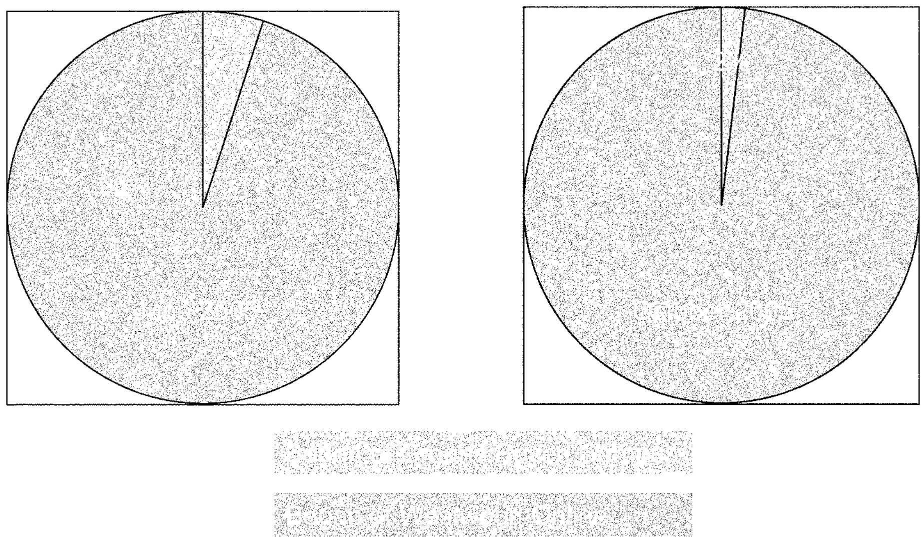
Where did you begin with Westwood College?



HELP-ALTA-000312

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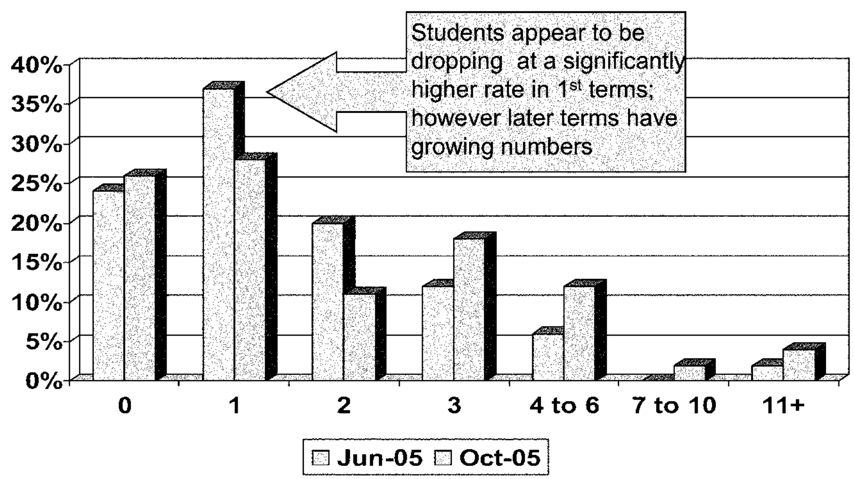
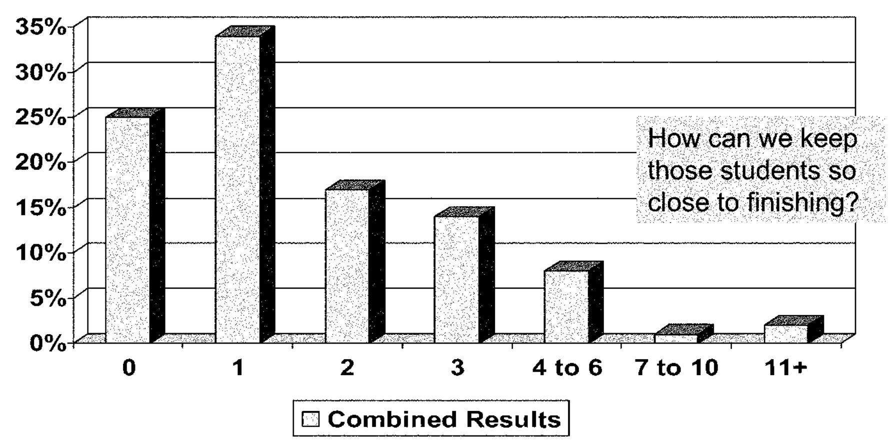
How many terms have you completed with Westwood Online?



How many terms have you completed with Westwood Online?

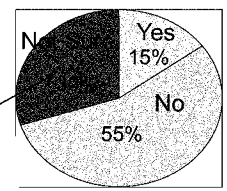
Combined Results



HELP-ALTA-000314

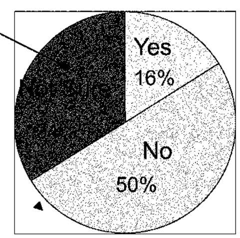
Do you plan to return to Westwood College in the next 6 months?

June 2005

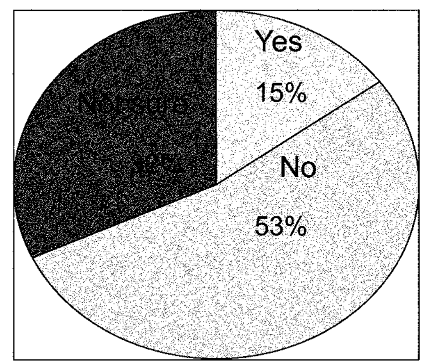


45% to 50% could possibly still be an opportunity

October 2005

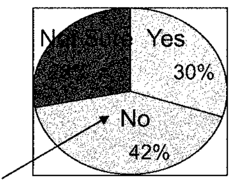


Combined Total



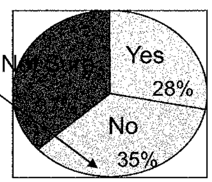
Do you have interest in returning to Westwood Online in the future?

June

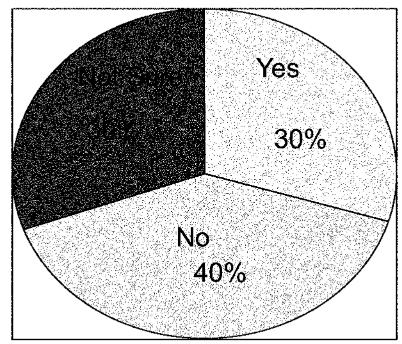


% of no goes down for future enrollments

October



Combined



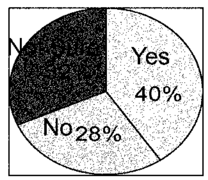
How can we re-engage students who still have interest?

HELP-ALTA-000316

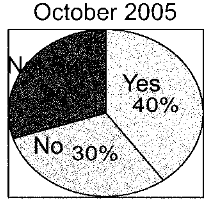
Do you plan to enroll in another school in the next 6 months?

(Only of those answering no to previous question)

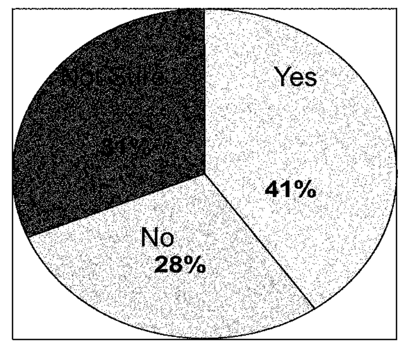
June 2005



October 2005



Combined Total



Actual number in survey lost to another school is combined 61.

HELP-ALTA-000317

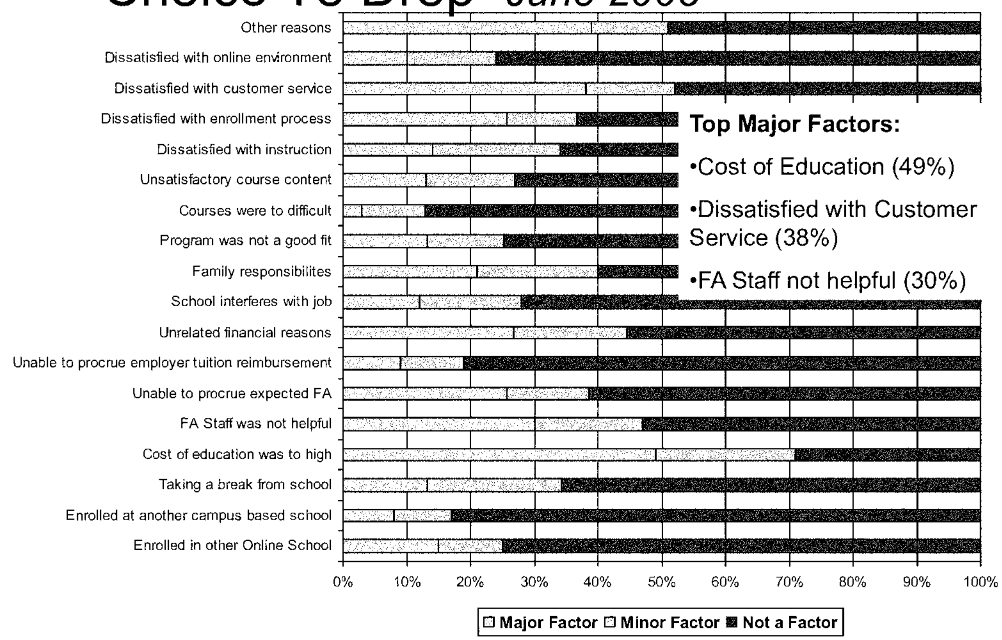
Briefly describe why you left Westwood Online

MAJOR THEMES

- Overall un-organization of school
- Academic advisors – communication lacking
- Accrediting/ credit transfer issues
- Financial Aid Advisors and Department – poor communication and organization
- Cost

Please see complete comments section in handout

Factors Contributing To Students Choice To Drop *June 2005*



Top Major Factors:

•Cost of Education (49%)

•Dissatisfied with Customer Service (38%)

•FA Staff not helpful (30%)

HELP-ALTA-000319

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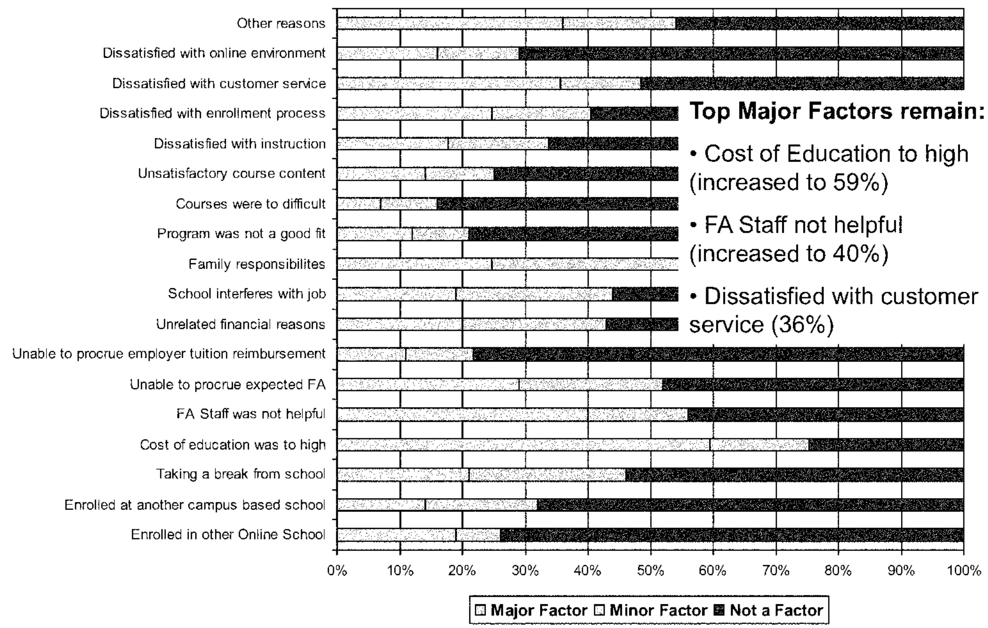
Factors Contributing To Students Choice To Drop *October 2005*



Top Major Factors remain:

- Cost of Education to high (increased to 59%)
- FA Staff not helpful (increased to 40%)
- Dissatisfied with customer service (36%)

HELP-ALTA-000320

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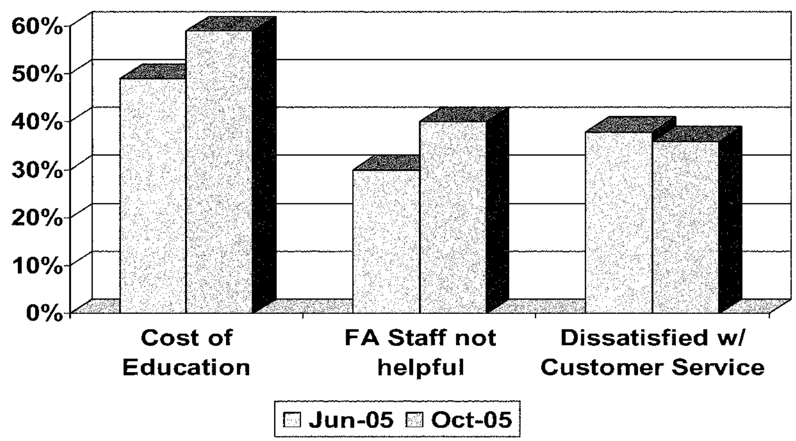
Trend of Contributing Factors



HELP-ALTA-000321

If Financial Aid was a major factor in your decision to withdraw please comment…

My advisors were very hard to contact, and i was switched so often that my advisors were not familiar with me, nor I with them. They never got back to me promptly and several were very abrupt and rude. I felt vulnerable as i had no understanding of what was going on, or trust in who was handling my affairs

Financial Aid people were very rude and unhelpful. I was not told every thing I need to know about the financial aid and always got papers from them late. They seemed no communication with each other and made things very frustrating.

Financial Aid was a major factor in my leaving Westwood because they never did their paperwork in a timely fashion. There were papers that needed to be places and because Financial Aid was untimely in their filings of such documents, I was unable to acquire financial aid

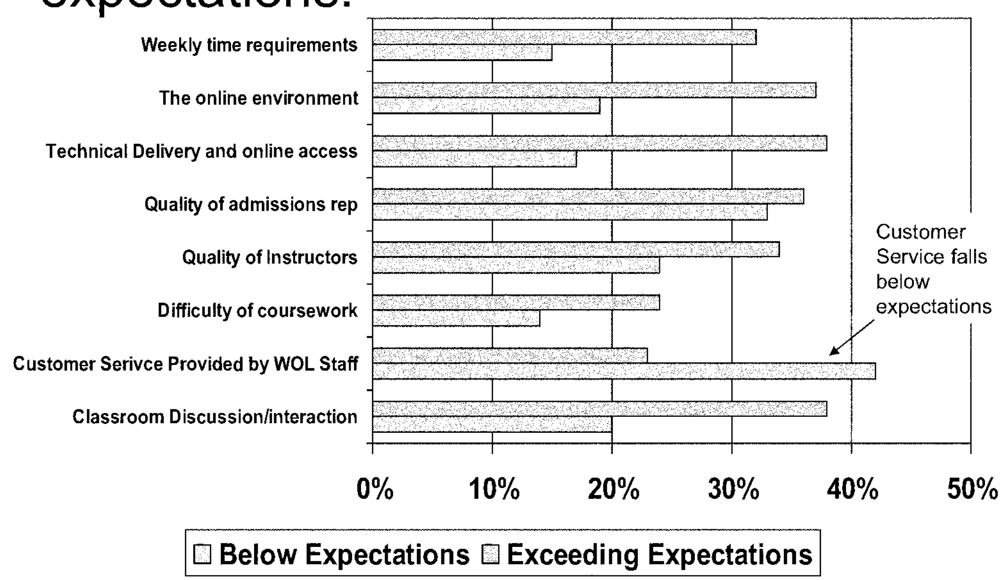
Financial Aid advisors were supposed to turn in loan paperwork, they dropped the ball and my loan offer expired. I couldn't get help or straight answers.

My Financial Aid advisor was not professional or helpful. He did not return phone calls, he transferred my case to another advisor in the middle of trying to get my financial aid straightened out and he never even let me know I was being transferred. Even now my financial aid is still not straightened out

Major Theme: Financial Aid Staff Unhelpful and Unorganized

HELP-ALTA-000322

Rate how the following factors met your expectations:



Willingness to be contacted…

- Both surveys returned information of people wanting to be contacted
  - Total of 83 students provided name, phone number
- Names and information were passed on to WOL for contact and follow-up
  - Opportunity to re-engage and re-enroll drops

Additional (positive) Feedback…

Academics great, staff friendly, customer server is poor. Wish I could have got more help

I really liked west wood online. West wood was a great learning experience and I look forward to getting back in as soon as I can get caught up on some of the financial aspects of the school.

I loved my classes, my instructors, and my advisors. I felt like the academic part of my education was handled very professionally. It was the administrative personnel that really dropped the ball.

My admissions advisor was Jimmy Rogers. I have never met a more helpful and professional person than him. He is WONDERFUL. Also the teachers that I did have were great. I learned a lot from them in the short time I was in class.

Great education if you can get past the run around in financial aid.

HELP-ALTA-000325

Recommendations

- Continue deploying survey monthly and reviewing results once per term
- Increase survey response rate
  - 9.7% response rate (6.1% is average for WOL Survey)
  - Offer incentive pending approval
- Future analysis on drop rates by specific programs
  - Review other data sources already available and incorporate into analysis
  - Filter results by program selection going forward to see if reasons stay the same
- Implement an exit survey upon students decision to drop via phone, in person or via email to gauge students level of possibility for re-engagement.
- Develop a "drop reason" field in People Soft (may already be setup) to further monitor drop reasons.
- Share results with other WOL departments and conduct brainstorming sessions around improving the customer experience

Default Management Plans

The Higher Education Opportunity act was approved by the Senate and House of Representatives on July 31, 2008. The President signed the bill into law on august 14, 2008. Part of this law includes new timelines to monitor FFELP borrowers. We were previously required to track our borrowers for the first two years of repayment and now we will be required to track them for three years.

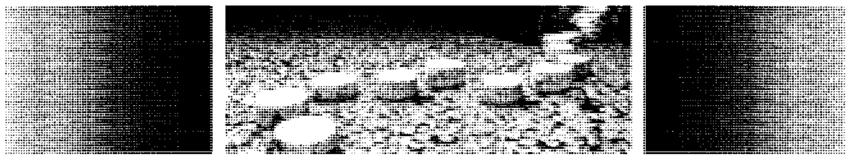
Below you will find our plans to handle this new change and make improvements to our business practices in the Default Management Department.

- Increase in staffing. We are currently staffed to handle two years of repayment. The first time we will have three cohort years open at the same time will be in October 2009. We will begin our hiring campaign to include four new full time staff members and three new part time clerks in mid 2009.
- New space. The Default Management suite is finished with the exception of furniture, copier, mail machine, and cabling. All of these items have been ordered and we are targeted to be up and running at the new location on November 19, 2008. Our move in date is November 18, 2008. Having all of the team in one area working in an open space environment will assist in keeping our numbers under control and increase the number of contacts we make and the aversions that we get processed. The team will be more manageable when they are in one area and will be much more productive.
- Drop campaign. On December 1, 2008 we will begin to run monthly drop reports for all campuses and send out introductory letters to all dropped students. These letters will introduce the team with contact information. We will work together with admissions on the content of these letters to assist in the re-entry process. We will also send the student grace period letters and make grace period phone calls.
- New process flow. We will no longer divide the work by campus group. We will have specific core roles for each individual on the team. Some will be managing the data and the mail room area while others will be on phone campaigns. The mail clerks will also have specific tasks that they are responsible for each day. Cross training will take place and there will always be two people on the team that knows what the other is doing and how to complete those tasks. This is already in place. The task assignment will change slightly once we move.
- Skip Tracing. We have pulled our entire skip tracing in house and we utilize a system that assists the team in finding people through several different skip engines. We have become proficient at this and it is working quite well. We will also obtain access to the admissions side of SRM to be able to identify where the borrower went to high school

and expand our search to Classmates. Classmates will identify people that the borrowers went to high school with and we will contact those to see if they know the borrowers whereabouts. SRM access will be set up by November 30, 2008.

- Training on repayment options. The entire team will be trained on repayment of student loans. This will enable the team to be able to steer delinquent or dropped borrowers into repayment rather than only offering assistance in the forbearance and deferment areas. With the three year window opening up it is imperative that we guide our borrowers into repayment utilizing graduated and extended repayment options. This training will be complete by January 1, 2009.
- Exits. We will bulk order supplies and put together exit packets for each campus. The campus will bulk order these packets from us. This will provide the graduate borrowers with the tools they need to stay on track and also let them know that we have a whole team of people ready to help them. Most of the contents of these packets are provided by the GA's. The only item we will need to put in the packet is a one page slick with pictures of the default team and contact information.
- Default Management link on our website. This will include information on repayment, forbearance and deferments. All of the forms the borrower might need will also be made available. This will enable our borrowers to be able to go on line and download any forms they may need without waiting for the mail. We will be checking to see if SLMA will accept e signature on the documents. We will work together with marketing to make sure that this is developed professionally.
- CLASS Default Management Activation. CLASS has an area for default management and we will activate and begin to utilize it as our main database. We have the capability to transfer information between our main servicer and CLASS via Common line and we want to utilize this to streamline our processes. This initiative is in the early planning stages and we are unable to provide an accurate timeline until further research has been done.

Excerpts, selected by the HELP Committee, from a larger document produced by the company



Alta Colleges, Inc.
Board of Directors Appendix

August 20, 2009

APPENDIX

WP000000439

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August 20, 2009 Board Agenda – Appendix

I. **Consolidated Financial Results – Quarter ended June 30**
   A. Consolidating income statement
   B. By Division, versus year-earlier quarter:
      1. Westwood On-Ground
      2. Westwood Online
      3. Redstone

II. Redacted by HELP Committee

III. **Supplemental Balance Sheet Data**

IV. **Cohort Default Rates**

V. **Shareholders at June 20, 2009**

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Cohort Default Rates – Executive Summary

- **Cohort Default Rate management has significantly increased in importance**
  - Regardless of regulatory impacts, low cohort default rates are now a proxy for an institution's overall quality in the investment and banking community
  - Changes in regulations have created challenges to default management
- **Prior default rate management was focused on identifying students who were behind on their payments and working with them to get a forbearance**
  - Typically, one successful contact and forbearance request was all that was necessary to exclude the student from the default rate calculation
- **New strategy will pursue a more integrated approach to default management that does not wait until the student is in trouble. We will continue to reach out to delinquent students but the strategy will also emphasize**
  - Increased education of the student on their payment obligations while they are in school
  - Establishing the default team as a resource to the student that can help them stay out of trouble
  - Focus on establishing affordable monthly payments before trouble begins
  - Additional technology and collateral to improve contact rates with out of school students

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WP000000449

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CDR – An Overview

- Cohort Default Rate (CDR) is measured by the Dept. of Education and reflects the percentage of an institution's Title IV student loans that defaulted during a specific measurement period**
  - In the past, defaults were measured for a 2 year period after the student left school, whereas starting in 2009 this has been extended one year:

Date Left School	Beginning of Loan Repayment Period	Default Measurement Period	Default Threshold
2008 (Old Rules):			
Apr 2007-Mar 2008	Oct 2007-Sept 2008	Oct 2007-Sept 2009	25%
2009 (New Rules):			
Apr 2008-Mar 2009	Oct 2008-Sept 2009	Oct 2008-Sept 2011	30%

- **Institution's eligibility to participate in Title IV is subject to the levels of their CDR**
  - New rates do not effect institutional eligibility until October 2013 and sanctions do not involve automatic loss of eligibility.
- **CDR has become an institutional quality proxy for the investor and banking community**
  - Schools below 10% on the old rules are considered "Good Schools With Good Programs"

CDR – Alta Historical Cohort Default Rates

	Cohort Year			Actual as of June 30 Cohort Year	
School (Branch)	2005	2006	2007	2008	2007
DNN (WOL, DNS, LAA, LAI)	9.97%	9.40%	12.10%	5.82%	6.71%
DNX	6.90%	7.90%	6.50%	5.54%	3.38%
LAW (CHR,CHL)	9.20%	9.20%	11.80%	8.33%	10.63%
LALB(VAB, VAA)	2.90%	4.40%	11.50%	7.56%	5.93%
CHOA(DLD, ATL)	11.88%	16.00%	12.90%	7.21%	10.90%
CHD (DLF, ATM)	16.89%	17.90%	17.50%	6.76%	11.07%

- Default on a Stafford loan results when the loan is more than 270 days past due.

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WP000000451

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CDR – Historical Approach to Default Management

- **The historical approach to default management was to reach out to students that had gotten behind in their student loan payments and work with them to apply for a forbearance or deferment**

  - Given the timelines involved in the 2 year measurement period, one successful contact and application for forbearance or deferment was typically all that was required to keep the student out of the final cohort default measurement

  - Accordingly, the operational approach focused on early identification of students that weren't paying their loans by working with the guarantee agencies and numerous contact attempts and approaches with these students to assist them in forbearances and deferments

  - Given that the vast majority of these students were drops, rather than graduates, the operational challenge was simply getting the student to engage with us

CDR – Deferments and Forbearances

Common Deferments and Forbearances

	Eligibility	Length
Unemployment Deferment	Working < 30 hrs. per week and eligible for unemployment or registered for work with agency	6 months
Economic Hardship Deferment	Receives nontaxable income from entitlement programs (i.e. Aid to Families with Dep. Children, Food Stamps, etc) or Peace Core Volunteer	12 months (maximum of 3 deferments)
Military Deferment	Active duty during war, national emergency or military operation	Varies but unlimited
Forbearance Request	Personal financial reasons	1-12 months

- **Pursuing deferments and forbearances was a very efficient and effective default strategy when the measurement period was only 2 years as typically only one Deferment or Forbearance request was required to remove the student from the measurement period.**
  - Forbearance suspends or reduces payments, students receive quarterly interest statements and have the option to pay the accrued interest or let the interest capitalize
  - Under deferment, interest on subsidized Stafford loans does not accrue

CDR – 2010 Strategy for CDR Management

- **Increase the likelihood that students will respond to the CDR team:**
  - Name change and branding of the CDR team to reflect them more as student advocates and counselors, not an arm of the school and definitely not debt collectors
  - Engage in default prevention education and prevention throughout a student's career, not after they leave school and start missing payments
  - Drops will continue to be the key to successful default management and we must focus on increasing the likelihood that they will respond to us or their lender once they leave school

- **Broaden the default cure approach to become less reliant on waivers and forbearances**
  - New income based repayment plans will be a major focus to create manageable monthly payments for the student. This program is a major benefit to student loan payment management for students.

- **Continue to evolve and improve out-of-school processes and technology to increase contact success (See page 19)**

IV. CDR – Branding the CDR Team

- "New" CDR team needs to have a public image to the student and be introduced to the student long before they leave school

- Image must be one of student advocates and experts at dealing with lenders to obtain positive outcomes for students

- Potential Names
  - Student Loan Advocates
  - Student Loan Resolutions Team
  - Student Loan Solutions Team
  - Student Loan Management Specialists
  - Student Loan Management Center

- "New" CDR team will be the official sponsor of all on-campus education activities and related promotional materials

- "New" CDR team will be identified in all marketing collateral that includes financial aid topics

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CDR – Default Prevention as a Core Component of a Student's Lifecycle

- **Enhanced loan education for students beyond required entrance counseling**
  - required workshops
  - embed in curriculum
  - built in to portal as requirement to package/repackage
  - campus posters
  - educate on the way the loans work, the negative consequences of default and ways to postpone/manage payments

- **Introduce students to the newly branded team at the beginning of their education and throughout their stay, with a goal of developing a non-threatening relationship and contacts to increase engagement with the student once they leave school**

- **Include general message in all FA materials and develop stand alone collateral for CDR team**

- **Involve other campus functions (CDS and Academics) in overall effort**

[illegible] CDR – Key Tactical Improvements for 2010

- Text messaging capability to / from borrowers
- CDR Team Link on Website
  - Information on department and how we can help
  - Links to download deferment/forbearance forms
- Utilization of Classmates.com / Twitter and other social media to locate and communicate with former students
- Raffles for Out of School Students
- Creative Letter Campaigns
- Campus "Drop" Package Requirement
- Develop additional productivity measurements for the CDR team
- Increased collateral

CDR – Ongoing Education

What is the best way to deliver this message to our students?

	Pros	Cons
Workshops	• Quick deployment • Not disruptive to core education • Relatively low cost if responsibility left to the campus	• Does not assure consistent level of student or campus engagement across the system • Both online and on ground versions would have to be developed • Would require addition of regional resources to assure deployment and consistent content
FA Portal	• Quick deployment • Not disruptive to core education • Relatively low cost • Consistent content, proof of delivery • Multiple deliveries (every AY)	• Portal already bombards student with information-not likely to register • FA packaging is time consuming and complex enough as is
Embed in curriculum	• More extensive messaging • Consistent content, proof of delivery • Higher comprehension	• Longer deployment • Potentially disruptive to education

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WOL – Program Pricing Overview

WESTWOOD COLLEGE

WOL Pricing Strategy – Recommendation:
While WOL's pricing strategy should reflect the quality product it provides, it's current pricing is misaligned to the market, for both business related degree programs as well as Technology programs

Phase I:
- Launch HC Mgt degree at current DNN pricing ($3915/term – total tuition only of **$58,725**) – hold pricing through 2006.

Phase II:
- Complete assessment of ground-level pricing in order to evaluate financial sensitivity.
- At a minimum, match tuition pricing to current DNN pricing ($3915/term – total tuition only of $58,725) for all business programs (includes Business Admin, Criminal Justice, Fashion Merchandising and E-Business). Hold pricing through 2006 to enable 'catch up' of competitive pricing.

WOL Pricing Strategy – Current Situation:
- WOL's tuition pricing structure is significantly above key online competitive benchmarks (for-profit), with the sole exception of the Art Institute Online:
  - The price 'delta' varies by online provider: AIU (21%), CTU (30%), UOP (16%), Capella (19%), FMU (5%), DeVry (5%), Strayer (39%), Kaplan (28%), Walden (54%) – see attached summary.
- Prospective online students tend to shop at multiple schools before making a final decision (both internal and external research indicate a prospect shops 5-6 online schools, on average).
- According to recant internal surveys, tuition cost is a major driver/influence factor for departing WOL students, as well as prospective students.
- There is relatively consistent and strong feedback from WOL Admissions that "price" is a common objection raised by prospects, in specific reference to competitive schools.

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WOL – Program Pricing Overview

WESTWOOD COLLEGE

Survey Data

Tuition cost is a major factor influencing both existing WOL students' departure, as well as the perception of prospective students in their evaluation of Westwood and other colleges:

WOL Attrition Survey

- "Cost Of Education" rated as single highest "Major Factor" in decision to leave school (48% of responses selected), while 22% noted it was a "Minor Factor" and 29% noted it was "Not a Factor"
- Next highest "Major Factors" for leaving included dissatisfaction with staff (38%) and overall dissatisfaction with Westwood (39%).
- Verbatim Comments:
  - "In my opinion…if you want more people to go to your school you should lower the price!!!! Plain and simple!!! You're too expensive!!!! Other schools offer the same courses that you do online and everything and are way cheaper than your school!"
  - "I found out that the tuition rate at Westwood was about $20,000.00 higher than other colleges and/or universities. I'm sorry but I'm not going to pay $60,000.00 for a bachelor's degree through Westwood, when I can pay about $20,000.00 less at another school. What makes Westwood so special to where they feel they can charge so much more than other well-respected schools?"
  - "Well to make a long story short…I ended up signing 2 different enrollment agreements the 1st enrollment agreement said the cost of the entire education was $55,000 the 2nd one said it was $65,000 and then i got another one mailed to me that the cost was going to go up again in 2005 to $75,000! There is no way in HELL I am goin to pay this much to go to a school anywhere! Maybe Grad School but not for undergrad!!!!"

Online Business Leads Survey

- Respondents were asked about the major factors influencing their selection of a school – of those that selected "Tuition Cost" 38% felt it was the first influence, 24% felt it was the second influence (out of a possible scoring of 1-6).
- Verbatim Comments:
  - "Tuition is extremely high at you institution and that is really the only factor that made my decision. I would be thrilled to start a graduate field of study if it was not $24,000 a year online."

Design Program Leads Survey (not online-specific)

- Tuition identified as primary influence to not attend Westwood College (of the 73% of total respondents selected this factor, 42% stated it was the single most important influence, 31% stated it was the second most important influence).
- When asked to rank factors influencing their decision to attend another school, Tuition was the most frequent selection (of the 67% of total respondents who selected this factor, 51% stated it was the most important influence).

WOL – Program Pricing Overview

WESTWOOD COLLEGE

Competitor Pricing Overview (Online Only)

Program Pricing Review - Online Programs:

WOL	Program	Tuition/credit	Credits	Total Tuition	Online Fees	App Fee	Total Tuition & Fees	Notes
	BS, Bus Admin	$ 326	180	$ 58,725	$ 5,400	$ 100	$ 64,225	
	BS, Computer Network Mgt	$ 306	192	$ 58,725	$ 5,740	$ 100	$ 64,565	$180 Toolkit
	BS, Game Art & Design	$ 304	193	$ 58,725	$ 5,790	$ 100	$ 64,615	$425 Toolkit
	BS, Visual Communications	$ 306	192	$ 58,725	$ 5,760	$ 100	$ 64,585	$560 Toolkit
	BS, Criminal Justice	$ 321	183	$ 58,725	$ 5,490	$ 100	$ 64,315	

School	Program	Tuition/credit	Credits	Total Tuition	Online Fees	App Fee	Total Tuition & Fees	Notes
AIU (online) - 2+2 Option	BS, Business/HC Mgt/Info Technology	*n/a*	*180*	*$ 29,960*	*n/a*	$ 50	$ 30,310	Includes all software & course Materials
AIU (online) - Associates	AS, Business/CJ/Info Systems	*n/a*	*90*	*$ 24,055*	*n/a*	$ 50	$ 24,105	Includes all software & course Materials
Total (full degree)			*180*				**$ 54,415**	
AIU (online) - 2+2 Option	BS, Criminal Justice	*n/a*	*180*	*$ 28,935*	*n/a*	$ 50	$ 28,985	Includes all software & course Materials
AIU (online) - 2+2 Option	BFA, Visual Communications	*n/a*	*180*	*$ 31,960*	*n/a*	$ 50	$ 32,010	Includes all software & course Materials
CTU (online)	BS, Management (all business)	$ 297	180	$ 53,430	n/a	$ 50	**$ 53,480**	Includes all software & course Materials
	BS, Criminal Justice	$ 297	180	$ 53,430	n/a	$ 50	**$ 53,480**	Includes all software & course Materials
	BS, Software Engineering	$ 297	180	$ 53,430	n/a	$ 50	**$ 53,480**	Includes all software & course Materials
Kaplan (online)	BS, Information Technology	$ 280	180	$ 50,400	$ 900	n/a	**$ 51,300**	$75/term for online fee (12 terms), includes books
	BS, Management	$ 280	180	$ 50,400	$ 900	n/a	**$ 51,300**	$75/term for online fee (12 terms), includes books
	BS, Criminal Justice	$ 280	180	$ 50,400	$ 900	n/a	**$ 51,300**	$75/term for online fee (12 terms), includes books
Capella	BS, Business (all business)	$ 290	186	$ 53,940	n/a	$ 75	**$ 54,015**	$250 Graduation fee
	BS, Network Technology	$ 290	186	$ 53,940	n/a	$ 75	**$ 54,015**	$250 Graduation fee
	BS, Graphics & Multimedia	$ 290	186	$ 53,940	n/a	$ 75	**$ 54,015**	$250 Graduation fee
DeVry (online)	BS, Business (all business)	$ 295	186	$ 54,800	n/a	$ 50	**$ 54,850**	Total Tuition - FT rate of $6,850 (8 terms)
	BS, Computer Info Systems	$ 295	186	$ 54,800	n/a	$ 50	**$ 54,850**	$500/hr 1-13 hours $62,000
UOP (online)	BS, Business (all business)	$ 317	180	$ 57,060	n/a	$ 110	**$ 57,170**	
	BS, Information Technology	$ 317	180	$ 57,060	n/a	$ 110	**$ 57,170**	
FMU (online) (COCO)	BS, Computer Info Systems	$ 287	192	$ 55,104	$ 4,800	$ 25	**$ 59,929**	$100/course online fee (48 courses), includes books
	BS, Criminal Justice	$ 287	192	$ 55,104	$ 4,800	$ 25	**$ 59,929**	$100/course online fee (48 courses), includes books
	BS, Business Admin	$ 287	192	$ 55,104	$ 4,800	$ 25	**$ 59,929**	$100/course online fee (48 courses), includes books
Walden (online)	BS, Business Admin	$ 230	180	$ 41,400	n/a	$ 50	**$ 41,450**	$395 Graduation fee / ('04-05 pricing)
	BS, Information Systems	$ 230	180	$ 41,400	n/a	$ 50	**$ 41,450**	$395 Graduation fee / ('04 05 pricing)
Strayer (online)	BS, Business (all business)	$ 270	180	$ 48,600	n/a	$ 80	**$ 48,680**	Lab fees included in tuition
South Univ (Online) (EDMC)	BS, Business (all business)	$ 262	180	$ 47,160	n/a	$ 50	**$ 47,210**	
	BS, HC Mgt	$ 262	180	$ 47,160	n/a	$ 50	**$ 47,210**	
	BS, Information Technology	$ 262	180	$ 47,160	n/a	$ 50	**$ 47,210**	
Art Institute Online	BS, Graphic Design/Interior Design/Game Art Design	$ 392	180	$ 70,560	$ 6,000	$ 150	**$ 76,710**	$100/course online lab fee ($6K)
								$100 enrollment fee

Notes:
1) AIU Online only offers an Associates and then a Bachelors via a "2+2" option ((2+2 enables students to have existing Associates degree recognized for full 90 credits)

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Pricing - Tuition Only

Number of Terms			Virginia			ITT (Nat'l) (eff 3/1/08)		DeVry (VA) * (eff 7/1/08)		U of P (VA) (eff 7/1/08)		CTU (eff 2/24/08)	
Pre	Post		Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change	Program	% Change
NA	13	Business	4,615	na	59,995	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	14	Construction Management	4,326	no change	60,564								
15	15	Design	4,921	5%	73,820	80,280	4.9%	58,535	2.2%	50,700	4.1%	51,300	3.6%
NA	13	Technology	4,615	na	59,995	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	14	Justice	4,731	5%	66,238	80,280	4.9%	56,960	-0.6%	50,700	4.1%	51,300	3.6%

* 2007 saw 11 DeVry campuses priced in line with Arlington (Group 3 pricing).
Effective 2008, only Arlington and Bethesda remained in Group 3 pricing.

	CA, CO, IL, GA, TX**			ITT (Nat'l) (eff 3/1/08)		DeVry *** (eff 7/1/08)		AIU (eff 2/25/08)	
	Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change
Business	4,240	5%	63,599	80,280	4.9%	56,530	6.4%	64,260	2.0%
Design	4,921	5%	73,820	80,280	4.9%	57,460	8.2%	66,780	3.8%
Technology	4,686	5%	70,292	80,280	4.9%	56,530	6.4%	64,260	2.0%
Justice	4,731	5%	70,970	80,280	4.9%	55,910	5.2%	55,080	2.0%
Healthcare (AAS)	3,989	5%	27,923	42,816	4.9%	29,530	5.7%	na	

** TX calc based on this for May 2009 term

*** DeVry moved toward national pricing from 2007 to 2008, so some regions increased far more than others within CA, CO, IL, and GA. All end at same program cost

	WOL (Online Fee Not Incl.)***			ITT (eff 3/1/08)		DeVry (eff 7/1/08)		AIU (eff 8/25/08)		CTU (eff 8/25/08)	
	Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change	Program	% Change
Business	4,075	2.8%	60,369	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Design	4,307	3.8%	64,600	80,280	4.9%	59,272	3.5%	52,920	2.1%	na	
Technology	4,307	3.8%	64,600	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Justice	4,265	2.8%	63,978	80,280	4.9%	59,272	3.5%	49,950	2.3%	53,370	12.8%

***** WOL online fee increase from $35 to $40 to capture majority of price increase.**

Cisco: Use remainder of the $89 per

DeVry Tuition Regions
Tuition: Group I @ $7060 per term
Tuition: Group II and Online @
Tuition: Group III @ 7193 per term

AIU Calculation: $20,430 for
CTU Calculation: $23,850 for

CTU Online: 12.8% total price

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Alta Colleges, Inc.
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Pricing - Tuition Only

Number of Terms			Virginia			ITT (Nat'l) (eff 3/1/08)		DeVry (VA) * (eff 7/1/08)		U of P (VA) (eff 7/1/08)		CTU (eff 2/24/08)	
Pre	**Post**		Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change	Program	% Change
NA	13	Business	4,615	na	59,995	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	14	Construction Management	4,326	no change	60,564								
15	15	Design	4,874	4%	73,117	80,280	4.9%	58,535	2.2%	50,700	4.1%	51,300	3.6%
NA	13	Technology	4,615	na	59,995	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	14	Justice	4,686	4%	65,607	80,280	4.9%	56,960	-0.6%	50,700	4.1%	51,300	3.6%

* 2007 saw 11 DeVry campuses priced in line with Arlington (Group 3 pricing).
Effective 2008, only Arlington and Bethesda remained in Group 3 pricing.

	CA, CO, IL, GA, TX**			ITT (Nat'l) (eff 3/1/08)		DeVry *** (eff 7/1/08)		AIU (eff 2/25/08)	
	Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change
Business	4,200	4%	62,993	80,280	4.9%	56.530	6.4%	64,260	2.0%
Design	4,874	4%	73,117	80,280	4.9%	57,460	8.2%	66,780	3.8%
Technology	4,642	4%	69,623	80,280	4.9%	56,530	6.4%	64,260	2.0%
Justice	4.686	4%	70,294	80,280	4.9%	55,910	5.2%	55,080	2.0%
Healthcare (AAS)	3.951	4%	27,657	42,816	4.9%	29,530	5.7%	na	

** TX calc based on this for May 2009 term

*** DeVry moved toward national pricing from 2007 to 2008, so some regions increased far more than others within CA, CO, IL, and GA. All end at same program cost

	WOL (Online Fee Not Incl.)***			ITT (eff 3/1/08)		DeVry (eff 7/1/08)		AIU (eff 8/25/08)		CTU (eff 8/25/08)	
	Per Term	% Change	Program	Program	% Change	Program	% Change	Program	% Change	Program	% Change
Business	3,985	1.8%	59,782	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Design	4,265	2.8%	63,978	80,280	4.9%	59,272	3.5%	52,920	2.1%	na	
Technology	4,265	2.8%	63,978	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Justice	4,224	1.8%	63,355	80,280	4.9%	59,272	3.5%	49,950	2.3%	53,370	12.8%

***** WOL online fee increase from $35 to $40 to capture majority of price increase.**

Cisco: Use remainder of the $89 per

DeVry Tuition Regions
Tuition: Group I @ $7060 per term
Tuition: Group II and Online @
Tuition: Group III @ 7193 per term

AIU Calculation: $20,430 for
CTU Calculation: $23,850 for

CTU Online: 12.8% total price

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Excerpts, selected by the HELP Committee, from a larger document produced by the company

WESTWOOD COLLEGE

WESTWOOD COLLEGE ONLINE

Pricing Strategy

Discussion Document

September, 2007

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Alta Colleges, Inc.
Document 18, Page 2

Pricing deliberately simplified for 2008 in order to keep us in top quartile of competitors and increase at similar rate

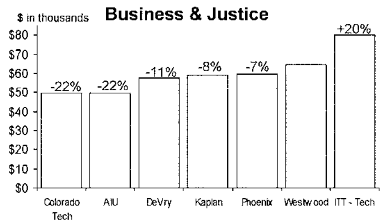
- January 2008 price increase deliberately simplifiad by precluding variation by region and limiting difference by Institutes
  - Competitive benchmarking indicated that prices are different by market, and price differences by Institutes vary due to different set of onground competitors and local market conditions
  - We are on target to roll out price increase with limited operational challenges. Additional dimensionality such as variation by state will require system changes that will delay rollout
- Current plan is to have Enrollment Agreements ready 1.5 weeks after our October term starts
  - Admissions, RVPs, RA, IT have been actively engaged in the rollout planning
  - Internal communication plan established
  - Typical annual workaround required (telling students price increase imminent), but limited risk if final price can be determined within the next several days
- Next phase of pricing analysis over the next 6 months will analyze feasibility of executing more sophisticated pricing schemes
  - Regionally to reflect true competitive pricing on the ground
  - Bachelor vs Associate
  - Gen Ed vs core courses
  - Online vs onground
  - Full time vs part time
- True differentiated pricing will require system, process and operational changes
  - System must be flexible enough to accommodate multiple price variations along many dimensions
  - Enrollment process and training will need to emphasize the many different prices to minimize confusion
  - Substantial variation by Institute may encourage creative students to game the system by signing up for a cheaper Institute for Gen Ed and then transferring to their desired program. Operational changes need to be made to prevent that
  - Elasticity can be tested by comparing results of like-campuses after varying prices, and baked into future budget discussions
  - Regulatory and other constraints can be fully explored e.g. ability to offer scholarships. If HLC approval is obtained in time, flexibility around scholarships will be greatly enhanced
- Additional considerations that will impact pricing decision
  - Qui Tam timing
  - In most markets we are already priced at top end next to ITT and Art Institute, and continued price ups will constrain our ability to test various pricing schemes given earnings impact

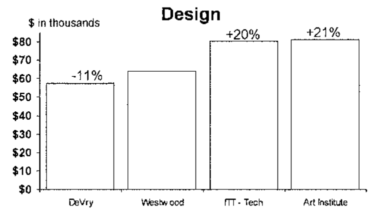
WESTWOOD COLLEGE ONLINE

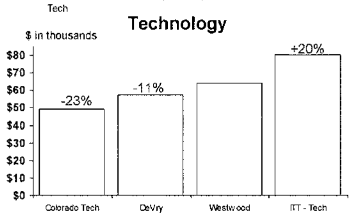
DRAFT

WESTWOOD COLLEGE

WOL prices are generally higher than competitors







Competitor Price Increases	
DeVry	4%
ITT	5%
UoP	7%
CTU	5%
AIU	2%
Art Institute	4%
Strayer	5%
Average	**4.6%**

Westwood College Online

Westwood College

Note: Prices reflect tuition and applicable online fees

3

Confidential/Business Sensitive

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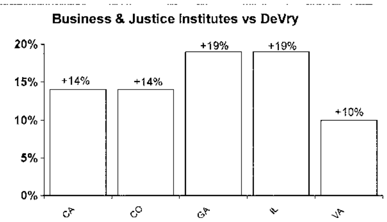
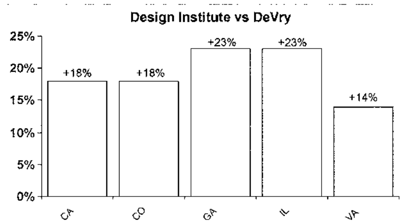
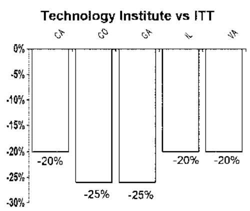
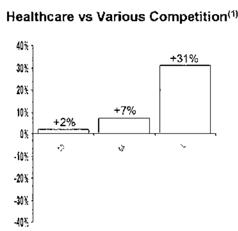
Westwood onground prices generally 10% - 20% higher than benchmarked competitors except for ITT in Technology









Note: (1) CO: CTU ; GA: South University ; IL: Olympia

Competitor Price Increases	
DeVry	5%
ITT	5%
UoP	7%
CTU	7%
AIU	2%
Art Institute	5%
Strayer	5%
Average	5.1%

Westwood College Online

Westwood College

4

Alta Colleges, Inc.
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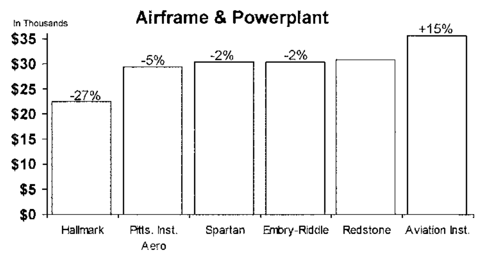
Redstone price is comparable to competitors, and competitors are increasing rate by 2% - 7%



2008 Price Increase:	*+2%	+4%	**NA	+4%		+7%

Prices represent tuition ONLY

Westwood College Online
Westwood College

* - Modest price increase follows two cycles of pricing decline
** - Quoted price remains unchanged from last competitive review

We recommend price increases in Institutes with stronger offerings/brand and reducing/holding constant Business

WOL	Price Change	Rationale	Student %	Impact
Business	1% online fee	Currently onground 1% more than online. Programs lack differentiation	14%	6.1% effective increase
Justice	1% online fee + 6%	Currently onground 1% more than online. Good programs	11%	Incremental earnings:
Design	1% online fee + 6%	Currently onground 1% more than online. Good programs	49%	$1M vs budgeted
Technology	1% online fee + 6%	Currently onground 1% more than online. Good programs	26%	3%
WW				4.2% effective increase
Business	-5%	Programs lack differentiation and priced far higher than competitors	12%	
Justice	6%	Good and popular programs, increase price to capture value	37%	Incremental
Design	5%	Good programs, increase price on par with industry	31%	earnings:
Technology	5%	Good programs, increase price on par with industry	14%	$1.3M vs budgeted
Healthcare	5%	Good programs, increase price on par with industry	6%	3%
Redstone	4%	Good programs, increase price on par with industry		

- Input for recommendations:
  - Competitive benchmarking via mystery shopping and website analysis provided first cut of competitor pricing
  - Restated Lehman report triangulates our competitive intelligence
  - Internal feedback via conversations with Admissions reps and Directors confirmed our analysis
  - Corporate discussions to validate figures and Finance calculations to quantify impact
  - Divisional Presidents and CFO validation of assumptions

Westwood College Online

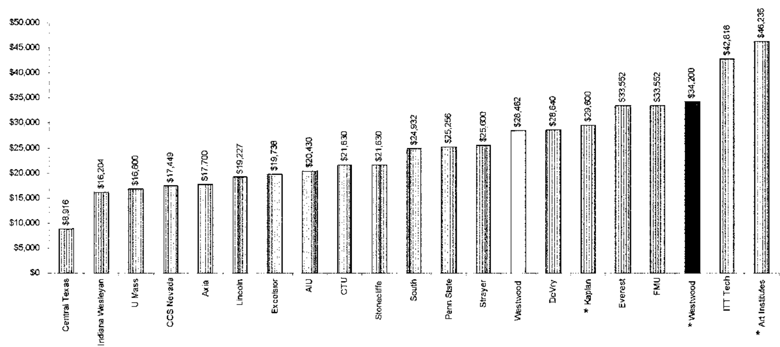
Westwood College

DRAFT

Appendix

WOL has third highest Assoc price when the correct tuition rate is applied and online fees are included

Restated Lehman Brothers September 2007 Online Pricing Survey
Associate's Degree Online Pricing



Note: DeVry, ITT, and AI rates are restated to reflect most up to date information posted on their website

-- As stated in the Lehman Brothers' September 2007 Online Pricing Survey (Incorrect per credit hour cost ($266))

-- Updated to reflect accurate cost per credit ($326 cost per credit average)

★ -- Updated Westwood ($30per credit), Kaplan ($100 per term), and Art Institute ($100per course) costs to include online fees

WESTWOOD COLLEGE ONLINE

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WESTWOOD COLLEGE

Note: Above prices include additional Online fees

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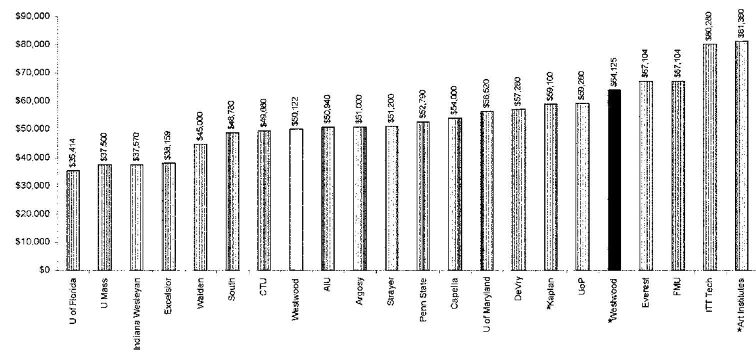
WOL price for Bachelor is in the top quartile when the correct tuition rate is applied and online fees are included

Restated Lehman Brothers September 2007 Online Pricing Survey
Bachelor's Degree Online Pricing



Note: DeVry, ITT, AIU, and AI rates are restated to reflect most up to date information posted on their website

-- As stated in the Lehman Brothers' September 2007 Online Pricing Survey (Incorrect per credit hour cost ($266))

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* -- Updated Westwood ($30per credit), Kaplan ($100 per term), and Art Institute ($100per course) costs to include online fees

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Note: Above prices include additional Online fees

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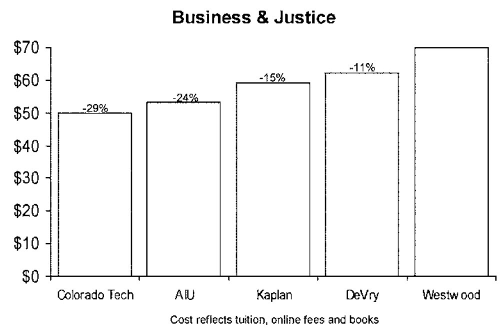
WOL price gap versus competition increases when the price of books is added



Above chart shows competition with available data

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Agenda

- Project Description and Background
- Competitive Analysis
- Gap and Financial Considerations
- Implementation Plan
- Next Steps

Project timeline

	Who	w/o 8/20	w/o 8/27	w/o 9/3	w/o 9/10	w/o 9/17	w/o 9/24	w/o 10/1	w/o 10/8	w/o 10/15	w/o 10/22	w/o 10/29	Nov	Dec
Phase I (Quick and dirty, rudimentary price differentiation) **Price by market and Institute (may be tier e.g. Tier 1 cities = LA, DC)**														
• Collect local and national competitor pricing e.g. local presence • Identify national competition Update list of traditional nationwide competitors Identify national competition pricing trends - Competitive price groupings • Create pricing study template • Collect data	TJ/Keith													
• Interview RVP and ED to understand local conditions • Identify local competition Create local competition template Update list of non-traditional / traditional local competitors by market Identify intensity of local competition • Collect data	TJ/Keith													
Macro trends analyses e.g. local economy, demographic, cost of living index • Cost of living index / study • Compensation surveys (local / national) • Cost of goods index	TJ/Keith													
Scenario planning and impact quantification • Impact on gap • Revenue and EBITDA impact • Tradeoff and choices	TJ/Keith													
Recommend 2008 price changes by city by Institute to Bud and Dean	TJ/Keith													
Phase II (Construct framework to analyze likely elasticity) **Construct tests to understand true substitution effect**														
• Write project requirements	TJ/Keith													
• Analyze pricing dimensions that impact students tradeoff decisions • Day vs night • By degree type e.g. Bach vs Assoc • Online vs onground - Hybrid & Blended • Full time vs part time Single course (non-matriculating students)	Consultant													
• Recommend new pricing framework and estimate impact • Determine most important dimensions that impact pricing tradeoffs • Benchmark against competitors • Design trial plans with deliberate market selection Mature markets with limited performance variation Pair wise comparable e.g. LAW as control, LAE as test - Not conflicting with other major trials	Consultant													
Phase III (Market trials to confirm pricing tradeoffs) Analyze trial impact														
• Trial new pricing over 2 - 3 Terms • Isolate and quantify pricing impact • Analyze transferability of learnings across markets and dimensions • Estimate cross dimensionality e.g. raise Bach price and reduce FT price	TJ/Keith													
• Prepare for system wide launch • Modify system and enhance platform capabilities • Engage resource to manage launch as well as ongoing management • Enable financial quantification of impact	TJ/Keith													

Project Objectives

I. Differentiated pricing – prices should reflect the true markets they compete in
   - Market conditions and competition
   - Student's perceived value of education

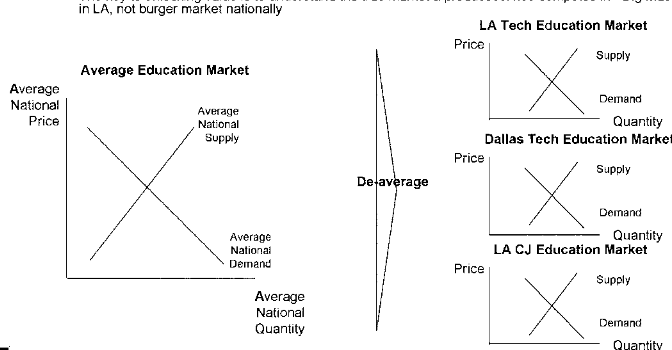
II. Leveraging price as strategic tool – achieve other objectives e.g. utilization
   - Tradeoffs students are willing to make for price differences
   - Primarily to adjust for different cost-to-serve

III. Price elasticity – use price to gain market share and new students
   - Understand true price elasticity
   - If price elastic, strategically lower prices to attract students from competitors as well as prospects who traditionally have opted out due to price
   - If inelastic, price higher in order to achieve growth

Differentiated pricing - prices should reflect the true markets they compete in (Sept deliverable)

Traditionally one price fits all, which ignores regional and substantive differences

- LA Tech student pays the same tuition as Dallas CJ student
- LA cost of living is 1.7x of Dallas, and Tech graduate pay is $65K vs CJ's $37K
- Locally consumed non-portable items always reflect price variations - a Big Mac costs more in LA than Dallas, and Big Macs everywhere costs more than cheeseburgers
- The key to unlocking value is to understand the true market a product/service competes in - Big Mac market in LA, not burger market nationally



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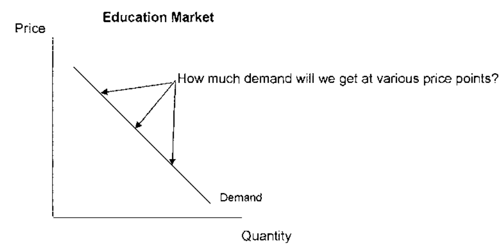
Leveraging price as strategic tool - achieve other objectives e.g. utilization (2008 deliverable)

"Yield management" approach can minimize cost or align cost-to-serve with revenue

- Many fixed costs are hard to change in near term e.g. campus lease. Pricing can load balance attendance e.g. day vs night and help drive up utilization
- Cohort size management necessitates shifting classes from offline to online, and pricing difference can help
- Part time students could drive up planning complexity and cost-to-serve in higher administration and Ed wages
- Associates cost more to acquire and serve due to smaller "purchase quantity"
- Airlines utilize yield management and convoluted prioritization and scheduling to equalize demand with price:
  - maximize utilization by charging more for Monday mornings than Wednesday afternoons
  - manage "cohort" size by cancelling flights when insufficient customers for a flight and pay flight vouchers
  - charge more for customers who make planning difficult e.g. last minute travelers
  - retail customers pay more than corporate travelers



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Price elasticity – use price to gain market share and new students (2008 deliverable)

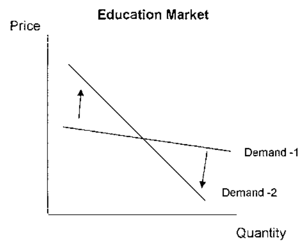
How much do we understand students' price elasticity

- If price sensitive, then lowering prices can win over students from competitors as well as convince prospect to enter market
- If truly price insensitive, price aggressively to maximize revenue per student

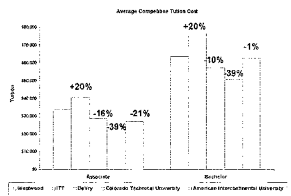
In many cases, pricing elasticity levels are only uniform within certain ranges

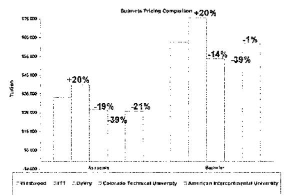
- Within a band, students may be inelastic e.g. $1,000 difference for a total cost of $40,000 may not impact their decision, however, once we go to $60,000, a $100 difference may drive a student from one school to another
- The amount of comparison shopping performed by students will skew their sensitivity
- Even companies with monopolistic power e.g. DexMedia enjoy inelastic demand up until prices started to hit a threshold. At some point customers will opt out even if the cost is affordable (or below gap)

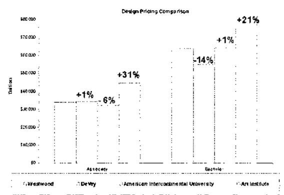
Need further analysis in order to construct the right tests, and then trial them to gather data on student elasticity

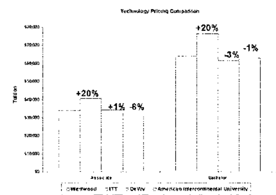


Westwood priced higher than some competitors especially in Business Institute









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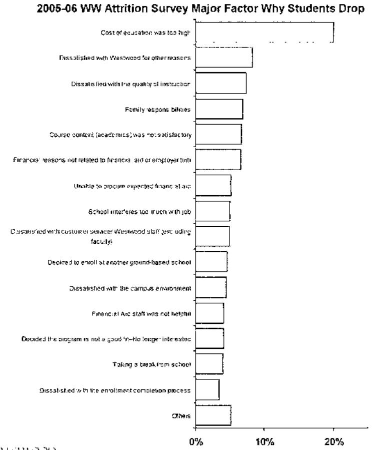
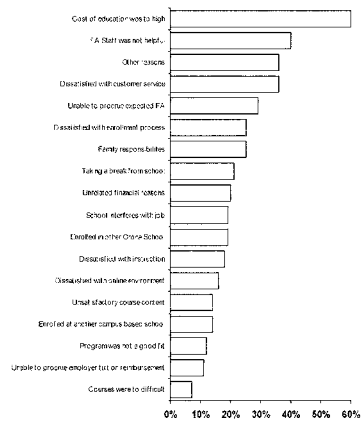
Many other observations suggest Westwood is expensive

2005-06 WW Attrition Survey Major Factor Why Students Drop



10/2005 WOL Attrition Survey Major Factor Why Students Drop



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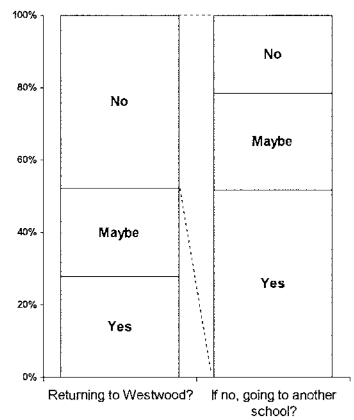
Many students seeking alternative schools rather than drop out completely, probably price shopping

2005-06 WW Attrition Survey of Attrited Students



- "If I had $60,000 to spend on getting a degree, I would go to medical school." – 2005 Unconverted Leads Survey

Even in cases where students were positive about us, doubts about cost exist:

- "West wood was a great learning experience and I look forward to getting back in as soon as I can get caught up on some of the financial aspects of the school" – WOL Attrition Survey

Answers to "What do you find lacking about Westwood" by nvision Research

- "Tuition seemed high"
- "Too expensive"
- "Cost too high"
- "Costs too much to attend Westwood"
- "Cost"
- "The tuition is very high"
- "The cost was higher than AIU"

Even where students can afford tuition beyond paying for food and rent, the perceived value (program content, quality of instructors, credit transfers, etc..) is not in line with the tuition costs – April 2006 Campus Attrition Survey

WESTWOOD COLLEGE ONLINE
WESTWOOD COLLEGE

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Agenda

- Project Description and Background
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Overall observations

1. It is unclear that price difference alone drive the relative performance of Institutes
   - CO Business and Justice Institutes priced similarly i.e. 14% more than DeVry, yet Business underperformed Justice substantially
   - CO Design is priced 18% more than DeVry yet doing well, partly due to our strong reputation
   - TX Tech, Healthcare and even Design (where we have strong offerings) are priced low yet not performing, partly due to our reputation in TX due to Qui Tam
   - CA Design priced aggressively yet not performing well, perhaps impacted by "graphic tightening" episode

2. Perceived value of programs impacts pricing schemes
   - Business programs generally observed to be undifferentiated, hence likely to continue to be pressured given the relatively high price points
   - Competitors generally lower prices of programs that they are not strong in e.g. xxxx

3. Generally, frontline sales leadership does not view current pricing as growth impediment
   - "Usually if pricing comes up as an issue it's because people are not sold on the program value" - Wes Camp, DA LAA
   - "Pricing not a make it or break it issue" - Brian Willingham, DA LAW
   - "Pricing irrelevant. Sell the value of the education" - Alma Salazar, DA LAI

Agenda

- Project Description and Background
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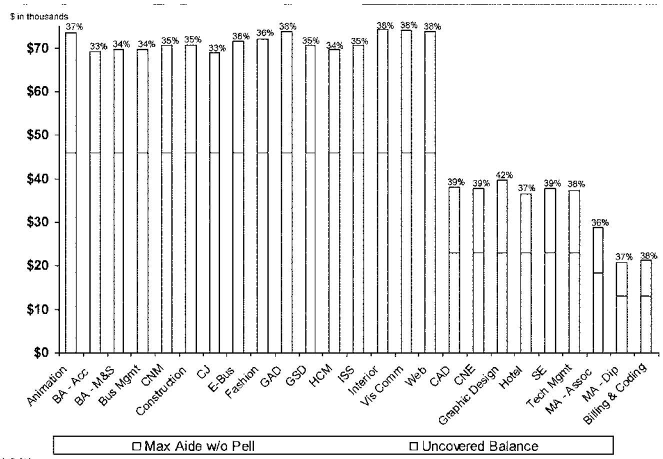
F

I. Need to do gap analysis to understand likely new gap created due to price changes

II. Leverage feedback from Admissions Directors that CJ and Healthcare students are more sensitive to monthly payment than total price, while others are the opposite, come up with creative ways to price it so that we get the best of both worlds

III. Leverage Redacted by HELP Committee suggestion of designing shorter program i.e. fewer number of credits or longer time spent i.e. quarter time so that we can grab more of the students' Stafford

Westwood students fund 33%-42% of their educational costs outside of Stafford Loans



WESTWOOD COLLEGE ONLINE

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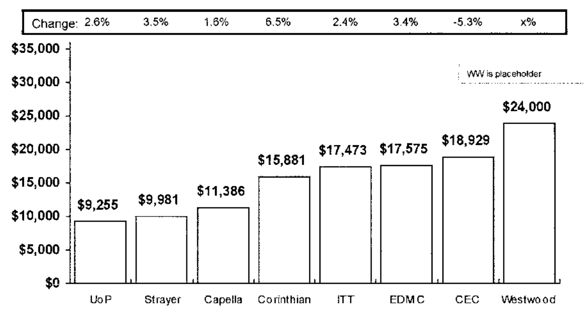
Our revenue/student
competitors have

Average Revenue/Student



Note: TTM revenue/enrollment over that period
Source: BMO Education and Training Annual Study; Westwood analysis

2009 pricing options

- **Lowering prices by a meaningful amount (close to competitor or noticeable by students) could test several dimensions**
  - Higher start rate due to lower buyer remorse
  - Higher retention rate during repackaging
  - Whether students are elastic, and if so, how much and does that vary by School
  - Especially effective we can coincide with HLC in order to leverage potential lift from new revenue sources e.g. working adults with corporate reimbursement

- **However, EBITDA requirements constrains large scale tests**
  - Proposed test to lower School of Design tuition to $60,000 would create shortfall that is hard to overcome
    - $1.2M in revenue or 6.5% of incremental growth
    - 262 incremental term equivalents or 18 incremental starts per term

- **Small trials can provide learning while limiting exposure**
  - Onground regional test
    - Virginia market School of Tech and Business (see VA grand experiment slide in appendix)
    - Regional price to reflect local conditions e.g. higher CA price due to Cal Grant and highest cost city in our footprint
  - Online
    - lower price Assoc vs Bachelor in programs with no upsell opportunities (note that the Axia experiment may be over)
    - Ongoing ¾ time CJ trial (some pressure on revenue which we hope to compensate with better start and attrition)
  - Both onground and online
    - Blanket low dollar grant e.g. $500 for all incoming students (or vary by region) to test response to incentives
    - In select programs, charge lower 1st and 2nd year tuition, increasing over time to capture higher Title IV amounts
    - In select programs, charge higher 1st and 2nd year tuition, lowering over time to gain more upfront revenue

- **Additional considerations that will impact pricing decision**
  - In most markets we are already priced at top end next to ITT and Art Institute, and continued price ups will constrain our ability to test various pricing schemes given earnings impact

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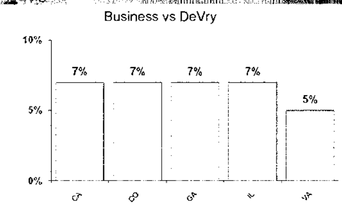
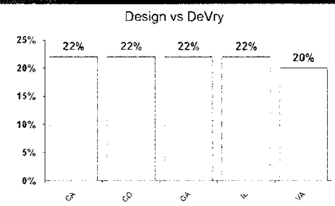
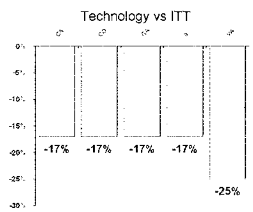
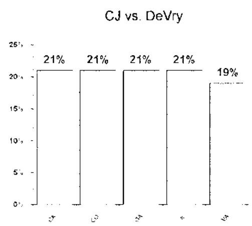
Onground prices 20% ... other than Business ...









Competitor Price Increases	
DeVry	6%
ITT	5%
UoP	4%
CTU	7%
AIU	2%
Art Institute	0%
Strayer	6%
Average	4.3%

3

Marketing —September 3, 2010

Alta

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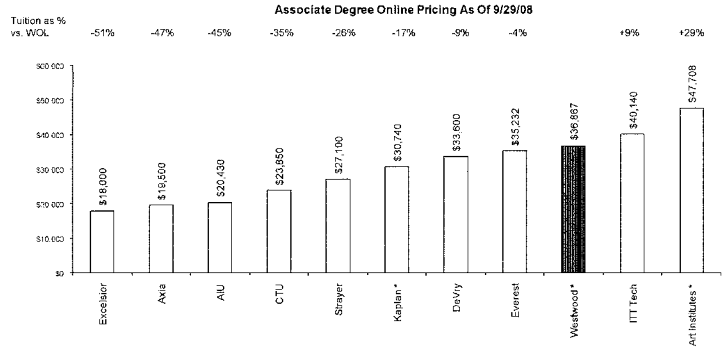
WOL Associate's



Note: All rates are restated to reflect most up to date information posted on competitor websites or catalogs

* – Updated Westwood ($35 per credit), Kaplan ($100 per term), and Art Institute ($100 per course) costs to include online fees

-- WOL calculated for Schools of Design and Technology

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Marketing —September 3, 2010

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WOL Bachelor's pric

Bachelor's Degree Online Pricing As Of 9/29/08

Year over year trend

Avg
10.2%
3.5%
5%
2.2%
12.8%
5.9%
5.9%
3.5%
5%
4.3%

Note: All rates are restated to reflect most up to date information posted on competitor websites or catalogs

* -- Updated Westwood ($35 per credit), Kaplan ($100 per term), and Art Institute ($100 per course) costs to include online fees
-- WOL calculated for Schools of Design, Technology and Justice. Business =$65,025

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Marketing —September 3, 2010

Alta COLLEGES

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2009 pricing

Pricing - Tuition Only

Number of Terms Pre	Post		Virginia Per Term	% Change	Program	ITT (Nat'l) (eff 3/1/08) Program	% Change	DeVry (VA) * (eff 7/1/08) Program	% Change	U of P (VA) (eff 7/1/08) Program	% Change	CTU (eff 2/24/08) Program	% Change
NA	13.25	Business	4,615	na	60,000	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	~13.25	Construction Management	4,659	NC	60,570								
15	15	Design	4,874	4%	73,117	80,280	4.9%	58,535	2.2%	50,700	4.1%	51,300	3.6%
NA	13.5	Technology	4,615	na	60,000	80,280	4.9%	57,590	0.5%	50,700	4.1%	51,300	3.6%
15	14	Justice	4,685	4%	70,294	80,280	4.9%	56,960	-0.6%	50,700	4.1%	51,300	3.6%

* 2007 saw 11 DeVry campuses priced in line with Arlington (Group 3 pricing). Effective 2008, only Arlington and Bethesda remained in Group 3 pricing.

	CA, CO, IL, GA, TX** Per Term	% Change	Program	ITT (Nat'l) (eff 3/1/08) Program	% Change	DeVry *** (eff 7/1/08) Program	% Change	AIU (eff 2/25/09) Program	% Change
Business	4,200	4%	67,953	80,280	4.9%	56,530	6.4%	64,260	2.0%
Design	4,874	4%	73,117	80,280	4.9%	57,460	8.2%	65,780	3.8%
Technology	4,642	4%	69,623	80,280	4.9%	56,530	6.4%	64,260	2.0%
Justice	4,685	4%	70,294	80,280	4.9%	55,910	5.2%	55,080	2.0%
Healthcare (AAS)	3,951	4%	27,657	42,816	4.9%	29,530	5.7%	na	

** TX calc based on this for May 2009 term

*** DeVry moved toward national pricing from 2007 to 2008, so some regions increased far more than others within CA, CO, IL, and GA. All end at same program cost

	WOL (Online Fee Not Incl.) Per Term	% Change	Program	ITT (eff 3/1/08) Program	% Change	DeVry (eff 7/1/08) Program	% Change	AIU (eff 8/25/08) Program	% Change	CTU (eff 8/25/08) Program	% Change
Business	4,032	3%	60,487	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Design	4,338	4.5%	65,036	80,280	4.9%	59,272	3.5%	52,920	2.1%	na	
Technology	4,338	4.5%	65,036	80,280	4.9%	59,272	3.5%	50,940	2.2%	53,370	12.8%
Justice	4,294	3%	64,413	80,280	4.9%	59,272	3.5%	49,950	2.3%	53,370	12.8%

WOL online fee increase from $35 to $40 to capture majority of price increase.

Cisco: Use remainder of the $89 per course fee to pay for the $75 subsidized first attempt at the CCNA exam ($132.50 surplus)

DeVry Tuition Regions - Tuition increase from Group I to Group III
Tuition: Group I @ $7060 per term (+3%) (2007 47 campuses => 2008 62 campuses)
Tuition: Group II and Online @ $7403 per term (+8%) (2007 16 campuses => 2008 11 campuses)
Tuition: Group III @ 7193 per term (+0.5%) (2007 12 campuses => 2008 2 campuses)

AIU Calculation: $20,430 for Associate and $30,510 for Bachelor's completer
CTU Calculation: $23,850 for Associate and $29,520 for Bachelor's completer

CTU Online: 12.8% total price increase 8/25/08 vs. 2/25/07. 5% year over year price increase effective 2/25/08 and then 7.4% price increase on top effective 8/25/08

Appendix

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2008 pricing

Price Change and additional factors		Conversion Rate			Start Rate			Conclusion
		J-M 07	J-M 08	% pt change	J-M 07	J-M 08	% pt. change	
2008 BA Marketing & Sales Price Decrease (5% in IL, CA, GA) •No other variables changed	BA Marketing and Sales (-5%) School of Design (+5%) School of Technology (+5%) School of Justice (+6%)	Redacted by HELP Committee						No discernable impact
		VA*	Rest of System*	% pt change	VA*	Rest of System*	% pt. change	
8/08 Virginia School of Technology introduction at lower price point •Stronger corporate interest •New admissions training on benefits o Cisco emphasis o Brand new equipment in labs o Instructors paid a premium o Outcomes – ISS for gov't jobs •New program excitement •Shorter program length •Stronger content from standardization (e.g. hands on component increased to 60% from 30%)	School of Technology** School of Design School of Justice	Redacted by HELP Committee						Very preliminary data. Impact driven by many fectors.

* Campus admissions only
** IT, IT:NM, IT SS and corresponding non-standardized programs only

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2009 VA experiment

1. Small percentage of cancels can be influenced
2. Across the board expereiment expensive, so recommend keeping CJ pricing unchanged
3. Retention, bad debt, 90/10 impact not included

Redacted by HELP Committee

Alta

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Default Management Plan for

[redacted]

DEFAULT MANAGEMENT PLAN FOR WESTWOOD COLLEGE

ENTRANCE INTERVIEW:

All students receiving Title IV loans are required to attend this informative interview on student's rights and responsibilities as borrowers. The entrance interview starts with an overview from a financial aid administrator. The session ends with a detailed question and answer period. The goal of this entrance interview is to have a student who understands that pursuing his/her educational objectives involves serious financial commitment.

EXIT INTERVIEW:

Any student receiving Title IV loans is required to attend (unless they simply disappear), an exit interview upon leaving school. A complete financial aid packet is given to the student informing them of lender and guaranty agency names and phone numbers, as well as samples of the most commonly used deferment and forbearance forms. Once again, an overview of the student's rights and responsibilities is discussed. This assures they have a full understanding concerning the details of their financial obligations. A detailed question and answer period completes the interview with a strong emphasis on the student's responsibility to communicate with lenders and stay in touch with the school for any assistance in the future.

EXIT PACKETS:

Whether a student graduates, withdrawals, or simply disappears, a complete student loan exit packet is handed or mailed to the borrower. The packet contains important information on their Federal student loan(s) and vital telephone numbers for the student's convenience and reference. An Emergency Kit is also included in this packet and it contains the most commonly used Deferment forms and Forbearance. This exit packet helps in the exit interview process by, informing the student in detail of his/her rights and responsibilities.

FUTURE STUDENT FINANCIAL AID INTERVIEWS:

Financial aid administrators meet with all incoming students on an individual basis when physically possible, to complete financial aid paperwork and discuss in detail the student's personal financial situation. If a personal entrance interview is not possible, one will be conducted via telephone or by mail. Our school policy is that Admission Representatives do not discuss specific financial aid awards in any manner whatsoever. This advance interview gives the student detailed information in a comfortable forum enabling the student to ask questions and receive expert financial aid advice.

COMPLETING LOAN APPLICATIONS WITH FINANCIAL AID:

In most cases, student loan applications are completed with the assistance of financial aid personnel. In this way, a student can be accurately advised on his or her rights and responsibilities as a student borrower. This includes loan status, repayment guidelines and general financial advising.

PLACEMENT:

Our placement statistics for the last three years have consistently been above 95%. We believe this fact has a high correlation to our students' ability to repay their student loans. The school's number one emphasis has always been on our graduates going to work. The office of Career Development Services offers ongoing placement assistance to our graduates.

CAREER DEVELOPMENT SEMINARS:

Our Career Development Specialists visit each classroom and explain the importance of career placement and emphasize the significance of graduating and career placement. These seminars focus the student on his/her ultimate goal and results in higher retention, placement, and ultimately, loan repayments.

ORIENTATION:

Over 95% of our students attend an orientation presentation where representatives from each department explain procedures to and expectations of the student. Families and "supporting friends" are also encouraged to attend. The orientation introduces the student to the school; financial aid problems are ironed out and from the start placement is emphasized. We want our students to be thinking from day one about what they will be doing when they graduate from Westwood. If we can keep that "dream" in front of them, they will successfully receive jobs and we will continue to have a low default rate.

PACKAGING POLICY:

From the beginning, we believe in the philosophy of a student receiving the least amount of loan debt possible. Therefore, we encourage students to have part-time employment to assist with tuition cost or to make interest payments on unsubsidized loans. Over 90% hold part-time jobs to help pay for their education expenses; in some cases, students have more than one part-time job. Furthermore, we also believe that the fewer loan sources a student has, the less difficult it is for them to track their payments. They are therefore less likely to become discouraged and thus have a higher probability of repaying their student loans. This policy directly results in lower defaults.

RETENTION:

Our goal is to see the student through graduation. There is a school wide emphasis on retention, including but not limited to:

1. An onsite student advisor available to students on an individual basis.

2. Regular surveys are administered throughout the year. A Faculty Course Evaluation (FCE) survey is completed by the students to get constructive suggestions and criticisms about the course and instructor. Student Satisfaction Inventory (SSI) surveys are completed each quarter by the student body to evaluate the performance and service of all other departments. Annually, beginning in the summer of 2001 a comprehensive survey is given to all students, staff and faculty for input on the overall effectiveness of the college.

3. The Student Services department in conjunction with the Education department tracks attendance on a daily basis. If a student is absent on two consecutive days, he or she may be contacted by a school representative to discover or assist with any potential problems in attendance.

We believe that if students are retained they will become successful by obtaining jobs and repaying their student loans.

DEFAULT PREVENTION:

Our Company has made a commitment to dedicate a large effort to default prevention internally. We have a department staffed with Student Loan Specialists who were hired to assist our students in helping to manage their loan(s), making them aware of the options available to them. We have found that by working closely with the borrower it builds a positive rapport which in turn gives positive results. Although we find some students to be a little harder to reach, we try several different ways to make contact with a borrower. Specialists mail out monthly letters, send post cards, reference letters, send emails, make calls and that's just to name a few. We will continue to review our procedures and practices to insure that we are doing everything possible to help our borrowers. In addition, each year we will also review the staffing ratio and evaluate if additional resources are needed.

POST-GRADUATION FINANCIAL AID ASSISTANCE:

We promote the availability of our financial aid office to all our former students to assist with any potential student loan problems. We believe this is an important service to our students and lessens the possibility of "structural" defaults.

Alta Colleges
Default Management

Alta
COLLEGES

WESTWOOD COLLEGE

REDSTONE COLLEGE

OUR GOAL AS DEFAULT MANAGEMENT

IS TO PREVENT THE BORROWERS FROM DEFAULTING ON THEIR FEDERAL LOANS

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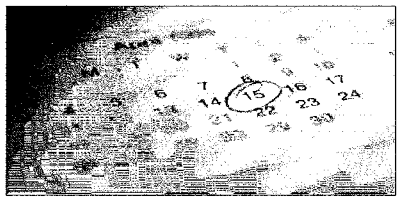
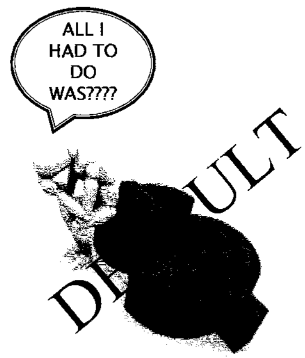
WHAT IS DEFAULT?

- Default occurs when a borrower's payments to their lender become more than 270 days delinquent.



- After the 270 days the lender files a claim with the guarantor for reimbursement of the borrower's outstanding loan balance.

- Once the guarantor determines the loan has been correctly serviced, the guarantor will then purchase the loan(s) from the lender.



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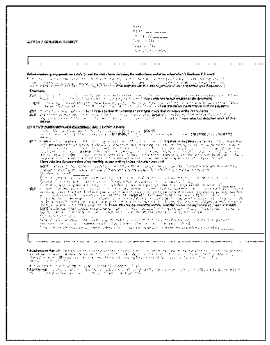
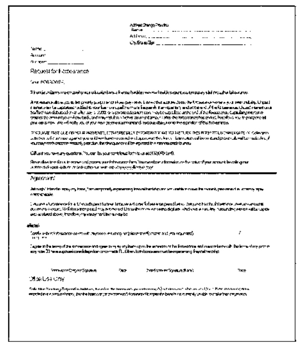
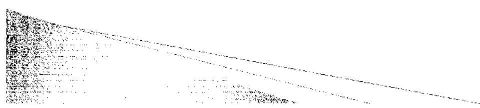
WHAT SHOULD HE HAVE DONE?

SUBMIT A DEFERMENT or FOBEARANCE

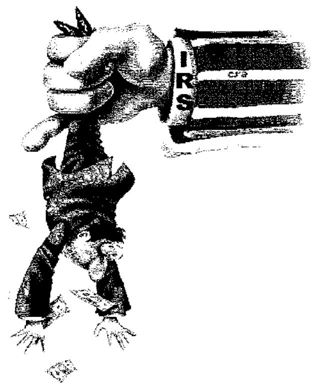






WHAT HAPPENS WHEN A BORROWER DEFAULTS?

TAX REFUND OFFSET



- The IRS can intercept any income tax refund you may be entitled to until your student loans are paid in full. This is one of the most popular methods of collecting on defaulted loans, and the Department of Education annually collects hundreds of millions of dollars this way.

OTHER CONSEQUENCES....

- Wage garnishments
- Bad credit
- Sued by the government
- Loss of future financial aid

HOW CAN A DEFAULTED BORROWER AFFECT ALTA?

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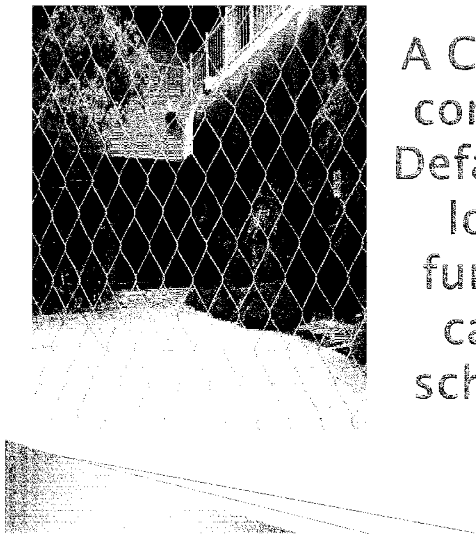
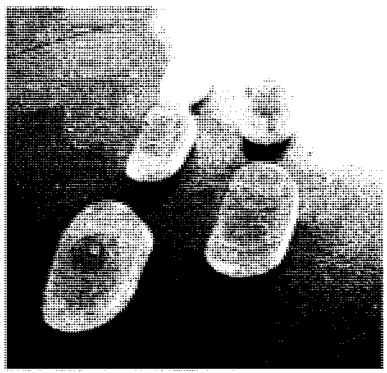


A College with a continued high Default Rate, will lose Federal funding which can result to school closure.

We can help prevent
this from happening!

OUR STEPS TO KEEPING A LOW DEFAULT RATE



1. Comb
2. Monitor
3. Communication
4. Follow up

COMBING

Combing is a very tedious and time consuming process, which includes but is not limited to the following steps.

IDENTIFYING

DENOMINATOR

Number of borrowers who enter repayment during cohort fiscal year.

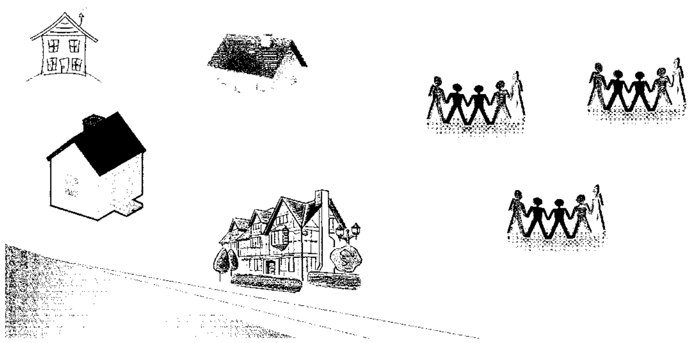
NUMERATOR

Number of borrowers in denominator who defaulted during the 3 year cohort default period.

COHORT DEFAULT RATE

FINDING YOUR COHORT

- Cohorts are placing lost individuals into their correct homes based on their repayment date.
  - which locks them into a 3 year window -



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CROSS REFERENCE

- Retrieve Master Student Listing Report from the CLASS system- and Guarantors Report(s). This is how you find your denominator.

Last Name	First Name	Social Security	Start Date	Grad Date
		000-00-0000	2/1/2005	6/16/2005
		000-00-0001	4/6/2004	8/9/2005
		000 00 0002	5/10/2004	3/16/2006
		000 00 0003	7/21/2003	7/28/2005

CROSS REFERENCE

- Borrowers that are not found on both CLASS and the Guarantor report(s) are now considered an EXCEPTION. When dealing with an EXCEPTION borrower you will need to figure out why they are missing from either report(s).

- You will need to find their LDA (last day of attendance) from CLASS & NSLDS.

THE CHALLENGE

- When exceptions are found they are placed in their correct cohort, by submitting a data challenge to the guarantor.
- At other times some defaulted borrowers from previous cohorts will show up in your numerator affecting your current year. These borrowers will also need to be removed by challenging the guarantor.

SYSTEMS USED TO MONITOR BORROWERS

- CLASS
- Personal CMS system - in an excel format
- Sallie Mae (open-net) - live browser
- USAF - web based browser which is used to maintain borrower information and notes
- NSLDS
- Lexis Nexis - web based tracing program
- RENEE - Default database system

PLAN OF ATTACK

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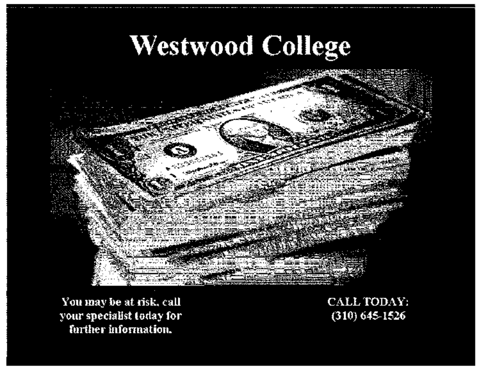
GRADS / DROPS

- Exit packets to be given to borrowers with Federal loans when they depart from ALTA colleges.
- Mail out "Thank You" letters which will also introduce our department.

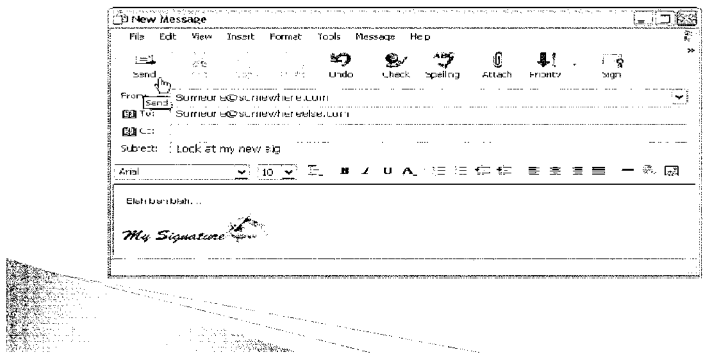
30 DAYS BEFORE REPAYMENT

- Postcards
- 30 day grace letter
- Courtesy call
- Skip tracing



15-59 DAYS DELINQUENT

- Monthly Letter #1
- Emails
- Phone calls



60-119 DAYS DELINQUENT

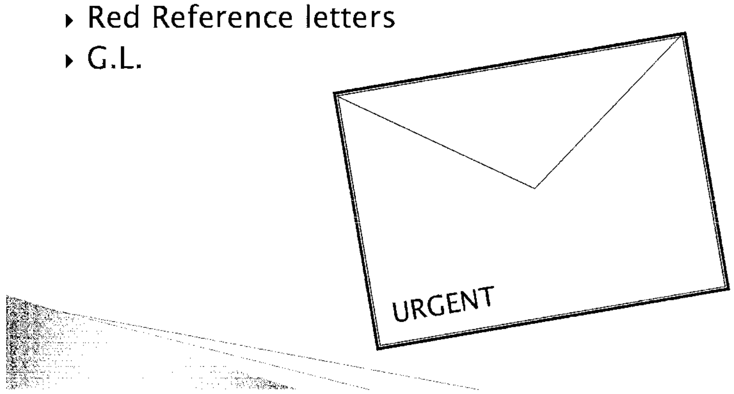
- Monthly Letter #1
- Email
- Signature Gathering
- Reference Letters from DM system
- UPS
- Phone calls

120-239 DAYS DELINQUENT

- Monthly letter #2
- Emails
- Signature Gathering
- Reference letter from DM system
- UPS
- Reference calls
- Continue to call borrowers

240 & ABOVE

- Monthly letter #3
- Emails
- Red Reference letters
- G.L.



WESTWOOD COLLEGE

REDSTONE COLLEGE

Dear Student/Former Student:

If you're receiving this letter, you could be heading into default within the next couple of business days. Attached is a Forbearance form that could possibly help save you from going into default. Please fill out the form and send it via fax @ [illegible] or E-scan and send to the any of the following contacts listed below.

[illegible]

Remember we are here to help you

Sincerely,

Default Management

Default Management

OTHER METHODS.....

"Tax time" letters – mailed out in January

FOLLOWING UP

- Keeping good notes and being organized is highly needed to track the status of our borrowers.

- Twice a week a thorough checking of the pending deferments/forbearances is done.

TRACKING NUMBERS

- Statuses are checked weekly on the borrowers. This helps to track our numbers and progress.

- A weekly report is sent out for each school code and an end of month report is distributed the last Friday of each month, per school code.

COHORT DEFAULT RATE (CDR) TRACKING FOR 2010 COHORT

DATE: 02/26/10 **CAMPUSES:** DNX & CHO

OPE ID # 007297-00 / 01

CURRENT ESTIMATED COHORT DEFAULT RATE :	2/5/2010	2/12/2010	2/19/2010	2/26/2010	
YTD Defaults (B Codes)	1	3	3	6	
Borrowers Entering Repayment (B & D Codes)	555	555	555	555	
Estimated Cohort Default Rate	0.18%	0.54%	0.54%	1.08%	
POTENTIAL COHORT DEFAULT RATE					
Delinquent Borrowers With Potential Impact on CDR (Possible B)	50	37	27	14	
Borrowers Entering Repayment (B & D Codes)	555	555	555	555	
Potential Cohort Default Rate	9.19%	7.21%	5.41%	3.60%	
Aversions for the Week	10	10	10	10	
Aversions month to date	40				
End of Cohort Year	9/30/2007	9/30/2007	9/30/2007	9/30/2007	
Days Before End of Cohort Year	-859	-866	-873	-880	

Comments: aversions to date 500

End of Month Comparison	2009	2010
Denominator	698	555
Numerator	71	6
Delinquent	17	20
Default	10.17%	1.08%
Possible Rate	10.17%	4.68%

	Current Year Campus Breakdown					
	DNX	CHO				
Defaulted	5	1				
Delinquent	10	4				

RESULTS

UNDER 10%

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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
2/1/2005	no complaints for January										
9/30/2005	[redacted]	GD-Night	To the DFA DSS and ED	[redacted]		[redacted] originally enrolled for the Animation night program in August of 2003. [redacted] program was cancelled due to attrition of other Animation night students and low enrollment in subsequent terms. However, [redacted] had been charged 37,000 for the 29,000 program due to having taken classes for the Animation program that were not required for the GD program. [redacted] feels this is unfair and should be refunded back to her since it was no fault of her's that the Animation night program was canceled. Additionally, [redacted] was upset with how she was treated by the DFA Redacted by [illegible] so she got the DSS and ED involved.	The ED has decided to not charge [redacted] for the August 2005 or the October 2005 terms. While [redacted] feels that additional loan money should be re-imbursed to her she is currently satisfied with the resolution. Pending Reimbursement	Closed	12/15/2005		[redacted] has since graduated from Westwood College with her Associates in Graphic Design
10/25/2005	[redacted]	CJ-Day	Via e-mail to ED DOE DOA and Program Director	[redacted]		[redacted] was dropped from her program due to her lack of attendance during the August 2005 term. [redacted] received a final bill in the mail (which she felt was not very clear) because of her dropped status and expressed anger via e-mail about how she felt she was treated, the lack of communication at the Chicago Loop campus, the fact that she had not been contacted to re-enter before receiving the bill, and she complained about accreditation concerns. A copy of [redacted] complaint is on file with the Director of Student Services	Our DFA, [redacted] is currently working with [redacted] to resolve her concerns and questions regarding her bill. Jim is also working to get the detailed billing statement that [redacted] has requested to her current employer (for tuition reimbursement purposes.)	Closed	11/1/2005		
11/30/2005	N/A	N/A	N/A			There were no complaints for the month of November, 2005	N/A				
12/2/2005	[redacted]		E-mail complaint to DSS			Redacted by [illegible] felt that Admissions support staff member, [redacted] was extremely rude to him when he was attempting to get his parking ticket validated on 12/1/05	The complaint was shared with [redacted] direct manager, [redacted] addressed the situation with [redacted]	Closed	12/2/2005		
12/5/2005	[redacted]		Verbal complaint to both DSS and ED			[redacted] feels that when he enrolled, he signed an enrollment agreement stating that he was a Monday, Wednesday, Friday student. However, for the past two terms [redacted] has been scheduled for additional classes on Tuesdays, Thursdays, and Saturdays. He feels this was not something he agreed to do	[redacted] met with the DSS and his program director, [redacted] He feels better about the additional classes for the January 2006 and [redacted] will work in future terms to ensure he does not have Tuesday, Thursday, Saturday classes	Closed	1/6/2006		

Alta Colleges, Inc.
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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
[redacted]											
3/1/2006	[redacted]	CNE	Letter to ED	[redacted]		[redacted] was upset because her CNE instructor was threatening to leave during the middle of the term due to 'unfair practices' in the education department related to teaching. [redacted] wrote a letter complaining about the fact that she and her classmates might lose another instructor in the middle of the term	The CNE instructor in question resigned mid-term. A replacement (from CHD) was found the same night, and the class did not go uncovered	Closed	2/26/2006		The student remains in class and seems happy with current instructor
4/1/2006	No complaints for March	N/A	N/A			N/A					
4/3/2006	[redacted]	N/A	Verbal complaint to DSS/FA			[redacted] did not sign a verification document for FA purposes before she dropped from school. Because of this, all needs-based funds collected while she was a student had to be returned (based off of a finding from a verification audit) causing her owed balance to the school to increase. [redacted] does not feel she should owe the school this money because we did not have her sign this document	DSS/FA and Business Office manager spoke with student on several occasions. This student feels better about the situation	Closed	5/2/2006		
4/28/2006	[redacted]	CJ	Email complaint			[redacted] felt she was harassed by security guard because she brought her daughter to school with her	DOE spoke with student and security guard	Closed	4/28/2006		no further incidents with this student or security guard.
5/12/2006	[redacted]								6		
5/17/2006	[redacted]								6		
7/1/2006	N/A	N/A	N/A	N/A	N/A	No formal complaints	No formal complaints	N/A	N/A	N/A	N/A

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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
7/7/2006	[redacted]	Animation	Verbal complaint to Senior NSA	[redacted]	N/A	[redacted] would like to get clarification on his situation with Financial Aid. He claims that since he started at this campus (he is a prior grad of CHI) he received an award letter for $30,000 and a career training loan for $6,200 which has been dispersed. He spoke with Sallie Mae recently and found that all his loans were consolidated under his SS#. He is now being told by the CHL FA Department that he will need to take out a Parent Plus loan and/or a Westwood I can to cover a bill that he is getting from the school. He was told that he is now eligible for the Parent Plus Loan (for which he was denied before) because Sallie Mae does random checks of his status. [redacted] contacted Sallie Mae and they told him that they never run checks without the borrower's consent. He was advised by Sallie Mae to refrain from signing anything else and taking out anymore loans until he finds out what is going on	[redacted] met with [redacted] (SNSA) and [redacted] (FAA) and discussed the details of his situation at 4:30p.m. on Wednesday, 7/12/06. The following action items resulted: [redacted] will continue to call Sallie Mae to get his loan situation corrected. [redacted] will work with the registrar to have [redacted]'s graduation date revised and updated in CLASS. [redacted] and [redacted] will meet again on Friday 7/14 to review his FA package and accurately predict how much financial assistance [redacted] may need	Closed	7/20/2006		[redacted] got all his questions answered after meeting with [redacted] from Financial Aid
7/10/2006	[redacted]	CJ-Day	Via e-mail to DFA	[redacted]		[redacted] gets tuition reimbursement from her employer but has been unable to apply it to the balance with the school because the invoice she received in the past was not broken down to the specifications her employer requires. She sent an e-mail detailing the specifics to [redacted] the Director of Financial Affairs at the time and asked that he make the necessary changes to the invoice	[redacted] e-mailed the updated invoice to [redacted] and [redacted] who is the person in charge of tuition reimbursement at the University Club	Closed	7/13/2006		
7/12/2006	[redacted]	CJ-Day	Via e-mail to DFA	[redacted]		[redacted] e-mailed [redacted] the Director of Financial Affairs at the time regarding a letter her sent multiple times to the campus requesting an invoice for [redacted] tuition and books. He said that he had spoken with [redacted] in the Financial Aid department, [redacted] in the Business Office and [redacted] in the Admissions Support desk		Closed	8/17/2006		Student Payment was received on 8/17/06
7/13/2006	[redacted]	GSD-Night	Phone	[redacted]		[redacted] would like to know why his Westwood Finance invoice states a much large amount than what was quoted on his award letter	[redacted] DFA asked [redacted] if she or [redacted] in the Business Office could call him back	Closed			

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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
7/13/2006	[redacted]	CNE-Graduate	Phone	[redacted]		[redacted] as graduate of CHL's CNE program, is getting calls from a collection agency regarding a balance. He was eligible for the Pell grant, but it was never awarded to him. He is now a graduate and it is therefore too late to collect, leaving him with an uncovered balance of $1699.50. [redacted] DSS, spoke with [redacted] ED and it was arranged that the school would make up the balance since it was not the student's fault. However, [redacted] continues to get calls from a collection agency	On 7/13/06 [redacted] asked [redacted] if this was taken care of. On 9/1/06 [redacted] wrote-off the balance and contacted the corporate office to have his name taken out of collections so that he would no longer get calls	Closed	9/1/2006		
7/13/2006	[redacted]	CJ-Night	Verbal to DFA	[redacted]		[redacted] approached [redacted] DFA at the time, regarding a refund check he was expecting on 6/20/06 for $2,100. [redacted] said that he spoke with [redacted] who confirmed that his check should be ready for him by 7/11/06	[redacted] e-mailed [redacted] and asked if the funds would be available for release and if she could walk him and [redacted] through the process for printing out checks.	Closed	7/18/2006		[redacted] received his refund check on Tuesday 7/18/06
7/14/2006	[redacted]	CJ-Day	Via e-mail	[redacted]		[redacted] and his lawyer are questioning his account balance and loan disbursements and are continuously contacting [redacted] the Associate Director of Business Operations for Alta Colleges	[redacted] sent an e-mail regarding this situation to [redacted] on Thursday June 29th asking if she could scan a copy of his entire FA and BO file and e-mail it to her. On July 13th [redacted] sent another e-mail to [redacted] asking if she sent it because she never recieved anything. [redacted] responded that she was not in the office due to being in a car accident and was having trouble finding [redacted] file. On July 14th [redacted] DFA and [redacted] FAD, worked together and sent all documents to [redacted]	Closed	7/14/2006		All items were sent to [redacted]
7/31/2006	[redacted]	ID-Day	Verbal to DSS	[redacted]		[redacted] is a new student that was originally written for the October 06 term at the CHD campus but wanted to start at the CHL campus instead. She was on campus on Friday 7/28 and met with [redacted] DSS, as well as a financial aid representative. She is confused about several things in the registration process. On 7/31, [redacted] husband called [redacted] with frustrations and said that may consider canceling	[redacted] sent an e-mail to FA, and SS asking for clarification about [redacted] situation regarding the status of her file who her FA contact would be, and if she needs to complete FA/testing/POG requirements	Closed	8/31/2006		[redacted] DSS, will contact student to inform her that we will no longer be offering her program at our campus for the October term
8/3/2006	[redacted]	Anim-Day	Verbal To SNSA	[redacted]		[redacted] was dropped in April 2006 and was attempting to re-enter for the August 2006 term. His complaint was that he had left numerous messages for [redacted] in the Business Office regarding his balance and never received an answer.	[redacted] SNSA, to [redacted] that she would find out what his balance was and tell him know what he would need to pay before being able to re-enter	Closed	8/3/2006		[redacted] did not follow-through on his Financial Aid requirements and was therefore unable to re-enter for the August 06 term

Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
8/4/2006		Mktg-Day	Verbal to DSS			Cory was a SAP dismissal that re-entered for the August 2006 term. He received alternative loans and a personal education loan to cover his tuition which left him a refund. says that he spoke with several times about getting the refund check, but grew frustrated when according to him "no one knew what was going on" and when he would get his check	CSS spoke with the new Business Office Manager, and informed him of 's situation. and met and discussed that needed to sign a financial document before his refund could be released to him	Closed	8/23/2006		received his check from Business Office Manager
8/4/2006		CJ-Day	Phone to DSS			After one term at Westwood, it was determined that POG did not meet our requirements and he was dropped. It was arranged that grades were to be taken from his record and he was not to be charged. However, federal funding was posted to his account and he has a balance with the school. Now, has been getting calls from Sallie Mae for loans that he took out and he would like to get it all straightened out. He is upset because he feels that he should not be charged for what he is not eligible to get in the first place	CSS sent an e-mail to DFA, and from the Business Office asking for their help in rectifying his charges	Closed	8/4/2006		The charges were backed out in the system, & now has a credit balance
8/7/2006		CJ-Night	Verbal to DSS			was upset because she was asked to bring in her taxes to the Financial Aid department. She felt that she had brough her taxes in several times to Financial Aid Advisor, Financial Aid Advisor, and the "auditor lady."		Closed	8/31/2006		turned in what she needed to the FA department

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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
[redacted]											
8/14/2006	[redacted]	CNM-Day	Phone	[redacted]		[redacted] left a voicemail message saying that this was her second attempt to contact someone about a refund	[redacted] SNSA, sent an e-mail to [redacted] asking who she could refer [redacted] to since CHL was without a Business Office Manager at the time. The following day [redacted] began and the issue was given to him. [redacted] DSS realized that the $100 application fee was never posted which is why a refund was never scheduled	Closed	8/31/2006		[redacted] paid with a started check that was never cashed by the school. Although a refund check was cut for him, it was cancelled when it was discovered that the original check was never cashed.
8/16/2006	[redacted]	CJ-Day	Verbal	[redacted]		[redacted] ED, dismissed [redacted] because several students said that [redacted] was responsible for the graffiti in the 4th floor men's washroom. [redacted] complaint is against [redacted]. He feels that he was unjustly dismissed and mistreated when he was asked to leave. [redacted] mother called the school and was also upset because she felt that her son was the victim of racism	[redacted] DSS invited [redacted] and [redacted] to meet with her and discuss her concerns. The outcome was [redacted] would take a few days of temporary suspension and then return to class	Closed	8/18/2006		[redacted] decided that he did not want to come back to school at CHL because he felt that he would not be given a fair chance
8/22/2006	[redacted]	CJ-Night	Verbal to ED	[redacted]		Lisa was frustrated because according to her she was promised a refund by [redacted] a couple of weeks prior and had still not received it. She asked for the corporate complaint phone number because she felt she was being "given the run around."	[redacted] ED, asked [redacted] to follow up with him in a couple of days. In the mean time [redacted] Business Office Manager also spoke with [redacted] and immediately processed her request	Closed	8/29/2006		The check was cut by corporate [redacted] on Thursday 8/24 and sent to CHL for [redacted] to pickup
9/1/2006	N/A										
9/7/2006	[redacted]	CJ-Night	Verbal complaint to SNSA	[redacted]		[redacted] came in on 9/5/06 to drop from school because she felt that she could not afford it. He complaint was that she felt that she was never given proper answers to her questions from Financial Aid. She felt that she was not well informed of her loan package and wished that she would have know what her payments would have been sooner		Closed	9/8/2006		Student said that she could not afford any month payment and dropped

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Student Complaint Log
Westwood College - Chicago Loop
FY 05-06

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
9/13/2006	[redacted]	ISS-Day	Verbal complaint to SNSA	[redacted]		[redacted] was frustrated with the Financial Aid Department. He applied for an alternative loan at the end of July and could not get any answers as to the status. He says he left several messages on [redacted] voicemail (Director of Financial Aid) and never recieved a call back. He talked with [redacted] (DSS) to see if she could help. [redacted] asked [redacted] to give [redacted] a call back as well, but he says that [redacted] never got in touch with him.	[redacted] (SNSA) walked France to the Financial Aid Department. She told Redacted by FELP Committee needed to speak with someone. He met with an advisor but was still unable to get a definite answer on his loan. He went to [redacted] in the Business Office and she was able to tell him the status and that he needed to fax some information to Sallie Mae	Closed	9/18/2006		

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WP000034031

Alta Colleges, Inc.
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Student Complaint Log
Westwood College Online (WOL)
FY 2007

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
No Complaints for October 2006											
NOV 16TH		CNE	Letter		11/14/2006	Refund request for student that cancelled application and requseted refund and not processed in a timely fashion. Letter sent to BBB to remedy	Student received full refund of $100 delivered to him via Fed Ex on 11/9 at 3:40 pm	Closed	11/9/2006	$100 refund	N/A
DEC 6TH		GD	E-mail		12/9/2006	Basically what is happening is I am requesting a refund on an Audio/Video course (a copy of the email explaining this to my student advisor follows this) and requested to drop the 3D class I was taking this semester because I was not getting responses from my instructor and am so busy I just didn't have time to wait and fell behind However, today I received an email from a lady named stating that because I have not posted in 14 days that I would be dropped from the class. Yet, I already requested to be withdrawn. There is so much miscommunication and as I stated before, I have been trying to keep up with what is going on but I really didn't know how many people I was supposed to inform of my requests, except my student advisor	This student was issued a 300 credit to her account for books/software. She has agreed to this and is returning for the upcoming term to complete her degree. Her problems with her professor and student advisor were really more of a failure on her part in not communicating and when I spoke to her she did not want to pursue either of these complaints Everything has been resolved	Closed	12/9/2007	300$ refund	N/A
DEC 14TH		GAD	Letter		12/14/2006	Student had issues with Accreditation and what she feels she was told and what the program would provide for her as far as becoming an expert in are and design field. She had computer problems also and she felt WOL was to blame for those problems	After reviewing all communications between Advisor, Program Director and Instructor, as well as the contradictory staetmenst by student we concluded numerous attempts made to student to try to remedy all problems she experienced.	Closed	12/14/2006	None	N/A
No Complaints for JANUARY 07'											

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Student Complaint Log
Westwood College Online (WOL)
FY 2007

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
FEB 18TH	[redacted]	GSD	Letter	[redacted]	2/20/2007	I went from being a Dean's List student to someone who couldn't figure out what was going on and looked to my instructor and tutors for help. The Intermediate Programming class was so utterly disorganized that neither the instructors, nor the tutors knew what was going on. For the class to skip around chapters in the book and to assign homework from chapters that haven't even been covered yet just proves that this class was not thought through or planned out properly. In fact the class requirements were changed upon my departure which was too little too late for me. I discussed my disgust at the program with the Assistant Program Director [redacted] who's only offering to me was to take the class again next quarter assuring me that it would not be this disorganized again. Needless to say for me this was not and is not sufficient enough.	Student was contacted by Education Department to address complaint and resolution to give refund was concluded. Student had already dropped from school on 2/7	Closed	2/20/2007	$ 2,138	N/A
No Complaints for MARCH 07											
No Complaints for April 07											
MAY 27TH	[redacted]	WD	E-mail	[redacted]	6/4/2007	Student had been charged online course fees and this was not communicated to her when she decided to leave the school	Student was contacted by Redacted by HELP Committee Redacted by HELP Committee that we were waiving balanced owed of 546.17	Closed	6/4/2007	$ 546	N/A
MAY 7TH	[redacted]	CNE	Letter	[redacted]	5/15/2007	Student received errant bill that should have been covered under Salle Mae as well as other Federal Loans after Graduation	Student was contacted and it was conveyed to him that there was WOL error made and that the balance of 743.11 was not owed	Closed	5/15/2007	$ 743	N/A
MAY 25TH	[redacted]	GSW	Letter	None	5/25/2007	Student had never received a cost breakdown and was wanting something in writing reflecting the item charges	Cost break down sent to student	Closed	5/25/2007	None	N/A
MAY 1ST	[redacted]	GAD	Letter	None	5/1/2007	Student had issue with coverage of tuition and not being able to receive additional FA backing that would supplement his overall costs. He is upset there is now balance due where as he was not contacted until much later after he left the school to pay bill	Director of Financial Operations has been in contact with [redacted] and has tried to resolve dispute although [redacted] had another pressing manner he needed to address and we respected his time and waiting for resolution	Closed	5/24/2007	None	N/A
MAY 10TH	[redacted]	GSW	Letter	[redacted]	5/24/2007	Student had issue with not being able to return to school and had not made any payment at all since inception. He is unable to comeback since he has not met the minimum requirements.	Letter sent to student to reiterate the minimum requirements for him to adhere to to comeback.	Closed	05/26/07	None	N/A
NO COMPLAINTS FOR JUNE 07'											
JULY 15TH	[redacted]	GSD	E-mail	[redacted]	7/16/2007	Student had issue with Accredibity and the transfer of his credits	Conveyed to student the Enrollment Agreement that he signed and the Catalog cleary states the governing body and the disclosure that all schools may not accept transfer credits	Closed	7/16/2007	None	N/A

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Student Complaint Log
Westwood College Online (WOL)
FY 2007

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
JULY 17TH		GSD	E-mail		7/17/2007	Balance complaint	Provided detailed bill with line item explanation.	Closed	7/17/2007	None	N/A
JULY 23RD		CJ	E-mail		7/23/2007	Balance complaint	We adjusted the students account to reflect owing $653	Closed	7/23/2007	None	N/A
JULY 25TH		BS-ACCT	E-mail		7/25/2007	Student needed cost breakdown and billing	No adjustments have been made, an account summary has been provided	Closed	7/25/2007	None	N/A
AUG 14TH		GAD	E-mail		8/14/2007	My complaint is after attending Westwood College Online for almost 2 years,the complaints are as follows 15 student advisors/financial advisors, nobody of help except my last advisor -Horrible education through this school They have several problems with their education online system and grading -Though I have complained, none of my advisors except my last one even bothered to write me back about it -They do not help you with financial aid -I have 36 000 dollars in loans, I want repaid back to Sallie Mae -After speaking to my advisor she advised me to contact A Redacted by HELP Committee Redacted by HELP Committee , whom worked in the refund department. After 2 weeks now of playing phone tag back and forth just to get an answer about my refund, I finally got " The education is beneficial here" I have both emails, complaints and even screenshots that show I am not the only one dissatisfied	In August of 2006 complained she was frustrated by the number of FA advisors. This complaint was made when a Financial Aid Advisor contacted her to help her complete her 06/07 FAFSA. We have no other documentation that complained to an advisor about the quality of her education until July 31, 2007.	Closed	8/27/2007	None	N/A

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Student Complaint Log
Westwood College Online (WOL)
FY 2007

Date of Complaint	Student Name	Program	Method of Complaint	Student Phone #	Date of Ack Letter	Description of Complaint	Follow up/Comments	Current Status	Date Resolved	Cost	Final Comments
AUG 27th	[redacted]	FM	E-mail	[redacted]	8/27/2007	I contacted Westwood college in regard to attending school on line with them in May 2007. I was told that the GI Bill would cover the entire enrollment if I attended half time. During the enrollment process I was told that I "had to" fill out financial aid forms even if I was not going to use financial aid. I began class with the understanding that my GI Bill would cover the cost of the classes. Then I received a letter from Sallie Mae to sign for a $7500 loan. I was very confused as I adamant throughout the enrollment process that I was not interested in taking a loan--I told this to every person I talked to and was assured the GI Bill would cover the classes in full. Turned out that this information was incorrect. It was not two weeks into the term, and I called them and told them I was not going to take the loan to attend school. I was told I could return my books and withdrawl with no financial penalty. I returned the books in early June. Several times during the months of June and July I received phone calls from Westwood asking me to pay "my ba	Thank you for the opportunity to respond to the complaint by [redacted]. At Westwood College we take all student complaints seriously and conduct a complete file review prior to responding. In this particular case, we have credited [redacted] account and she now has a zero balance owed to the college. Sincerely, [redacted] Vice President	Closed	8/31/2007	$1,138	N/A
NO COMPLAINTS FOR SEPTEMBER 07'											

Alta Colleges, Inc.
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APEX Educational Services Installment Payment Agreement

Covering Payments for activity during: 09MAY 09AUG 09OCT Terms

Created on: 7/29/2009

School:
WESTWOOD COLLEGE (the "School")

Address:
3150 S. Sheridan Blvd.
Denver, CO 80227

Student's Information:
Name:
Address:
Social Security Number:
DOB: Telephone #:

Cosigner's Information:
Name:
Address:
Social Security Number:
DOB: Telephone #:

Date:
Wednesday, July 29, 2009

In this agreement and disclosure, "I", "me" and "my" refer to the student and cosigner named above and "you" and "your" refer to the School.

1. Goods and/or Services Sold. I have agreed to buy the following educational program on credit:

The agreed price for the educational program for the terms specified above is $14,292.00 and payment of [redacted]

2. Promise to Pay. I promise to pay you a Total of Payments equal to $1,791.90

The Enrollment Agreement provides the complete program cost. The amount in this Agreement is the part of the complete program cost, which includes the agreed price, interest charges, and any other amounts financed by you, less any payments coming from others sources of funding, including federal student loans and grants. I will pay you in installments as listed below in my Payment Schedule. My final payment will be for any unpaid balance and accrued interest not yet paid. I will send payments to any address you specify.

ITEMIZATION OF THE AMOUNT FINANCED

1. CASH PRICE	
(a) Cash Price of Educational Program Purchased	$14,292.00
(b) Taxes	$0.00
Total Cash Price	$14,292.00
2. AMOUNTS PAID TO PUBLIC OFFICIALS	$0.00
3. TOTAL (1+2)	$14,292.00
4 ESTIMATED AMOUNT OF OTHER SOURCES OF FUNDING	$12,500.00
5. PREPAID FINANCE CHARGE	$0.00
6. AMOUNT FINANCED ((3-4)+5)	$1,792.00

The amount financed shown above is based on an estimate of the amount of other sources of funding available. In the event the actual amount of the other sources of funding shown above is different than the estimated amount, the amount financed will be adjusted.

Federal Truth-in-Lending Act Disclosures

	ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	**FINANCE CHARGE** The dollar amount the credit will cost me.	**Amount Financed** The amount of credit provided to me or on my behalf.	**Total of Payments** The amount I will have paid after I have made all payments as scheduled.	**Total Sale Price** The total cost of my purchase including my down payment of $0.00
In School	0%	$0.00	$1,791.90	$1,791.90	$1,791.90
Out of School	18%	$0.00	$0.00	$0.00	$0.00
Total	N/A	$0.00	$1,791.90	$1,791.90	$1,791.90

Failure to pay in school payments will result in the balance of any unpaid student payments being added to the out of school balance and will be subject to the same interest charges.
In school payments also include the first three monthly payments after the student withdraws from the school.

My Payment Schedule Will Be:

	Number	Amount Total	Each Pymt	Beginning
In School	11.946	$1,791.90	$150.00	9/1/2009
*Out of School	0	$0.00	$0.00	8/1/2010
Total	11.946	$1,791.90		

*out of school payments may be higher if subsequent loans are created. If no subsequent loans are created, the loan term length may be adjusted such that the minimum monthly payment will be $150.00.

Signatures.

I acknowledge receipt of the completed APEX Educational Services Installment Payment Agreement, including the Truth-in-Lending disclosure. By signing below, I agree to all terms and conditions of the Agreement, including the "Additional Terms" below.

7/29/09 07/29/2009

Student's Signature Date Cosigner's Signature Date

Cosigner: Please see the Cosigner Disclosure for important information regarding the responsibilities of a cosigner.

SIGNED ELECTRONICALLY BY WESTWOOD COLLEGE 7/29/2009

School's Signature Date

Additional Terms

1. **Prepayment:** If I pay off early, I will not have to pay a penalty.
I understand the rest of this agreement contains additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment penalties and refunds.
2. **Interest and Charges.** Unless I default, no interest will accrue while I am enrolled and in good standing as a student at the School nor will interest accrue for a period of three months from the date I graduate or withdraw from the School (the "No Interest Period"). I promise to pay you interest on the unpaid balance of the Amount Financed at a fixed rate of interest. Interest will begin to accrue at the earlier of the day following: (a) the end of the No Interest Period; or (b) my default. You will apply each of my payments first to any interest that is due. You will apply any remaining amounts to the principal balance of my obligation.
3. **Default.** I will be in default if any of the following happen: (a) I do not make a payment when due or in the full amount; (b) I do not keep any of my other promises in this agreement; or (c) I file for bankruptcy or a bankruptcy is filed against me or a guarantor of this agreement. If I am in default, you may require immediate payment of the entire unpaid balance of the then current Amount Financed and any other amount I owe to you. You may, but are not required to give me notice of my default and the fact that you do not provide notice will not be a waiver of any of your rights. In the event that any action to enforce the terms of this agreement is brought, the prevailing party shall be entitled to reasonable attorneys' fees and court costs.
4. **Dishonored Payment.** If I pay you by check and it is returned, I agree to pay you a service charge of $ 30.
5. **Late Charges.** I agree that any installment past due more than 10 days is subject to a late charge of $15.
6. **Privacy Policy.** Both parties agree to be bound by the privacy policy included in the Westwood Catalog and Enrollment Agreement.

7. **Arbitration**
I agree that any claim, dispute or controversy between us or claim by either of us against the other or any employees, agents or assigns of the other (including but not limited to any claim arising from or relating to this agreement or the relationships which result from this agreement, no matter against whom made and including any claim regarding the applicability of this arbitration clause and the validity of the entire agreement) at your request or my request, be resolved by neutral binding arbitration by the American Arbitration Association ("AAA"), under the Code of Procedure in effect at the time the claim is filed. Any arbitration hearing will take place at a location near my residence.

This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Section 1-16. Judgment upon the award may be entered in any court having jurisdiction. Nothing in this agreement shall be construed to prevent either party's use of bankruptcy or repossession, replevin, judicial foreclosure or any other prejudgment or provisional remedy relating to any collateral security or property interests for contractual debts now or hereafter owed by either party to the other under this agreement.
I understand that my arbitration fees will be waived by the AAA in the event I cannot afford to pay them. I also understand that you will pay that portion of my arbitration filing fee that exceeds the court filing fee that I would have paid for the jurisdiction where I live.

I UNDERSTAND THAT IF ONE OF US CHOOSES ARBITRATION WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE THROUGH A COURT AND TO HAVE A JUDGE OR JURY DECIDE OUR CASE, BUT WE CHOSE TO WAIVE THOSE RIGHTS AND HAVE DISPUTES DECIDED THROUGH ARBITRATION.

8. **Jurisdiction**
Unless otherwise required by applicable law, this agreement shall be construed under and controlled by the laws of the state of Colorado.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES (SCHOOL) OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Cosigner Disclosure
For
APEX Educational Services Installment Payment Agreement

You are being asked to guarantee this debt. Think carefully before you do. If the borrower(student) doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower (student) does not pay. You may also have to pay late fees or collection costs, which increase this amount..

The creditor (school) can collect this debt from you without first trying to collect from the borrower (student). The creditor (school) can use the same collection methods against you that can be used against the borrower (student), such as suing you, garnishing your wages, etc.

If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

PROMISSORY NOTE AND DISCLOSURE

Buyer	0	SELLER	Westwood - DNN
Social Security #	0	Street Address	7350 N. Broadway
Birthdate	1/0/1900 Telephone 0	City Denver State CO	Zip 80222
Street Address	0		
City 0 State 0	Zip 0	Course Title 0 Class Hours Completing 0	Sessions to be held over approximately 0 months

		ITEMIZATION OF THE AMOUNT FINANCED	
Co-Borrower		Registration & Application	$ -
Social Security #		Tuition	$ -
Birthdate	Telephone	Books and Supplies	$ -
Street Address		TOTAL COURSE PRICE	$ -
City State	Zip	Cash Price	$ -
		Down Payment	($ -)
		Balance	$ -

First Payment Date	1/0/1900
Payments are due on the ..	1/0/1900
In-school interest rate...	0.0%
In-school Payments	0
In-school payment	$ -
Total to pay In-School	-

Anticipated Financial Aid (deliverable to Seller in full upon receipt)	($ -)
Estimated Amount to Finance	$ -

Estimated Balance after In-school Payments (before interest)		-
Estimated Balance at Graduation + 90 Days		-
Origination Fee (Waived if Balance at Graduation is Paid in Full within 90 Days of Graduation)	9.0%	-
Remaining Balance to Finance		-
Out-of-School Months to Pay	0	
Interest Rate	18.0%	
Total Out-of-School Interest		-
Estimated Balance with out-of-school interest		-
Out-of-school payment	#DIV/0!	
Total of Out-of-school Payments		-

	ANNUAL PERCENTAGE RATE *The cost of your credit as a yearly rate*	FINANCE CHARGE *Total dollar amount the credit will cost you (includes on fee + interest charges)*	AMOUNT FINANCED *The amount of credit provided to you or on your behalf*	TOTAL OF PAYMENTS [illegible]	TOTAL SALE PRICE [illegible]
In School	0.0%	$ -	$ -	$ -	$ -
Out of School	18.0%	$ -	$ -	$ -	
Total		$ -	$ -	$ -	$ -

	Number of Payments	Amount of Payments	When Payments are Due	First Payment on: 1/0/1900
In School	-	$ -	FALSE	
Out of School	-	#DIV/0!	-	

Late Charge If a payment is late, you will be charged $25.00

Prepayment. If you pay off early, you will not be required to pay a penalty and you will not be entitled to a refund of any portion of the finance charge.

See below for additional information about non-payment, default, any required payment in full before the scheduled date, and prepayment

Description of Loan. We may loan amounts to you in our discretion for the purpose of funding your tuition and expenses and for books and supplies ("Loan"). This Promissory Note and Disclosure has been prepared assuming a total amount advanced of **$0.00** ("Disclosure Amount"); however, the principal amount of the Loan (without giving credit for principal payments) will equal the aggregate amount of all advances made to you or on your behalf ("Maximum Principal Amount"), whether they are less than or more than the Disclosure Amount. It is anticipated that principal amounts will be advanced to you periodically while you remain a student at the School, provided that we will not be required to advance any portion of the Disclosure Amount and all advances will be in our sole discretion. The principal amounts you repay may not be re-borrowed.

Origination Fee and Interest. No interest will accrue on the Loan as long as you are enrolled and in good standing as a student at the School and, until the expiration of three (3) months after you are no longer enrolled as a student at the School ("Prepayment Deadline"). An Origination Fee equal to 9% of the Disclosed Amount will be charged at the time the first advance of the Loan is made. You have the right to prepay the full amount of the Loan and any late fees, attorneys' fees, and legal expenses ("Default Charges") that are owed as a result of any default by you at any time prior to the Prepayment Deadline and, upon such payment, the Note will be deemed satisfied in full and the Origination Fee will be waived. If you do not prepay the full principal balance of the Loan and any Default Charges in full by the Prepayment Deadline, then the Loan will become payable as follows:

a. The principal amount ("Amortized Principal Amount") of the Loan on such date will equal the Maximum Principal Amount, less any payments of principal you made prior to the Prepayment Deadline, and the Origination Fee will equal 9% of the Amortized Principal Amount.

b. The aggregate amount of the Loan, on the Prepayment Deadline, will equal the Amortized Principal Amount plus any Default Charges plus the Origination Fee.

c. The principal balance of the Loan (which is the Amortized Principal Amount on the Prepayment Deadline) will accrue interest at the rate of eighteen percent (18%) per annum and will be payable in 0 equal monthly installments of principal and interest, in the amount of #DIV/0! each, commencing one (1) month after the Prepayment Deadline and continuing on the same day of each month thereafter.

d. Any Default Charges will be payable on the Prepayment Deadline.

e. The Origination Fee will be payable in - equal monthly payments, each in the amount of the Origination Fee divided by the number of out-of-school payments, with such payments to commence one (1) month after the the Prepayment Deadline and continuing on the same day of each month thereafter.

Promise to Pay. You agree to pay us the Maximum Principal Amount plus the Origination Fee plus any Default Charges and accrued interest on the principal balance computed and payable as described above.

Prepayment. As previously stated, if you prepay the Loan prior to the Prepayment Deadline, your only obligation will be to pay the principal balance and any Default Charges, and we will waive the Origination Fee. If you prepay the Loan in full after the Prepayment Deadline, you will be obligated to pay the entire Origination Fee and principal balance together with any Default Charges, but will only be required to pay interest accrued on the principal balance that has accrued and is unpaid as of the date of your prepayment.

Default. You will be in default if any of the following happen: (a) you fail to make any payment hereunder when due, (b) you break any other promise made to us under this Promissory Note and Disclosure, or (c) any representation or statement made or furnished by you to us is false or misleading in any material respect at the time it was made or furnished. If you are in default, we may require you to pay the entire balance of the Loan, in full, without prior notice or demand ("Acceleration"). If Acceleration occurs prior to the Prepayment Deadline, you will have the right to prepay the Loan and Default Charges in full within ten (10) days after the date of Acceleration, and, if you do not pay the Loan in full within such 10-day period then: (1) the Origination Fee will equal 9% of the principal balance at the end of such 10-day period and will no longer be waived, (2) the principal balance, Origination Fee, Default Charges, and interest will be immediately due and payable, (3) the principal balance and Default Charges (excluding any late fees) will accrue interest at the rate of eighteen percent (18%) per annum until paid, (4) the Prepayment Deadline will thereafter be treated as having occurred previously, and (5) any provisions of this Promissory Note and Disclosure that are inconsistent with this Paragraph 6 will not apply. We may hire an attorney to collect this Note if you do not pay, in which event, you will also be responsible for paying our attorneys' fees and legal expenses, whether or not there is a lawsuit. If any such fees and expenses are not paid upon our notice to you, they will also accrue interest at the rate of eighteen percent (18%) per annum until paid.

Crediting of Payments. All payments received after the Prepayment Deadline will be credited in the following order to: (a) payment of all portions of the Origination Fee which are then due and payable; (b) payment of accrued interest; (c) payment of any attorneys' fees and legal expenses incurred by us after your default; (d) payment of the principal balance; and (e) payment of any unpaid late fees.

Governing Law. This Promissory Note and Disclosure shall be governed in accordance with the laws of the State of Colorado, without giving effect to principles of conflicts of law.

General Provisions. We may delay or forego enforcing any of our rights or remedies under this Promissory Note without losing them. You hereby waive presentment, demand for payment, protest, and notice of dishonor. Any notice that we give to you relating to this Promissory Note shall be effective when mailed to the last address that you provided to us, in writing, or when sent by a recognized delivery service (such as Federal Express) to such address.

NOTICE: ANY HOLDER OF THIS PROMISSORY NOTE AND DISCLOSURE IS SUBJECT TO ALL CLAIMS AND DEFENSES YOU COULD ASSERT AGAINST US FOR GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY YOU SHALL NOT EXCEED AMOUNTS PAID BY YOU HEREUNDER.

NOTICE TO STUDENT. Do not sign the Promissory Note and Disclosure before you have read it or if it contains any blank spaces. You are entitled to a completely filled in copy of this Promissory Note and Disclosure. You have the rig to pay off the principal balance of this Promissory Note and any Default Charges, in full, without accrued interest or the Origination Fee if you pay it prior to the Prepayment Deadline, as defined above, and subject to Acceleration in the event your default.

You herby acknowledge receipt of a copy of this Promissory Note and Disclosure.

SELLER **Westwood College of Technology**

BY ______________________ ______________________
SIGNATURE OF BORROWER

TITLE ______________________ ______________________
SIGNATURE OF CO-BORROWER

DATE ______________________ ______________________

Excerpts, selected by the HELP Committee, from a larger document produced by the company

WESTWOOD COLLEGE®

Admissions Training & Development

Admissions
110CN – New Hire Classroom Training
Agenda and Workbook

Introduction

Congratulations, your Leadership Team has approved your attendance to New Hire Classroom training. Your attendance in this training shows that you are on track with your training and are ready to take the next step in your development here at Westwood.

You are attending this training because you have met the qualifications below:

- Completed your 100N or 100C New Hire Training Workbook
- Passed your Week 2 New Hire Evaluations
- Receiving attendance approval from your DA and AVP
- In good standing with expected performance
- Submitted requested case study and information questionnaires

Our goal for the three day training session is to reinforce and augment the concepts and information you have received over the last 30 days, focusing on the Five Key Responsibilities of a Successful Admissions Representative:

1. Integrity, Professionalism & Positive Attitude
2. Lead Development
3. Phone Contact
4. Interview & Presentation (Nine-Step Process)
5. Follow-Up

The majority of your leaning in these areas will come from classroom sessions, group discussions, and goal setting for success.

You will also meet your Central Administration partners and receive training from some of your Admissions leaders covering, but not limited to:

- Compensation and Career planning
- Benefits
- Marketing strategies

Agenda

Day One
Learning Objectives • Class introductions • Objectives • Creation of Ground Rules • Agenda & Tools Review
Chief Admissions Officer Welcom
Central Administration Tour
Break
Five Key Responsibilities – Key Responsibility #1: Integrity, Professionalism & Positive Attitude – Review New Hire Workbook Exercises – Class Discussion
Admissions Policies & Procedures • Representative Protections
Lunch with the Chief Legal Officer
Key Responsibility #4 Nine-Step Interview • Nine Step process psychology
Key Responsibility #3: Phone Contact – Understanding the Needs of our Prospects by Lead Type – Class Telephone Script Usage & Review – Telephone Script Effectiveness Role Play – Appointment Commitment and Follow-Up
Break
Key Responsibility #4 Nine-Step Interview • Step 1 – Build Rapport • Step 2 – Set Expectations • Step 3 – Profile – Includes Role Play – Getting to the Motivators and Drivers/Program Selection/Financial Support/Challenges and Obstacles
Day One Learning Review

Day Two
Day One Review & Evaluation
Key Responsibility #4: Nine-Step Interview: • Step 4 – Career Fields and Programs   o Catch the "CAB", Connecting Students with Programs
Break
Key Responsibility #4: Nine-Step Interview: • Step 5 – Financing – Understanding how to present FA, discuss Co-Borrowers and present the investment, financing review activity
Lunch & Learn
Compensation
Break
Key Responsibility #4: Nine-Step Interview: • Step 6 – Westwood Difference • Step 7 – Student Experience
Key Responsibility #2: Effective RGL Practices • Elevator Statement
Day Two Review

Day Three
Day Two Review and Evaluation
Intermediate Systems Training: SRM, On-Demand, Best Practices, Q & A
Break
Key Responsibility #4: Nine-Step Interview: • Step 8 – Close and Affirmation – Relating the Drivers from the Profile • Closing Role Play • Step 9 – Welcome – Includes setting Commitment to the Investments and the Assumptive Close, OAC • Group: Enrollment Document Review and Letter of Intent • ECP – Flow Chart Review
Lunch
Key Responsibility #5 – Follow up Success • Successful Start Rates • Avoiding Cancels
Break
Standards of Performance/Performance Tools
Day Three Review
Class Dinner

Day Four
Day Three Review and Evaluation
Westwood Web Tools: Leveraging Internet Tools for Success
Break
Effective Lead and Time Management
Lunch
Student Services: Successful Retention
Student Retention: Starts to Graduates
Break
Live Practice Session(s)

Day Five
Day Four Review and Evaluation
Live Practice Session(s) • Phone • Interview
Break
Graduate Panel
Lunch and Class Survey
Next Steps and Certification, Monday Assignment

Five Key Responsibilities of the Successful Admissions Representative

1. **Integrity, Professionalism & Positive Attitude**

2. **Lead Development**
   - RGLs – Representative Generated Leads
     - Required to supplement advertising
     - Daily habit
   - Account Management (High School)
     - CSCs – Career Survey Cards
     - Booking High Schools
     - Lecturing High Schools
     - Territory Management

3. **Phone Contact**
   - Inbound & Outbound Calls
   - Setting Appointments
   - Time Management
   - Effective Lead Management
     - Prioritizing Leads
     - Contacting 100% of leads
     - 24 hour rule

4. **Interview & Presentation (Nine-Step Process)**
   - i. Establisb Rapport
   - ii. Set Expectations
   - iii. Profile
   - iv. Career Fields and Programs (Trial Close #1 and Trial Close #2)
   - v. Financing (Trial Close #3 and Trial Close #4)
   - vi. The Westwood/Redstone Difference
   - vii. The Student Experience
   - viii. Close and Affirmation (Summary Close and Trial Close #5)
   - ix. Welcome (Overcoming Objections)

5. **Follow-Up**
   - Enrollment Completion Process (ECP)
   - Overcoming Objections
   - Testing
   - Financial Aid
   - Registration
   - Relationship Building

Institution Direction

Mission
Westwood College is an institution of higher learning dedicated to providing quality, career-focused undergraduate and graduate programs that prepare students with the knowledge, skills, and credentials needed to launch, enhance, or change careers. The College offers broad access to education and serves a diverse, multicultural body of students in an environment that promotes pride, respect, and teamwork. The College's programs are designed to empower students to pursue their individual career goals.

P.A.T.H. is an acronym to help us remember the Westwood mission. The acronym stands for:

P - Promoting Empowerment
A - Advancing Careers
T - Teaching and Learning
H - Helping a Diverse Student Population

Westwood's Diversity Statement

Westwood College is committed to serving a diverse multicultural body of students, in an atmosphere that promotes pride, respect, and teamwork.

In order to offer quality career-focused programs that meet the diverse needs of different communities and different people, we will provide a learning climate that recognizes the richness of diverse thinking, the value of altering perspectives, and the importance of respect for oneself and others.

To our students, from diverse backgrounds and with differing career choices, we commit to addressing your individual needs. We will strive to provide our students broad access to a variety of career-focused, appealing programs that will assist them in launching, enhancing, or changing careers.

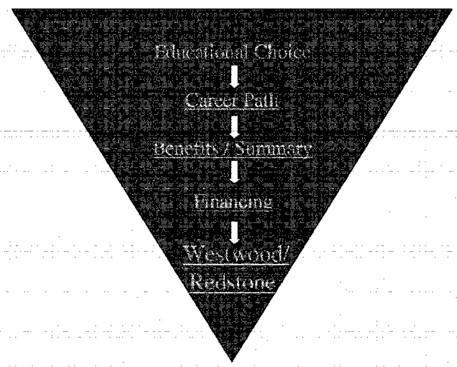
To our campuses and campus communities, we commit to recruit an experienced and qualified faculty and staff who are reflective of the infinitely varied human talent available. We recognize the unique nature of our campus communities, particularly their workforce needs, and our connection to these communities through Westwood's employment opportunities and student enrollment.

The Funnel Effect

The core concept of the Nine-Step Interview process is the Funnel Effect.

By strategically asking your prospect to make a series of decisions during the interview you will be able to eliminate all of their objections and guide them in their choice to attend school.

These decisions are presented in the form of four Trial Close questions during the interview.



The Interview

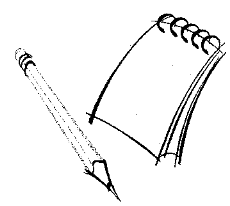
The Interview is a Nine-Step process that utilizes a profile script, an electronic presentation, and your course catalog.

1. **Establish Rapport**
2. **Set Expectations**
3. **Profile**
4. **Career Fields & Programs**
   - **Trial Close #1** – Do You See the Benefits of Career Focused Education?
   - **Trial Close #2** – Does This Career Field Provide You With What You are Looking For?
5. **Financing**
   - **Trial Close #3** – Do You See How You Can Afford an Education on a Monthly Basis?
   - **Trial Close #4** – Do You See the Value of Investing in Your Education?
6. **The Westwood/Redstone Difference**
7. **Student Experience**
8. **Close and Affirmation**
   - **Summary Close**
   - **Trial Close #5** – Do You See Westwood/Redstone as the Place Where You Can Succeed?
9. **Welcome**

Overview of the Nine-Step Process

Westwood College has a tried and true method for conducting interviews with prospective students. This method consists of a Nine-Step process that was designed to set commitment, establish a sense of urgency, uncover needs, identify potential obstacles, build value, and explain how going to college can be financially feasible. When this process is followed correctly, it results in a well conducted interview that prompts a student to not only enroll, but also to start school and graduate!

During this training we will go through a brief overview of each step in the Nine-Step process. We will also assign each step a number on the emotional scale (0-15). Zero means the prospect is completely uninterested and is ready to hang up the phone or walk out of Interview, fifteen means they are ecstatic about going to college. We will discuss the purpose of the step and the benefit of the step for both you and the student.



Step 1: Build Rapport

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 2: Set Expectations

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 3: Profile

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 4: Career Field and Programs

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 5: Financing

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 6: Westwood/ Redstone Difference

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 7: Student Experience/Tour

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Step 8: Close and Affirmation

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

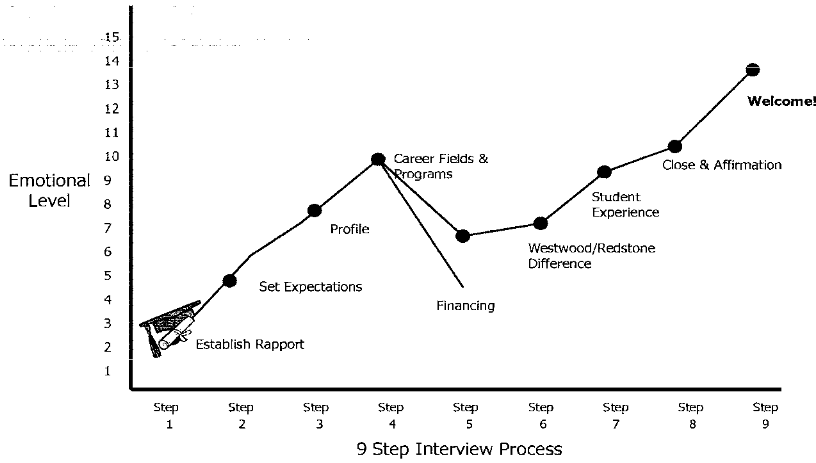
Step 9: Welcome

Representative WIIFM:

Prospect WIIFM:

Emotional Level:

Nine Step Psychology



Communication Skills

Answering Prospect Questions

There is a three-step process for delaying a question that you are not ready to answer. For instance, during the profile the prospect asks, "So what is the tuition at your school?". Use the following three step approach (Acknowledge, Respond, Reassure):

1) "That's an excellent question, (Acknowledge)
2) I am going to write your question down, (Respond)
3) as I have a whole section on that which I will be covering a little later on in the interview." (Reassure)

Questioning Skills

1) Open-ended
2) Closed-ended
3) Follow-up
4) Rhetorical

Open-Ended Questions

Open ended questions cannot be answered with a "yes" or "no". These questions begin with:

- How......
- Why......
- Tell me about......
- Help me to understand.....

Open-ended questions are used to:

- Solicit more in-depth responses
- Follow-up when a prospect gives you a very basic answer, or responds with "yes" or "no"
- Probe further.......sometimes multiple open-ended questions need to be asked a second and third time to probe further and gather the information you require (referred to as "second and third level probing questions")
- Open-ended questions are used to encourage a thoughtful and specific response that will give you insight into the prospect's mindset and open up the discussion
- Wait patiently for a response when asking open-ended questions
- Sometimes the time the prospect takes to respond is mistakenly viewed as confusion, but it is usually deep thought – be patient, silence is golden!

Closed-Ended Questions

Typically there are either two choices or a yes or no response that is required of closed-ended questions:

- Example: "Do you enjoy working with people or on your own?"

- Closed-ended questions are asked when you want a very specific response with little thought or reflection on the part of the prospect

Rhetorical Questions

The rhetorical question is any question asked for a purpose other than to obtain the information, or asking a question that will not be answered.

- Example: "How am I going to explain this one to my boss?" or "Why me?"
- Typically, rhetorical questions are used for effect since they require no response
- Rhetorical questions should be used to get the prospect to reflect or "soul search"

Active Listening Skills

- Listening is a critical skill for an admissions representative
- In school we were taught speech and grammar but usually not "active listening"
- When you are interviewing someone you should listen twice as much as you speak
- A good Admissions Representative follows the 80/20 rule during the Profile
  - Prospect speaks 80% of the time
  - Representative speaks 20% of the time

Active Listening Techniques
"Do's"

- **Focus on the Subject**
  Stop all non-relevant activities beforehand to orient yourself to the speaker or the topic
- **Avoid Distractions**
  Seat yourself appropriately, ignore outside influences
- **Wait to Form a Response**
  Listen to what the speaker has to say and allow them to finish speaking to ensure you fully understand the entire thought, then form your response
- **Paraphrase**
  Pause briefly after the speaker completes a thought and then rephrase what you think they said in your own words

"Don'ts"

- **Silent Arguing**
  This is when you nod and smile, but your "self talk" is totally disagreeing with the speaker's point of view
- **Side-Tracking**
  When you take over a thought or concept from the speaker before they are finished talking and begin to share your relative experiences
- **Pseudo-Listening**
  This usually occurs when you are in a hurry or have no interest in the topic, yet you nod and smile while you are thinking about something else like your "to do" list

Often times the importance of the profile is underestimated by a representative. However, it is the single most important tool for determining if a prospect:

A) Applies to College
B) Registers for classes
C) Starts and graduates from College

It is the key to success!

Step 1: Build Rapport

- Begin to build rapport, use an ice breaker to help the prospect feel welcome
- Review the front of the Profile
- "Alt/Tab" to the Diploma and ask the prospect and buying committee: *"When you see your name on this diploma, how do you feel?"* Look for clues as to what the prospect is trying to accomplish in their life. "Alt/Tab back to presentation
- Introduce Westwood/Redstone College. Review our history, campus locations, and accreditation

(Prior to Interview - the Diploma slide should already be set-up in Word with the prospects Full Name & Program. National: a diploma email letter will be available soon)

Techniques for Building Rapport

Build rapport with your prospect by using the following techniques:

- Find similarities or common ground with your prospect
- Use tasteful humor to get them laughing
- Use the prospect's name often - People love the sound of their own name
- These techniques will build trust and get the prospect to share personal information more readily

Step 2: Set Expectations

- Review the realistic expectations of pursuing and obtaining a college diploma.
- Help your prospect understand that "Commitment takes an investment from them".
- Discuss the three areas of Investment. Give general examples for understanding. Let them know you will address each area in more detail later and help to formulate a plan for success:
  - Time Investment – Balancing time with work and family
  - Financial Investment – Student Finance helps our students cover the cost of their education every day. By Working With Student Finance, the Majority of our Students Have a Payment of Less than $150 While in School
  - Emotional Investment – Many of our students need to make sacrifices for college success

Common Mistakes

- Rather than introducing the "Commitment to the Investments" using general examples, trying to relate the Investment areas to the prospect
  - Result: Can scare the prospect….come across to strong to early in the process. Remember at this point you are just introducing the "Commitment and Investments" concept
- Not reading the Financing Investment verbiage
  - Prospect is mentally distracted and/or they keep asking "How much is this going to cost". By confirming their understanding of the process, you give them peace of mind that their education can be affordable this will help them to open up more during the interview process.

Step 3: Profile

Purpose of the Profile

To gather enough information in order to build rapport, effectively benefits sell and personalize the presentation for each prospect.

Best Practices

- Ask the questions and gather all of the information in 20 minutes
- Ask additional questions that may not be listed on the profile when relevant
- Never settle for one word answers – follow up with second and third level probing questions
- Always summarize the profile
- Do not answer questions for the prospect
- Use what you learned on the profile throughout your presentation to personalize and benefit sell

Four Objectives of Profile

1) Program Selection
2) Potential Objections
3) Commitment or Motivation (Drivers)
4) Financial Situation

General Rules for Completing the Profile

- Ask questions in a conversational manner
- Maintain control by asking the questions in order versus jumping around
- Do not "sell" the College while asking questions on the profile
- Use question types appropriately
- Ask second and third level follow-up questions for clarification in a probing manner
- Listen to what the prospect means as well as what they say
- Avoid answering product knowledge specific questions such as schedules, cost, etc.

Step 4: Career Fields and Programs
Westwood College Programs

Westwood College has seven schools. They are Business, Design, Technology, Industrial Services, Healthcare, Justice and the School of Professional Studies.

School Of Business	School Of Design	School Of Technology	School Of Healthcare	School Of Industrial Services	School Of Justice	School of Professional Studies
Business Administration: Concentration in Accounting	Game Art & Design	Computer Network Engineering	Medical Assisting: Diploma or Associates	Automotive Technology	Criminal Justice	Masters of Business Administration
Business Administration: Concentration in Marketing & Sales	Computer Aided Drafting & Architectural Drafting	Computer Network Management	Medical Insurance Coding and Billing	Surveying	Paralegal	Business Administration Concentration in Accounting
Construction Management	Animation	Information Systems Security				Business Administration Concentration in Marketing & Sales
E-Business Management	Web-Design & Multimedia	Game Software Development				Fashion Merchandising
Fashion Merchandising	Interior Design					HealthCare Management
HealthCare Management	Visual Communication					
Hotel and Restaurant Management	Graphic Design					
Technical Management						
Masters of Business Administration						

Trial Closes

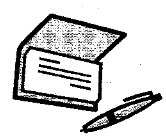
Trial Close #1: Do You See the Benefits of Career Focused Education?
Trial Close #2: Does This Career Field Provide You With What You are Looking For?

Step 5: Financing

Is financing an education difficult? The answer is that it is only as difficult as *you* make it! As an Admissions Representative it is your job to explain Step 8 in a clear and concise manner so that your prospective student understands how the process works and comprehends how it is feasible for them to pay for school. Set expectations upfront to ensure that your student is set up for success.

Financing a Westwood Education

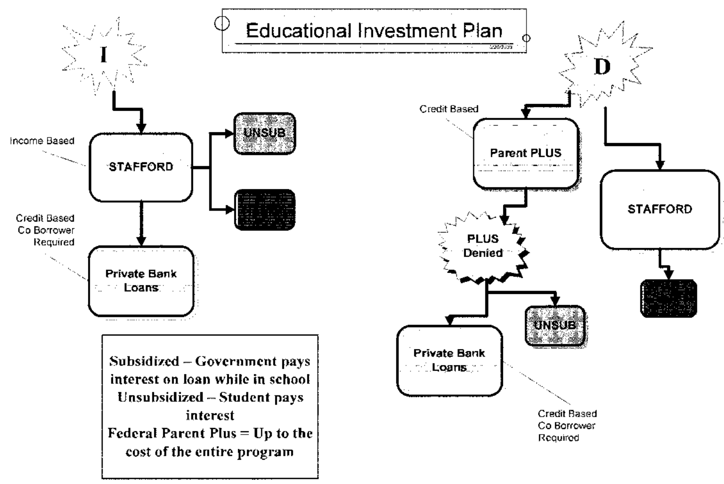
- Follow the *Process*
- Gain Commitment to the Financing Steps for Success
- Present Financial Aid in a problem-solving format
- Present General Financial Aid information
- Present Financing as an *Investment*
- Clearly Discuss the need for Co-Borrowers



Determining Dependency

All prospects are either an Independent or Dependent Financial Aid status. To be Independent the prospect can answer "yes" to at least one of the following:

- 24 or older (Check January birth date – Must be born after January 1, 1986 for 2009 – 2010 FAFSA year)
- Married
- Supports a dependent 50% or more of the time
- Active Duty military
- Veteran of the armed forces (Honorable discharge)
- Orphan or ward of the court



Financial Aid Disclaimers

Mention these disclaimers throughout your presentation of the Financial Aid section:

- I am not a Student Finance Representative…
- If you apply and are eligible…
- Financial Aid is available for those who qualify.

Financial Aid Red Flags
(Will put a hold on FA until cleared)

- Default on student loan
- Selective Service (male only)
- Chosen for "information verification" (30% of applicants chosen randomly)
- Citizensbip Documentation
- Social Security Number to be verified

Financial Aid Best Practices

- Know what you can know and know what you can say – You are not the expert!
- Always present in a problem-solution format
- Increase your enthusiasm in this step
- Present financial aid as an investment
- Keep the same flow and interaction
- Use the Trial Closes
- Defer questions about eligibility and monetary amounts to the Financial Aid department
- Always use the Financial Aid disclaimers

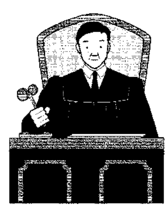
Financial Aid Common Mistakes

- Changing demeanor – being too serious
- Not utilizing all of the tools: investment sheet, student financial budget, etc.
- Promising specific monthly payment amounts
- Making assumptions about the student's eligibility for loans and grants

Trial Closes

Trial Close #3: *Do You How You Can Afford an Education on a Monthly Basis?*

Trial Close #4: *Do You See the Value of Investing in Your Education?*



Step 6: The Westwood Difference

Westwood College Features and Benefits

Westwood College offers many benefits to their enrolled students. Understanding what these benefits do and what they mean to your student will not only be vital to your success, but will also be important for the pride and passion you have in your career here at Westwood.

We believe in what we do!

During this training we will:
- ⇒ Understand the difference between a feature and a benefit
- ⇒ Become familiar with the benefits Westwood College offers
- ⇒ Understand how to connect a Westwood Feature to a prospects need

Let's take a look at the difference between a feature and a benefit.

A Feature is:

____

____

Provide an example of a feature: ______________________________

What is Benefit:

____

____

Give an example of a benefit for the feature you listed above: ________________

____

How can you successfully relate the benefits of a Westwood College feature to your prospect:

____

____

____

____

Benefits Selling

- Features are *facts* – Benefits are *personal*
- Benefits must outweigh cost in the mind of a prospect for a sale to occur
- Identify the needs of a prospect using the Profile
- Apply the features of Westwood/Redstone College to meet the needs of the Prospect
- Listen, observe, and adapt to your prospects in order to identify their needs
- Relate how the benefits of the curriculum, schedules, alumni retraining, career development, financial options all satisfy specific needs of your prospect
- Be aware of nonverbal and verbal cues to identify which features are most important for them
- Objections and concerns uncovered in the Profile can be used to turn the features of Westwood/Redstone into a benefit for the prospect

Benefits Selling Techniques

- After reading a feature, imagine that the prospective student is saying to themselves, "So what?"
- Use phrases that will force you to use the Profile information:
    - "The benefit to you is…"
    - "Earlier you mentioned that you wanted…"
    - "What this means to you is…"

Step 8: Close and Affirmation

The Summary Close:

Summarize all four trial closes by saying "We talked about the following today (expand on each based on your interaction with the prospect):

- Career-focused education
- ___________ career field, because………..
- How you can afford your education
- The Westwood/Redstone Difference (Features & Benefits)
- How you can achieve the following with your education: Security, Prestige, Income and how school will offer you a Challenge….and you were able to experience our Environment".
- Trial Close #5: "Can you see that Westwood/Redstone is a place where you can succeed?" "Why is that?"

Commitment to the Investments:

- Review the commitment needed for graduation success. Review the three areas of investment in depth, and link them back to the obstacles you uncovered during the interview
- Allow the prospect to tell you how they can make the three investments. You can say, "Before we proceed to the next step, tell me why and how you are willing to make these investments……….
  - Time Investment …..
  - Financial Investment…..
  - Emotional Investment……
- If you feel comfortable in their answers move forward to the close
- Address any outstanding obstacles. i.e. you know that they are worried about their co-borrower but did not address this concern, readdress it with them and solidify a solid plan for success.
- Review Success Team appointment expectations

Step 9: Welcome

Review Next Steps:

1. Enrollment Documents
2. $50 Application Fee
3. Letter of Intent
4. Success Team Introductions
5. Entrance Exam
6. Registration
7. Begin Classes

- Assumptive close: "How would you like to take care of your application fee, cash (Campus & HS), check or charge?
  - As you are saying the assumptive close open up SRM and confirm information needed to begin the OAC process.
  - ALWAYS ASSUME the CLOSE.......
- Fill out required paperwork which will take no more than 20 minutes

Admissions Telephone Script

A. Introduction (Standard) Hello *(prospect name)*, my name is *(your name)*. I'm an Admissions Representative with Westwood/Redstone College. I understand that you are interested in information about one of our programs. What career areas are you interested in?	**Notes** *A strong introduction is critical when first speaking with a prospect. Depending on the lead source, adapt your approach based on how your prospect found the college. An external Internet prospect most likely was conducting research on education in general such as looking for a scholarship, or other educational information versus looking for specific information on Westwood/Redstone.* *External Internet Introduction: Identify how you received the prospect's name and draw him/her into the call.*
B. Introduction (External Internet) Hello *(prospect name)*, my name is *(your name)*. I'm calling in reference to a search you conducted over the internet exploring *(identify Internet lead source: rewarding career opportunities, colleges, scholarships etc.)*. Do you recall conducting that search? *(Invite a "Yes" response)*. Great! Can you tell me what you were searching for? *(If response is "No" then let lead know how lucky he/she is because someone must have been searching on their behalf, then move to Section B).*	

A. Personal Information
 	
• Are you clear on the career path you want to pursue?
• Are you currently working?
• Tell me about what you do?
• What are your typical hours?
• How long have you been there?
• What is your highest level of education?
• What year did you graduate from high school?
• You mentioned that you were interested in_______, what got you interested in that field?
• Do you know anybody in that career?"
• On a scale of 1 – 10 how happy are you with:
  ○ Your current income?
  ○ Job opportunities?
  ○ Working environment?
• Are you currently attending college? Is it relevant to helping you get into the career you would like to pursue?
	Notes
	
	Your goal is to ask questions which uncover a need in order to increase the likelihood that the lead will be receptive to our education benefits and believe in the value of a Career Assessment.
	
	Information is to be obtained in a conversational manner. Use your prospect's responsiveness to determine which questions and how many you ask – you may need to defer some questions until later and temporarily move to Section C before returning to Section B).

E. Buying Committee

- Is there anyone helping you with your decision to continue your education?
- How old are you?
- (If under 24) Do your parents live in the area? What hours do they work?
- Are you single or married?
- Does your spouse/significant other know that you are interested in furthering your education?
- How supportive are they?
- What hours does he/she work?
- Who else is supportive of you furthering your education?

Notes

Having the Buying Committee attend the interview is critical to your prospect's success. Therefore it is very important to uncover who the Buying Committee is and have him/her/them attend the Career Assessment.

D. Provide Information

(Prospect name), let me tell you a little about Westwood/Redstone College. We offer career oriented, hands on education in a number of rewarding fields. Our classes are typically smaller and more personalized then most other colleges, and are taught by instructors with industry experience who are passionate about what they teach. The majority of credits taken are in the major field of study with an emphasis on maximizing employability in that major field. Some of the many benefits we offer at Westwood/Redstone are:

- Part-time job assistance to incoming students
- A dedicated Success Team that assists you with the enrollment process
- The ability after you graduate to come back and retrain in your field at no cost to you (other than books and supplies)"

Are these the types of benefits that you are looking for?

Notes

Provide only generic benefits information of a Westwood/Redstone Education. Since your goal is to have a prospect attend an interview, by giving too much information your prospect may prematurely decide this is not the place for him/her.

Be sure to focus on benefits based on the prospects previous answers.

C. Introduce Career Assessment

(Prospect name), based on what you told me about yourself, you sound like an ideal candidate for our programs, and I would definitely like to meet you. Since Westwood/Redstone is a private degree granting college, part of our admissions process is a **Career Assessment** with you and your ________ (Buying Committee name(s)). *If prospect pushes back on Buying Committee ask:* "Has there ever been a time in your life when you really wanted to do something and the people around you did not support you? How did that feel?" *Then re-close on Buying Committee attending.*

Notes

Focus on having the Buying Committee attend the Assessment. If the prospect gives you an objection about the Buying Committee not attending be sure to ask him/her the follow up question about people not supporting their prior decisions in life. Education takes a substantial personal commitment and it is essential his/her supporting system learns about the College during the interview.

H. Appointment Expectations

(Prospect name), when you and your *(buying committee)* come in for your **Career Assessment** I will provide you an opportunity to have all of your questions answered......in addition I will:

1. Assist you with identifying the right career path for you including job titles and descriptions
2. Determine which of our programs will best direct you towards your career of interest
3. Review our curriculum, length of program and schedule options
4. Show you the benefits that we offer our students
5. Give you a tour of the campus so that you can see the classrooms, labs, equipment, and students working on projects in their learning environment
6. Cover your financing options including financial aid

This will allow you to see first hand if this is the type of education you're looking for and we can see if you are the type of student who would do well here.

Notes

Take the time to ensure the prospect sees the value in the Career Assessment and that you will take the time to answer all of their questions.

G. Set the Appointment

I have time available today at ______ or ______. Which time is best for you?" *(If not available today, offer two options for tomorrow).* I am very excited about meeting you and ______ *(repeat day and time).* I am glad you feel your future (and your children's, fiancé's, etc.) is worth this investment of your time.

Notes

In the event the prospect and buying committee cannot meet at any of the times ask them for a time that is convenient – use your best judgment and remember that the goal is to set a realistic appointment that will show).

F. Confirm the Appointment

"Do you have a pen and paper? Do you know where we are located *(give directions if needed.....for home interviews get directions at this time)?*" Please write down the following: again my name is _________ (spell it), and my direct phone number is _______. I am going to verify I have your information correct:

- Your cell phone number is: ___________
- Your email address: ___________
- Home phone: ___________
- Work phone: ___________
- And you will be bringing ___________

Great! I'm going to reserve enough time to make sure that we answer your questions and accurately identify the appropriate career path for you. Please bring along a friend who would also be interested in a personal Career Assessment *(RGL)*".

Notes

If prospect needs directions, be sure to communicate them clearly and be sure directions sound easy.

This is a great time to ask for a referral (RGL) and to invite him/her to the assessment.

If you think the appointment is not solid, be sure to communicate how important it is for the prospect to call you if they are delayed or need to reschedule.

The A, B, Cs of Financial Aid

Objective = ____________

$ = ____________

Option 1 = ____________

Option 2 = ____________

Objective!

The ABCs of Financial Aid

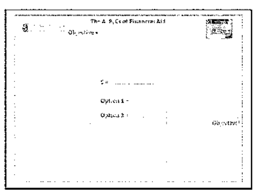
The "ABCs of Financial Aid" provides an easy to follow, step-by-step approach to the financial aid process for prospective students. The details of financial aid are best presented by our experts in Student Finance – and to set the proper expectation of financial aid, it is critical the Admissions Representatives set a clear, concise roadmap of what the prospect will see and hear while applying and working through financial aid.

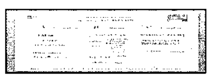
Setting Up and Working Through the ABCs

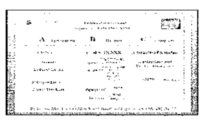
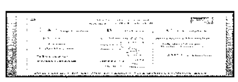
The ABCs is a part of the Interview Presentation and begins with the Financing step. There are three options you can use when presenting the ABCs depending on the prospective student's access to the Presentation:

- **In Person:** Have the prospective student follow along with the Presentation. He/she can also fill out the ABCs on the back of the Puzzle Sheet while you explain each step.
- **Over the phone viewing the Presentation through Adobe Connect:** Have the prospective student follow along with the Presentation. It is recommended the prospect write down each step on paper so they have a copy of what you discussed (see below).
- **Over the phone with no access to Adobe Connect:** Have the prospect write down the steps while you explain them. Start with the following: "*(Prospect) I would like you to get a blank piece of paper and a pen. Please turn the paper sideways (or landscape) and draw two vertical lines dividing the paper into three equal columns. Across the top please write Objective equals*". As you explain each step, have the prospective student write down what you are explaining in each column on their own sheet of paper.

Once set up, you will advance through the automated form using the script below revealing each step in the process. The verbiage in italics is the actual "script" to follow.

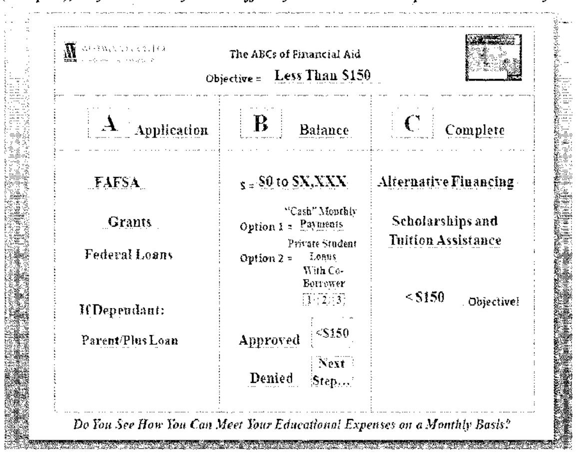
Screen View	Scripting
	*(Prospective student), tell me what you know about Financial Aid?* Let the student tell you what they know about Financial Aid to gauge their knowledge and understanding before you advance the next slide. *We have multiple options to assist in financing your education. A member of your Success Team will assist you with the process and paperwork and will guide you in the application process to help you receive the greatest amount of funding available to you.*
Less Than $150	Forward the Presentation to reveal the Objective "Less Than $150" *The majority of our students who work with our Student Financing department have a payment less than $150 per month while in school. This is our objective for you. Let's review how this process can be as easy as A, B, C.*

Screen View	Scripting
A Application	For each change in the screen view to the left, you will forward the presentation to reveal the next animation. Forward the presentation to reveal the following: *The first step is "A" for Application.*
FAFSA	*In order to begin the process, the first step is to work with your Student Finance Specialist to fill out a critical online application to determine your financial aid eligibility called the Free Application for Federal Student Aid, most commonly called the FAFSA. You will need to have your taxes to complete the FAFSA and parent/spouses taxes (if applicable).*
Grants	*The government will determine your Grant Eligibility award based on your income.* *A commonly known federal grant is the "Pell" grant.* (If other grants are available in your State feel free to mention them here). *Not everyone qualifies for Grants, but if received they are awarded and do not need to be repaid. They will never cover your entire investment and not everyone qualifies for them which is why there are many other options available. Let's cover these other options now.*
	*The FAFSA is also reviewed for Federal Loans including Stafford Loans. These are not credit based loans and since they are loans, they do need to be paid back; typically this does not occur until six months after graduation or after stopping school. Your Student Finance Specialist will provide more details on this process.*
If Dependent: **Parent/Plus Loan**	If the student is dependent, you should also discuss the Parent PLUS Loan: *The primary benefit of the Parent PLUS Loan is that parents can borrow federally guaranteed low interest loans to help pay for their child's education. The PLUS loan is a credit based loan. If parents are approved, this loan should cover the balance of the student's investment. If not approved there are additional resources which can cover the balance.*

Screen View	Scripting
B Balance	*The next step is "B" for Balance*
$ = $0 to $X,XXX	*The balance is the dollar amount uncovered after applying your federal funding towards your overall college investment, commonly referred to a gap.* ***Most students have a balance or gap after they are awarded federal funding. So, when you hear this number, don't be alarmed.*** *Remember, our objective is what...?* (Let the student answer with the <$150 objective). *Exactly...and our goal is to help you determine how you can achieve this objective! So, let's look at the additional options for covering this balance.*
Option 1 = "Cash" Monthly Payments	*The first option is that you can make Cash Payments. You have the option of paying the balance with cash, check or credit through monthly payments; however, this payment is normally more than $150/month.* (choose response(s) based on applicability to your student): 1. *You could make this payment with the money you or your parents have saved* 2. *You could use your GI Bill funding to pay the balance* 3. *You noted earlier that the most you could afford was $150, and this payment is normally more than $150 a month so, let's look at another option available for covering this balance*
	*Option #2: Is to apply for Private Student Loans with a co-borrower. Many of our students use this option. These are private bank loans which are credit based. There are many options for private bank loans both local and nationally. Our Student Finance team will provide more details on how these work.*
Approved <$150	*If you are Approved for one of these loans your balance should be covered with a monthly payment which equals our objective of less than $150 per month.*
	*If Denied— and many students are because these are credit based loans, there are other options. We encourage you to provide a credit-worthy Co-Borrower. Sometimes you will need to ask one, two, three people or more to find someone who is credit-worthy. They can help you qualify for additional funding and assist with a lower interest rate. If your co-borrower is approved for a Private Student Loan you are complete and should have a monthly payment of less than $150. If your co-borrower is not approved then we have an additional step in the process to finalize funding your investment.*

Screen View	Scripting
C Complete	*The last step in the process, is "C", for complete*
Alternative Financing	*If your Co-borrowers are not approved for a Private Student Loan, we will explore other Alternative Financing options to get you to your objective of less than $150 which we will discuss at that time.*
Scholarships and Tuition Assistance	*Another way to help you meet your educational expenses is to apply for Scholarships. Your Student Finance team member can give you more information about where to look for scholarships and when/how to apply. You can also research tuition assistance with your current employer.*
< $150 Objective!	*Once all of these steps are completed, A-Application, B-Balance, C-Complete, a majority of our students will reach the Objective of a Monthly Payment of Less Than $150 while in school.*

(Prospect), do you see how you can afford your educational expenses on a monthly basis? Tell me how?



WESTWOOD COLLEGE
A PLACE WHERE YOU CAN SUCCEED

The A, B, Cs of Financial Aid

Objective = **Less Than** **$150**

A Application	**B** Balance	**C** Complete
FAFSA	$ = $0 to $X,XXX	Alternative Financing
Grants	Option 1 = "Cash" Monthly Payments	Scholarships and Tuition Assistance
Stafford Loans	Option 2 = Private Student Loans	**< $150** Objective!
If Dependent:	Approved <$150	
Parent/Plus Loan	Denied Co-Borrower 1 2 3	

Script for Completing the Enrollment Documents

Getting Started:

At this point you have guided your prospect through the OAC and are at the screen with Enrollment Paperwork.

At the Campus you will review, print and have your new applicant sign their documents after you have reviewed them together. Follow the script below.

For Online and National, direct your prospective student to the website for OAC login:

"Now, in order to access you're Enrollment Documents you need to go to our web site:

1. At www.westwoodonline.edu or www.westwood.edu
2. Click on "Apply Online Now"
3. Click yes, and then go to Returning User, "Log-in Here!"
4. Click to enter. Enter the same email address you gave me before, (repeat address, confirm same as in SRM) and then enter the password as (provide SRM ID for password)"
5. Click "Next' to access your Enrollment Documents"

Next you will see a listing of the steps we completed together in your online application. Please click next. If you scroll down you will see your Enrollment Documents listed. First, click the link for the __________ program Enrollment Agreement (EA). We will come back to the other documents in a moment."

Continue:

Enrollment Agreement:

The Enrollment Agreement (EA) is put together based on specific criteria established by the Federal Government. Due to this, each word, phrase and notice is there for a reason. An inaccurate or incomplete EA can cause for a judgment against the school resulting in litigation or arbitration. Therefore it is vital we explain the specifics of the EA completely and accurately. Also note, if the Enrollment Agreement is not completed accurately, an applicant will be considered incomplete and therefore will not be able to begin school. For this reason it is critical to follow the script below with each and every prospect signing the Enrollment Agreement.

Please open the file titled Enrollment Agreement, or EA. In the first section, you will see your personal information. Is the information correct? Now look below, this information reflects your specific Program Information. You will see that you are signed up for the ____________________ program, which is a (Bachelor or Associates) degree. Below your program you will see detailed information specific to your program and investment. Is this information correct? Do you have any questions?"

WESTWOOD COLLEGE ONLINE

EFFECTIVE 2006

ONLINE PROGRAM ENROLLMENT AGREEMENT

DENVER NORTH CAMPUS (DNN) 7350 N. Broadway, Denver, CO 80221 (303) 426-7787

Student Applicant (please print)

I elect to start my program at the mid-term start.

Name ____________ Start Date (Month/Day/Year) 8/30/2006

Address ____________

City ____________ State ______ ZIP Code ______

Social Security Number ____________ Home Phone Number ____________

Program Name:	Marketing & Sales Management
Degree:	BS
Clock Hours:	1815
Credit Hours:	180
# of Terms:	15
Total Lab Charges:	$0.00
Toolkit:	$0.00
Technology Fee:	$0.00
Tuition per term:	$3,915.00
Total Tuition and Fees:	$64,225.00

International Service Fee $500.

Campus or Location is listed at the top of the EA

For Online classes: "Below the program information, you will see a reference to the computer and minimum system requirements. As we discussed earlier you will need to meet the system requirements prior to beginning school. Do you feel that you will be able to meet the systems requirements?"

If "yes", proceed. If "no" probe further with the applicant until they have assured you they will be able to meet the requirements.

"In this section you will also see a breakdown of additional costs included in your total investment and a reference to transfer credits. If you have transfer credits our Education staff must review all original transcripts before credits can be accepted for transfer."

If your student has transfer credits, let him/her know that all students must sign acceptance of the total investment, however, a report reflecting any transfer credits received will be added to his/her file. Point out that a breakdown of the tuition per term per Institute is also listed in a table mid-way down the page.

[illegible]

TUITION PER TERM BY INSTITUTE/PROGRAM (For ½ time and less than 6 credit pricing see catalog addendum)						
	Service and Technology	Design	CAD – Architectural Drafting	Business	Medical Assisting	Insurance Coding and Billing
Full time	$4,463	$4,687	$4,463	$4,038	$3,799	$3,990
¾ time	$3,347	$3,5[illegible]4	$3,347	$3,028	$2,849	$2,697
More than 19 credits (in addition to regular tuition rates)	$311	$326	$311	$282	N/A	N/A

"The next section is the "I, the Applicant" section. You will need to read and understand numbers one through ten (one through twelve for online) you will initial numbers one through five (six for online). Number one acknowledges receipt of the current catalog which I will point out in a few moments. You can also save and/or print a copy of this document later as a future reference. Please let me know if you have any questions on any of the information listed."

(Directly answer any questions regarding the section below and be absolutely sure the prospect understands all of these items prior to proceeding. For accuracy reference the 2008 EA for your location/campus)

I. the applicant

[illegible]

"Under the Notices to Buyer section, please note you must read the entire agreement prior to signing. In addition, note the application fee we have collected today – $25 for the application and $75 for registration. These fees will be applied to your investment and allow us to begin the Enrollment process.

Notices to Buyer:

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT IN ITS ENTIRETY OR IF IT CONTAINS ANY BLANK SPACES. THIS AGREEMENT AND ANY ADDENDA ARE LEGALLY BINDING WHEN SIGNED BY THE STUDENT AND ACCEPTED, SIGNED AND DATED BY AN AUTHORIZED OFFICIAL AT THE COLLEGE. Terms and conditions of this agreement are not subject to amendment or modification by oral agreement, and may not be modified unless such changes have been approved in writing by an authorized official of the College and by the student or student's parent or guardian if the student is a minor. You are entitled to receive one copy of the agreement you sign and any information disclosure pages presented by the College. Under the law you have the right among others, to pay the full amount due and to obtain a partial refund of the finance charge under certain conditions.

I ACKNOWLEDGE HAVING READ AND DO UNDERSTAND THIS AGREEMENT, WHICH INCLUDES INFORMATION PRINTED ON THE REVERSE SIDE OF THIS AGREEMENT AND WHICH IS INCORPORATED HEREIN BY REFERENCE. I HAVE NOT BEEN MADE ANY VERBAL PROMISES OR GUARANTEES.

22		08/10/2006
SIGNATURE OF APPLICANT	AGE (if less than 18 yrs.)	DATE
SIGNATURE OF PARENT/GUARDIAN OR AUTHORIZED AGENT	PRINTED NAME OF PARENT/GUARDIAN OR AUTHORIZED AGENT	

As an authorized representative of the College, I have interviewed the student applicant and recommend his/her acceptance to Westwood College. I have not made any statement or promises contrary to the terms of this agreement or the Academic Catalog.
I have received $ 75.00 Registration Charge $ 25.00 Application Charge
Authorized Representative ______________________ Date 08/10/2006

The above named applicant is hereby accepted for admission to Westwood College.

COLLEGE OFFICIAL ______________________ DATE OF ACCEPTANCE ______________________

**If your applicant is not 18, a parent, guardian or authorized agent must sign also. An authorized agent is anyone over the age of 18 who can act on behalf of the minor, including a spouse or someone with Power of Attorney. (Other parties, such as grandparents, who are not the student's legal guardian and who do not have power of attorney cannot sign the EA in lieu of the guardian or spouse).*

"Now please go to the second page of the EA. This page includes five separate sections. Please read through all sections. After you have read through each section you will initial the bottom of the second page. The first area is a Student Understanding section which outlines our acceptance guideline, requirement to purchase toolkits and textbooks and other details regarding our programs. Please be sure to read the section and feel free to ask me about any areas you may feel unsure about.

EFFECTIVE 2005

THE STUDENT UNDERSTANDS THAT:

1. Acceptance to Westwood College is contingent upon providing proof of high school graduation, a General Education Development (GED) Certificate or a transcript from an accredited post-secondary school. A copy of the document must be provided by the 14th day of the term unless the school grants an exception. Applications for a term may only be taken through the end of late registration. Westwood reserves the right to deny admission to any applicant and to change entrance requirements without notice.
2. Students are required to purchase standard tool kits, textbooks, and supplies, including consumables, as needed, at his/her expense, as required by the program, but are not obligated to purchase the required items from the school. There may be other required costs: (1) a late registration charge of $50.00 for continuing students who fail to register before the end of the designated registration period, (2) a $25 charge for late monthly payments, (3) transcript charge ($5 original, $2 copy), (4) copy of record ($1/page), (5) a $20 proficiency exam charge, (6) an $20.00 returned check fee, and (7) a $150 charge to withdraw from the school.
3. If there is a finance charge or in the event tuition is paid in four or more installments, a Disclosure Statement (Retail Installment Contract) must be executed and become a part of this contract. It is understood the promissory notes or contracts for tuition may be sold or discounted to third parties. In such cases, the refund policy continues to apply. THE PARTIES EXECUTING THIS AGREEMENT ACKNOWLEDGE THEY HAVE READ AND RECEIVED A COMPLETED COPY OF THIS AGREEMENT.
4. The College is not obligated to provide coursework for students who fail, withdraw from a course, or interrupt their studies. Students seeking resumption of study after involuntary or voluntary withdrawal need to be aware that not all courses are offered each term, and that curriculum changes may have occurred. A review with the appropriate College official will be made to determine the alternate plan of study needed to allow those students to complete their graduation requirements.
5. Although the College's programs are of varying lengths, the term of this agreement is for only one 10-week term. If a student's schooling is ongoing after the first term with no interruptions, no new Agreement need be signed, and the terms of this Agreement (except for tuition and refunds in the case of a tuition, lab fee, or online course fee increase) are reaffirmed and shall be applicable to the student and Westwood upon the student's enrollment for each consecutive subsequent term and during the term thereof. Students who leave the program for one, two, or three terms must sign an amended enrollment agreement prior to resuming. Students who leave the program for more than three terms or who transfer to another program will execute a new agreement prior to returning.
6. Class Schedule: Online instruction is asynchronous. Therefore attendance/class time is monitored by a combination of class participation and log ins. For the initial two weeks, log ins and threaded discussions (class participation) are monitored daily or every other day; thereafter, these are monitored weekly.
7. Students starting at a mid-term start date will take all typical program course work, as listed in the catalog/addendum in a compressed five-week format.

"The next section, "The College" gives some key points about our College's processes and obligations to you as a student. Please be sure you understand the section before you move on."

THE COLLEGE:

1. Reserves its right to change, cancel, interrupt, terminate, postpone, amend, or reschedule any course or program contents, other educational-related matters, training materials or procedures, and class schedule, or withdraw programs during the period of the student's enrollment, provided that the State Board or agency, if required, has been notified or has given prior approval in accordance with requirements. Such changes will result in no additional expense to the student, except for software requirements, computer equipment, and expendable supplies. Changes may be made as required by industry needs and to increase the skill level of the student. Students and agencies, as required, will be notified of such changes 30 days in advance of implementation. If continuing students elect not to continue in a revised program and take advantage of the updated curriculum, arrangements will be made to accommodate students on an individual basis, e.g., teach-out of the unrevised curriculum or another mutually agreed upon arrangement between the student and the school.
2. Reserves its right to change or cancel classes when the number of students scheduled to start the class is too small (as defined by the school) to justify the start or continuation of a class. In the event that a scheduled class start date is cancelled for any program, the enrollee shall be entitled to select either (1) a guaranteed reservation in the next scheduled class for that program or (2) cancellation of enrollment with a full refund of all monies paid.
3. Reserves its right to close, transfer, or relocate all or any part of the College. Students and agencies will be notified of such changes 30 days in advance. In the event of a relocation, it is fully expected that the student will continue at the new location. Students who are affected by Westwood's exercise of such rights shall be entitled to a refund under the refund policies described below as their sole recourse or remedy, or any other mutually agreed upon agreement between the student and the school.
4. If unable to perform any of its obligations under this contract by reason of fire, strike, work stoppage, riot, utility failures or shortages, damage by the elements, or any other unavoidable casualty or act of God, will not be responsible for damages or tuition refund caused by delay or failure to perform hereunder, provided said delay does not exceed 90 days and the College evidences positive effort every 30 days to reactivate College. Westwood is not responsible for difficulties accessing the internet, speed of internet connections, or personal equipment failure.
5. Has assumed the obligation of furnishing a complete course/program, teachers, and other services necessary (including record keeping/academic transcripts) as the college deems proper for teaching these programs at a tuition cost per term for the program.
6. Agrees to assist the graduate in obtaining employment, (except for international students in their country of permanent residence or in the United States), without additional charge, but does not guarantee employment or obligate itself beyond reasonable assistance and guidance.

"Please find the sections titled "Buyer's Right to Cancel and Return of Title IV. In these sections you will find important information regarding your right to cancel. Please be sure you understand your options and timeframes regarding cancellation as well as return of any Title IV funds."

BUYER'S RIGHT TO CANCEL (NON-COLORADO STUDENTS ONLY):
The student has the right to cancel the initial enrollment agreement until midnight of the third business day after the enrollment agreement has been accepted, signed, and dated by an authorized official of the College at the College's principal place of business or within three business days after the student has attended the required online orientation. If the right to cancel is not given to a prospective student at the time the enrollment agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund of all monies paid to date. The refund must be given within 10 days of cancellation. Any wish to cancel enrollment must be given in writing to the registered agent or managing employee of the College. If the student does not give notice of cancellation in writing, the unexplained absence of a student from College for 15 school days (non-Colorado students only), constitutes constructive notice of cancellation to the College. For purposes of cancellation, the date is the last day of attendance.

RETURN OF TITLE IV:
Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days are completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the College must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the College must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

"In the final section on page two you will see your specific State's Refund Policy. This section outlines a variety of refund calculations based on an applicant's particular circumstance. What questions can I answer for you on this section?"

STATE OF COLORADO REFUND POLICY:

Refunds must be calculated from the last date of recorded attendance. The following calculations reflect this policy

1. A full refund of all monies paid if the applicant is not accepted by the College.
2. A full refund of tuition and fees paid if the applicant withdraws within three days after signing the enrollment agreement or making an initial payment, provided that the applicant has not attended an orientation, toured the campus, or commenced training.
3. A full refund, without penalty, if the applicant withdraws within three business days following the applicant's taking the required Online Orientation. For the purposes of refunds to nonresidential applicants/students enrolled in online programs, Online Orientation meets the requirement of a visit to the school and/or regularly scheduled orientation. Students who have not completed the online orientation prior to the 10th day of class will not be considered enrolled.
4. A full refund of tuition and fees paid in the event that the College discontinues a course or program of education during a period of time within which a student could have reasonably completed the same except that this provision shall not apply in the event that the College ceases operation.
5. That except for retention of a cancellation charge not to exceed one hundred fifty dollars or twenty-five percent of the contract price, whichever is less, the policy for cancellation, settlement, and refund of tuition and fees provides for at least the following:
   a. A student terminating within the first ten percent of the term shall be entitled to a refund of ninety percent of the term price exclusive of books, tools, and supplies.
   b. A student terminating after ten percent but within the first twenty-five percent of the term shall be entitled to a refund of seventy-five percent of the term price exclusive of books, tools, and supplies.
   c. A student terminating after twenty-five percent but within the first fifty percent of the term shall be entitled to a refund of fifty percent of the term price exclusive of books, tools, and supplies.
   d. A student terminating after fifty percent but within the first seventy-five percent of the term shall be entitled to a refund of twenty-five percent of the term price exclusive of books, tools, and supplies.
   e. A student terminating after completing seventy-five percent of the term shall not be entitled to any refund and shall be obligated for the full term price which constitutes maximum obligation, exclusive of books, tools, and supplies.
   f. The above calculations are performed on a term-by-term basis as determined by the particular term in which the student withdraws. All previous terms will be charged in full.
   g. The lab charge and Online per credit course fee are treated as part of the tuition for refunding purposes.
6. A student may return his/her books and/or tools (not opened software or software subscriptions) to the school for a refund upon withdrawal. Only if the books and/or tools are judged to be in excellent condition, will the student receive a refund (or credit, if applicable—depreciated value to his/her account). This offer is for twenty calendar days from the effective date of withdrawal.
7. The effective date of termination (cancellation/withdrawal) is defined as:
   a. the date of receipt of student's notification, or
   b. the date the institution determines the student is no longer attending; or
   c. For the purpose of calculating the refund, a student's last day of attendance (LDA) is the last day a student has demonstrated completion and has submitted the unit assignment(s).
8. All refunds will be paid within 30 days from the effective date.

Page 2 of 2 Buyer's Initials AS

Campus: "Once you understand all of the information on the EA, please initial the bottom of page two next to Buyer's Initials" and submit the EA. I will now show you the other Enrollment Documents which need to be submitted within the next 24 hours."

Online: "I will tell you in a moment how to initial this page. Now let's review the other Enrollment Documents that you need to submit. All of these documents must be completed within 24 hours. (*Reference copies of the individual Enrollment Documents for review*)

"Now we will review the other documents that you must sign:"

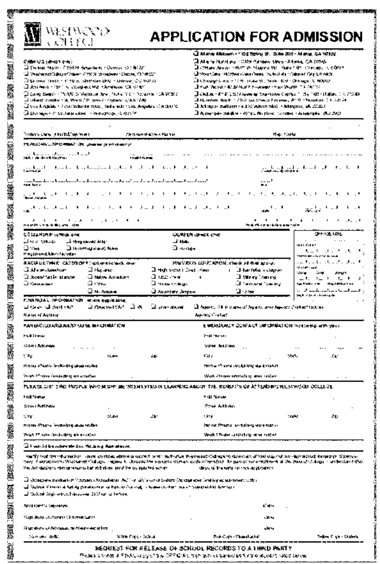
Application:

"The Application serves as general background and contact information for each prospect that applies to the College."

"Please confirm that all information listed is accurate".

Campus: "Fill in the required parent/guardian/ spouse and emergency contact information. Below this section, please list the individuals we should contact about the benefits of attending Westwood College. Then please sign at the bottom."

Online & National: "After you have confirmed all information is correct let me know. Remember, you will electronically sign all your forms in just a few moments."


WESTWOOD COLLEGE

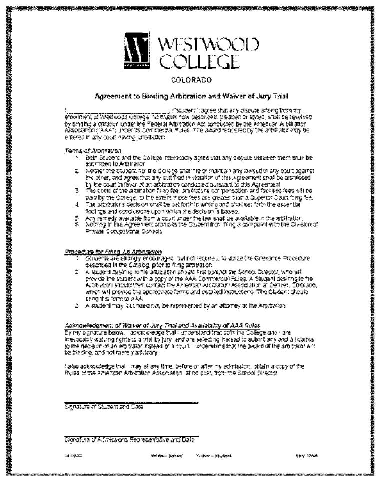
APPLICATION FOR ADMISSION

REQUEST FOR RELEASE OF SCHOOL RECORDS TO A THIRD PARTY

Arbitration Agreement:

"The Arbitration Agreement information is included in the Enrollment Agreement; however since it is a key part of the legal agreement an applicant makes with the College, it is outlined separately in order to underscore the importance that an applicant understands his/her process for recourse."

"Specifically, it states that once a student follows the Student Complaint/Grievance Procedure found in the catalog and is still not satisfied, the Arbitration Agreement gives guidelines around involving a third party."



Program Disclosure:

"As we discussed earlier the ____________ career field requires a program disclosure."

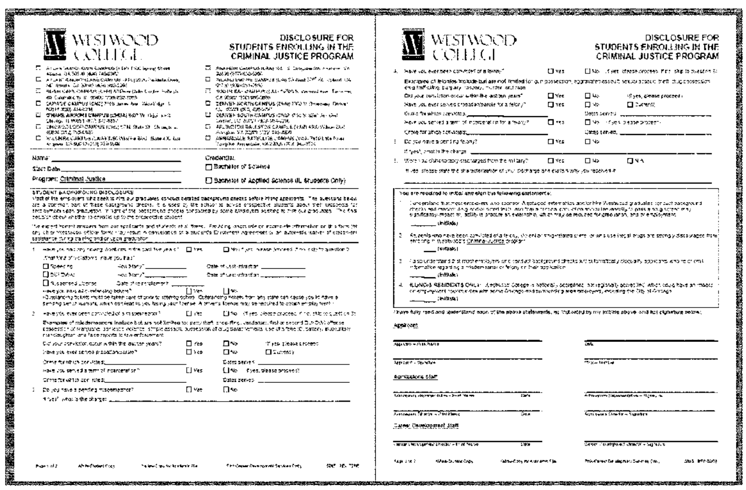
"The disclosure asks for and serves as a record of specific information used to determine eligibility for employment within the ____________ career field. It also ensures you are aware of any limitations the degree may hold or of employment limitations after graduation."

"The disclosure form lists the questions and answers we discussed earlier. Please review again and let me know if you have any questions."

Campus: "Please sign at the bottom."

Online & National: "Again, you will electronically sign this document with your other forms in a moment."

Criminal Justice:


WESTWOOD COLLEGE

DISCLOSURE FOR STUDENTS ENROLLING IN THE CRIMINAL JUSTICE PROGRAM

WESTWOOD COLLEGE

DISCLOSURE FOR STUDENTS ENROLLING IN THE CRIMINAL JUSTICE PROGRAM

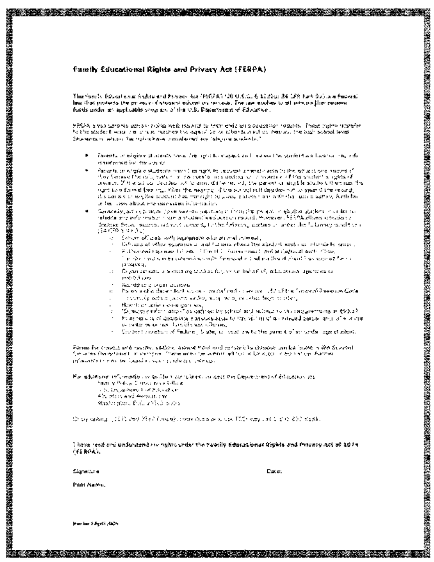
Family Educational Rights and Privacy Act (F.E.R.P.A.):

"The next document is the Family Educational Rights and Privacy Act or F.E.R.P.A. It gives students the right to access their educational records; consent to release a record to a third party; challenge information in their records and be notified of their privacy rights. The document is afforded to each applicant to ensure he/she understands their rights according to FERPA guidelines."

"Do you have any questions".

If a parent or spouse requests access to the students' records, they must sign a form with SS or your ESS.

Campus: "Please sign at the bottom."



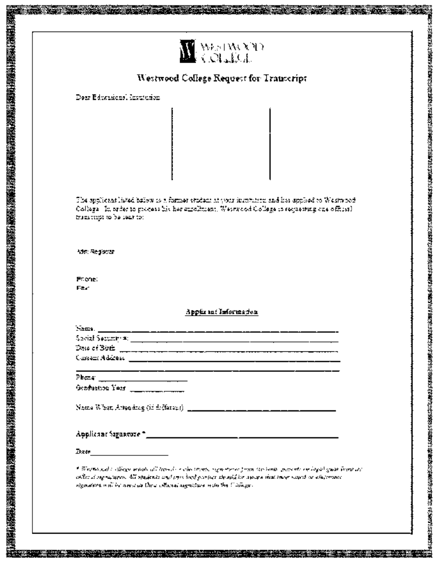
Family Educational Rights and Privacy Act (FERPA)

Signature: Date:

Print Name:

Transcript Request:

"This is a release form which the College uses to send to your High School or former learning institution to obtain transcripts and diploma information."



WESTWOOD COLLEGE

Westwood College Request for Transcript

Dear Educational Institution

The applicant listed below is a former student at your institution and has applied to Westwood College. In order to process his/her enrollment, Westwood College is requesting one official transcript to be sent to:

Attn: Registrar

Phone:
Fax:

Applicant Information

Name: ______________________
Social Security #: ______________________
Date of Birth ______________________
Current Address ______________________
____
Phone ______________
Graduation Year ______________

Name When Attending (if different) ______________________

Applicant Signature * ______________________

Date ______________

[illegible]

Your campus will either have a Performance Fact Sheet or the Westwood Student Right to Know document (Texas excluded.)

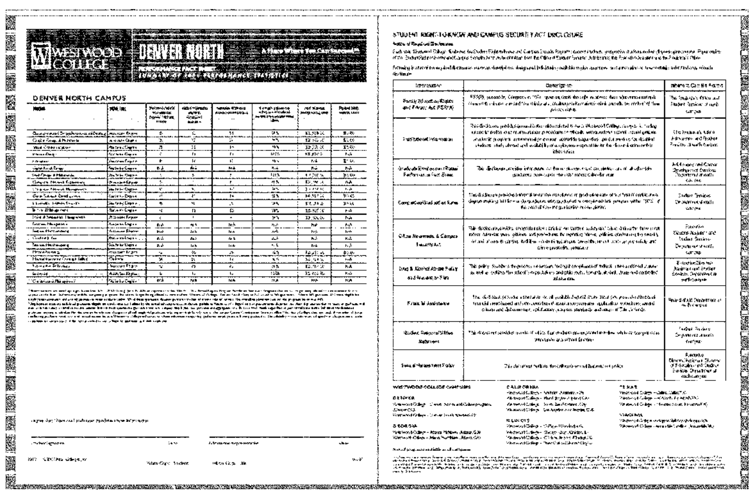
Performance Fact Sheet:

"The Performance Fact Sheet contains graduation and employment data unique to each campus based on programs the College offers. The second page of the document contains the "Student Right-to-Know and Campus Security Act Disclosure" information which lists the "Notice of Required Disclosures".

"Each year Westwood College distributes the Student Right-to-Know and Campus Security Report to current students, prospective students and employees upon request. Copies of the Student Right-to-Know and Campus Security Act may be obtained from the Office of Student Services, Admissions, the Executive Assistant or the Registrar's Office."

Westwood Student Right to Know:

"This form provides a list of information available, a brief description and where each item on the list can be found. "


WESTWOOD COLLEGE
DENVER NORTH
DENVER NORTH CAMPUS
STUDENT RIGHT-TO-KNOW AND CAMPUS SECURITY ACT DISCLOSURE

Catalog:

"The catalog serves as your reference guide as well as the agreed upon requirements between the College and student; both the student and the College are accountable to the guidelines outlined in the catalog.

Addendum:

"The addendum contains changes on staff, pricing and dates made since the last catalog version."

"You can access copies of these documents at any time.

Just go to Westwood.edu site (or westwoodonline.edu)
Click " Apply Now"
Choose "Log in Here"(returning user)
Enter email and password (as listed in SRM)
Select the campus/location
Click "Next" to access all enrollment documents, including a downloadable copy of Campus Catalog and Addendum.
Download a copy of the catalog on your personal PC, for future reference."

Follow the Quick Start Steps for success for ECP.

Techniques and Scripts for Handling the Most Common Objections

Technique to avoid many objections: Use during Step 9: Welcome.
"__________ (prospect), I know you are very excited about going (back) to college and you will be anxious to talk to people about your decision. You will come across those people who are "cheerleaders" and those who are "dream-killers". The cheerleaders are those who support your decision about college like, _______ (those individuals they mentioned during the interview i.e.: mom, sister, etc....). However, the dream-killers will give you negative reactions. Generally, these reactions come from people that are envious of your decision. What I need to know from you is what are you going to say when you get negative feedback from one of the dream-killers? (Role play with them so they feel comfort with their responses)

I am not interested:

Script: Have you been able to speak with someone from Westwood College yet? I wonder why I got this inquiry today, it says you were looking into the Criminal Justice program, is that correct? Great, how did you get interested in that career field? (Continue with asking your Phone Script questions in order to set an appointment and get an interview)

I am still not interested:

Technique to avoid this objection: Work to assume setting the appointment as noted above.

Script: Will I am glad I got in touch with you. This may not be what you are looking for however, do you know anyone who might benefit from this type of education?

I am researching other school too:

Script: That's great, it is always nice to talk with someone who is concerned enough about his/her future to really dig in and get all the facts before making a decision. Since you are the type of person who is interested in getting the complete picture, wouldn't it make sense for you to come to our campus and get a first-hand look?

How long will the appointment/assessment take?
Technique to avoid this objection: Set strong value on the career assessment during the Phone Script.

Script: (If they ask you this question when you are trying to set an appointment). ____________ (*prospect*), that all depends on you. My job is to assess potential candidates and make sure they are a good fit for the program and discuss the benefits that we offer. Let's set the appointment for 4:30pm and I will help you find the most direct route from your house on my computer in order to save time.

Script: If they ask you this question wben you get ready to start the interview). ____________ (*prospect*), that all depends on you. My job is to assess potential candidates and make sure they are a good fit for the program and discuss the benefits that we offer. Let's go into the assessment and if we agree this is not for you it will not take long, is that fair?

I am already enrolled:
Technique to avoid this objection: Call new "hot" leads right away.

Script: Great, that is the most important thing. What school are you going to? What program are you taking? How do you like it so far? (Many times we find that they are not happy with their program, school, hours, etc.....)

Script: Congratulations. You must be committed to continuing your education. Do you know anyone like yourself that may be interested in one of our programs?

I do not have the $50:
Technique to avoid this objection: Be very through in Step 3: Profile during Financial aid, support system, etc.

Script: You told me your Mom (Aunt, sister, etc...), was supportive of you going back to school. Do you think she would loan you the money?

Script: What suggestions to you have for paying the application fee?

Script: We determined your affordable monthly payment to be $200. I am concerned about moving forward if that is not the case. My goal is to set you up for success with your education. How are we going to submit the application?

Script: I am confused. When we worked through the budget worksheet together, you told me you had an available balance on your master card. We can put the application fee on that card.

Just mail me some information:

Script: _______ *(prospect)*, we do something better than that. In order to better service our prospective students, we actually take the time to meet with every single individual for a one-on-one career assessment session. Our students just love it. At that time we will..........

Script: I would like to make a suggestion that you might find helpful. We should get together here at the school for two important reasons. First, we'll be able to evaluate your background to see if a *Computer Network* career is in your best interest. This field does require specific characteristics for success so it is vital for us to try and find out if you're on track. Secondly, when you see the campus, you'll get a picture of your experience at Westwood College. This way, both you and the college will be sure as possible that no mistakes are made with something as important as your future. Does that make sense to you, _________ *(prospect)*? (if you receive a positive response, set an appointment).

Script: ______ *(prospect)*, it does sound like you have a hectic schedule, but I really want to see you today. What can you work out?

Script: (last resort is to direct them to our website or mail them information) Do you want to look it over before coming in? (They always say yes.) Then let's do this.....Grab a piece of paper, I will give you our website address. You look over our site today and tomorrow. Write down your questions and we'll schedule an appointment for tomorrow at 3pm. How does that sound?

Did not clearly understand the total cost:

Technique to avoid this objection: It is required to divulge the per term cost during every interview. Be sure to gain their understanding of the cost and the breakdown of what it includes. The Trial Close after Financing will also help to alleviate this objection.

Script: When we discussed the total investment during your initial assessment, you told me that with Financial Aid assistance you could see how you could afford a monthly payment. (Financing Trial close) You are still working on your alternative loans to assist in getting you to the comfortable monthly payment of $0 - $150. Are you willing to continue the Financial Aid process so you can cover your investment?

Cost is too high:

Technique to avoid this objection: Review the total cost listed when you review the Enrollment Agreement. Help your new enrollment understand that the total must be listed on the paperwork; however, financing is done per year.

Script: School is a big investment. Let's look at your key reasons for going to college...... (Review the motivators and drivers from the Profile).

Script: College is a large investment. Let's look at all the reasons why you wanted to make that investment in yourself...... (Review the motivators and drivers from the Profile)

Script: (if they say they can attend somewhere else for less while trying to set an appointment) ________ (*prospect*), you may find some colleges that cost less. There are many different school, all serving different needs. Our program offers a great deal of hands-on practical training and emphasizes individual attention. Our goal is to train you not only to get the job but keep it. At this point, it is impossible to tell which type of training or college is best for you, based on your needs and abilities. By visiting the campus and learning what is available for you at Westwood College, I feel confident you can make an intelligent choice on a career and program. I have some time available today at 5pm to see you and show you the campus. (Always assume the appointment).

I do not have enough time:

Technique to avoid this objection: Strong close using the "Commitments to the Investments". If prospects schedule seems to busy for school help the put together a schedule that will work during Close and Affirmation, Time Investment.

Script: I understand how you feel. Many of my successful students felt the same way. But, they found that after we set-up a schedule together they were able to adjust time for school. How does that sound? (Work with them to set-up a schedule that will work for school, work, etc...remember they will need to make sacrifices for school so their free time for friends and fun will have to change to study time and class time).

Script: (If this is used when trying to narrow down an appointment time...i.e.: I don't have time right now call me back next week) I have a pretty busy schedule, I do have some time tomorrow morning, will that work?

Script: I know exactly what you mean when you say you don't have time. A lot of our students are in the same position. Most of them hold down full-time jobs and also come to school. I think you would find a program schedule to fit your personal circumstances. What time do you get off work, ________ (*prospect*)? I will be glad to reserve a time for you then, or I can see you on Saturday at 11am.

Lack of engagement/commitment:

Technique to avoid this concern: Set proper expectations after the application and hold your student accountable to the process. Initial appointments are at 24, 48 and 72 hours and twice a week after.

Script: Leave a voicemail stating that you do not want them to be financially responsible for anything (can occur if they have received their books or signed loan paperwork) It is imperative that you call me right away. (Once they call you can you can begin to uncover objections. Use your interview guide to remind them what they told you).

Script: During the interview, you told me that your job was very physically demanding and you could not see yourself working it for the rest of your life. Do you still feel this way?

I have to talk with my husband, wife or significant other:

Technique to avoid this objection: When you ask them, who will be affected by this decision the spouse should come up. You should then follow-up by asking them if the spouse is supportive. Next question: Who is going to decide which school you should attend?

Script: Joe is going to want to know the monthly investment that you are going to make. You have already mentioned that you feel this is the right school for you and that you would like to better yourself and that Joe is supportive. We need to submit your application right away so you can take care of your FA paperwork and have a monthly amount that you and Joe can further discuss.

Script: What questions do you think they will have? Would it help if I talked to them?

I don't have a job:

Technique to avoid this objection: Ask questions on the Phone Script and the Profile. Do not assume that they are not looking for a job or have a plan. Ask questions to determine what they are doing about their unemployment situation. "Currently you are looking for employment and an education to pursue a career that you would enjoy and provides stability. If you do not find employment before the term begins on (date) , would you still do whatever it takes to being school?

Script: What are you doing to gain employment? (Remember they may have a job waiting for them and have not started yet, don't assume their situation)
Script: We will discuss how we can assist you as we go through the career assessment, but first let's make sure that this education is right for you. Once you complete the enrollment process you will meet your Success Team. Career Development Services is part of the team; they assist our new students with employment information and options.

I heard this is more expensive than other schools:

Technique to avoid this objection: Use all trial closes in the interview.

Script: We are more of an investment than some other schools because we help provide the skills you need to be successful in your career.

Script: As we discussed earlier, we also provide benefits like Industry Standard technology that is used today, Alumni Retraining, Career Development Services, etc…………..

Script: Are you making a decision about the success of your future based solely on how much it will cost you?

I want to think about it or I want to wait for next term:

Technique to avoid this objection: Set a sense of urgency throughout the interview during Career Field and Programs, Westwood Difference and the Close and Affirmation. Use Trial Closes.

Script: Didn't you say the reason you are interested in school is for better opportunities, challenge, pay and advancement? (Use their drivers and motivators) The quicker you get started the more realistic those goals will become. Don't you agree?

Script: I understand this is a big decision. And since you are still in the decision making stage, let's plan on getting together so that I can give you the information you will need to make a sound decision. By evaluating your background and qualifications, we will probably be able to determine if you should pursue a career in _____. By seeing the campus, you will get a good idea of what Westwood College can do for you. I have some time today at 4pm. Let's get together then.

Script: _________ *(prospect)*, we are still pretty far from determining whether or not you can or should enroll at Westwood College. The Career Assessment I am suggesting will serve the purpose of giving us a better idea of your background, and you will see what our campus structure is like, in addition to getting all your important questions answered. Once you've done this, then you will have the ability to make an informed decision. Doesn't that make sense?

Script: What do you want to think about? (Once they tell you, you can work on answering their questions and/or further handling their objections or concerns).

Script: What will change for you between now and the next term?

Heard my Westwood College credits will not transfer:

Script: There is some truth in what you have said. Some schools do not accept our credits for transfer. On the other hand, we do not accept the credits of some school either. No institution is required to accept credits from any other institution. Tell me ______ (*prospect*), is transfer of credit important to you inasmuch as you plan to start your training at one school and then transfer to another to finish? (Note: No matter what the prospect's response, you may follow with the following.) __________ (*prospect*), I can tell you have given your future a lot of thought and you have some very important decisions to make about your career plans. I really believe a visit to the school will provide you with the answers you need about Westwood College. This way, both you and the college will be as sure as possible that no mistakes are made with something as important as your future. Does that make sense to you? (If response is positive, make appointment)

Not enough transfer credits:

Technique to avoid this objection: Ask about prior college in the interview. What courses they took, how long ago, etc. Set expectations for the transcript review during interview.

Script: I understand you feel that you should have more credits transfer into the program. Our goal is to set you up for success in the courses we offer which provide the current software and knowledge that the industry is looking for today. Because we are fast paced, you will still earn your degree in 3 years. You said this is the right career path for you and this is the change you needed to make, would you agree.

Grades:

Technique to avoid this concern: Set proper expectations and encourage the student to study the orientation. You should check the attendance report right away, specifically the columns that list assignments turned in and time logged into class. If you see, the student is not logging in enough time for success in class you need to get their commitment right away.

Script: You told me that this career is taking you in the direction that you want for your future. You must sacrifice the time for success in your classes in order to obtain your degree in 3 years. Grab a pen and paper, let's set-up a weekly schedule for success together. (Take this a step further and have them email it to you.

Script: You told me that this career is taking you in the direction that you want for your future. You must sacrifice the time for success in your classes in order to obtain your degree in 3 years. What are some of the sacrifices you are willing to make to have more time for school?

Parents will not help me:
Technique to avoid this concern: If they are dependent, set proper expectations for parent involvement. Arrange to have parent at the Career Assessment appointment or call parent while prospective student is at campus to begin interview. Do not submit application fee without talking to parent.

Script: Why did your Mom/Dad say they would not help you?

Script: Let's set-up a time that I can talk to Mom/Dad directly. Let's call them now.

Script: As an Independent student your parents do not have to be involved in your education financing. However, you will need a co-borrower. Let's discuss who else could be a co-borrower for you.

I cannot make a monthly payment:
Technique to avoid this objection: Using the budget worksheet can alleviate this issue coming up during Financing, Close and Affirmation or as student remorse while they are going through FA. (You can always go back to what you discussed together as you filled out the worksheet.)

Script: Let's evaluate your ability to make a comfortable monthly payment. My successful students went through our budget worksheet in order to evaluate their ability to make a monthly contribution towards their education.

Script: Okay, we have talked a lot about your goals to obtain a promotion (higher paying job, management position – whatever you uncovered as their "driver for education" in the interview); what can you sacrifice in order to meet this commitment. What is one thing that you can sacrifice to reach your goals?

I do not have transportation:
Technique to avoid this objection: Ask this question during the Phone Script. Don't assume if they do not have a ride to their appointment that they cannot arrange transportation for school. After you close them they will be ready to find a way to make school work.

Script: During the beginning of the Career Assessment: You mentioned you do uot currently have a car. If Westwood is the college you are looking to attend, are you willing to look into all methods of trausportation, including the bus, to attend school?

Script: During Step 8: Close and Affirmation. "Commitment to the Investments – Time and/or Emotional investment: You mentioned you do not currently have a car. If Westwood is the college you are looking to attend, are you willing to consider all methods of transportation, including the bus, to attend school? Let's review the bus/train schedule together now.

I do not have child care:
Technique to avoid this objection: Discuss during the Profile and the Close. Time away from their children is a sacrifice.....but dropping them off to day care may take an additional sacrifice of time.

Script: What type of child care have you used in the past for work, going out, etc...? Is this an option for school?

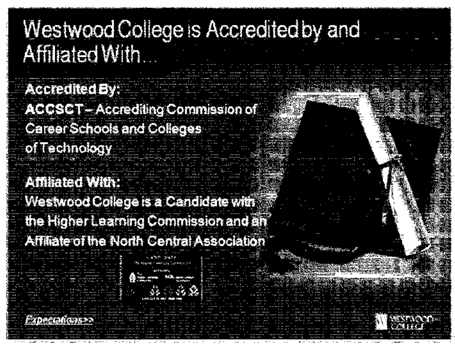
Script: You mentioned that your sister (mom, neighbor, etc...) was supportive of you going back to school. Would they help you with the children?

Script: Some of our students have used evening day care centers in the city. Have you looked into this type of service? Let's do some research now.

Remember, you won't be successful 100% of the time. The key is to practice, practice, and practice. By consistently using proven responses, you may develop your own personal delivery style and gain even greater confidence and effectiveness.

HLC Candidacy Communication As of October 2007, Westwood College is a Candidate to be Regionally Accredited with the Higher Learning Commission (HLC) North Central Association. Being the first department that interacts with prospects to the College, Admissions will play a critical role in accurately portraying what this means to prospective students. Please become familiar with what candidacy means as well as what can and cannot be communicated.
HLC Accreditation

The Higher Learning Commission (HLC) is a division of the North Central Association of Colleges and Schools that accredits colleges and universities. This type of accreditation is often called "Regional Accreditation" and the process typically takes five to seven years to complete. To learn more about regional accreditation please go to: www.ncahigherlearningcommission.org It is critical when communicating to prospects to be consistent and follow specific guidelines. **Our candidacy can be communicated; however it must be stated as an affiliation only.** The Interview Presentation Accreditation slides will be updated to reflect the following which can be communicated to prospects:



Note the additional language: "Westwood College is a Candidate with the Higher Learning Commission and an Affiliate of the North Central Association". Additional notes in the script area below the slides will contain the following:

The Higher Learning Commission (HLC) is part of the North Central Association (NCA) of Colleges and Schools, which was founded in 1895 as one of six regional institutional accreditors in the United States. HLC is recognized by the U.S. Department of Education and the Council on Higher Education Accreditation (CHEA). Contact information: The Higher Learning Commission, 30 North LaSalle Street, Suite 2400, Chicago, Illinois 60602-2504; Telephone: 312-263-0456; Fax: 312-263-7462; E-mail: info@hlcommission.org; Website: www.ncahlc.org.

Additional HLC Speaking Points:

- Westwood College is currently nationally accredited by Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT) or Accrediting Council for Independent Colleges and Schools (ACICS). In addition, we have candidacy status with the Higher Learning Commission (HLC). We received candidacy status in October 2007.
- HLC accreditation will be another affirmation of the quality of education provided by Westwood College and will enhance our profile in higher education.

Why is HLC accreditation important to Westwood?
HLC accreditation builds on our current national accreditation by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT) and Accrediting Council for Independent Colleges and Schools (ACICS). HLC will provide additional flexibility in the types of programs we can offer students and will be another affirmation of the quality of education provided by Westwood College. HCL accreditation will also enhance our profile in higher education.

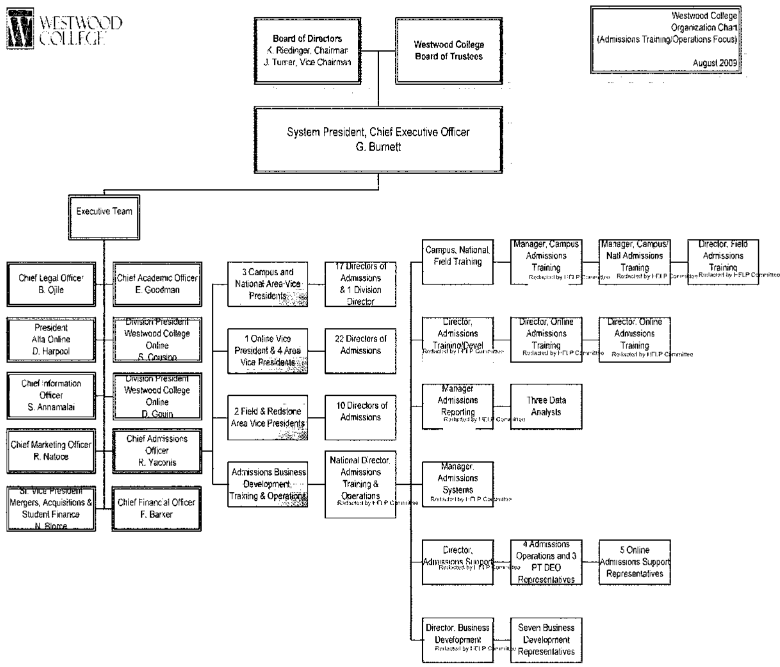
If Westwood College receives HLC accreditation after a student starts school will their program change?
No, there will be no changes to programs based on accreditation.

What happens if a student graduates before HLC accreditation?
Students who graduate prior to HLC accreditation approval can state that they graduated from an institution with HLC candidacy status. They can also state that the graduated from an institution with national accreditation (Accrediting Commission of Career Schools and Colleges of Technology [ACCSCT] or Accrediting Council for Independent Colleges and Schools [ACICS], depending on the campus).

How long will it take to receive HLC accreditation?
It could take up to four years to receive final HLC accreditation. The HLC accreditation process typically takes five to seven years to complete, and Westwood College began actively preparing in 2004 to meet the rigorous requirements of regional accreditation. By achieving candidacy status, the college has completed an important step and will continue to progress on the path towards regional accreditation.

Does accreditation include distance education courses and programs?
Yes. The commission accredits many organizations that offer courses and programs through various methods of distance delivery. Westwood Online is part of the HLC accreditation process.

Does accreditation guarantee that credits and degrees can be transferred to another college or university?
No. The college or university to which the student has applied determines transferability of credits and degrees. Transferability depends on the college or university at which credits or degrees were earned, how well the credits mesh with the curriculum offered by the school to which the student wishes to transfer, and how well the student did in the courses. Many organizations choose to consider the accredited status of the college at which the credit or degree was earned as one factor in the transfer decision.


Westwood College
Organization Chart
(Admissions Training/Operations Focus)
August 2009
Board of Directors
K. Riedinger, Chairman
J. Turner, Vice Chairman
Westwood College
Board of Trustees
System President, Chief Executive Officer
G. Burnett
Executive Team
Chief Legal Officer
B. Ojile
Chief Academic Officer
E. Goodman
President
Alta Online
D. Harpool
Division President
Westwood College
Online
S. Cousino
Chief Information
Officer
S. Annamalai
Division President
Westwood College
Online
D. Gouin
Chief Marketing Officer
R. Natoce
Chief Admissions
Officer
R. Yaconis
Sr. Vice President
Mergers, Acquisitions &
Student Finance
N. Blome
Chief Financial Officer
F. Barker
3 Campus and
National Area Vice
Presidents
17 Directors of
Admissions
& 1 Division
Director
1 Online Vice
President & 4 Area
Vice Presidents
22 Directors of
Admissions
2 Field & Redstone
Area Vice Presidents
10 Directors of
Admissions
Admissions Business
Development,
Training & Operations
National Director,
Admissions
Training &
Operations
Redacted by HELP Committee
Campus, National,
Field Training
Manager, Campus
Admissions
Training
Redacted by HELP Committee
Manager, Campus/
Natl Admissions
Training
Redacted by HELP Committee
Director, Field
Admissions
Training
Redacted by HELP Committee
Director,
Admissions
Training/Devel
Redacted by HELP Committee
Director, Online
Admissions
Training
Redacted by HELP Committee
Director, Online
Admissions
Training
Redacted by HELP Committee
Manager
Admissions
Reporting
Redacted by HELP Committee
Three Data
Analysts
Manager,
Admissions
Systems
Redacted by HELP Committee
Director,
Admissions Support
Redacted by HELP Committee
4 Admissions
Operations and 3
PT DEO
Representatives
5 Online
Admissions Support
Representatives
Director, Business
Development
Redacted by HELP Committee
Seven Business
Development
Representatives

Excerpts, selected by the HELP Committee, from a larger document produced by the company

WESTWOOD COLLEGE®
EST. 1953
A PLACE WHERE YOU CAN SUCCEED℠

Admissions Support

Book of Operations

Book of Operations - Table of Contents

1.5 The History of Alta Colleges

Overview

The history of the schools that make up the current Alta Colleges system can be traced back many decades. Throughout its history, however, one thing has remained constant: Alta Colleges has offered career-focused education preparing graduates for a career in high-demand technical fields. As career challenges and opportunities are recognized, new programs are developed with the cooperation of industry leaders to meet the needs of our students, graduates and employers. Alta Colleges, Inc. currently has three divisions: Westwood College, Redstone College, and Westwood College Online.

Westwood College

Westwood College was founded in Denver, Colorado, in 1953. At that time it was called the Radio and Television Repair Institute. In 1958, the electronics curriculum was expanded to meet the growing demands of the industry and the name of the school was changed to the National Electronics Institute (NEI).

Throughout the 1960s and early 1970s, NEI constantly updated courses and equipment, offering educational programs that were practical in content, intensive in character, and reflective of modern technical practices. In 1974, the Denver Institute of Technology, Inc. (DIT) acquired ownership of the college and began to expand the curriculum to meet the needs of a growing technological society.

In November of 1997, DIT officially became Westwood College of Technology. This change helped facilitate the school's expansion outside the Denver area. In 2004, due to expansion in programs, Westwood College of Technology became Westwood College.

Continued on next page

Redstone College	Redstone College operates our aviation school. Our Denver Campus located at Jefferson County Airport has been practicing Aviation Training since 1965. Redstone is recognized as the premier training facility for Airframe and Powerplant training. In 2006, Redstone began offering industrial services related programs in order to meet the increasing demand for graduates in fields such as HVAC/R (Heating, Ventilation, Air Conditioning, and Refrigeration) and Construction Management. With the addition of non-aviation programs, and a decision for the school to develop its own identity and brand, on March 1, 2006, Westwood College of Aviation Technology officially changed its name to Redstone College.
Westwood College Online	To meet the changing needs of our students, Alta expanded our offerings to include a complete online only curriculum in 2002. Today, we have over 4,400 students enrolled in 20 online degree programs, in three distinct schools. Our online classes and coursework provide an interactive, hands-on learning approach that uses some of the latest multimedia technologies available to enable a rich, online learning experience.
Timeline	On the following page, a timeline is included highlighting key events, acquisitions, and campus openings.

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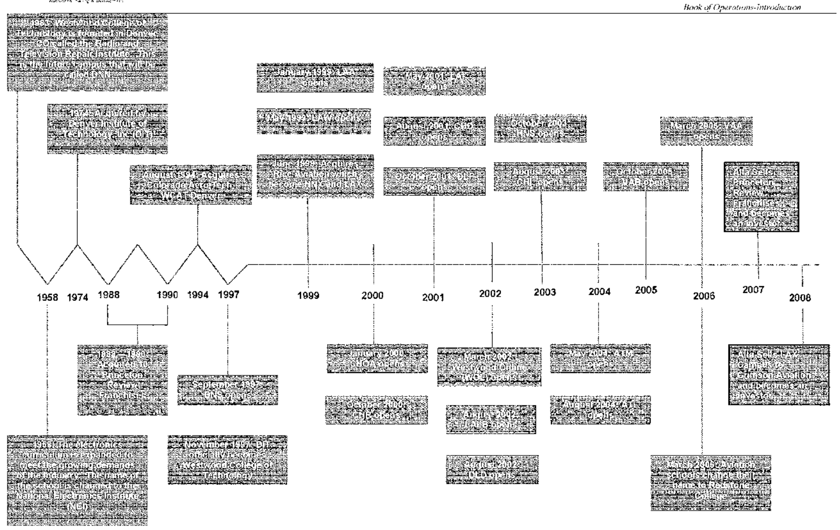
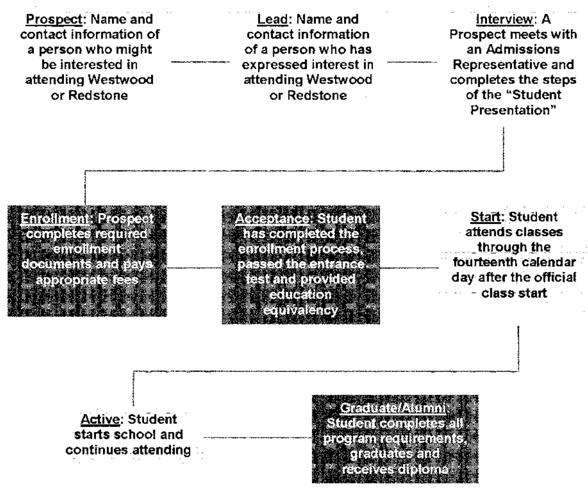


Alta Colleges, Inc.
Document 27, Page 6

2.4 Admissions Sales Process Outline

Overview The Admissions Sales Process involves many steps, starting with the initial contact with the prospect. The Admissions staff is most heavily involved in the early stages of the process however we continue to work closely with other departments to assist our students through the entire enrollment process all the way through to graduation.

The Admissions Support Coordinator must be familiar with the Admissions Sales Process followed by all Admissions Sales Groups as outlined below. The Admissions Support Coordinator has many opportunities for contact with our students and can provide influence and encouragement to assist them through the process of changing their lives!



2.5 Admissions Student Presentation

Introduction

The Admissions Support Coordinator should be familiar with the Student Presentation. The Student Presentation is an interactive presentation given by the Admissions Representative to the prospective student and his/her "buying committee" (spouse or parents). The presentation helps to determine the prospective student's area of interest, commitment to further education and develop a positive relationship with their Admissions Representative. The Admissions Support Coordinator should observe a Representative conducting a presentation at least three times a year. The Student Presentation can be downloaded by following instructions in the Admissions toolbox.

Presentation Script

Within the Admissions Tool Box you will find the Presentation Script. This file contains an image of every slide within the Student Presentation and the verbiage that goes with it. A general script is included for all Westwood campuses and another script for all Redstone campuses. Please be aware all slides may not apply to your campus.

The Five Key Responsibilities of a Successful Admissions Support Coordinator

Overview

In this section, you will learn about the Key Responsibilities of every Admissions Support Coordinator. A Coordinator's job is a combination of key technical and customer service activities. Focusing on these key activities will contribute to the success of your team, campus and students. In addition, Admissions Support must have a solid understanding of all current Admissions policies and procedures, most notably in the areas of leads and enrollments.

The **"Five Keys"**

1. Integrity, Professionalism and Positive Attitude
2. Quality Customer Service
3. Lead Management
4. Timely and Accurate Enrollment Processing
5. Knowledge and Adherence to Policies and Procedures

3.1 Integrity, Professionalism and a Positive Attitude

Integrity

Our personal integrity affects how we interact with our students, how we communicate with our managers, and whether or not we trust ourselves to act according to the highest standards of ethics. Conducting ourselves in a manner that is honest and fair even in difficult situations displays our commitment to maintaining the highest ethics and integrity in the workplace. Focusing on the needs of our students while remaining in compliance with our Admissions Policies and Procedures guarantees the objective of the highest integrity. Current Admissions Policies and Procedures can be found on Communitylsoft in the Admissions Toolbox

Professionalism

As mentioned previously, Admissions Support is usually the first contact most guests have with the college. The perception our guests have of us will naturally carry over into their perception of the college. That perception must include the utmost professionalism in our conduct and conversation.
Dr. Carol Fleming, founder of the consulting firm The Sound of Your Voice, gives eight suggestions in her article "Guidelines for Professionalism."

Continued on next page

Professionalism (continued)

1) Own Your Job
Take your job very seriously, as if you were in business for yourself. Personal pride in a job - any job - will be evident. As they say in the theater world, "There are no small parts, only small players". You will want to be punctual, have a clean work space and handle your work without complaint.

2) Join the Team
Make the effort to be familiar with the **business culture and history** where you are employed: the important people, the times of disaster or triumph, the pending decisions, the mission statement, etc.
You will get farther, faster, if you consider yourself part of a group with a common goal, not just one little person doing a particular job. **Team feeling** leads to cooperation and a collegial atmosphere. Make the effort to establish and **maintain good communication** with the people around you, because this will keep you in the loop of information flow. You want that.

3) Leave your Personal Life at Home
When you are on the job, show that you identify with the demands and issues of your organization. You are serious about this and keep your conversations within the **boundaries of the business** as much as possible. This demonstrates to people your commitment to the business world and to your employer.

4) Keep Your Cool
How you **handle anger** is, perhaps, the most telling indication of your maturity. This includes anger directed at you as well as your own emotional reactions. The display of anger is the most upsetting behavior there is and it constitutes an emergency in human relations. The workplace is absolutely no place for anger, so skills for dealing with it in a calming and constructive manner are valuable.

5) Look the Part
Observe the personal appearance of your co-workers and supervisors and determine the 'dress code' in your workplace. You not only want to fit in, you want your **appearance** to reflect well on your employer. This does not mean that you give up all **personal style**. It does mean that you demonstrate a willingness to blend witb the group.

6) Be a Positive Force
Criticizing and complaining are the worst things you can do. Contrary to your motivation, it simply makes you look bad. We need very little help in detecting faults in conditions and in each other.

Continued on next page

Professionalism (continued)

What we do need is support of individuals and solutions to problems. Be a solver rather than a complainer. Try to be for things (rather than against something). It puts you in a positive light and protects you from being perceived as critical.

Are you approachable? You want to be easy to access so that people won't leave you out of the loop of information and friendliness. Check yourself for the following behavior:

- Make eye contact
- Smile and acknowledge people when you first see them
- When people talk to you, look at them and genuinely give them your attention
- Respond to people with a nod, an answer, a confirmation, whatever is appropriate
- Ask your supervisor if your English is clear enough. Sometimes people are not approached when people have trouble understanding their speech

7) Mind your Old-fashioned Manners

Nothing is more quickly noted and appreciated than **courtesy**. Learn the standards of good manners appropriate to your setting and practice them with everybody, not just the people you're trying to impress. Make this a part of your own **personal integrity**. Be reminded that you should always use the **formal mode** of greeting until told to do otherwise. The client is "Mrs. Brown" until she says, "Just call me Grace". Appreciation is in short supply; don't add to the deficit. Say your "thank yous" with sincerity if you want people to continue to do nice things for you.

Get comfortable with introductions and know how to do it properly. People can really get offended when this social gesture is ignored. Don't be shy about introducing yourself; not only that - don't be shy about reintroducing yourself. All of us forget names.

If you can get yourself someone in a **mentor role**, you might give them permission to point out any of the 'little things' in your behavior that might get in your way to the top.

8) Develop your Communication Skills

If people ask you to repeat frequently, or if there are just too many misunderstandings from your interactions, this is pretty **clear feedback** that your speech may not be clear enough for professional standards. Get an **objective evaluation** and do the work that will make you a **clear communicator**. People are incredibly skilled in reading your attitude. If you have resentments, or if you have respect, be assured that it will be communicated and received and reacted to by other people.

Continued on next page

Professionalism (continued)

Conversational skills will bring you into comfortable contact with new customers, leads, jobs and friends and you will be grateful for this fluency for the rest of your life.

Written communication can (and will) be scrutinized, so don't let your guard down when writing memos, signing documents and leaving e-mail messages. This may be the only contact people have with you. A misspelled name, a scrawl, the evident lack of care will lose you credibility and respect. Clarity and accuracy are especially important when dealing with official documents, but everybody appreciates a written message that is easy to read, gets to the point and doesn't distract attention with errors

Positive Attitude

The outward expression of a positive attitude is enthusiasm. It is the way you smile, the way you walk and the way you act. A positive attitude is contagious and all who witness it can be inspired. Displaying a positive attitude can raise you up even when you are not feeling quite up to speed. As the first impression of our college, a positive attitude from Admissions Support enables our guests to feel like they are in the right place. Remember, we are changing lives!

3.2 Quality Customer Service

Introduction

Providing quality customer service is the cornerstone of Admissions. Admissions Support is the first point of contact for a potential student or visitor. Proper decorum and etiquette must always be maintained at the front desk and all public areas.

"Guests"

All visitors should be treated as our guest and should be received with a warm greeting, using their name whenever possible. Our guests should feel welcome and comfortable visiting our school. Be responsive to the needs of our guests. Always remember that your interaction could be the influence to help change their life.

Incoming phone calls should be handled in the following manner:

- Calls should be answered as follows: "Thank you for calling Westwood College, this is _____________, how may I help you?"
- When transferring calls, introduce the call to the person to which you are transferring. Never release the call until you are certain that there is someone available to take the call.
- Always ask permission to place your caller on hold. Never leave a caller on hold for more than 15 seconds.
- If the caller is a new prospect (NOT a warm transfer), proceed with getting their full name, phone number, city, zip code, and graduation date. The prospect should be assigned based on current lead routing policy. If the prospect already has a record in SRM, update all information including adding an inquiry if appropriate. If the prospect does not have a record in SRM, you must add a new one.
- If a caller is warm transferred from a call-center vendor, confirm their name and phone number prior to transferring to a representative.
- Should you receive a non-Admissions call on the main number, you should politely transfer the caller to the requested department or employee. However, you should give the caller the local or toll-free back door number and extension for future use.

Continued on next page

Front Desk Guidelines for Professionalism

- Business professional attire is mandatory during normal business hours for front desk personnel. (For dress code guidelines, consult the Human Resources Employee Policy Manual.)
- There should be no loitering around the front desk area by students, Admissions Representatives, faculty or staff.
- Personal internet use at the front desk is not permitted.
- Personal phone calls should be kept to the absolute minimum
- To ensure a professional environment, eating at the front desk is not allowed. Meals should be enjoyed outside of campus or in an appropriate location on campus.

3.3 Lead Management

Introduction

Alta Colleges utilizes an aggressive marketing plan to produce media leads from a variety of resources including television and the internet. Career Interest Card (CIC) leads are also generated by our Field representatives and Representative Generated Leads (RGLs) are generated by all Admissions personnel. Admissions Support monitors the lead flow and manages lead assignment for various lead sources. Each lead should be considered an opportunity to positively change a life. All leads are highly valuable and must be managed according to our current policies and procedures. The Admissions Support Coordinator **must** have a working knowledge of policies and procedures regarding lead distribution and lead protection. These policies and procedures have been developed to provide consistency amongst all Admissions divisions and most importantly to provide the best service to our prospective students.

The Admissions Policies and Procedure Manual can be found within the Admissions Toolbox on I-soft. The instructions for lead processing can be found in the Admissions Support Users Guide

Lead Types

Internal Internet

This lead is generated when a prospect goes directly to our website and fills out a request for information

External Internet

This prospect has filled out a request for information from a search engine banner or pop-up ad.

Phone In Answering (PID)

Prospects who look up our number in the yellow pages or were referred by someone directly to the campus.

Phone In Answering (PIA)

These prospects called in after seeing or hearing a commercial or responding to a phone number listed on a direct mail piece or an internet landing page. We use a vendor to answer and route these calls.

Continued on next page

Walk in (WI)	A prospect who has come directly to the campus without an appointment.
Direct Mail	This prospect has replied to some type of direct mail piece, such as the career goals questionnaire.
External Telemarketing	These are prospects that have been contacted by an outside telemarketing agency.
Career Interest Card (CIC)	High school students who have attended a high school workshop and completed the Career Interest Card with at least their name and one means of contact (phone, address or e-mail). CICs are generated by our Field channel.
Representative Generated Lead (RGL)	These prospects have been referred to a specific representative by a current student, applicant, or other prospect. **The prospect must ask for the Admissions Representative by name.**
Campus Generated Lead (CGL)	Leads generated by non-admissions personnel as a result of non-marketing funded activities.

Lead Rotation

SRM and Manual Assignment	The SRM system automatically assigns most electronic leads received during business hours to Representatives logged into the SRM system. Admissions support is responsible for assigning leads not automatically assigned. Examples of leads assigned by Admissions Support include some PIAs, PIDs, leads generated from marketing events such as career fairs, and Walk-Ins. Each type of manually assigned lead should have a separate lead rotation process as defined by the Director of Admissions using current lead management guidelines.

3.4 Enrollment Processing

Overview

The Admissions Support Coordinator is responsible for the accurate and timely processing of enrollments submitted by Admissions Representatives. Enrollment processing is the first step to starting our prospects on the path to improving their life therefore it is critical all enrollments are processed quickly and efficiently.

Introduction

Much of the enrollment process is done through an electronic enrollment process. Use of the On-line Application Center (OAC) for enrolling students automatically processes the enrollment in our database systems and, in most cases, requires minimal intervention of the Admissions Support Coordinator. The OAC is utilized by all Admissions divisions. **All** enrollments for the sales week must be processed by the close of business each Saturday. Further information regarding the OAC and enrollment processing will follow in Section V.
Instructions for enrollment processing can be found in the Admissions Support User Guide. Policies regarding enrollment processing (fees, lifespan, etc.) can be found in the Policies and Procedures manual.

Fees and Application/ Enrollment Lifespan

The lifespan of an application/enrollment is based on current policy. Refer to the current catalog and the Policy and Procedure manual for direction and/or clarification.
Appropriate application and registration fees must be paid prior to the processing of an enrollment. These fees may be dependent on the lifespan of the application or on other circumstances. Refer to the current catalog and the Policy and Procedure manual for direction and/or clarification.

First Time Enrollment Processing

First time enrollment processing refers to a student who has not enrolled with Westwood or Redstone at any time in the past.
Detailed instructions for processing these students are located in the Admissions Support Users Guide.

Continued on next page

Previous Enrollment Processing	Many times, students who have previously enrolled for school but cancelled or dropped will decide to re-apply. Admissions Support is relied on heavily in clarifying procedures regarding these enrollments. Policies governing these enrollments can be found in the Policies and Procedures Manual and detailed instructions for processing these students are located in the Admissions Support Users Guide.
Employee Waivers	Employees of Westwood and Redstone may take advantage of the opportunity to attend one of our schools. Employees and their immediate families (spouse or children) may attend tuition-free according to current benefits as outlined in the Human Resources Employee Policy Manual. Details and requirements are available on Community Isoft. These enrollments are not considered Admissions production and are not included in Admissions reporting. Detailed instructions for processing these students are located in the Admissions Support Users Guide.
Education Alliance, Military and Agency Enrollments	Westwood and Redstone Colleges provide application and/or registration fee waivers or deferrals for some individuals associated with select businesses, certain agencies or military affiliations. The Business Development channel works with select businesses to establish Education Alliance agreements. These agreements provide their employees with tuition reduction as well as a waiver for the application/registration fees. In order to qualify for the fee waiver, these students must provide proof of employment with the select business prior to the enrollment being processed. Detailed instructions for processing these students are located in the Admissions Support Users Guide.

Title:	Observation Requirements	Eff. Date:	04/08/10
Channels:	Campus and National	Supersedes:	n/a

Purpose:
The policy establishes a guideline for Admissions leadership to provide and track training observations for Admissions Representatives on a consistent and regular basis.

Procedures:
A critical responsibility of all Admissions leaders is developing staff for efficiencies and growth. The most significant opportunity for development is in the form of consistent observations, which provide an effective coaching method to assist in the improvement of each Representative.

1. **Campus Minimum Observation Requirements**
   1.1. Director of Admissions minimum observation requirements:
      1.1.1. Must average no less than one interview observation per week
      1.1.2. Must average no less than one hour of phone observations per week with a minimum of three completed calls
      1.1.3. Directors are held accountable to the above requirements as part of the Performance Review
   1.2. Assistant Director of Admissions minimum observation requirements:
      1.2.1. Must average no less than one interview observation every two weeks
      1.2.2. Must average no less than one hour of phone observations every two weeks with a minimum of three completed calls
   1.3. Minimum observation requirements per Representative:
      1.3.1. Every Representative must be observed in at least one interview per month
      1.3.2. Every Representative must be observed for at least one hour on the phone per month
      1.3.3. Observations may be conducted through a combination of efforts from Admissions leadership including Directors, Assistant Directors, Certified Training Specialists, Admissions Trainers and Area Vice President

2. **Campus Recommended Observation Requirements**

While the above observation requirements are the absolute minimum requirement for effective coaching, it is vital that Directors of Admissions prioritize time to coach each Representative via observations on a consistent basis.
   2.1. Director of Admissions recommended observation requirements:
      2.1.1. Depending on the performance gaps of the team (i.e. appointment setting, show rate, finalization, start rate). Directors of Admissions should set time each week to conduct interview and phone observations with 33% of the staff for teams with six or more Representatives and 40% of the staff with teams of less than six Representatives
   2.2. Assistant Director of Admissions recommended observation requirements:
      2.2.1. No less than one interview and one hour of phone observations per week

3. **National Minimum Observation Requirements**
   3.1. Director of Admissions minimum observation requirements:
      3.1.1. Must average no less than two interview observations per week
      3.1.2. Must average no less than one hour of live call observations per week with a minimum of three completed calls; a combination of calls may be used including initial contact, phone script, setting expectations, parent calls, follow up, etc.
   3.2. Directors are held accountable to the above requirements as part of the Performance Review
   3.3. Assistant Director of Admissions minimum observation requirements:

3.3.1. Must average no less than one interview observation every week

3.4. Minimum observation requirements per Representative:

3.4.1. Every Representative must be observed in at least one interview per month

3.4.2. Every Representative must be observed for at least one hour of live call observations per month

3.4.3. Observations may be conducted through a combination of efforts from Admissions leadership including Directors, Assistant Directors, Certified Training Specialists, Admissions Trainers and Area Vice President

4. National Recommended Observation Requirements

While the above observation requirements are the absolute minimum requirement for effective coaching, it is vital that Directors of Admissions prioritize time to coach each Representative via observations on a consistent basis.

4.1. Director of Admissions recommended observation requirements:

4.1.1. Depending on the performance gaps of the team (i.e. appointment setting, show rate, finalization, start rate), Directors of Admissions should set time each week to conduct interview and phone observations with 25% of the staff for teams with eight or more Representatives and 33% of the staff with teams of less than eight Representatives

4.2. Assistant Director of Admissions recommended observation requirements:

4.2.1. No less than one interview and one hour of live call observations per week

5. Observation Coaching Best Practices

5.1. Admissions leadership must utilize the Six-Step Coaching Method found in the Book of Success

5.2. All coaching should take place the same day of the observation. If the same day is not possible all observation coaching must take place within 24 hours of the completed observation

5.3. All new hires must be observed in their first or second interview and cannot move on to a third interview without having been observed

5.4. Observations must be completed on Admissions approved templates, be legible, and posted in the Admissions Toolbox on MyWestwood within 48 hours of completion

Anthem Education Group			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Anthem	Document 1	2AEG-HELP-05-00000070	3
Anthem	Document 2	2AEG-HELP-05-00000096	2
Anthem	Document 3	2AEG-HELP-05-00000106	3
Anthem	Document 4	2AEG-HELP-05-00000119	8
Anthem	Document 5	2AEG-HELP-05-00000144	2
Anthem	Document 6	2AEG-HELP-05-00000149	9
Anthem	Document 7	2AEG-HELP-05-00000158	2
Anthem	Document 8	2AEG-HELP-05-00000166	2
Anthem	Document 9	2AEG-HELP-05-00000206	3
Anthem	Document 10	2AEG-HELP-05-00000276	4
Anthem	Document 11	2AEG-HELP-05-00000509	2
Anthem	Document 12	2AEG-HELP-05-00000594	1
Anthem	Document 13	2AEG-HELP-05-00000696	7
Anthem	Document 14	2AEG-HELP-05-00000709	2
Anthem	Document 15	2AEG-HELP-05-00000787	7
Anthem	Document 16	2AEG-HELP-05-00000803	2
Anthem	Document 17	2AEG-HELP-05-00000805	6
Anthem	Document 18	2AEG-HELP-05-00001402	14
Anthem	Document 19	2AEG-HELP-05-00001532	32
Anthem	Document 20	2AEG-HELP-14-00000110	1
Anthem	Document 21	2AEG-HELP-14-00000996	2
Anthem	Document 22	2AEG-HELP-29-00000022	2
Anthem	Document 23	2AEG-HELP-31-00000432	2

Florida Department of Agriculture & Consumer Services
CHARLES H. BRONSON, Commissioner
Tallahassee, Florida

January 15, 2008

Division of Consumer Services
2005 Apalachee Pkwy
Tallahassee FL 32399-6500
Phone: 1-800-HELP-FLA
URL: http://www.800helpfla.com

Refer To: 0801-01310 / AH

HIGH TECH INSTITUTE, INC.
2250 W PEORIA AVE STE A200
PHOENIX, AZ 85029-4930

Subject: Redacted by HELP Committee

The Division of Consumer Services has received a complaint involving your business and is required by law to review it for possible violations of state consumer protection laws. It is the policy of this office to protect consumers from unfair and deceptive trade practices, as well as to protect businesses from groundless complaints.

After reviewing the complaint, please state your position regarding the specific issues addressed in the complaint by completing the enclosed Business Reply Form within 30 days. Without a reply establishing your position, it will not be possible to evaluate the complaint and be equitable to you and the complainant.

The number of complaints filed with this office against a business, and how the complaints are resolved, is public information, which is available to Better Business Bureaus, Chambers of Commerce and Consumer Agencies. In addition, such information is given to consumers upon request. If we do not receive a written response from you, our records will reflect that your business has refused to respond.

Your cooperation and timely attention to this matter will be appreciated. If further information is needed to prepare your response, you may contact me at one of the telephone numbers listed below.

Enclosure

Sincerely,
Redacted by HELP Committee

Consumer Service Analyst
Redacted by HELP Committee

AMERICAN CAREER COLLEGE, INC.

Table of Contents

30 August 2007

Education Director
Hi-Tech Institute
3710 Maguire Boulevard
Orlando, FL 32803

RE: Redacted by HELP Committee Matriculation in the Medical Massage Therapy Program

We are very concerned about the quality of education being provided to our son, Redacted by HELP Committee It has been reported to us that there is not a consistent educator for the Medical Massage Therapy Program, and furthermore that Redacted by HELP C has attempted to attend class for three weeks, only to be told, "Go home", as there was no instructor at all. This is entirely unacceptable.

We do not believe Hi-Tech Institute is providing the quality education we were assured of. We have committed to long term educational loans for our son and we expect that his education will be carried out as promised by your institution. Three weeks without class, while we continue to pay for an increasingly questionable education leaves us wondering what assurance Hi-Tech Institute can provide that their self-acclaimed excellence will benefit, rather than financially and egotistically harm, Redacted by HELP C ourselves and the other students and their families in the Medical Massage Therapy Program.

We expect an answer to this communication indicating that a permanent instructor has been retained for the program. We are placing our legal representation on notice, should we need to escalate this matter.

Sincerely,

Redacted by HELP Committee

CC: 'Redacted by HELP Committee

January 23, 2008

Redacted by HELP Committee

Las Vegas, NV 89104

Dear Ms Redacted by HELP Com

I recently received your January 14th, 2008 letter addressed to Redacted by HELP Committee, re: Redacted by HELP Committee Redacted by HELP Com Student ID: 072GR18952, requesting information in regards to tuition charges for Mr Redacted by HELP C's education.

We wish to cooperate with your investigation into Mr. Redacted by HELP's tuition obligations with our institute. As I am sure you will appreciate, before we can consider releasing confidential student records and information, we require a signed release from Mr. Redacted by HELP Co mailed to my attention at our institute. The release should state which documents we are allowed to release to you.

Sincerely,

Redacted by HELP Committee

Campus President

Cc: VP Human Resources
Associate VP

2AEG-HELP-05-00000096

Anthem Education Group
Document 2, Page 1

[redacted]

Redacted by HELP Committee
Las Vegas, Nevada 89104
Redacted by HELP Committee

www.koliaslaw.com
Redacted by HELP Committee

KOLIAS
Law Offices

Rec'd 1/18/2008 2:40pm Redacted by HELP Comm

January 14, 2008

Redacted by HELP Committee
HIGH-TECH INSTITUTE
2320 South Rancho Drive
Las Vegas, Nevada 89102-4512

Re: Redacted by HELP Committee **Student ID: 072GR18952**

Dear Ms. Redacted by HELP Committee

Please be advised that Mr. Redacted by HELP Co has retained this office with regard to the current loan balance that you purportedly are charging him for school and tuition that he did not even incur. At this point we are investigating this matter and we ask that you contact us with regard to this loan balance and provide supporting documentation for the amount purportedly owed.

We are under the impression from Mr. Redacted by HELP Co that he detrimentally relied on your representation that you were a fully accredited school and based on that he submitted for a Federal Stafford Loan and registered for your program. However, it was only after he registered that you advised him that not only were you not accredited, but that you were currently on probation. As you know, any educational institution on probation and not fully accredited will do Mr. Redacted no good in the furtherance of his educational pursuits.

Given this, going to your school would be of no use to him. For that reason, once you disclosed to him that you were not accredited and that you were on probation, he promptly withdrew and took all the necessary steps to withdraw from your institute. Now, after he has taken all the steps, you are sending him letters and requesting that he pay a balance of over $3,000.00 for schooling that he did not even attend. Mr. Redacted by HELP Comm followed all the requisites to withdraw from the class and he returned all books that were given to him as part of the class curriculum.

At this time, we ask that you provide us verification and contractual language supporting your request for $3,000.00. Kindly respond no later than Friday, January 25th, so that we can avoid any further action in this matter.

Thank you. We look forward to hearing from you soon.

Sincerely,

KOLIAS LAW OFFICES
Redacted by HELP Committee

MEK/wm

LAW OFFICES
Bishop, Cunningham & Andrews, Inc. (P.S.)
MAILING ADDRESS
BOX 5060, WEST HILLS STATION
BREMERTON, WASHINGTON 98312
Redacted by HELP Committee

JOHN A. BISHOP
GARY A. CUNNINGHAM
JOHN C. ANDREWS

DAVID B. GATES
J. SCOTT BOUGHER

RECEIVED
DEC 12 2007
By

December 4, 2007

Redacted by HELP Committee

Campus President
The Bryman School of Arizona
2250 W. Preoria Avenue, Suite A-100
Phoenix, AZ 85029

Re: Redacted by HELP Committee
Student No.: 052HA48527

Dear President Redacted by HELP Committee :

Redacted by HELP Committee and her mother Redacted by HELP Committee were grateful to receive Redacted by HELP Committee 's Associate of Science Degree from The Bryman School which was dated November 15, 2007, the day my legal assistant Redacted by HELP Committee called your office enquiring as to why it had not been sent.

That being said, Redacted by HELP Committee and her mother are very unhappy with the treatment Redacted by HELP Committee received throughout her schooling and leading up to the call by Ms. Redacted by HELP Committee. Prior to that time, calls by both Redacted by HELP Committee and her mother to the school were being ignored. Even Ms. Redacted by HELP Committee was told that Redacted by HELP Committee had not sent in all the documentation which was needed and that it would take a few weeks for the certificate to be completed after the documents had been sent. Obviously, the documents were already there as my clients had told us.

I listened for over half an hour to a steady stream of complaints that Redacted by HELP Committee had with her experience at The Bryman School and to detail all of them would take many pages. I do, however, want to discuss some of them so that you will have an understanding of her unhappiness. I understand that you have only recently taken over as president and I hope that you will be able to rectify some of the problems which appear to be systemic, at least in the surgical technologist program.

Redacted by HELP Committee commenced her schooling at Olympic Community College in Bremerton but wanted to go to school in Arizona so she explored the possibilities of receiving her medical training in Arizona. Apparently you have a good website; however, it did not go into much detail about the surgical technologist program. Redacted by HELP Committee contacted the school and one Redacted by HELP Committee, from the student placement office, told Redacted by HELP Committee that he was not allowed to give her any information about the program or tuition over the phone and that she would have to fly to Phoenix in order to obtain this information. She did that and,

December 4, 2007
Redacted by HELP Committee

Page 2

upon arriving at the school, was told by another employee that she did not have to fly down there to get that type of information.

When her classes began she was required to change classes after only of few days and was not able to take them in a logical order. That is, she had to take the surgical technologist cases at the beginning, and then the last four months or so she took the general education courses. As a result, she was out of step with the other students in her group. Oftentimes she was tested by herself and by instructors other that the ones who were testing her classmates.

The turnover of staff was constant and program managers and coordinators were generally unavailable.

One of the things that attracted her to Bryman was its claim that she could take her externship almost anywhere in the country or even out of the country. When it came time to actually apply, she had decided she would rather stay in Arizona. She was told that was not possible. She then elected to go to a hospital outside Boston in a community where she had friends and relatives. At the last minute she was told that was not possible. In the end she wound up having to find an extern position in Bremerton at Harrison Medical Center. Washington requires 500 hours and, apparently, Arizona only requires 320 hours. After starting at Harrison she was told that the school would not deal with an institution that required 500 hours. At this point, Bryman told her that she could return to Arizona for the last two weeks, but that was too expensive to fly back and find residential accommodations for only two weeks. Ultimately, she was able to locate a position at Stevens Health Care near Everett, Washington, but had to take a menial position cleaning instruments.

Then there was the difficulty in obtaining her Associate of Science Degree. The office was always either losing paperwork or claiming they had never received it. In the end they wouldn't return telephone calls to either Andrea or her mother.

Andrea does not feel she received the education she expected. There were too many students in class and very few lectures. They would just be handed packets of information to read. When they did their lab work there were not enough instructors or facilities so often students would only stand around and watch.

When it came to job placement, there were many promises initially, but by the time it came time to actually get the job, the school only offered "hints" such as, "go look at websites." She had to find a job totally on her own.

December 4, 2007
Redacted by HELP Committee

Page 3

The conditions at the school were disorganized and disruptive, and it was very difficult to learn. It was a very stressful and emotional time for her and she often considered leaving. The problem was that she had paid a substantial tuition and would have forfeited it had she left. She told me that many other students in the surgical technologist program were also as unhappy as she was. It appeared that many of the problems that they were having did not seem to exist in other programs.

At this point, she has paid over twenty-three thousand dollars ($23,000.00) in tuition and still has a loan balance to pay of approximately fifteen thousand dollars ($15,000.00). Due to the many misrepresentations and inadequacies of the program, we feel it is only right that the school return all or a substantial portion of her tuition to her.

Please let me know if you are willing to give her some compensation or whether we will need to refer this to an appropriate firm in Arizona to pursue the matter further.

Very truly yours,
Redacted by HELP Committee

GAC/dr
Cc.: Redacted by HELP Committee

TOM CORBETT
ATTORNEY GENERAL

COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

BUREAU OF CONSUMER PROTECTION
Philadelphia Regional Office
21 South 12th Street, 2nd Floor
Philadelphia, PA 19107
(215) 560-2414

May 11, 2009

Chubb Institute (The)
400 So. State Road
Springfield, PA 19064

Ref. Redacted by HELP Committee B-005243-2009

Dear Sir:

Enclosed please find a copy of a consumer complaint that was filed with the Bureau of Consumer Protection. Our office would like to assist you and this consumer in bringing this matter to a mutually satisfactory conclusion. To aid us in our mediation efforts, please provide a response to the consumer's complaint.

A complaint is sometimes caused by a mistake or misunderstanding that a business is eager to learn about and correct. In other instances, a complaint can often be addressed with an explanation of the circumstances behind the transaction or other information which responds to the consumer's concerns. In either case, by responding to a consumer complaint you can usually preserve "goodwill" for your business.

We request that you provide a prompt written reply so that we may amicably resolve this complaint. Please respond within fifteen (15) days from the above date

Very truly yours,
Redacted by HELP Committee

Senior Agent

dlp
Enclosure
21

2AEG-HELP-05-00000119

MAR-30-2009 MON 12:37 PM FIA CARD SERVICES N.A. FAX NO. 3024578207 P. 01

Second Time Submitting

PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

TOM CORBETT
ATTORNEY GENERAL

CONSUMER COMPLAINT FORM

dont know what happend to the first one

www.attorneygeneral.gov

Bureau of Consumer Protection
Administrative Office
14th Floor Strawberry Square
Harrisburg, PA 17120
(717) 787-9707

Office Use Only: Complaint # BA. 5243 KL

Cab I 3/31/2008

Cab II

Redacted by HELP Committee

The Chubb Institute
NAME OF BUSINESS COMPLAINT IS AGAINST

All, Bishop Holmes, Amy Edwards, Malek
NAME OF OWNER OR OTHER INDIVIDUAL TO WHOM YOU COMPLAINED

400 S. State Road
ADDRESS

Springfield PA 19064
CITY STATE ZIP CODE COUNTY

610 338 2403
PHONE

PRODUCT(S) OR SERVICE(S) PURCHASED	DATE OF PURCHASE	PURCHASE PRICE
Computer Networking and Security Course	09/07	17250

To what other agencies have you complained? None

What action was taken? N/A

Have you retained an attorney? ☐ Yes ☑ No
If yes, please provide your attorney's name, address and telephone number

Have you filed a legal action? ☐ Yes ☑ No
If yes, please state WHEN, WHERE and WHAT decision was made?

PLEASE COMPLETE THE REVERSE SIDE OF THE COMPLAINT FORM

1-800-441-2555

Anthem Education Group
Document 4, Page 2

MAR-30-2009 MON 12:37 PM FIA CARD SERVICES N.A. FAX NO. 3024578207 P. 02

Please explain your complaint. You may use additional sheets if necessary. Please print or type clearly. Try to be brief, but be sure to tell WHAT happened, WHEN it happened and WHERE it happened. Be specific about any oral statements the business made to you, ESPECIALLY those that influenced you to deal with the company. Describe events in the order in which they happened. Attach COPIES of all contracts, letters, receipts, canceled checks (front & back), advertisements or any other papers that relate to your complaint.

Sorry its not proof but it is all applicable and builds on itself

please contact me via mail, e-mail Redacted by HELP Committee or phone.

WHAT WOULD YOU LIKE THE BUSINESS TO DO TO SETTLE YOUR COMPLAINT?

Full reimbursement of funds and compensation for time wasted

Redacted by HELP Committee

YOUR SIGNATURE

DATE

REVISED JANUARY 2008

My Experience with The Chubb Institute

The initial contact with the admissions office seemed very normal to me. I left a message with Redacted by HELP Committe (no longer with the company) who called me back and set an appointment. When I came in for the interview I was greeted courteously and seated in Redacted by H office. Redac went over the programs list of courses, gave me a tour of the facilities, and made sure that this is what I wanted. By the sounds of the program it was exactly what I was looking for. I remember asking Redacted by the question "Do the courses prepare a student to take the Certification tests for that course?" and it is quite possible that when he responded with a positive answer that he was unaware that he wasn't telling the truth, but that we will touch on again later. He then took me to a testing room for an entrance exam that consisted of a number of questions that could have been answered by anyone that successfully completed the 6th grade. When I finished the exam it was back to Redacted by H office where he stated that he thought I would be a good candidate for the program and would go present my case to the head of admissions. If you have ever bought a car and had the salesman tell you that he was going to 'check with the manager' and you had that feeling or you just knew that all he did when he left the office was take a smoke break or made a quick phone call and never once saw the manager, that is the same feeling I got when Redacted b fed me that line and left the room. Needless to say I was accepted.

Day one consisted of sitting in the lobby until 7:30am (class is held from 7:00am – 12:00pm) at which point Redacted by HELP Co (no longer with the company) came out and got everyone that was sitting there and brought us back to the classroom that consisted of 24 computer stations and about six of the stations had people that were already started in the program. I would later find out that those six people took the 'A+ Hardware' course already and were going to take the 'A+ Software' class with us new people. After that the class of six would take 'Forensics' while we took 'A+ Hardware' and we would meet back up the following course and they would finish out their term with us. I don't know how many people started in what was then the class of six but out of those six four would complete the program with us. Out of the group of about 18 people that came in with me it is only Redac nd myself that remained until the end.

Little did I know while sitting in class for 'A+ Software', 'Networking', and part of 'Microsoft Server' that Redacted by HELP Co was about as close to a teacher as we were going to get. I won't drag on about the dry reading from the text that took place in those courses because everyone has their own style of teaching but when asked a question he quite often knew the answer (we did only have him for the basic courses). He also encouraged taking certifications and expected that we were doing things in class that were related to furthering our knowledge of the subject course. That being said, when the course didn't cover vital aspects that were published as known subject matter covered in the CompTIA A+ certification; Redacted told me that not everyone's goal was certification and that the A+ course wasn't meant to be preparation for the A+ certification test. This was shocking given the course title and the fact that it was completely contradictory to the direct question I asked before attending the institution. Redacted stopped coming to class two weeks into the four week 'Windows Server' course. The program manager for CNS (Computer Networking and Securities) Redacted more than implied that this was due to a drinking problem. Some of his stories for days that he was absent didn't line up and the

2AEG-HELP-05-00000122

fact that students in the class were sure they could smell the alcohol rolling off him helped support this but none the less the devil we knew was better that the devil that would replace him.

Redacted by (no longer with the company) was the instructor I had for 'A+ Hardware'. He knew what he was talking about as far as the hardware was concerned. Of no fault of his own he was however not provided with the proper equipment to successfully run the class. The hardware lab at The Chubb Institute as I came into the hardware class was one of complete disarray with outdated or broken parts. After a lot of work outside of the course curriculum a couple of my classmates and I were only able to piece together two complete and working machines. The remaining mostly whole machines had various degrees of 'brokenness'. Some had processor chips with pins bent so bad they would not go into their slots, broken connections on mother boards, bad or incompatible cables, the list goes on. The lack of equipment to work with paired with the lack of classroom control (during this course there were a pair of unruly students that were not dealt with in a manner that made the classroom environment conducive to learning) paired also with the fact that the instructor would rather tell us that it is more cost effective to throw away hardware rather than fix it due to cost effectiveness, made for and experience that I was not satisfied with. While Redacted by might be right about the cost effectiveness we would be giving the employer in a job the options. If that employer chooses to fix the problem rather than replace it this course didn't prepare us for that.

Right about the time 'A+ Hardware' was ending and 'Networking' was beginning the program suffered a great loss. The director of the program at that time was Redacted by (no longer with the company). By most student's testimony, she knew more about the material in the program that anyone at the school at the time. She seemed to hold the teachers accountable for their actions. She was respected by the students and staff as far as I could tell. For reasons that I would never find out (and is probably none of my business) she was let go. Looking back the difference was greatly noticeable in the program from when she was there to when she was excused. Around the same time Redacted by H (no longer with the company), an instructor for the program but that I hadn't had the fortune of working with was let go. I hear that it was due to some inappropriate discussions during class but at the same time the students in his class did inform us that he knew a lot about the subject matter for the courses he was teaching. We would find out soon enough that this is a limited commodity at The Chubb Institute.

During 'A+ Software' I made a trip to the finance department, paid them $125.00 and took this receipt to Redacted by HELP Committee exchange for a voucher that was for an A+ software exam. I went and took the exam at a nearby testing facility and passed which allowed an automatic 100% for the final in the 'A+ Software' class. During 'A+ Hardware' I purchased another voucher for the other half of the A+ exam. When I attempted to use the voucher found that it had already been used. I went back to Redacted to explain the predicament I was told that replacement vouchers were on order. I paid full price for the test and got a refund for the difference rather than wait for the replacements to come in. It turns out that was a good idea due to the fact that it would end up taking four weeks for the vouchers to come in. I still have the Net+ exam voucher due to the fact that the class wasn't relevant enough to the exam to attempt that test while still in the class. The first time the vouchers were not available I talked to my instructor Redacted by HELP Comm about it. He said he had no control over it and instructed us to go talk to Redacted by HELP Committe.

Redacted by I sent an email at that point. When there was no progress a week later I tracked down the phone number for the home office that she was emailing in Phoenix and talked to people there that seemed to take interest and try to get something done. That phone call sparked a reaction from Redacted by HELP Committee who I only knew was administration of some sort in the building. He told me not to go over his head again and that he would handle it from here on out and that there would be resolution within the coming days. So that I didn't have to worry about waiting again I purchased my Net+ voucher when the vouchers came in 2 more weeks after the discussion with Redacted by HELP Committee

'Networking' was administered by Redacted by HELP Con The course went alright aside from the fact that we had to put off some of the labs for over a week and a half (of a four week class) because we had to wait for the toolkits to come in.

When 'Networking' started and the books didn't come in until a week and a half into class, my classmates and I started compiling out list of complaints. We then set an appointment with Redacted to go over the issues that we had from this point. The meeting consisted of Redacted by HELP Committee me, and two classmates, Redacted Redacted We brought up the fact that the books were late. Redacted by H asked how many times. I told him once out of the three classes and he made it seem like a good record but I pointed out to him that the first two classes shared the same book so now rather than one in three times are they late it is down to one in two. Either way it could have been predicted over a year in advance when those books were needed. Redacted by ended up stating that it was her fault that they were late. Regardless that was only one point. We brought up the fact that the networking toolkits were late. Redacted by HE pointed out that we have them now so what was the next issue. We told him how under supplied the hardware lab is, we brought up the voucher story, we brought up the fact that the instructors didn't seem to have a full grasp of the knowledge they were supposed to be passing to us, we pointed out that if a teacher was out for a day, that day was a loss due because there were no substitutes. What came of that meeting wasn't someone that appreciated being informed of what was going on in his school but someone that became defensive. In the end there was no change due to that meeting other than administration knowing that the students weren't happy with what we were receiving for the $17,900.00 cost of the program.

'Widows Server' started out being taught by Redacted by HELP Co He was intermittently in attendance after the first week and by the third was no longer with the institute. The remainder of the class was taught in cooperation by Redacted by HELP Committee, a student in the class that was learning at the same time as presenting. He was actually more helpful to my learning experience than Redacte was because it was presented in a more appealing fashion than the constant mundane and monotone reading from the book. Redacted by Redacted by HELP did little more than administer tests and take attendance any of the times she substituted for any one of the absent instructors. I'm not sure if her roll had her take the place of the instructors when they were out sick (or left permanently) but if it was not then there was nothing set in place to cover for a missing instructor.

With the start of 'Advanced Server' also came the start of a new instructor. Redacted by HELP Comm came in telling us how much knowledge he had and how great he was and how much he was going to teach us. It took until Wednesday for us to realize that what he told us wasn't going to happen. Where Redacted would give us the sections of the text that would be on the test by preempting it with "I would know this if I were you" Redacted by HELP Comm would give us the questions and answers from the test. If you couldn't pass any one of the exams handed out in The Chubb Institute by this point it was only because you fell asleep when the answers were being handed out. The 'Advanced Server' class didn't go so well because in the four weeks of class Redacted by HF couldn't figure out how to configure his and our servers to make it so we could complete the labs in our books. The closest to getting it right and the only person in the school making attempts to get it connected right was Redacted by a student in the class. About half way through the class Redacted by HELP even stopped going through the text in the book. The only thing he ended up doing by the end of the class was going through the 'review' on Thursdays. I again passed the class knowing next to nothing about Microsoft Servers and definitely not knowing how to connect them properly to each other.

'Linux' was taught by Redacted by HELP Comm as well. Other than our screens looked different because of the new type of operating system, class wasn't much different.

'Advance Linux' was taught by another new instructor to the school, Redacted by HELP Com Redacted was by far the best instructor the school had seen since I was there. He seemed to know what he was talking about, he required us to know something about the material to pass his tests, he brought into the classroom real world experiences, and presented all this in a fashion that keep my interest. The only negative thing I have to say about Redact is that he didn't teach any of the rest of my classes.

At the same time we were getting introduced to our new teacher Redacted by HELP Comm, the class that had entered the institute a few months before us was being introduced to Redacted by HELP Redacted by HELP. Despite the fact that we weren't in that class it was well known that there were verbal conflicts among Redact and the students. It got quite heated and profanities were thrown about probably by both sides but definitely by Redacted by I was hoping that it was a personality conflict between Redacted by and one student. Unfortunately I would find that this was only foreshadowing of what was to come the next class.

'Sysco Security' was our introduction to Redacted by HELP Committe The first couple of days were normal for the institute. This was the calm before the storm. There soon became many heated conversations that escalated into arguments. Mr. Redacted by HEL would soon let us know that he enjoyed arguing. He invited students to object to his statements and from what he was saying and displaying, enjoyed watching anyone and everyone getting upset with what he had to say. The only way to explain some of the statements made by him during the class was to understand that he was probably saying them to get a rise out of some or all of us. We would logic our way through some of his statements and show him the errors in what he was saying and he would say that he saw what we were trying to show him but still not budge. Several times students would take trips to Redacted by HELP Committe to get his decisions overturned while he just sat there and smiled like he was enjoying the hell out of the whole thing. Through this the quiet and reserved students came out of there shells and were shouting at Mr. Redacted by HEL at some point during the course. The funny but not so funny finally to this course was to find that every single student in the class ended up with the same exact grades for everything but the tests. The top section of our report cards have the scores for things like labs, and PLE's (I forget what the acronym stands for but it was pretty much a bigger, once a week lab). The top section of each student in that class matched in scores. Not only that but the scores were totaled at the bottom at the column and that total was supposed to be directly carried over to another field for those scores to be calculated into our final grade for the class and even that was done incorrectly; however it was done the same type of incorrectly on each student's report card. Later [redacted] nd I would find out that the class that he ran in the evening had the same scores for their top half of the report card even though they were different students and in a completely different course. Unfortunately [redacted] ind I would find out that Mr. [redacted] was to teach our last course of the program as well.

Four weeks to go in the program and in the classroom is [redacted], Mr. [redacted] and me. In looking back it was like a game of survivor. If you could get past how aggravated some of the employees there would make you, the fact that you would get what you were promised, the fact that there were supplies that were obviously missing from the program, the fact that the information that was supposed to be taught wasn't known by the instructors, the list could go on, you could make it to the end of the program and graduate. I think I would have been more of a winner had I dropped out in the first three courses and gotten a portion of my money back. The last class wasn't any different. The labs that we were supposed to do weren't able to be completed due to missing or non working software, Mr. [redacted] again wasn't too familiar with the subject or curriculum, and [redacted] ind my report cards would turn out identical other than the test scores. What a surprise. Needless to say I did not attend the graduation ceremony.

The bottom line is I would not recommend this program to ANYONE and hope that the employment that I seek in the technology field doesn't know anything about the state of the institute. I am embarrassed to say that I attended their program and possibly just as embarrassed to say that I stuck it out to the end to 'graduate'.

February 10, 2008

President of Bryman School

I inquired about the surgical technology program at The Bryman School's Phoenix campus in the summer of 2004. Approximately a month later, after completing all of the necessary requirements to enroll, I was soon offered a seat in the, what was referred to me as, "the most competitive program to get into". Not wanting to pass up this great opportunity, I did not hesitate to sign the next 18 months of my life towards getting the education to become a Surgical Technologist, not to mention take out the enormous loan of approximately $25,000 needed to do so. I was very excited that I was making the choice to better myself and in the end finally have a degree on my resume to get a reputable career. I made a commitment to go to school and in August 2004, my journey began.

Within the first month of school, I knew I had made a mistake. The personal drama from the teachers interrupting my education was just the beginning. At 29 years old, I felt as an adult, that all the yelling, screaming and reprimanding I was hearing from the staff towards the class was not only immature, but neither appropriate nor deserved. I wanted to withdrawal immediately, but already was told I would owe a sum of $10,000. More importantly, I made the commitment and I wanted to be true to it. And I was. I was a 4.0 student and with the exception of 1 day, I had perfect attendance. I gave 110 percent in my studies and made sure that I was the best student I could be all around. I wasn't there to be lackadaisical. I wanted my education and I wanted the best one to be given to me.

The teachers mentioned previously were not at the school my entire education. They were let go or left for one reason or another. In the time I attended, there were several different teachers. The turnover rate of not only the teachers, but the program manager, director of education and even the president of the school were deplorable. That same commitment expected of me was not reciprocated by the staff. The frequent turnover and the constant need to regroup by each new hire took a toll on my and fellow classmates educational progress. Each and every new staff member aware that the program needed much improvement, made promises of those changes only to not fulfill them because they didn't stay. Lack of appropriate lab materials and lab time for cases (I was only able to complete 9 cases in 16 months which is unacceptable) were two of many areas affected by the inability of the school to keep professional qualified staff.

Upon completion of my studies and exit interview in January 2006, I was delayed in starting my externship. There were no sites available due to the negative reputation of the school among the hospitals in the valley. When I was finally placed I was soon sent back by the hospital because I had been sent there on false pretense by the school. After waiting again for another site, I was finally placed but unfortunately in June 2006, I injured my back with only three weeks left but could not continue because I couldn't walk. I had to go on a leave of absence to complete rehabilitation. After signing my return papers from my LOA, I received a phone call from the school announcing that I had been terminated because I didn't sign in time. I only had approximately 3 weeks left and my education had already taken 6 months longer than it should have. At that point, being emotionally exhausted and so fed up with my experience with the school, I figured I couldn't do anything further, so I succumbed to the termination.

My journey that I started in August 2004 that should have been completed in February 2006 with an Associates of Applied Science in Surgical Technology, ended unsuccessful for me with nothing. In April of 2007, I was contacted by a staff member and informed that I was able to return to school and finish. I was ecstatic that I was being given the opportunity. Unfortunately, over the following few months it was the same situation as before with insufficient staffing. My phone calls were not returned and again I had had enough. The possibility of my finishing school and getting my degree diminish once again but this time I wasn't accepting it.

Since my last unanswered phone call to the school in September 2007, I have sought legal counsel in regards to getting monetary compensation due to the incompletion of my education by The Bryman School. I am writing this letter to allow you to fulfill this request before I go any further. I am asking for full tuition reimbursement and 2 years salary as a surgical technologist. I was not able to get the career I should have and have not made the money to raise my daughters and provide the life for them and myself that I would have provided I had my degree. I put in a lot of time and hard work and feel I deserve the compensation.

Thank you for your time and I look forward to hearing from you regarding this situation.

Sincerely,

Redacted by HELP Committee

BBB
Better Business Bureau Serving Eastern Missouri and Southern Illinois
15 Sunnen Dr. Suite 107
Saint Louis, MO 63143
Tel[redacted] Fax[redacted]

September 29, 2006

Redacted by HELP Committee

Allied Medical College
Redacted by HELP Committee
Maryland Heights, MO 63043

RE: Case # Redacted : [redacted]

Location Involved:13723 Riverport Drive Suite 103 , Maryland Heights MO 63043

The Better Business Bureau offers you the opportunity to preserve consumer goodwill by addressing the issues presented in the complaint on the reverse side.

The BBB takes no position as to the validity of the complaint. Our goal is to help you and the consumer resolve this issue in a mutually satisfactory manner.

In the interest of time and good customer relations, please provide the BBB your position in this matter by **October 13, 2006**. Your prompt response greatly enhances the chances for a successful resolution.

We encourage you to use our ONLINE COMPLAINT system to respond to this complaint. The following URL (website address) below will take you directly to this complaint and you will be able to enter your response directly on our website:

http://www.contactbbb.org/complaint/view/ Redacted

If you are unable to respond using the internet, then please respond by telephone, fax or in writing to the address above.

We look forward to your prompt attention to this matter.

Sincerely,

Dispute Resolution Department

B1-300

Better Business Bureau Serving Eastern Missouri and Southern Illinois

COMPLAINT ACTIVITY REPORT Case # Redacted

Consumer Info: [redacted]

Business Info: Allied Medical College
13723 Riverport Drive Suite 103
Maryland Heights, MO 63043

Location Involved: (Same as above)

Consumer's Original Complaint :
In February 2006, I signed up for Criminal Justice classes through this company. I paid $14,000. I found out that this school is accredited by the Accrediting Bureau of Health Education Schools as an institutional and specialized accreditor focusing on health care education and training. Talking to other schools and employers, I'm finding out that no one will accept the credits nor the degree from Allied College because of who they are accredited by and because the curriculum does not meet the standards of a criminal justice degree. There isn't any hands-on training or field trips like I was told when I was touring the school. I think the tuition is outrageous considering the fact that I get nothing for my money, besides books and lectures.

Purchase Date: [redacted]
Sales Person Title: **President**
Sales Person First Name: Redacted by HF
Sales Person Last Name:
Sales Person Suffix: **Ms.**
CSR Title: **President**
CSR First Name: Redacted by HELF
CSR Last Name:
CSR Suffix: **Ms.**
Payment Made: **YES**
Purchase Price: **26000.0000**
Payment Method: **Loans and Cash**

Consumer's Desired Resolution:
I would like this company to refund $14,000.

BBB Processing

09/15/2006	web	BBB	Complaint Received by BBB
09/28/2006	SAN	BBB	Complaint Reviewed by BBB Operator
09/28/2006	Otto	EMAIL	C1 - Send Acknowledgement to Consumer - Non-Mbr
09/28/2006	Otto	BBB	B1 - Inform Business of Complaint - Non-Mbr

2AEG-HELP-05-00000150

Anthem Education Group
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EXHIBIT 1

Allied College is institutionally accredited by the Accrediting Bureau of Health Education Schools which is listed by the U.S. Department of Education as a nationally recognized accrediting agency under the provisions of Chapter 33, Title 38, U.S. Code, and subsequent legislation. ABHES is located in Falls Church, Virginia.

Accrediting Bureau of Health Education Schools
7777 Leesburg Pike, Suite 314N
Falls Church, VA 22043
703-917-9503

Allied College maintains memberships in the:
Missouri Association of Private Career Schools
National Association of Health Career Schools

Allied College is approved to operate by the:
Missouri Coordinating Board for Higher Education

Allied College is approved for:
Division of Vocational Rehabilitation
Veterans Administration

Allied College is conveniently located in beautiful Northwest St. Louis County. Situated in the pristine location of Riverport Lakes, the campus is minutes away from the major highways 70, 370, and 270. Additional access to the campus is made easy through Maryland Heights Expressway and easy access to public transportation. The school currently occupies over 33,000 square feet at the beautiful location of 13723 Riverport Drive and is fully accessible to persons with disabilities. Parking is available at no additional charge to the student. Spacious accommodations overlooking the lake include multiple reception areas, offices, 10 Laboratories (Medical Phlebotomy, Dental, Surgical, Massage, Computer, and Billing & Coding), 7 classrooms, a freestanding Massage Therapy Clinic, a library, and a student break area. Upon your visit to the Campus, you will see that the College utilizes the latest equipment and modern techniques

Allied College North Campus is controlled by the following individuals:
Dennis Pobiak, CEO, High-Tech Institute, Inc.
Bill Hillard, President, High-Tech Institute, Inc.
Sheila Eriksen, Associate Vice-President, High-Tech Institute, Inc.
Heidi Wind, Campus President, Allied College-North Campus

2AEG-HELP-05-00000152

Anthem Education Group
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EXHIBIT 2

#1

Allied College

13723 Riverport Drive, Ste 103, Maryland Heights, MO 63043
(314) 595-3400 • [redacted]

APPLICATION FOR ENROLLMENT AND ENROLLMENT AGREEMENT

PLEASE PRINT OR TYPE

Social Security # [redacted]

Applicant (Name) [redacted]
(First) (Middle) (Last)

Address [redacted]

Enrolling for: (check one)	Weeks	Months (Approx.)	Clock Hours	Semester Credit Hours
DIPLOMA:				
☐ Dental Assistant	[illegible]	[illegible]	[illegible]	31.5
☐ Medical Billing & Coding	[illegible]	[illegible]	720	30.5
☐ Massage Therapy	[illegible]	12	910	39
☐ Medical Assistant	[illegible]	[illegible]	716	[illegible]
☐ Pharmacy Technician	36	[illegible]	720	31.5
☐ Surgical Technologist	61	[illegible]	1340	55
ASSOCIATE OF APPLIED SCIENCE DEGREE:				
☐ Dental Assistant	[illegible]	[illegible]	[illegible]	61.5
☐ Medical Billing & Coding	[illegible]	[illegible]	[illegible]	61
☐ Massage Therapy	[illegible]	18	1310	[illegible]
☐ Medical Assistant	[illegible]	16	1236	60
☐ Pharmacy Technician	[illegible]	16	1210	61.5
☐ Surgical Technologist	[illegible]	19	1820	[illegible]
✓ [illegible]	[illegible]	[illegible]	1200	72

Other [illegible] Weeks [illegible] Semester Credit Hours

Registration Fee Charged $ [illegible] Registration Fee Paid $ [illegible] Initial Tuition Payment Made $

PROGRAM CHARGES BY ENROLLMENT PERIOD

	1st Academic Year	2nd Academic Year	Period Remaining	Total
Tuition & Fees	[illegible]	[illegible]	[illegible]	$ [illegible]
Books, Supplies, Uniforms	[illegible]			$ [illegible]
Exam Fees				$
TOTAL COSTS	[illegible]	[illegible]	[illegible]	$ [illegible]

Tuition Deposit

TOTAL DUE

[illegible] Allied College [illegible] Agreement.
The program starting date is [illegible] Anticipated completion date [illegible]
(Month) (Day) (Year) (Month) (Day) (Year)

Allied College offers four sessions throughout the day. Students are assigned exact sessions during registration at the School's discretion.

CLASS HOURS ARE MONDAY - FRIDAY:

I. 7:15 a.m. - 10:45 a.m. II. 11:15 a.m. - 2:45 p.m. III. 3:15 p.m. - 6:45 p.m. IV. 7:15 p.m. - 10:45 p.m.

Funding Agency (if applicable)
(Name of Counselor) (Name of Agency) (Phone of Agency)

Address City State Zip

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE COURSE OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT AND A COPY OF THE SCHOOL CATALOG, AND FURTHER ACKNOWLEDGE THAT NO VERBAL STATEMENTS HAVE BEEN MADE CONTRARY TO WHAT IS CONTAINED IN THIS APPLICATION.

Signed: [redacted]
(Student) (Date)

Signed
(Parent, Guardian or Spouse) (Date)

Signed
(Parent or Guardian) (Date)
Redacted

Approved
(Designated School Official) (Date)

As the authorized representative of Allied College, I have interviewed the applicant and certify that in my judgment the applicant meets the requirements and standards of the School and I recommend [illegible] as a Student. I further state that I have [illegible] the terms [illegible] of this application.

Redacted

(Authorized Representative) (Date)

This [illegible] completed by a School Official
Redacted
Received by Date 2/21/06
Reg. Fee $ [illegible] Deposit $
☐ Cash ☐ Check ☐ Credit Card ☐ Money Order

White – School Yellow – Futures/FA Pink - Student

SC 109-06/05 Additional Information on Reverse Side (pg. 1 of 2)

[illegible]

2AEG-HELP-05-00000154

Anthem Education Group
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Anthem Education Group
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EXHIBIT 3

ALLIED COLLEGE NORTH

[illegible] UNDERSTANDINGS

(if applicable)

[illegible]

Redacted

[illegible]

Better Business Bureau Serving Eastern Missouri and Southern Illinois
15 Sunnen Dr. Suite 107
Saint Louis, MO 63143
Redacted by HELP Committee

October 13, 2006

Redacted by HELP Committee

Allied Medical College
Redacted by HELP Committee
Maryland Heights, MO 63043

RE: Case # 1307242 : Redacted by HELP Committee

Location Involved:13723 Riverport Drive Suite 103 , Maryland Heights MO 63043

The Better Business Bureau offers you the opportunity to preserve consumer goodwill by addressing the issues presented in the complaint on the reverse side.

The BBB takes no position as to the validity of the complaint. Our goal is to help you and the consumer resolve this issue in a mutually satisfactory manner.

In the interest of time and good customer relations, please provide the BBB your position in this matter by **October 27, 2006**. Your prompt response greatly enhances the chances for a successful resolution.

We encourage you to use our ONLINE COMPLAINT system to respond to this complaint. The following URL (website address) below will take you directly to this complaint and you will be able to enter your response directly on our website:

http://www.contactbbb.org/complaint/view/ Redacted

If you are unable to respond using the internet, then please respond by telephone, fax or in writing to the address above.

We look forward to your prompt attention to this matter.

Sincerely,

Dispute Resolution Department

B1-300

Better Business Bureau Serving Eastern Missouri and Southern Illinois

COMPLAINT ACTIVITY REPORT Case # Redacted

Consumer Info: Redacted by HELP Committee

Business Info: Allied Medical College
13723 Riverport Drive Suite 103
Maryland Heights, MO 63043
Redacted by HELP Committee

Location Involved: (Same as above)

Consumer's Original Complaint
In October 2005, I was making $10 per hour working at a dental office. I contacted Allied in order to pursue my career. I decided to quit my job and start at this college. I maintained a 4.0 GPA for the **11** months I was there. In September 2006, my instructor, Redacted by HELP Committee, informed me that no other school would accept my credits because of who Allied was accredited by. I had just wasted my money and time. My instructor even left the school after he found out this information. He brought this information to the school President Redacted by HELP Comm and the Director of Education. They offered him a raise to keep quiet about this information. Harrold refused and resigned. The rest of the class and I had a meeting with the President, D.O.E. and The Director of Student Services. We brought up the fact that we felt betrayed, misled, and lied to by the college. I wasted $26,000 and time away from my children.

Product or service: **Associate of applied science-Criminal Justice**
Sales Person Title: **Admissions Representative**
Sales Person First Name Redacted by HELP Comm
Sales Person Last Name
CSR Title: **President**
CSR First Name Redacted by HELP
CSR Last Name:
Payment Made: **YES**
Purchase Price: **26000.0000**
Payment Method: **Cash/Grants/Loans**

Consumer's Desired Resolution:
I would like this company to provide $26,000 in cash, grants, and loans so I can finish my degree.

BBB Processing

10/09/2006	web	BBB	Complaint Received by BBB
10/12/2006	SAN	BBB	Complaint Reviewed by BBB Operator
10/12/2006	Otto	EMAIL	C1 - Send Acknowledgement to Consumer - Non-Mbr
10/12/2006	Otto	BBB	B1 - Inform Business of Complaint - Non-Mbr

2AEG-HELP-05-00000159

Anthem Education Group
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BBB Better Business Bureau Serving Eastern Missouri and Southern Illinois
15 Sunnen Dr. Suite 107
Saint Louis, MO 63143
Redacted by HELP Committee

November 22, 2006

Redacted by HELP Committee

Allied Medical College
Redacted by HELP Committee
Maryland Heights, MO 63043

RE: Case # Redacted Redacted by HELP Committee

Location Involved:13723 Riverport Drive Suite 103 , Maryland Heights MO 63043

The Better Business Bureau offers you the opportunity to preserve consumer goodwill by addressing the issues presented in the complaint on the reverse side.

The BBB takes no position as to the validity of the complaint. Our goal is to help you and the consumer resolve this issue in a mutually satisfactory manner.

In the interest of time and good customer relations, please provide the BBB your position in this matter by **December 6, 2006**. Your prompt response greatly enhances the chances for a successful resolution.

We encourage you to use our ONLINE COMPLAINT system to respond to this complaint. The following URL (website address) below will take you directly to this complaint and you will be able to enter your response directly on our website:

http://www.contactbbb.org/complaint/view Redacted

If you are unable to respond using the internet, then please respond by telephone, fax or in writing to the address above.

We look forward to your prompt attention to this matter.

Sincerely.

Dispute Resolution Department

B1-300

2AEG-HELP-05-00000166

Better Business Bureau Serving Eastern Missouri and Southern Illinois

COMPLAINT ACTIVITY REPORT Case # 1310420

Consumer Info: Redacted by HELP Committee

Business Info: Allied Medical College
13723 Riverport Drive Suite 103
Maryland Heights MO 63043
Redacted by HELP Committee

Consumer's Original Complaint :
I started the Medical Assistant program in March of 2004, during which time I earned an Associate Degree in Medical Assisting. I paid $16,000 tuition. The classes were all a joke to me, the instructors (some of the instructors do not have anything close to a formal teaching degree) would go over the tests word for word just before the test and give out detailed "study guides" that made the classes very easy. I graduated the school with a 4.0 in July of 2005. I do not feel they taught me anything that is applicable for me to use in the field of study that I was to be educated in.

Product or service: **Associates Degree in Medical Assisting**
Purchase Date: **02/20/2004**
Sales Person First Name: Redacted by HELP Comm
Sales Person Last Name:
CSR First Name: Redacted by HELP Com
CSR Last Name:
Payment Made: **YES**
Purchase Price: **15000.0000**
Payment Method: **student loans, cash/check**

Consumer's Desired Resolution:
I would like my student loans to be cancelled.

BBB Processing

11/18/2006	web	BBB	Complaint Received by BBB
11/21/2006	TAN	BBB	Complaint Reviewed by BBB Operator
11/21/2006	Otto	EMAIL	C1 - Send Acknowledgement to Consumer - Non-Mbr
11/21/2006	Otto	BBB	B1 - Inform Business of Complaint - Non-Mbr

2AEG-HELP-05-00000167

Anthem Education Group
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Redacted by HELP Committee

February 6, 2008

High Tech Institute
Mr. Dennis Pobiak
2250 W. Peoria Ave. - Ste. 200
Phoenix, AZ 85029

Dear Mr. Pobiak:

I was a Billing and Coding Student for four weeks at your campus in North St. Louis County (Missouri).

I withdrew from your institute because of many problems with the services that were not received that I had contracted for as well as poor office management.

I am enclosing a letter that was sent to your billing department explaining the many problems that I experienced.

I thought that you may be interested in why I found it necessary to withdraw from your College.

Sincerely,

Redacted by HELP Committee

Former Student

Enclosure

2AEG-HELP-05-00000206

Anthem Education Group
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Redacted by HELP Committee

February 6, 2008

High Tech Institute
Billing Inquiries
2250 W. Peoria Ave. Redacted by HELP Committee
Phoenix, AZ 85029

Dear Sir or Madam:

I am writing to dispute the charges due in the amount of $ 1,857.62 along with monies already received (including cash, scholarship funds, student loans and parent loans totaling $6,898.90) on my behalf. I am requesting that my account be adjusted along with any finance and other charges related to this disputed amount and that I receive an accurate statement.

I am disputing these charges based on the services that I had contracted for that I had not received. I had contracted to receive three hours a night for five nights a week of classes to be taught by a knowledgeable teacher.

In the 16 short weeks that I attended your College, I came across many problems.

On Thursday, September 6, the teacher did not show up for the entire class period for my Psychology Class (even though I was required to sit in class the entire time). On January 15, the teacher was one hour late due to a meeting. When I had my MBC classes, the teachers would have meetings and be at least 20 minutes late for class (again I was required to sit and wait). There was a Faculty Christmas Party that ran past the start of my class time and again we were forced to wait for a teacher. Classes continuously ended at least thirty minutes early and we were told that we could not leave the premises. Every Thursday in my MBC classes (8 weeks), the teacher was in class but did not teach the class (we were told that it was a study hall). Again, I was told that I had to be there the entire time even though there was no instruction being given. In my Financial Principals class on December 7, we had a substitute teacher, which I understood was the Librarian, that was not knowledgeable in Algebra and was teaching the subject incorrectly.

Along with the above problems relating to services contracted for and not received, there were many office problems concerning myself that happened. At Orientation, I filled out the required paperwork. Two weeks later, I was called to the Office because this paperwork was misplaced. After these were filled out by me for a second time and turned in, I was again called to the Office as the paperwork was misplaced for a second time.

We (my parents and myself) were given misleading information more than once at my intake meeting with Redacted by HELP C. We were told that my monthly cash payment would be $50.00, upon receiving my financial paperwork, these payments were $300.00 (a huge difference for an eighteen year old). Before Orientation, I would call numerous times with questions relating to your services, sent to voice mail and never receive a return call from anyone. I enjoy going to get my nails done and questioned Redacted by HELP on this at the intake meeting and she told me as long as they were short it was okay. (This was contradicted later on after I signed the contract and attended classes.) We were told by Redacted by HELP (and it's stated in your handbook) that solid white tennis shoes were required. I shopped for weeks to find this type of shoe and after purchasing a pair arrived to school on my first day only to see many different colors of shoes being worn by other students. At the intake meeting with Redacted by HELP, I was also told that Allied College was an "accredited" college and led to believe that most, if not all of my course credits, would be transferable to a Community

Redacted by HELP Committee

College or a Four Year College. After I withdrew from Allied College, I enrolled in a Community College and was informed that the "accreditation" received for Allied was not recognized by any Community or Four-Year College.

On December 18, I received a call from Redacted by HELP Committee in the Finance Department stating that even though it was Christmas Break that I must still pay my monthly payment of $300. I recalled personally handing that check to Mia on December 3 and on checking with my Financial Institute, found that this check cleared my account on December 5 (almost two weeks prior to receiving a call telling me I didn't pay).

The teacher in my Psychology Class did not give out report cards at the end of the session. Because I was new and this was my first class, I was unaware that we were suppose to receive this. As of today, I still have not received a report card for this class.

Because of the lack of services received that I had contracted for, I would like for my account to be adjusted.

Please investigate this matter and correct the billing error as soon as possible.

Sincerely,

Redacted by HELP Committee

2AEG-HELP-05-00000208

ACCREDITING BUREAU OF HEALTH EDUCATION SCHOOLS
7777 Leesburg Pike Suite 314 N · Falls Church, Virginia 22043
Redacted by HELP Committee

December 19, 2008 ID# I-001

By Electronic Transmission: Redacted by HELP Committee
And by First Class Mail

Redacted by HELP Committee

President
Allied College Maryland Heights
13723 Riverport Dr., Suite 103
Maryland Heights, MO 63043

Redacted by HC

Dear Ms.

The Accrediting Bureau of Health Education Schools (ABHES) received the enclosed complaint against Allied College Maryland Heights. The completed Complaint Form is from Redacted by HELP Committee and the complaint references Mr. Redacted by HELP. The complaint, itself, was received, via email, from Renee Linda.

Please send a response to the complaint to ABHES. The response should be presented in a sufficient manner to allow for an appropriate and complete review of this matter. Please provide the response as soon as possible, but not later than **January 19, 2009.**

You may email the response to Redacted by HELP Committee or send by first class mail. If you have any questions concerning this request, please contact me at Redacted by HELP Committee or by email. Your cooperation is appreciated.

Sincerely,

Redacted by HELP Committee

Director of Accreditation

To: ABHES

Hello and good afternoon.

I would like to pass along this email to you because I have been contemplating taking necessary action against this college for quite a few months in regards TO THEIR VERY POOR PROGRAMS AND LACK OF LONG TERM EMPLOYEES. I have hesitated in reporting them because I care so much about the students who still attend the college and a few of the Instructors still employed there and I do not want to see anyone else have to SUFFER over this very unorganized and shady institution. If you take the time to search the internet regarding High Tech Institute Schools, you will find COUNTLESS complaints against this corporation and it is amazing that most of the complaints are all similar in nature. It is also almost impossible to find any contact information for a corporate office, Chief Executive Officer, Owner, etc. to call and file a FORMAL complaint with. I have seen in many cases that a student may want to file a formal complaint and ask for a corporate office number and the Campus President or staff person will REFUSE to give the number or if a student does somehow find the corporate number and call, the corporate office will transfer the call directly BACK to the school's Campus President. The students who attend the school are of course the VERY FIRST priority but I can no longer sit back and allow this "career college" to continue to treat their employees and students so terribly as well as take advantage of low income Missouri and Illinois residents who have a dream to better their future for their families. This school is constantly taking thousands of dollars from these students and NOT giving a quality education. Over the last few years I have witnessed this school TAKE money from helpless victims who do not know any better. The school has an absolutely HORRENDOUS curriculum and the programs are an absolute JOKE! For some of the "careers" they promote a person does not even need to have a degree to be in the field but Allied will be dishonest and tell the potential student that a degree is needed to work in that particular field. I have seen them allow a student, let's say in the Pharmacy Tech Program go through his whole program and when it is time to go on externship tell him that he cannot go because he is unable to be licensed due to a felony, etc. but they knew all along that he had a background history! They kept him in school to basically take his money. All that they care about is getting AS MANY ENROLLMENTS as necessary to keep the school open. The staff turnover at this college is TREMENDOUS. It seems as if a person will be hired and about 2-3 weeks into the position they find out what the college is REALLY like and how people are treated and how poor the quality of education is and they bail! I was in a position at the college where I was extremely close to 200+ students and at times I was their only ear to listen. I heard ALL of the complaints (and the complaints came in at high numbers) about the school from students and they are VERY frustrated. I also witnessed many inappropriate and unfair practices against students and staff. The Campus President is an absolute joke! She never works directly with the students but she surely knows how to boss her staff around, pay low wages and terminate students and staff if she doesn't like someone personally. You better believe she is going to do all that she can to plot and plan and try to terminate that person....just because she doesn't like them. I have seen very qualified staff passed up for promotions due to their skin color, disability (depression, etc.) or the "personal" way that the Campus President feels about them. Positions that may be available within the school are NEVER posted internally so therefore if someone would like the opportunity to move up the career ladder, they are not given ample opportunity to. That particular college has had NUMEROUS lawsuits filed against them in recent years for their misconduct, discrimination, etc. The college is very diverse in their student population, but the higher percentage of the population are African-American, lower income students.

Another MAJOR concern about this college is they have a program called "Ability to Benefit". This program allows persons who DO NOT have a high school diploma or GED to enter the college and receive a diploma. EVERYONE has a right to an education.....but the college is NOT equipped to give these students every opportunity available to succeed. Along with this, the college has been enrolling students who have IEP's from high school and this IS considered Special Education. These students are paying a HUGE amount of money to get an education and to get the SPECIAL HELP that they need to ensure that they are successful but the school REFUSES to have a Special Education Department for those students (which is REQUIRED) and this is setting up ALL students who have an IEP for failure. There were several students who must have their tests READ to them weekly due to learning disabilities, etc. and I have witnessed staff members REFUSING to read them their tests and I have also witnessed students waiting around for HOURS to have a test read to them because there is no one available to help them. It is heartbreaking to see. I know MANY current and past employees and students who will tell you the same stories I am telling you and MORE about this college. This college is an embarrassment and takes advantage of people in every way. Students have also been lied to during the Admissions process. Students have been told that the college will assist them with transportation, childcare, etc. but this is untrue. Sometimes these two things in particular will make someone take the step forward and enroll if they feel that they are going to receive some type of help or benefits such as a bus pass or childcare. The Student Services Department at the school ASSISTS a student in finding RESOURCES to help them with transportation, childcare, etc. but no money, bus passes, etc. are given or provided. Quite a few students have shared that they feel misled by the school.

The Campus President Redacted by HELP Committee **has her favorites as far as students and staff. I have seen her terminate a student just because she does not like them. She basically wants the staff to talk with any student who may have attendance issues, etc. and make the student cry, plead and beg with her to stay in school. It was emotionally draining to try to make a student beg and plead to stay in school because the students have very real issues and problems. I have seen students with Cancer or who have ill family members they are taking care of or who have had natural disasters happen to them and she seems to feel no sympathy towards what they are going through. Most recently she terminated a male African-American student who was having some mental health issues, was homeless, etc. Ms.** Redacted by HELP **erminated him because he missed 3 days of his externship due to severe depression and not having a place to live, along with having no money for public transportation, no phone, etc. Several months earlier I witnessed another student, who was a Caucasian female who had a similiar situation as the African-American male, and she missed more than a week of her externship (no call, no show), she was also taking drugs and drinking and Ms.** Redacted by HELP **ALLOWED this student to STAY in school and take a**

Leave of Absence 3 times over!!!!!! (the students name is Redacted by HELP Committee and she was a Surgical Technologist student) I have spoken in depth with the male African-American student (Daniel Hadley) and he plans to take further legal action as well as filing numerous complaints with the BBB, ABHES and other agencies. He would like an investigation to be done and other students and Allied College staff to be interviewed so that you can see the very REAL issues in a different light. Redacted by HELP has severe depression and because he was homeless and had no money and no one to turn to for help he was struggling with making externship his focus, but states that school is extremely important to him and he only had 2 months left on his Surgical Technologist Externship and wants the opportunity to complete extern to take care of his children and his family. He was told by Ms. Redacted by HELP hat she would never allow him to re-enter school and she did not explain or suggest the re-entry process to him during his termination meeting. He feels discriminated against because his severe depression and mental condition was prohibiting him from completing and perfecting his externship and he wanted to do well. He was in the midst of trying to request a Leave of Absence from the college so that he could "get well" and see a mental health professional but was never even given the opportunity to explain his condition-Ms. Redacted by H terminated him from the college within 2 minutes of their meeting on December 17th, 2008. Redacted by HELP C ias EXCELLENT grades all throughout his program. His tuition with Financial Aid was paid and up to date.

This school never uses the curriculum books properly so students are having to purchase books that are NEVER cracked open and I have seen on NUMEROUS occasions that a class WILL NOT have a teacher so the students are left there alone!!!!! I am not in the education department but I have had to go to a classroom and sit with the students to make sure they were not left alone. It was very embarrassing when there is NOBODY to properly cover a classroom! I always became very upset not seeing someone there to be with the students and it happened quite often. I would then try to contact other instructors, the DOE, etc. but could rarely reach anyone to come in and take over the class. The students would end up sitting in the computer lab wasting time away……going to the computer lab happened quite often. Once again, the students are paying a HUGE amount of money to get the best education possible, but the days when there was no staff available to cover a class were excessive. I used to think to myself "Wow. If I was a student here I would be extremely upset that I am ONCE AGAIN without an Instructor."

PLEASE investigate this school and help these poor students. They DESERVE a quality education. I have discovered that most places out in the field do not respect Allied College North Campus. They almost do not want to hire anyone who graduates from the school. It's very sad.....and it speaks volumes about the quality of education Allied offers.

Thank you so much for your time.

ATTORNEY GENERAL OF MISSOURI
JEFFERSON CITY
65102

JAY NIXON
ATTORNEY GENERAL

Redacted by HELP Committee

February 9, 2007

Allied College
645 Gravois Bluff Blvd
Fenton, MO 63026

RE: Complaint No. CF-2007-01070

Redacted by HELP Committee

Dear Sir/Madam:

The Missouri Attorney General's Office received the attached complaint about your company. Please review this complaint and send a written response to this office *within 14 days. If this situation has already been resolved in a fair and appropriate manner*, please advise our office of that resolution. Include the above-referenced complaint number in all correspondence.

The information provided in the attached complaint is presented exactly as written by the consumer.

Sincerely,

JEREMIAH W. (JAY) NIXON
Attorney General

Redacted by HELP Committee

Complaint Investigator
Consumer Protection Division

Enc.

Consumer Complaint Form

RETURN TO: Attorney General's Office
Consumer Protection Unit, PO Box 899
Jefferson City, MO 65102

Missouri Attorney General
Jeremiah W. (Jay) Nixon

Phone: 800-392-8222
Web: www.ago.mo.gov

Redacted by HELP Committee

NAME		NAME	Allied College
ADDRESS		ADDRESS	645 Gravois Bluff Blvd Fenton MO 63026
COUNTY	sT lOUIS	COUNTY	
HOME PHONE	Redacted by HELP Committee	PHONE	Redacted by HELP Committee
WORK PHONE		WEBSITE	
E-MAIL		E-MAIL	
		CONTACT	

DATE OF TRANSACTION/PURCHASE AMOUNT PAID $0.00 PAYMENT METHOD Other

HOW AND WHERE DID YOU LEARN ABOUT PRODUCT OR SERVICE?

Friend Applie to College

DID YOU SIGN A CONTRACT, WARRANTY AGREEMENT OR SIMILAR PAPERS? No

BRIEFLY EXPLAIN YOUR COMPLAINT

I wacs used as a reference for a friend applying to Allied College, and they keep on calling me on my cell phone asking if I want info to attend the College. I told them nicely at least a dozen times I'm not interested in attending don't call back. hey are threatening not to admit my friend if I dont call back.

WHAT ACTION HAVE YOU TAKEN TO RESOLVE THIS COMPLAINT?

HOW DO YOU WANT THIS COMPLAINT RESOLVED?

Other - Please don't call me, stop threatening my friend

HAVE YOU BEEN SUED OR FILED A LAWSUIT ABOUT THIS COMPLAINT? No

NAME OF ANY AGENCY CONTACTED

Redacted by HELP Committee

CF-2007-01070

2AEG-HELP-05-00000510

Anthem Education Group
Document 11, Page 2

MICHAEL A. COURTNEY
ATTORNEY & COUNSELOR

34905 Michigan Ave., East • Wayne, Michigan 48184-1743
Redacted by HELP Committee

February 22, 2008

High Tech Institute
ATTN: Student Services
3710 Maguire Boulevard
Orlando, FL 32803

RE: Redacted by HELP Committee
Student No. 05R2RR23001

Gentlemen:

I have been contacted by Redacted by HELP Committee mother, Redacted by HELP Committee Redacted by HELP Committee has been a student in good standing at your institution and was expecting to receive his Associates of Science Degree in Medical Massage Therapy in March of 2008. It is my understanding High Tech Institute has lost its accreditation. To make matters worse, it does not appear likely other schools are prepared to accept any credits Redacted by HELP Committee has earned at your institution. The total cost for his tuition would exceed $21,000.00 if he was graduating in March and he has already paid a substantial portion of it. If this is the current state of your school, what approach are you taking to correct your school status or refunding my client's payments so he can enroll in another institution.

Would you please forward a copy of the latest accreditation review of High Tech Institute along with a short letter as to the status of your programs. Please contact me if you have any questions.

Sincerely,
Redacted by HELP Committee

MAC/ss

cc: Redacted by HELP Committee

2AEG-HELP-05-00000594

NEW JERSEY DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

FAX TRANSMITTAL

Harold J. Wirths, Acting Commissioner

Working Together to Keep New Jersey Working

Date: March 8, 2010	**# Pages:** 8

To: Redacted by HELP Committee **Director of Operations**	**From:** Redacted by HELP Committee **Supervisor**
Location: Anthem Education Group	**Location: NJLWD**
Fax:[redacted]	**Fax:**[redacted]
Phone:[redacted]	**Phone:**[redacted]

Re: [redacted]

Hi, Michelle:

As follow-up to our recent conversation on [redacted], a former student at Anthem's N. Brunswick campus, following is the information that we have received regarding Mr. [redacted]'s concerns on "owed tuition." I would appreciate your reviewing and advising me on this matter.

Thanks,

Redacted by HELP Committee

Supervisor
Monitoring and Compliance Unit
New Jersey Department of Labor and Workforce Development
Division of One-Stop Coordination and Support
P.O. Box 055
Trenton, NJ 08625

Redacted by HELP Committee

2AEG-HELP-05-00000696

Anthem Education Group
Document 13, Page 1

New Jersey Department of Labor and Workforce Development
Office of Oversight and Compliance
Conflict Resolution Questionnaire

Mail Completed Form To:

RECEIVED JAN -6 AM 8:26 OVERSIGHT AND COMPLIANCE UNIT

New Jersey Department of Labor & Workforce Development **Division of One-Stop Coordination and Support** **Office of Oversight and Compliance** Redacted by HELP Committee **P.O. Box 055** **Trenton, New Jersey 08625-0055**

Please use this form to record all information about your concern(s). A Department Specialist will be assigned to examine the situation and will, if necessary, contact you for additional information. The result(s) of the investigation will be communicated to you in writing. You should be aware that in order to properly evaluate your grievance and assess your records, your name and information contained on this form **must** be revealed to the entity at some point during our review. Complete, sign and return this form **within 14 days**. Should you fail to do so, this matter will be considered resolved.

If your inquiry is regarding student loans, while your concerns may warrant further investigation, please note that they are separate and apart from your legal obligation to repay your loan. If you need additional information or clarification regarding the status of your loan, please contact the lending institution directly.

Please print or type all information.

1. Name Mr. Mrs. Ms. (please circle) [redacted]		
2. Street Address [redacted] E-mail address:		
City Staton Island	State N Y	Zip Code 10309
3. Telephone Number (include area code) [redacted]	Day [redacted]	Evening
4. Last four digits of Social Security Number (of Student) (if no SSN, Alien Reg. #)	5. Date of Birth (of Student) Redacted by HELP Committee	6. Date(s) of Alleged Incident(s) if applicable April 26, 2009
7. Name of the entity involved: Anthem Institute		
8. Address and telephone number of the entity: 651 Route 1 South North Brunswick NJ 08902 732-448-2600		
9. Did you attempt to utilize the entity's published grievance procedures? ☑ Yes If yes, how did you do this? ☐ No If no, why not? We contacted several representatives including the President.		
10. How did you hear of the entity? ☐ One-Stop Career Center ☑ Other		
11. If the concern(s) involve a school, check the box which describes your current status: ☐Student ☐ Employee of School ☑Other Former Student		
12. Names and titles of the person(s) at the entity you have contacted regarding this grievance: Redacted by HELP Committee Recruitor, Redacted by HELP Committee Financial advisor, Redacted by HELP Committee President Redacted by HELP Committee Vice President Anthem Education Group		

CRO FORM

2AEG-HELP-05-00000697

Anthem Education Group
Document 13, Page 2

13. Method of contact(s): ☐ Meeting ☒ Letter ☒ Phone ☐ Other ____________

Date of initial contact: April, 2009

14. Outcome of contact: No Resolution

15. If a student: Are you still at this institution? ☐ Yes, Expected Graduation Date ________ ☒ No

If no, please check box which applies: ☐ Graduated ☐ Terminated ☒ Withdrew ☐ Other
Last Date Attended: ____________

If employee of school, please check the box which applies:

☐ Current employee ☐ Former employee

Hire Date: ________ Resignation/Termination Date: ________

16. Name of program: Graphic Design and Animation	17. Date program began: 2/2009
18. Total Cost of program: $18,750	19. Number of program hours:
20. Are you in default of a loan? ☐ Yes ☒ No	Amount owed: $ Year(s)?
21. Have you paid any money directly to the school? ☒ Yes ☐ No	Amount paid to school: $ $3409.10
22. Was a student loan obtained? ☐ Yes ☒ No	Amount of loan:
23. If referred through a One-Stop Career Center or other local agency, please name the source of funding, counselor's name and office:	Amount paid to school: $

24. What result would satisfy you?

0 $ Balance

25. Please provide a brief explanation of your concern. Attach additional pages if necessary and **copies of all relevant documents**, including but not limited to a **signed enrollment, financial agreement(s)** and **any communications that you feel justify your concern(s)**.

SEE ATTACHED

I hereby acknowledge that by signing this form, I am giving the Departments of Education and Labor and Workforce Development authority to review and secure any and all of my student records in order to appropriately review and resolve your concern(s).

X [redacted] 1/1/10

Signature - Required Date

CRO FORM

2AEG-HELP-05-00000698

Anthem Education Group
Document 13, Page 3

#25 -A brief explanation of our grievance with Anthem Institute

We, [redacted] and [redacted], accompanied our son, [redacted], to meet with the recruiter and financial aid advisor at Anthem Institute (651 Route 1 South, North Brunswick NJ 08902, Telephone [redacted]) on the evening of November 24, 2008. We met Redacted by HELP Committee, a recruiting associate, who took us on a tour of the facilities. We went back to the office and discussed the enrollment procedures and tuition costs and expenses. During the course of this conversation, we asked Ms. Redacted by HELP C directly if we were financially liable for any costs if Justin did not complete the outlined program. We were assured there would be none especially because we were going to pay the tuition bill, out of pocket on a monthly basis. Her remark at that time was "[redacted] could leave the school at any time without any financial liability at any time from anyone."

We then accompanied our son [redacted] to the office of Redacted, an Anthem Institute financial advisor. She explained to us that based on the information we gave her about our financial status, that [redacted] was not eligible for financial aid. We informed her that this would not be a problem because we would be paying all costs out of pocket. We also asked if we would incur any costs or penalties if [redacted] did not continue with program. She assured us there would be none and she preceded to set up a payment plan (attached in this mailing). We went back to Ms. Redacted by HELP's office and [redacted] signed the enrollment papers (attached with this mailing.) During every conversation, via phone and in person, we brought up the question of our financial obligation in the case of [redacted] dropping the program. The answer was always the same—none.

After attending the Institute for two months, February and March of 2009, [redacted] came to the realization that the program at Anthem was not going to provide him with the proper background and foundation in the field of computer animation. In April, [redacted] signed an exit interview form. On April 28, 2009 we received a letter from Anthem stating that [redacted] owes an account balance of $4,715.02. Redacted [redacted], [redacted]'s mother has since spoken to the Campus President, Redacted by HELP Committee Redacted by HELP Committee's response was that since [redacted] signed the papers he was responsible for the balance. Redacted then spoke to Mr. Redacted by HELP Committee a school representative who conceded that prior to [redacted]'s enrollment, the school representatives should have been more forthcoming in disclosing the financial obligations for repayment of an account balance if he chose to discontinue enrollment. Mr. Redacted by HEL further mentioned the option of a reduction of the alleged account balance or, possible, accepting the loss and correcting [redacted]'s account to reflect a zero balance on it.

In summary, our grievances are two-fold. One, the school representatives, Ms. Redacted by HELP Committee and Ms. Redacted by HELP Committee mislead or did not inform us of any financial repercussions if [redacted] were to leave. Secondly, the papers [redacted] signed (attached in this mailing) were very ambiguous about payments after withdrawal. If these obligations were clearly stated we would have questioned them at the time of enrollment and in our subsequent conversations. As it turned out the repeated answer we received was not to worry about a penalty because there was none.

Father [redacted] Mother [redacted]

Student [redacted]

__ Catalog (Initial)

__ T-Shirt (Initial)

#1

__ Source

ANTHEM INSTITUTE

ENROLLMENT AGREEMENT

651 US Route 1 South, North Brunswick, NJ 08902
(732) 448-2600

PLEASE PRINT OR TYPE

Social Security # [redacted]

Applicant (Legal Name) [redacted] Phone ([redacted]
(First) (Middle) (Last)

Address [redacted] City [redacted] State [redacted] Zip [redacted]

Enrolling for: (check one)	Weeks	Months (Approx.)	Clock Hours	Semester Credit Hours
DIPLOMA:				
☐ Medical Billing & Coding	36	9	720	30
☐ Medical Assistant	35	9	746	32
☐ Massage Therapy	46	12	820	43
☐ Surgical Technology	61	15	1340	57
☐ CAD/Drafting Technology	48	12	1200	58
☐ Computer Networking & Security	48	12	1200	58
☒ Graphic Design & Animation	48	12	1200	58
☐ Computer Networking & Security (Evening)	80	20	1200	58
☐ Graphic Design & Animation (Evening)	80	20	1200	58

Other: (Describe)________ Weeks ______ Semester Credit Hours ______

Registration Fee Charged: $ 50 Registration Fee Paid: $ 50 Initial Tuition Payment Made: $______

PROGRAM CHARGES BY ENROLLMENT PERIOD

	1st Academic Year		2nd Academic Year		Period Remaining		Total
Tuition & Fees	$ 11343	+	$ [illegible]	+	$	=	$ [illegible]
Books, supplies and uniforms	$ 601	+	$	+	$	=	$ 601
Exam Fees	$	+	$	+	$	=	$
TOTAL COSTS	$ 11944	+	$ [illegible]	+	$	=	$ [illegible]
					Tuition Deposit	–	( )
					TOTAL DUE		$ [illegible]

The remaining tuition due is to be paid either by cash, grants, loans or a combination thereof. In certain situations Anthem Institute, (hereafter referred to as the "School") enters into installment payment plans with the applicant (hereafter referred to as the "Student"). In these cases a separate retail installment contract is entered into which is in addition to this Agreement and is incorporated by reference into this Agreement.

The program starting date is 3 3 09 Anticipated completion date 1 29 10
(Month) (Day) (Year) (Month) (Day) (Year)

Anthem Institute offers four Allied Health sessions and three Technical sessions throughout the day. Students are assigned exact sessions during registration at the School's discretion.

CLASS HOURS ARE MONDAY - FRIDAY:
Allied Health Programs: I. 7:15 - 10:45am II. 11:15am - 2:45pm III. 3:15pm - 6:45pm IV. 7:15pm - 10:45pm
Technical Programs: Morning: 7:00am - 12:00pm Afternoon: 12:30pm - 5:30pm Evening: 6:00pm – 11:00pm
Evening Technical (CNS/GDA) Programs: 6:00pm - 11:00 pm (Monday, Wednesday, and Thursday)

Funding Agency: (If applicable)________
(Name of Counselor) (Name of Agency) (Phone of Agency)

Address______ City______ State______ Zip______

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE PROGRAM OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT AND A COPY OF THE SCHOOL CATALOG, AND FURTHER ACKNOWLEDGE THAT NO VERBAL STATEMENTS HAVE BEEN MADE CONTRARY TO WHAT IS CONTAINED IN THIS APPLICATION. THE PARENT COMPANY OF ANTHEM INSTITUTE (TCI EDUCATION, INC., 2250 W. PEORIA AVE., SUITE 200, PHOENIX, AZ 85029) HAS THE RIGHT TO CONTACT THE UNDERSIGNED PURCHASER IN REGARDS TO FINANCIAL AID, ACADEMICS, STUDENT SERVICES, ACCOUNTING OR COLLECTIONS.

2AEG-HELP-05-00000700

Tuition Deposit – (____________)

TOTAL DUE $ 15,700

The remaining tuition due is to be paid either by cash, grants, loans or a combination thereof. In certain situations Anthem Institute, (hereafter referred to as the "School") enters into installment payment plans with the applicant (hereafter referred to as the "Student"). In these cases a separate retail installment contract is entered into which is in addition to this Agreement and is incorporated by reference into this Agreement.

The program starting date is 1 3 07 (Month) (Day) (Year) Anticipated completion date 1 27 10 (Month) (Day) (Year)

Anthem Institute offers four Allied Health sessions and three Technical sessions throughout the day. Students are assigned exact sessions during registration at the School's discretion.

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Evening Technical (CNS/GDA) Programs: 6:00pm - 11:00 pm (Monday, Wednesday, and Thursday)

Funding Agency: (If applicable) ____ (Name of Counselor) ____ (Name of Agency) ____ (Phone of Agency)

Address ____ City ____ State ____ Zip ____

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE PROGRAM OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT AND A COPY OF THE SCHOOL CATALOG, AND FURTHER ACKNOWLEDGE THAT NO VERBAL STATEMENTS HAVE BEEN MADE CONTRARY TO WHAT IS CONTAINED IN THIS APPLICATION. THE PARENT COMPANY OF ANTHEM INSTITUTE (TCI EDUCATION, INC., 2250 W. PEORIA AVE., SUITE 200, PHOENIX, AZ 85029) HAS THE RIGHT TO CONTACT THE UNDERSIGNED PURCHASER IN REGARDS TO FINANCIAL AID, ACADEMICS, STUDENT SERVICES, ACCOUNTING OR COLLECTIONS.

Signed: [redacted]
(Student) (Date)

As the authorized representative of Anthem Institute, I interviewed the applicant and certify that in my judgment the applicant meets the requirements and standards of the School and I recommend his or her acceptance as a Student. I further state that I have made no verbal statements or promises which are contrary to the terms set forth in this application. Admission Representatives conducting door-to-door sales are compliant with FRedacted by HELP Committee

By: ____ 11/19/05
(Date) Reg.

Signed: ____
(Parent, Guardian or Spouse) (Date)

Signed: ____
(Parent or Guardian) (Date)

Approved ____ 11/21
(Designated School Official) (Date)

The following to be completed by a School Official: Redacted by HELP Committee

Received by ____ Date 11/19/06

Reg. Fee $ 50 – Deposit $ ____
☐ Cash ☒ Check ☐ Credit Card ☐ Money Order
Receipt #: ____

White – School **Yellow – Futures/FA** **Pink – Completed Student Copy** **Gold – Student Copy**
Additional Information on Reverse Side (pg. 1 of 2) 72-ADM1000-08/08

2AEG-HELP-05-00000701

Exhibit C

BACK

IMPORTANT INFORMATION

This Agreement will be considered for approval when entrance requirements for the desired program, as stated in the School catalog, have been satisfied. There is a full refund of all monies paid if the School rejects the applicant.

Upon approval by the School, this Agreement becomes the legal contract between the School and the Student. Upon completion of registration and written acceptance by the School of this Student, the School agrees to provide its full facilities for complete training in accordance with the program of study in its catalog.

The Student is permitted to transfer his scheduled class starting date one time. The Student's ability to transfer will be determined by class availability. In no event will a transfer be permitted beyond one year from the original starting date. If this Agreement must be cancelled due to the Student's inability to transfer to another class and if such cancellation occurs after the five-business-day period, the School will retain the Registration Fee and any tuition deposit paid will be refunded. It should be expressly understood that the Registration Fee is not refundable except on cancellation occurring within five business days after the date of this Application. Either the Student or the sponsor must make cancellation in writing.

The Student supplies consumable supplies such as notebooks and pencils. An itemized list of book charges is available upon request. Students pay their own room and board. The School does not provide housing; however, each Student will receive guidance in locating housing.

The School does not guarantee employment for Students, either while in School or after graduation; however, each Student is entitled to full use of the School's consultation service and may utilize the service of the Graduate Placement Department during and after graduation at no additional charge.

The Student agrees to abide by School regulations during attendance and understands that excessive absences, failing grades, unsatisfactory conduct or failure to make payments as agreed may result in disciplinary action and/or possible dismissal or suspension from the School.

This Agreement serves as authorization for the School to obtain credit information as necessary.

A request for an approved Leave of Absence must be submitted in writing to the designated School official. An approved Leave of Absence may not exceed 180 days. A Student on a Leave of Absence is considered by the School as enrolled and in good standing. No charges or fees are assessed during an authorized Leave of Absence. The cumulative days for all Leave of Absences must not exceed 180 days in a twelve-month period. To be eligible for graduation the Student must have satisfactorily completed all academic, financial, and other obligations to the School.

The respective diploma is issued once all obligations have been successfully met. I agree to authorize the sale, discount or transfer of this Agreement and/or Retail Installment Contract, if applicable, and that the refund policy will continue to apply to me.

Governing Law. The laws of the State of New Jersey shall govern this Agreement. Should the School institute proceedings for monies due from the Student for services provided, the Student shall pay all costs, including reasonable attorney fees, court costs and collection fees, incurred by the School.

REFUND POLICY

In the event a student does not enter a program for which he has enrolled, withdraws after beginning classes, or is dismissed from the School prior to completion of the program, a refund of monies paid (applied to the student's tuition account) is made to the student in accordance with this refund policy.

CANCELLATION PRIOR TO COMMENCEMENT OF CLASSES:

1) If the School does not accept the applicant, or cancels the Agreement, all funds paid, including the Registration fee will be fully refunded.
2) If cancellation is requested in writing by the Student (or parent/guardian, if Student is a minor), prior to midnight of the fifth business day (excluding Saturdays, Sundays, and business holidays), after signing the Application, all funds paid, including the Registration Fee will be refunded.
3) If such cancellation occurs after the five-business day period but before the commencement of classes, the School will retain an amount not to exceed $150, and any tuition deposits paid will be refunded.
4) Students who have not visited the School prior to Agreement will have the opportunity to withdraw without penalty and have all monies refunded within five days following a tour of the School facilities which would occur on or before the first day of class.
5) Any monies paid by the applicant are refunded to the applicant in the event the School discontinues a program of training prior to the Student starting their first course.
6) Any monies due the applicant shall be refunded within 30 days from cancellation or failure to appear on or before the first day of class.

Termination or Withdrawal after Commencement of Classes:

A student may withdraw in person or in writing. Students who discontinue training for any reason are required to have an exit interview with Student Services and Financial Aid.

New Jersey State Refund Policy:

For full-time attendance, the school will refund the following:

% of the Academic Year Attended	% of Tuition Charged for the Academic Year (owed by the Student) Retained by School	% of Tuition Refunded by School
During first week	10%	90%
During second and third weeks	20% 27%	80%
After third week and up through 25%	45%	55%
After 25% through 50%	70%	30%
After 50%	100%	0%

FEDERAL RETURN OF TITLE IV FUNDS POLICY – TITLE IV STUDENTS ONLY

Students who withdraw from or are terminated by the School prior to completing more than 60% of an enrollment period will have their eligibility for Title IV aid re-calculated based on the percent of the enrollment period completed. For example, a student who withdraws completing 30% of the enrollment period will have "earned" only 30% of any Title IV Aid received for that enrollment period. The School and/or the Student must return the remaining 70% to the proper aid programs.

The policy shall apply to all students who withdraw, drop out, or are terminated from the institution, and receive financial aid from Title IV Funds. The term "Title IV Funds" include: Federal Pell Grant, FSEOG Grant and FFEL Loan Programs.

Title IV Aid is earned in a pro-rated manner on a per diem basis up to and including the 60% point of the enrollment period. Title IV Aid is viewed as 100% earned after this point.

The portion of Title IV Aid earned will be calculated as follows:

$$\frac{\text{Number of calendar days completed in the enrollment period}}{\text{Total calendar days in the enrollment period}} = \text{percentage of enrollment period completed}$$

2AEG-HELP-05-00000702

PARKER · STANBURY LLP

ATTORNEYS AT LAW
444 SOUTH FLOWER STREET
NINETEENTH FLOOR
LOS ANGELES, CA 90071-2901
TELEPHONE (213) 622-5124
FAX (213) 622-4858
E-MAIL: LA@PARKSTAN.COM
MANAGING PARTNER
ROBERT W. LoPRESTI

January 14, 2008

Anthem College High Tech Institute
2250 West Peoria Avenue, Suite A200
Phoenix, AZ 85029

To Whom It May Concern: Re: Redacted by

Student: Redacted by Senate
Student ID: Redacted by Senate HELP
<u>Our File No.:</u> committee

Please be advised that Redacted by has contacted our law offices in connection with your invoice dated January 2, 2008.

Ms. Redacte has informed us that the Director of the school, Redacted by misrepresented the accreditation status of the school. Ms. Mancera further informs us that your school has lost its accreditation. Be advised that Ms. Mancera disputes this debt in its entirety and payment will not be forthcoming.

Accordingly, we hereby demand on behalf of Ms. Redacted that you cease and desist with any and all collection attempts in connection with this account. Failure to heed this demand will cause your company to be in violation of State and Federal Fair Debt Collection Practice Acts.

Further, in light of this dispute, we demand that you take the necessary steps to update any negative credit that has been reported to the credit reporting agencies in connection with this account. I have advised Ms. Mancera of her legal rights with respect to this matter and she is prepared to aggressively pursue any and all legal remedies available to her if this matter is not resolved immediately.

Please send all correspondence on this matter directly to Ms. Redacte d bv at: Redacted by Senate HELP Redacted by Senate HELP committee

January 14, 2008
Page 2

Nothing in this letter should be construed as a waiver of any of Ms. Redacted by 's rights or remedies, all of which are expressly reserved.

Please be advised that this letter is written pursuant to *California Evidence Code* § 1152, and any and all information and documentation submitted herein is for the purposes of settlement only, and nothing contained herein may be utilized in the subject proceeding.

Thank you for your anticipated cooperation.

Very truly yours,

PARKER · STANBURY LLP

Redacted by Senate HELP committee

By

cc: Redacted by Senate HELP committee

Redacted by Senate HELP committee

FAX COVERSHEET
HIGH-TECH INSTITUTE, INC.

2250 W. Peoria Avenue, Suite A-200
Phoenix, Arizona 85029
Redacted by HELP Committee

To:	Redacted by HELP Committee	From:	Redacted by HELP Committee, Campus President
Fax:		Pages:	
Phone:		Date:	May 16, 2008
Ref:		CC:	
	AG# 1992441		

Urgent *For Review* *Please Comment* *Please Reply* *Please Recycle*

Please see attached response to Ms. Redacted by H complaint.

The information contained in this facsimile is privileged and confidential information intended only for the use of the individual(s) named above. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify Redacted
Redact

HIGH-TECH INSTITUTE®

May 15, 2008

Redacted by HELP Committee
Attorney General
Minnesota Attorney General's Office
Redacted by HELP Committee

Re: Redacted by HELP Committee
AG# 1992441

Dear Ms. Redacted by HELP Committee

Redacted by HELP Committee enrolled in the School's Limited Scope X-Ray Technician program which leads to an Associate's of Applied Science Degree, and started her classes on May 21, 2007. She continues to be enrolled and is making satisfactory academic progress towards completing her program. In fact, she will be graduating assuming continued progress, in June (next month) of this year.

High-Tech Institute in St. Louis Park is part of a family of schools owned by High-Tech Institute, Inc., headquartered in Phoenix, AZ. This School, as well as others in the High-Tech family, is institutionally accredited by the Accrediting Commission for Colleges and Schools of Technology ("ACCSCT"). This School's accreditation with ACCSCT was in place when Ms. Redacted by enrolled and started classes on May 21, 2007. The accreditation remains in place today.

Ms. Eis met with an admissions representative on April 5, 2007. At that time the admissions representative conducted an interview to determine her eligibility for the Limited Scope X-Ray Technician program. As a normal part of the interview process, a personalized interview and presentation is conducted on the scope of the program and a tour of the facilities is given. Ms. Redacted participated in this process. She then returned at a later date, April 12, 2007, to sign the enrollment documents.

5100 Gamble Drive, Suite 200 • St. Louis Park, Minnesota 55416
(952) 417-2200 • FAX (952) 545-6149
www.hightechinstitute.edu

Part of the enrollment documents consist of the "Student List of Understandings." Within the "Student List of Understandings" the difference between the High-Tech Institute "Limited Scope X-Ray Technician Program" and a Radiologic Technologist Program, which requires the American Registry of Radiologic Technologists certification, are explained in clear detail (see exhibit 1) of which [redacted] signed off on indicating that she read and understood them. Ms. [redacted] indicated that she had been working in the field of X-Ray so she should have an understanding of the difference between a Limited Scope X-Ray Technician and a RT.

When Ms. [redacted] met with the Campus President to discuss her concerns, she never mentioned that she had not been given paperwork she had requested. Students are given copies of their paperwork upon enrollment prior to starting school. Ms. [redacted] never indicated to the Campus President in their meeting that she had requested copies of her paperwork or that any member of the college had refused to help her.

During her conversation with the Campus President Ms [redacted] did indicate that she was pleased with her teachers and the instruction she was receiving at High-Tech Institute. She further conceded that having the education for which to take X-Rays was valuable.

Graduates of the Limited Scope X-ray Technician Program are qualified to take the test accepted by the Minnesota Department of Health. As of January 1, 2008 this test is administered by the American Registry of Radiologic Technologists. Prior to that date graduates took the Minnesota Basic Operator's Permit administered by Evalcor for recognition by the Minnesota Department of Health. High-Tech Institute does not administer the test recognized by the state. All students who graduate from High-Tech Institute have passed one of the two aforementioned tests.

Ms. [redacted] is scheduled to graduate (next month) in June 2008 contingent on the successful completion of her externship. She will have the education of an Associate of Applied Science Degree as agreed upon by High-Tech Institute. Ms. [redacted] is responsible for the tuition costs incurred. Clearly, it is worthwhile for Ms. [redacted] to obtain an Associate of Applied Science Degree.

We will be pleased to assist Ms [redacted] with placement assistance, as we do with all students, upon her successful graduation from the program. We look forward to seeing Ms [redacted] at graduation.

Sincerely,
Redacted by HELP Committee

Campus President
High-Tech Institute, Inc.

31
36

HIGH-TECH INSTITUTE ®

#1

WEB

A Branch of High-Tech Institute, Phoenix, Arizona
5100 Gamble Drive, St. Louis Park, Minnesota 55416
952-417-2200 • 888-324-9700

APPLICATION FOR ENROLLMENT AND ENROLLMENT AGREEMENT

Redacted by HELP Committee

Redacted by HELP Committee

Enrolling for: (check one)	Weeks	Months (Approx.)	Clock Hours	Semester Credit Hours
DIPLOMA				
☐ Medical Assistant	35	9	746	32
☐ X-ray Technician (Limited Scope)	36	9	810	33
☐ Surgical Technologist	61	15	1340	58
☐ Massage Therapy	46	12	820	44
☐ Medical Billing & Coding	36	9	720	30
☐ Pharmacy Technician	36	9	720	35
ASSOCIATE OF APPLIED SCIENCE DEGREE:				
☐ Medical Assistant	63	16	1236	62
☒ X-ray Technician (Limited Scope)	64	16	1300	63
☐ Surgical Technologist	93	23	1830	88
☐ Massage Therapy	74	19	1310	74
☐ Medical Billing & Coding	64	16	1210	60
☐ Pharmacy Technician	64	16	1210	65
☐ Other	Weeks		Semester Credit Hours	

* Semester Credit Hours are rounded down to next lowest whole number

Registration Fee Charged $ 50.00 Registration Fee Paid $ 50.00 Initial Tuition Payment Made

PROGRAM CHARGES BY ENROLLMENT PERIOD

	1st Academic Year	2nd Academic Year	Period Remaining	Total
Tuition & Fees	$ 12,937	+ 12,937	+	$ 25,874
[illegible]	+ 576	+	+	576
TOTAL COSTS	$ 13,513	+ 12,937	+	$ 26,450
			Tuition Deposit	
			TOTAL DUE	$ 26,450

[illegible] In certain situations, High-Tech Institute (hereafter referred to as the "School") enters into installment payment plans with the Applicant (hereafter referred to as the "Student"). In these cases, a [illegible] installment contract is entered into which is in addition to the Agreement.

The program starting date is 5 / 21 / 07 (month) (day) (year) Anticipated completion date 10 / 17 / 08 (month) (day) (year)

High-Tech Institute offers four sessions throughout the day. Students are assigned exact sessions during registration at the School's discretion.

CLASS TIMES ARE MONDAY - FRIDAY

I. 7:15 a.m. - 10:45 a.m. II. 11:15 a.m. - 2:45 p.m. III. 3:15 p.m. - 6:45 p.m. IV. 7:15 p.m. - 10:45 p.m.

[illegible] (Name of Counselor) (Name of Agency) (Phone of Agency)

Address City State Zip

1. GENERAL INFORMATION: $ 50.00 Registration Fee is hereby received. Tuition to be paid upon entrance. Supplies, books, lab equipment [illegible] will be provided for the Student's use during attendance at the School. It is understood and agreed that this program [illegible] tuition and the furnishing by the School, except as prevented by acts or circumstances beyond its reasonable control, of the agreed program of instruction in accordance with the provisions of the catalog. Dated [illegible] which is incorporated [illegible] and equipment as the School shall deem proper. The School without notice may change the program contents, training materials and schedule with no additional expense to the Student. Changes may be made, as required [illegible] the skill level of students.
2. HOUSING: The School does not provide housing.
3. GRADUATION: The Student agrees to comply with the School rules and regulations during his program of study, and the School has the [illegible] this Agreement and expelling the Student in the event of the Student's failure to comply with the rules and regulations as stated in the current Catalog. The Student may also be terminated for failure to maintain a satisfactory grade-point average [illegible] payment of tuition or other costs. To be eligible for graduation and to receive a diploma or degree, the Student must complete [illegible] with an overall grade-point average of at least 70% [illegible] to the School.

Redacted by HELP Committee Age 21 Signed this 12th day of APRIL 20 07

Signature of Student

Age

Signature of Parent or Guardian (Buyer) Printed Name of Parent or Guardian (Buyer)

As the authorized representative of High-Tech Institute, I have interviewed the Student and certify that in my judgment the Student meets the requirements and standards of the School and recommend his acceptance as a Student. I further state that I have made no verbal statements or promises which are contrary to the [illegible] Agreement.

Redacted by HELP Committee

By 4/12/07

(Authorized High-Tech Representative) Date

This is a legally binding instrument when signed by the Buyer and/or Student and accepted by High-Tech Institute unless cancelled pursuant to [illegible]

Redacted by HELP Committee 4/23/07

Approved

The following to be completed by a School Official:

Redacted by HELP Committee

Received by Date 4/12/07

Reg. Fee $ 50.00 Deposit $

☐ Cash ☒ Check ☐ Credit Card ☐ Money Order

#741 05-16611

White – School Yellow – Futures/FA Pink – Student 05-ADM1000-02/07

The conditions on the reverse side of this document are part of this agreement.

2AEG-HELP-05-00000790

Anthem Education Group
Document 15, Page 4

5A

HIGH-TECH INSTITUTE / CAMBRIDGE COLLEGE
LIMITED SCOPE X-RAY PROGRAM LIST OF UNDERSTANDINGS

The following is a list of subject material, externship requirements and graduation requirements of the Limited Scope X-ray program. Please initial the blank before each numbered item indicating that the item has been covered by your admissions representative and that you understand each requirement

1. SC Full-time externship rotation will begin after the student has completed all classroom courses. This rotation will be set for 40 hours/week approximately between the hours of 8 a.m. to 5 p.m., Monday thru Friday.

2. BC Termination from extern site:
Extern sites may terminate a student for any justifiable reason. If an extern site terminates a student, The School will place the student at only one additional site. If for any reason the student is terminated or terminates himself from this site, all placement efforts on the part of The School will cease and the student will be dropped from the Limited Scope X-ray program.

3. BC I understand that the license, permit or letter of qualification obtained, after completion of this program, is accepted in numerous states but not all. Some states may have different certification requirements for Limited Scope X-ray personnel that may not be acceptable with the license/permit/letter of qualification I will receive. Each state must be contacted individually for specific certification requirements.

The following is a list of job comparisons between my Limited Scope X-ray program, which limits my scope of practice, and an RT (Radiologic Technician) program.

A. X-Ray Technician, Basic X-Ray Machine Operator (FL), Limited Scope X-Ray Technician (TN, OR), X-Ray Machine Operator (MN), Qualified X-Ray Operator (CO):
The procedures learned in the program include: positioning of the fingers, hands, wrists, forearms, elbows, toes, feet, calcaneus, ankles, lower legs, knees, skull, spine, ribs, hips, shoulder and the chest for heart and lungs. Additional responsibilities include back office procedures such as venipuncture (drawing blood), injections, vital signs and EKG's.

B. Radiologic Technician (RT)
The responsibilities of an RT include the same positioning requirements as those described above but also include additional positioning of the abdomen. Contrast media studies involved with internal organs, such as MRI's, CAT scans, mammography, ultrasound and nuclear medicine may be performed by an RT but requires an ARRT certification to specialize.

4. BC **I understand that the additional responsibilities of the RT listed above cannot be practiced as a result of my training program.**

5. BC I understand the difference between my Limited Scope X-ray program and an RT program. I further understand the school is providing training for a limited scope of practice in X-ray as described in 3A.

6. BC I have read and fully understand the information contained in this List of Understandings. I have also received a copy of this form for my records.

Student's Signature: *Redacted by HELP Committee Date: 4/12/07

Original – School Yellow – Student AH-129-07-04

2AEG-HELP-05-00000791

Anthem Education Group
Document 15, Page 5

5D 2

LIMITED SCOPE X-RAY TECHNICIAN/PTR PROGRAM
MEDICAL FACILITY AFFILIATION REQUIREMENTS

By initialing the following statement, the applicant understands and agrees to these stipulations.

BE (Initial) 1. Facilities who affiliate with the School may, at their discretion, add requirements above and beyond those previously listed. These may pertain to any practice that these medical facilities deem appropriate by their institution; i.e. uniforms, drug screening, etc.

BE (Initial) 2. The Limited Scope X-ray Technician program at the School depends on voluntary affiliation with clinical associates for externship for the students. A facility may withdraw or otherwise limit the number of spaces available for students. The School must abide by these limitations and students enrolled in the Limited Scope X-ray Technician program must recognize that these resources vary from month to month.

BE (Initial) A. If fewer clinical positions are available than the number of eligible extern students, the School will utilize a system whereby students will be placed on externship in the order in which course work is completed and as the next site becomes available.

BE (Initial) B. Students must recognize that due to the need to utilize all available clinical resources, they may have to travel to sites outside the metropolitan area in which the School is located.

BE (Initial) C. Students must understand that they must be available to work all required hours at externship sites as arranged by the School. Students who refuse to accept sites as assigned by the School may be terminated from the Limited Scope X-ray Technician program.

BE (Initial) D. Students must understand that externships are unpaid. Explain below how you plan to support yourself/your family during the externship period. ____ ______________________________

BE (Initial) 3. In the event that there is a period of time between the end of classroom training and the externship, the student understands that continued classroom attendance is required.

(PLEASE COMPLETE OTHER SIDE)

AHS154-6/04

2AEG-HELP-05-00000792

Anthem Education Group
Document 15, Page 6

STATE OF MINNESOTA

OFFICE OF THE ATTORNEY GENERAL

April 24, 2008

LORI SWANSON
ATTORNEY GENERAL

102 STATE CAPITOL
ST. PAUL, MN 55155
TELEPHONE: [redacted]

High Tech Institute
5100 Gramble Drive
St. Louis Park, MN 55416

Dear Sir/Madam:

This Office has received a consumer complaint from Ms. [redacted] [redacted] concerning High Tech Institute ("HTI"). Ms. [redacted] resides at Redacted by HELP Committee Minnetonka, MN 55305.

Ms. [redacted] indicates that she is a student in the X-ray associate's degree program at High-Tech Institute ("HTI") in St. Louis Park, Minnesota. Ms. [redacted] states that HTI told her that HTI was accredited when in fact HTI's accreditation was on probation. Ms [redacted] indicates that HTI is giving a state exam that no one can be hired under as HTI is not AART certified. Ms. [redacted] further indicates that she has requested that HTI's admission office provide copies of her paperwork and HTI has refused to provide her copies. Ms. [redacted] states that she has obtained state and federal loans and she is paying $27,000 for her education and that it will be for nothing. Ms. [redacted] seeks a refund of the money she has paid for her education.

I ask that an appropriate member of your staff promptly review this matter and reply in writing to both Ms [redacted] and this Office with an explanation of the steps it will take to address her concerns. I ask that the response be sent within ten (10) days of the date of this letter. Please refer to the consumer's name, as well as the file number listed above, when forwarding your response to the following address:

Jeffrey J. Harrington
Assistant Attorney General
Minnesota Attorney General's Office
Bremer Tower, Suite 1400
445 Minnesota Street
St. Paul, MN 55101-2131

Thank you for your attention to this matter. Please feel free to contact Mr. Harrington with any questions or comments. His phone number is [redacted].

Sincerely,

LORI SWANSON
Attorney General

cc: Ms. [redacted]
AG: #1992441-v1JJH/2008/392587/R

STATE OF MINNESOTA

OFFICE OF THE ATTORNEY GENERAL

LORI SWANSON
ATTORNEY GENERAL

102 STATE CAPITOL
ST. PAUL, MN 55155
TELEPHONE: (651) 296-6196

April 24, 2008

High Tech Institute
5100 Gamble Drive, Suite 200
St. Louis Park, MN 55416

Dear Sir/Madam:

This Office has received a consumer complaint from Ms. [redacted] concerning High Tech Institute ("HTI"). Ms. [redacted] Redacted by HELP Committee Fridley, MN 55432.

Ms. [redacted] states that she graduated from HTI's medical assistant degree program in April of 2004. Ms. [redacted] indicates that one of HTI's counselors, Redacted by HELP Committee assured her and her husband that HTI was accredited and urged her to take HTI's degree program instead of obtaining a diploma because she would be able to make more money and would be able to continue her education. Ms. [redacted] states that she has since learned that she cannot obtain her Minnesota certification or transfer her credits to another school because HTI is not accredited. Ms. [redacted] indicates that she and her husband are paying approximately $20,000 in student loans relating to her coursework at HTI and that she has had to start her education all over again. Ms. [redacted] requests reimbursement of her tuition paid to HTI.

I ask that an appropriate member of your staff promptly review this matter and reply in writing to both Ms. [redacted] and this Office with an explanation of the steps it will take to address her concerns. I ask that the response be sent within ten (10) days of the date of this letter. Please refer to the consumer's name, as well as the file number listed above, when forwarding your response to the following address:

Jeffrey J. Harrington
Assistant Attorney General
Minnesota Attorney General's Office
Bremer Tower, Suite 1400
445 Minnesota Street
St. Paul, MN 55101-2131

High Tech Institute
April 24, 2008
Page 2

Thank you for your attention to this matter. Please feel free to contact Mr. Redacted by HELP Committee with any questions or comments. His phone number is [redacted].

Sincerely,

LORI SWANSON
Attorney General

cc: Ms. [redacted]
Redacted by HELP Committee

AG: #1992470-v1JPB/2008/391741/R

STATE OF ARIZONA
OFFICE OF THE ATTORNEY GENERAL
CONSUMER INFORMATION & COMPLAINTS
1275 WEST WASHINGTON, PHOENIX 85007-2926

Terry Goddard
Attorney General

(602) 542-5763
(In-State-Only) 1-800-352-8431

February 28, 2008

BRYMAN SCHOOL
2250 W. PEORIA AVE.
PHOENIX, AZ 85029

RE: Redacted Redacted by HELP Committee

Dear Sir or Madam:

Our office has reviewed your response to this consumer's complaint. At this time, we are taking no further action.

This does not mean, however, that we have determined whether any violations of the Arizona Consumer Fraud Act or other consumer statutes have occurred or that we will not take action at a later date.

Thank you for your cooperation.

Sincerely,
Redacted by HELP Committee

LEGAL ASSISTANT

CPA:G

February 27, 2008

VIA FACSIMILE

State of Arizona
Office of the Attorney General
Redacted by HELP Committee
1275 West Washington
Phoenix, Arizona 85007-2926

Dear M Redacted by HELP Committee

This letter is in response to the complaint filed by Ms. Redacted by HELP Committee (Redacted).

In her complaint filed with the Arizona Attorney General on February 3, 2008, Ms. Redacted by HELP Committee stated that students discovered the school had lost its accreditation earlier in the year. She goes on to say that the students had been informed by administration they would not receive their Associates Degree but instead a diploma and that they later found out the school had lost its' accreditation the first part of 2007.

None of the above statements Ms. Redacted by HELP Committee made are factual. Ms. Redacted by HELP Committee started at The Bryman School (part of the High-Tech system of schools) on August 6th, 2007. The school at that time was, and still remains accredited by the Accrediting Commission of Colleges and Schools of Technology ("ACCSCT").

In October 2007, ACCSCT took action relating to the approval of High-Tech Institute's degree and on-line programs. That action has been appealed and the institution including all approved associate degree and on-line programs, continue to be accredited by the Accrediting Commission of Colleges and Schools of Technology ("ACCSCT") pending the outcome of the appeal. Promptly after being notified of this, the school notified all students and the fact that High-Tech Institute, Inc. was vigorously appealing ACCSCT's decision. At no time were students told they would not be able to receive the degree they had enrolled for.

Ms. Redacted , made a conscious decision to quit her program of study at the Bryman School which she attended through November 5, 2007. She attended 14 wks (3 courses at 4 weeks per course plus 2 weeks of the 4th course) of her program.

Her charges are broken out as follows:

- 14 wks / 31 wks (academic year) = 45% attended

Page 2

- 45% attendance is rounded to 75% charged for the academic year (per the refund policy on the back side of the enrollment agreement. See attachment)
- $10,893 x 75% = $8,169.75 tuition charges + $100.00 administrative fee + $267.98 books = $8,537.73 Charges

The Financial Aid covered a portion of the charges leaving the student with a remaining balance owed to the school:

$8,537.73 Charges
- $4,229.20 Parent Plus loan received
- $1,750.00 Unsubsidized Stafford loan received
- $ 741.42 Unsubsidized Stafford loan refunded due to R2T4 (Return to Title IV Funding)

= $3,299.95 Balance owed to the School

Student/Parent responsibilities:

$4,360.00 Parent Plus loan (includes the origination fee) plus any incurred interest and fees
$1,008.58 Unsubsidized Stafford Loan plus any incurred interest and fees
$3,299.95 Balance owed to the School (uncovered by Financial Aid)

In an effort to work with Ms. Redacted by HELP Committee she was given the option of paying her remaining balance owed to the school with a payment plan of $75.36 per month. She refused to entertain this option indicating that she should have to pay nothing.

If I may be of further assistance, please feel free to call me at Redacted by HELP Committee

Sincerely,
Redacted by HELP Committee

Vice President
High-Tech Institute, Inc.

FAX COVERSHEET
HIGH-TECH INSTITUTE, INC.

2250 W. Peoria Avenue, Suite A-200
Phoenix, Arizona 85029
Tel: 602-328-2800
Fax: 602-328-3758

To:	Redacted by HELP Committee Legal Assistant	From:	Redacted by HELP Committee Paralegal
Fax:	Redacted by HELP Committee	Pages:	1
Phone:		Date:	February 18, 2008
Re:	CIC 08-02219 Redacted by HELP Committee	CC:	

Urgent *For Review* *Please Comment* *Please Reply* *Please Recycle*

Redacted by HELP Committee
Ms.

Please be advised that the Campus President with whom we need to coordinate our response to your letter concerning Ms. Redacted by HELP Committee has been out of the office due to an illness. We apologize for our tardiness, and we will submit our response no later than Monday, February 25, 2008. Should you have any questions, comments, or concerns in the meantime, please contact Redacted by HELP Committee, Vice President at High-Tech Institute or me at Redacted by HELP Committee

Kind regards,

Redacted by HELP Committee

Paralegal

STATE OF ARIZONA
OFFICE OF THE ATTORNEY GENERAL
CONSUMER INFORMATION & COMPLAINTS
1275 WEST WASHINGTON, PHOENIX 85007-2926

Terry Goddard
Attorney General

(602) 542-5763
(In-State-Only) 1-800-352-8431

February 5, 2008

BRYMAN SCHOOL
2250 W. PEORIA AVE.
PHOENIX, AZ 85029

RE: Redacted Redacted by HELP Committee

Dear Sir or Madam:

The Consumer Protection and Advocacy Section of our office recently received the enclosed consumer complaint. Pursuant to A.R.S. § 44-1524, we are charged with investigating possible violations of Arizona consumer protection laws. Therefore, we request that you respond in writing to the specific allegations made by the consumer.

In your response, please indicate what, if anything, you are willing to do to resolve the complaint. If you resolve this matter directly with the consumer, please provide our office with the resolution. Please send your response and copies of any documentation that supports your position to this office **within ten (10) days**. A copy of your response may be made available to the complainant for review, consideration, and response.

If you need to request an extension of **one week or less** in which to respond to this complaint, please fax your request to the Phoenix office at (602) 542-4579 **or** the Tucson office at (520) 628-6532 and an extension will automatically be granted. Please fax your request to the **appropriate** office. For any other extensions, you must call our office. We appreciate your cooperation.

Sincerely,
Redacted by HELP Committee

LEGAL ASSISTANT

Enclosure
CPA:A

February 3, 2008

High Tech Institute
2250 W. Peoria Ave.
A200
Phoenix, AZ. 85029

To whom it may concern,

I am well aware of the amount of payment that I owe your institution. The reason I have not been able to make this payment is due to job loss. I have attempted to make a payment plan that would be better for my finances but was told that I should have a better job.

I have not been successful in attempting to work something out with your finance department and have found F [redacted] to be unwilling to work with me. When my mother and father have called on my behalf he still is unwilling to listen or work with us.

The final reason I have been upset with your institution is that you have not lived up to the promises that were made to the students. I was not informed that your accreditation had been lost before I had signed my contract. In addition, I was informed that I would have an Associates Degree upon graduation. After becoming a student and 3 months into the Dental program we were informed that the accreditation was lost and no Associates Degree would be awarded.

Since the degree that I would need for a better paying job would not occur I feel that I was "duped." Thus, I am consulting with the Attorney General's office in Arizona regarding for profit schools. In addition, I may be seeking legal counsel and have made some contact with news stations in the valley.

I regret that this has happened. I did enjoy some of the instructors that I had. It is too bad that your institution has not lived up to it's promises to provide me with the proper education for a better paying job in comparison to the money I would have or have put out.

Redacted by HELP Committee

Cc. the dean of HTI/Bryman

Excerpts, selected by the HELP Committee, from a larger document produced by the company

April, 08, 2008

Redacted by HELP Committee
Ms. :
High Tech Institute
Western Regional President

My name is Redacted by HELP Committee and I am a student in the Criminal Justice Program at High Tech Institute at the Las Vegas campus.

Mr. Redacted by HELP Committee, a High Tech recruiter, informed me High Tech was a higher learning institute with a criminal justice program and the school was in good standing with the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT). After his visits and meetings with myself and my parents I made the decision to enroll.

I enrolled at High Tech on September 04, 2007 with the promises of an Associate Degree with transferable credits, hands on learning, dependable and qualified instructors, diversity in classroom learning with other students, job placement, job guarantee, internship and even refresher courses to assist me in the future.

As of to date, I have been highly disappointed with High Tech and my academic environment due to broken promises and unfulfilled needs and expectations. I am the only student in my class and of course I appreciate the one on one learning but this is quite ridiculous.

As of today's date, April 08, 2008, I have paid in full my first year of tuition through financial aid and parent's plus loans and my projected graduation date is March 2009.

Upon signing my contract I was not made aware or informed of the academic status of the school probation with ACCSCT until approximately the middle of October, 2007 after a faculty/student meeting which was well after my successful recruitment.

After further investigation on my own, I was shocked to learn that High Tech has been on probation since January 16, 2007 and public notice was published via the ACCSCT website. I have been told I would know the status of the decision December, 2007, January, 2008 and then March 2008 and as of today I am still not aware of the status decision.

I have been a faithful student allowing High Tech to remedy this issue but I have finally realized and accepted that High Tech Institution has not even given the respect to myself or the other students enrolled in the Criminal Justice Program which now has only a total of ten (10) students and inform them the seriousness of this problem and how it affects their degree or even graduation if possible.

I believe High Tech Institute should both reimburse monies and release me from any legal financial obligations so I may restart my academic learning to reach my academic and professional goals.

I am looking forward to receiving your response by phone, email or U.S. mail. Response from you is essential because time is of the essence. My first year as a student with High Tech will be completed May 1, 2008 and registration for other colleges that I am considering is near.

My correspondence information is as follows:
Redacted by HELP Committee

Las Vegas, NV. Redacted by HELP C

Sincerely,

Redacted by HELP Committee

cc:
Redacted by HELP Committee

High Tech Institute
Campus President/ Las Vegas, Nevada
Redacted by HELP Committee

High Tech Institute
Director of Education/ Las Vegas, Nevada
Redacted by HELP Committee

ACCSCT Executive Director
Redacted by HELP Committee

Commission on Post Secondary Education
Nevada Department of Education

HIGH-TECH INSTITUTE
www.hightechinstitute.edu

2320 S. Rancho Drive
Las Vegas, NV 89102
P : 702.385.6700
F : 702.388.4463

June 12, 2008

Electronic Mail and US Mail
<u>CONFIDENTIAL</u>

Redacted by HELP Committee

Senior Institutional Development Analyst
Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT)
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201

This is a response from High-Tech Institute (HTI) – Las Vegas, School #B070605, to a complaint filed with ACCSCT by Redacted by HELP Committee, a former Criminal Justice Program student at our school and forwarded to me through your office.

Allegation(s)/Complaint

<u>Section IV(A)(7)(9) Substantive Standards, Standards of Accreditation</u>

The complainant alleges that he was misled regarding the accredited status of High Tech and about the training he would receive at the school at the time of his enrollment. Specifically, he states he was promised an associate degree, transferable credits, dependable and qualified instructors, diversity in classroom learning with other students, job placement, job guarantee, internship, and refresher courses to assist him in the future. The complainant alleges that he has been disappointed due to unfulfilled promises and expectations. Accrediting standards state that a school shall ensure that its recruiters do not make false or misleading statements about the school, its personnel, its training, its services, or its accredited status. Accrediting standards also state that a school may not make explicit or implicit promises of employment to prospective students. Accordingly, the school must provide:

1. A narrative response to the allegations; and
2. A description of the policies and procedures in place to ensure that recruiters do not make false or misleading statements to prospective students.

Response #1a.

"...he states he was promised an associate degree, transferable credits..."

On or about May 16, 2007, Mr. Redacted by HELP Committee Field Admissions Representative, enrolled Mr. Redacted by HELP Committee in the High-Tech Institute – Las Vegas, Criminal Justice Associate Degree Program. At that time, this program was only offered as a degree program at HTI.

A review of Redacted by HELP Committee Academic File containing his enrollment documents reveals he initialed and acknowledged receipt of a campus catalog which contained the description of the Criminal Justice program, the program courses and their descriptions, and a section outlining the limited transferability of credits from HTI to another institution. The following selection is taken from page 6 of the school catalog published on May 5, 2007:

"TRANSFER OF CREDIT TO OTHER INSTITUTIONS
Decisions concerning the acceptance of credits
by any other institution are made at the sole discretion
of the receiving institution. As such, credits earned at
High-Tech Institute may not be universally transferable
to another academic institution. No representation is made
whatsoever concerning the transferability of any credits
earned to any other institution. Students considering
continuing their education at, or transferring to, other
institutions must not assume that credits earned at High-
Tech Institute will be universally accepted by the receiving
institution. Students must contact the Registrar or designated
official of the receiving institution to determine what credits,
if any, that institution will accept."

On the Student's List of Understandings form, Mr. Redacted by HELP Committee indicated by his initials in item 3 that he understood his credits "...are not automatically transferable to any other institution..." Furthermore, by his signature on the Application for Enrollment and Enrollment Agreement, he acknowledged that "...no verbal statements have been made contrary to what is contained in this application."

The following exhibits are provided in support of Response #1a:

Exhibit 1.0a – Application for Enrollment and Enrollment Agreement
Exhibit 1.1a – School Catalog, Page 6
Exhibit 1.2a – Student's List of Understandings

Response #1b.

"...was promised...dependable and qualified instructors..."

When Redacted by HELP Committee started in his Criminal Justice Program studies, Mr. Redacted by HELP Committee was the Criminal Justice instructor. The program was only being offered in two sessions, the session Redacted by HELP Committee was attending from 7:15 am to 10:45 am and the second session which runs 11:15 am to 2:45 pm. Redacted instructed both sessions.

Mr. Redacted by HELP Co was hired under our stringent faculty hiring guidelines and he was more than adequately qualified to instruct the program. Mr. Redacted by HELP Co s Faculty Personnel Report is included as an exhibit to this response. Mr. Redacted by HELP Comm was extremely dependable in meeting his instructional obligations and was favorably received by his students.

Mr. Redacted by HELP C was hired, on short notice, by a government contractor for an overseas security position and he left our school on January 25, 2008. Following Redacted departure, Mr. Redacted by HELP Committee, a Criminal Justice Program Manager from Anthem College, arrived on January 27, 2008 and began instructing the Criminal Justice students.

Mr. Redacted by HELP Commit was followed by Mr. Redacted by HELP Committee, a Criminal Justice adjunct instructor from our Anthem Ground campus. He was subsequently followed by Mr Redacted by HELP Committee, the Criminal Justice Corporate Program Manager, who also instructed the students and assisted in the hiring of Ms. Redacted by HELP Committee as the new Criminal Justice instructor on February 25, 2008.

I believe our quick response to immediately bringing in replacement faculty from other HTI schools to overcome the short notice departure of Mr. [redacted] demonstrates our commitment to providing qualified faculty to our students, thus enabling them to continue in their program.

The following exhibits are provided in support of Response #1b:

Exhibit 1.0b – Mr. [redacted] Staff Personnel Report
Exhibit 1.1b – Mr. [redacted]'s Staff Personnel Report
Exhibit 1.2b – Mr. [redacted]'s Faculty Personnel Report
Exhibit 1.3b – Mr. [redacted] Staff Personnel Report
Exhibit 1.4b – Ms [redacted]s Faculty Personnel Report

Response #1c.

"...was promised... diversity in classroom learning with other students, job placement, job guarantee, internship, and refresher courses to assist him in the future."

The HTI mission statement on page 3 of school catalog outlines our commitment to our education mission:

> "| OUR MISSION |
>
> The mission of High-Tech Institute is to provide quality postsecondary education focused on career success in the fields of Allied Health Care, Criminology and Technology and to provide a learning environment that inspires all students to realize their full potential.
>
> TO FULFILL THIS MISSION, HIGH-TECH INSTITUTE HAS ESTABLISHED THE FOLLOWING:
>
> :: To provide students with the skills and knowledge to qualify or requalify for employment in their field of study.
> :: To provide "first-class" student services that contribute to student success and achievement.
> :: To provide qualified faculty to ensure that appropriate and applicable curriculum material and training are delivered to students.
> :: *To provide an educational environment that respects and accommodates a diversity of individual backgrounds, abilities, interests, and opinions.*
> :: To respond to the changing needs of the medical and business communities we serve.
> :: To provide placement assistance to facilitate students' successful transition into their careers.
> :: To encourage students to envision education as a life-long learning process.
> :: To exercise honesty, integrity, and the highest ethics in every facet of the School's operation."

Mr. Redacted by HELP Committee was provided with an educational environment that respects and accommodates a diversity of individual backgrounds, abilities, interests, and opinions. Unfortunately, following the announcement of ACCSCT's decision to revoke HTI's degree granting authority, many of the students elected to leave their Criminal Justice and allied health programs, feeling the completion of their degree may be in jeopardy and they may not be able to complete their programs of study. As of the end of September 2007, there were 39 students in the Criminal Justice Associate of Science Program. Following the October 2007 ACCSCT announcement, by the end of December 2007 there were 27 students still in the program. Of the 39 students in the program in September 2007, only 13 were graduates by the end of May 2008. The program currently only has 8 students still remaining with 1 student on Session I and 7 students on Session II. Due to student employment issues, the students cannot be combined into one class.

As evidenced by a note in CAMPUS ACTIVITIES (our electronic student database) from Redacted Redacted Student Services Advisor, it appears Redacted had considered self-terminating from the Criminal Justice program on November 14, 2007. Redacted note states:

> "[ed: Status Change] 4868-Completed for termination due to degree conversion QW"

Apparently, Mr. Redacted by HELP Committee felt it was worthwhile to continue in his program because his self-termination was voided and he continued in the Criminal Justice Program for 5 more months, until May 16, 2008, when there is another termination action noted in CAMPUS ACTIVITIES by Redacted :

> "[ed: Status Change] 5334-Completed for official termination to further education at a 4 year college QWs"

This self-termination action by Mr. Redacted by HELP Committee's even more compelling when you read the CAMPUS ACTIVITIES entry made by the Campus President on May 15, 2008, following the ACCSCT announcement that HTI would be able to graduate all of their degree students. I wrote the following note in his file:

> "After finding out Redacted by HELP had not been in CJ class all week, I called him at 702-557-4274 to inform him of the ACCSCT decision to allow all degree students to graduate. Upon contacting him by phone, he stated he told Student Services that he would be in California. A review of CAMPUS reveals he inquired about an LOA to care for his ill grandmother. I have had conversations with Redacted by HELP on least 4 occasions over the past 4 months about the ACCSCT degree decision delay. He has been anxious to hear the outcome of ACCSCTs decision and he has been reluctant to do his second AY [ed: Academic Year] loan paperwork, since in his mind the future of the degree program was uncertain. He has stated his education was extremely important to him and he felt, due to the uncertainty of the degree outcome, HTI was not for him. On 4/9/2008, I sent an email to Redacted and others with a letter from Redacted by HELP attached to it demanding a full refund of his tuition since he did not know if he would be able to complete the CJ degree program. His demand

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> letter was denied, since we were still able to continue graduating degree students while HTI challenged the ACCSCT decision of 10/2007. Today, I reminded him of the importance of his completing his education and I said missing school was not going to benefit his completion. I said I would be happy to see him when he returns to school. wtdh."

I learned of Redacted by HELP Committee's self-termination from Redacted by HELP Committee, Student Services Advisor, after he had departed the school, following a visit with Financial Aid.

As for the issues of "...job placement, job guarantee, internship, and refresher courses to assist him in the future." Once again, Redacted by HELP Committee was provided with a school catalog that clearly states the school's position on Graduate Placement Assistance and refresher training as outlined in the Quality Commitment Program, both on page 17 of the school's catalog.

> GRADUATE PLACEMENT ASSISTANCE
>
> Graduates are advised regarding opportunities for job interviews. While no ethical School can guarantee employment, High-Tech Institute makes a sincere effort toward the successful placement of all of its graduates. The School believes that assisting graduating students in obtaining employment is one of its most important responsibilities. Each student participates in instruction regarding proper interview techniques, preparation of resumés, and letters of introduction prior to being given directions on how to conduct a job search. Student referrals for job placement result from direct contact between the School's Graduate Placement Department and prospective employers. Student placement and placement rates are based on multiple outcomes. The programs are not represented to lead to any particular outcome, including the program title. Following graduation or at any other time thereafter, graduates may take advantage of the School's Placement Assistance Program at no charge. The School makes a reasonable effort to satisfy the wishes of a graduate as to location and type of employment. The more flexible a graduate can be regarding initial employment, the easier it is for the School to assist in placement. Failure on the student's part to follow placement procedures may result in discontinuation of placement services.
>
> QUALITY COMMITMENT PROGRAM
>
> If there is an area of study in which the Graduate feels that he needs some retraining or updating, High-Tech Institute will retrain him at no cost. This is an offer which can be utilized as many times as necessary. If the Graduate should have any technical questions while on the job, he

may call the School and request to speak to the Director of Education, who in turn will have the call returned by the appropriate expert in that area. Employers may also utilize the Technical Support Service of the School.

Furthermore, Redacted by HELP Committee initialed and signed a variety of documents during his enrollment with Mr. Redacted by HELP Committee Field Admissions Representative, indicating he received a copy of the school catalog, was informed of our placement assistance and the availability of refresher training when needed.

On the Student's List of Understandings form, Mr. Redacted by HELP Committee indicated by his initials in items 7 and 8 that "...employment is not guaranteed..."; and that only allied health students were required to complete an externship. Mr. Redacted by HELP Committee also signed a document entitled A Message From the Campus President, which explains the school's role in assisting graduates to obtain employment and it further states employment is not guaranteed. Furthermore, by his signature on the Application for Enrollment and Enrollment Agreement, he acknowledged that "...no verbal statements have been made contrary to what is contained in this application."

Mr. Redacted by HELP Committee denies stating or implying that every graduate is guaranteed employment. In addition, in the case of Criminal Justice, there is no internship or externship listed in any of the catalog or miscellaneous documents at the time of enrollment and Mr. Redacted by HELP Committee denies making statements that would cause someone to believe there was such an offering.

The following exhibits are provided in support of Response #1c:

Exhibit 1.0c – School Catalog, Page 3
Exhibit 1.1c – School Catalog, Page 17
Exhibit 1.2c – Signed Student List of Understandings
Exhibit 1.3c – A Message From the Campus President
Exhibit 1.4c – Application for Enrollment and Enrollment Agreement

Response #2a.

"A description of the policies and procedures in place to ensure that recruiters do not make false or misleading statements to prospective students."

All new Admissions Representatives must spend eight days receiving comprehensive training from the Director of Admissions. During these first eight days of employment, eight hours per day of categorized training including phone etiquette, interviewing policy and procedure, program knowledge, introduction to School operations and the individual departments, ethical practices, customer service, proper enrollment documentation and disclosure of programs, program length, tuition, attendance and other student expectations. Training also includes shadowing of senior Admissions Representatives and close monitoring by the Director of Admissions. During initial prospective student interviews, the Director of Admissions or a senior representative will be present. Continual training is accomplished through a weekly department meeting and a weekly one on one meeting with the Director of Admissions. To ensure that the School is always using ethical practice, all enrollment paperwork must be signed by the Director of Admissions and the Campus President.

In addition, the Director of Admissions closely monitors the work ethics and performance of the representatives through second interviewing of all prospective students, listening to taped phone calls of the admissions representatives, and sitting in on representatives' interviews periodically. All of this is designed to ensure that prospective students are receiving accurate information and clearly understand the program's expectations.

Although we feel very confident in our training and monitoring program, we also require all students to sign the Student List of Understandings. All of the information in this document is included on either the enrollment agreement or in the catalog that all students receive, however, we took extra measures to call the student's attention to key items such as transferability of credits, graduate placement services, etc. The student must initial next to each item as well as sign the bottom of the form.

Respectfully submitted,
Redacted by HELP Committee

Campus President

EXHIBIT 1.0a.

Catalog (Initial) T-Shirt (Initial)

HIGH-TECH INSTITUTE® C #1

Source

A Branch of the Bryman School, Phoenix, Arizona
2320 S. Rancho Drive, Las Vegas, Nevada 89102
(702) 385-6700 · (866) 385-6700

APPLICATION FOR ENROLLMENT AND ENROLLMENT AGREEMENT

PLEASE PRINT OR TYPE Social Security # Redacted by HELP Committee

Applicant (Legal Name) Redacted by HELP Committee

Address Redacted by HELP Committee

Enrolling for: (check one)	Weeks	Months (Approx.)	Clock Hours	Semester Credit Hours
DIPLOMA:				
☐ Medical Assistant	35	9	746	32
☐ Surgical Technologist	56	14	1160	54
☐ Massage Therapy	46	12	820	44
☐ Dental Assistant	36	9	720	33
☐ Pharmacy Technician	38	9	800	37
☐ Medical Billing & Coding	36	9	720	30
ASSOCIATE OF SCIENCE DEGREE:				
☐ Medical Assistant	63	16	1236	63
☐ Surgical Technologist	72	18	1440	73
☐ Massage Therapy	74	19	1310	75
☐ Dental Assistant	64	16	1210	65
☐ Pharmacy Technician	66	16	1290	66
☐ Medical Billing & Coding	64	16	1210	61
☑ Criminal Justice	72	18	1260	74

Other: (Describe)______ Weeks ______ Semester Credit Hours ______

Registration Fee Charged: $ 50 Registration Fee Paid: $ 50 Initial Tuition Payment Made: $ -0-

PROGRAM CHARGES BY ENROLLMENT PERIOD

	1st Academic Year		2nd Academic Year		Period Remaining		Total
Tuition & Fees	$ 11,292	+	11,292	+	2,[illegible]	=	$ 25,466
Books, supplies and uniforms	$ 1,544	+	—	+	—	=	$ 1,544
Exam Fees	$ —	+	—	+	—	=	$ —
TOTAL COSTS	$ 13,136	+	11,292	+	2,[illegible]	=	$ 27,250
					Tuition Deposit	−	(-0-)
					TOTAL DUE		$ 27,250

The remaining tuition due is to be paid either by cash, grants, loans or a combination thereof. In certain situations High-Tech Institute, (hereafter referred to as the "School") enters into installment payment plans with the applicant (hereafter referred to as the "Student"). In these cases a seperate retail installment contract is entered into which is in addition to this Agreement.

The program starting date is 8-20-07 (Month) (Day) (Year) Anticipated completion date 2-27-09 (Month) (Day) (Year)

High-Tech Institute offers four sessions throughout the day. Students are assigned exact sessions during registration at the School's discretion.

CLASS HOURS ARE MONDAY - FRIDAY:
I. 7:15 a.m. -10:45 a.m. II. 11:15 a.m. - 2:45 p.m. III. 3:15 p.m. - 6:45 p.m. IV. 7:15 p.m. - 10:45 p.m. .

Funding Agency: (If applicable) ______ (Name of Counselor) ______ (Name of Agency) ______ (Phone of Agency)

Address______ City______ State______ Zip______

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE PROGRAM OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT AND A COPY OF THE SCHOOL CATALOG, AND FURTHER ACKNOWLEDGE THAT NO VERBAL Redacted by HELP Committee **N MADE CONTRARY TO WHAT IS CONTAINED IN THIS APPLICATION.**

Signed: ______ (Signature) 05/16/07 (Date)

Signed: ______ (Parent, Guardian or Spouse) (Date)

As the authorized representative of High-Tech Institute, I interviewed the applicant and certify that in my judgment the applicant meets the requirements and standards of the School and I recommend his or her acceptance as a Student. I further state that I have made no verbal statements or promises which are contrary to the terms set forth in this application.

Redacted by HELP Committee

By: ______ 5-16-07 (Date)

Signed: ______ (Parent or Guardian) (Date)

Approved ______ 5/29/07 (Designated School Official) (Date)

The following to be completed by a School Official:
Received by ______ Date 5/21/07
Reg. Fee $ 50 Deposit $ 50
☐ Cash ☑ Check ☐ Credit Card ☐ Money Order
Receipt #: 2107

Redacted by HELP Committee

White – School Yellow – Futures/FA Pink - Student
Additional Information on Reverse Side (pg.1 of 2) 10-ADM1000-12/06

2AEG-HELP-05-00001411

IMPORTANT INFORMATION

This Application will be considered for approval when entrance requirements for the desired program, as stated in the School catalog, have been satisfied.
There is a full refund of all monies paid if the School rejects the applicant. Upon approval by the School, this Application becomes the legal contract between the School and the Student. Upon completion of registration and written acceptance by the School of this Student, the School agrees to provide its full facilities for complete training in accordance with the program of study catalog. The School reserves the right to revise and update the program, to alter the location or commencement date, and to reorganize classes taught in order to provide maximum instr benefit. Should this occur, there will be no additional cost to the Student.

The Student is permitted to transfer his scheduled class starting date one time. The Student's ability to transfer will be determined by class availability. In no event will a transfer be permitted beyond one year from the original starting date. If the Student's Application must be cancelled due to his inability to transfer to another class and if such cancellation occurs after the three-business period, the School will retain the Registration Fee and any tuition deposit paid will be refunded.

It should be expressly understood that the Registration Fee is not refundable except on cancellation occurring within three business days after the date of this Application. Either the Student's sponsor must make cancellation in writing.

The Student supplies consumable supplies such as notebooks and pencils. An itemized list of book charges is available upon request.

Students pay their own room and board. The School does not provide housing; however, each Student will receive guidance in locating housing. The School does not guarantee employme Students, either while in School or after graduation; however, each Student is entitled to full use of the School's consultation service and may utilize the service of the School's Graduate Place Department during and after graduation at no additional charge.

Students may repeat a course or a portion of a course with approval from the Campus President. There will be no charge for these additional weeks if the Student finishes their program graduates. If however, the Student should withdraw from the program for any reason, these weeks will be used in the calculation of the Student's financial obligation to the School based upo refund policy detailed below.
The Student agrees to abide by School regulations during attendance and understands that excessive absences, failing grades, unsatisfactory conduct or failure to make payments as agreed result in disciplinary action and/or possible dismissal or suspension from the School.

This application serves as authorization for the School to obtain credit information as necessary.

A request for an approved Leave of Absence must be submitted in writing to the designated School official. An approved Leave of Absence may not exceed 180 days. A Student on a Leave Absence is considered by the School as enrolled and in good standing. No charges or fees are assessed during an authorized Leave of Absence. The cumulative days for all Leave of Abse must not exceed 180 days in a twelve-month period.

To be eligible for graduation the Student must have satisfactorily completed all academic, financial, and other obligations to the School. The respective diploma or degree is issued once obligations have been successfully met.

Governing Law. The laws of the State of Nevada shall govern this Agreement. Should the School institute proceedings for monies due from the Student for services provided, the Student shall all costs, including reasonable attorney fees, court costs and collection fees, incurred by the School.

In the event a Student does not enter a program for which he has enrolled, withdraws after beginning classes, or is dismissed from the School prior to completion of the program, a refund of mo paid (applied to the Student's tuition account) is made to the Student in accordance with this refund policy.

REFUND POLICY

CANCELLATION PRIOR TO COMMENCEMENT OF CLASSES:

(1) If the School does not accept the applicant, or cancels the Application, all funds paid, including the Registration Fee, will be fully refunded.
(2) If cancellation is requested in writing by the Student (or parent/guardian, if Student is a minor), prior to midnight of the third business day (excluding Saturdays, Sundays and busin holidays), after signing the Application, all funds paid, including the Registration Fee will be refunded.
(3) If such cancellation occurs after the three-business-day period but before the commencement of classes, the School will retain the Registration Fee, and any tuition deposits paid wi refunded.
(4) Students who have not visited the School prior to Application will have the opportunity to withdraw without penalty and have all monies refunded within three days following a tour of School facilities which would occur on or before the first day of class.
(5) Any monies paid by the applicant are refunded to the applicant in the event the School discontinues a program of training during a period of time within which a Student could ha reasonably completed the program. This provision shall not apply in the event the School ceases operation.
(6) Any monies due the applicant shall be refunded within 15 calendar days from cancellation or failure to appear on or before the first day of class.

TERMINATION OR WITHDRAWAL AFTER COMMENCEMENT OF CLASSES
A Student may withdraw in person or in writing. Students who discontinue training for any reason are required to have an exit interview with Student Services and Financial Aid.

NEVADA REFUND POLICY
The Nevada Refund Policy is used to determine the amount of tuition to be refunded to a student who withdraws or is terminated after the first day of class. Refunds are computed from the first da of entrance (commencement of training) to the last date of actual attendance.
(1) If a Student withdraws or is terminated by the School after the start of class, and before the completion of more than 60 percent of the enrollment period for which charged, the School shall refu to the Student a pro rata amount of the tuition.

$$\frac{\text{Number of Weeks Attended in the Academic Year}}{\text{Total Number of Weeks in the Academic Year}} = \text{Percentage of Academic Year Attended}$$

The resulting percentage will be multiplied by the tuition charged for the enrollment period to determine the amount retained by the School. The difference between the tuition charged for th enrollment period and the amount retained by the School will be the amount refunded to the student.
(2) If the Student withdraws upon completion of 61% or more of the enrollment period for which charged, the Student will be obligated for the tuition charged for the entire enrollment period and w not be entitled to any refund.
The following charges are excluded from the Nevada Refund Policy:
1) Documented costs of uniforms issued to the Student.
2) The cost of equipment that is unreturnable and/or equipment not returned within 20 days following withdrawal. Books and tools defaced in any way will not be accepted for return.
3) A $100 administrative fee, not to exceed 5% of the total institutional charges, deducted from the total tuition, fees and other charges assessed the Student by the School.

FEDERAL RETURN OF TITLE IV FUNDS POLICY – TITLE IV STUDENTS ONLY
Students who withdraw from or are terminated by the School prior to completing more than 60% of a payment period will have their eligibility for aid re-calculated based on the percent of the payment period completed. For example, a student who withdraws completing 30% of the payment period will have "earned" only 30% of any Title IV Aid received for that payment period. The School and/or the Student must return the remaining 70% to the proper aid programs.

The policy shall apply to all students who withdraw, drop out, or are terminated from High-Tech institute, and receive financial aid from Title IV Funds. The term "Title IV Funds" include: Federal Pell Grant, FSEOG Grant, FFEL Loan Programs, and LEAP Program.

Title IV Aid is earned in a pro-rated manner on a per diem basis up to and including the 60% point of the payment period. Title IV Aid is viewed as 100% earned after this point.

A. The percentage of Title IV Aid earned will be calculated as follows:

$$\frac{\text{Number of calendar days completed in the payment period}}{\text{Total calendar days in the payment period}} = \text{\% of payment period completed}$$

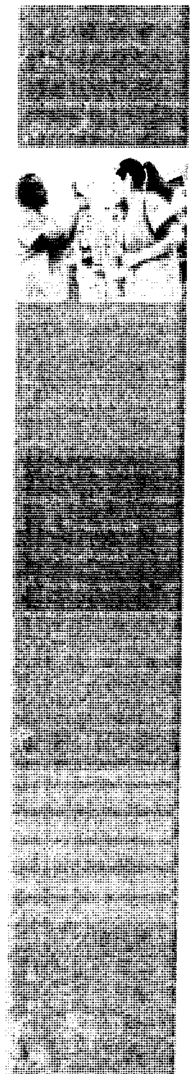
B The percentage of Title IV Aid unearned (i.e. to be returned to the appropriate programs) is equal to 100% minus the percent earned.
C. The Student will owe the School any additional charged amount as unpaid institutional charges.
D. Institutional charges will be calculated using the Institutional Refund Policy stated above.

PAYMENT OF REFUNDS
If a refund is owed, the School shall pay the refund to the person or the entity who paid the tuition within 15 calendar days after the: (a) Date of cancellation by a Student of his enrollment; (b) Date of termination by the School of the enrollment of a Student; (c) Last day of authorized leave of absence if a Student fails to return after the period of authorized absence; or (d) Last day of attendance of a Student, whichever is applicable.
Refunds are distributed in the following order: 1) Unsubsidized Federal Stafford Loans; 2) Subsidized Federal Stafford Loans; 3) Federal Plus Loan; 4) Federal Pell Grant; 5) FSEOG Grant; 6) Other Title IV Aid; 7) Private sources of aid; 8) The Student or parent. The Student agrees that a refund of $25 or less will not be applied to reduce the Student's loan debt or be refunded to the Student, but may be retained by the School. In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the School shall make a settlement, which is reasonable and fair to both parties.

ARBITRATION AGREEMENT
Any controversy or claim arising out of or relating to this Agreement, or breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association at Las Vegas, Nevada, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction.

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSE, WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.
This agreement is not binding unless it is signed by both Student and School.

EXHIBIT 1.1a.



In order to complete the evaluation process, the student must supply the School with an official transcript from the institution where the course(s) were taken, and copies of the course description from the School's catalog. Other criteria include a grade of 2.0 or higher was earned and the course work must have been completed within the past seven years.

PRIOR WORK EXPERIENCE CREDIT POLICY

For credit to be given for prior work-related experience, students are required to complete a challenge test, and/or a practical examination of skills, and provide employer documentation. Scores of 70% or higher must be achieved on every test that is administered. These exams can be taken only once. This evaluation process will be completed within 30 days of application for credit.

Any and all credit must be granted prior to the start of the program. Once the student starts the program, challenges will not be accepted. There is no charge to the student for the evaluation or testing process.

Appeals for credit denials are referred to and reviewed by the Director of Education, whose decision is final.

TRANSFERABILITY OF CREDIT FOR U.S. MILITARY VETERANS

Every veteran who applies for educational benefits through High-Tech Institute must provide official copies of academic transcripts from all previously attended institutions for evaluation. Veterans must follow the guidelines for applying for transfer credit outlined in the Credit for Previous Education or Work Experience Section. Enrollment certification will not be completed and sent to the Veterans Administration until this step is accomplished. The VA has ruled that all prior education at the post-secondary level must be evaluated by the school and transfer credit granted for applicable courses. Not all programs are approved for Veterans Training.

TRANSFER OF CREDIT TO OTHER INSTITUTIONS

Credits earned at High-Tech Institute are not universally transferable. Decisions concerning the acceptance of credits by any other institution are made at the sole discretion of the receiving institution. No representation is made whatsoever concerning the transferability of any credits earned to any institution.

Students considering continuing their education at, or transferring to, other institutions must not assume that credits earned at High-Tech Institute will be universally accepted by the receiving institution. An institution's accreditation does not guarantee that credits earned at that institution will be accepted for transfer by any other institution. Students must contact the Registrar of the receiving institution to determine what credits, if any, that institution will accept.

ENGLISH PROFICIENCY

Each student enrolling in a Diploma or an Associate of Science Degree Program is required to demonstrate the ability to read and write in standard English. Evidence of such level of English proficiency may be established by transcripts of prior study from English speaking schools; scores on the School entrance exams, personal interviews and/or by special demonstrations orally or in writing. All classes are taught in English.

EXHIBIT 1.2a.

HIGH-TECH INSTITUTE / LAS VEGAS STUDENT'S LIST OF UNDERSTANDINGS

5

Student Initials	Parent Initials (If applicable)	
1. JB	RB	I understand I must provide the School with documentation of a high school diploma or GED and all preliminary Financial Aid paperwork prior to starting school. Preliminary paperwork includes a completed Free Application for Federal Student Aid and for dependent Students the PLUS Loan Pre-approval Application.
2. JB	RB	I understand my eligibility for Federal and State Financial Aid is based on need. Need is determined by the Federal Government. I further understand that my credit history may also be used to determine eligibility for all loan programs. Eligibility and exact amounts of grants and loans cannot be determined until the complete package of financial aid paperwork is submitted to the financial aid office.
3. JB	RB	I understand that credits earned at High-Tech Institute are *not* automatically transferable to any other institution. Policies and decisions concerning the acceptance of credits by other institutions are varied and are at the sole discretion of the receiving institution. Students must contact the Registrar of the receiving institution to determine what credits, if any, that institution will accept.
4. JB	RB	I understand that if I cancel within three business days, or if High-Tech Institute does not accept me, I will receive a refund of my registration fee. If I am accepted by High-Tech Institute, and choose to cancel after three business days, I will not be refunded the registration fee. Students who have not visited the School prior to enrollment will have the opportunity to cancel without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the School, which would occur on, or before the first day of class. I further understand that any returned books must be brought back in good condition, (no writing, highlighting, bent pages, stains, etc.) or I will be charged full price for the books.
5. JB	RB	High-Tech Institute expects its students to meet their financial obligations in a timely manner. Failure to do so could result in interruption of training.
6. JB	RB	I understand that High-Tech Institute will assist me in obtaining a part-time job. I further understand that High-Tech Institute cannot guarantee a part-time job and securing one is ultimately my responsibility.
7. JB	RB	I understand that High-Tech Institute offers job placement assistance for graduates upon graduation, but employment is not guaranteed.
8. JB	RB	I understand that an unpaid/full-time externship (with the exception of Massage Therapy) is required of all Allied Health Students in order to qualify for graduation. I understand that if fewer extern positions are available than the number of eligible extern Students, the School will utilize a system whereby Students will be placed on externship in the order in which course work is completed and as the next site becomes available. I understand that if I refuse to accept an externship site placement, I may be terminated. Also, due to the need to use all available externship resources, I may have to travel to sites throughout and outside of the greater Las Vegas metropolitan area. I understand that there are no evening or part-time extern sites available.
9. JB	RB	Termination from Extern Site: I understand that extern sites may terminate a Student for any justifiable reason. If a Student is terminated by an extern site, High-Tech Institute will place the Student at only one additional site. If for any reason the Student is terminated or terminates himself from this site, all placement efforts on the part of High-Tech Institute will cease and the Student will be dropped from the program.
10. JB	RB	**I understand that I must provide High-Tech Institute with proof that I have taken and passed a course of at least 3 semester credits in Nevada & U.S. Constitution with a grade of "C" or higher.**
11. NA	NA	**Medical Assistant Students:** I understand that in order to acquire the skills required for graduation, it is necessary for me to give and receive injections, EKGs, and blood draws as part of my classroom training.
12. NA	NA	**Females Only: Dental Assistant and Massage Therapy Students:** I understand that should ~~I~~ become pregnant, I must provide written advice from my physician as to whether to continue training or to request a Leave of Absence.
13. NA	NA	**Massage Therapy Students:** I understand that I will be receiving, as well as giving massages, which entails touching by both males and females and that there may be partial nudity in order to practice massage techniques. Any inappropriate behavior by me may lead to my immediate suspension and/or termination. I also understand that Massage Therapy licensure varies widely from city to city and state-to-state; therefore, employment potential cannot be guaranteed in every city. I understand that it is my responsibility to find out if there are any additional requirements necessary to work in the city or state of my choice.
Redacted by HELP Committee		I understand that any felony conviction can and does greatly hinder my chances of obtaining a NCBTMB Certification or State/MT License anywhere in the United States.
		I must complete a minimum of 50 massage therapy treatments during the Supervised Clinic which is my last course.

Redacted by HELP Committee

Applicant's Signature — 05/16/07 Date — Parent's Signature Redacted by HELP Committee — Date

ORIGINAL – School YELLOW – Futures PINK – Student

10-ADM1002-03/07

2AEG-HELP-05-00001414

Anthem Education Group
Document 18, Page 14

EXHIBIT 1.0B.

STAFF PERSONNEL REPORT

26 Pages Redacted by HELP Committee

Excerpts, selected by the HELP Committee, from a larger document produced by the company

January 29, 2007

PRIORITY MAIL
CONFIDENTIAL

[redacted]

RE: The Bryman School – Phoenix, Arizona

Dear Ms. [redacted]:

The Accrediting Commission of Career Schools and Colleges of Technology ("ACCSCT" or "the Commission") has concluded its review of your April 10, 2006 complaint against The Bryman School located in Phoenix, Arizona.

In your complaint, you alleged that you had to wait three months before receiving an externship and expressed concern regarding the turnover of faculty and staff at the school. Your complaint led to an extensive review in accordance with ACCSCT's complaint procedures. The school was informed of the allegations you raised and provided a response. The entire record of this matter was forwarded to the Commission for consideration and included the following documentation submitted by The Bryman School:

- A narrative response to your allegations;
- A list of all Surgical Technology instructors to include start date, end date (if applicable) and copies of their Faculty Personnel Reports;
- A narrative description of the steps the school took to ensure that students received sufficient course instruction;
- A narrative describing the steps taken by management to ensure that it operated in compliance with accrediting standards, met its objectives and fulfilled its obligations to students;
- A list of all Surgical Technology students who completed their coursework between March 1, 2005 and March 31, 2006;
- The school's written training plan which specified the goals, experiences and applications to be accomplished for students in the Surgical Technology program;
- A Faculty Personnel Report for the faculty member who supervised the Surgical Technology externship and a description as to how supervision took place;
- The name of the designated individual from the occupational setting who oversaw student learning experience, including documentation to support that school personnel had appropriately trained the individual relative to the student evaluation process and the relevant procedures by which students mastered the required skills and competencies in the Surgical Technology externship; and

2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
[redacted]
Fax [redacted]
www.accsct.org

[redacted]
Re: Complaint, The Bryman School – Phoenix, Arizona
January 29, 2007
Page 2 of 2

- A copy of your signed enrollment agreements which outlined all essential elements as contained in the ACCSCT Enrollment Agreement checklist and Section IV (C) of the Standards of Accreditation.

At its November 2006 meeting, the Commission reviewed the entire record which included documentation to show that you acquired a job in your field of study. While the Commission notes that students often had to wait a month or more for an externship, overall, it determined that the school adequately responded to the concerns raised in your complaint and considers this matter closed. However, please be advised that the Commission requires schools to adhere to guidelines regarding the availability of externships and will continue to monitor The Bryman School to ensure compliance with accrediting standards.

Copies of your letter and the school's response will be kept on file.

Sincerely,
26 Pages Redacted by HELP Committee

Manager, Institutional Compliance

cc: R. Michael Harter
Chair of the Commission
26 Pages Redacted by HELP Committee

Campus President
The Bryman School - [redacted]
[redacted] West Peoria Avenue
Phoenix, Arizona 85029

Marilyn Pobiak
Vice President
High-Tech Institute, Inc.
2250 West Peoria Avenue
Phoenix, Arizona 85029

[redacted]
Re: Complaint, The Bryman School – Phoenix, Arizona
January 29, 2007
Page 2 of 2

which students mastered the required skills and competencies in the Surgical Technology externship; and

- A copy of your signed enrollment agreements which outlined all essential elements as contained in the ACCSCT Enrollment Agreement checklist and Section IV (C) of the Standards of Accreditation.

At its November 2006 meeting, the Commission reviewed the entire record which included documentation to show that you were dismissed for failure to return from a leave of absence and while the school offered you the option of re-entry, you did not elect to do so. Based on your decision to not enroll, the school was unable to assign you to an externship. The Commission, therefore, determined that the school adequately responded to the concerns raised in your complaint regarding placement into an externship and considers your complaint against the school regarding this matter to be closed. The Commission is continuing to review the records for the school's faculty and has scheduled its next review of this matter for consideration at its August 2007 meeting.

Copies of your letter and the school's response will be kept on file.

Sincerely,
Redacted

Manager, Institutional Compliance

cc: R. Michael Harter
Chair of the Commission
26 Pages Redacted by HELP Committee

Campus President
The Bryman School - #M[redacted]
[redacted] West Peoria Avenue
Phoenix, Arizona 85029

Marilyn Pobiak
Vice President
High-Tech Institute, Inc.
2250 West Peoria Avenue
Phoenix, Arizona 85029

Table of Contents

ACCSCT COMPLAINT REVIEW

Submit as cover page to complaint response

Name of School: the Bryman School of Phx School Number: M059048

Address: 2250 West Peoria Ave

City: Phoenix State: AZ Zip Code: 85029

Telephone Number: (602) 328-3600 Fax Number: (602)

I certify that the information herein and attached hereto is correct in response to the complaint filed by complainant(s) [redacted].

26 Pages Redacted by HELP Committee

Name: Title: Campus President

Signature Date: 6/20/06

SUBMIT TO: Executive Director
Accrediting Commission of Career Schools and Colleges of Technology
2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201

2AEG-HELP-05-00001536

ACCSCT

May 17, 2006

PRIORITY MAIL
CONFIDENTIAL
26 Pages Redacted by HELP Committee

Campus President
The Bryman School
[redacted] West Peoria Avenue
Phoenix, Arizona 85029

School #M[redacted]

Dear Mr. 26 Pages Rec

The Accrediting Commission of Career Schools and Colleges of Technology ("ACCSCT" or "the Commission") is in receipt of the enclosed complaint submitted by graduate, [redacted], and [redacted], a current student at The Bryman School located in Phoenix, Arizona.

As per the ACCSCT Complaint Exhibit,[1] the purpose of this letter is to request documentation of compliance with the Standards of Accreditation in response to the concerns set forth below:

Section III (A)(5), Standards of Accreditation
Section VIII, Statement of Purpose, Standards of Accreditation

The complainants expressed concern regarding the turnover of faculty and staff at the school. Specifically, they state that there have been at least seven different instructors in the Surgical Technology program: Redacted Redacted They further state that the school has had three different Campus Presidents as well. Accrediting standards state that accredited schools must have the capability to meet and exceed accrediting standards on an ongoing basis and that the continuity of instruction must be ensured by the reasonable retention of the professional staff. Therefore, the school must provide the following:

- A narrative response to the allegations;
- A list of all Surgical Technology instructors to include start date, end date (if applicable) and copies of their Faculty Personnel Reports;
- A narrative description of the steps the school has taken to ensure that students receive sufficient course instruction; and
- A narrative describing the steps taken by management to ensure that it operates in compliance with accrediting standards, meet its objectives and fulfill its obligations to students.

Section II (A)(6), Standards of Accreditation

Ms. [redacted] states that she had to wait three (3) months to receive an externship and Ms. [redacted] states that she has not received an externship site even though she completed her coursework on June 3, 2006. Accrediting standards state that externships are based on a written training plan which specifies the goals, educational objectives, and specific experiences and applications to be accomplished. Therefore, the school must submit the following:

- A list of all Surgical Technology students who completed their coursework between March 1, 2005 and March 31, 2006 along with the following information;

---

[1] Commission staff will forward the complainant's letter to the school and request that the school promptly investigate the allegations and respond before a specific date (Item #2, Student Complaint Exhibit, Forms, Standards of Accreditation).

Suite 302
Arlington, VA 22201

The Bryman School - Phoenix, Arizona (School #M059048)
Complaint: [redacted] and [redacted]
May 16, 2006
Page 2 of 2

Enrollment Date	Coursework Completion Date	Externship Start Date	Externship Site	Externship Contact	Externship Completion Date

- The school's written training plan which specifies the goals, experiences and applications to be accomplished for students in the Surgical Technology program. This plan must identify required educational resources and the established timelines, as well as the criteria and process by which students are evaluated (Section II (A)(6)(b), Standards of Accreditation);

- A Faculty Personnel Report for the faculty member who supervises the Surgical Technology externship and a description as to how supervision takes place (Section II (A)(6)(c)(1), Standards of Accreditation);

- The name of the designated individual from the occupational setting who oversees the student learning experience, including documentation to support that school personnel have appropriately trained this individual relative to the student evaluation process and the relevant procedures by which students master the required skills and competencies in the Surgical Technology externship; and

- A copy of Ms. [redacted] and Ms. [redacted]' signed enrollment agreements which outlines all essential elements as contained in the ACCSCT Enrollment Agreement checklist and Section IV (C) of the Standards of Accreditation.

The school's response and a signed certification attesting to the accuracy of the information must be received by the Commission office **on or before June 19, 2006**. Please complete and submit the enclosed cover sheet with your compliant response. Alternatively, the school may submit its response in an electronic format. Instructions for submitting a response electronically can be found at the Commission's website www.accsct.org.

Thank you for your attention to this matter. If you have any questions, please contact me directly at [redacted] or by email at Redacted

Sincerely,

BFalwell

Bettina Falwell
Manager, Institutional Compliance

cc: [redacted] complaint narrative
[redacted] complaint narrative
ACCSCT Complaint Response Cover Sheet

I am writing this letter to inform you that I have barely graduated from the Surgical Tech program at The Bryman School. I don't even know where to begin. When I first started this school and after I took a tour, I thought that this was a great opportunity for me. Well it wasn't, I'm not sure if you have heard of me or not. Probably not, they seem to hush anyone up with promises and hope that never seem to come true. I have already wrote Mr. 26 Pages Redacted and even met with him with no solution. He went as far as saying that maybe "I was just nervous and didn't know what to expect" He said that I would see immediate changes, but again that never happened. I even wrote Redacted Redacted a letter and all I got out of that was an extern site to keep me quiet. I refuse to keep quiet until I have achieved at least something, I even requested half of my tuition back but they never got back to me. Let me start from when all this started. It started when they let go of Ms. 26 Pages Redacted and Ms. 26 Pages Redacted and 26 Pages Redacted by HELP came into first session and told all of us that they weren't coming back to the school and we couldn't ask questions as to why they were gone. All 26 Pages Redacted by HELP said was that "It would better and to give him time to make the program better" He said that this was a promise to us from him, well that was never fulfilled, and we have gone through so many instructors since then. I feel that I didn't get my moneys worth of education. I paid more than $18,000.00 (excluding the Pell grants) for what they promised would be a "State of the art facility" It took 26 Pages Redacted by HELP Con a very long time to get us new instruments because we never had full sets. Why can't we get new mannequins with realistic looking organs? Why can't we take field trips to observe real life operating procedures? Or observe an autopsy? Or just see cadavers? I think that if students are paying that much money to come to The Bryman School, we should all be entitled to the best education possible. These are all concerns and questions that I had for Mr. 26 Pages Redacted and he could never give me a straight answer. He danced around all my questions. That means that for every 5 students they take in that's over $100,000 dollars, and they would tell us they couldn't get us what we needed because "Corporate" wouldn't approve it? That's ridiculous! The medical field is always changing , so why aren't the instructors viewing these procedures in the field and bringing their experiences back to the classroom to show the students? I think that there should be a limit as to how many students are taken in per instructor. The more students that are taken in, the less one on one time is taken from each student. A lot of the time the senior students were stuck teaching all the new students so that the instructor would have time to do a case with who ever needed one to complete. I contacted the State General Attorney Steve Goddard and his office told me that I would have to start from the bottom which was Mr. 26 Pages Redacted which is who took Redacted place after he cowardly quit after firing Ms. 26 Pages Redacted and Ms. 26 Pages Redacted Actually, after Mr. 26 Pages Redacted left we had Dr. 26 Pages Redacted by HELP, after she was escorted out of the school, none of us knew what happened there. That's when Redacted came on board, and went to him with all the concerns and questions. Then I went to Redacted, with no resolution. Now, I am coming to you to see if you could help me. I wanted to seek compensation for the lack of education I was promised. I am asking for 50% of my tuition back, what do I have to do to get this? Sue the school? Education is something that is very precious and should be taken seriously. If you don't think that my story is credible I can give you a couple of names of students that were all there when all of this was happening and is still going on. They will tell you the same things that I have. They also told us that we would do rotations so that we would learn everything. I did my externship after waiting for 3 months. I did my externship in OB/GYN, and have done nothing but C-Sections. I got offered a job there, but if I wanted to apply somewhere else to work in general surgery I wouldn't be very marketable. There is a lot of places that don't like Bryman because of their past history. You can even ask Redacted I am now stuck in OB, have never set foot in a general OR, the school has also lost a lot of contracts that could have benefited students. I would recommend you to start an investigation on this school just so you can see how out of hand they have gotten. Alot of students have waited more than 6 months just to get a site! Some have been terminated because of them not going in once a week to refresh their skills! Here are some people that I went to school with and can vouch everything that I have told you. I thank you for your time and any help that you can offer. Please get back to me as I will be awaiting your response.

April 22, 2006

To Whom It May Concern:

I am writing this letter about the Bryman School. I finished my courses on June 3, 200~~6~~5. First, let me tell you about my experience when I was in school there. First, [redacted] quit. Then Mr. [redacted] quit. After that, Mrs. [redacted] and Miss Harris got fired. Mr. [redacted] quit and Ms. [redacted] quit. Mr. [redacted] left also. Since then, Mrs. [redacted] left.

As you can see, they just can't seem to keep employees. They've gone through 3 campus presidents in the time I was there also. I understand that I was pregnant until August, and could not take a site until I had the baby. However, first I was told by Ms. [redacted] that I could take Leave of Absence for a year. This turned out not to be true when I went in to sign my Leave of Absence papers in November to prolong it. The new campus president told me I could not have a site until I came back from my vacation that was planned from December 19th to January 1st. Mr. [redacted] promised me I'd get a site soon when I came back. However, their new extern coordinator has no idea that she even needs to look for me.

I have continuously tried to contact Mr. [redacted], the new campus president, and Mr. [redacted] who I understood was helping the new extern coordinator. Sure, they'll call and leave a message every once in a while, but I never get an answer about my extern. Here it is now April, still no word about the extern, just a phone call telling me to call them back. When I do call back, I continue to get voice messages. The campus president called me the other day and told me that they had a different number, and that could be why M[redacted]n cannot reach me. This is untrue because both Mr[redacted] and the new campus president have reached me on the number I left on the voicemail.

I will continue to contact Mr.[redacted] and the campus president, but it seems useless. All I want is a site so I can graduate. People who graduated months after me have sites, and I just want what is fair. Please help me in this matter as I don't see my attempts to get a site are working. My loans are coming due in July, and I don't see why I should have to pay them when Bryman isn't finishing their end of the deal.

Sincerely,

[redacted]

Response to the Complaint of [redacted] and [redacted]

Section III (A)(5), Standards of Accreditation
Section VIII, Statement of Purpose, Standards of Accreditation

The Bryman School of Phoenix has a long tradition of providing quality postsecondary education focused on career success. This is true of all programs including the surgical technology program. The Bryman School has a strong commitment to providing the education expected by our students and the community we serve. We would like to respond to the assertions made by Ms. [redacted] in regards to her education at the Bryman School.

- **Narrative response to the letter of [redacted]**

Brief review of Ms. [redacted]'s education at the Bryman School

Ms. [redacted] entered the surgical technology program on 7/12/2004 and successfully completed all of her program with a cumulative grade point average of 3.31 on a 4 point scale on 3/3/2006. She completed her program uninterrupted by any Leave of Absence or unscheduled breaks. She completed all of her competency check offs (Exhibit 1) prior to the completion of her class work. She completed her class work on 11/4/2005 and began her externship at Phoenix Baptist Hospital on 1/9/2006. She completed her 320 hours as scheduled on 3/3/2006. Ms. [redacted] was hired as a Surgical Technologist by Phoenix Baptist Hospital at the completion of her externship (Exhibit 2).

- **Response to specific items addressed in Ms. [redacted]'s letter**

Throughout her letter, Ms. [redacted] reports that she did not receive the opportunity that she paid for and would like a 50% reduction in her tuition costs. We disagree with the assertion that Ms. [redacted] did not receive the education she was promised. In her letter, Ms. [redacted] states that the program did not provide her with the opportunity she thought it would. On 5/17/2004, Ms. [redacted] completed a Career Interview Sheet (Exhibit 3) which lists obstacles which may interfere with successful completion of the program as well as identifying a long term vision of how the school can provide the opportunity to meet this vision. Ms. [redacted]'s vision in 5 to 10 years was to be a "surgical tech making good money." Ms. [redacted] was able to reach this vision immediately at the completion of her externship (Exhibit 2). It is also stated in her letter that she would like "compensation for the lack of education I was promised." I have included Ms. [redacted]'s Surgical Technology Student Procedure Check-off Record signed by Ms. [redacted] and her instructors that indicates Ms. [redacted]'s proficiency in all the benchmark skills (Exhibit 1). She states that she needed more realistic mannequins to improve her educational benefit. The School currently uses 5 fully functional mannequins in two labs. Supplies needed to accompany lab are ordered on a continual basis to prevent shortages in lab (Exhibit 4). She also asserts that she should have had field trips to operating rooms, cadavers and participation in an autopsy. At no time is it promised to students that they will have access to these procedures. Ms. [redacted] also states that she waited 3 months before starting her externship. This is inaccurate as Ms. [redacted] completed her class work on 11/4/2005 and began her externship 2 months later on 1/9/2006. It is made clear to enrolling students that availability of extern sites may be limited due to the voluntary participation of the facilities (Exhibit 5) and that students will be placed on site based on the order in which they complete their class work (Exhibit 6). Every effort is made to place students as quickly as possible into extern sites following these procedures. Ms. [redacted] mentions that "a lot of students have waited more than six months just to get a site." Though she doesn't mention specific students, the vast majority of students are placed well within a 6 month period (Exhibit 7). She states in her letter that she was dissatisfied with the limited experience provided in her externship. The information shared with her extern coordinator does not indicate anything but verbal reports of satisfaction with her extern site as evidenced by the Extern Evaluator Comment Sheets (Exhibit 8).

- **Narrative response to the letter of [redacted]**

26 Pages Redacted **Brief Review of Ms.** 26 Pages Redacted by I **Education at the Bryman School**

Ms. entered the surgical technology program on 1/20/2004. She was terminated on 11/18/2005 after a request to extend her Leave of Absence which began on 6/6/2005. Since the total length of her Leave of Absence would have exceeded 180 days, she was terminated from the program at that time. Previously, on 6/7/2004 she switched from Session III classes (afternoon) to Session I (morning) due to a conflict with her employment. She took a Leave of Absence on 9/5/2004 through 10/17/2004 secondary to course availability due to her session transfer. Redacted continued her coursework uninterrupted until her Leave of Absence due to pregnancy on 6/6/2005. Ms. 26 Pages Redacted completed her class work with a 3.56 GPA on 6/3/2005. At this time she remains on drop status and has not re-entered the Bryman School to complete her externship. Her last day of attendance was 6/3/2005.

- **Response to specific items addressed in Ms. [redacted] letter**

Ms. [redacted] makes reference to a large number of her faculty which has left the school. Three of the faculty members (26 Pages Redacted by HELP Committee were not faculty members of Ms. [redacted] as evidenced by her schedule (Exhibit 9). The other instructors are listed below:

26 Pages Redacted by HELP Committee t: Terminated on 3/9/2004 for using profanity in the classroom
Resigned on 4/7/2005 for personal reason due to a family emergency
26 Pages Redacted by HELP Committee Terminated on 9/18/2005 due to poor student satisfaction
Resigned due to personal reasons on 10/28/2005

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The Bryman School recognizes that the Surgical Technology program has had a number of different faculty members within the past year. To retain our current faculty, we utilize a variety of initiatives to assist in this area.

To assist with faculty retention, the Campus evaluates yearly salaries of each program to remain competitive in the marketplace. In addition, the School offers a competitive benefits package which includes Medical, Dental and Vision benefits in addition to the opportunity to participate in a 401(K) program. Tuition reimbursement is also available for instructors interested in furthering their education. Instructors also are able to qualify for vacation and sick leave within their first year of service.

An additional component of the School's faculty retention program is the strong training program all new instructors complete at the beginning of their employment. Every new instructor completes a formalized training agenda covering specific areas of successful classroom management and development. Each area is reviewed by the instructor's program manager and signed off when successfully completed. Follow-up occurs with formal 45 day and 90 day classroom observations with interim training conducted by the Director of Education and the Program Manager.

Additional components of our faculty retention program are monthly all-faculty meetings and monthly programmatic meetings. These meetings, facilitated by the Director of Education, the Campus President, and/or Program Manager, are used to discuss instructor issnes and develop action plans as needed. Instructors have the opportunity to relay any potential challenges in the classroom and share successes in an open forum. The Bryman School also offers a stable teaching schedule as demonstrated by instructors being assigned exclusively to day or evening classes. Additionally, the focus has been on hiring full time instructors for most faculty positions.

Other aspects of our faculty retention program focus on acknowledgement of faculty achievement. The School utilizes an "Instructor of the Month" recognition program. The recipient instructor receives a gift certificate and the instructor's name is placed on a plaque displayed in the School halls. The "Instructor of the Month" is selected from nominations made by fellow instructors and Program Managers. In addition, beginning in December 2005, The Bryman School began including Instructor Recognition at our quarterly graduation ceremonies. The "Outstanding Instructor" is presented an academic medal and a certificate recognizing his/her achievement. Beginning at the February 2006 graduation ceremony, instructors with 5 and 10 years or greater of service will wear distinguishing cords, acknowledging their years of service and dedication to our students. This, along with our stable teaching schedule, competitive compensation and benefits, and enhanced instructor orientation/training will continue to improve our faculty retention at the campus.

Ms. [redacted]s is correct that the school has had three Campus Presidents since her enrollment. 26 Pages Redacted by HELP Committee left in May of 2005 due to a family emergency and 26 Pages Redacted by HELP Committee 26 Pages Redacted by HE left in October of 2005 due to personal reasons. The current campus

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president, 26 Pages Redacted by HELP Cor, has been with the company for over 2/12 years and joined the school in November 2005.

The Bryman School has made a number of attempts to contact Ms. [redacted] for re-entry. Ms. [redacted] contacted the school on 2/22/2006 to begin the re-entry process. At that time, she was advised that she would need to write a letter or re-entry and would need to meet with the re-entry board. On 3/15/2006 26 Pages Redacted by HELP C attempted to reach the student and asked left her a message that he would like to set up a meeting to establish a re-entry meeting. On 3/28/2006 Ms. [redacted] returned the call and spoke with 26 Pages Redacted by HELP Committee our corporate Surgical Technology Specialist. At that time she described a number of issues why she had not been ready to begin her externship. Mr. 26 Pages Redacted by H referred her message to Redacted and he attempted several attempts to reach Ms. [redacted] On 4/20/2006, Ms. [redacted] called and left a message with the campus president, Redacted that she was "tired of waiting for her externship". Her call was returned that same day, though she was not available at any of the numbers provided. A message was left for her describing the need to complete the re-entry process. She was also advised to refrain from using profanity as her message left with the campus president was felt to be very unprofessional. Despite many attempts to contact and messages left, Ms. [redacted] has not completed the re-entry process and review required for her to begin her externship.

- **List of all Surgical Technology instructors including start date, end date and copies of their Faculty Personnel Reports.**

Current Surgical Technology Instructors

	Start Date	End date (if applicable)
26 Pages Redacted by HELP Committee	8/22/05	
	10/31/05	
	9/12/05	
	6/5/2006	

Faculty Personnel Reports are included (Exhibit 10)

- **Description of the Steps to ensure that Students receive sufficient course instruction**

In addition to regular quizzes and exams, in order for a student to graduate from the Surgical Technologist program, they must complete numerous lab requirements. A student must complete these labs continually as they progress through the program. If they fall behind, it can become a very difficult task for them to get back on track. This can become frustrating for them and cause them to fail.

To ensure that all students are progressing through the program in a timely and successful manner, a laboratory benchmark system was created (Exhibit 11). Each benchmark represents a course and the practical skills the student should be proficient in from the material taught in that course. The student must demonstrate proficiency to be "signed off". A student must have all benchmarks signed off by their instructor or program manager in order to go on extern site to complete their program. The benchmark card is kept in a binder by the program manager. These cards are used in attendance review boards and student meetings to discuss progress of each student and set up a tutoring schedule when necessary. They are also used in the quarterly review of the students to measure progress. A monthly meeting between the Program Manager and the Director of Education has been established to discuss each student's progress in lab. Should there be areas of concern, an immediate plan is developed for the student to ensure their success. The results of the meetings are also reported to the Campus President.

The competency check off system provides two primary benefits to the students. First, the student can visually see their progression through the program keeping them focused on the light at the end of the tunnel. Second, they are paying attention to their skills and competencies to feel prepared for extern and placement decreasing the anxiety associated with these major life steps.

- **Description of Steps taken to ensure the school operates with accrediting standards, meets its objectives and fulfill its obligation to students.**

As part of High-Tech Institute, Inc., The Bryman School is able to participate in an annual audit conducted by our Corporate Internal Auditing department. The purpose of the internal audit is to ensure compliance with accrediting standards as well as the internal policy and procedures of High-Tech Institute, Inc. The Bryman School is scheduled for an internal audit on August 21-25, 2006.

The Bryman School also uses The Institution Improvement Plan as its guide for meeting accreditation and professional Standards. The plan contains specific goals and benchmarks, with detail regarding implementation and achievement. The plan also identifies the individuals responsible to oversee the implementation and monitoring of the plan.

The Plan is identified in Exhibit 12.

Section II (A)(6), Standards of Accreditation

The Bryman School of Phoenix Utilizes a 320 hour externship at the completion of the class work in the Surgical Technology program. Every effort is made to place students as quickly as possible into extern sites following the completion of class work. The Surgical Technology program utilizes an Extern Coordinator to identify and locate potential extern sites and an extern evaluator who supervises and evaluates student performance while they are on externship.

- **List of all Surgical Technology students who completed their coursework between March 1, 2005 and March 31, 2006**

The table of information has been included in Exhibit 7.

- **The School's written plan which specifies the goals, experiences and application to be accomplished students in the Surgical Technology Program. This plan must identify required educational resources and the established timelines, as well as the criteria and process by which students are evaluated (Section II (A)(6)(b) Standards of Accreditation.**

The Bryman School's Surgical Technologist externship experience is designated as course number ST06299, and consists of 320 hours of unpaid experience in a surgical setting. The course syllabus is included (Exhibit 13).

The externship is undertaken following the successful completion of all classroom training. While on externship, the student spends an average of eight hours a day, five days per week for eight weeks (320 clock hours) working in a hospital, surgical center or private physician's office. During the externship (clinical rotation), the student is allowed to assist surgeons during surgery in the Operating Room. The student is able to practice the skills taught during the classroom portion of training. This externship is unpaid. Total Semester Credit Hours: 7.1

Prior to externship the student will have completed all other coursework, consisting of at least 820 hours of surgical training and professional development in the classroom environment. Additionally, students, Competency Cards are reviewed, and they are provided with an Externship Handbook (Exhibit 14) detailing the expectations - including specific understandings for which the student agrees to be accountable. The externship handbook also has additional materials useful in promoting a successful externship experience, as well as necessary documents for the student's convenience.

- **A Faculty Personnel Report for the faculty member who supervises the Surgical Technology externship and a description as to how supervision takes place (Section II (A)(6)(c)(1)**

26 Pages Redacted by HELP Committee is currently our Extern Coordinator/Evaluator. Her Faculty Personnel Report is included in Exhibit 10.

Students on Externship receive several forms of supervision. At each location, a preceptor who is employed at the facility provides daily supervision. This is complimented by weekly visits (In the Phoenix Metropolitan area) with Ms. 26 Pages Redacted by HE or weekly conference calls for students outside of the area. While visiting with a student at site, M 26 Pages Redacted by HELP will meet with the student and complete the Evaluator Comments Sheet. (Exhibit 8). During these visits, she will also meet with the student's preceptor and appraise the student's performance with appearance, rapport with staff, rapport with patients, work habits, and attendance. These meetings are conducted via the phone if a personal visit is not possible. Students and extern sites are also encouraged to contact Ms. ...... .f any problems/situations arise. If warranted, a personal visit may be scheduled on these occasions.

- **The name of the designated individual from the occupational setting who oversees the student learning experience.**

is our extern Coordinator/Evaluator. We have included her training agenda in Exhibit 15.

Training staff and faculty is an integral part of student retention and student satisfaction. Employees who feel comfortable in their career and knowledgeable in their position will serve our students well. Each position of our school has a thorough training agenda outlining all topics to be covered in training. As the new employee completes each item of the agenda they sign and date the item. When the entire training is complete the agenda is sent to Home Office to be logged as complete. While training is conducted immediately upon biring and on a continual basis, the system of completing and tracking an actual written training agenda ensures that notbing in the processed will be missed. Training is a serious focus and extends beyond the initial agenda. This increased attention to the quality of training our staff will be seen in future completion rates.

- **A copy of Ms. [redacted]'s and Ms. [redacted]' signed enrollment agreements**

Copies of Ms. [redacted]'s and Ms. [redacted] enrollment agreements are included as Exhibit 16.

Start Date 7-12-04

Grad Date ______________

Surgical Technology
Student Procedure
Check - Off Record

Student [redacted]

Session I

Benchmark # 1 Skill / Task Demonstrated	Date	Student Signature	Instructor Signature
1. Perform 2 - 3 minute Medical Handwash	9-8-04	[redacted]	26 Pages Redacted by HELP Committee
2. Wipe Room Down Before Start of Case	9-8-04	[redacted]	
3. Arrangement of Operating Room Furniture	10-5-04	[redacted]	
4. All Equipment In Room for Case	10-6-04	[redacted]	
5. Open a Cloth / Paper Wrapped Sterile Item	10-5-04	[redacted]	
6. Open a Sterile Peel Packed Item	10-5-04	[redacted]	
7. Open Sterile Basin Set	10-5-04	[redacted]	
8. Open Sterile Instrument Trays	10-5-04	[redacted]	
9. Open Sterile Pack on Back Table	10-5-04	[redacted]	
10. Transfer Sterile Suture Package To Field	10-5-04	[redacted]	
11. Perform Surgical Scrub (5 min.)	10-1-04	[redacted]	
12. Drying Hands Correctly	10-1-04	[redacted]	
13. Donning Sterile Gown	10-1-04	[redacted]	
14. Donning Sterile Gloves (open)	10-1-04	[redacted]	
15. Donning Sterile Gloves (closed)	12-16-04	[redacted]	
16. Gown / Gloving Surgeon / Asst.	10-1-04	[redacted]	
17. Tie / Close Surgeon / Asst.	10-1-04	[redacted]	
18. Removal of Gown / Gloves After Case	10-1-04	[redacted]	
Benchmark # 2 Skill / Task Demonstrated	**Date**	[redacted]	
19. Basic Instrumentation Identification	12-16-04	[redacted]	
20. Classify Instr. According to Function	12-16-04	[redacted]	
21. Load / Unload Scapel Blade	12-16-04	[redacted]	
22. Pass Instr. according to position of function	12-16-04	[redacted]	
23. Instrument Check Off **Minor Tray**	12-16-04	[redacted]	
24. Sets Up In Appropriate Time	12-16-04	[redacted]	
25. Drape Mayo Stand	12-16-04	[redacted]	
26. Arrange Basic Back Table	12-16-04	[redacted]	
27. Arrange Basic Mayo Stand	12-16-04	[redacted]	
28. Performs Duties of ST	12-16-04	[redacted]	
29. Load / Pass N H with Needle to R/L Handed	12-16-04	[redacted]	
30. Recognizes Hand Signals For Ties	12-16-04	[redacted]	
31. Straighten Suture Appropriately	12-16-04	[redacted]	
32. Tags and Cuts Suture PRN	12-16-04	[redacted]	
33. Identify Suture / Needle by Size / Location	12-16-04	[redacted]	
34. Iniates Counts at Appropriate Times	12-16-04	[redacted]	
35. Counts / Signs Counts Per Facility Policy	12-16-04	[redacted]	
Benchmark # 3 Skill / Task Demonstrated	**Date**	[redacted] **ture**	
36. Reads Syringe Calibrations	1-4-05	[redacted]	
37. Receive Medications From Circulator	1-4-05	[redacted]	
38. Draw Medications From Circulator	1-4-05	[redacted]	
39. Properly Labels Medications on Field	1-4-05	[redacted]	
40. Properly Identifies Meds / Solutions	1-4-05	[redacted]	
41. Properly Receives Solutions from Circulator	1-4-05	[redacted]	
42. Positioning of PT **Supine** / Variations	1-4-05	[redacted]	
43. Prep Skin for Abdominal Cases	1-4-05	[redacted]	
44. Drape Patient for Abdominal Cases	1-4-05	[redacted]	
45. Room Turn Over	1-4-05	[redacted]	
46. Assemble / Apply Basic Dressing	1-4-05	[redacted]	
47. **Breast Biopsy**	1-4-05	[redacted]	
48. **Hernia Repair**	1-4-05	[redacted]	

Start Date 7-12-04

Grad Date ______________

Surgical Technology
Student Procedure
Check - Off Record

Student [redacted]

Session I

Benchmark # 4 Skill / Task Demonstrated	Date	Student Signature	Instructor Signature
			26 Pages Redacted by HELP Committee
49. Recognize Hand Signals for Instruments	1-5-04	[redacted]	
50. Assemble Retractors PRN	[illegible]	[redacted]	
51. Inst. Check Off **Major Tray / Bowel / Staplers**	[illegible]	[redacted]	
52. Pass Ties	1-5-04	[redacted]	
53. Load and Pass Ties on a Passer	1-5-04	[redacted]	
54. Positioning Patient in **Prone** / Variations	[illegible]	[redacted]	
55. Positioning Patient in **Lateral** / Variations	[illegible]	[redacted]	
56. Construct a Sponge Stick	[illegible]	[redacted]	M
57. **Appendectomy**	[illegible]	[redacted]	V
58. **Exploratory Lap**	[illegible]	[redacted]	
Benchmark # 5 Skill / Task Demonstrated	**Date**	[redacted]	
59. **Open Chole W/ Grams**	3-9-05	[redacted]	
Benchmark # 6 Skill / Task Demonstrated	**Date**	[redacted]	
60. Apply Ostomy Bag	3-2-05	[redacted]	
61. Connect Jackson - Pratt Drain	3-2-05	[redacted]	
62. **Bowel Resection**	3-16-05	[redacted]	
Benchmark # 7 Skill / Task Demonstrated	**Date**	[redacted]	
63. Instrument Check Off **OB / GYN**	2-2-05	[redacted]	
64. Prep Skin for Vaginal Surgery	2-2-05	[redacted]	
65. Drape Patient for Vaginal Surgery	2-2-05	[redacted]	
66. **C - Section**	2-2-05	[redacted]	
Benchmark # 8 Skill / Task Demonstrated	**Date**	[redacted]	
67. **D & C**	4-31-05	[redacted]	
68. **TAH**	5-18-05	[redacted]	
Benchmark # 9 Skill / Task Demonstrated	**Date**	[redacted]	
69. Prep Skin for Orthopedic Surgery	2-2-05	[redacted]	
70. Drape Patient for Orthopedic Surgery	2-2-05	[redacted]	
71. Connect Chest Drainage System	3-2-05	[redacted]	
72. Instrument Check Off **Orthopedic**	2-2-05	[redacted]	
73. Instrument Check Off **Laparoscopic**	4-27-05	[redacted]	
74. **Lap Chole w / Grams**	4-27-05	[redacted]	
Benchmark # 10 Skill / Task Demonstrated	**Date**	**Student Signature**	
75. **Emergency Final**	9-13-05	[redacted]	
Benchmark # 11 Skill / Task Demonstrated	**Date**	[redacted]	
76. **Final Foundation Skills Checklist**	10-25-05	[redacted]	

Course End	Date	Instructor Signature	Date	PM Signature
# 1	9-3-04	26 Pages Redacted by HELP Committee	9-3-04	26 Pages Redacted by HELP Committee
# 2	10-8-04		10-7-04	
# 3	1-14-05		1-14-05	
# 4	2-11-05		2-11-05	
# 5	3-11-05		3-11-05	
# 6 3-16-05	4-8-05		4-8-05	
# 7 2-2-05	5-6-05		5-6-05	
# 8	6-3-05		6-3-05	
# 9	7-8-05		7-8-05	
# 10	10-7-05		10-7-05	
# 11	11-4-05		11-4-05	

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THE BRYMAN SCHOOL **EMPLOYMENT VERIFICATION FORM**

26 Pages Redacted by HELP Committee

Date: 3-10-06

To: Human Resources

From: The Bryman School Graduate Placement Department

A Bryman School Graduate has indicated that your company has employed her/him and has provided the information below. After your review, please make any necessary corrections and/or supply current information we may have left out. **If your company no longer employs this graduate, verification is still necessary for our records.**

Please sign and date the letter and FAX it to us at (602) 328 - 3680 .

Thank you for your time and assistance.

Employee Name: [redacted]

Company Name: Phoenix Baptist Hospital

Company Address: 2000 W. Bethany Home Rd. Phoenix, AZ 85043

Company Phone Number: (602) 246-5732

Employee Job Title: Surgical Tech

Date of Employment: 3-20-06

26 Pages Redacted by HELP Committee

Supervisor Name:

Rate of Pay: 11.79

26 Pages Redacted by HELP Committee

26 Pages Redacted by HELP Committee

Authorized Signature | Title | Date 3-27-06

GRADUATE RELEASE OF INFORMATION

I give my permission to The Bryman School to request and receive employment [redacted]

[redacted] Graduate Signature | [redacted] Social Security Number

B903-05/01-030

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4 L.R

CAREER INTERVIEW SHEET

(This is not an application)

Name: [redacted] SS.# [redacted] Date: [illegible]

Address: [redacted] City: Phoenix State: AZ Zip: 85[illegible]

Tel #: (Home) [redacted] (E-Mail) [redacted] (Work) [redacted]

Ethnicity: (Check One) ☐ White ☐ Native American ☐ Asian/Islander ☐ Black ☑ Hispanic ☐ Other: ______

Place of Employment: Corkins Electric

Work Hours: 8A-5p Full Time ☑ Part Time ☐ Date of Birth: 6/5/74

My occupation is:

☐ not too promising ☐ filled with promotional opportunity

☑ a dead end ☐ I'm unemployed

Name of last High School attended: North High School

High School graduate? Yes ☐ No ☑ GED? Yes ☑ No ☐

If yes, date of graduation: ______ Average Grades A ☐ B ☐ C ☐ D ☐

Other Schools or Colleges attended American Institute

Graduated? Yes ☐ No ☒ Class began before Graduating

I find that I can learn most easily by:

☑ reading and trying to understand ☐ having someone else lecture to me

☑ working with my hands ☑ memorizing

Military Veteran: Yes ☐ No ☑ Branch ______

Have any of your friends or relatives attended this school? Yes ☐ No ☑

Marital Status: Single ☐ Married ☐ Separated ☐ Divorced ☑ Widowed ☐

Do you have any children? Yes ☑ No ☐ If yes, how many? 2

Transportation: Car ☑ Bus ☐ Friend ☐ Other ☐

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Are you seeking or working with a rehabilitation counselor or insurance company to be retrained? Yes ☐ No ☒

Are you currently seeking or involved with any agency that helps to pay for a portion of your school tuition and/or registration fee? Yes ☐ No ☒

If yes, name of agency and/or counselor you're working with? ____________

How did you find out about our school?

☐ Yellow Pages ☐ Television ☐ Newspaper ☐ Direct Mail

☒ Other internet ☐ Telemarketing Call ☐ Friend

☐ High School Presentation ☐ Current or Graduate Student ____________
Student's Name

I feel that training will:

☐ help me win a promotion ☒ help me start a new career

☐ give me extra part-time income

How long have you considered looking into this career? a few years

What has prevented you from pursuing this career? raising kids, working not wanting to miss time w/ kids

What is the one obstacle that would prevent you from starting school now? ____________

In about 5 to 10 years from now, I'd like to be: surgical tech making good money

Thank you for filling out this Career Interview Sheet.

[redacted] ____________ 5/1/06
Date

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PHYSICIAN SALES & SERVICE, INC.
A PSS/World Medical Company

PSS - PHOENIX
3103 E BROADWAY RD
STE 100
PHOENIX AZ 85040-2794
Phone: [redacted] PERMIT: W00247
Fax: [redacted]

MYPSS.COM
To Order Online, go to
www.mypss.com

Order Number	Date
10551755	12/28/05

Bill To: 380215
HIGH-TECH INSTITUTE
CORP OFFICE ACCOUNTS PAYABLE
2250 W PEORIA AVE #A200
PHOENIX AZ 85029
[redacted]

Accounting Notes

Invoice Number	Date
28125670	12/28/05

Ship To: 380216
HTI-BRYMAN
2250 W PEORIA AVE STE 100
PHOENIX AZ 85029-4919
[redacted]
License: AZ 2642 LONG

Customer PO Number: 69822

Batch / Tote: 61947 / 3
Time: 17:20:48
Page: Page 2 of 2
Sales Rep Name: Redacted
Order Entered By: ICON
Ship Via: Truck 42

PACKING SLIP

Order Notes:

Shipping Instructions:

PSS #	Qty	Uom	Shipped	B/O	MFG #	Description	Bin	Lot #	Expiration Date
52439	10	BX	10	0	PS/033	CAP SURGEONS BLUE 100BX	I-16C		

PSS 5670 Box: Bag: 1

Following 11 Pages Redacted by HELP Committee 2AEG-HELP-05-00001555

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5C1

UNDERSTANDINGS REGARDING EXTERNSHIP PLACEMENT IN THE SURGICAL TECHNOLOGY PROGRAM

For Externship Placement in the Surgical Technology Program:

- All students are required to complete an unpaid 320-hour externship at a hospital, out patient surgi-center, or physician's office under the joint supervision of an Extern Coordinator from the school and an assigned preceptor from the medical facility.

- For locally enrolled students, the externship site will be located somewhere within a 50 mile radius of the metropolitan area.

- For students enrolled outside the local school area the externship site will be located outside the metropolitan area of the school and in one of the three cities chosen from the list of available cities (see page 2). This is an important decision and students must understand that they will be expected to abide by these choices. Students must also understand that the cost of relocation to the externship site is solely the student's responsibility. Failure to comply may lead to termination from the program.

- The Surgical Technology Program depends on voluntary affiliation with the medical facility for externship spaces. The medical facility may withdraw or otherwise limit the number of externship spaces available for students. Since these situations are not under the school's control, students enrolled in the Surgical Technology Program must recognize that the numbers and location of externship sites may vary from month to month.

- Extern students must understand that they must be available for all required hours at externship sites as arranged by the school. Students who refuse to accept sites as assigned by the school may be terminated from the Surgical Technology program.

Explain below how you plan to support yourself/your family during the externship period.

I will work time.
My [illegible] will work full time,
[illegible] a good job [illegible]

Additional Information on Reverse Side UAHS137-08/03

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THE BRYMAN SCHOOL
STUDENT'S LIST OF UNDERSTANDINGS

5

Student | Parent Initials (If applicable)

[redacted]

1. I understand I must provide the School with documentation of a high school diploma or GED and all preliminary Financial Aid paperwork prior to starting school. Preliminary paperwork includes a completed Free Application for Federal Student Aid and for dependent students the PLUS Loan Pre-approval Application.
2. I understand my eligibility for Federal and State Financial Aid is based on need. Need is determined by the Federal Government. I further understand that my credit history may also be used to determine eligibility for all loan programs. Eligibility and exact amounts of grants and loans cannot be determined until the complete package of financial aid paperwork is submitted to the financial aid office.
3. I understand that credits earned at The Bryman School will automatically transfer to High-Tech Institute-Phoenix Online's degree completion programs located in Phoenix Arizona, however they are *not* automatically transferable to any other institution. Policies and decisions concerning the acceptance of credits by other institutions are varied and are at the sole discretion of the receiving institution. Students must contact the Registrar of the receiving institution to determine what credits, if any, that institution will accept.
4. I understand that if I cancel within three business days, or if The Bryman School does not accept me, I will receive a refund of my registration fee. If I am accepted by The Bryman School, and choose to cancel after three business days, I will not be refunded the registration fee. *Students who have not visited the School prior to enrollment will have the opportunity to cancel without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the School, which would occur on, or before the first day of class.* I further understand that any returned books must be brought back in good condition, (no writing, highlighting, bent pages, stains, etc.) or I will be charged full price for the books.

5. N/A I understand that if I am relocating to Phoenix to attend The Bryman School I should bring a minimum of $750.00 with me to cover my rent and living expenses for a month to a month and a half.

6. N/A Should I need housing I understand that there is a $150.00 security deposit and $50.00 application fee for apartments, which does not apply towards the rent. The School, in conjunction with Collegiate Housing Services, will assist all students in locating adequate housing *but does not guarantee location.*

7. N/A I understand that The Bryman School strongly recommends that all students relocating to Phoenix come with some form of motorized transportation to ease the commute to and from school and to increase part-time employment options.

[redacted] I understand that The Bryman School will assist me in obtaining a part-time job. I further understand that The Bryman School cannot guarantee a part-time job and securing one is ultimately my responsibility.

I understand that The Bryman School offers job placement assistance for graduates upon graduation, but employment is not guaranteed.

I understand that an unpaid/full-time externship (with the exception of Massage Therapy) is required of all students in order to qualify for graduation. *I understand that if fewer extern positions are available than the number of eligible extern students, the School will utilize a system whereby students will be placed on externship in the order in which course work is completed and as the next site becomes available.* I understand that if I refuse to accept an externship site placement, I may be terminated. Also, due to the need to use all available externship resources, I may have to travel to sites throughout and outside of the greater Phoenix metropolitan area. I understand that there are no evening extern sites available.

Termination from Extern Site: I understand that extern sites may terminate a student for any justifiable reason. If a student is terminated by an extern site, The Bryman School will place the student at only one additional site. If for any reason the student is terminated or terminates himself from this site, all placement efforts on the part of The Bryman School will cease and the student will be dropped from the program.

12. N/A **Medical Assistant and Practical Technologist in Radiology Students:**
I understand that in order to acquire the skills required for graduation, it is necessary for me to give and receive injections, EKGs, and blood draws as part of my classroom training.

13. N/A **Females Only: Dental Assistant, Practical Technologist in Radiology, and Massage Therapy Students:**
I understand that should I become pregnant, I must provide written advice from my physician as to whether to continue training or to request a Leave of Absence.

14. N/A **Massage Therapy Students:**
I understand that I will be receiving, as well as giving massages, which entails touching by both males and females and that there may be partial nudity in order to practice massage techniques. Any inappropriate behavior by me may lead to my immediate suspension and/or termination. I also understand that Massage Therapy laws/ordinances vary widely from city to city and state-to-state; therefore, employment potential cannot be guaranteed in every city. I understand that it is my responsibility to find out if there are any additional requirements necessary to work in the city or state of my choice. I must complete a minimum of 50 [redacted] treatments during the Supervised Clinic which is my last course.

[redacted]

Applicant's Signature | Date | Parent's Signature | Date

ORIGINAL – School   YELLOW – Student   6-121-03/04

		Coursework	Extern			
Student Name	DateStarted	Completed	Start Date	Extern Site - Address	Extern Contact-Phone	GradDate
[redacted], [redacted]	7/12/2004	11/4/2005	1/9/2006	Phoenix Baptist 6025 N. 20th Ave. Phoenix, AZ 85015	[redacted]	3/3/2006
[redacted]	10/27/2003	3/25/2005	8/1/2005	Navy Medical Center 34800 Bob Wilson Dr. Bldg 144, San Diego, CA 92134[redacted]	[redacted]	9/14/2005
[redacted]	10/21/2002	4/18/2005	7/5/2005	VA Medical Center 650 E. Indian School Phoenix, AZ 85014	[redacted]	9/8/2005
[redacted]	6/30/2003	1/28/2005	3/20/2005	Jameson Memorial Hospital 1211 Wilmington Ave. New Castle, PA 16105	[redacted]	5/13/2005
[redacted]	1/16/2004	5/3/2004	7/31/2005	St. Joe's 350 W. Thomas Rd. Phoenix, AZ 85[redacted] (extern completion delayed - medical)	[redacted]	9/1/2005
[redacted]	3/1/2004	9/17/2004	1/24/2005	Canyon Surgery Center 6036 N. 19th Ave. Phoenix, AZ 85015	[redacted]	4/15/2005
[redacted]	10/13/2003	2/11/2005	3/7/2005	Arrowhead Community Hospital 18701 N. 67th Ave. Glendale, AZ 85308	[redacted]	5/4/2005
[redacted]	10/13/2003	2/11/2005	2/22/2005	Metropolitan Methodist Hospital 1310 McCollugh Ave. San Antonio, TX 78212	[redacted]	4/21/2005
[redacted]	7/28/2003	12/17/2004	3/14/2005	Banner Thunderbird L & D 5555 W. Thunderbird Rd. Glendale, AZ 85306	[redacted]	5/24/2005
[redacted]	8/25/2003	4/8/2005	5/2/2005	Sierra Vista Regional Health Center 300 El Camino Real, Sierra Vista, AZ 85635	[redacted]	6/29/2005
[redacted]	3/29/2004	7/22/2005	8/9/2005	New Image Plastic Surgery 7425 E. Shea Blvd. Scottsdale, AZ 85260	[redacted]	10/13/2005
[redacted]	1/20/2004	6/17/2005	7/5/2005	Yavapai Regional Medical Center 1003 Willow Creek Rd. Prescott, AZ 86313 [redacted]	[redacted]	9/8/2005
[redacted]	7/28/2003	10/22/2005	1/10/2005	VA Medical Center 650 E. Indian School Phoenix, AZ 85014	[redacted]	3/9/2005
[redacted]	8/25/2003	12/17/2004	4/18/2005	Chandler Regional Hospital 475 S. Dobson Rd. Chandler, AZ 85224	[redacted]	6/14/2005
[redacted]	10/27/2003	2/25/2005	5/23/2005	Banner Thunderbird L & D 5555 W. Thunderbird Rd. Glendale, AZ 85306	[redacted]	7/20/2005
[redacted]	3/1/2004	6/3/2005	10/17/2005	Peoria Surgical Center 13260 N. 94th Dr. Peoria, AZ 85381	[redacted]	12/23/2005
[redacted]	7/14/2003	1/14/2005	3/14/2005	Yuma Regional Medical Center 2400 S. Ave. A. Yuma, AZ 85364	[redacted]	5/13/2005

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[redacted]	10/13/2003	2/11/2005	5/31/2005	Desert Samaritan Hospital 1500 S. Dobson Rd. Mesa, AZ 85202	[redacted]	8/17/2005
[redacted]	7/14/2003	12/3/2004	1/24/2005	Pioneers Memorial Hospital 207 W. Legion Rd. Brawley, CA 92227	[redacted]	3/31/2005
[redacted]	2/2/2004	2/25/2005	4/16/2005	Good Samaritan Hospital 1111 E. Indian School Phoenix, AZ 85[redacted]	[redacted]	6/24/2005
[redacted]	12/2/2002	12/17/2004	3/14/2005	Rapid City Regional Hospital 353 Fairmont Blvd. Rapid City, SD 57701	[redacted]	5/7/2005
[redacted]	8/11/2003	12/3/2004	2/14/2005	McAllen Surgical Center 1309 E. Ridge Rd. McAllen, TX 78502	[redacted]	5/26/2005
[redacted]	8/11/2003	1/14/2005	2/14/2005	Madera Community Hospital 1250 E. Almond Ave. Madera, CA 93637	[redacted]	4/8/2005
[redacted]	7/14/2003	11/5/2004	5/23/2005	Pioneers Memorial Hospital 207 W. Legion Rd. Brawley, CA 92227	[redacted]	7/21/2005
[redacted]	6/30/2003	11/19/2004	3/7/2005	Sierra Vista Community Hospital 300 El Camino Real, Sierra Vista, AZ 85635	[redacted]	4/28/2005
[redacted]	3/15/2004	7/8/2005	11/3/2005	Memorial Health Unv. 4700 Walers Ave. Savannah, GA 31[redacted]	[redacted]	1/4/2006
[redacted]	8/11/2003	1/14/2005	1/31/2005	Atlanta Medical Center 303 Parkway Dr. N.E. Atlanta, GA 30312	[redacted]	4/1/2005
[redacted]	2/16/2004	6/3/2005	10/11/2005	Yuma Regional Medical Center 2400 S. Ave. A. Yuma, AZ 85364	[redacted]	12/9/2005
[redacted]	6/28/2004	10/21/2005	11/14/2005	Sierra Vista District Hospital 465 W. Putnam, Porteville, CA 93257[redacted]	[redacted]	1/13/2006
[redacted]	6/28/2004	10/21/2005	10/24/2005	Sierra Vista Regional Health Center 300 El Camino Real, Sierra Vista, AZ 85635	[redacted]	12/22/2005
[redacted]	9/8/2003	4/8/2005	12/5/2005	Four Corners Ambulatory Surgery Center 2300 E. 30th Farmington, NM 84701	[redacted]	2/17/2006
[redacted]	5/24/2004	5/20/2005	6/13/2005	Chandler Regional Medical Center 475 S. Dobson Rd. Chandler, AZ 85224	[redacted]	8/4/2005
[redacted]	1/20/2004	1/14/2005	3/21/2005	Banner Desert Medical Center 1400 S. Dobson Rd. Mesa, AZ 85202	[redacted]	5/13/2005
[redacted]	10/13/2003	2/11/2005	2/14/2005	Banner Thunderbird L & D 5555 W. Thunderbird Rd. Glendale, AZ 85306	[redacted]	4/8/2005
[redacted]	11/10/2003	7/8/2005	7/18/2005	Navapache Regional Medical Center 2200 Showlow Lake Blvd. Showlow, AZ 8590[redacted]	[redacted]	9/12/2005
[redacted]	2/17/2004	7/8/2005	9/26/2005	Four Corners Ambulatory Surgery Center 2300 E 30th Bldg A Farmington, NM 87401	[redacted]	12/2/2005

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[redacted]	6/30/2003	12/3/2004	1/10/2005	Legacy Emanuel Hospital Health Center 2801 N. Gantenbien Ave. Portland, OR 97227	[redacted]	3/17/2005
[redacted]	8/11/2003	12/3/2004	1/6/2005	Highlands Regional Rehabilitation Hospital 1395 George Dieter Drive El Paso, TX 79915	[redacted]	3/4/2005
[redacted]	8/23/2004	12/15/2005	12/19/2005	Boswell Memorial Hospital 10401 W. Thunderbird Blvd. Sun City, AZ 85351	[redacted]	2/22/2006
[redacted]	12/8/2003	5/6/2005	6/13/2005	Del Webb Hospital 14502 W. Meeker Blvd. Sun City West, AZ 85375	[redacted]	8/24/2005
[redacted]	11/10/2003	5/20/2005	9/26/2005	Phoenix Baptist Hospital 2000 W. Bethany Home Rd. Phoenix, AZ 85015	[redacted]	12/28/2005
[redacted]	8/25/2003	4/8/2005	5/2/2005	Tucson VA Medical Center 3601 S. 6th Ave. Tucson, AZ 85723	[redacted]	6/29/2005
[redacted]	9/29/2003	5/6/2005	8/8/2005	Northern Navajo Medical Center P.O. Box 160 Hwy 666 North. Shiprock, NM 87420	[redacted]	10/6/2005
[redacted]	1/5/2004	4/22/2005	9/12/2005	Banner Desert Medical Center 1400 S. Dobson Rd. Mesa, AZ 85202	[redacted]	11/4/2005
[redacted]	9/27/2004	1/27/2006	2/6/2006	Navy Medical Centar 34800 Bob Wilson Dr. Bldg 144, San Diego, CA 92134	[redacted]	3/31/2006
[redacted]	4/13/2004	8/5/2005	10/10/2005	Hanford Community 450 N. Green Field Ave. Hanford, CA 93230	[redacted]	12/9/2005
[redacted]	9/29/2003	1/28/2005	2/28/2005	Navy Medical Center 34800 Bob Wilson Dr. Bldg 144, San Diego, CA 92134	[redacted]	4/21/2005
[redacted]	2/2/2004	5/20/2005	9/6/2005	St. Joe's 350 W. Thomas Rd. Phoenix, AZ 85103	[redacted]	11/10/2005
[redacted]	3/3/2003	6/18/2004	9/21/2004	Banner Desert Medical Center 1400 S. Dobson Rd. Mesa, AZ 85202 (ext compl delayed)	[redacted]	3/8/2005
[redacted]			Addl. Site	Desert Samaritan Outpatient 1500 S. Dobson Rd. Mesa, AZ 85202	[redacted]	
[redacted]	6/7/2004	6/3/2005	6/6/2005	Gila Regional Medical Center 1313 E. 32nd Street Silver City, NM 88061	[redacted]	8/4/2005
[redacted]	6/28/2004	11/18/2005	1/9/2006	Conway Regional Medical Center 2302 College Ave. Conway, AR 72034	[redacted]	3/10/2006
[redacted]			Addl. Site	St. Luke's Medical Center 1800 E. Van Buren Phoneix, AZ 85006	[redacted]	
[redacted]	6/30/2003	1/14/2005	3/14/2005	West Anaheim Medical Center 3033 W. Orange Ave. Anaheim, CA 92804	[redacted]	6/15/2005
[redacted]	5/10/2004	9/2/2005	10/31/2005	Desert Cliff Surgical Center 2250 W. Southern Ave. Ste. 101 Mesa, AZ 85202	[redacted]	12/30/2005

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[redacted]	4/14/2003	8/6/2004	2/14/2005	Presbyterian Community Hospital 12401 Washington Hospital Whittier, CA	[redacted]	4/7/2005
[redacted]	10/14/2003	2/11/2005	2/28/2005	Holy Cross Hospital 1397 Weimer Rd. Taos, NM 87571	[redacted]	4/28/2005
[redacted]	10/27/2003	2/25/2005	4/11/2005	Las Palmas Medical Center 1801 N. Oregon Street El Paso, TX 79902	[redacted]	6/3/2005
[redacted]	6/30/2003	10/22/2004	2/14/2005	St. Joe's 350 W. Thomas Rd. Phoenix, AZ 85105	[redacted]	4/26/2005
[redacted]	9/29/2003	1/28/2005	6/13/2005	Phoenix Indian Hospital 4212 N. 16th St. Phoenix, AZ 85016 [redacted]	[redacted]	8/12/2005
[redacted]	8/11/2003	12/3/2004	1/3/2005	West Anaheim Medical Center 3033 W. Orange Ave. Anaheim, CA 92804	[redacted]	3/1/2005
[redacted]	1/20/2004	1/14/2005	3/14/2005	Desert Samaritan Hospital 1400 S. Dobson Rd. Mesa, AZ 85202	[redacted]	6/10/2005
[redacted]			Addl. Site	Navy Medical Center 34800 Bob Wilson Dr Bldg 144 San Diego, CA 92134	[redacted]	
[redacted]	4/12/2004	8/5/2005	9/12/2005	Banner Desert Medical Center 1400 S. Dobson Rd. Mesa, AZ 85202	[redacted]	11/4/2005
[redacted]	9/14/2004	1/13/2006	1/23/2006	Desert Cliff Surgical Center 2250 W. Southern Ave. Ste. 101 Mesa, AZ 85202 [redacted]	[redacted]	3/10/2006
[redacted]	7/28/2003	12/3/2004	1/10/2005	Banner Desert Medical Center 1400 S. Dobson Rd. Mesa, AZ 85202	[redacted]	3/8/2005
[redacted]	8/11/2003	12/3/2004	1/10/2005	Maricopa County Hospital 2601 E. Roosevelt Phoenix, AZ 85008	[redacted]	3/4/2005
[redacted]	8/11/2003	12/3/2004	3/14/2005	Yuma Regional Medical Center 2400 S. Ave. A. Yuma, AZ 85364	[redacted]	5/11/2005
[redacted]	1/5/2004	4/22/2005	5/23/2005	Metropolitan Methodist Hospital 1310 McCollugh Ave. San Antonio, TX 78212	[redacted]	7/21/2005
[redacted]	3/29/2004	7/22/2005	8/1/2005	John C. Lincoln 250 E. Dunlap Phoenix, AZ 85020 [redacted]	[redacted]	9/28/2005
[redacted]	6/30/2003	1/28/2005	4/18/2005	Good Samaritan Hospital 1111 E. Indian School Phoenix, AZ 85007	[redacted]	6/10/2005
[redacted]	11/24/2003	3/25/2005	5/2/2005	San Juaquine Hospital 11751 N. Rosa Bakersfield, CA [redacted]	[redacted]	7/7/2005
[redacted]	8/11/2003	12/3/2004	2/14/2005	Las Palmas Medical Center 1801 N. Oregon Street El Paso, TX 79902	[redacted]	4/7/2005
[redacted]	1/20/2004	5/6/2005	7/18/2005	Surgical Center of Peoria 13260 N. 64th Ave. Ste #301 Peoria, AZ 85381	[redacted]	9/23/2005

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[redacted]	5/24/2004	9/16/2005	10/17/2005	Chandler Regional Hospital 475 S. Dobson Rd. Chandler, AZ 85224	[redacted]	12/16/2005
	8/11/2003	12/3/2004	1/5/2005	Multi Care Health System P.O. Box 5299 Tacoma, WA 98415		3/7/2005
	4/12/2004	8/5/2005	9/13/2005	Banner Thunderbird L & D 5555 W. Thunderbird Rd. Glendale, AZ 85306		12/30/2005
	8/11/2003	12/3/2004	2/14/2005	Phoenix Baptist Hospital 2000 W. Bethany Home Rd. Phoenix, AZ 85015		4/6/2005
	8/11/2003	3/11/2005	5/16/2005	Presbyterian Hospital of Greenville 4215 Joe Ramsey Blvd. Greenville, TX 75401		7/28/2005
	8/11/2003	12/3/2004	1/25/2005	Sierra Vista Community Hospital 300 El Camino Real, Sierra Vista, AZ 85635		3/18/2005
	9/3/2002	1/16/2004	3/14/2005	Banner Thunderbird L & D 5555 W. Thunderbird Rd. Glendale, AZ 85306		6/17/2005
	8/11/2003	1/14/2005	3/21/2005	Titus Regional Medical Center 2001 N. Jefferson Ave. Mount Pleasant, TX 75455		5/20/2005

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THE BRYMAN SCHOOL

Externship Time Card

Week Ending: 3-3-06

Student Name: [redacted]

Extern Site: PHX Baptist Hospital

Program: Surgical Technology **Fax:** [redacted]

LUNCH DOES NOT COUNT TOWARDS EXTERNSHIP HOURS
EXAMPLE: In at 6:30 AM Lunch at 11:30 – 12:00 Out at 3:00PM = 8 hours
Hours are to be rounded DOWN to the nearest 15-minute increment.

Day		In/Out			Daily Hours	
SATURDAY	IN		OUT			
Date:	LUNCH					
	IN		OUT			
SUNDAY	IN		OUT			
Date:	LUNCH					
	IN		OUT	JJ		
MONDAY	IN	7am	OUT	4pm		
Date: 2-27-06	LUNCH				9hrs	JJ
	IN		OUT			
TUESDAY	IN	7am	OUT	4PM		
Date: 2-28-06	LUNCH				9hrs	JJ
	IN		OUT			
WEDNESDAY	IN	7am	OUT	3:15pm		
Date: 3-1-06	LUNCH				8.25 hrs	[illegible]
	IN		OUT			
THURSDAY	IN	7am	OUT	3pm		
Date: 3-2-06	LUNCH				8hrs	[illegible]
	IN		OUT			
FRIDAY	IN	7:30am	OUT	3 Pm		
Date: 3-3-06	LUNCH				8 hrs	
	IN		OUT			

26 Pages Redacted by HELP Committee

Weekly Total 42.25 hrs !
Fax in Hours by 12:00 Noon Friday

Supervisor / Preceptor Signature _______ 3-3-06 **Date**

Done with externship! :)

2250 W. Peoria Ave., Suite A-100, Phoenix, AZ 85029

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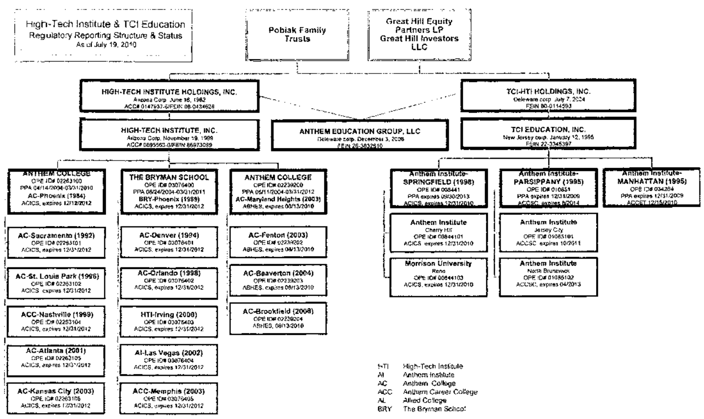

CONFIDENTIAL

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Anthem Education Group
Document 20, Page 1

Excerpts, selected by the HELP Committee, from a larger document produced by the company

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ADMISSIONS
TRAINING MANUAL

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2AEG-HELP-14-00000996

Anthem (AEG) and the Education Industry

Vision

To be the most trusted provider of post-secondary career education in the world.

Mission

The mission of Anthem Education Group's family of schools and colleges is to provide high-quality post-secondary career education and training to our students and well-prepared graduates to our employers.

Values

'TEACHERS'
Trustworthiness
Ethics and Integrity in All We Do
Assessment and Accountability
Caring and Concern for Students, Employees and Employers
Highest Commitment to Excellence
Empowerment through Collaboration
Reward Initiative and Outstanding Performance
Student Success

History

- 1965 – Founded as the Electronic Institute of Arizona
- 1982 – Renamed High Tech Institute; offering wide range of career oriented programs
- 1989 – Acquired Bryman School, located in Phoenix Arizona
- 2003 – Acquired Allied College of St. Louis, Missouri
- 2003 – Began offering online delivery of career oriented programs thru Anthem College Online which was originally HTI Online
- 2004 – Acquired the Chubb Institute campus group
- 2007 – Renamed HTI Phoenix Campus; Anthem College
- 2008 – Renamed Chubb Institute; Anthem Institute
- 2009- Acquired Morrison College; founded in 1902
- 2009 – Renamed parent companies High Tech Institute Inc. and TCI Education Inc.; Anthem Education Group (AEG)
- 2009 – In addition to online, AEG has 23 ground campuses nationwide

Student Characteristics

Characteristics of our typical student:

- Single Parent
- Economically Disadvantaged
- Unemployed or underemployed
- Individuals that lack an outside support system
- Low Self Confidence
- Low Self Esteem
- Have a desire to prove to themselves and family their success

Student Demographics

Our students are typically from these types of backgrounds:

- First in family to go to college
- Low income families
- Live in rural areas
- Almost half of our enrollments have a GED rather than High School Diploma
- Women of all ages
    - Single young mothers
- Career change
    - No skills for entry- level positions for desired occupation

Excerpts, selected by the HELP Committee, from a larger document produced by the company

| TABLE OF CONTENTS | CATALOG

THIS CATALOG IS NOT COMPLETE WITHOUT ALL CURRENT SUPPLEMENTS.

HIGH-TECH INSTITUTE
1515 E. Indian School Road
Phoenix, Arizona 85014

ADMINISTRATIVE OFFICES OF ANTHEM COLLEGE ONLINE
A DIVISION OF HIGH-TECH INSTITUTE, PHOENIX
16404 N. Black Canyon Freeway, Suite 180
Phoenix, Arizona 85053

[redacted]

BRANCH LOCATIONS:

HIGH-TECH INSTITUTE 9738 Lincoln Village Sacramento, CA	HIGH-TECH INSTITUTE 1090 Northchase Pkwy Marietta, GA	HIGH-TECH INSTITUTE 9001 State Line Rd. Kansas City, MO
HIGH-TECH INSTITUTE 5100 Gamble Dr., Ste. 200 St. Louis Park, MN	HIGH-TECH INSTITUTE 560 Royal Parkway Nashville, TN	CAMBRIDGE COLLEGE 14432 SE Eastgate Way Bellevue, WA

CATALOG PUBLICATION DATE: JULY 31, 2006

WWW.HIGHTECHINSTITUTE.EDU WWW.ANTHEMCOLLEGE.COM

HIGH-TECH INSTITUTE ®

ANTHEM COLLEGE ONLINE
A DIVISION OF HIGH-TECH INSTITUTE PHOENIX

Photos in this catalog were taken at The Bryman School and High-Tech Institute in Phoenix, AZ

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OUR MISSION

The mission of High-Tech Institute is to provide quality postsecondary education focused on career success in the fields of Technology, Allied Health Care, Veterinary Technology, Business Management and Criminal Justice and to provide a learning environment that inspires all students to realize their full potential.

- Quality of life is improved through education.
- The road to success requires active participation.
- It only takes one person to make a difference.
- When we help people achieve success, everyone wins.

TO FULFILL THIS MISSION, HIGH-TECH INSTITUTE HAS ESTABLISHED THE FOLLOWING:

- To provide students with the skills and knowledge to qualify or requalify for employment in their field of study.
- To provide "first-class" student services that contribute to student success and achievement.
- To provide qualified faculty to ensure that appropriate and applicable curriculum material and training are delivered to students.
- To provide an educational environment that respects and accommodates a diversity of individual backgrounds, abilities, interests, and opinions.
- To respond to the changing needs of the medical and business communities we serve.
- To provide placement assistance to facilitate students' successful transition into their careers.
- To encourage students to envision education as a life-long learning process.
- To exercise honesty, integrity, and the highest ethics in every facet of the School's operation.

HISTORY AND PHILOSOPHY

High-Tech Institute of Phoenix, Arizona, was originally founded in 1965 as the Electronic Institute of Arizona, and was purchased by Dennis and Marilyn Pobiak in 1982. In 1989, High-Tech Institute, Inc. acquired The Bryman School, also in Phoenix, Arizona. In 2003, Allied College of St. Louis, Missouri was acquired by High-Tech Institute. Allied College is accredited by the Accrediting Bureau of Health Education Schools. In 2003, High-Tech Institute began offering online programs thru its Anthem College Online, a division of High-Tech Institute, Phoenix. In 2004, The Chubb Institute was acquired by High-Tech Institute. The Chubb Schools are either accredited by Accrediting Council for Independent Colleges and Schools or Accrediting Council for Continuing Education & Training or Accrediting Commission of Career Schools and Colleges of Technology. The Chubb Institute in Arlington, VA was renamed Banner College and Chicago, IL was renamed Banner Institute in 2005.

Branch campuses of High-Tech Institute/Phoenix, including the year they were established:

High-Tech Institute, Sacramento, California	1992
High-Tech Institute, Minneapolis, Minnesota	1996
High-Tech Institute, Nashville, Tennessee	1999
High-Tech Institute, Atlanta, Georgia	2001
High-Tech Institute, Kansas City, Missouri	2003
Cambridge College, Bellevue, Washington	2004

Branch campuses of The Bryman School/Phoenix, including the year they were established:

Cambridge College, Denver, Colorado	1994
High-Tech Institute, Orlando, Florida	1998
High-Tech Institute, Dallas, Texas	2000
High-Tech Institute, Las Vegas, Nevada	2002
High-Tech Institute, Memphis, Tennessee	2003
The Bryman School, Tempe, Arizona	2004

Branch campuses of Allied College/Maryland Heights, including the year they were established:

Allied College, Fenton, Missouri	1992
Cambridge College, Beaverton, Oregon	2004
High-Tech Institute, Brookfield, Wisconsin	2006

High-Tech Institute is based upon excellence in curriculum, staff, faculty, equipment, and service to the student body, Technology, Allied Health Care, Veterinary Technology, Business Management and Criminal Justice communities, as well as the community-at-large. High-Tech Institute firmly believes that training in small groups, combined with a highly structured curriculum that meets the needs of these professions, are the key ingredients for a successful training program.

The School is committed to a "hands-on" classroom approach in order to provide our students, upon graduation, with the knowledge and technical proficiency that will make them employable for entry-level positions and updating the curriculum accordingly.

Excerpts, selected by the HELP Committee, from a larger document produced by the company

SELF-EVALUATION REPORT

TO

The Accrediting Commission of Career Schools and Colleges of Technology

PRESENTED BY

Rick Piper, Campus President

The Bryman School of Phoenix
2250 W. Peoria Avenue, Suite #A-100
Phoenix, Arizona 85029

Date

Copy No. ____ of 5 copies

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Response:

Enrollment Summary: The Bryman School has seen dramatic increases in enrollments over the last five years. Our reputation and program expansion (Massage Therapy, Pharmacy Technician, and Medical Billing & Coding) has helped to maintain our growth. The transition to an Associate of Science degree from an Associate of Occupational Studies, has helped the growth of the school and has made our graduates more marketable in their respective fields.

Retention Summary: Student retention is a top priority for The Bryman School. We average an overall retention rate of around 70%. We are diligent in working with the students to help them remain in school. Our Student Services department plays an integral role in the retention of students by offering advice on transportation, daycare, part-time jobs, and many personal issues while the students attend school. All staff members try to encourage our students to achieve the goals they have set for themselves.

Placement Summary: Graduate placement has been consistent over the last several years with overall placement rates averaging around 85%.

Staff and Faculty Turnover Summary: The Bryman School conducts weekly management meetings and monthly staff and faculty meetings in an effort to address concerns of staff and faculty as well as recognize staff and faculty for excelling in their positions. There are periodic in-service trainings conducted throughout the year to increase staff and faculty awareness of the mission of the Bryman School as well as to provide instructional training. High-Tech Institute also does annual salary reviews of the marketplace to make sure we remain competitive. Even with these efforts, it has been difficult to retain staff and faculty for long periods of time. Staff and Faculty turnover has been and remains a constant priority.

Financial Summary: The Bryman School has remained stable in its financial position over the last five years.

H. Outline any other major changes that have occurred in the last five years such as changes of ownership, name, location, student body, default management and separate facilities.

Response:

The School has made some major changes in the last five years in the following areas:

OWNERSHIP:

Since the last accreditation visit, High-Tech Institute, Inc. transferred fifty (50%) percent of its ownership to Great Hill Equity Partners, of Boston, Massachusetts, on December 16, 1999. The following is a list of owners, as changed in 1999:

American Public Education, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
APEI	Document 1	1APEI-HELP-3-00000445	2
APEI	Document 2	2APEI-HELP-16-00000001	15
APEI	Document 3	2APEI-HELP-16-00000064	8
APEI	Document 4	2APEI-HELP-18-00000100	2
APEI	Document 5	2AEPI-HELP-24-00000457	4
APEI	Document 6	2AEPI-HELP-26-00000315	1
APEI	Document 7	2APEI-HELP-26-00000543	1
APEI	Document 8	2APEI-HELP-26-00000544	1
APEI	Document 9	2APEI-HELP-26-00000651	2

Minutes of the Regular Meeting
of the Board of Trustees
of
American Public University System, Inc.

February 6, 2006

A regular meeting of the Board of Trustees of American Public University System, Inc. ("APUS" or the "Corporation") was held on Monday, February 6, 2006, at 1:35 p.m., in the Corporation's offices in Charles Town, West Virginia.

Trustees Present:	Katherine H. Zatz, Ed.D. (*Chairman*) W. Franklin Ball Wallace E. Boston, Jr. Lucie Lapovsky, Ph.D. Katy E. Marre, Ph.D. Rita S. Thompson-Joyner (*Vice Chairman*) Lt. General Richard G. Trefry Harry T. Wilkins
Trustees Absent:	General A.M. Gray
Guests Present:	Phillip A. Clough, ABS Capital Partners Ralph Terkowitz, ABS Capital Partners Timothy T. Weglicki, ABS Capital Partners David L. Warnock, Camden Partners James H. Herhusky, APUS Frank McCluskey, Ph.D., APUS Leon Han, ABS Capital Partners Thene M. Martin, Hogan & Hartson L.L.P.

A quorum of Trustees being present and the Meeting having been duly called, Dr. Zatz announced that the Meeting would proceed with the transaction of business.

Minutes of Previous Meeting

Dr. Zatz referred to the draft minutes of the Board's meeting held on December 9, 2005. After discussion of certain changes thereto, upon motion duly made and seconded, the Board approved the minutes as amended.

Assessment of HLC Team Session

Dr. Zatz summarized the areas of interest that the HLC Site Team had appeared to focus on in their meeting with the Trustees. Dr. Zatz and Dr. Marre indicated that in their experience, site visit teams spend much of their time confirming the information set forth in the institution's self-study report. The Trustees thanked Mr. Herhusky and the rest of the APUS team for their hard work in preparing the report and facilitating the site visit.

Financial Statement Review

Ms. Kessler was meeting with the HLC Site Team and President Boston reviewed with the Board the draft financial statements for the Corporation for the month ended December 31, 2005, together with preliminary year end results. He reviewed specific line items as compared with budget and discussed the anticipated impact that participation in federal student financial aid could have on the University if approval to participate is obtained, noting that there will be meetings of the Academic Affairs and Finance committees to discuss further. The Trustees requested, to the extent available, a profile of new students to understand better how net registrations may be increased.

Audit Status and Timeline

President Boston indicated that the draft audit for fiscal year 2005 was close to being complete. He requested formal approval of the engagement of McGladrey & Pullen, LLP, as the Corporation's auditors for 2005. Upon motion duly made and seconded, the engagement of McGladrey & Pullen, LLP was unanimously approved.

President Boston indicated that a discussion of the University's tuition strategy would be on the agenda for the next regularly scheduled meeting of the Board on May 19, 2006.

There being no further business, the Meeting was adjourned at 2:50 p.m.

Respectfully submitted,	APPROVED:
________________	________________
Thene M. Martin Secretary of the Meeting	Katherine H. Zatz, Ed.D. Chairman of the Board

Managing Prospects & Applicants

Dealing with Objections
Session 2

Dealing with Objections from Prospect & Applicants

- Definition of "Objection"
- Synonyms of "Objection"
  - Dispute
  - Question
  - Doubt
  - Challenge

3 Basic Reasons for Objection

Doubt

- Students doubt we can deliver what we promise. Students have doubts because they do not understand the system.
- Why do they doubt? Other universities might have over-promised and under-delivered. How often have we heard... "I was at Podunk University and they told me/never told me/I couldn't because..."
- The student now doubts everything and everybody.

Doubt

- What can we do to ease their minds?
- How do we give credibility to what we say?
- Explain it and show them
- Send out e-mails with proof including testimonials

Fear

- What is the most common fear of students? Failure!
- How often have we heard... "well, I'm not sure..."
- This should be our cue. They have concerns and unanswered questions. Don't be afraid to address these concerns and questions.

Fear

- Students also fear losing what they have already earned
- Have often have we heard... "will you take my credits from X university or will I have to start over?"
- Concerns and questions such as these require your understanding; offer it to the individual.

Unanswered Questions

- Questions still looming about:
  - The product you are offering
  - The promised service
  - And sometimes, You!

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American Public Education
Document 2, Page 8

Overcoming Objections

All three basic reasons have the same theme:

- How can we help them achieve their goal?
- What can we do for them?
- What can we offer them?

Overcoming Objections

- Information is always the key to helping the student through the process. We do NOT need to overwhelm the student with information. Instead...
- Listen to what they are saying (asking) and respond accordingly.
- Understand their needs and offer APUS-solutions.

What are some Common Objections?

Transfer Credit

How can we answer the Transfer Credit objection?

- Preliminary Transfer Credit Review
- Explanation of the benefits
- Value to prospect or new student

Time

How can we answer the Time objection?

- Course format/structure
- Frequency of course offerings and registration periods
- How are we different from our competitors?
- Determine what is important to the prospect or student; this will help to adequately address their concerns

Money

How can we answer the money objection?

- Is $ the real concern or is it a lack of understanding of available resources?
- What do we have to offer to assist the student?
- How can we help?

Conclusions

INFORMATION is KEY!

- When we supply answers to prospects and applicants, we slowly erase their doubts.
- We help them overcome their fears.
- Most importantly, they gain confidence in our product, our service, and in us.

Managing Prospects & Applicants

Driving the Conversation
Session 4

Prospects & Applicants

- What do they mean to the university?
- What do they mean to us?

Prospect Information

Capture their Information:

- First & Last Name
- Email
- How did they hear about us?

Who’s in Control of the Conversation?

- Whoever asks the questions are in control of the conversation
- Answers to these questions allow us to determine the proper information to give
- Driving the conversation also helps us to build rapport with the individual

What does "rapport" mean?

- A relation characterized by harmony, conformity, accord, or affinity
- Building rapport and a sense of trust with the individual can make a difference
- Almost 90% of prospects lost were due to the company's inability to establish rapport
- Building rapport is important now more than ever

Keep in mind...

- Be an active and effective listener
- Ask open-ended question... this helps you understand their needs as well as any objections that may be preventing their commitment
- Listening effectively will allow you to pick up on underlying concerns which you can address

Leading Questions

What are "leading questions"?

- When do you want to get started?
- What program are you interested in?
- How will you be financing your education?
- When do you want to get started?

Questions

- How do we get started?
- What keys to we hold?
- How do we help the prospect?
- What do we do if the conversation is getting off track?
- What do we do if the prospect does not want to share information?

Student Enrollment Agreement

IMPORTANT! PLEASE READ CAREFULLY. THIS IS A CONTRACT. BY CLICKING "I AGREE" BELOW, YOU ACCEPT ALL TERMS AND CONDITIONS OF THIS AGREEMENT.

Before being given access to your campus, you will be asked to indicate whether you agree to be bound by the terms of this Agreement and to provide all required documentation for admission to your selected program. If you agree to be bound by the terms and conditions of this Agreement and you provide the required documentation, you will be enrolled in American Military University or American Public University (the "University"). If you do not agree to be bound by the terms and conditions of this Agreement, and you do not provide required documentation, you shall not be enrolled in the University.

DISPUTE AGREEMENT:
You and American Public University System (the "University") agree that any dispute or claim between you and the University (or any company affiliated with the University, or any of its officers, Board of Directors, Board of Trustees, employees or agents) arising out of or relating to your recruitment, enrollment, attendance, education or career service assistance by the University or to this Agreement shall be resolved by binding arbitration, provided that an individual claim may be brought in small claims court as expressly provided below. The arbitration shall be administered by JAMS pursuant to applicable rules and policies then in effect, including but not limited to the JAMS Policy on Consumer Arbitrations Pursuant to Pre-Dispute Clauses (available at http://www.jamsadr.com/rules/consumer_min_std.asp), the JAMS Comprehensive Arbitration Rules and Procedures (available at http://www.jamsadr.com/rules/comprehensive.asp), and the JAMS Streamlined Arbitration Rules and Procedures (available at http://www.jamsadr.com/rules/streamlined.asp). This Agreement is not intended to modify your right, if any, to file a grievance with a state educational licensing agency. The Federal Arbitration Act and related federal judicial procedure shall govern this Agreement to the fullest extent possible, excluding all state arbitration law, irrespective of the location of the arbitration proceedings or of the nature of the court in which any related proceedings may be brought. Except for individual actions in small claims court expressly permitted in the paragraph below, any such arbitration shall be the sole remedy for the resolution of any disputes or controversies between the parties to this Agreement.

The parties agree that any individual claim may be brought in small claims court (or in a similar court of limited jurisdiction subject to expedited procedures). If any such claim is transferred or appealed to a different court, however, the opposing party may elect arbitration and, if it does so, the parties agree that the matter will be resolved by binding arbitration pursuant to the terms of this Agreement.

BY AGREEING TO ARBITRATE, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL, A CLASS ACTION, TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED IN APPLICABLE JAMS ARBITRATION RULES AND POLICIES, OR OTHERWISE TO LITIGATE A DISPUTE OR CLAIM IN ANY COURT (OTHER THAN IN SMALL CLAIMS OR SIMILAR COURT, AS SET FORTH IN THE PRECEDING PARAGRAPH, OR IN AN ACTION TO ENFORCE THE ARBITRATOR'S AWARD). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT YOU OR THE UNIVERSITY WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

The arbitrator shall have no authority to arbitrate claims on a class action basis, and claims brought by or against you may not be joined or consolidated with claims brought by or against any other person. The arbitrator shall have the authority to award any remedy that would otherwise be available under applicable federal, state or local laws. Any arbitration hearing shall take place in the federal judicial district in which you reside.

When you initiate arbitration against the University, the University will bear all costs charged by JAMS, except you will be required to pay $250. When the University initiates arbitration, it will be required to pay all costs charged by JAMS. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails.

unless applicable law or this Agreement gives a right to recover any of those fees from the other party.

THE ABOVE SUPERSEDES ANY INCONSISTENT ARBITRATION PROVISION PUBLISHED IN ANY OTHER DOCUMENT SUCH AS YOUR CATALOG.

Your acceptance as a student at the University is conditioned upon your agreement to be bound by the terms of this Dispute Agreement.

Partial Invalidity provision:
If any one or more provisions of this Agreement or portions thereof should be determined by a court of competent jurisdiction to be contrary to law, then such provision or portion thereof shall be deemed severable from the remaining provisions or portions thereof and the invalidity thereof shall in no way affect the validity of the other provisions of this Agreement or portions thereof under any applicable provisions of law.

Choice of law provision:
This Agreement is governed by and shall be construed in accordance with the laws of the Commonwealth of Virginia, without giving effect to any choice of law or conflict of law provisions or principles (whether of the Commonwealth of Virginia or any other jurisdiction) that would cause the application of any laws of any jurisdiction other than the Commonwealth of Virginia.

YOU ACKNOWLEDGE THAT YOU HAVE READ THE FOREGOING AGREEMENT AND UNDERSTAND IT. BY PRESSING "I AGREE" BELOW, YOU CONSENT TO BE BOUND BY ITS TERMS AND CONDITIONS.

BY PRESSING "I AGREE" BELOW, YOU ACKNOWLEDGE THAT YOU CONSENT TO BE BOUND BY THE FOREGOING AGREEMENT IN ELECTRONIC FORM AND THAT YOU INTEND TO ENTER INTO A LEGALLY BINDING CONTRACT WITH AMERICAN PUBLIC UNIVERSITY SYSTEM.

Admissions Quiz 4- Scenarios

1. **New student, John, applied a few days ago. John's wife calls and indicates that her husband is deployed and she is trying to help him complete his file. She asks what documents are still required to complete his file. What do you do?**
   Answer: First, you must ask if John's wife has a POA or FERPA Release form on file. If she states she does, you must check the notes to see verify. If it is a POA, the Admissions Rep must make sure that the POA allows for John's wife to access his file. If John's wife does not have a POA or FERPA Release on file, the Admissions Representative may not release any information to his wife. They may offer to send instructions on how to submit a FERPA Release form to the primary email address on John's file should he wish to submit one. Or, they may provide their contact information to have John contact them directly.

2. **Sally calls and indicates that she has been transferred around to four different departments and can't seem to get an answer to her question regarding her transfer credit award. She is adamant about speaking with someone and does not want to send an email. What do you do?**
   Answer: The Admissions Representative can do two things. They can either contact one of our Transfer Student Liaisons (TSL) directly or they can email one of the TSL's or creditaward@apus.edu on behalf of the student. The Admissions Representative should also take down the student's information and offer to follow up with them the following business day. Rep's contact information should also be provided to the student so they have a direct contact when calling back.

3. **A prospective student calls and requests to speak to Mr. Wally Boston. What do you do?**
   Answer: The Admissions Representative should warm transfer the call to [redacted], Manager of the Office of the President.

4. **A visitor logs into the chat module and does not ask questions about APUS and insists on using abusive language. What do you do?**
   Answer: The Admissions Representative should contact their manager if the abusive language continues. Our Systems and Training Manager, [redacted], has the ability to block IP Addresses and will do so for visitor's using abusive language.

5. **A prospective student emails and is having trouble completing the admissions application. What do you do?**
   Answer: If the prospective student is using Internet Explorer, the Admissions Representative may assist in troubleshooting using the Common Internet Explorer Issues on our Knowledge Base. If the problems persist, the Admissions Representative will recommend the prospective student trying to use another computer as some military computers have restrictions. If the

prospective student asks if the Admission Representative will fill out the application on their behalf, we will do so, but the student still must login and complete orientation themselves.

6. **A prospective student calls and is questioning the legitimacy of APUS. He wants to know if employers will accept a degree from APUS. What do you do?**
   Answer: The Admissions Representative will inform the prospective student that we are both regionally and nationally accredited which many employers look into these accreditations. The student will also be informed that we cannot guarantee that the employer will accept a degree from APUS as each employer has different requirements. Our recommendation at this time would be to speak with possible future employers to see if they would accept our degree.

7. **James calls in to check on his program change request. He submitted the "Change Academic Program" form three days ago and his record as not been updated. What do you do?**
   Answer: The Admissions Representative will take a look at James account to make sure he submitted the correct form as we have a Change Academic Program and a New Program Enrollment Form. If James submitted the incorrect form, the Admissions Representative will instruct him to complete the New Program Enrollment Form. If he did submit the correct form, it should have changed automatically. The Admissions Representative should contact James's student advisor by a warm transfer to see why the program has not been changed.

8. **James also calls back to check on his COLL100 waiver request. He submitted this form five days ago and has not received any notice. What do you do?**
   Answer: The Admissions Representative will verify that James submitted both the RQ295/COLL100 waiver request form and additional documents including a current resume and 3-5 paragraphs on his previous online experience, academic path, and career goals. If James did not submit all of this documentation, the Admissions Representative will let him know in order to process the waiver, all of the supporting documentation must be submitted in addition to the form to waivers@apus.edu . If James did submit all of the correct paperwork, the Admissions Representative can contact our POC in the Waivers Department, [redacted], for more information on why the request has not been processed.

9. **Student calls about a course that was dropped. He indicates that he did not drop the course, but it's no longer showing up under his record. What do you do?**
   Answer: The Admissions Representative should check the student's transaction log. There will be a time stamp on when the class was dropped and who dropped it. If it states the system dropped it, the student may not have logged into classes the first week or they could have been dropped for non-payment. If it shows the student id number dropped the course, then the student did indeed drop the course. If they have further questions, the Admissions Representative may send the student to the Registrar's office for further assistance.

10. **Allison calls and wants to drop her course. She asks you if you can drop it for her. What do you do?**

Answer: Admissions Representatives are not advised to drop courses for students. However, the Admissions Representative may offer to walk the student through the process of dropping a course or email the instructions to the student. If the student does not have access to a computer, the student should be sent to the Registrar's office to drop the course.

11. **Brian calls and decides that he is not ready to pursue his degree. He wants to disenroll from the University and asks if you can disenroll him. What do you do?**
Answer: The Admissions Representative may not disenroll the student, but they may provide instructions on how to disenroll from the University. If the student persists that they do not want to disenroll from the institution themselves, the Admissions Representative may offer to send the information to our Student Records Department.

12. **Kimberly emails and inquires if her Transfer Credit Evaluation has been completed as it has been over six weeks. What do you do?**
Answer: Take a look at Kimberly's account to make sure it hasn't posted. If it has posted, advise her to view "My Academic Plan" under the Records Menu in her student account. If it still hasn't posted, be sure that it has indeed been 6 weeks. Then, take down her information and inform your manager. Your manager will email [redacted] in Student Records to check the progress of the evaluation.

13. **Steven calls to check if his fax was received by the Student Records department. What do you do?**
Answer: Since we do not have access to this fax, please notify Steven that it can take 3-5 business days to upload documents into your document log. Also, show Steven where he can see in his document log where they were received. If he states he has sent it in weeks ago, verify the fax number. If everything is correct, offer to have Steven send the document to the Admissions Fax. Once received, let Steven know and forward the document to the Student Records Department.

14. **Janice emails regarding her Transfer Student fee. She thought she submitted the transfer credit evaluation application, but her record still shows that it hasn't been submitted. She checked her bank account and indicates that the $50.00 fee has been deducted. What do you do?**
Answer: First, take a look at Janice's account to make sure it doesn't show the TCE Application as received. If it does not, contact Student Accounts to notify them that the student has had the fee deducted. If they also show that the fee was deducted, the Admissions Representative should contact [redacted] to have the TCE Application manually submitted.

15. **Collin calls indicating that he is trying to register for a course for the next session. The course is available on the public website but is not available within the student campus. What do you do?**

Answer: The Admissions Representative should check Collin's account first to see if there is an FSA Intent Form on file. This may be the reason the next available course is not showing. If the FSA Intent form is submitted and Collin does not intend to use Financial Aid, the Admissions Representative should advise him to cancel the FSA Intent Form. If there is no FSA Intent Form on file, the Admissions Representative should transfer Collin to the Registrar's Office to determine whether or not the class is full.

16. **Classes opened this morning and Sharon emails and indicates that there is no information, announcements, or assignments posted within the virtual classroom. What do you do?**
Answer: The Admissions Representative should contact the Registrar's Office to notify them of what the student sees. This typically means the professor has not set up the course yet. The Registrar will notify the professor. The Admissions Representative should take down the student's information and follow up the next day to make sure the class is active.

17. **Amanda emailed inquiring about her books. Class started two days ago and she is worried about their arrival. What do you do?**
Answer: The Admissions Representative may forward the inquiry on to our Books Department at books@apus.edu or they may call down to the books department to verify the shipment of Amanda's books. The Admissions Representative should also inform Amanda that if she does not receive her books by Saturday, she should drop the course and re-register for the next session.

18. **Andy is in the fourth week of his first course and has not received any grades on assignments nor has he heard from his professor. What do you do?**
Answer: Because Andy has already started classes, you will want to advise him to speak to his student advisor by providing their email address and phone number. The Admissions Representative should also show Andy where he can find this information.

19. **William emails and does not have a fax machine or a scanner to send back his signed Transcript Release Authorization (TRA) form. He inquires if he can email it with a digital signature instead. What do you do?**
Answer: Unfortunately, the TRA form may not be digitally signed. The student must physically sign the document as it is used to request official transcripts. The Admissions Representative should recommend mailing the TRA form to 10110 Battleview Pkwy, Suite 114, Manassas, VA 20109- Attn: TRA Department.

20. **Kevin emailed to request a student ID card so he can order software at a student discount. What do you do?**
Answer: The Admissions Representative should inform Kevin that he is able to print out a student id card inside his student account. The student id card can be printed by clicking on Print Student ID Card under the Print Menu on the left hand side of the student account.

Excerpts, selected by the HELP Committee, from a larger document produced by the company

potential for abuse of Title IV funds – that letter may provide the Department with justification for developing new regulations and increase federal oversight of regional accrediting agencies.

Cohort Default Rates (CDR's) – To partially offset the new 3-year calculation, the HEOA increased the threshold default rate from 25% to 30%. If a school exceeds the 30% CDR in any given year, it must provide ED with a plan to reduce its CDR. If a school remains over 30% for three consecutive years, it may be deemed ineligible for Title IV programs. Separately, if a school exceeds 40% CDR in any given year, it is deemed ineligible for Title IV programs.

Implications for APUS – It is clear that the Department expects institutions with high CDRs to change their enrollment strategies and recruit students carrying a lower risk of default. Institutions will likely increase pre-enrollment screening to boost prospective graduation rates, job placement rates, and loan repayment rates. To the extent that APUS moves toward accepting civilian students who rely upon Title IV loans, it may need to modify its open enrollment policies to accommodate these elements, with a corresponding impact on enrollment growth.

These are the primary sources of anxiety that I sense among our counterparts in the industry (Sally, and to some degree among the market analysts who were present). I think it is noteworthy that the level of that anxiety was greater among those in the vocational and trades sector, for obvious reasons. In short, I think we have more reason to be concerned with the aggressive regulatory attitude of the current administration and Department of Education staff than we do from these specific rules.

Redacted

Redacted

And speaking of editing – I've thrown this together rather quickly, so please excuse any typographical, grammatical, or other compositional oversights.

RKK

Russell K. Kirchner, Ph.D.

Associate Vice President for [illegible]

American Public University System

111 West Congress Street

Charles Town, WV 25414

DEFAULT MANAGEMENT UPDATE

Horizon Educational Resources is our Default Management Provider

A. Primary Functions:
   - Student Outreach
   - Counseling on Loan Management Options
   - Delinquency and Default Aversion

B. Current Services:
   - Delinquent Status Outreach

C. Planned Additional Service
   - Grace Period Email

D. Current Focus
   - "PUT" Loans - Loan Purchase Commitment Program
      - Loans are purchased by the Department of Education and assigned to one of four contracted servicers
   - 74% of APUS loans for the "09" cohort period have been "PUT"
      - This leads to split servicing and difficulty in loan management

➢ Good News
- Students are not disgruntled with APUS – only 2 students have indicated any displeasure and they were early dropouts
- PUT Loan issue at schools with multiple FFELP service providers is much worse
   - APUS primarily used one service provider
- Direct lending provides Horizon electronic data for up to date monitoring
- Horizon has cured 129 borrowers since October 1, 2009 - November 16, 2009

➢ Challenges:
- Data from the PUT side entails a manual verification process – currently completed monthly. Once electronic verification will be at least weekly
- Biggest Challenge – Split Loans – challenge varies by loan placement
   - Student calls into SLMA – CSR can see both loans – Student only needs one deferment or forbearance form.
   - Split with ACS or other – student needs to collect multiple documents
   - The high number of delinquencies in the ACS/DOE Put Loan volume that is split with SLMA seems to be the result of students in a forbearance or deferment status prior to sale and did not transfer with the correct status to ACS/DOE. All of these students have been contacted in an attempt to verbally reestablish their previous loan status prior to the sale.
- 74 % of delinquent borrowers are in the W/D status – not graduated

- Horizon is not concerned in the short term – estimate 7% ballpark default rate.

Other Comments:
- Top Issue – Unemployment (some don't even have phones)
- Many students should be deferred – some don't follow-up with paperwork
- Overall more are in deferment than forbearance
- All sectors are experiencing split loan issue
- Grace period emails are being implemented as a next step
- Cures for October 1, 2009 through November 16, 2009 = 129

Board Meeting Outline December 10, 2009

1. FSA Dashboard – in Board Presentation Book

2. Default Management Update – Handout
    a. Horizon Update

    b. Federal PUT Loans

3. Cohort Default Rates – NSLDS Notice of 3 year rate handout and Graphic handout on 3 year rate years

4. Implementation of year round Pell

5. Implementation of Auto Flag Lifting

6. Website Update
    a. FATV

7. Upcoming 2008 Audit

8. Internal Compliance Activity - [redacted]

9. Early Fraud Detection Efforts – [redacted]

    a. Identity Theft

    b. Other Patterns of behavior

Outlook E-mail

From: Boston, Wally
Sent: 8/12/2009 6:13:56 PM
To: [redacted]
Cc: [redacted]
Subject: Re: Financial Aid Benchmarks
Attachments image001.gif

[redacted]
I forwarded the reports to [redacted] She may have a question or two and I said it was okay to contact you directly.
Thanks for putting this together.

Wally

Wally Boston
Office 304-724-3704
Emailed from my blackberry

From: [redacted]
To: Boston, Wally
Cc: [redacted]
Sent: Tue Aug 11 21:33:31 2009
Subject: Financial Aid Benchmarks

Mr. Boston,

Below is a brief explanation of the attached internal reports and summaries that the financial aid services department uses for decision making and assessment.

- The PDF file contains a recent SFA Progression Report, Loan Tracker Default Management Summary, and the 90/10 Summary Report (Q1 and Q2 2009).
  - The SFA Progression Report provides aggregate tracking of financial aid applicant through the Virtual Financial Aid Office (VFAO), reflected in several steps, and culminating with a class start with the University. The graphics demonstrate both the growth in student financial aid and the filtering (reduction) of students from the number of those who log on the VFAO through the completion of the aid package as a final step in aid processing. The report includes a Glossary of Terms.

    Please note that this report differs from those distributed in the past. The previous progression reports were based entirely on Global numbers. The new one incorporates APUS data, and removes duplicated data (drops and transfers) from the counts. We also added two lines of information to identify those students who were let into class (hold lifted) prior to reaching the APUS Complete stage (i.e. tentative awards).
  - The Loan Tracker Summary is a new addition to our assessments. APUS recently contracted with Horizon Educational Resources to monitor and reduce cohort default rates. More information on the company and the services offered are available at https://www.horizoned.com/About_Us.html. The report contains quite a bit of detail but the most noteworthy is the default numbers for the FY08 and the FY09 Forecasted Rates (based on delinquencies). See the Cohort Default Rate Projections based on several Cure Rates – 60%-70% is the goal to lead to a rate below 8% in FY09.
  - The 90/10 Summary is a familiar measurement for proprietary schools. The calculation is a percentage of federal student aid income stated as a percentage of revenue. APUS is in great shape!

- The attached March and April FSA Monthly Compliance Audits reflect testing of a random sample of 30 undergraduate students, 20 graduate students, and all students where Return to Title IV (R2T4) calculations were required . Compliance testing includes a review of Global awarding, student enrollment, refund timeliness and general student eligibility. The R2T4 testing looked at timeliness of the calculation and return of the funds. Global's return to Title IV calculation is checked internally by APUS however future testing will include a review of the calculation details. *Based on the testing of the sample there were no reportable student compliance findings.* The June and July audit will be completed the last week of August.

- While not a benchmark item the other noteworthy update integrates technology, 24/7 student service, and demystifying financial aid (it is possible)– ***Financial Aid TV***. As part of our Website redesign we will be adding video resources. Think of it as adding a counselor who is available 24/7. We are excited about this service and expect students to find the information relevant and the cutting-edge format easy to understand. If you want to check it out, http://www.financialaidtv.com/take-a-tour.php.

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SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Apollo	Document 1	AGI0014312	61
Apollo	Document 2	AGI0015231	40
Apollo	Document 3	AGI0015306	32
Apollo	Document 4	AGI0032838	11
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Apollo	Document 13	AGI0049229	2
Apollo	Document 14	AGI0049553	5
Apollo	Document 15	AGI0051856	4
Apollo	Document 16	AGI0052827	1
Apollo	Document 17	AGI0053273	4

Excerpts, selected by the HELP Committee, from a larger document produced by the company

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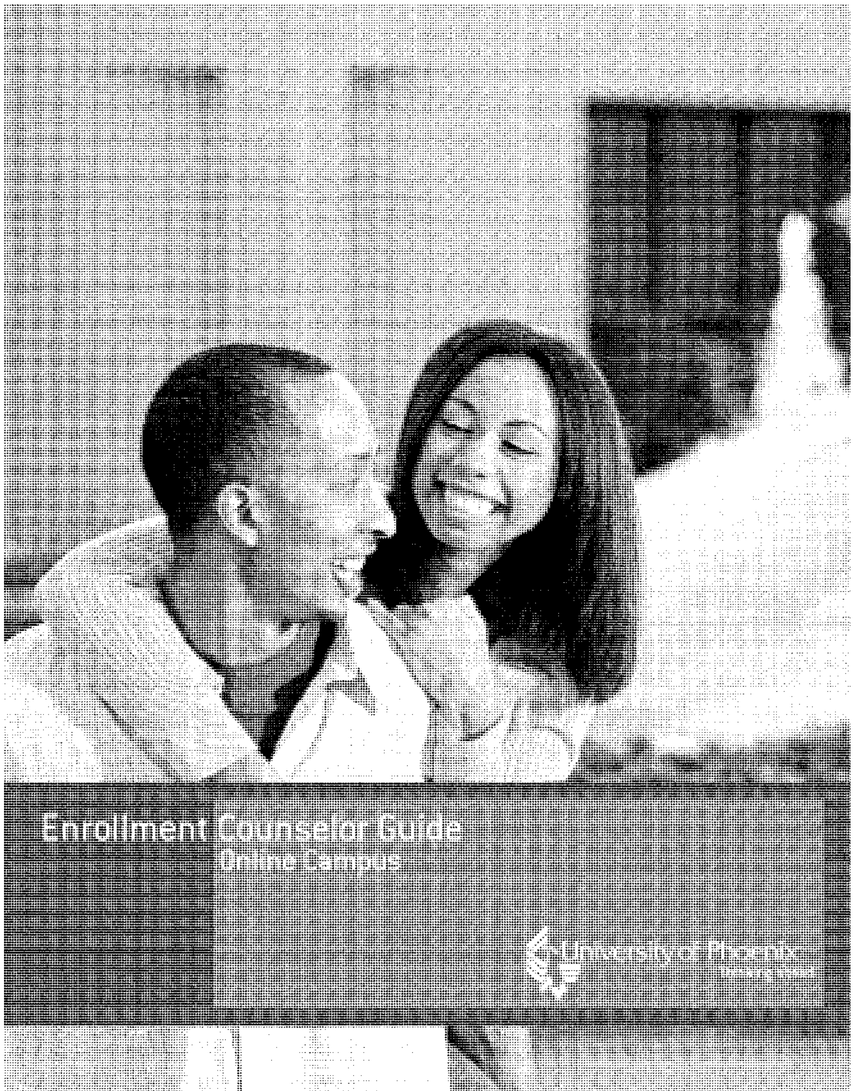

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College 101

History and Mission of University of Phoenix (UPX)

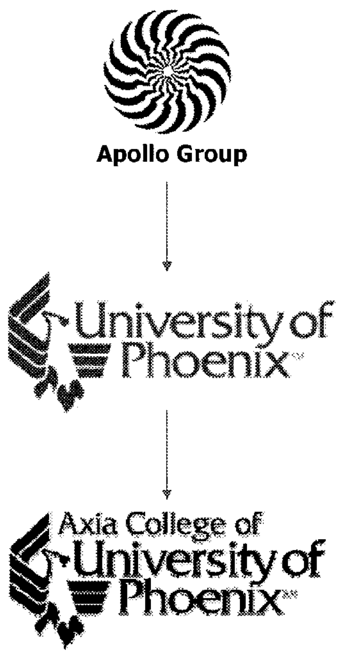
UPX is the nation's largest private, accredited university. UPX was established in 1976, accredited in 1978, and has been offering Internet delivery worldwide since 1989.

The Mission of University of Phoenix is to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals, improve the productivity of their organizations, and provide leadership and service to their communities.

Since 1976, more than 171,600 working professionals have earned their degrees from UPX. UPX averages 330,000 inquiries each month from people seeking to complete their degree programs. UPX has helped them and hundreds of businesses achieve a higher level of success.

According to the US Bureau of Statistics, college graduates earn an average of 38% more income than high school graduates. Those with graduate degrees earn an average of 47.8% more, and the gap is widening through the year 2007. A majority of the fastest growing and highest paid occupations will require at least a bachelor's degree.

Organizational Structure



Student Inquiry Process

University of Phoenix
National Qualifying Center

- Receives new student inquiry
- Asks questions to determine admissibility
- Warm Transfers call to Enrollment Counselor

47 Credits or less Axia College

48 Credits or more UPX

Axia College of University of Phoenix

University of Phoenix

Comparison: Axia College vs. UPX Online

Axia College	University of Phoenix Online
• 47 credits or less	• 48 credits or more
• Currently Working / Work Experience (Optional)	• Currently Working / Work Experience (Required)
• Practitioner Faculty (Optional)	• Practitioner Faculty
• Pure Academic Experience	• Application Based Curriculum
• Classes run from Monday - Sunday	• Classes run from Tuesday - Monday
• 9 Week Courses – 2 at a time	• 5 Week Courses – 1 at a time
• No Learning Teams	• Learning Teams
• Some Prior Learning Assessment Center (PLAC)	• Prior Learning Assessment Center (PLAC)
• Some NTP Examinations	• NTP Examinations
• Average Class Size (17-20 students)	• Average Class Size (15-16 students)
• Asynchronous + Synchronous	• Asynchronous – 24 Hour Response
• More Content Driven	• Very Discussion Based
• Tuition-Less Expensive	• Tuition-Premium

Next Day Pre-View

RAMOPSR

Enrollment Counselors spend a great deal of time on the telephone conversing with prospective students. It is critical that the EC prepare for every call and know the purpose and direction of each conversation. The EC must spend time wisely with each and every potential student and know when to end a conversation and move on to the next.

A student enrollment call includes: building rapport; identifying needs; matching needs to benefits; overcoming concerns; and assisting students in completing an application.

Think of a map showing you the route to follow to reach your destination. RAMOPSR stands for:

R Rapport – Always develop rapport before asking enrollment questions. This builds trust.

A Admissibility – Does the student meet the admission requirements?

M Motivation – Understanding what motivates your student is crucial for retention.

O Online- Why Online Education?

P Payment – How will the student pay for tuition?

S Start (Completion) Date – When does the student want to graduate?

R Referral – Who does the student know that would like to attend University of Phoenix?

Drive Theory

Many students are aware that in order to progress professionally they need to attend school to earn a degree. Typically, something has happened or is happening in the student's life so the consequences of not having a degree can be seen. At these times, a student sees the potential impact the degree will have for him or her professionally and personally. The Drive Theory is a series of questions an Enrollment Counselor can ask to assist students in determining the benefit or value of earning an education.

The Drive Theory is a style of conversation that helps to uncover the motivation, needs and concerns of the student through a series of "open probe" questions.

- Past Without a Degree
- Present Without a Degree
- Future Without a Degree
- Future With a Degree

RAMOPSR

A student enrollment call includes: building rapport, identifying needs, matching needs to benefits, overcoming concerns, creating urgency and assisting students in completing an application.

How does an Enrollment Counselor open the initial call?

"Hello, this is_____ with University of Phoenix Online. May I speak with (Name)?"

"Hi (Name), this is ____________ with University of Phoenix Online and I have heen assigned to you as YOUR Enrollment Counselor."

"Congratulations on looking into earning your degree!!"

"(Name), I will be asking you a few brief questions to determine your admissibility to the university." **(Used if the call is not being transferred from the Qualifying Center.)**

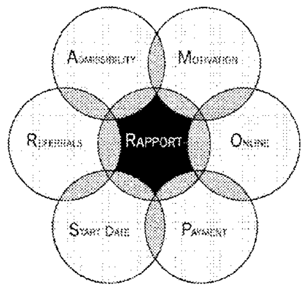
Effective immediately, on all inbound calls, including internal transfers, our greeting will now be:

"Enrollment, this is _________."

Once you've taken over the call from the Qualifying Center representative, this is the greeting to your new student:

"Hello, this is ___________. I'm your Enrollment Counselor with University of Phoenix Online. "

Then you can continue with something like "I will be assisting you with enrolling into school. Before we get started what do you want to accomplish so I can help guide you into the right degree program?"



Student Conversation

R____

Good rapport builds trust and confidence and allows for a smooth and relaxed conversation.

A____

Determining this early on in the conversation helps to avoid spending valuable time and disappointing the student if he/she is not admissible.

M____

Gathering student motivation occurs naturally in the conversation as the student discusses the value of earning their degree.

O____

It is important to have the student express why the online option is the best way to earn a degree. Often times attending school online is the only option a potential student has in earning a degree.

P____

Paying for school is one primary concern of a student. University of Phoenix offers various payment options for ease and flexibility in making that decision.

S____

It is important to have a student verbally commit to an anticipated start date.

R____

A referral is recognition of great customer service and a job well done. Referrals are an excellent retention strategy when enrolling students.

RAMOPSR Open Probe Questions

Admissibility

- How many credits are you transferring in to our program?
- What do you currently do?
- Tell me about your previous education.
- What kind of degree are you looking for?

Motivation

- How long have you been thinking about earning your degree?
- What will earning your degree do for you?
- What will change when you earn your degree?
- What is standing in the way of earning your degree?
- Statistics show, the longer you put something off, the less likely you will do it.

Online

- Why can't you attend a ground campus?
- Why are you looking at an online program?
- How convenient will an online program be for you?
- Do you know anyone else who is taking an online program?
- What does your typical daily schedule look like?

Payment

- How will you finance your education?
- Does your company have tuition reimbursement?
- How do you plan on investing into your future?
- A majority of our students use Financial Aid ... Have you considered that?

Start Date

- How soon do you want to graduate?
- What is preventing you from starting?
- Is there anything preventing you from starting school within the next 30 days?

Referrals

- Are you calling regarding a group or individual enrollment?
- Who have you talked to about going back to school?
- Have you talked with your spouse / significant other about returning to school?
- Have you thought about any friends or family members who would make a great study buddy?

Developmental Probes

- Why did you stop going to school ____ yrs ago?
- How do you feel about that?
- Can you tell me a little more about that?
- What do you want to accomplish?
- Why has it taken ____yrs. to return to school?
- What is holding you back now from returning to school?

Suggested Transition Statements to Start the Application

"Based on the information we've discussed, the next obvious step is to complete an application."

"You said you want to graduate within ____ yrs; your next step is to begin the application."

"The earliest I can get you into class is (next start date). To do so we need to begin your application now."

"You have a lot of things going for you, when do you want to graduate? (Date given)...based on that date your next step is to complete the application for admissions and return it within 48 hours."

Suggested Statements to Gain Commitment at the end of the Call

"Congratulations on completing your application for admissions. Let's summarize what our next few steps are in submitting your paperwork."

"Great job! Once I receive your application I will submit it to complete your registration to get you in class on __________. When should I be expecting your fax?"

"We have just enough time to get you in class on __________, in order to do this you need to complete your application within 48 hrs. otherwise you may not be able to start on that date."

Drive Theory

Many students are aware that in order to progress professionally they need to attend school to earn a degree. Typically, something has happened or is happening in the student's life so the consequences of not having a degree can be seen. At these times, a student sees the potential impact the degree will have for him or her professionally and personally.

The Drive Theory is a series of questions an Enrollment Counselor can ask to assist students in determining the benefit or value of earning an education. It is also a style of conversation that helps to uncover the motivation, needs and concerns of the student through a series of "open probe" questions.

- Past Without a Degree
- Present Without a Degree
- Future Without a Degree
- Future With a Degree

Use Drive Theory Open Probes to Uncover Motivation

Past & Present without a degree:

- How much has NOT having your degree cost you?
- How long have you been thinking about going back to school?
- What has kept you from pursuing your degree?
- Where would you be if you would have completed your degree ______ years ago?
- What have you lost by not having your degree?
- What has NOT having your degree meant to you?
- How has not having your degree affected your life / career?

Future without a degree:

- What options do you have in your career / future without your degree?
- What will happen if you don't earn your degree?
- Where do you see yourself in ______ years WITHOUT your degree?
- How will you feel continuing in your present position WITHOUT your degree?
- What are your thoughts about downsizing in your industry and being in the job market WITHOUT your degree?

Future with a degree:

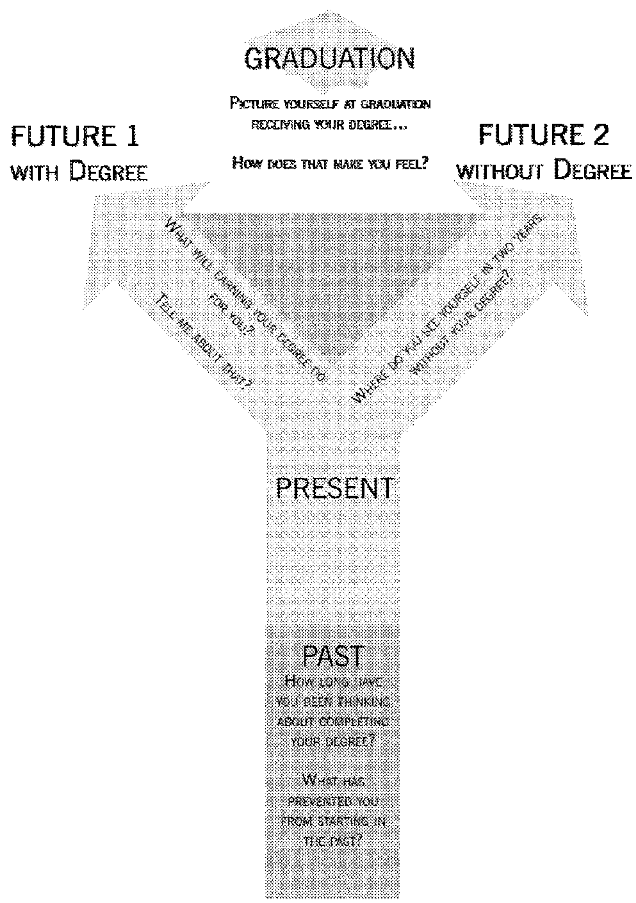
- Why is now a good time?
- What's motivating you to move forward now after ______ years?
- What does having your degree mean to you (at this time in your life)?
- What opportunities open up for you WITH your degree?
- How will your life / career be different once you graduate?
- Where do you see yourself with your degree? How does that feel?
- What is your estimated income once you become a graduate?
- What would it mean to you to finish the degree you started ______ years ago?

Benefit

- Summarize the student's needs and clarify if needed.
- THANK them for sharing personal information.
- Help them paint the picture of how earning their degree is beneficial.
- Assure them the outcome will be positive.

Drive Theory

By asking strategic questions, you can help the student paint a detailed picture of the personal and professional benefits of earning a degree.



Adult Learning Model

INTRODUCTION

The Adult Learning Model is a theory developed to explain the motivational life factors of adults and how they perceive the value of an education. The Adult Learning Model is the foundation under which UPX Online operates. The Adult Learning Model will provide an Enrollment Counselor with background information and a way to relate to potential students who are considering enrolling in school.

OBJECTIVES

- To gain basic knowledge of the Adult Learning Model.
- To identify how this model describes the average UPX Online student population.

KEY TERMS

- Adult Learner
- Adult Learning Model
- Six Assumptions

THE FUNDAMENTALS

"As we move to meet the educational needs of working adults in a mobile society, our conception of the university must extend beyond place and embrace process. An adult university cannot be a campus bound; rather its borders must be defined by the lives of its students."

~ Dr. John Sperling, Chairman & Founder of Apollo Group / UPX Online

Student Population

- 85% of UPX Online students receive some form of tuition assistance from employers or financial aid.
- Average enrollment age 35 years old.
- Average household income over $70,000.
- Enrollments: Male - 45% Female -55%.
- Full-time work experience 15½ Years.
- Working Adults.

The Six Assumptions of the Adult Learning Model

S ____

Adults have a self concept of being responsible for their own decisions and for their own lives.

E ____

Adults come into an educational activity with both a greater volume and different quality of experience than younger students.

R ____

Adults become ready to learn things they need to know and are able to do so in order to cope effectively with their real life situations.

M ____

The most potent motivators for adults are internal pressures that impact the quality of the life.

O ____

Adults are motivated to learn if it helps them to perform tasks or deal with real life problems.

N ____

Adults need to know why they need to learn something before undertaking it.

SERMON is an acronym for the _______________ _______________ Model.

Self Concept, Learner's Experience, Readiness to Learn, Motivation, Orientation, and Need to Know

The three main motivations of why adults return to school

- Greater self esteem
- Increased job satisfaction
- Quality of Life

Priorities

A **Priority** is the ___________ and desire of the prospective student to start a degree program. A priority should not be assigned until contact is made with the student. Priorities change depending on the level of activity and interest of the potential student.

Priority	Description
H (Hot)	The prospective student is scheduled for an activity and has committed to an upcoming start date (1-2 months) or an activity. The prospective student has no objections or they have already been overcome.
A (Active)	The prospective student will most likely start the program, although possibly not right away (3-6 months). The prospective student has some objections, but they can most likely be overcome. The prospective student is willing to take the next srep of scheduling an activity (ie: appointment, etc.) or submitting transcripts for a pre-eval.
U (Unsure)	The prospective student will not commit to an activity and will not commit to a particular start date. The prospective student most likely has objections that still need to be overcome. This priority is also used if the prospective student has already had an activity and won't commit to a start date.
C (Cold)	The prospective student has been contacted several times over several months and does not seem interested in enrolling and/or has objections that cannot be overcome. This priority is also used if the prospective student decides to attend elsewhere.
W (Web Apply)	The prospective student has started or completed an application on ApplyWeb.

Enrollment Counselors use Status and Priority codes in _______________ as a way to manage student files and to determine where a student is in the enrollment cycle.

Using Proper Greetings

Apollo Group Inc.
August 2006

In the interest of ensuring that the University is represented professionally at all times, and that we are conveying a consistent message to our students, we have a standardized greeting for all Counselors. On all inbound calls, including internal transfers, our greeting will now be:

"Enrollment, this is __________."

Once you've taken over the call from the Qualifying Center representative, this is the greeting to your new student:

"Hello, this is ___________. I'm your Enrollment Counselor with University of Phoenix (or) Axia College."

Leaving Effective Phone Messages

Apollo Group Inc.
Effective Phone Messages
February 2006

Guide:

Messages should include:

- A warm and welcoming tone
- Student's name
- Your phone number (twice is even better!)
- A call to action – time they can reach you

Messages should not include:

- Promotions or discounts
- Personal financial information

It's very important to remember that the conversation starts before you pick up the telephone.

Options for First Contact (3):

1. Hi Bill this is ________, your Enrollment Counselor with the ___________ programs at University of Phoenix. I've received your request for information regarding the __________degree program and I'm sure you may have some questions about what going back to school will entail. When you return my call Bill, we can discuss your specific situation as well as the financial options that are available to you. Call me today – I am in the office until 5pm MST, and again tomorrow between 8 and 5. My direct number is (phone #). I'll look forward to your call Bill.

2. Hello Mark, this is ________, your Enrollment Counselor with the ___________ programs at University of Phoenix. I have received your request for information regarding the ________ degree program. I do have a package for you; however, I do need to ask you a couple of questions to ensure I am getting the appropriate information out to you. Mark, give me a call today before 5pm or first thing tomorrow morning so I can get this to you right away. You can reach me on my direct line at (phone #). I look forward to speaking with you Mark.

3. Hi Rod, this is _______, your personal Enrollment Counselor at University of Phoenix. Congratulations on taking that first step towards reaching your educational goals. I am excited to talk to you about your educational background and earning your degree. When you call me back today, we will discuss your needs so you will be able to make an informed decision about returning to school. My direct line is (phone #) and the best time to reach me at my desk today is from 3-6. Again, Rod, this is __________ at (phone #), and I look forward to speaking with you before 6 pm today!

Options for Second Contact (3):

1. Hi Mary, this is ___________ from the University of Phoenix (Business, Education etc.) School. I see you are interested in our ___________ program. Give me a call back at (phone #) as I will have a couple of questions for you to determine exactly what kind of information you are looking for, so I can be sure to get the proper materials out to you. Again, you can reach me at (phone #). Look forward to hearing from you Mary!

2. Hi Bill, this is _________, your Enrollment Counselor at University of Phoenix. I did leave you a message a couple of days ago with my number and was hoping to have heard back from you today. As I mentioned yesterday, as your Enrollment Counselor, I am here to answer all of your questions. I will continue to try to reach you and look forward to speaking with you. My number is (phone #).

3. Hello Bill, this is __________, your Enrollment Counselor for the programs at University of Phoenix. I have some exciting news on different ways you're able to earn your degree! I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number is (phone #), and I do have 24 hour voicemail access. If you have another number where you can be reached more easily, please provide that on my voice mail and I'll be sure to return your call. I know that obtaining your degree is important to you Bill, so I will continue to try to contact you until we connect.

Options for Subsequent Contacts (4):

1. Hi Michelle, this is __________ from the University of Phoenix still trying to connect with you. Seeing as I have not heard back from you, I'm sure you have a busy schedule. When you call back, we'll certainly be able to discuss the different ways that you have to attend class based on your needs and schedule. We have options for you to attend class at our local ground campus, in an online environment, as well as a combination of both! My number is (phone #). Look forward to chatting with you today Michelle!

2. Hi Fred, this is ________ your Enrollment Counselor with the University of Phoenix. At one time, earning a degree was a goal for you. Has something changed? If you are not interested in returning to school at this time, please contact me so I can make the appropriate notes in your record. I would also be happy to meet with you to outline a personalized education plan that will make returning to school and completing your degree as convenient as possible. Call me today at (phone #).

3. Hi Tom, this is ____________ calling again from University of Phoenix. I know you are interested in learning more about our ______________ program, but I am having trouble connecting with you. I certainly don't want to bother you, but I definitely don't want to forget about you either... Give me a call as soon as you get this message at (phone #).

4. Hello Josh, this is __________, your Enrollment Counselor for the ____________ programs at University of Phoenix. I have tried to contact you several times and have not received a return call. I am not sure whether you would like me to continue to try and reach you about your ___________ degree. I would appreciate a quick courtesy call to let me know how I can assist you in your pursuit or whether I should remove you as a Bachelors/Masters candidate. Please be assured Bill, that I am committed to helping you reach your educational goals. I am in the office today until 5pm MST, and again tomorrow between 8 and 5pm. My direct number is (phone #). I look forward to helping you today or first thing in the morning!

Contacting a referral:

Hi John, this is __________, Bill Smith's College Advisor at the University of Phoenix. Bill had mentioned that you were excited about finishing your degree and that you would be an excellent candidate for our program. I would like to set up a telephone interview to get to know you a little better and help you with your educational goals; I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number to my office is (phone #) and I do have 24 hour voicemail access if there is a better number to reach you. I look forward to helping you today, or first thing in the morning.

APPH message:

Hi Bill, this is __________, your Enrollment Counselor for the programs at University of Phoenix. When we talked on July 3rd, you had spoken about how important it was for you to get your __________ degree in order to apply for that upper management position at work. Please give me a call today so I can help you finish up your application _ or any other questions you may have. Bill, I am committed to helping you graduate so that you may reach the goals you have set for yourself_. Please call me today before 5pm or first thing tomorrow morning after 8am MST, so we can solidify your start date and I can get your materials to you immediately. You can reach me on my direct line at (phone #). Thanks Bill, I look forward to speaking with you!

Classic Probes & Responses

From UPX Online's' "Heavy Hitters" Jim Pangborn

"Just send me some information"

- What kind of information are you looking for?
- So, you're ready to go back to school ... tell me about that?
- Are you nervous about going back to school?
- What prompted you to call today?
- On a scale of 1-10, how important is school to you?
- What is school going to do for you at work or personally?
- How much thought have you put into returning to school?

TIP ... "Shoppers are Graduates Waiting to Happen"

Probing deeper will keep students from "camping out" in SHOP status forever. They want control of the conversation and are conditioned to keeping you at arms-length. Bring them closer with the age-old question, "How serious are you about getting your degree?"

OUTSIDE the BOX: "I'm a lot like you; I have a tendency to want to have all the details in front of me. The information I can send is very basic ... really my role is more of a counselor to help with your questions right now. Has anyone ever taken the time to review a degree-completion plan with you?"

"Shopping Around"

- What other schools are you looking at?
- What will be the deciding factors in your decision?
- How long have you been thinking about going back to school?
- Why is obtaining your degree important to you?
- That's why I'm here ... to help you shop. What kind of timetable are you on?
- What do you see as my role during this "shopping trip"?
- Are you shopping for a place to graduate?
- When you first thought about returning to school, where did you start the process?
- What does your ideal school look like to you?
- How will having your degree change your life?

TIP ... "Milk, Eggs, Butter"

Students have an internal checklist. Until those two or three things are addressed they are not hearing ANYTHING else you say.

OUTSIDE the BOX: "I can appreciate that ... in fact, I've actually had a few students start school elsewhere and then called back to re-inquire. Returning to school is an important decision, one we take very seriously. Having a counselor like myself should help ensure that we find the right fit for you before you start."

`"Too expensive"

- Expensive compared to what?
- Is cost the biggest factor in making your decision?
- Do you know anybody who has attended University of Phoenix?
- What is your biggest reason for returning to school?
- On a scale of 1-10, how much are you willing to invest in your education?
- What are your educational goals?
- Have you looked into your company's tuition Reimbursement Program?
- What will have a degree mean to you at this time in your life?

TIP ... Don't Make Excuses for Value

Ask your students ... "When your degree hangs on the wall in a few years ... will you tell friends and family you bought the cheapest degree you could find?" Build value into cost by reminding students of the direct application and value of our real-world curriculum.

OUTSIDE the BOX: "Sure we cost a little more ... but most online programs don't offer the depth of resources that we do. From our online library to the quality of our faculty UPX has spared no expense in creating the absolute best programs and curriculum available."

If you think college is expensive ... try putting yourself through retirement without a degree.

"Going a Different Direction"

- What direction is that?
- What has prevented you from finishing your degree in the past?
- Tell me about your career goals?
- Is that going to get you to where you want to be?
- How have you been effected by not having your degree?
- Are you afraid of what kind of student you will be?

TIP ... Be a Counselor, Help Them Achieve THEIR Goals

As people we have a tendency to want to put things off. 83% of our students start school within 60 days. Once they reach that point, the likelihood of them making education a priority becomes far less likely.

OUTSIDE the BOX: "I'm a lot like you ... there is NEVER really a good time to start school. Most of my students are also afraid of making the commitment of time and money. Where do you see yourself professionally in the next 4-5 years?

"I Have No Time to Go Back to School ... Too Busy"

- Do you feel you're too busy to make education a priority?
- Tell me about your work schedule?
- Well, wouldn't you agree that's really why you need a degree?
- What will be different in a year from now?
- Is school something that you are afraid of?
- Are you able to reorganize your priorities?
- Do you work in a team environment?
- Do you control your schedule?

TIP ... They Need Us

That's why University of Phoenix exists. We have found a way to help busy working-adults find the time to finish their degree programs. That's probably why University of Phoenix has grown to be the largest private University in the world, because a lot of us are too busy for a lot of things.

OUTSIDE the BOX: "It's funny you should say that ... I've been with the University for awhile now and I hear that from time-to-time. In fact, a lot of students get so busy that they never take the time to make education a priority. On a scale of 1-10, how important is school to you?"

"I need to DROP!"

- What do you mean?
- Why is quitting school more important than graduating?
- Who has been motivating you to quit?

TIP ... Don't Let Them Off the Hook

Extending the conversation is critical. Go back to your notes. Use success stories from other students who have felt overwhelmed. Review their perception of the homework to make sure they are not "over-posting." Remind them that returning to school was important to them at one time ... and return to the "task" orientation of doing one thing at a time.

OUTSIDE the BOX: "I understand ... having your degree is a commitment. In fact, you may face this same feeling in your 5th class or your 10th class ... it's a common emotion to want to ease up and find some breathing room. What has changed in the last few weeks that you're willing to give up your dreams of finally finishing your degree?"

"I don't need a degree."

What do you mean?

"I'm not sure I can do this."

What questions do you have that I have not addressed?

"Are you accredited?"

What do you know about accreditation?

"My wife is expecting a baby."

How will that prevent you from starting school?

"I have to run this by my spouse."

What specifics will they want to know?

"I need to THINK about this."

What areas are you "thinking" most about right now?

The Student Conversation

INTRODUCTION

Enrollment Counselors spend a great deal of time on the telephone conversing with prospective students. It is critical that the EC prepare for every call and know the purpose and direction of each conversation. The EC must spend time wisely with each and every potential student and know when to end a conversation and move on to the next.

This section is designed to outline the important aspects of the student conversation and how they build toward enrolling a student into school. RAMOPSR is an acronym used as a guideline for all the information to be gathered during a student conversation.

OBJECTIVE

- Demonstrate proficiency in product knowledge, admissibility and effectively enrolling a student into school during the student conversation.

KEY TERMS

- Drive Theory
- Open Probes
- Temperature Checks
- RAMOPSR

THE FUNDAMENTALS

A student enrollment call includes: building rapport; identifying needs; matching needs to benefits; overcoming concerns; and assisting students in completing an application.

Section 1: A Needs-Based Counseling Approach: RAMOPSR

Why Do We Buy?

A consumer makes a purchase to satisfy a need or want. When he/she does not purchase, it is often because the product or service provides no value, and therefore does not satisfy a need/want. This consumer behavior trend is especially obvious when the purchase involves a larger investment of time and money. We will explore our students' needs in detail and help you learn techniques to reveal your students' motivations to make the enrollment process quicker and easier for both of you.

Why Is Advising A Student Different?

We must draw the distinction between an impulse item and the long-term commitment of a larger purchase. Candy at the grocery store is an impulse buy. It is low cost, convenient, and immediately available. For the consumer to buy, a small want or need will suffice. An education, on the other hand, costs more, requires effort, and the benefits do not arrive at the time of purchase. A consumer must feel a stronger need to buy this product. Our student advisement model will help you appreciate this difference and assist (not convince) the student in deciding that returning to school with University of Phoenix now is the right choice.

When advising students, we know that it is important to surface POTENTIAL NEEDS and develop them into CONFIRMED NEEDS. Potential needs are vague, or not actually stated by our students. Confirmed needs are stated clearly, and in enough detail for us to understand the student's real reason for returning. The following are examples of potential and confirmed needs:

Potential Need: "I want to get my degree for my career." *This statement is vague. We don't know exactly how the degree will help or even what industry the student is referring to. We would be doing the student a disservice if we let this go without getting more information.*

Confirmed Need: "My degree will make me eligible for a management position at my company, ABC Enterprises, which will result in higher salary, more benefits, and more responsibility." *This statement has more detail to it and gives us a better picture of why the student is pursuing education at this time. In this chapter, we will talk about how to turn a potential need into a confirmed need.*

Uncovering Needs

Uncovering these needs requires specific questioning techniques that allow students to become aware of their needs and articulate their needs. Even if you have spoken with 10,000 students and have heard a similar story many times before, you must let each student explain confirmed needs in detail. If you assume, you might be wrong. You might also rob the student of the opportunity to say out loud what he/she has been thinking.

When making important decisions people trust themselves before others. Your job is to help students talk themselves into the best decision-- returning to school. There is amazing power in allowing a student to voice his/her motivation. Below are *proven* techniques from our best counselors to help you uncover your students' needs.

Open Probes

Open probes are questions that allow the customer to speak freely. They are most effectively used early in an enrollment call and anytime you need detailed information from your student. An open probe is any question that cannot be answered with a simple yes, no, or other one-word answer. When used effectively, open probes take you directly to the student's ***CONFIRMED NEEDS***. Open probes save you from having to ask too many questions. They also keep you from talking at length about features and benefits irrelevant to your student. When a counselor talks about University of Phoenix at length and does not ask questions, we call this ***Information Dumping***. Dumping on your students is rude, shows poor customer service, and does not allow you to satisfy the student's true needs.

If used properly, open probes allow the student to provide you with the important information you need to progress in the enrollment call, and ultimately take you to his/her ***EXPLICIT (CONFIRMED) NEEDS***. If you let them, students will tell you exactly what is important to them in a school and why they need to go. Remember that all the best information comes from your student, not you. Below are some examples of open probes:

- Why do you want to return to school now?
- What do you do for work?
- Tell me about your previous education?
- Tell me about yourself.
- What will having a degree mean for you?

Qualifying Students

Before a call can progress, a student must be qualified. A qualified student has expressed some level of motivation for obtaining a degree, meets the admissions criteria, has the ability to pay, and has a pre-determined timeframe in which he/she would like to start/complete school. Failure to qualify your students may result in spending too much time on a student who cannot attend, or cannot begin now. When this happens, you are cheating yourself and other students you could have been helping. Qualifying makes the process smoother, helps the student make the correct decision, and ultimately saves you time. To help you remember what to cover when you qualify, we have provided you with an acronym. Each letter stands for an area to develop with your student.

RAMOPSR

Think of a map showing you the route to follow to reach your destination.
RAMOPSR stands for:

R Rapport – Always develop rapport before asking enrollment questions. This builds trust.
A Admissibility – Does the student meet the admission requirements?
M Motivation – Understanding what motivates your student is crucial for retention.
O Online– Why Online Education?
P Payment – How will the student pay for tuition?
S Start (Completion) Date – When does the student want to graduate?
R Referral – Who does the student know that would like to attend University of Phoenix?

Rapport

How do we develop rapport? We hired you not only for your education or work background, but also because you are friendly and engaging. This is where you put your people skills to work.

First, be yourself. Students can sense when you are artificial. We hired YOU for a reason. Second... relax! Students will respond favorably when you appear relaxed and confident. Third, show your enthusiasm. Smile and show the student with your voice that you enjoy what you do and are happy to be assisting them. Make the student feel good about himself/herself and the decision to return to school. Fourth, find something other than education to talk about-- make small talk!

You will be surprised how much you and your students have in common. A brief period of small talk can break the ice. It does not take too much time away from your goals, and will result in the student talking more. Our best counselors let their students' talk 80% of the time. We call this the 80/20 rule. If you let them, your students will tell you everything you need to help them go to school. And, as we all know, who do we all like to talk about? OURSELVES! By letting the student talk, you will gain rapport much easier than if you do all the talking. This rule can be difficult to follow and may require your conscious effort at first-- Stick to it!

Common areas of small talk include the weather, local sports teams, kids, recreational activities, hobbies, etc. When you give your student the opportunity to "warm-up," talking about his/her favorite topic, he/she will give more detailed answers to your qualifying questions later on.

When we have rapport with our students, they trust the information we are providing and do not question our motives for asking questions. Another method for increasing rapport involves making the students feel good about themselves and assuring them that you value them as people. To accomplish this, we use praise, or "cookies." Whenever students reveal something about themselves, they are risking that we will judge them and not approve of them. Make sure they know how much respect you have for them by offering cookies. See some examples below:

- "You've got three kids? Wow, that's a full time job right there, good for you."
- "You've been with your company for seven years... you must be very good at what you do."
- "You've got twenty credits from the community college... that's terrific. That will really shorten your time to complete your degree."
- "~~Your company offers tuition reimbursement... great.~~" Great is not a cookie, it is a "crumb." Be specific about what you're praising. Can you see the difference between a cookie and a crumb? Your students deserve real cookies!

Admissibility

Our goal is always to provide the best customer service to all of our students. To do so, we must ensure that we are not wasting their time if they are not admissible. We also must not deny other students the opportunity to speak with us because we spent too much time on a student who cannot attend University of Phoenix. Early on, we must determine if they can be admitted to onr program. Do we offer the course of study they want? Do they meet the admissions requirements? If the answer to either question is no, we can do some quick checking for the possibility of either changing their program, or more than likely need to refer the student elsewhere or wait until the situation changes. Below are some of the questions you can ask to determine admissibility.

- Tell me about your career history.
- What do you do?
- How long have you done that?
- What have you done educationally since high school?
- Tell me about yourself.
- What are you looking for in a degree?
- What do you want to study/learn?
- What skills do you hope to gain from your education?

Again, these are a few examples, but there are many more questions and ways you might ask them.

Motivation

This is the most important part of your conversation with the student. Uncovering a student's motivation to go to school (Confirmed Need) in detail will make the rest of the process easier and will reduce the chances of a student "dropping" or "rolling to the next start date." How can we expect a student to make major life/schedule changes, do homework, and pay money for 2-4 years of his/her life if there is no need for a degree? A common misconception: students are already motivated enough and that's why they contacted us. The truth is our students should be congratulated for taking the first step. They must be encouraged to tell us their reasons and motivations in detail. In many cases, they never realize just how important school is until they hear themselves say it. It is your job to put serious students in the classroom. How will you know just how serious they are without knowing their motivation and how strong it is? We will refer to Motivation throughout training, and you should refer back to your student's motivation throughout your conversation as well. Here are some questions you can ask to find their true motivation.

- Why do you want to go back to school?
- What will having a degree do for you?
- What will be different when you have your degree?
- How important is getting your degree? Why?
- What prompted you to inquire with University of Phoenix?

Notice how all are open ended and designed for detailed answers. You'll also notice that none assume it is for a specific reason. People buy to satisfy a need. Without a clear understanding of your student's needs, the rest of the conversation is pointless. To help you uncover students' needs, we have several strategies. You have read about open probes and seen examples. The next step is to learn about ***developmental probes***. These are probes that help the student provide more detail in his/her answers. See the example below:

Enrollment Counselor: What is motivating you to complete your education? –***solid open probe***

Student: I want to move up in my company. – ***good answer, but vague and only provides a potential need***

EC: Tell me more about that. ***Developmental probe*** – *designed to get more information and get the student talking*

S: Well, if I finish my degree, they will promote me at work, and give me a raise. –***Another good answer! But we can get even more if we keep going...***

EC: What will that mean for you? –*Excellent developmental probe, this will get the student to explain how his/her need will be met.*

S: With more money I'll be able to provide more for my children, pay off some debt, and be able to prepare for my retirement. – ***great information. You will be able to use this information at any point in your conversation to help the student focus on why going to school is important.***

EC: How will that make you feel? –*Getting to the internal motivation we talked about earlier.*

Below are some examples of developmental probes you can use.

- Tell me more.
- What will that do for you?
- What will that mean for you?
- How does that make you feel?
- Go on...
- Why is that important to you?

Be sure to keep probing on the same topic and get all the information/detail you need before moving on. A common mistake in counselors is to probe randomly, not staying with one topic long enough to get the in-depth information necessary.

When we probe for motivation in our students, we often focus on the positives. We like to hear about all the great things that a student has already done and what will happen after completing a program. This area comprises about 50% of what we need to cover. When we focus only on what has gone well and what positive effects a degree will have, we ignore half of what motivates students. In many cases, students come to us not just because something good will happen when they complete their education, but also because it will remove or prevent something unpleasant in their lives. Below are examples of unpleasant situations resulting from lack of education that students might want to change.

- Stuck in a dead-end job with no future
- Been passed up for promotions due to lack of education
- Not making enough money
- Feel inadequate compared to friends, coworkers, or family members
- Feel like a bad example for children
- Feel incomplete for starting but never finishing

There are countless more examples, so don't assume that your students will always experience one of the above. Using your open probes, you will find out exactly what your student is feeling and why they want to complete an education. Remember to keep asking developmental probes to get confirmed information in each area.

Past: Where would you be if you would have earned your degree five years ago?
Present: How and where does that affect you now?
Future #1 (without a degree): Where do you see yourself without a degree?
Future #2 (with a degree): How will having a degree help?

Below are questions you can ask. Think of new ones and change the wording below to fit your communication style.

PAST

- How has not having a degree affected you?
- When you look at the last few years, what don't you like?
- What has it meant for you not having your degree?
- You mentioned that you have been passed over for promotions, how was your education a factor?

PRESENT

- What would you most like to change about your current situation?
- What keeps you awake at night?
- How does not having your degree impact you today?

FUTURE WITHOUT A DEGREE

- What will happen if you don't finish your degree?
- Tell me what the situation will be like 3-5 years from now if you don't go back to school?
- How will the situation change if you don't complete your degree?

FUTURE WITH A DEGREE

- What will happen when you have your degree?
- Let's flash forward 5 years... you finished your degree two years ago... what is different?
- How will the situation change if you do complete your degree?

When you have detailed answers to these questions, your students will practically enroll themselves. If your student tells you that he/she feels horrible for not having his/her degree, has been passed over for promotions, and feels inadequate among his/her friends, it will only get worse if he/she doesn't complete a program, and it will all be better if he/she does... How could he/she not enroll? In fact, if he/she has any concerns about returning to school he/she can work past them by himself/herself because they are less painful than the idea of not completing a degree. Remember, keep asking developmental probes until you discover in detail EXACTLY what is painful and EXACTLY how it could be better with a degree.

Online

To provide exceptional student service we need to make sure that completing a degree online is the best or only option for the student. Gaining this knowledge can help you keep him/her in school throughout his/her course.

- Why are you choosing an Online program?
- Why are you interested in attending Online?
- Why is Online your best option?

Payment

In the same way we check to make sure a student is admissible, we must also make sure your students can finance their educational investment early on in the conversation. It is extremely difficult to realize after a long conversation that your student would love to attend but cannot make payment arrangements. Save yourself and your student the heartache and get to this line of questions early. Students expect to pay for education, so you won't surprise them. In fact, it is often one of their biggest questions and you will be doing them a favor by bringing it up. We have several payment methods. Beyond finding out if they can pay, you will also be helping them determine which method will work out best for them.
See below for examples.

- How had you planned to finance your program?
- What options have you looked into for payment?
- What sources do you have to help you pay for your education?
- How do you plan on investing into your future?

Start Date

We don't want to waste students' time if they can't pay, or if they're not admissible. Likewise, we don't want to spend much time NOW if they absolutely cannot begin for quite awhile. Now, here is the paradox; students always want to finish ASAP but want to start as far in the future as possible. It is natural... finishing means they get all those wonderful things they said would happen after completing a degree. Starting may mean changing a schedule around, increased workload, homework, etc. Naturally, when you ask students when they want to start, you will get a date way off in the future somewhere. Be sure to phrase your questions about start date using "completion" verbiage. See below for examples.

- When would you like to be done with your degree?
- How soon would you like to be eligible for that promotion?
- When do you want to be able to put your degree on your resume for your job search?

These questions will lead to answers in the very near future. As we cover "Creating Urgency to Start Now" in a later section, you will see how asking these questions allows you to help the student start much sooner. For example, "Since you want to be done within 2 years from now, and based on the length of your program, your start date is at the end of this month."

Referrals

Referrals should be part of every conversation you have with your students. Everyone they know is an opportunity for you to help change another life. Even if the student you are talking to is not a good fit for University of Phoenix, they still know people who are a good fit. Below are several examples of referral probes.

- Who else do you know who would like to pursue their education?
- Are you calling regarding a group or individual enrollment?
- It looks like we don't have the program you're looking for, who do you know that would benefit from completing their degree Online?

After completing RAMOPSR qualifying and probing, you will have confidence that you have a qualified and motivated student. You will also have a good working relationship allowing you to ask more in-depth questions, offer advice knowing you have trust established, and increase the likelihood that your student will honor all commitments.

Section 2: Overcoming Objections and Concerns

You have already learned that students often contact us to help them make the decision about where, when, how, and even if they should go back to school. In some cases, your students may call and tell you they've already decided to go to school with University of Phoenix. In both cases your students will have questions and concerns about returning to school. Do not be fooled if your students call in wanting to apply. It is still your responsibility to uncover and help them answer their questions and concerns, whether they bring them up or not! This section will cover the different questions and concerns students will bring up. Even more importantly, you will learn strategies to handle ANY question effectively allowing you to help your students work past their concerns.

Categorizing Concerns

You may hear your students word their concerns differently each time you deal with a new student. It should be comforting to know that there are two main categories for objections: Can't and Won't. Your students will usually present their concerns as "can't." For example: "I don't have enough time." It is YOUR responsibility to help the student determine if it is can't or won't. The techniques we will teach you focus on when a student can attend, but won't.

There are four categories of "won't" objections.

- Cost – It's too expensive, I don't want loans...
- Time – It doesn't work with my schedule, I'm too busy...
- Fear – I haven't been in school for a long time, I'm bad at Math
- Value – Will you guarantee me more money once I graduate?

It is important that you understand that a student may bring up one objection but he/she may be bringing up several. For instance, when you know that a student can afford to attend but he/she still says cost is holding him/her back, it may be cost combined with fear. Could he/she be afraid of failing? It might also be cost combined with value. Is it possible that since he/she can afford it, he/she is simply worried about spending time and money on a program that won't get him/her what he/she wants? More often, our students will admit to having cost and time concerns before fear and value. It will be up to you to determine if one or more concerns exist.

How do I address questions and concerns?

- Make sure you have built value 1st!
- Understand that student reactions and concerns can occur at any time.
- Always be responsive not defensive
- Don't answer a concern until you fully understand it.
- Student reactions and concerns are usually unanswered questions in disguise or misunderstandings.

Motivation/Value

You should not attempt to address concerns until you have built value for your student. When you do this properly, value concerns should not arise and it will minimize the occurrence of other concerns. Have you noticed that cost is a major concern for you if you don't need the product? Think of something you didn't buy because you did not need it. Likewise, think of something you DID buy, even though it might have seemed expensive to you, but you needed it. Your students will bring up fewer concerns and will be more open to solutions when you have established the value for them.

Questions/Concerns Occur at Any Time

Your students may ask their questions or voice concerns immediately and at the beginning of your first conversation. However, some students might keep their concerns to themselves until later in the process. Your goals are to 1) ensure that you have gotten all concerns to the surface and addressed them before the student enrolls, and 2) control the conversation and address them when YOU are ready. If the student brings the concerns up early, make sure you cover them after you have built rapport and motivation (value). Below is an example of how to handle this situation.

Student: (*early on in 1st conversation*) I am too busy to do this work.
EC: If I hear you correctly you want to know how this will work into your schedule. Great, I'm going to write this down to make sure we cover it before we're done. What is motivating you to return to school? *Acknowledged the concern and made sure to let the student know it will be addressed before turning the conversation back to motivation/value.*

Be Responsive (not defensive)

Nobody has ever won a fight with a student in any business. Even if you win the argument, you have lost a student. Never, ever, EVER get defensive and turn your conversation into an argument. This is easier said than done because our students may sound angry or upset. It can be difficult not to take their words personally. It helps to understand that your students are not upset with you specifically. They are most often upset with a situation and you happen to be talking about it with them. Here are some examples of what students might truly be upset about.

- Not making as much money as they'd planned
- In debt
- Wish they had completed school previously
- College was cheaper the last time they attended 20 years ago
- Not happy with their jobs (for any number of reasons)

Your student may say, "You're too expensive." What he/she is actually saying is, "I want to go to school, but I'm concerned about cost. Can you help me figure out the financing?"

Keep in mind that you are the student's personal consultant to help with these issues. Your student might be frustrated about a current situation or about the barriers he/she sees to completing a degree. Both of these are opportunities for you to be a solution provider. Knowing that you can help fix a situation can help you control your reaction to student concerns.

What happens if I get defensive?

In addition to the obvious loss of rapport when you get defensive, you might also make a concern worse. If a student brings up a cost concern and you react defensively, you have just confirmed the concern. For example, if the student says our programs take too long, and you get defensive, what is the student to think? If you believed our programs were the right length, you would not be defensive. You have just shown that you feel we have something to hide. In addition, if your student has a second concern, why would he/she bring it up if you reacted defensively to the first?

How can I keep from being defensive?

Overcome your own objections

The first task you have is to get in class, sample what we offer to our students, and realize the benefits. Attend a graduation. See firsthand how happy and excited our students are when they finish. You will then understand the true benefits of our programs and you will never again question if the amount of time, money, or effort is worth it. Until you feel that way, you will have difficulty with concerns as you will project your own on your students and/or shy away from the topic completely.

Smile and congratulate the student (welcome the concern)

When a student offers a question or concern, a smile in your voice can help reduce hi/her fears. By showing that you welcome the concern, you are continuing to foster open communication and are showing that you can help him/her with any problems he/she may have. You might ask, why should I smile when a student tells me he/she can't or won't go to school? Here are some reasons.

- Be happy your student feels comfortable sharing it with you. Some will not.
- Getting a concern out early is great. They are harder to deal with when the student holds on to them and calls after not attending classes to tell you.
- Worse, some students may have concerns, not show up for class, and never tell you why because they are embarrassed.
- Congratulate yourself for building enough rapport that the student trusts you
- Your student is clearly interested in school-- those who are not interested hang up or walk out, they don't ask for help with concerns.
- Be happy, if a student is qualified and wants to go to school, we can find a way to make that dream come true.

After you have managed your reaction, it's time to make the student feel good about bringing up his/her concern. Congratulate the student for bringing up his/her question and give him/her cookies for taking the decision to return to school seriously.

Example:

Student: Your schedules are too much for me right now.

EC: *(smiles)* Joe, thank you for bringing that up. I can see that you're trying to fit school into your busy schedule. It's clear that you're taking this decision seriously and want to make sure you're successful. I respect that. Let's talk more about schedules. *Responsive, not defensive, friendly, made the student feel good, and stayed solution-focused.*

Clarify Concerns

Your next step to helping a student work past his/her concerns is making sure you understand what the real concern is. Remember developmental probes? You learned to ask questions to get a deeper understanding of your student's motivation, and you will do the same thing to get a handle on his/her concerns. When a student explains that he/she is too busy to attend, don't contradict him/her! Don't attempt to solve him/her problem until you understand it completely. To generate trust and rapport, you will always clarify a concern before you attempt to address it. You will be using the developmental (open) probes along with your listening skills (reflecting/summarizing). See below for an example.

Student: I don't have time to go to school.

EC: What about time is holding you back? *Open ended clarifying question.*

Student: I don't think it would work with my schedule.

EC: I'm glad you brought that up Jane. I can see you wouldn't want to do this unless you could devote the time necessary to do it right. That's commendable. Tell me more about your schedule-- tell me about work and anything else you have going on. *Responsive, got a cookie in, and clarified using an open, developmental probe.*

Student: I work 8-5 Monday through Friday, the kids have baseball and gymnastics Monday and Wednesday, I cook dinner every night, plus general house cleaning, shopping, and all that stuff.

EC: Good, that gives me a better idea. Tell me more about your schedule after the kids are in bed. *Showed accurate listening, reflecting, and asked a developmental probe.*

Student: Usually I get home make dinner for my husband and kids, and then we relax, maybe pay bills or something until bedtime.

EC: Is there anything else on your schedule that might prevent you from being in class? *In this case, a closed probe works well. The student will likely indicate "no" meaning everything is already out in the open, or provide more details.*

Student: No, that's it.

EC: When do you see yourself getting online?

The Enrollment Counselor is now in a good place to make a recommendation. This will only work after the student has a chance to explain his/her schedule. If the EC tried to implement a solution without clarifying, the student would likely resist the solution. Would you allow a doctor to do surgery if he/she hadn't first asked some questions about where it hurt?

Gain buy-in for a solution

After clarifying, you will want to gain the student's buy-in for a solution before presenting it. You will ask the student if he/she will be ready to start classes if the barrier was removed. This is often referred to as the "If I could show you a way..." approach. If the student still does not think it's a good idea, there is usually a hidden concern you must bring to the surface. If he/she says yes, then you may proceed with the solution (benefit statement). See the example below.

(continuing from the previous example)
EC: Jane, if there was a way to fit school into your schedule without completely sacrificing work, your kids' activities, and your home life, would you want to take advantage of it? *Gaining conditional acceptance to the solution.*

Student: Well yes, I'm not sure how that would happen, but if it could, I'd be interested in looking at it.

EC: Jane, your schedule is like most of the working adults we have here (*summarizing*), you can attend class and do homework when it's convenient for you. (*benefit statement*) What that means for you is you could attend after the kids' activities and do your homework after dinner or on the weekends and you wouldn't have to give up any of the activities you listed. How does that sound? (*temperature check*)

Student: Wow... that sounds great! (If she said no, or is not convinced, you'd have to clarify/uncover her hidden concern.)

When listening, clarifying, buy-in, and benefit statements are used in this way, the student is making all of the decisions but the counselor is providing guidance and information at each step. This technique empowers the student, which is a feeling they all enjoy. The old expression applies here, "People love to buy, but hate to be sold." Give your students the tools to make the right decision without telling them what to do.

Feel/Felt/Found – Normalize and Neutralize the concern

When fear is the main concern, our top counselors use an additional approach. After clarifying the concern and realizing that there is not a "solution," but rather the student is afraid, these counselors use the Feel/Felt/Found (FFF) approach. The guiding principles of FFF are that anyone who is afraid wants to feel normal. Often, students are embarrassed because they believe nobody has ever been scared before and the rest of the students in class will be brave and confident. We help students feel normal (normalizing) by letting them know not only that we understand what they're feeling, but also that other students have **felt** the same way. The simple act of normalizing reduces much of the unhealthy, unproductive anxiety in the student. The third stage is to neutralize the concern showing how the same students overcame their fears and to gain the student's commitment to the process. See below for an example.

Student: I just don't think I can do it right now.

EC: What is holding you back Terry? *Clarifying question*

Student: I've never been a very good student and this seems a little fast.

EC: Go on. *Developmental question*
Student: Well, I went to college 12 years ago and I failed some courses and then dropped out. Those were 16-week semesters and this is 9 weeks. I think it will be too much.

EC: Terry I am really glad you brought this up. It seems like you did not succeed the way you wanted to 12 years ago and I can tell it's important for you to be successful at this and you should be proud of that. *(cookie)* It sounds like you're worried the adult format will move too quickly for you, am I hearing you right? *Reflecting and temperature check*

Student: Yes.

EC: Terry, I know exactly how you feel. (*feel*) I have helped a great deal of our adult students do this and most of them felt exactly the same way you do. They were concerned they would get in the program and have to drop because they couldn't handle the pace. (*felt*) Do you want to know what they found? *(gaining buy-in for the solution)*

Student: What?

EC: They found *(found)* the format was designed specifically for working adults. The schedules and the teaching style matched them so much better than traditional schools had, enabling them to do even better in the shorter format than they had in the longer format. The very thing you're afraid of is just what you need to erase, the doubts you have about yourself from your previous experience. *(benefit statement)* What do you think? *Temperature check*

Student: Wow, I hadn't thought of it like that.

EC: Can you see that working for you? *Second temperature check*

Student: Yes, I think I can!

As you practice this technique, you will see the words Feel, Felt, and Found disappear while the underlying technique remains. See the example below.

EC: It's very normal to be a little tentative when trying a new format like this. I'd be worried about you if you weren't a little scared! This shows me you're just like the rest of our students and you're taking this seriously. I worked with several students last month who were concerned about the very same thing. They discovered once they got into classes, the format is set up the way an adult learns and it was easier to learn in a 9-week format than it had been for them in the traditional 16-week format with four classes at a time. Do you think you could be successful in the adult learning format?

The FFF approach depends on a great deal of empathy on your part. Your students must believe you appreciate their circumstances, are not judging them for being afraid, and you are confident they can do this. Make sure you are delivering this technique with sincerity and feeling. Practice often with another counselor or a manager and ask for feedback on your delivery.

Section 3: Gaining Commitment

This section will help you with the process of gaining students' buy-in to the next step in the enrollment process. Our focus will be on two skill areas. First, we will look at gaining commitment throughout your relationship with the student: from first phone call all the way through enrollment. Second, we will look specifically at techniques to help you gain commitment to complete the application during the appointment (final commitment).

Gaining Commitment Throughout

At any point in your relationship with your students, you should know you and your students are on the same page. Nothing can slow down or reverse the enrollment process like a misunderstanding or an incorrect assumption. When you are probing for motivation, delivering a benefit statement, or gaining final commitment, you must ensure you and your students are thinking the same thing.

To reach this understanding we use a concept briefly mentioned in earlier sections: the temperature check. With a temperature-check, you will ask a question designed to determine what a student thinks about what you just said. When listening, temperature-checks assure you have heard the student correctly. When delivering benefit statements, the temperature-checks ensure the student understands the value of what you have said.
See below for examples.

"Bill, it seems like you need a program that accommodates your work schedule. Did I bear you correctly?" (*Asking this question will make sure you and your student are working on the same issue. You don't want to spend time on a topic if it is not what the student meant.*)
"Michelle, it looks like paying for your courses two at a time will work well for you. What do you think?" Make sure the student sees the value.

Using the temperature-check method whenever you need to confirm information with a student will help you and your student throughout your relationship. At every stage you should know that you're in agreement before you move to the next topic.

Commitment to the Application

Often referred to as "final commitment," having students fill out the application is the natural next step in the enrollment process. When you have done a good job of asking questions, helping get past concerns, applying benefits, and gaining commitment throughout, final commitment is where you end up. Practice each of the following four techniques to get comfortable with all of them.

- Summarizing
- Application request
- Alternate choice
- Balance sheet

Summarizing

Summarizing is repeating back to the student what he/she has said using your own words. It is similar to reflecting, but covers more information. Reflecting might cover the last sentence or two that a student said; while summarizing might review everything you covered in an appointment and/or phone call. Remember that our students' cover a great deal of information with us and that can be overwhelming for them. Summarizing helps bring the most important information to their attention as they make the decision to apply. You can remind the student why he/she needs a degree, why now is the right time, why University of Phoenix is the best fit, and what will happen if the student does not enroll (Drive Theory). Taking notes often makes this process easier so you don't forget anything. Below are two examples of ways to summarize.

Enrollment Counselor Summarizes

"Nicole here's my understanding of what we've covered so far. You need this degree to change to a new career. You want that new career so you can enjoy work and make more money which will increase your family's quality of life. Without a degree, there is little chance for a successful career change. When choosing a school, you wanted to make sure that the classes and homework fit around your busy lifestyle and that you could afford to do this. Our online classes fit perfectly for you and the deferred payment using student loans is also just what you needed to make this happen. To be ready for school you had to feel that there was enough time to get all the paperwork in order, get your books and start reading so you feel prepared. Based on your start date on the 26th, you decided that would be just fine. It looks like everything is lining up just perfectly for you to make this happen for you and your family."

You can see how taking notes will make this easier. Note the 3 areas covered: The student needs this, University of Phoenix is the best fit, and now is the best time.

Student Summarizes

EC: Nicole, do you think this will work for you?
Student: Yes I think it will.
EC: Terrific! Tell me why. *The student will review all of the information covered above.*

If he/she misses anything, you can ask him/her to cover that as well. If you are not satisfied with her answer, this gives you a chance to cover it again before moving forward with the *application. Better to find out you need to do more early on, than later.*

Here are some examples of other ways to have your student summarize.

"Tell me why you'll be successful here?"
"This program takes your commitment. Explain to me why you will stick with this when the going gets tough."
"Tell me why University of Phoenix is the best university for you?"
"Tell me why NOW is the best time for you to begin working toward your goals?"

Application request

If you know the student needs to go back to school, we are the right school, and this is the right time, there is no reason NOT to ask for the application. To avoid it would be doing yourself and your student a disservice. Our top counselors ask for the application all the time. We will cover several methods and it is up to you to combine them, change the words around, and experiment to find out what works best for you. Every technique listed below has been successful for many of our top people.

After summarizing
"Kate the next step for you to reach your goals is to fill out the application." The application is not the first step, but the next logical step.
"To reserve a space in class on the day you want, fill out this application which allows me to save that spot."
"The only thing standing between you and your goals is this application."
"The application is the next step. Let's take care of it together so I can help you." *Works especially well with frightened students.*

Alternate Choice

Too many choices can confuse your students. With the alternate choice method you will offer the student two choices. Both choices assume that the student will apply. Be careful not to use this with an earlier and a later start month as students almost always choose the latter of the two. Studies have also shown that students tend to select the second option more often than the first. See examples below.

"Will you be paying the application fee with Visa or Master Card?"

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Balance Sheet

Many people are visual information processors. What that means is when they see something, it is easier for them to comprehend it. For this reason we use the balance sheet technique to gain final commitment. When you use this technique, you draw (or have the student draw) a large "T" on a piece of paper. On one side of the vertical line, have the student list all the reasons going to school with University of Phoenix is a good idea and why now is the right time. On the other side, have the student list any reasons going to school wouldn't work. When you have done everything correctly up to this point, you will find a long list of "pros" and a short (or absent) list of "cons." Seeing these lists helps the student realize that enrolling is the right thing to do. It also gives you an opportunity to help remove any concerns that still exist. Don't worry if some cons show up on your balance sheet. Having the student cross them out as you remove the concern is a powerful commitment exercise. See below for an example balance sheet and then create your own.

Pros	Cons
Convenience	~~Cost~~
Fast	~~Too busy~~
Accredited	
Payment plan	

Section 4: Creating Urgency to Enroll Now

After gaining voice-to-voice contact with your students, uncovering and developing needs, matching our benefits to their needs, and helping them to work through their concerns, you now have the challenge to help them act NOW. One of our biggest threats is complacency. Our students may have waited years to contact us and if we let them, they might take years to take the next step. As a customer service provider it is your goal not to let your students fall victim to complacency. This chapter will help you create urgency in your students so they resist the urge to wait and get excited to begin NOW!

Techniques

You will learn the following techniques for creating urgency:

- Using rapport
- Showing excitement and enthusiasm
- Re-confirm the need
- Get the student wanting more
- Reassure and reinforce that the student is a good fit for our program

Rapport

You have already learned how to create rapport. Once you have rapport with your student, you can say things to him/her that you might not have said early in your first phone call. Think of your close family members and friends. You might not have to sugar-coat what you say with these people because you have a great deal of rapport. Students will listen to your advice and not take offense when you have done a good job of developing rapport and they trust you. Rapport is one of the areas that are difficult to measure and our top Enrollment Counselors gauge it by "feel." You might notice that the student is laughing or giving detailed answers to your questions. You might feel more relaxed talking to the student as you have found various things in common. These are all good signs of rapport.

Students respond to you and how you treat them. If a student feels that you like him/her, he/she will be more likely to trust you, listen to you, and take your advice constructively. Conversely, if you do not like your student, it will show, and everything you do will be more difficult when the student senses this. Our best counselors are not more likable people, but find reasons to like more of our students. When you speak to a student, make an effort to find something you like. Too often, we identify what we do not like. This tendency will make your job more difficult unless you make an effort to change it. Below are some examples of things you can say when you have rapport and a good working relationship with your students.

"Paula, you've been thinking about this for five years now. When will it be time to stop thinking about it and start doing it?"

"My goodness Laura, you are a perfect candidate for our program. Your next step is to complete the application."

Remember... EVERYTHING you do with a student is easier when you have rapport. You would not be here if you didn't have people skills. Be yourself, and engage your students with the personality that got you hired.

Excitement and Enthusiasm/Re-confirm the need

You receive a paycheck for what you do, and chances are you enjoy helping people change their lives for the better. What a great reason to get excited! Too many people dread going to work each day while you have the incredible opportunity to be successful and make a positive impact. Consider this: If you get paid to be here and can't smile and get excited, why should someone else get excited about paying money to be here? We have an expression in Enrollment called TYF-- Tell Your Face! If you are excited about what you do and about helping your students, then show them.

Your attitude is contagious. Many of our top performers have helped their students make the decision to enroll as a result of contagious enthusiasm.

Show your students why they should be excited about getting enrolled right away. You can ask questions designed to get them excited about their goals. By this time you have an in-depth understanding of why having a degree is important. You can also summarize what your students have said previously to help them get excited and feel the urgency. See examples below.

"Tell me Bob, how soon would you like to complete your degree?"
"Larry, when would you like to have that promotion you mentioned?"
"Susan, when would be the best time for you to have your degree and be eligible to apply for that new job?"
"Jill, you mentioned that getting a degree will fulfill a personal goal, help you move up within your company, allow you to save money for your retirement, and will provide more job security. How soon do you want all that?"

Once you have good answers to these questions, you can move to the next phase: start date. See below for the wording to do this.

"Jill, based on YOUR graduation goal and when you want all of those benefits, you'll be starting your first block at the end of this month."
"Susan, based on YOUR goal to become eligible for that promotion ASAP, let's target your program which starts on the 17th."
"Larry you said the only thing holding you back from being promoted is a degree. If that's all that's holding you back, how soon should we take care of that?"

Remember: Starting classes may mean hard work and commitment for our students. Help them focus on the end goal and what they want out of their programs to create urgency. If there is something they want, they will want it NOW!

Get the student wanting more

At each stage in the enrollment process, the student should want to take the next step. He/she must be able to see something positive in it before he/she will succeed.

When you have a student on the phone, help him/her see what comes next and why that is exciting. Why should he/she want to take the next step? By the middle or end of a conversation you should have a very good idea of what gets the student pumped up. See examples below.

EC: Tony, I know you're excited about getting into that first block. On the first day the instructor will set expectations for assignments and answer all the questions you have. What do you think about that?
Student: That's great.

EC: Julie, you seem very interested in checking out the assignments for each week in your first block. After you complete the application, you will be able to get on the internet in a couple of days, create your student profile on our student page, and see your schedule, course assignments, and everything else you wanted to know. How does that sound?

Student: Cool! I like the idea of having all that stuff available on the web. *There is a big difference between saying "you have to do this" and "here is why this is a benefit to you." Always show what's in it for the student.*

Reassure and reinforce a good fit

Before students apply, they want to feel that enrolling is the right decision. To help them, we must be comfortable in our role as the expert. Even if you are new, students will see you as the expert on education in general, and University of Phoenix specifically. Your opinion means a great deal. When you express that you believe the student is a good fit for our programs and will be successful, it has a profound effect. Of course, make sure you have enough information about the student so that your statement is true. When the student feels he/she is perfect for the program, he/she will be less hesitant to make the commitment. See examples below.

"Darlene, after talking to you to find out about your work life and who you are, I am 100% confident that you are a solid candidate for our program. It's my responsibility to fill the classroom with motivated students who can do this and I know you can and will." *Your student will feel flattered and confident. This will also encourage your student to live up to your high standards.*

"Liz, you've told me about your goals to become a director at your company and that you'd like to do that in the next two years. Based on your ambition, drive, and desire to increase your skills, I think you picked the perfect program. Our business admiuistration degree will get you the skills you need in the time frame you want. Great choice!" *Show the student that she has chosen the right university and the right program.*

You are also responsible for helping the student realize that NOW is the right time. Informing your student that classes start all the time will decrease urgency and encourage students to wait. Don't do it! Rather, when your students have great reasons to enroll, you get to help them realize this is the BEST time to get going. See examples below.

"Steve, it is good that you called now. We have *exactly* the right amount of time to get you set up for your start date. *Your* class has a couple of openings that might not be there next week." *Give the student confidence that this is the time to move forward. Waiting will not help!*

~~"You have plenty of time to get everything in order."~~ If the student thinks he/she has plenty of time, he/she might wait and apply later. He/she should know that he/she has "just enough time" to get everything done.

"Barry, your program begins next Thursday. With your work schedule, the kids' schedule, and the way our classes work, this will be the BEST time for you to get going."

"John, you've been thinking about this for several years. You've picked the right program, we know it will work with your schedule, and it will get you the skills and qualifications that you want. Because this is so important to you, let's not wait any longer."

Early in our conversations we ask many questions and gather valuable information from our students. When we get closer to the application, we get to use this information to help the student recognize the importance of moving forward. Help your students by showing them why you believe HERE is the best place and NOW is the right time.

Section 5: Drive Theory

INTRODUCTION

Many students are aware that in order to progress professionally they need to attend school to earn a degree. Typically, something has happened or is happening in the student's life so the consequences of not having a degree can be seen. At these times, a student sees the potential impact the degree will have for him or her professionally and personally. The Drive Theory is a series of questions an Enrollment Counselor can ask to assist students in determining the benefit or value of earning an education.

OBJECTIVE

- Communicate effectively and in a manner that elicits a student's motivation for returning to school during student conversation in the enrollment process.

KEY TERMS

- Benefit
- Drive Theory
- Motivation
- Value

THE FUNDAMENTALS

The Drive Theory is a style of conversation that helps to uncover the motivation, needs and concerns of tbe student through a series of "open probe" questions.

- Past Without a Degree
- Present Without a Degree
- Future Without a Degree
- Future With a Degree

Use Drive Theory Open Probes to Uncover Motivation

Past & Present without a degree:

- How much has NOT having your degree cost you?
- How long have you been thinking about going back to school?
- What has kept you from pursuing your degree?
- Where would you be if you would have completed your degree______ years ago?
- What have you lost by not having your degree?
- What has NOT having your degree meant to you?
- How has not having your degree affected your life / career?

Future without a degree:

- What options do you have in your career / future without your degree?
- What will happen if you don't get your degree?
- Where do you SEE yourself in ______ years WITHOUT your degree?
- How will you feel continuing in your present position WITHOUT your degree?
- What are your thoughts about downsizing in your industry and being in the job market WITHOUT your degree?

Future with a degree:

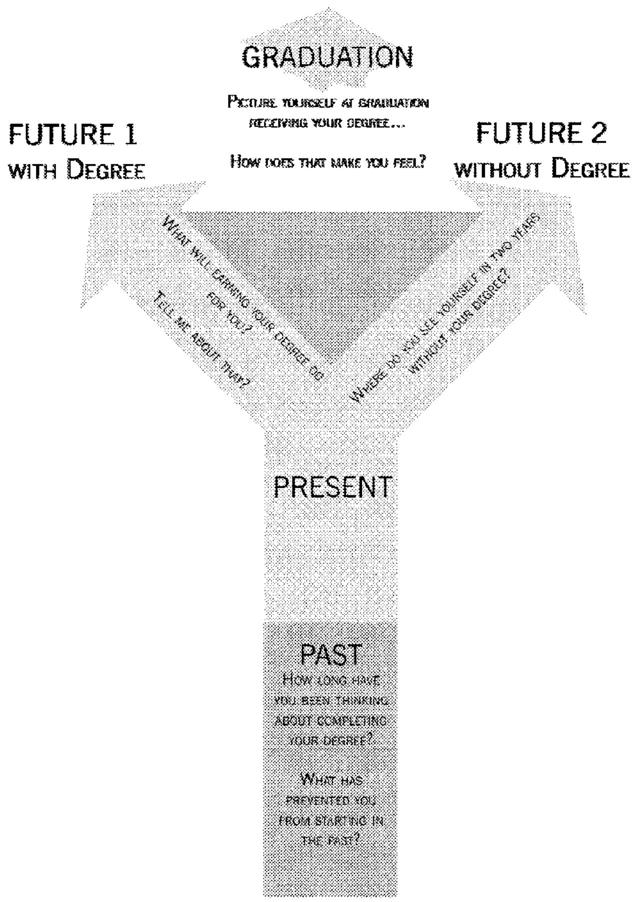
- Why is now a good time?
- What's motivating you to move forward now after ______ years?
- What does having your degree mean to you (at this time in your life)?
- What opportunities open up for you WITH your degree?
- How will your life / career be different once you graduate?
- Where do you see yourself with your degree? How does that feel?
- What is your estimated income once you become a graduate?
- What would it mean to you to finish the degree you started ______ years ago?

Benefit

- Summarize the student's needs and clarify the Drive Theory.
- THANK them for sharing personal information.
- Help them paint the picture of how getting their degree is beneficial.
- Assure them the outcome will be positive.

Drive Theory

The more creative you can be with painting a visual picture for students, the easier it will be for them to see what lies ahead of them: how obtaining a degree will benefit them and how NOT obtaining a degree will affect them.



Section 6: Success is a State of Mind

"Everything begins at University of Phoenix when you enroll a student."
Think about this statement for a moment and what it means to you as an Enrollment Counselor. Your ability to achieve your enrollment goals has a DIRECT impact on the success of the Apollo Group, University of Phoenix, and your campus. The more lives you help change, the more revenue is generated to pay for faculty, supplies, new campuses, and even coffee in the break room. NOTHING happens at the Apollo Group until we enroll students, so it's easy to see just how much everything depends on the success of Enrollment Counselors.

What is a Top Enrollment Counselor?

Top Enrollment Counselors differ in many ways. Some have prior sales experience while others don't. Some have graduate degrees while others are working on their undergraduate degrees. They operate in markets small and large, new and established. Some enroll students for classroom courses, others for online courses, and others still for FlexNet-- a combination of both formats. What they have in common is an inner drive to be successful. Top counselors possess the ability to visualize their success and work diligently, making their success a reality. For them, there is no other choice but to be successful.

Being a counselor at University of Phoenix is a challenging job. The position is demanding, stressful, and requires excellent organizational, time management, and communication skills. Many times you will be the first person to arrive in the morning and the last person to leave at night. You will be told "no" or "not now" several times a day. However, being an Enrollment Counselor can also be the best job you will ever have. You have the opportunity to truly make a difference in someone's life and to make a difference in his or her children's lives. You'll get to talk with all kinds of people every day, and no two days will ever be the same. And, you'll have the opportunity to make a great income as well.

There are no secrets to being successful. However, there are some guiding principles, skills, and attitudes that play a large part in anyone's success.

Accountability for Your Performance

Successful counselors are resilient. How you deal with the aforementioned challenges is the key. Top Enrollment Counselors see opportunities, not obstacles, and enjoy the challenge. They think of creative ways to enroll new students and develop ways to work with the changes in policies instead of fighting or complaining about them. When they are not performing to their own expectations, they search for a different path that will get them hack on track. They always challenge themselves to do better.

Highly successful counselors take accountability for their actions (or inaction). Top counselors do not place blame on other people, but look to themselves for answers. What choices did they make, what could they have done hetter? Top counselors take ownership of each conversation with a student. They take ownership of their database by working it properly. They do not use circumstances as a crutch and know that there are no excuses.

Successful connselors are extremely self-confident. They don't take rejection personally, nor do they let it shut down their activities for an hour or a day. It is crucial to move on to the next prospective student. Top counselors take an obstacle and turn it into an opportunity. They are also self-assured enough to ask for and accept advice from peers and managers with especially difficult challenges.

Effective counselors recognize that to do well, they must work hard. As a new counselor, you can expect to put a great deal of time into your job. As you mature as an Enrollment Counselor, your probing and advisement skills will improve. That's why in the beginning it is critical to make as many quality calls as you can each day, and to meet/talk with as many people as possible. It may take you double the effort to enroll the same nnmber of students today as it will one year from now. Don't give up!

Hard work also requires discipline and dedication. This means turning down lunch out at times, staying at your desk when everyone else is in the break room, or coming in when others would not. Being successful means going that extra step to help a student, or overcoming one more objection. It requires making ten more calls when two students are unable to attend. Top counselors know what they need to do and refuse to let anything or anyone get in their way.

No Enrollment Counselor is an Island

Successful counselors are team players. No matter where they work within University of Phoenix, they function as part of a team. They are part of their local enrollment team, their campus team, the company-wide enrollment team, University of Phoenix team, and the Apollo team. They communicate regularly with their managers, peers, and other departments. They recognize that a successful campus is built on team effort. Team players motivate one another, but also hold each other accountable for their actions. They trust that other counselors will help contribute students for each group. They encourage and motivate their peers to do well and willingly share their expertise with new counselors.

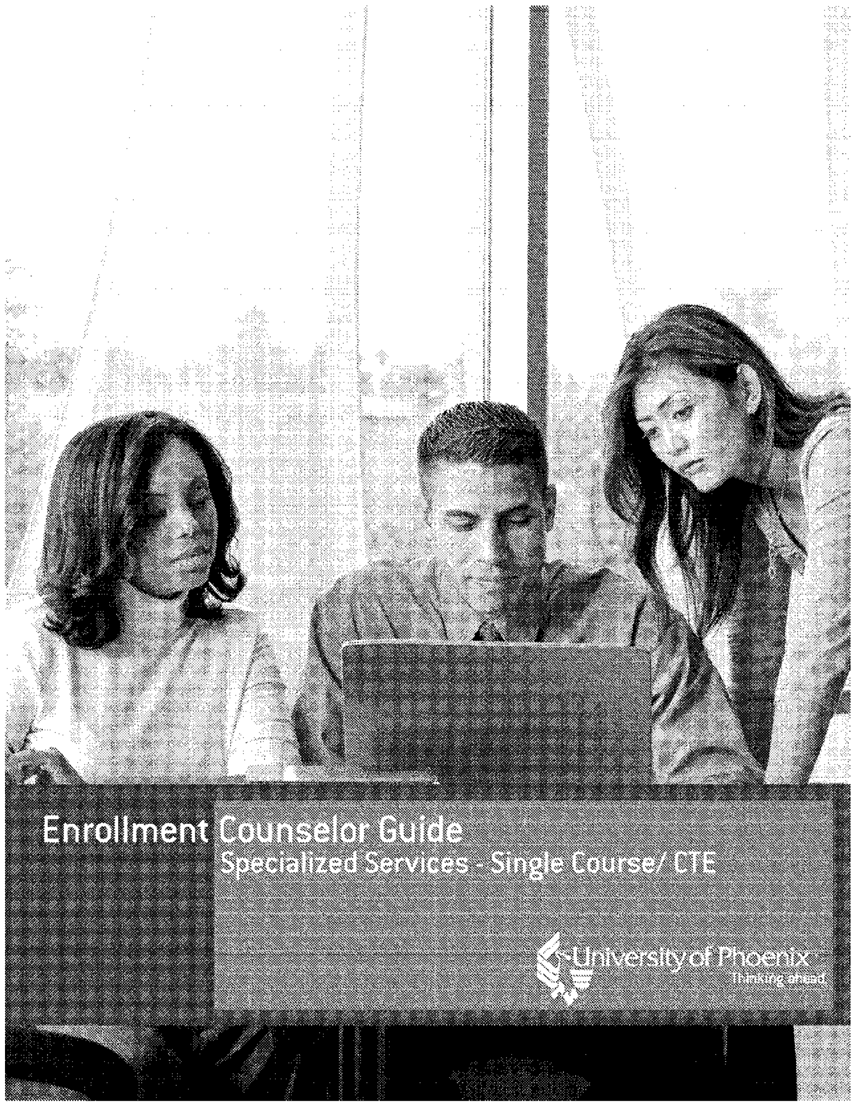
Always Strive to Get Better

A good counselor solicits and accepts feedback on his/her performance and is willing to try new ideas and techniques. He/she accepts coaching openly from both his/her peers and manager.

Successful counselors solicit feedback from themselves as well. Top counselors evaluate their performance after every call or appointment, dissecting what went well and what they could have done better.

Successful counselors know that they must be experts and authorities on University of Phoenix programs. They invest many hours in learning every detail of the programs available to them. They spend time mastering the skills needed. They spend time learning about their competition as well as their marketplace. They constantly refine and retool their marketing strategy and techniques, and never stop learning.

Excerpts, selected by the HELP Committee, from a larger document produced by the company



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Role of an Enrollment Counselor (EC)

One of an EC's top priorities should be to understand and apply the core values of Non Degree.

- Do things right the first time.
- Bring a problem, bring a solution.
- Politics before success.*
- Work hard, play hard.
- Think outside the box.

EC's spend a great deal of time on the telephone conversing with prospective students. It is critical that the EC prepares for every call and knows the purpose and direction of each conversation. The EC must spend time wisely with each and every potential student and know when to help the next potential student.

Successful EC's organize and work their database of students consistently and thoroughly. Each day, the EC prepares to follow up with appropriate students and work quickly and efficiently to meet each individual's needs.

An EC must demonstrate proficiency in product knowledge, and effectively enrolling a student into a class during the student conversation. A student enrollment call includes: building rapport, identifying needs, matching needs to benefits, overcoming concerns, and assisting students in completing an application.

*Doing the right thing, being a good person and being ethical are more important and should come before success. There are certain procedures and policies in place that should be followed. Showing integrity and becoming successful in an honest way should be first priority. Success will naturally follow.

Once an EC has guided a student through the application process and a tuition payment option has been discussed, the EC can send the student's application through to the Student Services Counselor (SSC) who financially and academically clears the student for class. Once the EC has been notified that the student is clear to register for class, the EC will work to ensure the student is scheduled and prepared for class.

An EC should also understand the different roles within the Specialized Services Department.

- Enrollment Counselor –
- Student Services Counselor –
- Team Lead –
- Manager –

Sample EC Schedule

	Monday	Tuesday	Wednesday	Thursday	Friday
9:00-9:30	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail
9:30-10:30	news	news	news	news	news
10:30-12:30	lm2 (contact)	lm1	lm2	lm1	lm2
12:30-1:30	lunch	lunch	lunch	lunch	lunch
1:30-2:00	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail	Voice mail E-mail
2:00-3:00	lm1	apnd	lm1	lm2	lm1
3:-00-3:30	em1 em2 alt weekly	em apnd	paperwork	lm2	apnd lm
4:30-5:30	news leave message	news leave message	news leave message	news leave message	news leave message
5:30-6:00	paperwork	paperwork	paperwork	paperwork	paperwork

Call Flow

Students are either transferred to an EC by the Qualifying Center (QC), by another department, or the EC may be contacting a student directly because he or she requested information about UPX.

The EC should always answer an incoming call with:

> "Enrollment, this is ________."

After the student has been introduced by the Qualifying Center, or the student has introduced himself or herself, the EC should follow with:

> "Hi Paul, my name is Joe and I will be your enrollment counselor. What can I do to help you today?"

Another example might be:

> "My name is Susan, I am your University of Phoenix enrollment counselor. How can I assist you?"

If the EC is calling a new lead who has requested information, the introduction might go something like this:

> "Hi Paul, my name is Joe. I'm an enrollment counselor with the University of Phoenix. I'm calling in regards to your request for information about our online classes."

Once the introductions have been made, the EC should begin to build ***rapport*** with the student, which we will discuss in a future chapter.

During the conversation, the following acronym should be kept in mind – CPD – or

C________

P________ (or cost)

D________

Narrow it down to one class... (Course)

Begin to ask open ended questions in order to identify the student's motivation and needs, and to narrow it down to one class.

- What kind of class are you looking for?
- Why do you need the class?
- Why are you looking to take the class online?

More specifically, ask:

- How many credits do you need?
- Do you need an undergraduate or graduate level course?
- Will you need to transfer this class to another university?
- Do you need this class for professional development?

Set up proper expectations...

Ask the student if he or she has ever taken an online class before (this helps build rapport and allows you time to research the catalog), or if he or she is familiar with UPX's online course format. Briefly describe the benefits of taking an online class with UPX, be careful not to "info dump."

- ______% online
- ______ hour access to online classroom
- SC courses are completed in ______ weeks (undergraduate) or _______ weeks (graduate)
- CTE courses are completed in ______ weeks

Make a recommendation...

Once the student's need has been identified, begin to recommend a course of action. When making a recommendation, ask if the student currently has access to the internet. This will allow the student to follow along and read about available coursework. Recommend a specific class.

> "I have a great class for you."
>
> "We have a few classes that will meet your needs. Here's where I suggest you start..."

Briefly describe the course and what it entails.

> "This course covers..."

Check in with the student!

> "Does that sound like what you need?"
>
> "How does that sound?"

Talk about tuition... (Cost)

Once the right course has been decided upon, talk about tuition with the student. For SC, be sure you have provided the benefits and how students' needs are met prior to explaining the cost. For CTE, price is considered a benefit point because tuition is discounted for teachers.

"The tuition for that undergraduate course is $_______ per credit hour and it is only 5 weeks long."

"That methods course is only $_______ for 3 credit hours."

Ask if the student is active in the military, as UPX discounts tuition for active duty military.

"Great! We give a 20% discount to all military students."

Transition to the next point... (Start Date)

Talk to the student about when they anticipate taking the online course. This is the time to uncover ***urgency*** and move the student to the next step in the enrollment process – completing the online application.

"Let's look at available dates for that class."

"I have a class available as soon as.... "

"It looks like I might be able to help you into... "

"Good news! Your class is starting on... "

Again, check in with the student!

"How does that sound?"

"Will that work for you?"

If no...

We don't want to waste students' time if they can't afford to attend at this time, or if they're not admissible. Now, here is the paradox; students always want to finish ASAP but want to start as far in the future as possible. Starting may mean changing a schedule around, increased workload, homework, etc. Naturally, when you ask students when they want to start, you get a date way off in the future somewhere. Be sure to phrase your questions about start date using "completion" verbiage.

> "When would you like to be done with your class?"
>
> "When were you thinking of completing your class"
>
> "When do you need the credits competed by?"

These questions will lead to answers in the very near future. As we cover "Creating Urgency" in a later section, you will see how asking these questions allows you to help the student start much sooner.

If yes...

If the course suggestions and start date work for the student, and if the student currently has access to the internet, suggest completing the online application together. Walking the student through the application process ensures accuracy and completion.

> "We need to get your application completed so that I can reserve you a seat in class."
>
> "Let's get through this application together in order to get your name on the roster ASAP."

If not, explain to the student how the application can be completed and schedule a follow-up call to verify completion.

"Please fill out the application as soon as you can, as classes fill up quickly and I want to be sure to get you in! I'll call you tomorrow evening to see if you need anything."

Establish same-day completion of the application and a time when the student can be contacted for follow up.

"As soon as you get the link to the application, just complete the forms and I can register you for class. It will only take about 20 minutes."

"Will you be able to complete the application today?"

"Once I see you have completed all the forms, I'll give you a call."

"If I haven't received your completed application in 48 hours, I'll be sure to give you a call."

ApplyWeb

Explain the details of the application process to the student (more on this later).

- Application can be found at ___________________________________, however the student should access ApplyWeb through the link the EC provides in an email.
- It takes about _______ minutes to complete.

The above "call flow" situation is highly ideal, however, many situations can arise during the conversation. The student will have many valid questions and concerns. Some students will be unfamiliar with how online classes work, others may be wondering how to transfer credit from UPX to their current university.

Student questions and concerns....

- ***How does online work?***

  "If you've ever used email or posted on an online bulletin board, you'll pick up the online format very quickly. You'll communicate with your instructor and other students by posting messages in your online classroom. You'll have written assignments that you email directly to your instructor, and you'll also have to answer discussion questions and post your answers for the rest of the class to read. You will be responsible for both individual assignments, and assignments that you complete with team members in your class."

Remind the student that they have access to a sample classroom to see how it all comes together and that technical support is available _____ hours a day. Also, students should be aware that on the first day of class, the EC is available to help navigate the OLS system.

"I will be here to help you all the way through class."

- ***Is it hard?***

  "If you do the work and complete your assignments on time, you will be fine. Most students spend about 10 – 15 hours of work per week on their class. That includes reading, writing, participating in class discussions, etc. You'll find that you get more efficient as the class goes on. Participation is a big part of your success; be sure to log on daily! You must participate at least 4 out of 7 days per week."

Set up proper expectations for students. Let them know that it's not going to be the easiest thing they ever accomplished but that they will feel productive and engaged.

"You will take from the class exactly what you put into it."

- ***Will the class transfer to my university?***

  "You will need to check with your university, possibly your counselor there or your dean. I'll email you the link to our single course catalog and you can forward the course description to your school to make sure it will transfer."

- ***I need 12 credits and want to know which courses will work for the CPA exam in my state?***

  "You will need to check with the state board."

- ***I need a math methods course that is required by my district. Will yours qualify?***

  "You will need to check with your district or state board."

Summarize...

Wrap up the conversation by restating the course title and anticipated start date. Verify a call back day and time to discuss completion of the application. Confirm student's email address and that everything the student needs to register will be included in an email.

"Okay, great! I have you scheduled for _______ starting on ________."

"I just sent you an email with the application link. Please fill that out by _____."

Encourage the student to browse through catalog and/or send it on to a friend or family member who may be interested in taking a course. __________ are the best way to generate new business. Students enjoy taking classes with friends and associates.

"In the email, I've also included a link to our course catalog in case there are other classes that might interest you."

"Feel free to forward this link to a friend, coworker or anyone who might need an online class."

Referrals...

Referrals should be part of every conversation you have with your students. Everyone they know is an opportunity for you to help someone meet a need through education. Even if the student you are talking to is not a good fit for UPX, they still know people who are a good fit. Below are several examples of referral questions.

"Who else do you know who would like to pursue an online class?"

"Are you calling regarding a group or individual enrollment?"

Remember to...

Use the student's _________ throughout the conversation. Look for ways to build rapport with the student by asking questions about their motivation for taking the class. Be sure to follow the pace of the student but always stay in __________ of the conversation. Create urgency while talking about the start date and application process. Always use professional language and exude ______________ in yourself and in the product. Establish open communication to encourage future contact.

RAMOPSR

Enrollment Counselors spend a great deal of time on the telephone conversing with prospective students. It is critical that the EC prepare for every call and know the purpose and direction of each conversation. The EC must spend time wisely with each and every potential student and know when to end a conversation and move on to the next.

A student enrollment call includes: building rapport, identifying needs, matching needs to benefits, overcoming concerns, creating urgency and assisting students in completing an application.

How does an Enrollment Counselor open the initial call?

"Hello, this is_____ with University of Phoenix Online. May I speak with (Name)?"

"Hi (Name), this is ____________ with University of Phoenix Online and I have been assigned to you as YOUR Enrollment Counselor."

"Congratulations on looking into earning your degree!!"

"(Name), I will be asking you a few brief questions to determine your admissibility to the university." **(Used if the call is not being transferred from the Qualifying Center.)**

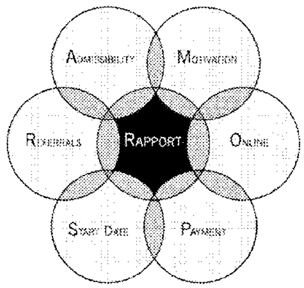
Effective immediately, on all inbound calls, including internal transfers, our greeting will now be:

"Enrollment, this is _________."

Once you've taken over the call from the Qualifying Center representative, this is the greeting to your new student:

"Hello, this is ___________. I'm your Enrollment Counselor with University of Phoenix Online."

Then you can continue with something like "I will be assisting you with enrolling into school. Before we get started what do you want to accomplish so I can help guide you into the right degree program?"



Student Conversation

R____

Good rapport builds trust and confidence and allows for a smooth and relaxed conversation.

A____

Determining this early on in the conversation helps to avoid spending valuable time and disappointing the student if he/she is not admissible.

M____

Gathering student motivation occurs naturally in the conversation as the student discusses the value of earning their degree.

O____

It is important to have the student express why the online option is the best way to earn a degree. Often times attending school online is the only option a potential student has in earning a degree.

P____

Paying for school is one primary concern of a student. University of Phoenix offers various payment options for ease and flexibility in making that decision.

S____

It is important to have a student verbally commit to an anticipated start date.

R____

A referral is recognition of great customer service and a job well done. Referrals are an excellent retention strategy when enrolling students.

Building Rapport

How do we develop rapport? We hired you not only for your education or work background but also because you are friendly and engaging. This is where you put your people skills to work.

First, be yourself. We hired YOU for a reason. Second...relax! Students will respond favorably when you appear relaxed and confident. Third, show your enthusiasm. Smile and show the student with your voice that you enjoy what you do and are happy to be assisting them. Make the student feel good about himself/herself and the decision to take an online class. Fourth, find something other than education to talk about – make small talk!

You will be surprised how much you and your students have in common. A brief period of small talk can break the ice. The small investment in the time it takes to build rapport will help you and your student reach your goals. The result will be in the student feeling comfortable sharing more of his / her needs regarding education later on in the conversation. Our best counselors let their students' talk 80% of the time. We call this the 80/20 rule. If you let them, your students will tell you everything you need to help them commit to taking a class. And, as we all know, who do we all like to talk about? OURSELVES. By letting the student talk, you will gain rapport much easier than if you do all the talking. This rule can be difficult to follow and may require you conscious effort at first – stick to it!

Common areas of small talk include the weather, local sports teams, kids, recreational activities, hobbies, etc. When you give your student the opportunity to "warm-up," talking about his/her favorite topic, he/she will give more detailed answers to your qualifying questions later on.

When we have rapport with our students, they trust the information we are providing and our guidance toward helping them achieve their goals. Another method for increasing rapport involves making the students feel good about themselves by acknowledging the information they share with you. To accomplish this, we use praise, or "kudos." Whenever students reveal something about themselves, they are risking that we will judge them and not approve of them. Make sure they know how much respect you have for them by offering kudos. See some examples below:

"You've got three kids? Wow, that's a full time job right there, good for you."
"You've been with your company for seven years... you must be very good at what you do."
"You only need six more credits to finish up? That's excellent! You're almost done."

Creating Urgency

After gaining voice-to-voice contact with your students, uncovering and developing needs, matching our benefits to their needs, and helping them to work through their concerns, you now have the challenge to help them act NOW. One of our biggest threats is complacency. Our students may have waited years to contact us and if we let them, they might take years to take the next step. As a customer service provider, it is your goal not to let your students fall victim to complacency. This chapter will help you create urgency in your students so they resist the urge to wait and get excited to begin NOW.

First, assess yourself:

- Am I in the right mindset?
- Am I going to sell or be sold?
- Does my call make a difference?
- What little things can I do to REG this student?

Learn the following techniques for creating urgency:

- Use rapport
- Show excitement and enthusiasm
- Re-confirm the need and the student's motivation
- Create a timeline for the student

Rapport

You have already learned how to create rapport. Once you have rapport with your student, you can say things to him/her that you might not have said early in your first phone call. Think of your close family members and friends. You might not have to sugar-coat what you say with these people because you have a great deal of rapport. Students will listen to your advice and not take offense when you have done a good job of developing rapport and they trust you. Rapport is one of the areas that are difficult to measure and our top Enrollment Counselors gauge it by "feel." You might feel more relaxed talking to the student as you have found various things in common. These are all good signs of rapport.

Students respond to you and how you treat them. If a student feels that you like him/her, he/she will be more likely to trust you, listen to you, and take your advice constructively. Conversely, if you do not like your student, it will show, and everything you do will be more difficult when the student senses this. Our best counselors are not more likahle people, but find reasons to like more of our students. When you speak to a student, make an effort to find something you like. Too often, we identify what we do not like. This tendency will make your job more difficult unless you make an effort to change it. Below are some examples of things you can say when you have rapport and a good working relationship with your students.

Remember... everything you do with a student is easier when you have rapport. You would not be here if you didn't have people skills. Be yourself, and engage your students with the personality that got you hired.

Urgency is created by:

- Building _____________ - it only takes seconds to find your student's motivation
- We should overcome the student's natural ability to _______________.

Excitement and Enthusiasm

You receive a paycheck for what you do, and chances are you enjoy helping people change their lives for the better. What a great reason to get excited! Too many people dread going to work each day while you have the incredible opportunity to be successful and make a positive impact. Consider this: if you get paid to be here and can't smile and get excited, why should someone else get excited about paying money to be here? We have an expression in Enrollment called TYF – Tell Your Face! If you are excited about what you do and about helping your students, then show them.

You attitude is contagious. Many of our top performers have helped their students make the decision to enroll as a result of contagious enthusiasm. Show your students why they should be excited about getting enrolled right away. You can ask questions designed to get them excited about their goals. By this time you have an in-depth understanding of why taking an online class with us is important. You can also summarize what your students have said previously to help them get excited and feel the urgency.

See examples below:

"Tell me Bob, how soon would you like to complete those credits?"

"Larry, when would you like to have that promotion you mentioned?"

"Jill, you mentioned that getting those credits will fulfill a personal goal, help you move up within you company, and provide more job security. How soon do you want all that?"

Once you have good answers to these questions, you can move to the next phase, establishing a start date.

"Jill, based on when you need the course completed by, you'll need to begin no later than ______."

"Susan, based on your goal to become eligible for that promotion ASAP, let's target the class which starts on the 17^{th}."

"Larry, you said the only thing holding you back from being promoted is continuing education credits. If that's all that's holding you back, how soon should we take care of that?"

Remember: Starting class may mean hard work and commitment for our students. Help them focus on the end goal and what they want out of their programs to create urgency. If there is something they want, they will want it NOW.

Remind Your Face:

- Are you smiling or frowning?
- Excitement and enthusiasm are ________________
- Phone body language – posture, attitude, etc.

Reconfirm the Need and the Student's Motivation

Remind the student of the needs they voiced to you earlier in the conversation or in a previous call. Avoid instilling buyer's remorse - be honest and work at the same speed as the student. Understand that not everyone is ready to go – incomplete paperwork, seeking district approval, etc.

While UPX has helped many students reach their goals and is highly convenient, we are not "too good to be true." Help your student to understand why they need school and why it is beneficial to do it now. Anticipate objections such as time constraints, money issues, or hesitance due to the online format. Remember, the reality for all of us is that nothing is going to change within the week, month, or year that will create a better time to attend school. When an objection arises, return to the student's motivation.

Create a Timeline

Assign homework and an application completion date to your student.

- Always give an immediate _______ _________ to work with.
- If they do not take the first available start date, ask them what class or start date would work, and get them committed to an ______________ start date.
- Do not tell the student we have classes running every week unless you cannot agree on a start date, or rolling starts dates is a selling point.
- If the student still needs approval for classes, then provide optional future start dates.

.... your student's options when it comes to a course's start date.

"It looks like I might be able to squeeze you into....."

"Good news! I have class starting on...."

"The date I have in January is....."

"Since you need approval, I will call you back on .... to follow up."

Set up the proper expectations for your student and be sure they know what to do next in order to get enrolled. Lead your student through the process – remember *call flow*. Once C.P.D. is established, encourage them to complete the online application and explain the details of the application.

"This application takes about 15 to 20 minutes to complete. Let's get started by clicking on my link in the email I sent to you, or go to myapply.phoenix.edu."

"It is only a short online application and won't take you long to fill out, especially with me helping you."

"We don't run this class as often as some of the others, so it fills up quickly. Let's start the application together now."

"We need to get your application in for me to reserve your spot. Are you at myapply.phoenix.edu?"

If the student does not have computer access at that time, it is beneficial to establish a same-day return of the completed application or establish an alternative return time and a follow-up call time.

"As soon as you get the email, click on the link by my signature. It will only take you a few minutes. I'll be at my desk for the next hour. Will you be able to get it back to me by then?"

"When can you get it back to me?"

"Your anticipated start date is ______, if I don't see that your application is completed by ________ I will call you."

Remember, your student looks to you for guidance and knowledge. Set proper expectations, encourage them to start in a timely manner, and share your enthusiasm with every student.

Overcoming Objections

You have already learned that students often contact us to help them make the decision about where, when, how, and even if they should take a college course. In some cases, your students may call and tell you they've already decided to take a course with University of Phoenix. In both cases, your students will have questions and concerns about returning to school. Do not be fooled if your students call in wanting to apply. It is still your responsibility to uncover and help them answer their questions and concerns, whether they bring them up or not. This section will cover the different questions and concerns students will bring up. Even more importantly, you will learn strategies to handle any question effectively allowing you to help your students work past their concerns.

Categorizing Concerns

You may hear your students word their concerns differently each time you deal with a new student. It should be comforting to know that there are two main categories for objections: Can't and Won't. Your students will usually present their concerns as "can't." For example: "I don't have enough time." It is your responsibility to help the student determine if it is can't or won't. The techniques we will teach you focus on when a student can attend, but won't.

There are four categories of "won't" objections.

- Cost – It's too expensive, I don't want loans...
- Time – It doesn't work with my schedule, I'm too busy...
- Fear – I haven't been in school for a long time, I'm bad at math....
- Value – Will you guarantee that I'll get more money if I have the college credits?

It is important that you understand that a student may bring up one objection but he/she may be bringing up several. For instance, when you know that a student can afford to attend but he/she still says cost is holding him/her back, it may be cost combined with fear. Is the student afraid of failing? It might also be cost combined with value. Is it possible that since he/she can afford it, he/she is simply worried about spending time and money on a class that won't get him/her what he/she wants? More often, our students will admit to having cost and time concerns before fear and value. It will be up to you to determine if one or more concerns exist.

How do I address questions and concerns?

- Make sure you have built value first! – Students will bring up fewer concerns and will be more open to solutions when you have established the value for them.
- Understand that student reactions and concerns can occur at any time – at the very beginning or any time during the call flow.
- Always be responsive, not defensive – never, ever turn a conversation into an argument. Even if you win an argument, you have lost a student.
- Don't answer a concern until you fully understand it.
- Student reactions and concerns are usually unanswered questions in disguise or misunderstandings.

Is it a question of their priorities?

- The EC can only ask someone to do something they want to do for themselves. Help the student understand why taking the class should be a priority.
- Ask: Why haven't you started yet?

Use their motivation - _________ what has been shared.

"Classes start next Tuesday, is that soon enough for you to be able to apply for that job opening?"

"You class begins on _______, that should enable you to be done by your deadline."

"Based on your graduation goal, you'll need to start right away."

"Tell me how soon you'd like to have your endorsement/degree/certification completed."

Have a plan of _________.

- Know your student's needs – completing of a degree, or an endorsement, sit for the CPA, new promotion, change in careers, etc.
- Be able to multi-task.
- Do not overlook important details.
- Show support and instill confidence.

Reasons students do not register for class include:

- Unexpected change in routine
- Only looking or thinking about returning to school
- Cost
- Time
- Personal insecurity

Find the student's motivation by asking open ended questions (OEQ):

"Why would that keep you from starting now?"

Life got in the way:

My spouse was laid off.

A: Doesn't that make getting your degree that much more important?

I just got a promotion/new position and want to get acclimated first.

A: Our program was designed for students who work 40-60 hours a week, plus have a family. It sounds like the time you are at work, you are more productive than before, but you still have the same amount of free time outside of work, right?

Student is just shopping:

I don't want to rush into anything.

A: I can tell you have been considering going back to school for some time.

OEQ: What have you done since you've been thinking about it?

OEQ: What do I need to do as your enrollment counselor to help you?

Cost:

You're too expensive.

A: Can you afford not to go? Education is an investment. Investments are equal assets; it gains value, unlike a liability.

OEQ: What were you expecting tuition to be?

I don't want to take out loans.

A: If student loans will match your payment to your income when you are in re-payment, why do loans scare you?

A: If you are going to be making more money, wouldn't those loans be easier to pay back?

A: Very few college graduates complete their program without having to pay back student loans.

OEQ: Why would you not want to invest in yourself?

Time & Commitment:

I don't have time for school right now.

A: How much time a week do you have to dedicate to school?

A: Life happens all the time; would you like to already have your degree? Why put it off time and time again when you could be done with this by ______.

OEQ: What does your schedule look like on any given day?

I have too much on my plate right now.

OEQ: Tell me what time commitment you are anticipating with school...

OEQ: What have you committed to recently that isn't helping you achieve your educational or financial goals?

Other Objections:

I talked to my spouse and he/she said....

A: Taking this course is for you, but it will benefit both of you.

I'm too old.

A: I understand it is hard to learn something new when you are already accustomed to a certain routine, but you'll have a team of associates ready to help you meet this requirement.

Use Value Statements:

- Personalized Service
- Online Library/one of the largest on the internet
- Small Group Size (feed off one another's knowledge)
- Centralized Course Development
- Integration of Theory and Practice
- Practitioner Faculty
- Small Class Size
- Sequential Course Scheduling
- Learning Teams
- 100% Online
- Over 160 learning centers
- Online Tutorials
- Leader in Online Education
- Largest Private University
- Immediate and Consistent Feedback
- Social Learning Environment
- Active – No Passive Learners
- Enrolling working adults for 25 years

- We developed an adult learning model focusing on application of real world experience
- Online programs since 1989
- Academically accredited by the Higher Learning Commission
- Strong reputation in healthcare industry because largest nursing school in the country
- Most (if not all) books are housed online and less expensive than traditional books
- No geographical limitations
- Applied learning
- Faculty hold at least a Masters degree and must meet a minimum number of years in their field
- 24/7 tech support

Be Responsive [not defensive]

Nobody has ever won a fight with a student in any business. Even if you win the argument, you have lost a student. Never, ever, EVER get defensive and turn your conversation into an argument. This is easier said than done because our students may sound angry or upset. It can be difficult not to take their words personally. It helps to understand that your students are not upset with you specifically. They are most often upset with a situation and you happen to be talking about it with them. Here are some examples of what students might truly be upset about.

- Not making as much money as they'd planned
- In debt
- Wish they had completed school previously
- College was cheaper the last time they attended 20 years ago
- Not happy with their jobs (for any number of reasons)

Your student may say, "You're too expensive." What he/she is actually saying is, "I want to go to school, but I'm concerned about cost. Can you help me figure out the financing?"

Keep in mind that you are the student's personal consultant to help with these issues. Your student might be frustrated about a current situation or about the barriers he/she sees to completing a degree. Both of these are opportunities for you to be a solution provider. Knowing that you can help fix a situation can help you control your reaction to
student concerns.

What happens if I get defensive?

In addition to the obvious loss of rapport when you get defensive, you might also make a concern worse. If a student brings up a cost concern and you react defensively, you have just confirmed the concern. For example, if the student says our programs take too long, and you get defensive, what is the student to think? If you believed our programs were the right length, you would not be defensive. You have just shown that you feel we have something to hide. In addition, if your student has a second concern, why would he/she bring it up if you reacted defensively to the first?

How can I keep from being defensive?

Overcome your own objections

The first task you have is to get in class, sample what we offer to our students, and realize the benefits. Attend a graduation. See firsthand how happy and excited our students are when they finish. You will then understand the true benefits of our programs and you will never again question if the amount of time, money, or effort is worth it. Until you feel that way, you will have difficulty with concerns as you will project your own on your students and/or shy away from the topic completely.

Smile and congratulate the student (welcome the concern)

When a student offers a question or concern, a smile in your voice can help reduce hi/her fears. By showing that you welcome the concern, you are continuing to foster open communication and are showing that you can help him/her with any problems he/she may have. You might ask, why should I smile when a student tells me he/she can't or won't go to school? Here are some reasons.

- Be happy your student feels comfortable sharing it with you. Some will not.
- Getting a concern out early is great. They are harder to deal with when the student holds on to them and calls after not attending classes to tell you.
- Worse, some students may have concerns, not show up for class, and never tell you why because they are embarrassed.
- Congratulate yourself for building enough rapport that the student trusts you

- Your student is clearly interested in school-- those who are not interested hang up or walk out, they don't ask for help with concerns.
- Be happy, if a student is qualified and wants to go to school, we can find a way to make that dream come true.

After you have managed your reaction, it's time to make the student feel good about bringing up his/her concern. Congratulate the student for bringing up his/her question and give him/her cookies for taking the decision to return to school seriously.

Example:

Student: Your schedules are too much for me right now.

EC: *(smiles)* Joe, thank you for bringing that up. I can see that you're trying to fit school into your busy schedule. It's clear that you're taking this decision seriously and want to make sure you're successful. I respect that. Let's talk more about schedules. *Responsive, not defensive, friendly, made the student feel good, and stayed solution-focused.*

Clarify Concerns

Your next step to helping a student work past his/her concerns is making sure you understand what the real concern is. Remember developmental probes? You learned to ask questions to get a deeper understanding of your student's motivation, and you will do the same thing to get a handle on his/her concerns. When a student explains that he/she is too busy to attend, don't contradict him/her! Don't attempt to solve him/her problem until you understand it completely. To generate trust and rapport, you will always clarify a concern before you attempt to address it. You will be using the developmental (open) probes along with your listening skills (reflecting/summarizing). See below for an example.

Student: I don't have time to go to school.

EC: What about time is holding you back? *Open ended clarifying question.*

Student: I don't think it would work with my schedule.

EC: I'm glad you brought that up Jane. I can see you wouldn't want to do this unless you could devote the time necessary to do it right. That's commendable. Tell me more about your schedule-- tell me about work and anything else you have going on. *Responsive, got a cookie in, and clarified using an open, developmental probe.*

Student: I work 8-5 Monday through Friday, the kids have baseball and gymnastics Monday and Wednesday, I cook dinner every night, plus general house cleaning, shopping, and all that stuff.

EC: Good, that gives me a better idea. Tell me more about your schedule after the kids are in bed. *Showed accurate listening, reflecting, and asked a developmental probe.*

Student: Usually I get home make dinner for my husband and kids, and then we relax, maybe pay bills or something until bedtime.

EC: Is there anything else on your schedule that might prevent you from being in class? *In this case, a closed probe works well. The student will likely indicate "no" meaning everything is already out in the open, or provide more details.*

Student: No, that's it.

EC: When do you see yourself getting online?

The Enrollment Counselor is now in a good place to make a recommendation. This will only work after the student has a chance to explain his/her schedule. If the EC tried to implement a solution without clarifying, the student would likely resist the solution. Would you allow a doctor to do surgery if he/she hadn't first asked some questions about where it hurt?

Leaving Effective Messages

It is important that all communication with our students meet professional standards. Whether writing an email or speaking on the telephone, be sure to use correct grammar, spelling, and avoid slang. Remember that you are communicating with teachers and/or business professionals. Be courteous and friendly, and keep in mind that you are their guide to our courses. Sound like the expert you are, but don't be afraid to ask questions if you are unsure of something. Prevent mistakes by rehearsing your messages and setting up spell-check on Outlook.

Messages should include:

- A warm and welcoming ________
- Student's ______
- Your phone number - ________ is even better!
- A call to action – ________ they can reach you

Messages should not include:

- Promotions or discounts
- Personal financial information

For uncontacted leads use these guidelines when leaving a message:

- 30-second window
- Identify yourself and that you represent University of Phoenix
- Explain why you are calling
- Leave enough info to intrigue them to call back without dumping information

- Project positive energy and enthusiasm
- Always follow up call with email contact
- Qualify leads by clues and when leaving messages with someone (Did the answering machine provide any clues to the person's career or job?)

Examples of First Attempt at Contact:

"Hi Bill, this is _________, your Enrollment Counselor with University of Phoenix. I've received your request for information regarding the course you are looking for and I'm sure you may have some questions about what an online class will entail. When you return my call Bill, we can discuss your specific situation. Call me today – I am in the office until 5pm MST, and again tomorrow between 8 and 5. My direct number is _________. I'll look forward to your call Bill."

"Hello Mark, this is _________, your Enrollment Counselor with the University of Phoenix. I have received you request for information regarding the course you are looking for but I need to ask you a couple of questions to ensure I am getting the appropriate information out to you. Mark, give me a call today before 5pm or first thing tomorrow morning so I can get this to you right away. You can reach me on my direct line at __________. I look forward to speaking with you Mark."

"Hi Rod, this is ________, your personal Enrollment Counselor at University of Phoenix. I am excited to talk to you about your educational background and the course you are looking to complete. When you call me back today, we will discuss your needs so you will be able to make an informed decision about taking an online course. My direct line is _________ and the best time to reach me at my desk today is from 3 –

6pm. Again, Rod, this is __________ and you can reach me at ___________. I look forward to speaking with you soon."

Examples of Second Attempt at Contact:

"Hi Mary, this is ____________ from the University of Phoenix. I see you are interested in taking an online class. Give me a call back at _________ as I will have a couple of questions for you to determine exactly what kind of information you are looking for, so I can be sure to get the proper materials out to you. Again, you can reach me at _________. Look forward to hearing from you Mary!"

"Hi Bill, this is ____________, your Enrollment Counselor at University of Phoenix. I left you a message a couple of days ago with my number and was hoping to have heard back from you today. As I mentioned, as your Enrollment Counselor, I am here to answer all of your questions. I will continue to try to reach you and look forward to speaking with you. My number is _________.

"Hello Mark, this is ____________, your Enrollment Counselor at University of Phoenix. I have some updates for you! I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number is _________, and I do have 24 hour voicemail access. If you have another number where you can be reached more easily, please provide that on my voicemail and I'll be sure to return your call. I know that taking this course is important to you Mark, so I will continue to try to contact you until we connect."

Examples of Subsequent Contacts:

"Hi Michelle, this is ___________ from the University of Phoenix still trying to connect with you. Seeing as I have not heard back from you, I'm sure you have a busy schedule. When you call back, we'll certainly be able to discuss the different ways that you have to attend class based on your needs and schedule. My number is _______ Look forward to chatting with you today Michelle!"

"Hi Fred, this is ___________, your Enrollment Counselor at University of Phoenix. At one time, taking an online class was a goal for you. If you are not interested in taking a class at this time, please contact me so I can make the appropriate notes in your record. Call me today at __________.

"Hi Tom, this is _____________ calling again from University of Phoenix. I know you are interested in learning more about taking an online course, but I am having trouble connecting with you. I certainly don't want to bother you, but I definitely don't want to forget about you either... Give me a call as soon as you get this message at __________."

"Hello Josh, this is ____________, your Enrollment Counselor for University of Phoenix. I have tried to contact you several times and have not received a return call. I am not sure whether you would like me to continue to try and reach you about taking an online course. I would appreciate a quick courtesy call to let me know how I can assist you in your pursuit. Please be assured Josh, that I am committed to helping you reach your educational goals. I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number is _________. I look forward to helping you today or first thing in the morning."

For previously contacted leads use these guidelines when leaving a message:

- 30-second window
- Identify yourself and that you represent University of Phoenix
- Personalize message based on notes (any courses or start dates previously mentioned)
- Room still available
- Enrolling for classes starting in _________ (next few months)
- I need to update my records... still interested, yes/no?

For contacting a referral:

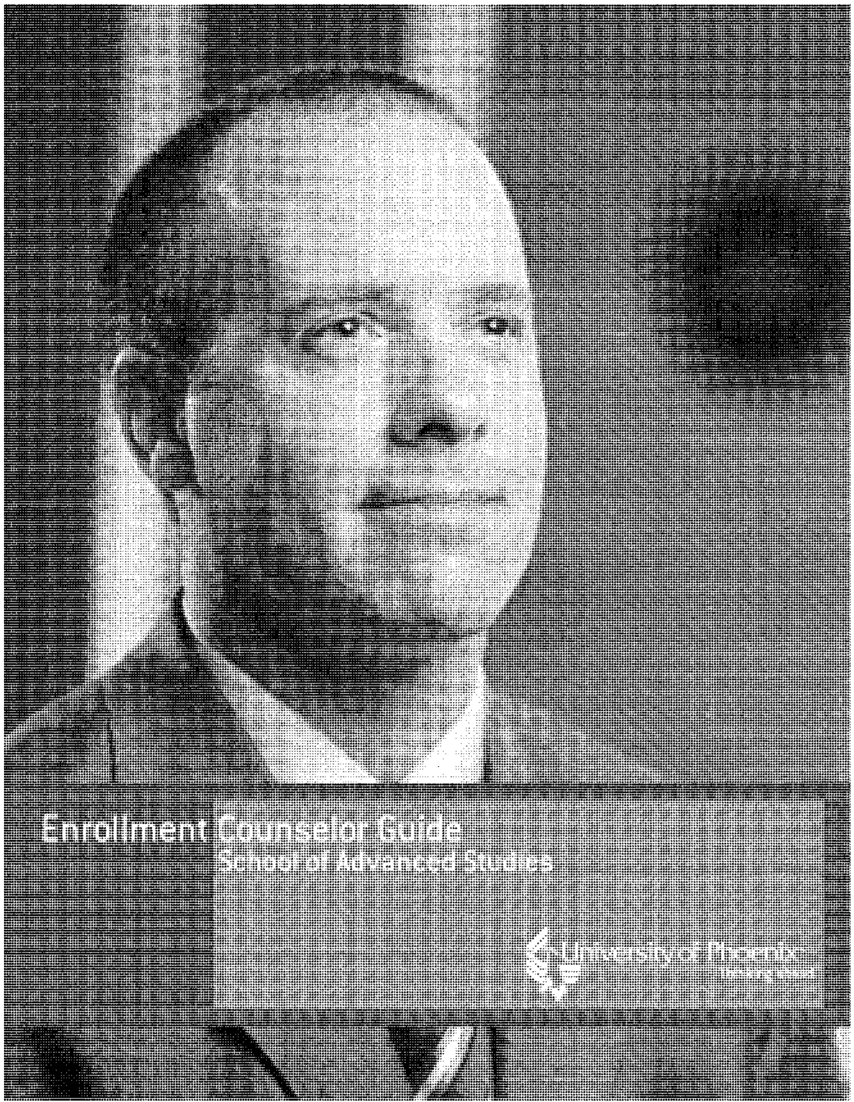
"Hi John, this is _____________, Bill Smith's Enrollment Counselor at University of Phoenix. Bill mentioned that you were excited about taking an online class. I would like to set up a telephone interview to get to know you a little better and help you with your educational goals; I am in the office today until 5pm and again tomorrow between 8 and 5. My direct number is _________ and I do have 24 hour voicemail access if there is a better number to reach you. I look forward to helping you today, or first thing in the morning.

For contacting a lead in APPH status:

"Hi Bill, this is __________, your Enrollment Counselor for University of Phoenix. When we talked on July 3rd, you had spoken about how important it was for you to take an online class in order to ________________. Please give me a call today so I can help you finish up your application or answer any other questions you may have. I am here the rest of the day, until 5pm, and again tomorrow 8 to 5. Please call me on my direct line ________________. I look forward to speaking with you!"

Excerpts, selected by the HELP Committee, from a larger document produced by the company

Apollo Group, Inc.
Document 3, Page 1



Confidential AGI0015036

Apollo Group, Inc.
Document 3, Page 2

Using Proper Greetings

Apollo Group Inc.

August 2006

In the interest of ensuring that the University is represented professionally at all times, and that we are conveying a consistent message to our students, we have in place a standardized greeting for all Counselors. On all inbound calls, including internal transfers, our greeting will now be:

"Enrollment, this is ________."

Once you've taken over the call from the Qualifying Center representative, this is the greeting to your new student:

"Hello, this is __________. I'm your Enrollment Counselor with University of Phoenix (or) Axia College. "

Leaving Effective Phone Messages

Apollo Group Inc.
Effective Phone Messages
February 2006

Guide:

Messages should include:

A warm and welcoming tone
Student's name
Your phone number (twice is even better!)
A call to action – time they can reach you

Messages should not include:

Promotions or discounts
Personal financial information

It's very important to remember that the conversation starts before you pick up the telephone.

Options for First Contact (3):

1. Hi Bill this is ________, your Enrollment Counselor with the ___________ programs at University of Phoenix. I've received your request for information regarding the __________degree program and I'm sure you may have some questions about what going back to school will entail. When you return my call Bill, we can discuss your specific situation as well as the financial options that are available to you. Call me today – I am in the office until 5pm MST, and again tomorrow between 8 and 5. My direct number is (phone #). I'll look forward to your call Bill.

2. Hello Mark, this is ________, your Enrollment Counselor with the ___________ programs at University of Phoenix. I have received your request for information regarding the ________ degree program. I do have a package for you; however, I do need to ask you a couple of questions to ensure I am getting the appropriate information out to you. Mark, give me a call today before 5pm or first thing tomorrow morning so I can get this to you right away. You can reach me on my direct line at (phone #). I look forward to speaking with you Mark.

3. Hi Rod, this is _______, your personal Enrollment Counselor at University of Phoenix. Congratulations on taking that first step towards reaching your educational goals. I am excited to talk to you about your educational background and earning your degree. When you call me back today, we will discuss your needs so you will be able to make an informed decision about returning to school. My direct line is (phone #) and the best time to reach me at my desk today is from 3-6. Again, Rod, this is __________ at (phone #), and I look forward to speaking with you before 6 pm today!

Options for Second Contact (3):

4. Hi Mary, this is ____________ from the University of Phoenix (Business, Education etc.) School. I see you are interested in our ___________ program. Give me a call back at (phone #) as I will have a couple of questions for you to determine exactly what kind of information you are looking for, so I can be sure to get the proper materials out to you. Again, you can reach me at (phone #). Look forward to hearing from you Mary!

5. Hi Bill, this is _________, your Enrollment Counselor at University of Phoenix. I did leave you a message a couple of days ago with my number and was hoping to have heard back from you today. As I mentioned yesterday, as your Enrollment Counselor, I am here to answer all of your questions. I will continue to try to reach you and look forward to speaking with you. My number is (phone #).

6. Hello Bill, this is __________, your Enrollment Counselor for the programs at University of Phoenix. I have some exciting news on different ways you're able to earn your degree! I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number is (phone #), and I do have 24 hour voicemail access. If you have another number where you can be reached more easily, please provide that on my voice mail and I'll be sure to return your call. I know that obtaining your degree is important to you Bill, so I will continue to try to contact you until we connect.

Options for Subsequent Contacts (4):

7. Hi Michelle, this is _________ from the University of Phoenix still trying to connect with you. Seeing as I have not heard back from you, I'm sure you have a busy schedule. When you call back, we'll certainly be able to discuss the different ways that you have to attend class based on your needs and schedule. We have options for you to attend class at our local ground campus, in an online environment, as well as a combination of both! My number is (phone #). Look forward to chatting with you today Michelle!

8. Hi Fred, this is _________ your Enrollment Counselor with the University of Phoenix. At one time, earning a degree was a goal for you. Has something changed? If you are not interested in returning to school at this time, please contact me so I can make the appropriate notes in your record. I would also be happy to meet with you to outline a personalized education plan that will make returning to school and completing your degree as convenient as possible. Call me today at (phone #).

9. Hi Tom, this is ____________ calling again from University of Phoenix. I know you are interested in learning more about our ______________ program, but I am having trouble connecting with you. I certainly don't want to bother you, but I definitely don't want to forget abour you either... Give me a call as soon as you get this message at (phone #).

10. Hello Josh, this is __________, your Enrollment Counselor for the ____________ programs at University of Phoenix. I have tried to contact you several times and have not received a return call. I am not sure whether you would like me to continue to try and reach you about your ___________ degree. I would appreciate a quick courtesy call to let me know how I can assist you in your pursuit or whether I should remove you as a Bachelors/Masters candidate. Please be assured Bill, that I am committed to helping you reach your educational goals. I am in the office today until 5pm MST, and again tomorrow between 8 and 5pm. My direct number is (phone #). I look forward to helping you today or first thing in the morning!

Contacting a referral:

Hi John, this is ___________, Bill Smith's College Advisor at the University of

Phoenix. Bill had mentioned that you were excited about finishing your degree and that you would be an excellent candidate for our program. I would like to set up a telephone interview to get to know you a little better and help you with your educational goals; I am in the office today until 5pm MST, and again tomorrow between 8 and 5. My direct number to my office is (phone #) and I do have 24 hour voicemail access if there is a better number to reach you. I look forward to helping you today, or first thing in the morning.

APPH message:

Hi Bill, this is __________, your Enrollment Counselor for the programs at University of Phoenix. When we talked on July 3rd, you had spoken about how important it was for you to get your __________ degree in order to apply for that upper management position at work. _Please give me a call today so I can help you finish up your application _ or any other questions you may have. Bill, I am committed to helping you graduate so that you may reach the goals you have set for yourself _. Please call me today before 5pm or first thing tomorrow morning after 8am MST, so we can solidify your start date and I can get your materials to you immediately. You can reach me on my direct line at (phone #). Thanks Bill, I look forward to speaking with you!

Classic Probes & Responses

From Jim Pangborn

"Just send me some information"

- What kind of information are you looking for?
- So, you're ready to go back to school ... tell me about that?
- Are you nervous about going back to school?
- What prompted you to call today?
- On a scale of 1-10, how important is school to you?
- What is school going to do for you at work or personally?
- How much thought have you put into returning to school?

TIP ... "Shoppers are Graduates Waiting to Happen"

Probing deeper will keep students from "camping out" in SHOP status forever. They want control of the conversation and are conditioned to keeping you at arms-length. Bring them closer with the age-old question, "How serious are you about getting your degree?"

OUTSIDE the BOX: "I'm a lot like you; I like to have a tendency to want to have all the details in front of me. The information I can send is very basic ... really my role is more of a counselor to help with your questions right now. Has anyone ever taken the time to review a degree-completion plan with you?"

"Shopping Around"

- What other schools are you looking at?
- What will be the deciding factors in your decision?
- How long have you been thinking about going back to school?
- Why is obtaining your degree important to you?
- That's why I'm here ... to help you shop. What kind of timetable are you on?
- What do you see as my role during this "shopping trip"?
- Are you shopping for a place to graduate?
- When you first thought about returning to school, where did you start the process?
- What does your ideal school look like to you?
- How will having your degree change your life?

TIP ... "Milk, Eggs, Butter"

Students have an internal checklist. Until those two or three things are addressed they are not hearing ANYTHING else you say.

OUTSIDE the BOX: "I can appreciate that ... in fact, I've actually had a few students start school elsewhere and then called back to re-inquire. Returning to school is an important decision, one we take very seriously. Having a counselor like myself should help ensure that we find the right fit for you before you start."

"Too expensive"

- Expensive compared to what?
- Is cost the biggest factor in making your decision?
- Do you know anybody who has attended University of Phoenix?
- What is your biggest reason for returning to school?
- On a scale of 1-10, how much are you willing to invest in your education?
- What are your educational goals?
- Have you looked into your company's tuition Reimbursement Program?
- What will have a degree mean to you at this time in your life?

TIP ... Don't Make Excuses for Value

Ask your students ... "When your degree hangs on the wall in a few years ... will you tell friends and family you bought the cheapest degree you could find?" Build value into cost by reminding students of the direct application and value of our real-world curriculum.

OUTSIDE the BOX: "Sure we cost a little more ... but most online programs don't offer the depth of resources that we do. From our online library to the quality of our faculty UOP has spared no expense in creating the absolute best programs and curriculum available."

If you think college is expensive ... try putting yourself through retirement without a degree.

"Going a Different Direction"

- What direction is that?
- What has prevented you from finishing your degree in the past?
- Tell me about your career goals?
- Is that going to get you to where you want to be?
- How have you been effected by not having your degree?
- Are you afraid of what kind of student you will be?

TIP: Be a Counselor, Help Them Achieve THEIR Goals
As people we have a tendency to want to put things off. 83% of our students start school within 60 days. Once they reach that point, the likelihood of them making education a priority becomes far less likely.

OUTSIDE the BOX: "I'm a lot like you ... there is NEVER really a good time to start school. Most of my students are also afraid of making the commitment of time and money. Where do you see yourself professionally in the next 4-5 years?

"I Have No Time to Go Back to School ... Too Busy"

- Do you feel you're too busy to make education a priority?
- Tell me about your work schedule?
- Well, wouldn't you agree that's really why you need a degree?
- What will be different in a year from now?
- Is school something that you are afraid of?
- Are you able to reorganize your priorities?
- Do you work in a team environment?
- Do you control your schedule?

TIP ... They Need Us

That's why University of Phoenix exists. We have found a way to help busy working-adults find the time to finish their degree programs. That's probably why University of Phoenix has grown to be the largest private University in the world, because a lot of us are too busy for a lot of things.

OUTSIDE the BOX: "It's funny you should say that ... I've been with the University for awhile now and I hear that from time-to-time. In fact, a lot of students get so busy that they never take the time to make education a priority. On a scale of 1-10, how important is school to you?"

"I need to DROP!"

- What do you mean?
- Why is quitting school more important than graduating"
- Who has been motivating you to quit?

TIP ... Don't Let Them Off the Hook

Extending the conversation is critical. Go back to your notes. Use success stories from other students who have felt overwhelmed. Review their perception of the homework to make sure they are not "over-posting." Remind them that returning to school was important to them at one time ... and return to the "task" orientation of doing one thing at a time.

OUTSIDE the BOX: "I understand ... having your degree is a commitment. In fact, you may face this same feeling in your 5th class or your 10th class ... it's a common emotion to want to ease up and find some breathing room. What has changed in the last few weeks that you're willing to give up your dreams of finally finishing your degree?"

"I don't need a degree."

What do you mean?

"I'm not sure I can do this."

What questions do you have that I have not addressed?

"Are you accredited?"

What do you know about accreditation?

"My wife is expecting a baby."

How will that prevent you from starting school?

"I have to run this by my spouse."

What specifics will they want to know?

"I need to THINK about this."

What areas are you "thinking" most about right now?

TABLE OF CONTENTS

Military Division Specifics

OBJECTIVES

- Recognize who would be admissible as a military student and who is not
- Understand specific concerns of military students
- Understand our status as a Servicemember's Opportunity College (SOC) school and the Enrollment Counselors role to make sure UPX Online complies with SOC standards
- Explain value of using military training for college credit
- Understand the basic structures of the degree program(s) for this Division, along with the individualized admissions requirements of the related degree programs
- Effectively understand and communicate to students the various ways military members and their spouses have to pay for school.
- Help military members make sound financial decisions regarding tuition payments.
- Communicate differences in GI Bill, Tuition Assistance and Top Up

THE FUNDAMENTALS

Military Lead Definition

- All active duty armed services personnel, all Selective Reserve personnel (includes all Guard personnel and active Reservists—not the Individual Ready Reserve, Standby Reserve, or Retired Reserve), their spouses, and veterans. In addition, Army National Guard civilian employees, Coast Guard civilian employees, Defense Acquisition University (DAU) students requesting to enter the BSM program and members of the American Society of Military Comptrollers (ASMC).
- Simply have military spouses fax a legible copy of both sides of their military ID card to you to verify their status (DAU students are not included in the discount so they are not required to provide an ID card). In order to receive the military discount, the service member must provide the following documentation:

  1. Active duty personnel must present a copy of their DD Form 2 (Active- If not submitting Military TA Voucher).

  2. Guard and Reserve personnel must present a copy of their DD Form 2 (Reserve - If not submitting Military TA Voucher).

  3. Spouses of active duty personnel must present a copy of their DD Form 1173.

  4. Spouses of Guard and Reserve personnel must present a copy of their DD Form 1173-1.

  5. Army National Guard and Coast Guard civilian employees must present proof of their status (If not submitting Military TA Voucher).

Note: It is imperative that the expiration date of the ID card is checked and inform Financial Counselor of it expiration date.

Also, just as a rule of thumb: if a student can currently be impacted by the military (i.e. active duty, in the reserves or guard or married to active duty, reserves or guard) the student is "impacted" by the military discount.

Questions To Ask All Leads

For **Military Enrollment Counselors:** Understand that Military Enrollment Counselors will NOT be credited for the enrollment of any lead that is not defined as a military lead. As a Military Enrollment Counselor, ask the following questions (a "Yes" to any of the questions means the student can be worked by a Military Counselor):

- Are you currently or have you previously been affiliated with the military?
- Are you currently serving in the Selective Reserve? (This includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Reserve, Coast Guard Reserve, Army National Guard, and the Air National Guard)
- Are you the spouse of an active military or Selective Reserve member?
- Are you a civil service employee of a Special Group (See definition in Tuition section)?

UPX Online has have developed a couple of agreements with military installations where UPX Online has provided an Enrollment Counselor to work with military personnel. William Reynolds has been working Parris Island and Beaufort, SC. UPX Online has made every effort, through our systems, to ensure that leads that come in from those areas are routed to Will. However, despite best efforts, occasionally there are leads that leak through into the incorrect lead base. When leads are received from any of the zip codes listed below, these leads need to be forward to William Reynolds.

Beaufort Zip Codes: 29902, 29926, 29925, 29928, 29910, 29915, 29938,

29935, 29905, 29920, 29936, 29944, 29927, 29938

Any student who currently lives outside of the United States will be enrolled by Overseas Online Military Enrollment Counselors. These students are identified by APO or FPO addresses and/or international phone numbers. A good rule of thumb is "Where does the student sleep at night?" The Overseas Online Military Enrollment teams are managed by Don Heins and Jaime Gardea.

Servicemember's Opportunity Colleges

Servicemember's Opportunity Colleges (SOC) is a term used in conjunction with military students. SOC is a voluntary, non-governmental federation of accredited colleges and universities that have agreed to provide distinct educational opportunities for service members. The SOC program is managed under contract with the Defense Activity for Non-Traditional Educational Services (DANTES) for the Department of Defense.

SOC institutions employ admissions procedures ensuring access for academically qualified military members, evaluate learning gained through military experiences, award credit where applicable, evaluate nontraditional learning for credit, evaluate college transcripts for minimum credit loss, and provide flexibility in residence requirements for military members. The University of Phoenix is a member of SOC.

The Army (SOCAD), Navy (SOCNAV), Marines (SOCMAR), Coast Guard (SOCCOAST), and Army National Guard (SOCGUARD) have extended requirements to meet the needs of their specific service. Most services list member colleges under -2 and -4 designations (e.g., SOCAD-2 or SOCAD-4) to indicate that the organization listed provides associate or bachelors level programs. Again, the University of Phoenix is a member of each of these organizations, and it is important to mention this to military students.

The student's Education Service Officer (ESO) will know that SOC member schools will treat military students better. There are only approximately 1,722 member schools in SOC for 2003-2005, so it is a selling point to use in differentiating UPX Online from others. For example, Arizona State University nor Notre Dame cannot make the same claim, the University of Phoenix can, so use it as a selling point.

Military Enrollment Counselors role includes making sure the correct information is being captured from students in order to report to SOC. A SOC form (completed by the student) is required to be turned into the AIS as part of the admissions package. This is mandatory for all undergraduate students who are affiliated with the Army, Marine Corps, Navy, or Coast Guard (the Air Force does not use SOC). Any questions regarding this process should be forward to Dana McCarthy.

For more information on this subject, visit the SOC website at www.soc.aascu.org.

Military Pre-evaluations

The University of Phoenix Online offers a free pre-evaluation service to all military students. This is another extremely valuable tool for recruiting the military student. Military personnel generally have many more transferable credits than they realize, because the Department of Defense has worked diligently with the American Council on Education (ACE) in getting their military training programs evaluated for college credit.

Utilize the pre-evaluation advantage by quantifying the benefit for the student. For example, a military student that receives 30 college credits for military training has just saved $12,660! Not to mention the value of the time and effort they've saved. However, the only way for them to take advantage of that is if they enroll.

Each branch of the service has their own way of documenting credits for members.

Army

Uses the **Army/American Council on Education Registry Transcript** (AARTS). This document Identifies the individuals' Military Occupational Specialty (MOS), any national testing they've completed (CLEP, DANTES, etc.), and ACE credit recommendations for the military training courses they have completed. The military student must request that an "institutional copy" of their AARTS transcript be forwarded to you (make sure you give them your mailing address) by submitting a DA Form 5454-R. They can obtain the form from their installation education center or at the following web site: https://aartstranscript.leavenworth.army.mil/.

The site gives students the opportunity to electronically request an official transcript be sent to us. University of Phoenix Online is listed as a choice in the dropdown menu. There is also a paper form to submit the request; once completed, the form should be faxed to (913) 684-2011, DSN 552-2011, or mailed to: AARTS Operations Center, 415 McPherson Avenue, Fort Leavenworth, KS, 66027-1373. Note: The individual can also print personal copies (unofficial) of their transcript via the site listed above.

Navy and Marines

Use the **Sailor/Marine American Council on Education Registry Transcript** (SMART). The information provided by a SMART is essentially the same as with the Army's AARTS. The military student may request an "institutional copy" of their SMART through their installation Navy College Office or Marine Corps Education Center. They can also download the request form from the following web site: https://smart.cnet.navy.mil/. The student can request an official copy to be sent to us from the website.

University of Phoenix Online is listed as a school on the dropdown menu. If the student wants to send the request with the paper form the fax number and/or address for mailing the request is contained on the form. They should request that the SMART be sent to their UPX Online Enrollment Counselor's address. Again, the individual can also print personal copies (unofficial) of their transcript directly from the web site listed above.

Air Force

The Air Force uses the **Community College of the Air Force** (CCAF) transcript for documenting all college credit worthy training received. If the student is not located near an Air Force Base, then they can send a written transcript request including their full name, Social Security Account Number, current address including ZIP Code, and address and ZIP Code that they want the transcript to be mailed (Enrollment Counselor's address).

The letter must include their original signature, because that is the legal authorization for CCAF to release a transcript. Since the Southern Association of Colleges and Schools (SACS) regionally accredit CCAF, the Office of Admissions will evaluate the transcript just like any other transfer credits would be evaluated. For more information, the CCAF web site is www.au.af.mil/au/ccaf.

Because the Community College of the Air Force is regionally accredited, we can send a transcript request form to obtain an official copy of the transcript. The student will need to list Community College of the Air Force (located in Maxwell AFB, Alabama) as one of the schools in the Education section of the application.

Coast Guard

The Coast Guard uses the Coast Guard Transcript from the Coast Guard Institute (CGI) for documenting all college credit worthy training received. Before your student may request a Coast Guard Transcript, they must first have completed a CGI Form 1560/04e, Military Credit Evaluation Worksheet. If they've previously accomplished a Military Credit Evaluation Worksheet, then they can request a Coast Guard Transcript by filling out the CGI Form 1560/09 at http://www.uscg.mil/hq/cgi/index.html. Once at the sight, hover over "ESO" then click on "Forms". They'll need Adobe Acrobat Reader to read and fill in the forms. Once completed and printed, the forms should be mailed to the Department of Transportation, U.S. Coast Guard Institute (ve), 5900 SW 64th Street, Room 235, Oklahoma City, OK, 73169-6990. The official Coast Guard Transcript, printed on blue paper, must be mailed to your address.

You can verify receipt of the AARTS and/or SMART transcripts by looking for notes in the STD lead of Campus Tracking or in Galaxy. Make sure that the student's SSN is listed in the system so that the note can be entered. If the note of receipt is not in the system after 10 business days from the date of the confirmation email please verify the SSN and/or ask the student to reorder. If the transcript has been pulled and the SSN is not in the system the transcript will be sent to be included on the Query No Match report that is emailed to Enrollment Counselors weekly by Nancy Garcia.

Once the student has committed to a start date, it is imperative to input the students SSN in Galaxy. If the students SSN is not in Galaxy, the AART, SMARTS, CGI transcripts will not match an Query report.

Once the transcripts have been pulled the processing time is approximately 72 business hours to be scanned into WIN and an additional 72 business hours to be evaluated. This timeframe is based on the assumption that both departments are current and are not backed up in their processing.

Other Military Forms

DD Form 214

- Certificate of Release or Discharge from Active Duty. This document is provided to military personnel at the time of their separation or retirement from active duty. It is used, among other things, to document their learning experiences. This is the only document where you may accept a copy, rather than the original, because only one original is provided to the military member.

DD Form 295

- Application for Evaluation of Learning Experiences during Military Service. This form was used extensively to document learning experiences prior to separation or retirement from the military services and is still in use. However, for the most part, the transcripts listed in paragraph 5b above have replaced it. The *DD Form 295* will be phased out.

NGB Form 22

- Essentially the same information that is contained on the *DD Form 214*, but use for National Guard personnel.

Students may occasionally submit course completion certificates, AF Form 2586, and Navy Page 4's. They are fine as supporting documents (if they are dated within one year of the date of submission), but may not be used alone for granting college credit.

Military Specific Degrees

INTRODUCTION

All military students, their spouses and some veterans and military civilian employees can be enrolled by the Military Division. The Military Division enrolls these students in Business and Technology programs and in 1 specific military program. If a student who meets the military lead definition is interested in an Education or Health Care degree program, an Enrollment Counselor from Education or Health Care must enroll the student.

THE FUNDAMENTALS

There is one associate degree programs specific to the military division which is the Associate of Arts through Credit Recognition (AACR)

Associate of Arts through Credit Recognition:

1. This program has no minimum age requirement. Anyone we can enroll according to the military customer definition (Active Duty, Veteran, Spouses of active duty, Selective Reservists) can be enrolled in this program with one addition: Department of Defense employees.

- The published tuition rate is $250 per credit hour.
- The Degree Completion requirements are almost identical to an AAGS (36 Gen Eds, 24 Electives) with the exception that the AACR adds COMM/299.
- COMM/299 is the only residency requirement.
- There are 28 areas of professional focus (for example: Aviation Technology, Biomedical Technology, Business Administration, Computer Science Technology, Criminal Justice and Electronics Technology).
- Students may dual enroll in Bachelors program - BSM is a great transition program once AA degree is completed.
- A pre evaluation is required for this degree program.
- Good Candidate for AACR:
    - Needs fewer than 15 credits to graduate
    - Requires a professional focus
    - Is a resident of CA and can transfer in more credits with AACR
    - Already has many lower division credits

ACCR Professional Focus Courses

AAAPT	Aerospace Physiology Technology
AAAHM	Allied Health Management
AAAHS	Allied Health Sciences
AAAT	Aviation Technology
AABT	Business Administration
AACT	Cardiopulmonary Technology
AACST	Computer Sciences Technology
AACJ	Criminal Justice
AADLT	Dental Laboratory Technology
AAET	Electronics Technology
AAHCT	Health Care Technology
AAHT	Histologic Technology
AAME	Marine Engineering Technology
AAMES	Marine Environment Studies
AAMLT	Medical Laboratory Technology
AANMT	Nuclear Medicine Technology
AANT	Nuclear Technology
AAOEHS	Occupational/Environmental Health Services
AAORT	Operating Room Technology
AAOT	Opticianry Technology
AAPT	Pharmacy Technology
AAPHYST	Physical Therapy
AART	Radiologic Technology
AARESPTH	Respiratory Therapy
AATI	Technical Instructor
AATM	Technical Management
AATS	Technical Studies
AAULT	Urology Laboratory Technology

Military Financial Options

INTRODUCTION

One way that UPX Online gives excellent customer service military students is by offering discounted tuition to students who meet our military definition. A second way UPX Online gives excellent customer service to the military is by providing excellent counsel on how to use various opportunities available to cover the cost of tuition.

KEY TERMS – TUITION

Educational Financial Terms

- Discount (standard and special groups)
- Tuition Assistance
- Montgomery GI Bill
- Top Up

University of Phoenix Online offers a 20% discount to our military students and 25% discount to Special Groups.

• Special Groups includes the following:
1. Coast Guard members and their spouses, Coast Guard Reservists and their spouses, and Coast Guard civilian personnel; Coast Guard (MOU)
2. Army National Guard (MOA)
3. Army Proving Ground in Yuma (MOA)
4. State of Michigan (includes Army and Air National Guard) (MOA)
5. NS Everett, WA (MOA)
6. Members of the American Society of Military Comptrollers
7. Ft Gordon, GA
8. Camp Murray, WA
9. Ft Lee, VA

- These agreements include all active duty and guard members, their spouses and civilians assigned to them who posses a valid identification card.
- For those eligible for the military discount, tuition is $380 per credit hour ($1,140 per course) for undergraduate courses and $470 per credit hour ($1,410 per course) per course for graduate courses.
- Special Group rates are $356 per credit hour ($1,068 per course) for undergraduate courses and $441 per credit hour ($1,323 per course) for graduate courses.
- For those enrolled in the AACR, tuition is $250 per credit hour ($750 per course).
- Students who are eligible for the military discount(s) and taking 100 or 200 level classes, GEN/300, NUR/390 or BSHS/301 are eligible for a special military tuition rate of $250 per credit hour ($750 per course).

- These agreements include all active duty and guard members, their spouses and civilians assigned to them who posses a valid identification card.

    - For those eligible for the 20% military discount, the tuition is

        - BSHS/M and BSHA - $380 per credit hour ($1, 140)
        - BSN - $330/credit hour
        - MAED-$372/credit hour
        - MSN- $372/credit hour
        - MHA - $470/credit hour

    - Special Groups Tuition is 25% off the program tuition rate

        - BSHS/M and BSHA - $356 per credit hour
        - BSN - $310/credit hour
        - MAED-$349/credit hour
        - MSN- $349/credit hour
        - MHA - $441/credit hour

Military Discounts Table

No Discount	Standard Military 20% discount	Special Groups 25% discount
Veterans* Retirees* DAU civilians enrolling in BSM (*may be enrolled by Business and Tech EAs as well)	AD Army* AD Air Force AD USMC AD Navy* All above Reservists Air National Guard All above Spouses (*some members get 25% discount – see right)	Coast Guard Army National Guard Army Proving Grounds, Yuma, AZ State of Michigan Air National Guard NS Everett, WA Camp Murray, WA Ft Gordon, GA Ft Lee, VA All above Civilians Members of the American Society of Military Comptrollers All above Spouses

$250/credit hour rate	**$250 AACR rate**
• Anyone already eligible for discount <u>and</u> taking 100, 200 level courses or GEN/300, NUR/390, and BSHS/301	Anyone enrolled in AACR: • Not eligible to receive Financial Aid • Pre- Evaluation required

Tuition Assistance, GI Bill and VA benefits

THE FUNDAMENTALS

There are numerous options available for the military student to finance their education.

Tuition Assistance (TA)

The Army, Air Force, Marine Corps, and Coast Guard offer 100% Tuition Assistance (TA) to all active duty personnel. However, the government contribution is capped at $250.00 per credit hour and annually at $4,500. Therefore, the maximum government contribution for a three credit hour course is $750.00.

This leaves the military student (with the standard discount) to fund the remaining $354 for an undergraduate course and $618 for a graduate course (plus books and registration fee) from other sources. If TA is the primary source of funding, the student will probably need assistance in finding secondary source of funding. Fortunately, the Floyd D. Spence National Defense Act for Fiscal Year 2001 now permits those students eligible for the Montgomery GI Bill to use their GI Bill educational benefits to supplement TA. This program is called **Top Up** and is a combination of Tuition Assistance and GI Bill and will be covered later in this chapter.

Montgomery GI Bill

The Veteran's Administration (VA) policy on eligibility and use of the GI Bill are much too involved to effectively explain here. The best advice would be to have students contact the VA directly (1-888-GIBILL1 (442-4551). This phone number will automatically route the call to the appropriate regional VA processing center. Students can talk to a case manager who will explain the VA benefits. Also, students can utilize the VA's web site at www.gibill.va.gov.

The University of Phoenix has a VA Benefits Coordinator that may be reached toll free at 1-877-572-7232 and through e-mail at Veterans.Affairs@apollogrp.edu (e-fax number is (480) 379-3544). The individuals in this office will provide forms to students wishing to apply for VA education benefits, but their primary job is to certify class term dates for the VA so that students will receive their payment. UPX VA Benefits Coordinator's office certifies student enrollment via Confirmed Enrollment which means that UPX will let the VA know a student has completed a class, at the latest, by the 7tb day after class has ended.

UPX VA Benefits Coordinator's office is not able to counsel students on their VA entitlement, and it is important for students to understand this before directing them to this office. Student can also contact UPX Online's Veterans Affairs office at http://www.phoenix.edu/military/va.asp .

Students wishing to apply for VA benefits use either the VA Form 22-1990 (initial application) or VA Form 22-1995 (change in program) should obtain these forms from the VA Website at www.gibill.va.gov or our Veteran's Affairs office. Once completed, have the student fax the form to the UPX Veteran's Affairs Office at (480) 379-3544. If an Enrollment Counselor receives a student's form, it is important that the forms are faxed immediately to the UPX Veteran's Affairs Office.

Active duty military Veterans who have served at least 3 years, and have elected to participate in the Montgomery GI Bill, are entitled to 36 months of full time benefits. Effective October 1, 2005, the monthly rate for full time is $1,034.00 per month, $37,224 for the 36-month entitlement.

UPX Online students who attend school consecutively are paid the equivalent of $1,034 per month based on the number of days they attend class and the number of days of break between classes. It is highly unlikely that a student would ever receive a check for $1,034 under Confirmed Enrollment. A student should always check with the regional VA to determine how much money to expect per class.

Active duty military personnel who have served at least 2 years, and have elected to participate in the Montgomery GI Bill, also are entitled to benefits, but at a reduced rate.

Active duty military personnel whose enlistment contract included participation in the Army or Navy College Fund have additional benefits. Their entitlement may be anywhere from $26,500 for two year enlistees to $50,000 for four year enlistees in critical job specialties.

For active duty military personnel using the Montgomery GI Bill, their benefit is limited to the lesser of their entitlement or the cost of tuition. Therefore, even though the student may tell you they're entitlement is $1,388.89 per month, they need to understand that the VA will limit their payment to the cost of tuition, $1,056.00 ($750.00 for students in the AACR or undergraduate students eligible for the special military tuition rate) for undergraduate courses and $1,308.00 for graduate courses.

All UPX Online undergraduate courses qualify for full time benefits, so the active duty student would receive up to $999.34 ($34.46 daily rate X 29 days) for their first course in VA benefits for an undergraduate course. For every consecutive course they would receive $1206.10 ($34.46 daily rate X 35 days). The reason for this is because the VA pays upon 30 day increments. Our classes are 35 days so they will issue a payment for the first 30 days of class and the additional 5 day will be added to the next payment. UPX Online graduate courses qualify for full time, so a typical student should expect to receive $1206.10 ($33.47 daily rate X 35 days) in VA benefits for a graduate course.

Individuals who have separated or retired from the military are paid the monthly entitlement rate for each month that they are in school regardless of the cost of tuition. They may also be paid for breaks as long as the break does not exceed the period of time they're in school before the break nor the period of time they are in school after the break.

Please note that the information provided here is for the Montgomery GI Bill only (Chapter 30 of Title 38). There are still active and retired personnel that retain benefits under the old Vietnam Era Veteran's Educational Assistance Program (Chapter 34 of Title 38) and the Post Vietnam Era Veteran's Educational Assistance Program (VEAP, Chapter 32 of Title 38). Also, there is a Montgomery GI Bill for the Selective Reserve (Chapter 1606), which pays a reduced amount for Reserve personnel.

Because UPX Online Enrollment Counselors are not do experts regarding VA benefits, it is imperative that Enrollment Counselors do not counsel students regarding GI Bill benefits (other than to direct them to call VA Benefits Coordinator at 1-877-572-7232 or the Veteran's Administration at 1-888-GIBILL1 and talk to a case manager as soon as possible).

Top Up

To be eligible for the Top Up benefit, the person must be approved for federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits. To be eligible for MGIB benefits, the person must be an MGIB - Active Duty participant and must have served at least 2 full years on Active Duty.

A copy of the Tuition Assistance Authorization form for the course that has been signed by an authorized military official will be required. People who have not requested MGIB benefits before should submit a VA Form 22-1990 to establish eligibility.

These claims are handled differently from claims for MGIB without TA. For Top-up claims, the student will not need to check in with the school official who certifies VA benefits (The VA does not need an enrollment certification on VA Form 22-1999.). The student will not need to check for approval of the program for VA benefits; approval is not an issue.

That is because Top Up is payable for any course for which TA is payable under DOD criteria. VA determines a student's eligibility for MGIB. If a student is eligible for MGIB, the TA approval form establishes eligibility for Top Up. No certifications from the school are needed.

The first time a student uses Top Up, he or she will need to fax (1-918-781-7863) the following to the Top Up Team:

Coversheet (student's name and request for reimbursement Top Up amount)
TA voucher showing a student portion due VA form 22-1990 (or VA form 22-1995 if eligibility has been established in the past.)

The student will need to send the Top Up team a new TA voucher for each class (the VA Form 22-1990 only needs to be sent the first time).

The Top Up team will send the student a check for the amount listed in the student portion column of the TA voucher. Top Up is for tuition only and does not include books or fees.

The Navy currently offers 100% tuition assistance up to $250 per credit hour, but for only four classes (12 total credits), or an annual ceiling of $3,000. Naval personnel may request waivers to take additional courses.

Due to the annual cap, TA runs out after 6 courses, with the exception being that Navy TA runs out after 4 courses.

Let the student know that he or she needs to complete the TA paperwork at the installation education office or through the Education Services Officer (ESO). UPX Online Enrollment Counselor will collect the first 2 TA vouchers prior to the first course. Enrollment Counselor should send students the first 2 statements of fees, for the 2 individual TA vouchers.

Military officers incur a two-year service commitment from the course completion date, so they usually are not interested in using TA. Enlisted personnel do not incur a service commitment.

Under NO circumstances are Enrollment Counselors to contact ESOs. If Enrollment Counselors need assistance with TA, contact Brooke Kosten at x-74372. If Enrollment Counselors need assistance with any other issue related to contacting an ESO, contact Kirk Kyle at x-76490.

Students need to have completed TA forms faxed back to their Enrollment Counselors at least six days prior to the start of class. **Under all circumstances,** the TA form must be provided by **5:00 PM on the Thursday before the start of class**. Since they may take up to a week to process through the military installation education office, the student needs to be encouraged to get an early start.

The government portion of TA is deferred for 60 days. Unless there's another source of funding, tuition and fees not covered by TA also must be provided at six days prior to the start of class. One exception to this is the Top Up student. UPX will allow a 45-day deferral for the student portion of the tuition for Top Up students only as long as the student submits the MGIB TDA (Tuition Deferral Agreement) stating the student has completed the steps required for Top Up and including a credit card number.

Financial Aid

This is a good option to use as a secondary source of funding for many military students. However, it is important for students to fully understand how financial works. Especially, caution students about the rules on schedule gaps. Due to frequent and unplanned deployments, military students using financial aid are at significant risk of getting themselves in a bind if they are not careful. The goal should be to make sure students are educated and aware of any possible risk..

Cash

This is a good option to use as a secondary source of funding for many military students.

Additional Sources

All of the services have additional funding sources in place for those in need. Enrollment Counselors should recommend students to contact respected resources: Army Relief Society, Navy-Marine Corps Relief Society, Air Force Aid Society, or the Coast Guard Foundation.

University of Phoenix Veterans Affairs website:
http://www.phoenix.edu/military/va.asp

Closing Tips

Portability

Military personnel frequently are transferred to new locations every two to three years, known as a Permanent Change of Station (PCS). This creates a great deal of difficulty in completing a degree because students have not meet the residency requirements of the new school, the new school may not have the same program you were previously in, or the new school may not be a SOC member. Attending the University of Phoenix Online removes all of those obstacles for the military student. Make sure they are aware of those disadvantages and the solution provided by the University of Phoenix Online.

Credit for Military Training

The military student may receive up to 24 semester hours of lower division elective credit for their military training. They may also receive up to 36 additional credits if their military courses satisfy general education requirements (communication arts, mathematics, science and technology, humanities, social science, additional liberal arts, or interdisciplinary requirements). This is important, because it is a the potential savings to the student ranging from $8,112 to more than $20,000.

Many military students will be interested in checking on the amount of credit that they may receive from a military course. Refer them to http://www.militaryguides.acenet.edu/. At the web site, students will need to enter the course number (or keyword of the title) and the school name (or location) to search for the course in question.

Military Discount

Make sure the military student understands their price is at least 20% less than the full price that other students pay. This alone is a savings of more than $10,000 over the course of a 120-semester hour undergraduate program. Add the fact that many of our active duty students can take advantage of the special military rate for lower division courses ($250/credit hour for 100 and 200 level courses).

Servicemember's Opportunity College (SOC)

Remember to explain to students that UPX Online is a member of SOC. This is a very important fact to many military students.

Excerpts, selected by the HELP Committee, from a larger document produced by the company

Apollo Group Inc.

Default Management Plan

Last Revised: September, 2010
Redacted by HELP Committee

Table of Contents

Default Management Plan

Introduction

The University of Phoenix is transitioning from FFELP into the William D. Ford Direct Loan in 2010. A significant portion of our student population receives student loans. The University has chosen to implement a default management plan to promote student success and reduce student loan defaults. Because our cohort default rate remains below applicable thresholds, the University is not required by the U.S. Department of Education to submit or follow a default prevention plan.

The default management plan for the University is a collaborative effort involving several departments including Apollo Financial Aid, Finance, Enrollment, and Business Technology.

Apollo Group, Inc. has hired a Default Management team who is responsible for all its subsidiaries. The primary responsibility of the Default Management team is to create and implement strategies, to work together with various campus departments, lender partners, and guaranty agencies toward a common goal of reduced defaults; and to interface with the Student Financial Aid Training and Implementation team to provide presentations and information for enrollment and financial counselor staff.

Enrollment Efforts

The University utilizes the Department of Education's studentloan.gov online interactive entrance counseling which provides students with the most up to date counseling. If the student has questions regarding their counseling, they are directed to their Campus Finance Advisor to answer any questions they might have. The Campus Finance Advisor is an individual with Financial Aid Experience. The Campus Finance Advisor is also available to meet with the student in person to discuss questions regarding student loans.

Application Efforts

The University conducts most of its financial aid application process online. Strategically placed within the online process are financial literacy resources for students including loan repayment and consolidation calculators, credit card management, access to the free annual credit report site, and a link to NSLDS. Our enrollment counselors assist students by walking through our financial aid web process and provide an additional focus on entrance counseling topics.

Borrow Wisely Campaign

The University promotes a Borrow Wisely campaign and socializes this concept with its enrollment and finance counselors. We counsel students to investigate other means of financing their education before borrowing student loans including: scholarships, corporate reimbursement, personal savings, etc.

E-Campus

We utilize e-Campus, the University's learning management tool, as a default Management communication method. When a student receives their financial aid award letter and subsequently receives their disbursement notification letters, we have an opportunity to communicate vital loan awareness information. We also post messages containing a loan repayment chart, a link to NSLDS, an opportunity to cancel their loan if they choose, and a scholarship site link.

In School Initiatives

Because the University believes it is important to raise student awareness regarding their individual student loan debt, we have requested the guaranty agencies to mail or email loan summary letters to in school students bi-annually. This notification keeps the student apprised of their outstanding loan balances as they progress through their program of study. The loan summary letters also explain who the guaranty agency is and how to access NSLDS to view all of their FFEL or Direct student loans. To further supplement this initiative, we are implementing an internal student notification process via e-Campus. Because our goal is to increase the number of students who read their loan summary letter information, we believe it is beneficial to notify the student to expect a communication from their guarantor.

30 Day Delay

Effective Oct 1, 2010, we will implement an automated 30 day delay for first time, first year borrowers. The existing 30-Day Delay process is manual.

Default Management Toolkits

To assist our campus employees, we create an annual default Management toolkit and distribute it to our main campuses. The toolkit typically includes a bookmark detailing the consequences of student loan default and solutions for resolving defaults, a bookmark on loan repayment plan options, a current tax benefit brochure, and other timely default Management information. Annually, we survey our Enrollment and Finance Managers to find out what type of information is most beneficial to them.

Graduation/Withdrawal Initiatives

The University recently transitioned to the Department of Education's NSLDS Exit Counseling. This is online, and provides an interactive counseling program. The new program allows the student to see actual individual loan data including amount, lender, guarantor, and status. The counseling program will also generate student specific loan repayment amounts and show a comparison of the various loan repayment options.

TIVA Meeting

The Default Management team is in the process of scheduling monthly meetings with the departments Title IV servicers. This time will be to discuss upcoming projects, coordinate and collaborate on current initiatives, and assess projects in process. We also discuss their individual Cohort Default Rates for Apollo's population.

Grace Period Counseling

The University has collaborated with its guaranty agencies to conduct a grace period counseling program. The University recognizes that many students are not contacted regarding their student loans during their six-month grace period. This is a critical time in the life of a student loan. It is important to stay in touch with the student, remind them of their loan obligations, and provide repayment information.

The University provides the guarantors with graduated and withdrawn student information via weekly spreadsheets. The guarantors make telephone contact with these students. The guarantor's objective is to gather information from the student, and to provide loan repayment information to the student. Redacted by HELP Committee

Redacted by HELP Committee

Additional Student Counseling

In July, Apollo Group assigned student borrower accounts externally to two servicing companies – General Revenue Corp (GRC) and i3. These companies were hired to counsel student loan borrowers on their repayment rights and obligations. Our conversations with these two servicers stressed our goal of helping students successfully repay their loans. Keeping students out of default reduces our cohort default rate, prevents taxpayer loss, and most importantly prevents further damage to a borrower's credit history. We are not collecting debt, but Apollo and its partners are working to improve repayment success.

The first batch of accounts included some borrowers that were over 150 days delinquent on their federal student loan. The second batch we assigned in September included some borrowers that were over 30 days delinquent. We are in the process of assigning more borrowers that are active in repayment cohorts.

Additional Institutional Initiatives

The University has analyzed the characteristics of the students who entered repayment as well as the students who defaulted. We compiled the first statistics utilizing our FY 2001 CDR file. Data elements analyzed include regions, transfer credits, program areas, student demographics, FISAP income, first generation to attend college, household size, GPA, and campus demographics. This information is utilized to create and implement future default Management strategies. Redacted by HELP Committee
Redacted by HELP Committee

Default Management Share Point Site

We have created a Default Management page on our internal SharePoint site, which is accessible to all campus staff. This site contains helpful articles, best practices, lender website links, a loan repayment calculator, grace period counseling reports, and training resources. Additionally, a quarterly Student Financial Aid update will be sent to the campuses as a reminder to review the site. Redacted by HELP Committee

Lender Default Tracker

The University has set specific cohort default rate goals and we work closely with our lender and guarantor partners to achieve these goals. We have engaged their cooperation and leveraged their tools and expertise to support our common goal of better serving our students. We have implemented a default tracker spreadsheet for our lenders. It is a tool to gauge the default rate as we progress throughout the cohort year. Other data elements are captured as well; for instance, number of averted claims and cure reasons.

Yearly Program Level CDR Analysis

Yearly, the Default Management Team does an analysis on the CDR for each Program Level. To do this, we take the Official CDR file released by the Department of education, and then have Program type added by our Business Intelligence Team. We query each program level by defaulters and repayers to calculate the CDR. Redacted by HELP Committee

Redacted by HELP Committee

FY07	Defaulters	Repayment Population	CDR
Total Population:	9,960	106,893	9.32%
	Break Down by Program Type:		
Associates	4,012	19,287	20.80%
Bachelors	4,971	51,897	9.58%
Masters	918	32,999	2.78%
Doctoral	38	1,724	2.20%
Other	21	986	2.13%

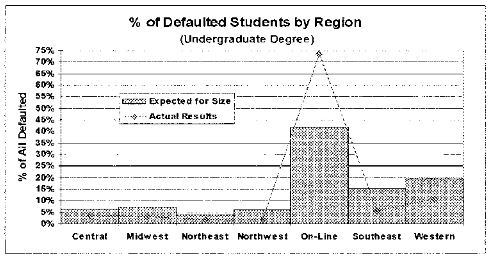
FY06	Defaulters	Repayment Population	CDR
Total Population:	7,373	101,894	7.24%
	Break Down by Program Type:		
Associates	82	1,179	6.96%
Bachelors	6,417	60,287	10.64%
Masters	821	37,069	2.21%
Doctoral	21	1,810	1.16%
Other	32	1,549	2.07%

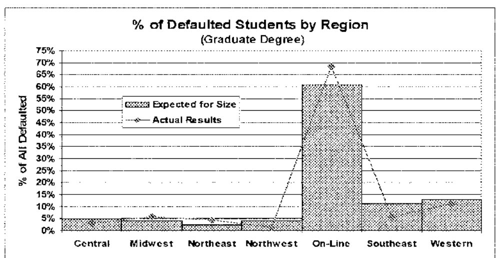
Yearly Defaulter Profile

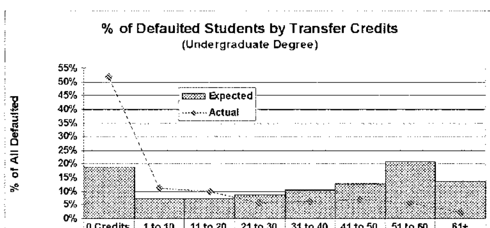
Redacted by HELP Committee

Yearly, the Default Management Team does an analysis on Official CDR to profile our defaulters. [redacted]

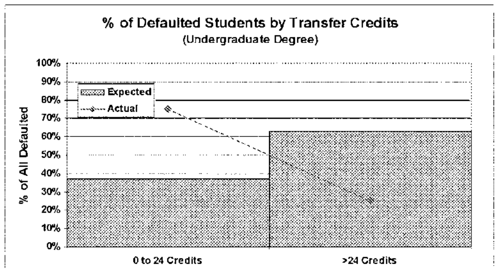
Redacted by HELP Committee







	0 Credits	1 to 10	11 to 20	21 to 30	31 to 40	41 to 50	51 to 60	61+
Expected	18.7%	7.5%	7.4%	8.6%	10.5%	12.8%	20.8%	13.7%
Actual	51.7%	11.3%	10.0%	5.6%	6.5%	7.0%	5.6%	2.2%



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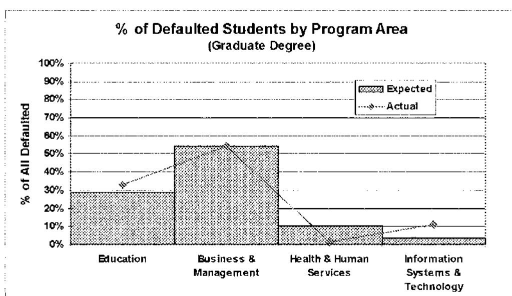
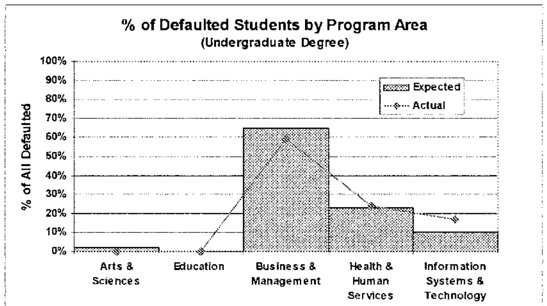




Redacted by HELP Committee

Excerpts, selected by the HELP Committee, from a larger document produced by the company

COHORT DEFAULT MANAGEMENT SOLUTIONS AGREEMENT

This Cohort Default Management Solutions Agreement (this "Agreement') is entered into as of the 22th day of June 2010, between GENERAL REVENUE CORPORATION ("GRC"), and APOLLO GROUP INC. ("APOLLO GROUP").

WHEREAS, APOLLO GROUP is the parent company of the University of Phoenix, a post-secondary educational institutions ("School");

WHEREAS, some of the students at the School finance costs of their education at the School with Federal Family Education Loan Program ("FFELP") and Federal Direct Loan Program ("FDLP") student loans;

WHEREAS, APOLLO GROUP desires provide assistance to students that have student loan accounts which are at risk of default in their current year federal Cohort, as defined in 34 C.F.R. 668.181, et seq.; and

WHEREAS, GRC is in the business of providing Cohort Default Management Solutions, and desires to assist APOLLO GROUP with managing its Cohort Default Rate;

NOW THEREFORE, in consideration of the foregoing and of the mutual covenants contained herein and for other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto agree as follows:

I. CONTRACTING PARTIES:

GRC is an Ohio corporation with its principal place of business at 11501 Northlake Drive, Cincinnati, Ohio 45249, and APOLLO GROUP is a company with its principal place of business located at 4025 S. Riverpoint Parkway, Phoenix, Arizona 85040. Each party warrants to the other party that the person executing this Agreement on its behalf is duly authorized to do so.

II. BORROWER AND ACCOUNT DESIGNATION:

During the term of this Agreement, APOLLO GROUP shall, at its sole discretion, designate certain FFELP and FDLP student loan accounts (each an "Account", and collectively "Accounts") of students who are borrowers in its federal fiscal year 2009 'Cohort', as determined pursuant to 34 C.F.R. 668.183(b) (each a "Borrower", and collectively "Borrowers"), for Cohort fiscal year 2009 being serviced by FFELP and FDLP servicers and GRC shall provide the applicable Services (as defined below in section III. Statement of Services to be Performed) with the goal to prevent Accounts from entering into default status, and to minimize the APOLLO GROUP Cohort Default Rate, as such term is defined and calculated pursuant to 34 C.F.R. 668.181, et. seq. for that specific Cohort year.

III. STATEMENT OF SERVICES TO BE PERFORMED:

GRC shall provide APOLLO GROUP with specialized student loan borrower default management services, including, without limitation, monitoring of Accounts to avoid default of Accounts, analyzing and prioritizing Accounts, contacting and informing delinquent Borrowers via telephone and mail regarding their Account in order to counsel the Borrowers on how to avoid default, updating Borrower demographic information, and

VI. FEE FOR SERVICES:

Proprietary

VII. REPRESENTATIONS AND WARRANTIES OF GRC:

A. GRC is duly organized, validly existing and in good standing under the laws of its state of incorporation and is duly qualified to do business, and is in good standing in every jurisdiction in which the nature of its business requires it to be so qualified. GRC has full corporate power and authority to enter into this Agreement and to carry out the provisions of this Agreement. GRC will comply with the laws of each state to the extent necessary to perform its obligations under this Agreement.

B. This Agreement and all other instruments or documents to be delivered hereunder or pursuant hereto, and the transactions contemplated hereby, have been duly authorized by all necessary corporate proceedings of GRC.

C. The execution and delivery of this Agreement by GRC hereunder and the compliance by GRC with all provisions of this Agreement do not conflict with or violate any applicable law, regulation, or order and do not conflict with or result in a breach of or default under any of the terms or provisions of any contract or agreement to which GRC is subject or by which it or its property is bound, nor does such execution, delivery, or compliance violate the by-laws or articles of incorporation or formation of GRC.

D. This Agreement constitutes a legal, valid and binding obligation of GRC enforceable in accordance with its terms, except as enforceability may be limited by bankruptcy, insolvency, reorganization, or other similar laws affecting the enforcement of creditors' rights generally and by equitable limitations on the availability of specific remedies, regardless of whether such enforceability is considered in a proceeding in equity or at law.

E. There are no proceedings or investigations pending or, to GRC's knowledge, threatened against GRC, before any court, regulatory body, administrative agency or other tribunal or governmental instrumentality having jurisdiction over GRC or its properties (i) asserting the invalidity of this Agreement, (ii) seeking to

Excerpts, selected by the HELP Committee, from a larger document produced by the company

[redacted]

From: [redacted]
Sent: Wednesday, August 18, 2010 8:37 AM
To: Brian Swartz
Cc: [redacted]
Subject: i3 Contract - Ready for your execution
Attachments: 20100818 - i3 MSA FINAL.docx

Hi Brian,

Attached is the final contract for i3 to perform our "swat" effort on the WIU FY09 late stage delinquent student borrower population. The contract is our standard form contract with the added regulatory language consistent with the content included in the GRC contract. It has undergone legal review, as well as [redacted] has reviewed.

If you have any questions as you read through please give me a call to discuss.

[redacted] - Can you please prepare the attached document for Brian's signature and let me know when ready to send to i3.

Thank you.
[redacted] AVP - Apollo Financial Aid
Apollo Group | Apollo Financial Aid | FP&A and Financial Reporting
[redacted]

Please consider the environment before printing this email.

COHORT DEFAULT MANAGEMENT SOLUTIONS AGREEMENT

This Cohort Default Management Solutions Agreement ("Agreement") is made and entered into this 1st day of July, 2010 ("Effective Date") by and between Apollo Group, Inc. ("Apollo Entity" or "Apollo"), and i3 Group, LLC, a wholly owned subsidiary of FMS Investment Corp (collectively "Company").

1. PURPOSE OF AGREEMENT. This Agreement sets forth the terms and conditions applicable to all services ("Services") to be provided by Company to Apollo Entity as more fully described on the Work Statement and Pricing Schedule and Statement of Work ("Master Agreement Rider") **(Exhibit A)** that is signed by an authorized representative of each party to this Agreement.

2. DEFINITIONS:

"Apollo Affiliate" means Apollo Group, Inc. and any entity that wholly or partially controls, is controlled by, or is in common control with Apollo Group, Inc.

"Apollo Indemnified Parties" means Apollo Entity, Apollo Affiliates, their respective directors, officers, employees, shareholders and agents and all of their respective successors and permitted assigns.

"Confidential Information" means all confidential and proprietary information of Apollo Entity and Apollo Affiliates, disclosed, prior to the execution of this Agreement or after, whether orally or in writing, that is specifically designated as confidential or that reasonably should be understood to be confidential given the nature of the information and the circumstances of disclosure, including, but not limited to, the following: terms and conditions of this Agreement (including pricing and other terms set forth herein), customer information and data, Student Information (as defined below), Personal Information (as defined below), financial information, any information pertaining to the business organization, operations or plans, business records and plans, marketing strategies, cost, discounts, product design information and technical information.

"Deliverables" means the tangible items (including without limitation any computer programs, plans, business metrics, configurations, documents, processes models, interfaces, test cases, notes and data) that Company will provide to Apollo Entity as specified in the SOW or the Master Agreement Rider.

"Personal Information" means any information that Company obtains in any manner from any source during or in connection with its performance of this Agreement that concerns any of Apollo Entity's or any Apollo Affiliate's prospective, former and existing students, customers or employees. Personal Information includes, without limitation, names, addresses, telephone numbers, e-mail addresses, social security numbers, credit card numbers, call-detail information, student records, purchase information, product and service usage information, account information, credit information, demographic and any other personally identifiable information.

"Student Information" means any student or alumni information of Apollo Entity or an Apollo Affiliate, including but not limited to student or alumni names, email addresses, identification code or other academic or financial records.

"Third Party Processor" means a third party that Apollo Entity uses to process purchase orders and invoices.

3. MASTER AGREEMENT RIDERS; STATEMENTS OF WORK. Each Master Agreement Rider shall contain an itemized list of all Services to be provided, together with the price to be charged therefor. A statement of work ("SOW") that is signed by an authorized representative of each party to this Agreement may, from time to time, accompany the Master Agreement Rider. Each Master Agreement Rider and/or SOW shall incorporate this Agreement by reference as though the Agreement is fully set forth therein. Each Master Agreement Rider and/or SOW shall include, at a minimum: (i) a description of the Services and/or Deliverables to be provided by Company under the Master Agreement Rider and/or SOW; (ii) each party's specific responsibilities and obligations with respect thereto; (iii) delivery and/or performance schedules; and (iv) any other information the parties deem necessary or appropriate to be included in the Master Agreement rider and/or SOW. The terms and conditions of this Agreement shall be applicable to all Deliverables. In the event of a conflict between any Master Agreement Rider and/or SOW and this Agreement, the terms and conditions set forth in this Agreement shall govern unless the parties specifically and expressly state otherwise in such Master Agreement Rider and/or SOW.

4. PAYMENT TERMS.

(a) **Fees.** In consideration for the Services and/or Deliverables, subject to Sections 5 and 6 of this Agreement, Apollo Entity shall pay Company the fees and/or other consideration for the Services and/or Deliverables ("Fees") set forth in the relevant Master Agreement Rider and/or SOW. Unless otherwise agreed by the parties in writing, the currency to be used for payment of the Fees is the United States Dollar.

(b) **Expenses.** Apollo Entity shall reimburse Company for any expenses incurred in connection with performing the Services and/or Deliverables ("Expenses"), but only to the extent the Expenses are specifically itemized in the Master Agreement Rider and/or SOW and authorized in advance by Apollo Entity in writing. Except as specified in the Master Agreement Rider and/or SOW, Company shall not be entitled to payment from Apollo Entity for any other expenses, charges, fees or costs incurred by Company and associated with the Services and/or Deliverables. Notwithstanding anything to the contrary in any document, reimbursable Expenses shall be on a pass-through basis only, and in no event shall Apollo Entity pay Company a mark-up or process fee of any kind with respect to such Expenses. To the extent Apollo Entity advances payment to Company for any Expenses to be incurred by Company, upon payment of such Expenses by Apollo Entity to Company, Company shall be fully liable for the payment and performance of all such Expenses and shall defend, indemnify and hold Apollo Indemnified Parties harmless from any third-party claims for all or any portion of such Expenses.

(c) **Invoice Terms.** Unless otherwise specified in the Master Agreement Rider and/or SOW, Company shall issue invoices to Apollo Entity on a monthly basis. Invoices shall contain sufficient descriptions of activities that have or shall be performed in the billing period, with supporting data and reports, as applicable, and such other information, all as reasonably required by Apollo Entity for its internal accounting purposes and specified by Apollo Entity to Company from time to time. Unless otherwise set forth in writing between the parties, Apollo Entity will pay all undisputed invoices within sixty (60) calendar days of Apollo Entity's receipt of such invoice. Unless expressly stated otherwise in writing between the parties, all Services and/or Deliverables must be delivered and/or fully completed and accepted prior to payment. Apollo Entity may setoff monies owed to Company against monies due from Company under any other contract(s) between Apollo Entity or an Apollo Affiliate and Company and its affiliated companies.

(d) **Invoice Processing.** Company acknowledges that Apollo Entity may use a Third Party Processor to process its invoices and purchase orders. Such Third Party Processor will have standard terms and conditions that will govern Company's use of the Third Party Processor services in connection with Apollo Entity purchase orders and invoices. Company agrees to accept such terms and conditions, including, without limitation, any required service fees. Company further agrees that, by accepting such Third Party Processor terms, it is entering into a separate agreement with such Third Party Processor, and Apollo Entity will have no liability for, or relationship to, such transaction. Without the prior written consent of Apollo Entity, Apollo Entity will not accept any invoices or purchase orders unless Company uses such Third Party Processor.

(e) **Taxes.** Company shall be responsible for collecting and remitting all applicable taxes, if any, due in connection with Company's sale of Services and delivery of any Deliverables to Apollo Entity. Company shall pay, satisfy and perform, and hold Apollo Indemnified Parties harmless from, all related taxes and other governmentally imposed fees and charges including, but not limited to, all federal, state and local taxes, levies, fees and assessments.

5. TERM AND TERMINATION.

(a) **Termination of Agreement.** This Agreement may be terminated: (i) in whole or in part, without cause, by Apollo Entity by providing thirty (30) calendar days written notice to Company; (ii) immediately by Apollo Entity upon any violation of the law by Company; (iii) immediately by Apollo Entity if Company breaches this Agreement or fails to fulfill its obligations in accordance with the terms of this Agreement, and such failure continues for ten (10) business days after notice is provided by Apollo Entity to Company; (iv) upon any insolvency or suspension of Company's operations or any petitions filed or proceeding made by or against Company under any state, federal or other applicable law relating to bankruptcy, arrangement, reorganization, receivership or assignment for the benefit of creditors or other similar proceedings; or (v) as otherwise provided herein.

(b) **Effect of Termination.** Upon termination of the Agreement, Apollo Entity shall be responsible for payment for all conforming Services and/or Deliverables provided by Company and accepted by Apollo Entity in accordance with the acceptance procedures set forth in this Agreement, through the effective date of termination, less any money paid in advance for Services or Deliverables that are nonconforming, rejected or not rendered to Apollo Entity. Upon termination of the

EXHIBIT A

MASTER AGREEMENT RIDER

Proprietary

Proprietary

Proprietary

Proprietary

From: Jeff Sonnenberg
Sent: Thursday, October 02, 2008 1:52 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: RE: GP
Attachments: image001.jpg

Hi

Yeah, that sounds interesting.

Jeff Sonnenberg, Vice President of Financial Services
University of Phoenix
4025 S. Riverpoint Parkway | Phoenix, AZ 85040
phone Redacted by HELP Committee email: Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, October 02, 2008 10:50 AM
To: Redacted by HELP Committee
Cc: Jeff Sonnenberg; Redacted by HELP Committee
Subject: RE: GP

Redacted by HEL I think a separate code would be a good idea.

Jeff, would you be interested in reviewing this data? We can provide it by campus.

Redacted by HELP Committee Senior Director, Student Financial Aid
Apollo Group Inc | Apollo Student Financial Aid
4025 S. Riverpoint Parkway, Mail Stop AA-L101 | Phoenix, AZ 85040
phone Redacted by HELP Committee | fax Redacted by HELP Committee | email: Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, October 02, 2008 10:34 AM
To: Redacted by HELP Committee
Subject: FW: GP

Didn't we have a tuition increase on July 1st? Very interesting feedback. Campus Name is great.

Redacted by HELP Committee Default Aversion Manager
Apollo Group
Student Financial Aid Implementation and Training | 4025 South Riverpoint Parkway | Mail Stop AA-L101 | Phoenix, AZ 85040
phone: Redacted by HELP Committee | fax: Redacted by HELP Committee | email: Redacted by HELP Committee

From: Worthington, Jay [mailto:jworthington@ecmc.org]
Sent: Thursday, October 02, 2008 8:26 AM
To: [redacted]
Subject: GP

Morning [redacted]

A couple of our grace period counselors had mentioned this, so I thought I would run it by you. They are starting to hear an increase in the reason the student is not returning to school is because they are advising that the price increase/high tuition is preventing them from returning. We have been using the reason code financial to report these. I would think financial would be for students experiencing personal financial difficulties. They are sort of related but you might consider adding a new reason code.

Thanks.

[redacted]
Director, Default Prevention
[redacted]
[redacted] *direct*
[redacted] *fax*
www.ecmc.org

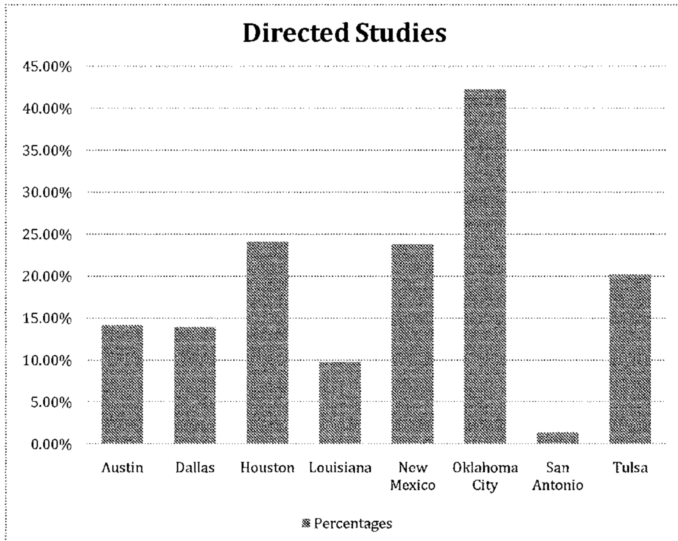
Apollo Group, Inc.
Document 7, Page 2

From: Redacted by HELP Committee
Sent: Monday, March 1, 2010 1:45 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: FW: DS study guidelines
Attach: DS graph.docx

Below is the document [redacted] sent for the region. Per [redacted] we will change the 6 month number to 3 months. The graph attached to this shows how we compare to region—thanks--
Redacted by HELP Committee Director of Academic Affairs, University of Phoenix |New Mexico Campus | 5700 Pasadena Ave NE | Albuquerque, NM 87113-12570 Redacted by HELP Committee
Redacted by HELP Committee
P Please consider the environment before printing this e-mail
From: Redacted by HELP Committee
Sent: Tuesday, February 02, 2010 4:08 PM
To: Redacted by HELP Committee
Redacted by HELP Committee
Cc: Redacted by HELP Committee
Redacted by HELP Committee
Subject: FW: DS study guidelines
Campus Directors,
One of the items we spent quite a bit of time on in the DAA meeting a couple of weeks ago was directed studies. This has been noted as a concern, because of the HLC visit and some questions of rigor and quality that may arise based on some directed studies. Additionally, with the campuses ability to transfer a student to an online class when one is not available at the local campus, the necessity of DS courses could be greatly lessened. We really need to try and get the percentage of directed studies down and strive to be under 10% of classes offered. Based on our discussions, it seems there is not a lot of consistency from campus to campus on approving the use of a DS. Simply utilizing a process which creates another layer of approval beyond the academic counselor could help. The DAAs came up with some guidelines that the campuses can use to approve DS courses. I wanted to share the guidelines and get any feedback. The group seemed to think these were reasonable and would provide campuses with the necessary flexibility when special situations came about. Please feel free to let me know if you have any questions.
Thanks,
Directed Study Guidelines
Valid reasons to allow:
· Teaching out (University's fault)
· Last two classes in program
· No ground or equivalent class available within 6 months
Invalid reasons:
· Does not like faculty
· Financial aid issues (can go to an online class)
· Attendance issues

· No DS for course they have failed
· No DS on those not allowed by policy
· Follow state guidelines
· Cannot be on academic probation
· Cannot have withdrawn or failed any other two previous directed studies
· GPA must be 3.0 for graduate and 2.5 for undergraduate
· Has to be scheduled 14 days before start date

[redacted] Regional Director of Academic Affairs-Southwest Region
University of Phoenix | San Antonio Campus
8200 IH 10 West, Suite 1000 | San Antonio, Texas 78230
[redacted]



Apollo Group, Inc.
Document 8, Page 3

From: Regional Vice President
Sent: Thursday, March 18, 2010 12:52 AM
To: Redacted by HELP Committee [redacted]
Subject: FW: DS discussion
Attach: image001.jpg

Sorry it has taken so long to get this out to you. As you know, Directed Studies is coming to the forefront, especially as we approach the HLC visit. As we know, DS is a great tool for keeping our students in the program. We need to balance, decreasing directed studies and increasing retention. I think just the fact that it is now on the radar, we will be able to decrease it's usage and not hurt retained, but it is a balancing act. Below is a list of ideas to help your campus bring down their %.

Currently, we have a policy of 4 DS for a student and for the most part, we are following policy. Would you mind doing some research at your campus, on how many students actually take more than 2 DS? I want to determine if we changed the policy to 2, or maybe 3 would it make sense. Otherwise, we need to come up with another idea.

Your DSS will talk about this at their upcoming teleconference.

Let me know your thoughts.

[redacted]

From: [redacted]
Sent: Monday, February 22, 2010 4:38 PM
To: Regional Vice President
Subject: DS discussion

Hello [redacted]

Below are ideas that were discussed at today's meeting,

- Coach to conversations. We need to shift our conversations with the AC's to discuss the importance of using the online modality instead of the DS modality. Online should be the first option.
- Utilize Training Managers to coach to the Online modality. The Directors, Training Managers and Managers can coach to online walk to class so counselors feel comfortable with the online modality.
- Send out weekly data that shows campuses DS scheduling lowering without affecting retain.
- Setting a guide to two classes completed via DS, anything more than that needs to be approved by a centralized person at the campus
- If a student can take an online course, DS will not be an option.

Thanks

Redacted by HELP Committee Sr. Director of Student Services
University of Phoenix | Central Valley Campus | Student Services
45 N. River Park Place. | CK-K101 | Fresno, CA 93720
Redacted by HELP Committee

http://aptimus.vo.llnwd.net/o33/phoenix_edu/email_images/JS/J!

From: AVP, Apollo Financial Aid
Sent: Monday, April 19, 2010 10:02 PM Redacted by HELP Comm
To: Brian Swartz <Brian.Swartz@apollogrp.edu>; Joseph D'Amico <joe.damico@apollogrp.edu>; Redacted by HELP Committee
Subject: Re: CDR for graduates....
Attach: image001.gif

The two data sets are not really comparable as the first set of charts represents our official cdr by program of study for all students entering repayment in those cohort periods and excludes those students from the numerator who are in a forebearance or deferral.

Whereas the second set of data represents only those students who have graduated from their program and the numerator includes borrowers with a forebearance or deferral as the proposed gainful employment regs do not consider these borrowers as actively repaying.

What we discovered from this exercise is that due to the debt loads of the masters/doctoral grads, especially in the industries hit hardest by the economy, that they are going into forebearance arrangements. This has been the driver of the incr rates in the repayment analysis we completed.
I hope this helps answer your questions and concern. I will be back in office on Wednesday and would be happy to make time to discuss further if you would like.

Also note that we are continuing to slice and dice our data to identify trends and risk profiles to better target our initiatives and we will share this with you as soon as we have valuable information to present to you.

Thank you,
Redacted by HELP Committee

From: Brian Swartz Redacted by HELP Committee
To: Joseph D'Amico;
Sent: Sat Apr 17 11:26:54 2010
Subject: Fw: CDR for graduates....

Redacted by HELP Committee I have not yet studied this myself but can u provide a perspective here? Thanks

Brian L. Swartz
Senior VP & Chief Financial Officer
Apollo Group
4025 S. Riverpoint Parkway
MS-CF-KX04
Phoenix, AZ 85040
Redacted by HELP Committee

From: Chas Edelstein
To: Joseph D'Amico; Brian Swartz; Terri Bishop; Gregory Cappelli
Sent: Sat Apr 17 11:11:59 2010
Subject: RE: CDR for graduates....

If I m reading this data correctly, the CDRs for graduates is approximately the same as the overall CDRs, by year. Does this mean that the assumption that we were previously using (i.e. that graduates pay their debt at greater rates than drop outs) is not true, or am I missing something? If so, this is very surprising, as it doesn t make intuitive sense.

Chas Edelstein

Co-Chief Executive Officer

Apollo Group, Inc

From: Joseph D'Amico
Sent: Friday, April 16, 2010 8:46 PM
To: Brian Swartz; Terri Bishop; Chas Edelstein; Gregory Cappelli
Subject: Fw: CDR for graduates....

These are not as good as I thought. Not sure this helps.

From: AVP, Apollo Financial Aid [redacted]
To: Brian Swartz; Redacted by HELP Committee
Redacted by HELP Committee Joseph D'Amico;
Sent: Fri Apr 16 17:49:38 2010
Subject: RE: CDR for graduates....

Brian, I think this is what you are looking for in response to your first question:

Here are the CDR□s by Program Level:

FY05

Defaulters

Repayment Population

CDR

Total Population:

Redacted by HELP Committee

7.39%

Break Down by Program Type:

Associates

Redacted by HELP Committee

6.23%

Bachelors

Redacted by HELP Committee

10.59%

Masters

Redacted by HELP Committee

1.92%

Doctoral

Redacted by HELP Committee

1.41%

Other

Redacted by HELP Committee

1.28%

FY06

Defaulters

Repayment Population

CDR

Total Population:

Redacted by HELP Committee

7.24%

Break Down by Program Type:

Associates

Redacted by HELP Committee

6.96%

Bachelors

Redacted by HELP Committee

10.64%

Masters

Redacted by HELP Commi

Redacted by HELP Committee

2.21%

Doctoral

Redacted by HELP Committee

1.16%

Other

Redacted by HELP Committee

2.07%

FY07

Defaulters

Repayment Population

CDR

Total Population:

Redacted by HELP Committee

9.32%

Break Down by Program Type:

Associates

Redacted by HELP Committee

20.80%

Bachelors

Redacted by HELP Committee

9.58%

Masters

Redacted by HELP Committee

2.78%

Doctoral

Redacted by HELP Committee

2.20%

Other

Redacted by HELP Committee

2.13%

FY08

Defaulters

Repayment Population

CDR

Total Population:

Redacted by HELP Committee

13.17%

Break Down by Program Type:

Associates

Redacted by HELP Committee

23.43%

Bachelors

Redacted by HELP Committee

9.48%

Masters

Redacted by HELP Committee

3.42%

Doctoral

Redacted by HELP Committee

3.45%

Other

Redacted by HELP Committee

3.80%

In regards to your second question, we do not have that readily available. The closest information that I have to that is what we did for the gainful employment analysis, however this is for all students that graduated and entered repayment between 10/1/04 □ 9/30/07. The results of this analysis showed that for this population of students the default rate would be:

Associates 18.1%

Bachelors 8.1%

Masters 6.9%

Doctoral 10.1%

I am out of the office on Mon and Tues at a Conference, but I can have my analysts work on recalculating the CDR□s for the last three years assuming that those in forbearance/deferment have defaulted if you need that information.

Redacted by HELP Committee

AVP - Apollo Financial Aid
Apollo Group | Apollo Financial Aid | FP&A and Financial Reporting
4025 S. Riverpoint Parkway | AA-L101 | Phoenix, AZ 85040

Redacted by HELP Committee

From: Brian Swartz
Sent: Friday, April 16, 2010 11:28 AM
Redacted by HELP Committee
Joseph D'Amico
Subject: CDR for graduates....

Redacted by HELP Committee

I think you may have already sent this data but can you tell me what our

CDR are for graduate students only for UPX for the last 3 yrs?

Also, I believe traditional CDR□s excl those students in forbearance or deferment...do you by chance have an Adjusted CDR for the last 3 yrs that would incl students in those categories?

Thanks

Brian L. Swartz, Senior VP & Chief Financial Officer

Apollo Group

4025 S. Riverpoint Parkway | MS-CF-KX04 | Phoenix, AZ 85040

Redacted by HELP Committee

From: [redacted]
Sent: Wednesday, September 10, 2008 1:59 PM
To: Chas Edelstein <Chas.Edelstein@apollogrp.edu>
Cc: [redacted] Jeff Sonnenberg <jeff.sonnenberg@phoenix.edu>; Joseph D'Amico <joe.damico@apollogrp.edu>; Robert Collins <robert.collins@apollogrp.edu>
Subject: FW: cohort Default Rates

Good morning, Chas. [redacted] asked me to provide some input on your default rate questions. Please let me know if you need any additional info.

Question 1. Historical CDRs:

UPX:

2005: 7.3% (6478 defaults/87685 entered repayment)

2004: 7.5% (4860 defaults/64475 entered repayment)

2003: 6.5% (2882 defaults/43830 entered repayment)

2002: 6.4% (1905 defaults/29532 entered repayment)

2001: 5.8% (1446 defaults/24616 entered repayment)

2000: 5.2% (977 defaults/18509 entered repayment)

1999: 4.6% (694 defaults/15070 entered repayment)

1998: 4.1% (543 defaults/12993 entered repayment)

WIU:

2005: 11.4% (299/2621)

2004: 5.6% (23/406)

2003: 2.4% (9/371)

2002: 4.1% (20/484)

2001: 4% (10/245)

2000: 6.4% (14/218)

1999: 9.6% (10/104)

1998: 5.9% (9/152)

Question 2. The 2009 10k report will include the cohort default rate from Fiscal Year 2007. We expect the CDR to remain high for WIU for FY2007 because of the Axia population who obtained loans under the WIU school code. These initial Axia students had a high withdrawal rate. Students who do not complete their program of study exhibit a significantly higher default rate than do graduates. In April 2006, we transitioned the Axia students away from the WIU school code and began certifying their loans under UPX. This is also the reason for the increase in the UPX rate. The UPX population is significantly larger and can more readily 'absorb' the resulting defaults from this population, however, the impact is still visible in the CDR (cohort default rate). Additionally, institution wide retention efforts have increased over the last few years. To further heighten the importance of retention, it has even been added as a component of enrollment and finance performance matrices.

We do believe that our efforts in the past 3 months have had a positive impact on the FY2007 default rates for both schools. In January, we gathered info and projected stats based on the number of students who were delinquent enough to default on their loans by the end of the cohort year and therefore count in the default rate. The picture was grim: UPX's default rate would be as high as 16-17% and WIU in mid 20%'s. Granted, many of these students worked with their lenders to resolve their own delinquencies, but we made significant efforts to reach out to them via phone and mail and email to encourage and facilitate their contact with their lenders to seek a resolution.

[redacted] Default Aversion Manager

Apollo Group
Student Financial Aid Implementation and Training | 4025 South Riverpoint Parkway | Mail Stop AA-L101 | Phoenix, AZ 85040
[redacted]

From: Chas Edelstein
Sent: Tue 9/9/2008 8:11 PM
To: [redacted]
Cc: Jeff Sonnenberg; Joseph D'Amico
Subject: cohort Default Rates

[redacted]

I saw the note you sent out regarding the upcoming release of the CDRs. I would love to understand a few additional pieces of information.

1. What have been the trends in reported CDRs at UPX and WIU over the previous several years?

2. I note from your email that you expect the CDRs to remain at a high level for 2009 10k reporting purposes, but then decline materially for 2010 10K reporting purposes. Is this expected future decline in the CDRs the result of the initiatives you outlined in your email? If so, do we have any early evidence of how effective the initiatives have been to date which would support the expectations of material CDR reductions?

Since I am traveling, I would appreciate it if you could summarize your thoughts in Blackberry friendly form (no attachments please).

Many thanks
Chas

From: Redacted by HELP Committee
Sent: Wednesday, September 19, 2007 5:07 PM
To: Redacted by HELP Committee Mike Seiden <mike.seiden@apollogrp.edu>
Cc: Redacted by HELP Committee Robert Collins <robert.collins@apollogrp.edu>
Subject: FW: Axia and WIU 2005 Cohort Default Rate Notification

[redacted] and Mike, do you know if this same message has been passed on to the guardians of Axia in WIU. We can and are taking steps to minimize the WIU (classic) default elements, though our students don't, to my knowledge, have access to FAW.

Axia, on the other hand, represents the main cause of our dilemma and we don't control that operation. We don't have access to the students records, nor do we have the necessary staff to manage and control what was out-sourced to UPX to do on WIU's behalf.

Can you please confirm that someone responsible in Axia is taking the necessary steps to help WIU improve its score.

Many thanks. [redacted]

Redacted by HELP Committee Finance Director
Western International University
Redacted by HELP Committee

From: [redacted]
Sent: Wednesday, September 19, 2007 11:16 AM
To: Brian Mueller; Mike Seiden; Redacted by HELP Committee
Cc: Robert Collins
Subject: 2005 Cohort Default Rate Notification for Western International University

Good afternoon,

The official cohort default rates have been published by the Department of Education for the FY 2005. The current rate for Western International University is **11.4%**. This represents an increase from the previous year of 5.6%.

The national average decreased from 5.1% FY 2004 to 4.6% FY 2005. The average cohort default rate for proprietary schools has decreased from 8.6% FY 2004 to 8.2% FY 2005.

We are enhancing our default aversion initiatives and collaborating with our trading partners, specifically guaranty agencies, to implement additional processes. Guaranty agencies are the state or nonprofit organizations that have agreements with the U.S. Secretary of Education to guarantee student loans. When a student defaults on a loan, it is the guaranty agency which purchases the loan from the lender. Western International University works closely with our guaranty agencies to leverage their default aversion programs. Some of these programs are early withdrawal counseling, grace period notification, loan summary notification letters sent to in school students, and student loan wellness programs to assist students as they leave school.

Because the cohort default rate is above 10%, Western International University will need to institute a 30 day delay on disbursements to its first-time, first-year undergraduate student loan borrowers effective for loans certified on or after 9/10/07.

Useful tools are available in the Financial Aid Web (FAW) for students and at http://fawtraining/ for campuses. These tools can be found under the Financial Literacy link and include various informative self-service tools such as financial management, loan finders, and loan calculators.

For additional information on cohort default rates, please visit http://www.ed.gov/offices/OSFAP/defaultmanagement/cdr.html or www.ifap.ed.gov.

From: Default Aversion Manager
Sent: Thursday, July 16, 2009 6:11 PM Redacted by HELP Committee
To: Robert Collins <robert.collins@apollogrp.edu>;
Redacted by HELP Committee
Cc:
Subject: RE: HELP - PLEASE HURRY

Bob,
I have the reverse information available for WIU's benefit: I can speak to the Axia population and its impact on WIU's default rate.
FY 2005:
WIU's default rate was 11.4%. Redacted by HELP Committee
Redacted by HELP Committee **With Axia removed, WIU's default rate for FY 2005 would have been 3.4%** Redacted by HELP Committee
FY 2006:
WIU's default rate was 27.4%. Redacted by HELP Committee
Redacted by HELP Committee **With Axia removed, WIU's default rate for FY 2006 would have been 11.7%** Redacted by HELP Committee

See below for Bachelor CDR info for last couple of years.
Redacted by HELP Committee

From: Robert Collins
Sent: Thursday, July 16, 2009 2:24 PM
To: Redacted by HELP Committee
Cc:
Subject: RE: HELP - PLEASE HURRY
Importance: High
Redacted by HELP Committee

Do you have this information readily available. Thanx RTC

Redacted by HELP Committee

From:
Sent: Thursday, July 16, 2009 2:22 PM
To: Redacted by HELP Committee
Cc: Robert Collins
Subject: HELP - PLEASE HURRY

We are within 30 minutes of having the updated Cost to Taxpayers' table for the Annual Academic Report which Dr. Sperling wants to see by tomorrow morning.

The only missing pieces of data we need which we have been asking Bob for and apparently he is out of the office are the following:

1. Financial Aid Default rate for UOPX bachelors students Redacted by HELP Committee
Redacted by HELP Committee
2. Financial Aid Default rate for UOPX associate (Axia) students. See above.

Please let me know who can get me this information in Bob's absence.

Thanks in advance for your prompt reply.

Your Friend and Colleague
Redacted by HELP Committee
Associate Vice President
University of Phoenix | Academic Research Group | 4605 E. Elwood St. | Phoenix, AZ 85040
Redacted by HELP Committee

From: AVP, Apollo Financial Aid [redacted]
Sent: Tuesday, May 11, 2010 8:55 PM
To: Brian Swartz
Cc: Redacted by HELP Committee [redacted] Chas Edelstein; Gregory Cappelli
Subject: RE: Default Information...

Brian - Per your request we have summarized below the default dollars by closed cohort year. We do not have the dollars for the current year (FY09) available to us at this time, we will request this from our Guarantors and Servicers such that we can provide to you and the team going forward. My thoughts for the decrease in the percentage of dollars defaulted over time would be that this is due to a higher number of students dropping out sooner thus having less amount borrowed at the time they enter repayment and eventually default. Also note that the amounts exclude any consolidated loans, as those dollars are not reported to us, however the count of students with consolidated loans is included in our official CDR rates.

1.) Below is the default dollars vs. dollars in repayment for the 2006, 2007 and 2008 Cohort Year.

UOP Defaulted Dollar Amounts*

Cohort Year

Defaulted $$

Repayment $$

% of $$

2006

15,685,178

114,437,994

13.71%

2007

16,710,892

157,378,694

10.62%

2008**

33,955,913

346,588,713

9.80%

WIU Defaulted Dollar Amounts*

Cohort Year	Defaulted $$	Repayment $$	% of $$
2006	7,472,873	24,993,419	29.90%
2007	5,592,338	32,915,794	16.99%
2008**	2,023,316	16,980,928	11.92%

*Consolidation Loans show as $0, so dollars understated

**Draft Information

2.) Below is our estimated Lifetime Default Rates based on the logic that 47.5% of all defaults occur in the first 3 years of repayment. This logic came from Texas Guarantee agency who calculates Lifetime default rates using the logic that, 45-50% of defaults happen within the first 3 years. We received student level data from TG and USAF that supported this theory, so we used 47.5% as a middle ground estimate. (We do not have a three year CDR rate for FY08, thus it has not been included below).

University of Phoenix

Cohort Year

2-Year CDR

3-Year CDR

Lifetime Rate

2005

7.3%

11.4%

24.0%

2006

7.2%

10.3%

21.7%

2007

9.3%

15.9%

33.5%

Western International University

Cohort Year

2-Year CDR

3-Year CDR

Lifetime Rate

2005

11.4%

28.7%

60.4%

2006

27.4%

36.9%

77.7%

2007

18.5%

26.5%

55.8%

Please let me know if you have any questions or need additional information.

[redacted]

From: Brian Swartz
Sent: Monday, May 10, 2010 7:21 PM
To: [redacted]
Cc: [redacted] Chas Edelstein; Gregory Cappelli
Subject: Default Information...

[redacted] Chas and Greg have inquired about 2 items I was hoping you could help answer:

1. Do we have a sense as to the $ amt of defaults under the 2 yr CDR calc (as well as a % relative to total aid that went into repayment)…I know the CDR is calculated based on number of students but an understanding of $ would be helpful, if available?

2. Do we have a sense as to UoPX's lifetime default rates, double 2 yr CDR's, more??? Anything directional??

Thanks

Brian L. Swartz, Senior VP & Chief Financial Officer

Apollo Group

4025 S. Riverpoint Parkway | MS-CF-KX04 | Phoenix, AZ 85040

Redacted by HELP Committee

P Please consider the environment before printing this email.

Custodian: GMS 061

[redacted]

OFFICE OF THE ATTORNEY GENERAL
STATE OF [redacted]
CONSUMER INFORMATION & COMPLAINTS
[redacted]

[redacted]

TELEPHONE: [redacted]
www.azag.gov

May 4, 2009

UNIVERSITY OF PHOENIX
OFFICE OF DISPUTE MANAGEMENT
[redacted]

RECEIVED
MAY - 6 2009
OFFICE OF DISPUTE MANAGEMENT

RE: CIC [redacted]

Dear Sir or Madam:

The Consumer Protection and Advocacy Section of our office recently received the enclosed consumer complaint. Pursuant to A.R.S. § 44-1524, we are charged with investigating possible violations of Arizona consumer protection laws. Therefore, we request that you respond in writing to the specific allegations made by the consumer.

In your response, please indicate what, if anything, you are willing to do to resolve the complaint. If you resolve this matter directly with the consumer, please provide our office with the resolution. Please send your response and copies of any documentation that supports your position to this office **within ten (10) days**. A copy of your response may be made available to the complainant for review, consideration, and response.

If you need to request an extension of **one week or less** in which to respond to this complaint, please fax your request to the Phoenix office at [redacted] or the Tucson office at [redacted] and an extension will automatically be granted. Please fax your request to the **appropriate** office. For any other extensions, you must call our office. We appreciate your cooperation.

[redacted]
LEGAL ASSISTANT
CONSUMER PROTECTION & ADVOCACY

Enclosure
CPA:A

Custodian: GMS 061

23PV_City: [redacted]

24PV_State: [redacted]

25PV_Zip: [redacted]

26PV_Phone_Area: [redacted]

27PV_Phone: [redacted]

28PV_2ndPhone_Area:

29PV_2ndPhone:

30PV_Email:

31PV_Website:

32Circumstances: My name is [redacted] I have been a police officer for over twenty years, I am also an Iraq war Veteran having previously served a tour in Iraq with the Arizona Army National Guard. I am not sure if you can help me personally; however, if you can help other students and Veterans I would be sincerely grateful. I believe that the University of Phoenix is using deceptive practices in order to lure students into the school, the enrollment counselors tell students that they should be complete with their course of study in a short period of time fully knowing exactly how long it is going to take. The enrollment counselors eventually tell the students that is going to take a lot longer to finish their program but not until the student has committed all of his financial aid and invested so much money that it would be senseless to leave and waste his invested time and money.

In June of 2008, I spoke with [redacted] a senior enrollment counselor at the University of Phoenix. [redacted] stated to that since I was a returning student I would be complete with my Bachelors Degree in approximately one year. I believed [redacted] enrolled into the Bachelors of Science in Business Management program, and began school in July of 2008. I continuously checked my schedule after starting school looking for a completion date and noticed none was posted. I called [redacted] and [redacted] several times asking when a schedule would be posted, several times I left messages and never received return phone calls. I eventually was in contact with [redacted] another Enrollment Counselor who acted as a liaison for [redacted] and [redacted] when they would not call me back. I noticed that only one class would be posted at a time and that the actual complete program would never be fully posted. Eventually in November, I became frustrated with the lack of a s
chedule noticing that there was no end in sight for graduation. I became assertive and demanded a schedule be posted. The schedule posted put me all the way through 2009 and into the end of 2010. I have talked with other students at the University of Phoenix and this appears to be a common tactic used by University of Phoenix enrollment counselors. It appears that enrollment counselors are deliberately lying to students just to get them into the program, once students have invested several months and several thousand dollars students realize that their chosen program of study is going to take them much longer than they were originally told.

I have a copy of the original document I received from [redacted] prepared by [redacted] The document shows that I should only need to complete 13 classes with one science course for a total of 43 credits. The program has now grown to 18 classes with two science courses for a total of 20 courses and 60 credits. In dollar amounts, it is an 8,400-dollar difference and over a year more of my time. Presently I am using the Army National Guard Federal Tuition Assistance program to pay for a portion of my classes and the Army GI bill to pay the difference. I filed a complaint with the University of Phoenix, it appears they are holding on their position and denying that [redacted] ever promised or made the statement that I would be done in approximately a year.

In February of 2009 I was told in person by [redacted] while at the University of Phoenix East Campus that the reason it took so long for a schedule to be posted was that [redacted] was the person who delayed in putting in the required course waivers.

I have the following documents and can send upon request:

1. Copy of complaint I filed with University of Phoenix

2. Copy of letter sent to me by [redacted] in response to my complaint.

3. Copies of some email correspondence between [redacted], [redacted] and [redacted].

Sincerely,

[redacted] A. [redacted]

33complain_yesno: Yes

34ComplaintResponse: They deny the allegations and state that my previous course of study is outdated and that in order to receive an updated education the classes I am taking are all necessary.

35warranty_yesno: Yes

36sign_yesno: Yes

37Trans_Date_Month: June 0

38Trans_Date_Day: 30 0

39Trans_Date_Year: 2008

40Trans_Place: University of Phoenix-Phoenix

41Damages: Unknown

42SalesPerson: [redacted], [redacted]

43Witness: [redacted]

44ad_yesno: No

45Advertised:

46attorney_yesno: No

47Attorney:

Custodian: GMS 061

48action_yesno: No

49Agencies: I am going to also complain to the Veterans Administration when I discover who to complain to.

50Comments: Again I am unsure if you can help me personally, however if my suspicion is correct action needs to be taken to stop this from occurring to other students.

Thanks You

[redacted]

51Name: [redacted]

52Date: April 21,2009

submit: Submit

Custodian: GMS 144

July 27, 2009

ACS
[redacted]

Please note we continue to dispute the bill for this loan on behalf of my father, [redacted] My father did not make any loans. The school Phoenix University never told him upfront that he was applying for a loan he thought he was applying for some type of Pell Grant from the government which he would not have to repay.
They told him that he was approved for a loan with your institution after the period that the classes would start and by that point their recruiting representative was assisting him on how to get into the computer online course so that ~~they could establish~~ his attendance.
My father does not speak English and is not computer savvy.
We did get some positive assistance from [redacted] but this issue continues to linger.

This school is perpetrating criminal actions in regards to defrauding the government trying to get in whatever means free money without any verifications and acting in a dishonest manner. They should return any and all monies to your establishment as they were not entitled to receive anything from this fraudulent transaction. Please clear up my record as soon as possible this has been going on entirely too long. I would appreciate if the Inspector General can do his job investigating these claims because they seem to be prevalent in a lot of the students' cases.

Respectfully,
[redacted]

cc:

U.S. Department of Education
[redacted]

Custodian: GMS 217

P[redacted] IRN: [redacted] View collection status

Issue ID:	[redacted]	**Campus:**	PHOENIX	**Type:**	Financial
Phone:		**Learning Center:**	PHOENIX CAMPUS	**Status:**	Resolved
Email:		**Program:**	BSB/M	**Owner:**	[redacted]
Address:		**ProgramVersion:**	023	**Created By:**	[redacted]
		Category:	Formal Grievance-Campus		

Issue History

Date	Time	Status	Action By	Owner	Action	Comments
07-07-2009	11:58:07	New	N[redacted]	Angela [redacted]	None	New Issue Created by user: [redacted]
07-08-2009	10:44:01	Pending Acceptance	[redacted]	[redacted]	Assign	Financial . Previous secondary issue types are ::Accounting ,Counseling/Guidance ,Credit Bureau-Inquiry/Dispute
07-14-2009	11:03:05	Pending Acceptance	[redacted]	[redacted]	Assign	assign to close . Previous secondary issue types are ::Credit Bureau-Inquiry/Dispute ,Accounting ,Counseling/Guidance
07-14-2009	11:03:11	Open	[redacted]	[redacted]	Accept	x
07-14-2009	11:03:46	Closed	[redacted]	[redacted]	Close	The settlement details entered by the user [redacted] when the issue is closed are:: Book price:: 0.0 Tution Price:: 0.0 LateFee Price:: 0.0 Discount Price:: 0.0 Promotional Price:: 0.0 Other Price:: 0.0 Total Price:: 0.0 Resolution statement/notes by user:: Issue resolved per accounting, see attached.
08-04-2009	02:05:53	Pending Review	[redacted]	[redacted]	Under Review	Grievance Under Review by the Office of Dispute Management. Reviewing
08-04-2009	02:11:22	Resolved	[redacted]	[redacted]	Resolve	Office of Dispute Management has reviewed and approved closure. Resolved by ODM

Complaint

Balance Dispute

Please cc [redacted]

July 7, 2009

To: [redacted]

From: [redacted] IRN/[redacted]

[redacted]

Re: Account Charges

Ms [redacted]

Thank you for taking the time to re-investigate this ongoing situation I have had with UOP. I was attending the West Valley campus in the summer of 2007. At the time I had been working with a Miss [redacted] and recently my Wife [redacted] was speaking with a [redacted] while I was deployed in support of Operation Iraqi Freedom. Basically what happened was, the Marine Corps transferred me from Arizona to California in June 2007, and I told the West Valley counselor of my situation. Unfortunately, I was still billed for the class I had to drop, and UOP actually tried to bill me for a class I wasn't even around to take in August 2007. At the time of the transfer I lived way out in the west valley in the town of [redacted]. I was a single father at the time with two children. As a Marine, when we are given orders to move, there is no questioning those orders. I can go into details of everything that I had to accomplish in the short amount of time I had to prepare to move, such as, picking up kids medical/dental charts, school records, physicals, dental exams, trying to find a place to rent in California, scheduling moving, childcare at new school etc.... If you have time to read a few pages of items I had on my checklist to prepare for a move I would be more than willing to send you everything I had to accomplish "on my own" without the help from anyone! But as you can see, I had a very full load on my plate.

Once I checked into my new duty station at [redacted] received a bill for the classes and thought it was strange so I called the business office. I don't recall the gentlemen I spoke with, however he was very rude and would not listen to what I was trying to explain regarding my conversation with the counselor at the West Campus. I faxed copies of my orders showing the time frame when I moved, but still the business office would not remove the charges.

I currently have an attorney, Mr. [redacted] and after speaking with him, he stated I am covered under the Soldiers Civil Relief Act (SCRA). Additionally, he stated if need be, he would be happy to assist me in any litigation proceedings if UOP does not take action to correct my account.

What I would like UOP to do is clear my account to show a ZERO balance and also REMOVE all derogatory information on my credit file from all three credit agencies, Equifax, Experian, and Trans Union. As a Marine of 19 years, I've served in Desert Storm, Somalia, and Operation Iraqi Freedom x2. You cannot imagine the emotional battle this has taken on me after dealing with this for nearly TWO years!! An education institution such as yours earns millions of dollars each year, and yet you punish those who are willing to risk their lives and fight for your freedoms, you should be ashamed! I am very disappointed as an American that an institution such as yours calls itself a place of "higher learning". It was because of the selfless sacrifice of our WWII Veterans and the implementation of the GI Bill that paved the way for hundreds Colleges to open across our country. I am going to retire from the Marines after 20 years of service, I hope you will take a good look at how you treat Veteran's in the future.

Custodian: GMS 217

[redacted]

⊟ Secondary Issue
Accounting,Credit Bureau-Inquiry/Dispute,Counseling/Guidance

⊟ Notes

Resolved by [redacted] Office of Dispute Management has reviewed and approved closure. Resolved by ODM	**Tue 4 Aug 2009 02:11 PM**
Under Review by [redacted] Grievance Under Review by the Office of Dispute Management. Reviewing	**Tue 4 Aug 2009 02:05 PM**
Closed by [redacted] The settlement details entered by the user [redacted] when the issue is closed are:: Book price:: 0.0 Tution Price:: 0.0 LateFee Price:: 0.0 Discount Price:: 0.0 Promotional Price:: 0.0 Other Price:: 0.0 Total Price:: 0.0 Resolution statement/notes by user:: Issue resolved per accounting, see attached. [redacted]	**Tue 14 Jul 2009 11:03 AM**
Accepted by [redacted] x	**Tue 14 Jul 2009 11:03 AM**
Assigned by [redacted] **to** [redacted] assign to close . Previous secondary issue types are ::Credit Bureau-Inquiry/Dispute ,Accounting ,Counseling/Guidance	**Tue 14 Jul 2009 11:03 AM**
Routed by [redacted] **to** [redacted] Please resolve while [redacted] is out of office	**Wed 8 Jul 2009 10:44 AM**
Assigned by [redacted] **to** [redacted] Financial . Previous secondary issue types are ::Accounting ,Counseling/Guidance ,Credit Bureau-Inquiry/Dispute	**Wed 8 Jul 2009 10:44 AM**
Noted by [redacted] From CCC	**Tue 7 Jul 2009 03:18 PM**

-----Original Message-----
From: [redacted]
Sent: Tuesday, July 07, 2009 2:29 PM
To: [redacted]
Subject: RE: New Student Grievance for :: [redacted] - [redacted] J [redacted] - PHOENIX -Feedback

Campus must respond within 15 days

[redacted] Collections
[redacted]
Phoenix, Arizona 85040
Phone [redacted] Fax [redacted] Email
[redacted]

Custodian: GMS 217

-----Original Message-----
From: [redacted]
[mailto:[redacted]]
Sent: Tuesday, July 07, 2009 11:59 AM
To: [redacted]
Subject: New Student Grievance for :: [redacted] - [redacted] J [redacted] -
PHOENIX -Feedback

fyi
Please access the given URL to access the issue
[redacted]

Routed by [redacted] **to** [redacted] **Tue 7 Jul 2009 11:58 AM**
fyi
New Issue Created by N/A for [redacted] **Tue 7 Jul 2009 11:58 AM**
New Issue Created by user: [redacted]

Previous Attempts

None Available

Other Attempts

None Available

Routing Information

From	To	Date	Time Sent	Type	Message
[redacted]	[redacted]	07-07-2009	11:58:27	Feedback	fyi
[redacted]	[redacted]	07-08-2009	10:44:18	Decision Maker	Please resolve while [redacted]s out of office

Feedback

From	Date	Time	Feedback
			None Available

Support Document

*Please keep holding 'Ctrl' before clicking on any document until selecting desired operation like 'Open', 'Save' or 'Cancel'
[redacted]

Desired Resolutions

None Available

Resolutions

Book Price	Tution Price	Discount Price	Late Fee Price	Promotional Price	Other Price	Total Cost
No resolutions found for this issue						

[redacted]

Bridgepoint Education, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
BPI	Document 1	BPI-HELP_00004019	3
BPI	Document 2	BPI-HELP_00005921	2
BPI	Document 3	BPI-HELP_00005925	8
BPI	Document 4	BPI-HELP_00005972	1
BPI	Document 5	BPI-HELP_00016331	3
BPI	Document 6	BPI-HELP_00021598	12
BPI	Document 7	BPI-HELP_00021644	9
BPI	Document 8	BPI-HELP_00025856	2
BPI	Document 9	BPI-HELP_00025972	5
BPI	Document 10	BPI-HELP_00026097	5
BPI	Document 11	BPI-HELP_00026143	4
BPI	Document 12	BPI-HELP_00026263	7
BPI	Document 13	BPI-HELP_00026309	2
BPI	Document 14	BPI-HELP_00026393	3
BPI	Document 15	BPI-HELP_00026639	1
BPI	Document 16	BPI-HELP_00026807	4
BPI	Document 17	BPI-HELP_00027158	4
BPI	Document 18	BPI-HELP_00027194	5
BPI	Document 19	BPI-HELP_00027543	6
BPI	Document 20	BPI-HELP_00027611	7
BPI	Document 21	BPI-HELP_00027845	4
BPI	Document 22	BPI-HELP_00027873	4
BPI	Document 23	BPI-HELP_00028217	7
BPI	Document 24	BPI-HELP_00028256	15
BPI	Document 25	BPI-HELP_00028844	2
BPI	Document 26	BPI-HELP_00032028	1
BPI	Document 27	BPI-HELP_00032345	17
BPI	Document 28	BPI-HELP_00044540	4
BPI	Document 29	BPI-HELP_00046826	2
BPI	Document 30	BPI-HELP_00046828	16
BPI	Document 31	BPI-HELP_00048618	2
BPI	Document 32	BPI-HELP_00048670	5
BPI	Document 33	BPI-HELP_00049480	1
BPI	Document 34	BPI-HELP_00053393	132
BPI	Document 35	BPI-HELP_00061793	2
BPI	Document 36	BPI-HELP_00062002	12
BPI	Document 37	BPI-HELP_00062021	1
BPI	Document 38	BPI-HELP_00062747	2
BPI	Document 39	BPI-HELP_00063036	2
BPI	Document 40	BPI-HELP_00063163	2
BPI	Document 41	BPI-HELP_00063243	2
BPI	Document 42	BPI-HELP_00063503	2
BPI	Document 43	BPI-HELP_00063587	2
BPI	Document 44	BPI-HELP_00063642	4

1861

ASHFORD UNIVERSITY

Psychology of a Student

Every student you encounter will be different in his or her own way, but you will discover that most have a few similarities in regards to WHY he/she requested information and his/her fear. As an Enrollment Advisor it is important to know these things in order to help your students be successful in school.

Reasons students request information:

- **Don't like their job or boss**
- **Want a promotion**
- **Role model and family**
- **Prestige**
- **Recognition**
- **Change of environment**
- **Pressure to get the degree**
-
-

Fears students have:

- **Can I do it?**
- **Will I be successful?**
- **What if I fail?**
- **Is this worth it?**
- **Fear of the unknown**
- **Fear of a new environment**
- **Fear of social issues**
-
-

How to overcome their fears:

- Find out the __________________.
- Why have they put this off for so long?
- Ask __________ questions.
- Know what to expect.
- Listen
- Be ______________, ______________ and ________________.
- Remember that the person you are talking to is ________________ and it is _______________ for them to have these fears.
- There is a ______________ to cause them to move forward and this is either ______________ or ______________ driven.
- Find their true motivation
- Dig deeper
- Explain the support systems at Ashford.
- Let them know they are not alone; most students are just like them!
- Remind the student about _________ they looked for information or ______________ they want to get their degree.

Remember:

- What concerus or fears did you have before coming to work at Ashford?
- What caused you to take the time to turn in a resume?
- What drives you to be here today?
- How is this the same for new students?
- How can you use this knowledge in your role as an advisor?

Road Map of a student:

- Request information
- May have second thoughts/cold feet
- You contact them
- Schedule an appointment to talk more about their degree and starting
- They apply to school

Notes:

Overcoming Objections

The following are some common objections & tips on how to overcome them:

Concern: Not enough time

Response: How much time do you believe this will take?
How much time can you invest in yourself?
Is there ever a *good* time to go back to school?
Why did you call or request the information? (Don't sound condescending)
Walk me through a day in the life of you. When do you get up/home from work, etc?
Do you see yourself having more time for school in the future?
How would having your degree afford you more time?
How long have you been thinking about finishing your degree?

Concern: Money/Cost

Response: Investing in yourself…You're worth it right?
Education is an asset that never depreciates.
How much did you plan for?
Compare cost vs. new car ($20-30,000)
Ashford is more affordable than most private schools offering online programs.
How much more will you make once you have your degree?
What costs more, having your degree or not having it?
Are you aware of the financing options available for those who qualify?

- Student loans not income or credit based
- Loans deferred while in school
- Have up to 10 years to pay back

Concern: Credibility/Reputability

Response: What do you know about accreditation or AU?

- Established in 1918
- Traditional 4-year campus with sports teams, dormitories
- Regionally accredited since 1950

98% of students surveyed said they would recommend AU to a family member or friend

Concern: Fear

Response: What concerns do you have?
Explain the benefit of having a personal advisement team (EA, AA FSA)
What makes you feel more anxious? Obtaining your degree or not having it?
Tell me about another time in your life you felt afraid and how you overcame that fear?
Students just like you that have been out of school, working adults, etc…
Many resources: online library, tech support, writing consultant, etc

Concern: Procrastination

Response: What significant advantage is there in waiting to begin?
There will always be a reason for putting off finishing your degree. What is yours?
You could have completed ___ classes by now.
It doesn't get better later, it just gets later.
Why are you waiting to begin?
How long have you wanted to finish this goal?
If you get laid off, it would be better to have a degree to fall back on, right?
Two years is going to pass. Wouldn't you be better off with a degree in that time?
There is a way around every obstacle.
If you want your degree, you can have it, and I will show you how to make it possible.
What is going to change in ____ months/years when you plan to start?
If you procrastinate you'll never graduate! (Said with a big smile!)

Concern: Just Shopping

Response: What research have you done so far?
What will be your determining factors in selecting a school?
What schools are you looking into?
How much does it cost to earn your degree there?
What do you know about AU?
What do you like at AU?
Would you like me to help you with your research? (Send AU Advantage)

Concern: Unsupportive Person in the Student's Life

Response: What concerns does he/she have?
Is he/she available to speak to me/with us on the phone?
Let's discuss how you are going to present the information to him/her.

Concern: No computer or limited technology skills

Response: Who is supporting your decision to go back to school?
Does he/she have a computer you can use?
Is he/she willing to help you with understanding how to use the computer?
Is your employer ok with you using the computer at work for school purposes?
Are you willing to go to a library?
If I made myself available to show you some tips on the computer, would this help?
Did you know that you will have access to a Writing Mentor in your 1st course?

ASHFORD UNIVERSITY

Need, Feature, Benefit

N. to get my Bachelor's degree from a school that is recognized and credible.

F. Regional accreditation through the Higher Learning Commissions of the North central Association.

B. What this means to you, student, is that your Bachelor's degree from Ashford University will be recognized both professionally and academically.

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

N. ______

F. ______

B. ______

Resolving Objections

What are Objections?

- Need or request for more ________________
- Objections are truly opportunities to create relationships with your students by hearing and understanding their feelings and giving them a chance to open up to you.

Common Objections:

- Cost
- ________
- Value
- ________

How do I address Objections?

- It is important to ________ and ________ the real objection; an objection will be stated when there is often an underlying deeper reason for objecting
  - ________ and ________ the objection you have identified to be certain you are resolving the correct issue
  - Ask for their ____________ and develop the objection further
  - Discuss their ____________ with ________ that you will assist them to work through their issue
  - ________ (hopefully the student does this)
  - ____________ the objection and do not take it ____________

**Not all objections can be solved

Ex: "If I am hearing you correctly, the reason you are concerned about taking out a student loan is really because you want to justify spending the money to complete your degree. So the issue is not so much the money, but you have hesitations as to the true benefits of getting a Bachelor's degree? Is that right?"

Key Points in Resolving Objections

- Listening skills
- Probing skills
- Student Ownership
- Rephrasing and Summarizing
- Offering Solutions
- Temperature checks

Empathizing is different than sympathizing. What is the difference? Why is it important?

- To empathize is to identify with the students feelings, thoughts, or attitudes.
- To sympathize is to agree with feelings, thoughts, or attitudes.
    - Allow your student to voice their concerns and give them your appreciation for it (empathize)
    - Offer them the comfort that other students have the same apprehension (empathize)
    - Provide them with the solutions your other students have discovered

If you are not in their situation, they will resent your advice. Confirm that you have had students in their situation and share those examples rather than your opinion. You will lose credibility if you try to solve an issue you have never faced.

Develop the conversation to assist in understanding and resolving objections

- Use open ended or developmental questions. For example:
    - "Tell me a little more about…"
    - "Why do you say that?"
    - "Please explain."

__DOs and DON'Ts__

Students will present their concerns throughout the entire process. What should you do?

DO

- Recognize their __________
- Understand
- Appreciate
- ______________
- Identify with
- _________ _____ their objections before they do
    How will you pay for books every five weeks?
    When will you set aside the 10-12 hours per week to accomplish your reading and assignments?
    Who is supporting your decision?
    How will this experience and outcome differ from prior college?
- Be responsive and approachable
- Provide resolution, not conflict
- Dig for additional concerns

DO NOT

- __________ objections
- These are opportunities to resolve an underlying fear that will result in a deeper connection with the student

__Listen, summarize, and take notes on what your student is telling you__

NOTES :

Example conversation:

Student: I don't have time to go to school right now

EA: What concerns do you have about time that are holding you back?

Student: I don't think I can fit it into my schedule.

EA: I am glad you brought that up, Mary. I can understand that you wouldn't want to commit to this unless you could definitively devote the time to be successful. That is commendable and understandable. Tell me more about your schedule. Include work as well as other things you have going on in your life. *(Responsive, used a cookie, clarified and used an open ended developmental question)*

Student: I work 8-5 Monday through Friday, the kids have baseball and dance class Monday, Wednesday, and Saturdays. I cook dinner and have their commitments every weeknight as well as various things I have to get done for myself and my husband.

EA: Great, that gives me a better idea. Tell me more about your schedule after the kids are in bed. *(Displayed effective listening, reflecting, and asked a developmental probe)*

Student: That is when I tidy up the house, have some time with my husband, read, or watch TV and relax until bedtime.

EA: Is there anything else on your schedule that might prevent you from being in class or getting some schoolwork done at that time?*(In this case, a closed probe works well. The student is likely to indicate "no" that suggests everything is out in the open.)*

Student: No, that's everything.

EA: Mary, if I could show you a way to fit school into your schedule without sacrificing work, your kids' activities, and your home life, would you want to take advantage of it? *(Gaining conditional acceptance to commitment)*

Student: Well yes, if that can happen it would be something I would consider further.

EA: Mary, your schedule looks similar to many of the working adults we have here. The flexibility in this program will allow you to attend class and do homework when it is convenient for you. *(benefit statement)* What this means to you is that you can attend after the kids' activities and complete your homework after dinner, after the kids are in bed, and on weekends. You would not have to give up any of the activities that you listed. How does that sound? *(temperature check)*

Student: Wow.. that sounds ideal...
(if the student says no or appears unconvinced, you will need to probe more to identify the hidden concern)

Common Objections - How would you resolve these objections?

- I am not sure; I have to think about it
- I am already enrolled at another school
- I need to discuss this with my spouse
- I am just not ready
- I would like to begin in six months

Activity: Choose a partner and through an informal role play identify ways to discuss, develop, and resolve two of these basic objections. Be prepared to share with the group.

CREATING URGENCY:

Inspiring Student to Take Next Step Towards Graduation

ASK Yourself…

- What significant advantage is there in waiting to start class?
- How will waiting to start school make my life better?
- What date do you want to graduate?
- If you had a friend who told you they wanted to go to school, but kept putting it off, what would you say to this person?
- How will my life change once I earn my degree?
- Is the anxiety of starting school greater than, the anxiety of not achieving my goals?

Words of Wisdom…

- There will always be a reason to put off finishing your degree (family, stress, life crisis)
- If you wait for all the lights to be green, you could be waiting for a very long time
- Do things tend to get busier later or less complicated?
- There is a way around every obstacle so if you want your degree, you can have it and I will help show you how to make it possible

Rules to Remember…

- Never pressure a student to PUSH them into applying to AU but instead, inspire them to take the next step
- You vs. I theory. A student will listen more when you use the word "You" vs. "I" Keep it all about them and their goals - not you and yours!
- Never manufacture urgency (Ex: I need your application so I can present it to the Dean – Or -- I need you to get this to me by 3pm so I can get you the book voucher)
- Do give them a reason to get their application in ASAP

Learn all about the "W"s

- What obstacles does your student foresee preventing them from starting/continuing/staying motivated?
  - What can you do to help when that happens?
  - What changes will they need to make to accomplish their goals?
  - Who is supporting their decision to start school?
  - Who is not?
  - Who can they turn to for inspiration?
  - Why is this important to them?
  - Why now?
  - Why not before?
  - When do they want to graduate?
  - When do they want to take action and get started?

The following are some common objections & tips on how to resolve them:

Concern: Not enough time

Response: How much time do you believe this will take?
How much time can you invest in yourself?
Is there ever a *good* time to go back to school?
Why did you call or request the information? (Don't sound condescending)
Walk me through a day in the life of you. When do you get up/home from work, etc?
Do you see yourself having more time for school in the future?
How would having your degree afford you more time?
How long have you been thinking about finishing your degree?

Concern: Money/Cost

Response: Investing in yourself - How much did you plan for?
Education is an asset that never depreciates.
Ashford is more affordable than most private schools offering online programs.
How will you benefit once you have your degree?
What costs more, having your degree or not having it?
Are you aware of the financing options available for those who qualify?

- Student loans not income or credit based
- Loans deferred while in school
- Have up to 10 years to pay back

Concern: Credibility/Reputability

Response: What do you know about accreditation or AU?

- Established in 1918
- Traditional 4-year campus with sports teams, dormitories
- Regionally accredited since 1950

98% of students surveyed said they would recommend AU to a family member or friend

Concern: Fear

Response: What concerns do you have?
Explain the benefit of having a personal advisement team (EA, AA FSA)
What makes you feel more anxious? Obtaining your degree or not having it?
Tell me about another time in your life you felt afraid and how you overcame that fear?
Students just like you that have been out of school, working adults, etc
Many resources: online library, tech support, writing consultant, Smartthinking, etc

Concern: Postponement

Response: What significant advantage is there in waiting to begin?
You could have completed ___ classes by now.
Why are you waiting to begin?
How long have you wanted to finish this goal?
Two years is going to pass. Wouldn't you be better off with a degree in that time?
There is a way around every obstacle.
If you want your degree, you can have it, and I will show you how to make it possible.
What is going to change in ____ months/years when you plan to start?
How soon do you want to graduate?

Concern: Just Researching

Response: What research have you done so far?
What will be your determining factors in selecting a school?
What schools are you looking into?
How much does it cost to earn your degree there?
What do you know about AU?
What do you like about AU?
How can I help you with your research? (Send AU Advantage)

Concern: Unsupportive Person in the Student's Life

Response: What concerns does he/she have?
Is he/she available to speak to me/with us on the phone?
Let's discuss how you are going to present the information to him/her.

Concern: No computer or limited technology skills

Response: Who is supporting your decision to go back to school?
Does he/she have a computer you can use?
Is he/she willing to help you with understanding how to use the computer?
Is your employer ok with you using the computer at work for school purposes?
Are you willing to go to a library?
If I made myself available to show you some tips on the computer, would this help?
Did you know that you will have access to a Writing Mentor in your 1st course?

CREATING URGENCY

ASK Yourself…

- What significant advantage is there in waiting to start class?
- How will waiting to start school make my life better?
- What date do you want to graduate?
- If you had a friend who told you they wanted to go to school, but kept putting it off, what would you say to this person?
- How will my life change once I earn my degree?
- Is the anxiety of starting school greater than, the anxiety of not achieving my goals?

Words of Wisdom…

- There will always be a reason to put off finishing your degree (family, stress, life crisis)
- If you wait for all the lights to be green, you will never reach your goals because the lights will never all be green
- It doesn't get any better later, it just gets later
- There is a way around every obstacle so if you want your degree, you can have it and I will show you how to make it possible

Rules to Remember…

- Never pressure a student to PUSH them into applying to AU but instead, use pressure to PREVENT them from procrastinating
- You vs. I theory. A student will listen more when you use the word "You" vs. "I" Keep it all about them and their goals - not you and yours!
- Never manufacture urgency. Ex: I need your application so I can present it to the Dean. Or, I need you to get this to me by 3pm so I can get you the book voucher but do give them a reason to get their application in ASAP.
- SW Equation- Some Will, Some Won't, So What? Stop Whining! Someone's Waiting.

Learn all about the "W's"

- What obstacles does your student foresee preventing them from starting/continuing/staying motivated?
- What can you do to help when that happens?
- What changes will they need to make to accomplish their goals?
- Who is supporting their decision to start school?
- Who is not?
- Who can they turn to for inspiration?
- Why is this important to them?
- Why now?
- Why not before?
- When do they want to graduate?
- When do they want to stop talking about this and get started?

New Stipend Process for Financial Aid Students

Effective 10/13/2008

Financial Aid Students - Existing Student Communication (undergraduate and graduate programs)

Audience: Academic Advisors, Student Services Coordinators, Student Grievance Resolution Coordinators and Financial Services Advisors

- **Former Stipend Process** - Students who were eligible to receive a stipend would be issued the full stipend amount via a physical check within 14 days of funds being disbursed. There were a total of two stipends issued per academic year (1 per disbursement period).

- **New Stipend Process Example (Effective Oct 13, 2008)** – Students who are eligible to receive a stipend will now be issued four stipends per academic year (2 per disbursement period) as pictured in the example below. The total amount of the stipend will not change, however the student should receive 30% of their stipend at 7 weeks and the remaining 70% at 14 weeks.

Example:

Certified Year	Disbursement Period	Stipend 1	Stipend 2	Stipend 3	Stipend 4
(40 Weeks)	(20 Weeks)	week 7 (30%)	week 14 (70%)		
	(20 Weeks)			week 27 (30%)	week 34 (balance)

Percentage represents amount of each disbursement period potential credit balance

Student Authorization to Hold Financial Aid Credit Balances

- Students provide authorization on the Institutional Application as part of SFA Online
- Please transfer students to their Financial Services Advisor if they have questions regarding their authorization or have questions on the 30/70 split of their stipend

Stipend Factors

- **Ashford University's tuition costs**
  - Level 1Undergrad + Tech fee: $9078.00
  - MBA or MAOM Graduate: $8820.00
- **Students could be eligible for maximum loan amount**
  - Level 1 Undergrad: $9500.00
  - Graduate: $12,500.00
- **Must Factor in Results from the NSLDS Check**
  - Examples include, but are not limited to the following of why students would NOT be eligible to receive the maximum loan amount (examples are not all inclusive of all reasons why a student would not be eligible to receive a stipend)

- Close to Aggregate loan limit
- Overlapping loan period

If a student qualifies for the maximum loan amount as determined by the Financial Services Department, they **MAY** qualify to receive a stipend. **Do NOT promise excess funds to students.**

What Student's are affected

- All student's who received a disbursement on or after October 6th

What this means to you…

For students who are stipend eligible:

Students will no longer be issued the full stipend amount upfront. Moving forward, students will be given their stipend in 4 increments throughout the academic year. The total amount of the stipend for each disbursement period will not change, however the student should receive 30% of their stipend after 7 weeks of successful accumulated continuous enrollment and the remaining 70% at 14 weeks of successful accumulated contiuuous enrollment. These timelines are dependant on when the disbursement actually posts. Breaks in attendance and unsuccessful course completion will delay a student's stipend.

This benefits the student because the money will be retained on their account to cover educational costs.

Please refer all students to their Financial Services Advisor for further clarification.

Note: LOA's and breaks in schedules (greater than and less than 29 days) will result in a change in the date in which they will receive their stipend check.

Student Notification

The letter displayed below is being sent to Financial Aid students on a weekly basis for 20 weeks based on when their disbursements have been posted on their ledger card:

"Dear *Student Name*,

Ashford University's stipend process has been updated to provide funding for your coursework throughout the academic year. Effective October 13th, 2008, Ashford University will begin issuing four stipends per academic year. The amount of funding you receive will not change, only the scheduled disbursement of the stipends. This change will allow the financial aid disbursements to better coincide with the timing of anticipated charges for the courses in which you enroll. Thirty percent of the payment period's stipend will be available for disbursement after the seventh week of successful continuous enrollment, and the remaining seventy percent will be available after the fourteenth week of successful continuous enrollment.

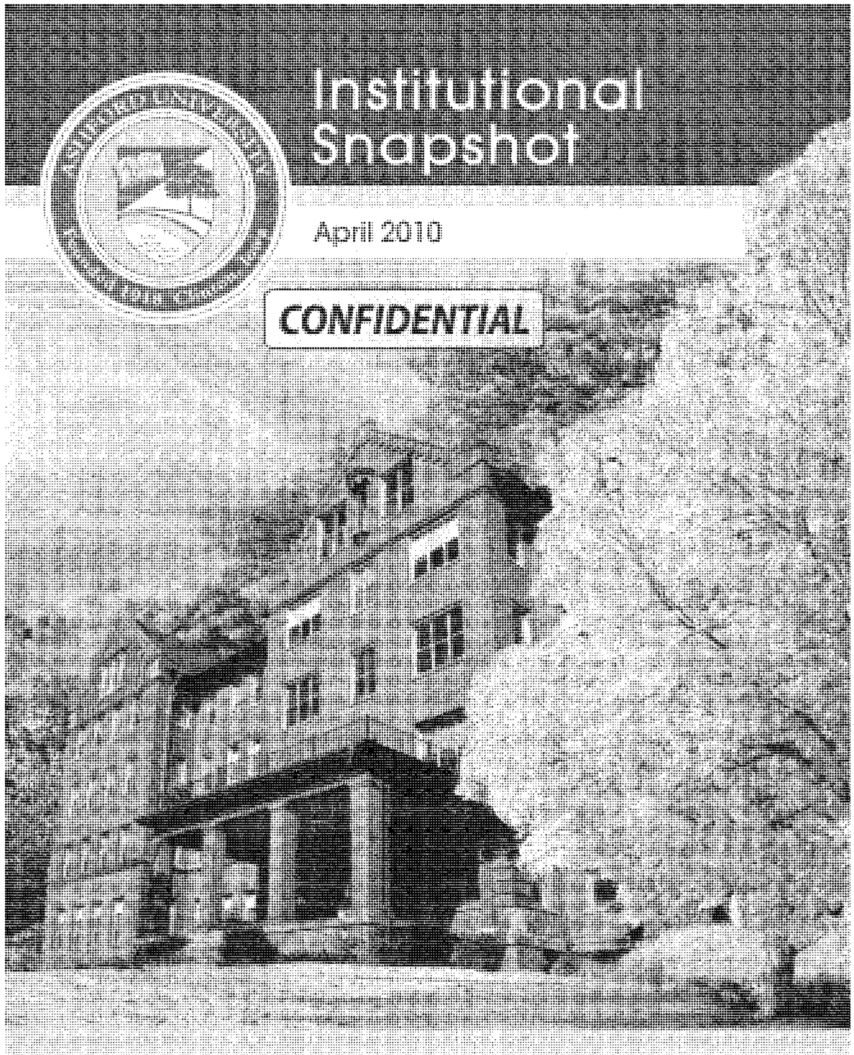
Should you have any questions, or desire further clarification, please contact me at Redacted by HELP or (Redacted by HELP

Sincerely,

FSA Name
Financial Services Advisor
Ashford University

Redacted by HELP

Redacted by HELP
www.ashford.edu"


Institutional
Snapshot
April 2010
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Ashford University

Institutional Snapshot • April 2010

400 North Bluff Boulevard, Clinton, Iowa 52732

Institutional Snapshot

The following report provides documentation for the seven data categories identified by the Higher Learning Commission:

1. Student Demography Headcounts
2. Student Recruitment and Admissions
3. Financial Assistance for Students
4. Student Retention and Productivity
5. Faculty Demography
6. Availability of Instructional Resources and Information Technology
7. Financial Data

1. Student Demography Headcounts

A. Undergraduate Enrollments by Class Level

Category	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Freshman	1,403	4,258	10,525	16,701
Sophomore	1,103	1,651	3,966	8,707
Junior	349	2,612	5,751	10,303
Senior	567	1,284	3,477	6,957
Unclassified	63	61	121	309

B. Undergraduate Students by Degree Seeking and Non-degree Seeking Status

Undergraduate Degree Seeking	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**3,414**	**9,805**	**23,665**	**42,668**
Male	778	2,250	5,875	11,793
Female	2,636	7,555	17,790	30,875
White non-Hispanic	2,076	6,039	13,868	23,007
Black non-Hispanic	654	2,224	5,999	12,135
Hispanic	224	674	1,847	3,569
Asian or Pacific Islander*	55	154	393	738*
American Indian or Alaskan Native	40	99	309	498
Race-Ethnicity Unknown	354	569	1,217	1,996
Native Hawaiian or Other Pacific Islander*	N/A	N/A	N/A	*
Two or more races	N/A	N/A	N/A	684
Non-Resident Alien	11	26	32	41

* For this table, the 2009 categories of Asian and Native Hawaiian or Other Pacific Islander were combined.

Undergraduate Non-degree Seeking	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**71**	**61**	**175**	**309**
Male	17	22	75	155
Female	54	39	100	154
White non-Hispanic	22	47	119	181
Black non-Hispanic	2	5	12	55
Hispanic	0	1	3	32
Asian or Pacific Islander*	1	0	3	24*
American Indian or Alaskan Native	0	0	1	1
Race-Ethnicity Unknown	44	7	36	14
Native Hawaiian or Other Pacific Islander*	N/A	N/A	N/A	*
Two or more races	N/A	N/A	N/A	2
Non-Resident Alien	2	1	1	0

C. Graduate/Professional Students by Degree Seeking and Non-degree Seeking Students

Graduate/Professional Degree Seeking	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**351**	**702**	**1,765**	**3,851**
Male	126	249	629	1,304
Female	225	453	1,136	2,547
White non-Hispanic	223	419	926	1,837
Black non-Hispanic	39	178	552	1,367
Hispanic	10	37	104	235
Asian or Pacific Islander*	11	17	48	126*
American Indian or Alaskan Native	1	3	15	36
Race-Ethnicity Unknown	63	40	114	177
Native Hawaiian or Other Pacific Islander*	N/A	N/A	N/A	*
Two or more races	N/A	N/A	N/A	57
Non-Resident Alien	4	8	6	14

Graduate/Professional Non-degree Seeking	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**None**	**None**	**None**	7

* For this table, the 2009 categories of Asian and Native Hawaiian or Other Pacific Islander were combined.

D. Age Range of Undergraduate Students

Undergraduate Students 24 & Under	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**723**	**1,618**	**3,802**	**6,389**

Undergraduate Students 25 & Over	Fall 2006	Fall 2007	Fall 2008	Fall 2009
Total	**2,762**	**8,248**	**20,038**	**36,588**

E. Number of Students by Residency Status of Credit-seeking Students who Come to Campus or Site for Instruction

Students Who Come to Campus for Instruction	Fall 2006	Fall 2007	Fall 2008	Fall 2009
In-State Resident	175	142	136	298
Out-of-State Resident	156	208	253	324
Non-US Resident	5	6	10	14

2. Student Recruitment and Admissions

A. Number of Applications, Acceptances, and Matriculations

2007	Applications	Acceptances	Matriculations
Undergraduate	25,191	24,996	18,426
Graduate	1,724	1,718	1,340
Total	**26,915**	**26,714**	**19,766**

2008	Applications	Acceptances	Matriculations
Undergraduate	61,704	60,828	46,000
Graduate	4,651	4,620	3,636
Total	**66,355**	**65,448**	**49,636**

2009**

	Average Score		
ACT Results	**Fall 2007**	**Fall 2008**	**Fall 2009**
Composite	19	19	20
English	17	18	18
Math	19	19	19
Reading	19	19	20
Science	20	20	20

**This information is currently unavailable.

3. Financial Assistance for Students

Undergraduate percentage receiving:	2005-06	2006-07	2007-08
Any financial aid	91%	76%	78%
Federal grant aid	42%	49%	52%
State/local grant aid	17%	4%	1%
Institutional grant aid	83%	21%	71%
Student loan aid	78%	17%	58%

Undergraduate percentage receiving:	2007-08
Any grant aid	58%
Pell grants	52%
Other federal grant aid	6%
Federal loan aid	71%
Other loan aid	6%
Total number of undergraduates	9,866
Total grant aid dollars received	$14,724,237.00
Average grant aid dollars per student	$1,492.42

4. Student Retention and Program Productivity

A. Percentage of first-time, full-time fall entering undergraduate students in the previous year who returned for study during the fall semester on which the report is based.

First-time Entering Undergraduates (Total 69)	# Entered Fall 2005	# Returned Fall 2006	Percentage
# White non-Hispanic	47	23	50%
# Black non-Hispanic	16	3	19%
# Hispanic	1	0	0%
# Asian or Pacific Islander	1	0	0%
# American Indian or Alaskan Native	0	0	0%
# Race-Ethnicity Unknown	4	0	0%
# Non-Resident Alien	0	0	0%

First-time Entering Undergraduates (Total 286)	# Entered Fall 2006	# Returned Fall 2007	Percentage
# White non-Hispanic	174	83	48%
# Black non-Hispanic	60	22	37%
# Hispanic	27	9	33%
# Asian or Pacific Islander	2	1	50%
# American Indian or Alaskan Native	5	3	60%
# Race-Ethnicity Unknown	18	10	56%
# Non-Resident Alien	0	0	0%

First-time Entering Undergraduates (Total 817)	# Entered Fall 2007	# Returned Fall 2008	Percentage
# White non-Hispanic	532	225	42%
# Black non-Hispanic	172	62	36%
# Hispanic	53	17	32%
# Asian or Pacific Islander	11	5	45%
# American Indian or Alaskan Native	8	2	25%
# Race-Ethnicity Unknown	41	13	32%
# Non-Resident Alien	0	0	0%

First-time Entering Undergraduates (Total 1,658)	# Entered Fall 2008	# Returned Fall 2009	Percentage
# White non-Hispanic	982	449	46%
# Black non-Hispanic	424	138	33%
# Hispanic	132	52	39%
# Asian or Pacific Islander*	18	4	22%
# American Indian or Alaskan Native	23	6	26%
# Race-Ethnicity Unknown	73	28	38%
# Non-Resident Alien	6	5	83%

B. Graduate and Professional Degrees in the Previous Year

Students Earning Graduate Degrees	2007	2008	2009
Total	**191**	**237**	**745**
# White non-Hispanic	124	160	438
# Black non-Hispanic	18	35	175
# Hispanic	1	12	37
# Asian or Pacific Islander*	3	9	20*
# American Indian or Alaskan Native	1	1	7
# Race-Ethnicity Unknown	39	20	64
Native Hawaiian or Other Pacific Islander*	N/A	N/A	*
Two or more races	N/A	N/A	0
# Non-Resident Alien	5	0	4

* For this table, the 2009 categories of Asian and Native Hawaiian or Other Pacific Islander were combined.

C. Degrees in Previous Year Identified by CIP Codes

Students Earning Degrees Identified by CIP CODES	AA	BA	MA
Agriculture/Natural Resources (1,3)		4	
Biological and Physical Sciences (26, 40, 41)		3	
Business (52)	5	689	118
Communications/Communication Technology/ Fine Arts (9,10,50)		3	
Education/Library Science (13, 21, 25)		15	119
Health (51)		2	
Military Technology/Protective Services (29,43)		2	
Personal Services/Consumer Services/Fitness (12, 19, 31)		4	
Psychology/Social Sciences and Services (42, 44, 45)		367	

2009 Students Earning Degrees Identified by CIP CODES	AA	BA	MA
Agriculture/Natural Resources (1,3)		1	
Biological and Physical Sciences (26, 40, 41)		5	
Business (52)	25	1,497	525
Communications/Communication Technology/ Fine Arts (9,10,50)		5	
Computer Graphics (11)		7	
Education/Library Science (13, 21, 25)		28	216
English Language and Literature (23)		1	
Health (51)		46	1
History (54)		1	
Military Technology/Protective Services (29,43)		111	
Personal Services/Consumer Services/Fitness (12, 19, 31)		9	
Psychology/Social Sciences and Services (42, 44, 45)		1,318	3

D. Pass Rate on Licensure Examinations

Students Sitting for Licensure Examinations	2007 Pass Rate (%)	2008 Pass Rate (%)
Undergraduate		
Exit Examination/Praxis II**	*	*

Students Sitting for Licensure Examinations	2007 Pass Rate (%)	2008 Pass Rate (%)
Graduate		
Not applicable to institution's programs	N/A	N/A

* For this table, the 2009 categories of Asian and Native Hawaiian or Other Pacific Islander were combined.

**This information is currently unavailable.

5. Faculty Demography

A. Full-time Instructor Data

2009 Degrees	Total	%
Doctorate	27	61.36%
First Professional	2	4.55%
Master's	15	34.09%
Grand Total	**44**	**100.00%**

2009 Program	Total	%
Biological & Physical Science	4	9.09%
Business	11	25.00%
Communications/Communication Technology/Fine Arts	5	11.36%
Education/Library Science	8	18.18%
Health	2	4.55%
Humanities/Interdisciplinary	5	11.36%
Mathematics/Computer Science	2	4.55%
Psychology/Social Sciences & Services	7	15.91%
Grand Total	**44**	**100.00%**

B. Part-time Instructor Data

2009 Degrees	Total	%
Doctorate	417	27.89%
First Professional	12	0.80%
Master's	1,053	70.43%
Not yet verified	13	0.80%
Grand Total	**1,495**	**100.00%**

2009 Race/Ethnicity	Total	%
American Indian/Alaskan Native	8	0.54%
Asian/Pacific Islander	38	2.54%
Black non-Hispanic	157	10.50%
Hispanic	38	2.54%
Non-Resident Alien	1	0.07%
Race and Ethnicity Unknown	1	0.07%
White non-Hispanic	680	45.48%
Undisclosed	572	38.26%
Grand Total	**1,495**	**100.00%**

2009 Program	Total	%
Biological & Physical Science	18	1.20%
Business	530	35.45%
Communications/Communication Technology/Fine Arts	170	11.37%
Education/Library Science	263	17.59%
Health	40	2.68%
Humanities/Interdisciplinary	136	9.10%
Law	78	5.22%
Mathematics/Computer Science	58	3.88%
Psychology/Social Sciences & Services	202	13.51%
Grand Total	**1,495**	**100.00%**

2008 Program	Total	%
Biological & Physical Science	12	1.33%
Business	350	38.89%
Communications/Communication Technology/Fine Arts	81	9.00%
Education/Library Science	131	14.56%
Health	23	2.56%
Humanities/Interdisciplinary	90	10.00%
Law	51	5.67%
Mathematics/Computer Science	25	2.78%
Psychology/Social Sciences & Services	137	15.22%
Grand Total	**900**	**100.00%**

2008 Race/Ethnicity	Total	%
American Indian/Alaskan Native	4	0.44%
Asian/Pacific Islander	25	2.78%
Black, non-Hispanic	106	11.78%
Hispanic	21	2.33%
Non-Resident Alien	1	0.11%
White, non-Hispanic	392	43.56%
Undisclosed	351	39.00%
Grand Total	**900**	**100.00%**

6. Availability of Instructional Resources and Information Technology

The University has made an intentional commitment to provide library and data bank resources for on-campus and online learners.

The Prairie Cat consortium online public access catalog is available to all Ashford University students and faculty, with access either by visiting a member library or by placing holds on materials for delivery by courier three times per week. Materials for online students can be mailed, faxed, or emailed by Ashford University librarians. Reference librarians offer both individual and group bibliographic instruction and reference assistance online and on campus.

Research aids such as Virtual Vertical File listings are available in the library and within the learning management system. Resources include paper, microform, and online materials. Books are delivered by mail or in person, while journal articles and book segments are transmitted via fax or email. Faculty may also request that articles be placed on e-reserves; a service made possible by a license with the Copyright Clearance Center. Databases offer combinations of indexing and abstracting, full-text, and images of journal articles. Student and faculty place interlibrary loan requests either directly through these online databases or via email, and articles are supplied via fax, phone, email, USPS, or campus mail.

The following resources are available online:

APA/PsycNet *
  PsycARTICLES, PsycBOOKS, and PsycCRITIQUES
ArchiveGrid
BioOne*
Children's Literature Comprehensive Database
Columbia Encyclopedia*
Credo Reference
EBSCO Host
  Academic Search Premier
  CINAHL (Cumulative Index of Nursing and Allied Health)
  Health Source: Nursing/Academic Edition*
  Health Source: Consumer Edition & Nursing/Academic Edition*
  MLA Director of Periodicals
  MLA International Bibliography
Eisenhower National Clearinghouse*
First Search Expanded OCLC*
  ArticleFirst
  Clase Periodica
  ECO
  Ebooks
  GPO Monthly Catalog Proceedings
  Ilinois Catalog
  MEDLINE
  ERIC
  OAIster
  PapersFirst
  World Cat Dissertations
Funk & Wagnalls New World Encyclopedia*
JSTOR
MAS Ultra – School Edition (High School)*
Mergent
Middle Search Plus (Middle School)*
NewsBank
Newspaper Source*
NoodleTools
Oxford Encyclopedia of Women in World History
PastPortal*
Prairie Cat*
Primary Search (Elementary School)*
Professional Development Collection*
Project MUSE
ProQuest Central
  Includes Accounting & Tax
  ABI-INFORM – Complete, Dateline, Global, Trade & Industry
  Hoover's Company Records
  ProQuest Newstand
  ProQuest Medical & Health Complete
  ProQuest Professional Education
  ProQuest Psychology
  ProQuest Social Sciences Journals
  Research Library and others
ProQuest Entrepreneur**
Reference USA
Regional Business News*
TOPICSearch*
Vocational and Career Collection*
World Cat Services
World Book Online

Collections marked with an asterisk (*) are available to students in Ashford University's Clinton campus. Databases marked with a double asterisk (**) are available to students in Ashford University's online programs. Otherwise, resources are available to all students.

Instructional Platform During the fall of 2009, the University transitioned from Blackboard to eCollege as its instructional platform.

Technical Support In addition to being a more robust instructional platform, the eCollege structure provides 24/7 technical support for its students, faculty, and staff.

7. Financial Data

A. Actual Unrestricted Revenues

Actual Unrestricted Revenue	2007	2008	2009
Tuition and Fees	84,195,681	214,497,488	439,879,812
Other	1,036,184	1,973,354	3,664,018
Total	**85,231,865**	**216,470,842**	**443,543,830**

B. Actual Unrestricted Expenses

Actual Unrestricted Expenses	2007	2008	2009
Instructional/Departmental/Library	18,293,873	35,044,469	60,746,347
Student Services	20,763,696	49,934,150	83,711,762
Operation and Maintenance of Plant	1,631,761	1,500,647	2,610,020
Administration	16,351,288	24,549,468	34,044,563
Fundraising	0	0	0
Auxiliary	0	0	0
Other	15,723,495	27,746,480	38,623,130
Total	**72,764,113**	**138,775,214**	**219,735,822**

CONFIDENTIAL

Ashford University

Institutional Snapshot • November 2009

400 North Bluff Boulevard, Clinton, Iowa 52732

Institutional Snapshot

The following report provides documentation for the seven data categories identified by the Higher Learning Commission:

1. Student Demography Headcounts
2. Student Recruitment and Admissions
3. Financial Assistance for Students
4. Student Retention and Productivity
5. Faculty Demography
6. Availability of Instructional Resources and Information Technology
7. Financial Data

1. Student Demography Headcounts*

A. Undergraduate Enrollments by Class Level

Category	Fall 2006	Fall 2007	Fall 2008
Freshman	1,403	4,258	10,525
Sophomore	1,103	1,651	3,966
Junior	349	2,612	5,751
Senior	567	1,284	3,477
Unclassified	63	61	121

B. Undergraduate Students by Degree Seeking and Non-degree Seeking Status

Undergraduate Degree Seeking	Fall 2006	Fall 2007	Fall 2008
Total	3,414	9,805	23,665
Male	778	2,250	5,875
Female	2,636	7,555	17,790
White non-Hispanic	2,076	6,039	13,868
Black non-Hispanic	654	2,224	5,999
Hispanic	224	674	1,847
Asian or Pacific Islander	55	154	393
American Indian or Alaskan Native	40	99	309
Race-Ethnicity Unknown	354	589	1,217
Non-Resident Alien	11	26	32

Undergraduate Non-degree Seeking	Fall 2006	Fall 2007	Fall 2008
Total	71	61	175
Male	17	22	75
Female	54	39	100
White non-Hispanic	22	47	119
Black non-Hispanic	2	5	12
Hispanic	0	1	3
Asian or Pacific Islander	1	0	3
American Indian or Alaskan Native	0	0	1
Race-Ethnicity Unknown	44	7	36
Non-Resident Alien	2	1	1

*Please Note: Official Fall 2009 enrollment numbers are not available at this time.

C. Graduate/Professional Students by Degree Seeking and Non-degree Seeking Students

Graduate/Professional Degree Seeking	Fall 2006	Fall 2007	Fall 2008
Total	351	702	1,765
Male	126	249	629
Female	225	453	1,136
White non-Hispanic	223	419	926
Black non-Hispanic	39	178	552
Hispanic	10	37	104
Asian or Pacific Islander	11	17	48
American Indian or Alaskan Native	1	3	15
Race-Ethnicity Unknown	63	40	114
Non-Resident Alien	4	8	6

Graduate/Professional Non-degree Seeking	Fall 2006	Fall 2007	Fall 2008
Total	None	None	None

D. Age Range of Undergraduate Students

Undergraduate Students 24 & Under	Fall 2006	Fall 2007	Fall 2008
Total	723	1,618	3,802

Undergraduate Students 25 & Over	Fall 2006	Fall 2007	Fall 2008
Total	2,762	8,248	20,038

E. Number of Students by Residency Status of Credit-seeking Students who Come to Campus or Site for Instruction

Students Who Come to Campus for Instruction	Fall 2006	Fall 2007	Fall 2008
In-State Resident	175	142	136
Out-of-State Resident	156	208	253
Non-US Resident	5	6	10

2. Student Recruitment and Admissions

A. Number of Applications, Acceptances, and Matriculations

2007	Applications	Acceptances	Matriculations
Undergraduate	25,191	24,996	18,426
Graduate	1,724	1,718	1,340
Total	26,915	26,714	19,766

2008	Applications	Acceptances	Matriculations
Undergraduate	61,704	60,828	46,000
Graduate	4,651	4,620	3,636
Total	66,355	65,448	49,636

ACT Results	Average Score Fall 2007	Fall 2008
Composite	19	19
English	17	18
Math	19	19
Reading	19	19
Science	20	20

3. Financial Assistance for Students

Undergraduate percentage receiving:	2005-06	2006-07	2007-08
Any financial aid	91%	76%	78%
Federal grant aid	42%	49%	52%
State/local grant aid	17%	4%	1%
Institutional grant aid	83%	21%	71%
Student loan aid	78%	17%	58%

Undergraduate percentage receiving:	2007-08
Any grant aid	58%
Pell grants	52%
Other federal grant aid	6%
Federal loan aid	71%
Other loan aid	6%
Total number of undergraduates	9,866
Total grant aid dollars received	$14,724,237.00
Average grant aid dollars per student	$1,492.42

4. Student Retention and Program Productivity

A. Percentage of first-time, full-time fall entering undergraduate students in the previous year who returned for study during the fall semester on which the report is based.

First-time Entering Undergraduates (Total 69)	# Entered Fall 2005	# Returned Fall 2006	Percentage
# White non-Hispanic	47	23	50%
# Black non-Hispanic	16	3	19%
# Hispanic	1	0	0%
# Asian or Pacific Islander	1	0	0%
# American Indian or Alaskan Native	0	0	0%
# Race-Ethnicity Unknown	4	0	0%
# Non-Resident Alien	0	0	0%

First-time Entering Undergraduates (Total 286)	# Entered Fall 2006	# Returned Fall 2007	Percentage
# White non-Hispanic	174	83	48%
# Black non-Hispanic	60	22	37%
# Hispanic	27	9	33%
# Asian or Pacific Islander	2	1	50%
# American Indian or Alaskan Native	5	3	60%
# Race-Ethnicity Unknown	18	10	56%
# Non-Resident Alien	0	0	0%

First-time Entering Undergraduates (Total 817)	# Entered Fall 2007	# Returned Fall 2008	Percentage
# White non-Hispanic	532	225	42%
# Black non-Hispanic	172	62	36%
# Hispanic	53	17	32%
# Asian or Pacific Islander	11	5	45%
# American Indian or Alaskan Native	8	2	25%
# Race-Ethnicity Unknown	41	13	32%
# Non-Resident Alien	0	0	0%

B. Graduate and Professional Degrees in the Previous Year

Students Earning Graduate Degrees	2007	2008
Total	191	237
# White non-Hispanic	124	160
# Black non-Hispanic	18	35
# Hispanic	1	12
# Asian or Pacific Islander	3	9
# American Indian or Alaskan Native	1	1
# Race-Ethnicity Unknown	39	20
# Non-Resident Alien	5	0

C. Degrees in Previous Year Identified by CIP Codes

Students Earning Degrees Identified by CIP CODES	AA	BA	MA
Agriculture/Natural Resources (1,3)		4	
Biological and Physical Sciences (26, 40, 41)		3	
Business (52)	5	689	118
Communications/Communication Technology/ Fine Arts (9,10,50)		3	
Education/Library Science (13, 21, 25)		15	119
Health (51)		2	
Military Technology/Protective Services (29,43)		2	
Personal Services/Consumer Services/Fitness (12, 19, 31)		4	
Psychology/Social Sciences and Services (42, 44, 45)		367	

D. Pass Rate on Licensure Examinations

Students Sitting for Licensure Examinations	2007 Pass Rate (%)	2008 Pass Rate (%)
Undergraduate		
Exit Examination/Praxis II*	*	*

Students Sitting for Licensure Examinations	2007 Pass Rate (%)	2008 Pass Rate (%)
Graduate		
Not applicable to institution's programs	N/A	N/A

5. Faculty Demography

A. Full-time Instructor Data

2009 Degrees	Total	%
Doctorate	27	61.36%
First Professional	2	4.55%
Master's	15	34.09%
Grand Total	44	100.00%

2009 Program	Total	%
Biological & Physical Science	4	9.09%
Business	11	25.00%
Communications/Communication Technology/Fine Arts	5	11.36%
Education/Library Science	8	18.18%
Health	2	4.55%
Humanities/Interdisciplinary	5	11.36%
Mathematics/Computer Science	2	4.55%
Psychology/Social Sciences & Services	7	15.91%
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2009 Degrees	Total	%
Doctorate	417	27.89%
First Professional	12	0.80%
Master's	1,053	70.43%
Not yet verified	13	0.80%
Grand Total	1,495	100.00%

*This information is currently unavailable.

B. Part-time Instructor Data

2009 Race/Ethnicity	Total	%
American Indian/Alaskan Native	8	0.54%
Asian/Pacific Islander	38	2.54%
Black non-Hispanic	157	10.50%
Hispanic	38	2.54%
Non-Resident Alien	1	0.07%
Race and Ethnicity Unknown	1	0.07%
White non-Hispanic	680	45.48%
Undisclosed	572	38.26%
Grand Total	1,495	100.00%

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2008 Program	Total	%
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Credo Reference
EBSCO Host
  Academic Search Premier
  CINAHL (Cumulative Index of Nursing and Allied Health)
  Health Source: Nursing/Academic Edition*
  Health Source: Consumer Edition & Nursing/Academic Edition*
  MLA Director of Periodicals
  MLA International Bibliography
Eisenhower National Clearinghouse*
First Search Expanded OCLC*
  ArticleFirst
  Clase Periodica
  ECO
  Ebooks
  GPO Monthly Catalog Proceedings
  Ilinois Catalog
  MEDLINE
  ERIC
  OAIster
  PapersFirst
  World Cat Dissertations
Funk & Wagnalls New World Encyclopedia*
JSTOR
MAS Ultra – School Edition (High School)*
Mergent
Middle Search Plus (Middle School)*
NewsBank
Newspaper Source*
NoodleTools
Oxford Encyclopedia of Women in World History
PastPortal*
Prairie Cat*
Primary Search (Elementary School)*

Professional Development Collection*
Project MUSE
ProQuest Central
Includes Accounting & Tax
ABI-INFORM – Complete, Dateline, Global, Trade & Industry
Hoover's Company Records
ProQuest Newstand
ProQuest Medical & Health Complete
ProQuest Professional Education
ProQuest Psychology
ProQuest Social Sciences Journals
Research Library and others
ProQuest Entrepreneur**
Reference USA
Regional Business News*
TOPICSearch*
Vocational and Career Collection*
World Cat Services
World Book Online

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Instructional Platform The University deploys Blackboard 7.3 as its instructional platform.

Technical Support The University has contracted with Presidium Learning to provide 24x7 technical support to its students, faculty, and staff. Presidium provides branded support for Blackboard clients across the country.

7. Financial Data

A. Actual Unrestricted Revenues

Actual Unrestricted Revenue	2007	2008
Tuition and Fees	84,195,681	214,497,488
Other	1,036,184	1,973,354
Total	85,231,865	216,470,842

B. Actual Unrestricted Expenses

Actual Unrestricted Expenses	2007	2008
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Operation and Maintenance of Plant	1,631,761	1,500,647
Administration	16,351,288	24,549,468
Fundraising	0	0
Auxiliary	0	0
Other	15,723,495	27,746,480
Total	72,764,113	138,775,213

REDACTED

From: Redacted
Sent: Friday, May 14, 2010 1:24 PM
To: Grievance Resolution (Ashford)
Subject: \ Redacted :: I want to file a grievance please.

Categories: REDACTED

Dear REDACTED
In mid April of this year, I called REDACTED to ask if I was going to receive any financial aid in June. I explained to him that I was having difficulty doing well in EDU 639, and that I was given an F for EDU 626. That was when I wanted to file a complaint with your EEOC. However, I didn't know that there was no university EEOC at that time, and I was confused about how to file a complaint, since I felt that I was being discriminated against by the professor who was teaching EDU 639, which ultimately led to my being given a WF.

After speaking with REDACTED oday, since I received the WF it has hurt my chances to continue to receive any financial aid until October, 2010. So, we're right back to the original problem, that of not being able to receive financial aid in June, 2010. This EDU 639 grade has really caused me a lot of problems. As documented with REDACTED in disability, I simply was not able to succeed in EDU 639 due to my being in the hospital for the treatment of my disease, and also due to the new meds I was being prescribed by my doctor. Hence, again, I feel that I have to file a grievance against the professor of EDU 639, REDACTED my advisor, and REDACTED ny then disability services advisor, for what I feel was a failure on their part to find ways to help me during that time period, and also their failure to communicate with me, and most disturbing, REDACTED although a good person, lack of knowledge in being able to communicate with me, which can be documented through an error in an email she sent me.

Sincerely,
\ Redacted

REDACTED due to her inexperience, allowed me to flounder, and she didn't help. Her lack of experience hurt me. REDACTED, due to her inexperience, also didn't know how to help me, and was being guided by another person, who seems to also know what to do. The professor of that class could not explain to me why he gave me the grades he gave; why he continued to lower my grade within days, to the point where it would be impossible for me to succeed in the class. Also, I feel that he failed to communicate with me properly, and that he manipulated my grade to the point where I could not succeed. So, I have no choice but to file a complaint with your office for an investigation.

Respectfully,
Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued it's response to the student's grievance.

Complaint Overview

IDENTIFICATION

Complaint ID:	8154967	**Complaint Type:**	Business Complaint	**Date Filed:**	4/9/2010 5:49 PM

Dispute Center: BBB of San Diego (San Diego, CA)
5050 Murphy Canyon, Ste. 110
San Diego, CA 92123
Phone: Redacted by
Fax: Redacted
Email:
Web: www.sandiego.bbb.org

Switch back

CONSUMER INFORMATION		BUSINESS INFORMATION	
Date Filed:	4/9/2010	**Business ID:**	0023003139
Sal:		**Name:**	Ashford University
First Name:		**Address:**	13500 Evening Creek Dr N
Middle Name:		**City:**	San Diego
Last Name:	Redacted	**State/County:**	CA
Suffix:		**Zip/Postal Code:**	92128
Address: UNITED STATES		**Business Phone Number:**	8585139240
Daytime Phone:			
Evening Phone:	Redacted		
Fax:			
Email:			

Complaint Detail

After requesting to have my excess Student Loan money refunded to me and check was suppose to be mailed out on 03/23/2010. After waiting almost three weeks and never receiving the check I requested to have a stop payment request put in and have the funds reissued. After numerous calls and many Financial Aid Representatives telling me that they would research this and follow up I have yet to receive the fund or a phone call. This is the second time this has happened this academic year. I made the same request back in October of 2009 and after waiting three weeks to never received the check I place a stop payment on the first check and requested to have another check reissued. I think the practice of never being able to receive the original check is unacceptable. I request student loans because so that I can purchase my text books and other school materials. These are funds that I must repay back to the government and I should have so many unsuccessful attempts to received funds.

Desired Settlement

I would to have my student loan payment sent out to me and for it to be expedited as I have textbooks and materials to purchase. Not to mention this is the second time in one academic year that I've experience the same issue with the Financial Aid/Accounting Department.

Consumer

Date Sent: 4/13/2010 6:21:33 PM
Just to further elaborate on the circumstance. The funds have since been credited back to my account (as of 04/13/2010) and yet they still haven't release the funds to me after the numerous attempts to expedite the process. I'm in the third week of a 5 week class without a textbook with a research paper due on Monday and I've exhausted all financial prospects in which to obtain the required materials short of me receiving my student loan disbursements in a timely manner. I can't say this enough. These are funds that I must repay with interest and to have my financial situation further jeopardized but the unprofessional handling of my student funds in unacceptable, inconsiderate and most importantly unethical.

Business

Complaint Attachments

AshfordUniversity-FERPA_Release.pdf

8154967-consreleaseform.TIF

8154967-consreleaseform.TIF

[redacted]

From: Redacted
Sent: Sunday, April 11, 2010 7:39 PM
To: GrievanceResolution
Subject: This constitutes my formal complaint.

Greetings:

I'm a fairly new student at Ashford University. I began classes on 09/08/2009. On 10/13/2009 I requested a hardship stipend so that I may purchase Microsoft Word because my professor wouldn't accept my papers in Works format. I also needed to purchase a printer and some other school materials. After about two weeks and I hadn't received the check I begin calling my Financial Aid Advisor whom informed me of the 21 day waiting period. During those additional days of not receiving the check I begin to worry about my ability to completed my class without the necessary materials. I called my Financial Aid Advisor back and explained my concern. He again advised me that there wasn't anything that he could do but would forward my concern to his Manager who did call me to let me know that she too couldn't do anything until the 21 days. After waiting the 21 day period my Academic Advisor finally submitted the request and after about 2 weeks from that point I finally received the stipend. Unfortunately, I had to complete my first class without all of the required materials and had to do my final paper over because It was done in Microsoft Work instead of Microsoft Word.

Now, Im in my 5th class with Ashford and my computer needs to be upgraded not to mention its time to purchase textbooks for my next few classes and so I requested a stipend once again. According to the Student Portal Financial Information tab the check was processed on 03/23/2010. As of today I still have not received the refund yet. After about 10 days I begin calling my Financial Aid Advisor and begin to explain to him via email and call that I couldn't handle going threw the same ordeal that I had gone threw previously. That my classes are more advanced now and that I didn't feel confident that I could complete my course studies without the textbooks. He advised me once again that I would have to wait the 21 days. I told him that this process was just unacceptable to me and that I wanted to submit the stop payment sooner and have the payment reissued and he advised me that I could not. On 04/05/2010 I contacted the Financial Services Manager [redacted] and she allowed me to submit the stop payment request form and as of today the funds have not be credited back to my account so that a new refund can be reissued. I dont understand why this has happened to me twice in one academic year but the process is unprofessional, unethical and most importantly unacceptable. I can not continue my education with this type of stress.

The following information is a log of the correspondences between [redacted] my Financial Aid Advisor and [redacted] the Financial Service Manager:

03/30/2010 @ 12:15 Emailed [redacted] explaining to him that I hadn't received the stipend check.
03/31/2010 @ 2:30 [redacted] called me back and stated that he would forward the previous email to his manager 04/02/2010 @ 9:00 Emailed [redacted] and asked him if he had heard anything as of yet because I hadn't heard anything and no response.
04/05/2010 @ 9:28 Emailed [redacted] and asked him if he had heard anything as of yet because I hadn't heard anything and no response.
04/05/2010 @ 1:00 Emailed [redacted] and explained to her the situation.

04/05/2010 @ 4:06 [redacted] emailed me the Stop Payment form 04/09/2010 @ 3:00 [redacted] called me back after numerous voicemail messages left for her and she explained to me that she still hadn't heard anything and she had nothing to report.
04/11/2010 Checked the Student Portal Financial Information Tab and the funds still have not been credited back to my account so that payment can be reissued.

Can you please help me. I've spent too much time emailing and calling the Financial Aid Department and this time could be better spent completing school assignment and carrying out my daily responsibilities.

My contact information is as follows:
Personal Information:

Redacted

DOB: Redacted, 1974
Last 4 of SS# Redacted

Student ID:
Redacted

I believe this is all the information that is requested so that I may proceed with my Formal Complaint.

Thanks so much in advance,
Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

May 20, 2010

Redacted :

Dear Redacted :

On April 12, 2010, Ashford University (University) received your formal grievance. On April 14, 2010, Student Grievance Resolution received a copy of your complaint filed with the Better Business Bureau (BBB) that mirrored your formal grievance. In your complaint lodged at the BBB and your grievance, you allege that it is the University's practice to purposefully mail out stipend checks that you will not receive. In your complaints, you state that you would like to have the processing of your stipend check expedited and sent through expedited mail.

The University conducted a thorough investigation into the issue you address in your complaints. The University's investigation did not reveal that the issue with mail delivery resides with the University. Your initial and reissued stipend checks have been sent to the same address through the U.S. Postal Service. Additionally, each of the stipend checks you state you did not receive have not been returned to the University. The University's investigation determined that each of your stipend checks was processed and sent by the U.S. Postal Service.

The University recommends that you contact your local postal office to determine if an issue exists that may be preventing you from receiving your mail.

The University regrets any inconvenience this situation may have caused you. Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.*

Sincerely,

REDACTED

Vice President of Student Services

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this response letter to file any appeal by submitting to grievanceappeal@ashford.edu.*

REDACTED

From: McAuliffe, Jane
Sent: Friday, February 22, 2008 4:47 PM
To: REDACTED
Subject: FW:English 121

REDACTED
Please begin the process and contact the student. Thanks, Jane

From: Redacted]
Sent: Friday, February 22, 2008 4:37 PM
To: McAuliffe, Jane
Subject: English 121

Ms. Mcauliffe, I am terribly sorry to have bothered you with this e-mail. However, since time is of the essence, I felt compelled to skip the chain of command and address my grievance directly to you... Ms. Mcauliffe.

My name is Redacted , I enrolled at Ashford University back in October of last year. The reason I chose Ashford over a few other institutions is because of the seemingly genuine concern expressed by your recruiters, and academic advisors. I recall they really went out of their way to provide me with answers to my questions, and all the time reassuring me that even after I enrolled the level of assistance would be there. I had never attended an on-line post secondary institution before, and It had been more than 20 years since I took a college course, hence I entrusted part of my success in this endeavor to your advisors, because I believed in their rhetoric. However, now I'm not so sure I made the right choice. Two issues come to mind.

Number one, is the fact that I have to pay for my books out of pocket. I was lead to believe that books were part of the tuition costs and thus taken directly out of my student-loan proceeds. Moreover, I was also lead to believe that remaining funds would be disbursed to me...this has yet to happen. Lastly, no one ever informed me of the $990 technology fee, which by the way the other university which I almost chose, does not charge a tech fee. Consequently, I felt like your advisors took advantage of my naivete's, and were less than forthcoming when it came to disclosing all the pertinent information. Nonetheless, I chalked it up to a learning experience, and I'll be honest with you, I have consulted other institutions in an attempt to keep my options open. Yet, I continue to take classes at Ashford. In fact I am currently enrolled in my 4Th class. I'm holding a 3.20 GPA, thus as far as I'm concerned, I'm holding my end of the bargain.

Nonetheless, the second issue I wish to point out is the need to take English 121. According to my academic advisor REDACTED because I did not score a 65 or better on my English proficiency test, I am thus required to take English 121 again. I pleaded with her to allow me to take the test again as the policy dictates. However, she denied my request on the grounds that I needed to take the test before my third class. To me it sounds like "tough luck" your "s.o.l." You either enroll in the class or take some other exam (CLEP), I don't recall the exact name. Her unwillingness to show some measure of flexibility and understanding, leads me to believe that all the assurances of help were just empty rhetoric in order to recruit me to the school. Moreover, this give credence to my belief that all they care about is taking more of my money rather than helping me succeed.

Ms. Mcauliffe, my performance in the classes I have taken speak for themselves; ask any of my instructors to provide you with the reflection papers, the research papers I have written in order for you to ascertain for yourself that I do not need to retake English 121. In addition, I transferred the following English course from my previous schools: Eng 3110, Eng 3111, Eng 3216, and Eng 3305. The first two being English composition and English expository writing. I fully understand the policy, but even you have to agree that it is not edged in stone, and that my request is not beyond what is realistic. I know I have no one to blame for not passing the first time...I took it for granted. Also, I was new to this whole on-line environment, hence I felt somewhat lost during the first couple of months. This is the reason why I ask that you give me an opportunity to take the English proficiency test again. I guarantee I will pass it, and then we can lay this issue to rest. Please Ms Mcauliffe, help me. I'm [redacted] years old, the hour glass is half empty, and I can't afford any delays in my quest to attain my degree. I would sincerely appreciate your cooperation in this matter, and once again I apologize for burdening you with it, but I didn't know who to turn to.

REDACTED

From: REDACTED

Sent: Monday, February 25, 2008 11:17 AM

To: Redacted

Subject: Ashford University

Date: February 25, 2008
Sent via E-mail: Redacted

Dear Redacted ,

I am sending you information regarding the formal grievance process as it relates to our investigation of your complaint sent to Jane McAuliffe, received in my office on February 22, 2008. Your complaint has been forwarded to me based upon the Ashford University grievance procedure as outlined on pages 22-23 of the 2007/2008 Ashford University Catalog. This process is in effect beginning August, 2007. The 2007/2008 Catalog is available at http://ashford.edu/student/forms/catalog0708.pdf in a PDF format. Please let me know if you have any issues with accessing the current Catalog. Please note that we are treating your grievance sent to Ms. McAuliffe as a formal grievance.

Since your grievance was not received via our formal process, I want to ensure that you have the opportunity to present any and all information that you wish to have considered with regard to your complaint prior to our review. Please review the grievance policy and respond to this e-mail within five (5) business days of our receipt of your initial complaint, by February 29, 2008, to ensure that we have a full description of "the alleged incident(s) and any corrective action sought". Following this process will ensure that we have all factors that you deem relevant to your complaint prior to consideration. Please follow the guidelines below so that I may ensure that your submission contains all information you wish to have considered.

"The complaint must be presented in writing and sent via e-mail attachment or other written form. It should describe the alleged incident(s) and any corrective action sought. The complaint should be signed by the complainant or in the case of an e-mail complaint, it should be sent as a Microsoft Word attachment in letter format and should contain the name and all contact information for the student along with the words "this constitutes a formal complaint" (2007/2008 Ashford University Catalog, pg. 22). Please also forward any supporting documentation that is referenced in your complaint and/or documentation that you wish to have considered as we investigate your complaint.

Once I receive this communication from you, I will be contacting you regarding the option of scheduling a time to discuss the allegations, as described below:

"In all cases, both the complainant and the accused will have the opportunity to meet and discuss the allegations with the investigator and may offer any witnesses in support of their position to the investigator during the course of the investigation. The student has the right to have an advocate present during the investigation meetings and discussions. Such an advocate must be a member of the Ashford University Community: student, faculty member, academic advisor, or staff member. The student's advocate may not act as an attorney or formally represent the student. These procedures are entirely academic in nature and not legal proceedings. No audio or video recording of any kind is permitted, nor is formal, legal representation allowed. At his or her sole discretion, the investigator may prohibit from attending or remove any person who disrupts the investigation (2007/2008 Ashford University Catalog, pg. 23).

If I do not receive any communication from you regarding this matter on or before February 29, 2008, I will assume that the complaint sent to Ms. McAuliffe contains all information you would like considered and proceed with the investigation of this matter in accordance with the Grievance Procedure. Please let me know if you have any questions regarding this process or related information.

Sincerely,

REDACTED
Compliance Coordinator
Ashford University

866.974.5700 REDACTED
858.391.5407 fax

REDACTED
www.ashford.edu

Higher education made affordable℠

[redacted]

From: [redacted]
Sent: Monday, February 25, 2008 1:35 PM
To: [redacted]
Subject: RE:English 121

She can retake once.

[redacted]
Provost
Ashford University

858.231.1673 phone
858.391.5704 fax

[redacted]
www.ashford.edu

Higher education made affordable℠

From [redacted]
Sent: Monday, February 25, 2008 12:44 PM
To: [redacted]
Subject: RE:English 121

Yes.. Liz, please see below and approve/deny student's request to retake the proficiency exam before being required to take English. Thanks.

[redacted]
University Registrar/
Director of Compliance & Institutional Research
Ashford University

858-513-9240[redacted] phone
866-974-5700[redacted] toll free phone
858-391-5717 fax

[redacted]
www.ashford.edu

Higher education made affordable℠

From: [redacted]
Sent: Monday, February 25, 2008 12:42 PM
To: [redacted]
Subject: Re: English 121

Should we have [redacted] review the Eng 121 waiver request now rather than wait for the formal process?

March 26, 2010

To whom it may concern:

I am writing in regards to issues that I have been having with the Financial Aid Department of Ashford University. I have talked to several people from the Financial Aid— including the manager—and have not been successful in receiving a stipend check that was disbursed in November 17, 2009. This constitutes a formal complaint that I hope the Student Grievance Resolution Coordinator(s) of Ashford University can help me resolve.

I will provide a timeline (for easier reading) of what has happened these past several months.
10/16/2009- I was approved for Military Education Benefits by Ashford (see attachment, 2009 10 16)

10/20/2009- I started my first course with Ashford; successfully finished the course and received an "A"

11/05/2009, I received a "Financial Aid Award Letter" (see attachment, 2009 11 05) regarding courses scheduled from 10/20/2009 to 08/09/2010. It states:

> After charges are paid, if any excess financial aid funds remain on your account, a check for thirty percent (30%) of the excess funds will be mailed to you after successful completion of seven (7) weeks of continuous academic enrollment. The remaining seventy percent (70%) of any excess financial aid funds will be mailed to you after successful completion of fourteen (14) weeks of continuous academic enrollment.

11/24/2009- I started my second course with Ashford; successfully finished the course and received an "A"

Week prior to 01/24/2010- Spoke with [redacted]; explained to me the process of "how the grant works" as also described by [redacted] on an e-mail dated 11/24/2009

01/24/2010- Unsatisfied with [redacted] replies and her inability to give me a date for the stipend, I contacted [redacted] since the "excess" of $850 was never mailed out to me; at this time, only $100 is left, and it's still not being mailed out though all charges have been paid, and the "seven (7) weeks of continuous academic enrollment" has been met (see attachment, 2010 01 24)

01/25/2010- [redacted] replied and said [redacted] was out of the office; I'm assuming she wanted to speak with her about the situation. [redacted] did say that she cc'ed the message to another financial advisor who she described as someone being "more familiar" with the Pell Grant and that she would be able to assist me regarding this. The person she cc'ed was [redacted] Never did I get a call or an email from her. (see attachment, 2010 01 25) In fact, that was my last contact with those ladies because I felt like we were not getting anywhere. I sought for other options. Searched online for people having the same problems with Financial Aid Department; I was not alone.

01/12/2010- I started my third course with Ashford; successfully finished the course and received an "A"

January-Early February- contacted Ombudsman for help; spoke with [redacted] and explained to her the situation; said she would speak my Financial Aid Department Manager and have him contact me since that's the next step of the grievance resolution

02/02/2010- spoke with Financial Aid Department Manager, [redacted] and said he would request to have stipend check made out; I assumed it was for the $850 that was on the account since December 08, 2009

02/12/2010- [redacted] e-mailed me to let me know that a "small stipend" was send out—$100—

"and sent off another request to see about a larger stipend being sent" to me. WHY didn't he just request the full amount to be sent out to me? (Again, going back to the "Financial Aid Letter," why was the "excess"—the $850 that was sitting on the account since December 08, 2009—not mailed out to me after meeting the requirements?)

I replied to REDACTED to thank him for the stipend check, and also told him that on that day, "I have fulfilled, and almost exceeded, all that's required of me to receive whatever is still in the account (and more!). I was approved for $1600; the $100 is a lot less than that and is not even 30% of the amount that's currently in there." (see attachment, 2010 02 12)

I never did see that "larger stipend" that he requested to be sent out to me.

02/23/2010- I started my fourth course with Ashford; into the final week and still have not received any updates regarding my financial aid

03/26/2010- Called REDACTED regarding my fifth course with Ashford (starts next week); was concerned about how my class would be paid since I'm out of Pell grant until the next disbursement, 04/13/2010; She told me that I have 2 MyCAA vouchers on file and that once that class starts, they would also have that one file. I asked her if my credit card would be charged since I no longer have excess Pell Grant in there, and said that no, my credit card would not be charged. I then asked why Ashford takes the Pell as a payment even though the MyCAA vouchers are on file. She said that I would have to take to Financial Aid about that.

As you can see, I have been trying to resolve this matter for months. Since my first choice of payment is MyCAA, and they already have vouchers on file and are guaranteed to get paid, I would like for Financial Aid to send me the remaining Pell Grant balance that was granted to me and was disbursed in November 2009. The remaining amount is $1500.

The next disbursement date for Pell is already in April 13, 2010. Based on this experience, I may not see that check for awhile. Since I will be attending classes with Ashford for awhile (expected graduation date of June 06, 2011), I would like to work with someone in the Financial Aid Department who has a proven record of actively working with the students. I have had great results with other departments, but I feel like the employees in Financial Aid are not working to their maximum potential. In fact, I feel that I have been "kept hanging," been told of many unfulfilled promises, and been ignored on many occasions. I feel that the stipend is overdue. Excess money sitting in the account was not disbursed as stated in the "Financial Aid Award" letter... talking with the manager was ineffective.

Please help! Thank you in advance.

Sincerely,

Redacted

Redacted

[redacted]

Account History

Narrow Results by Date From: To: Submit

Print Your Account History

Date	Type	Description	Charges	Payments	Balance
Oct 20, 2009	Tuition	PSY 202: Adult Development and Life Assessment	$1062.00	$0.00	$1062.00
Oct 23, 2009	Military Grant	Military Grant	$-312.00	$0.00	$750.00
Nov 16, 2009	Pell Grant	Pell Grant 2009-10	$0.00	$1600.00	$-850.00
Nov 24, 2009	Tuition	PSY 301: Social Psychology	$1062.00	$0.00	$212.00
Nov 24, 2009	Military Grant	Military Grant	$-312.00	$0.00	$-100.00
Dec 08, 2009	MyCAA	MyCAA 2009-10	$0.00	$750.00	$-850.00
Jan 12, 2010	Tuition	PSY 104: Child and Adolescent Development	$1062.00	$0.00	$212.00
Jan 12, 2010	Military Grant	Military Grant	$-312.00	$0.00	$-100.00
Feb 04, 2010	MyCAA	MyCAA 2009-10	$0.00	$750.00	$-850.00
Feb 12, 2010	Payment	Stipend - PELL 2009-10	$0.00	$-100.00	$-750.00
Feb 16, 2010	Tuition	PSY 325: Statistics for the Behavioral & Social Sciences	$1062.00	$0.00	$312.00
Feb 16, 2010	Military Grant	Military Grant	$-312.00	$0.00	$0.00
Feb 22, 2010	Tuition	PSY 325: Statistics for the Behavioral & Social Sciences	$-1062.00	$0.00	$-1062.00
Feb 22, 2010	Military Grant	Military Grant	$312.00	$0.00	$-750.00
Feb 23, 2010	Tuition	PSY 325: Statistics for the Behavioral & Social Sciences	$1062.00	$0.00	$312.00
Feb 23, 2010	Military Grant	Military Grant	$-312.00	$0.00	$0.00

ASHFORD UNIVERSITY
FOUNDED 1918

June 3, 2010

Redacted

Dear Redacted :

On May 4, 2010, Ashford University (University) received your formal grievance. Transmitted with your grievance, you submitted a forward of a message dated March 26, 2010, that you state you sent to Redacted by HELP The University has no record of ever receiving that message and deeply regrets any inconvenience non-receipt might have caused.

In your grievance, you allege that the University has not released excess funding that you are eligible to receive. You identify the remedy you seek as the following:

> A stipend check in the amount of $1,500.00, which is the remaining Pell Grant funding on your student account.

The University's investigation revealed that your Pell Grant funding has been properly handled in accordance with the University's stipend and Direct Bill policy. The University does not consider unpaid vouchers when calculating your stipend and therefore withheld enough funding on your account to cover the cost of your tuition until your voucher payment is received. In other words, the University must retain enough funding on your account to pay for courses during the payment period. Because your MyCAA payments are typically not received by the University until after you have completed a course, the payment of the voucher is not considered during the stipend calculation, and money must be retained to cover the cost of courses.

The University regrets any confusion or inconvenience this situation may have caused you. Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your continued studies.*

Sincerely,

REDACTED

Vice President of Student Services

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this response letter to file any appeal. An appeal should be submitted to GrievanceAppeal@ashford.edu.*

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Complaint Overview

IDENTIFICATION

Complaint ID:	8194819	**Complaint Type:**	Business Complaint	**Date Filed:**	5/26/2010 12:58 PM
Dispute Center:	BBB of San Diego (San Diego, CA) 5050 Murphy Canyon, Ste. 110 San Diego, CA 92123 Phone: (858)496-2131 Fax: (858)496-2141 Email: **Web: www.sandiego.bbb.org**				

Switch back

CONSUMER INFORMATION

Date Filed:	5/26/2010
Sal:	
First Name:	
Middle Name:	
Last Name:	Redacted
Suffix:	
Address:	UNITED STATES
Daytime Phone:	
Evening Phone:	Redacted
Fax:	
Email:	

BUSINESS INFORMATION

Business ID:	0023003139
Name:	Ashford University
Address:	13500 Evening Creek Dr N
City:	San Diego
State/County:	CA
Zip/Postal Code:	92128
Business Phone Number:	8585139240

Complaint Detail

I have to say that I have been mislead and lied to by this university since the beginning.. REDACTED the academic advisor sold me on transferring; I told him my main issues were my credits and the financial aid that was already approved with the other school. He called someone from Financial Aid (REDACTED who told me not to worry about financial aid. I gave her all my information and she told me I was approved for over 5k in pell grants and that they were going to take care of financial aid because I had over 49 transferable credits and my only out of pocket expense were the books the catch for this to take effect I had to enroll in the next 2 days in order to start the classes and everything will be processed before the first class was over. After I enrolled nothing happened, I called and no one answered my calls. I sent emails no response until I told them I wanted to withdraw. Then I got a call from [redacted] Telling me [redacted] was out and that they needed more paperwork to be filled out. That I had to continue with my classes in order for the grants to be released and not to worry she was handling my file and they were in a rush to complete my information and process the grants, days later I receive a call from [redacted] telling me I have to make a payment on my account in order to continue in school I sent a letter to the school asking for help regarding this matter because my time had been wasted, I spent tons of money on books, etc. I have been trying to fix this issue for years now; I thought this was a reputable school. The stress they put me under after my father passed away and I was homeless with a 3 year old. I have a balance of over 4K with them for classes that I was mislead into taking by the financial aid department. I ask you to please help me clear this with the school. I want this balance cleared because they lied to me in order to get me to enroll and the story changed soon after. There is more to this story but not enough space. Please help me clear this out

Desired Settlement

I want the school to refund the amount being charged for the classes and my balance with them to be 0.

Consumer

Date Sent: 6/5/2010 12:11:35 PM

I have attached a copy of the authorization I faxed to Ashford University. Thank you for your fast response. If you need any other information please let me know as I have saved email exchanges that took place between Ashford's employees and myself of the communication that took place regarding my complaint.

Once again thank you.

Redacted

Business

Complaint Attachments

Authorization to Release Student Records2010.pdf

Authorization.jpg

Authorization.jpg

Authorization.jpg

ASHFORD UNIVERSITY
FOUNDED 1918

July 2, 2010

Redacted

Dear Redacted :

On June 7, 2010, the Office of Student Grievance Resolution for Ashford University (University) received a copy of the complaint you filed at the Better Business Bureau (BBB). In the complaint, you allege that University representatives misled you into transferring to the University. Specifically, you allege that:

1. Enrollment Advisor (EA) [redacted] stated that students can transfer up to 99 credits;
2. [redacted] stated that you could save $500.00 by transferring to the University;
3. Financial Services Advisor (FSA) [redacted] guaranteed that you would receive a Pell Grant.

In your complaint, you state the following as the remedy you seek:

Waiver of your student account balance in the amount of $3,517.50.

Findings of Fact

By telephonic conversation on August 11, 2008, EA [redacted] told you that you would save about $500.00 by transferring to the University.

During a telephonic conversation on August 14, 2008, you told EA [redacted] that you did not want to transfer before receiving a pre-evaluation of your transfer credits. [redacted] informed you that you would have to submit unofficial transcripts for the University to pre-evaluate your transfer credits.

On August 18, 2008, you completed, electronically signed and submitted the University's online application. Included in the online application is the Student Finance Agreement. Under the Student Finance Agreement you selected financial aid as your primary payment option, cash as your secondary payment option and loans as an alternative payment option (Attachment A, August 18, 2008, Online Application, Student Finance Agreement, Page 5-6).

By telephonic conversation on August 19, 2008, FSA [redacted] told you that you were in an overlapping loan period with your previous University and that you would have a financial aid shortfall for the academic year. During this discussion, FSA [redacted] stated that she could not guarantee that you would receive the Pell Grant until your financial aid award had been calculated. [redacted] also discussed the possibility of covering a financial aid shortfall with an alternate loan or payment plan, in the event you did not receive the Pell Grant.

By e-mail message on August 20, 2008, the University sent you information about payment options and provided you with the contact information for your assigned FSA [redacted] (Attachment B, Payment Options E-mail).

By e-mail message on August 21, 2008, the University provided you with useful information about your primary and secondary payment options including financial aid disbursement periods, the award letter and cash payments (Attachment C, Payment Options Information E-mail).

By telephonic conversation on August 22, 2008, EA [redacted] informed you that the unofficial pre-evaluation had been completed and that based on the unofficial pre-evaluation you were eligible to transfer up to up to 49.67 credits. During this discussion, EA [redacted] gave you an orientation to the online classroom.

On August 26, 2008, you began Adult Development and Life Assessment (PSY 202).

By e-mail message on September 13, 2008, Admissions Coordinator (AC) [redacted] informed you that the University was unable to obtain a copy of your official transcripts from Florida Metropolitan University (FMU) and requested that you ask FMU to send a copy of your official transcripts.

On September 15, 2008, AC [redacted] and EA [redacted] received your e-mail message stating that you had told EA [redacted] that you had a balance on your account with Everest University, formerly FMU, and that your transcripts would not be released until the balance had been paid in full. On this same day, AC [redacted] apologized for reaching out to you and informed you that she was not provided with that information. Ms. [redacted] also informed you that the University would need to receive your Everest University (FMU) official transcript by the end of your fourth attempted course at the University. She provided you with the option of submitting an Authorization to Close From if you could not obtain these transcripts by the deadline.

By e-mail message on September 15, 2008, EA Frey responded to your e-mail by providing clarification about AC [redacted] request for your FMU transcripts and recommended that you complete the Authorization to Close Form for FMU to allow for the evaluation of the official transcripts that the University had already received.

By e-mail message on September 19, 2008, FSA [redacted] requested that you submit additional financial aid documents so that your financial aid award could be processed. The University requested a statement about your high school graduation, the 2008-2009 Verification Worksheet and a copy of your 2007 signed 1040 tax return (Attachment D, Request for Additional Financial Aid Documents E-mail).

On September 23, 2008, FSA [redacted] left you a voicemail message requesting financial aid documents.

By e-mail message on September 25, 2008, AC [redacted] asked you to request official transcripts from ITT Technical Institute and Florida Metropolitan University and provided you with instructions for submitting the Authorization to Close Form (Attachment E, Request for Official Transcripts E-mail).

On September 29, 2008, you successfully completed PSY 202.

By e-mail message on September 30, 2008, AC [redacted] again asked you to request official transcripts from ITT Technical Institute and Florida Metropolitan University and provided you with instructions for submitting the Authorization to Close Form (Attachment F, Request for Official Transcripts E-mail).

On October 6, 2010, FSA [redacted] left you a voicemail message requesting financial aid documents.

On October 7, 2008, you began Managing in Health and Human Services (HCA 340).

By e-mail message on October 8, 2008, AC [redacted] asked that you call her to discuss your official transcripts.

By e-mail message on October 9, 2008, FSA [redacted] asked you to submit the Verification Worksheet and a signed copy of your 2007 tax return (Attachment G, Request for Financial Aid Documents E-mail).

During a telephonic conversation on October 17, 2008, University representative [redacted] in the financial aid processing center told you that the University did not have your Verification Worksheet or statement about your high school and the year you graduated.

During a telephonic conversation on November 6, 2008, FSA [redacted] told you that the last financial aid document was submitted on November 4, 2008, and stated it can take four to six weeks from this date for financial aid to be processed.

On November 10, 2008, you successfully completed HCA 340.

Between November 10, 2008, and January 26, 2009, you were not actively enrolled at the University and entered a withdrawn status.

During a telephonic conversation on November 13, 2008, AC [redacted] told you that the University needed to receive all of your official transcripts or an Authorization to Close Form, before the University could evaluate your transfer credits. During this discussion, AC [redacted] recommended that you submit an Authorization to Close Form for the official transcripts that were on hold. By e-mail message on this same day, AC [redacted] provided you with the Authorization to Close Form and asked you to complete the form and return it to the University.

On January 27, 2009, you began Principles of Marketing (BUS 330).

Between January 27, 2009, and February 9, 2009, you posted attendance for week one and week two of BUS 330.

Between February 10, 2009, and February 23, 2009, you did not post attendance in BUS 330 and were administratively withdrawn from BUS 330 for failing to meet the attendance requirements.

Transfer credits

In your complaint, you allege that EA [redacted] stated that you could transfer up to 99 credits. Pursuant to University policy, the University will accept a maximum 99 credits of combined nontraditional learning and transfer credits may be accepted (Attachment H, Transfer Credit and Nontraditional Credit Provisions and Limitations). The University received your official transcripts from Florida Career College and the University of Phoenix and was able to accept a total of 49.67 transfer credits. As the University did not receive official transcripts from Everest University (Florida Metropolitan University), the University was unable to evaluate all of your transfer credits.

Savings of $500.00

In your complaint, you allege that the EA [redacted] stated that you could save $500.00 by transferring to the University. Because the University was unable to obtain an Academic Catalog or tuition rates for Everest University (formerly Florida Metropolitan University), the University was unable to verify this information. Therefore, the University is unable to confirm or deny this allegation.

Pell Grant

In your complaint, you allege that FSA [redacted] guaranteed that you would receive Pell Grant funding. According to University policy, a Pell Grant may be awarded based on financial need and is calculated by the U.S. Department of Education using a standard formula (Attachment I, Federal Pell Grant Policy). In accordance with this policy, FSA [redacted] told you during an August 19, 2008 telephone conversation that she could not guarantee that you would receive the Pell Grant until you had been packaged for financial aid. The investigation revealed that during this conversation FSA [redacted] stated that you may have a financial aid shortfall due to an overlapping loan period and discussed using an alternative loan or a cash payment plan to cover the shortfall. As already noted, you selected cash as your secondary finance option and loans as an alternative finance option on the online application. The University was unable to award you financial aid because you stopped attending from November 11, 2008, to January 26, 2009. Upon your return on January 27, 2009, you only stayed in attendance for two weeks which did not give the University time to package your financial aid award.

Conclusion

Based on the above discussed information, the University confirms that students can transfer up to 99 credits, as the University only requires twenty-one credits to be completed at the University. The University refutes the allegation that FSA Maestre guaranteed that you would receive the Pell Grant. You were not awarded financial aid because you stopped attending the University.

The University was unable to verify whether you would have saved $500.00 by transferring to the University. Based on this information, the University requests that you provide documentation about the tuition rates for the 2008-2009 academic year for Everest University, formerly Florida Metropolitan University. This information must be submitted within fourteen (14) calendar days from the date of this letter. Please submit this information to your Student Grievance Resolution Coordinator [redacted] by e-mail at grievance.resolution@ashford.edu or by facsimile at (866) 830-1341.

If you fail to submit sufficient documentation within fourteen (14) calendar days, the University will continue to hold you financially responsible for your student account balance in the amount of $3,517.50, plus any associated fees applicable with referral to an external collection agency. To make a payment on your student account balance, please contact Williams and Fudge, a collections agency. You may reach Williams and Fudge at (800) 849-9791 (please reference account number [redacted]

It is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. Please note that this response to your grievance represents a collaborative process that aligns with the description in the current Academic Catalog. If you would like to discuss any questions or concerns about the process or the outcome of your grievance, please contact Student Grievance Resolution Coordinator [redacted] at (866) 974-5700, extension [redacted] or grievance.resolution@ashford.edu.*

I wish you all the best in your future endeavors.

Sincerely,

[redacted]

Vice President of Student Services

Encls. /9/ Attachment A, August 18, 2008, Online Application, Student Finance Agreement
Attachment B, Payment Options E-mail
Attachment C, Payment Options Information E-mail
Attachment D, Request for Additional Financial Aid Documents E-mail
Attachment E, Request for Official Transcripts E-mail
Attachment F, Request for Official Transcripts E-mail
Attachment G, Request for Financial Aid Documents E-mail
Attachment H, Transfer Credit and Nontraditional Credit Provisions and Limitations
Attachment I, Federal Pell Grant Policy

** Please be advised that page twenty-two (22) of the current Academic Catalog describes the University's appeal process.*

REDACTED

From: Redacted
Sent: Monday, July 12, 2010 10:06 AM
To: REDACTED GrievanceResolution
Subject: "This constitutes my formal complaint."
Attachments: Redacted Sig.docx

Redacted

This is my formal complaint against REDACTED

I began at Ashford University in August of 2009, and when I began I was already on unemployment insurance for a year. At no point in 2009 did REDACTED inform me about a change of circumstances form. ***I*** had to contact someone else at financial aid and have them tell me about it. I have had to skip multiple classes due to financial constraints, and due to not only emails from REDACTED telling me I owed about $1,000.00 for the year, but also phone calls from the collections department at Ashford trying to collect that money. Now that ***I*** have done REDACTED job for him,(finding out about the COC form), I have received Pell grants and am waiting for my stipend check. As of July 8th, 2010, there is over $6393 in my Ashford account in overages. I have yet to receive anything to date.

In addition to not informing me about the COC form, I have had to send in my tax information MULTIPLE times, which leads me to believe that the only thing that he is doing with them is loosing them. I will NOT be sending in any more of my tax forms for the 2009/2010 academic year. Having been the victims of identity theft already, I ***can not*** have these forms and information just floating around. This is not the only form that I had to send in multiple times: Independent Verification worksheets for 09/10 and 10/11 - 2 or 3 , tax forms 5 or 6 times, 2 Change of Circumstances, 1099g 3 or 4 times, REDACTED (my wife) statement about NOT collecting any benefits pertaining to her disability 3 times, W2s for 2008 multiple times, and I am still getting e-mails about "required paperwork".

IF REDACTED had done his job properly a year ago, this matter would have been done with and I would have been receiving Stipend checks for the overages of MY money going towards Ashford. My suggestion is to send me my overages, get my paperwork out of REDACTED hands and into another financial advisors for the 2010/2011 year. As stated above, since my Pell grant was disbursed, there is an overage of $6393.50. I am scheduled to start my next class on Wed the 14th, HOWEVER, like with the past 3 (THREE) classes, I don't have the money to buy the books for them, so I had to take the classes without the textbooks.

So, my solution is, send me a stipend check, that I should have been getting all year long, and change my financial advisor.

Thank you for your time and consideration,

Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued it's response to the student's grievance.

Jul. 29. 2010 12:45PM Redacted No. 7345 P. 1

Redacted

Fax Transmittal Form

To: Ashford	From: Redacted

ATTN: Student Grievances

Fax Number:

Date: 7-29-10	Number of Pages including cover:

Message:

ISO CERTIFIED 9001:2008

Jul.29. 2010 12:45PM Redacted No.7345 P. 2

ASHFORD UNIVERSITY FOUNDED 1918

Formal Grievance Submission Form

Revised 7/23/10

You will receive written acknowledgment of receipt of your grievance by e-mail message. The University will issue a written response explaining the outcome of your grievance by U.S. Mail no more than 30 business days from the submission date of your grievance form. If you have any questions, please feel welcome to contact Student Grievance Resolution at (866) 974-5700, extension 2206 or grievance.resolution@ashford.edu.

Student Information (please print):

First Name: Redacted Last Name: Redacted Student ID: Redacted

Address Redacted City: State: OH Zip:

Phone: Email: Redacted

Date Submitted: 07/29/10 Modality: ☑ Online ☐ ASPIRE ☐ On-Campus Traditional

How did you learn about the formal grievance process? REDACTED

Subject of Complaint (check all that apply):

☑ Transfer Credits	☐ Personal Hardship	☐ Military Benefits	☐ Dismissal
☐ Transcript	☑ Other:	☐ Grade Appeal Outcome	☐ Disability Related
☐ Technology	☐ Operator	☐ Financial Services Advisor	☐ Degree Requirements
☐ Student Discipline	☐ Online Classroom	☐ Financial Aid	☐ Bias
☐ Student Account	☐ Ombudsman	☐ Faculty	☐ Advising
☐ Scheduling	☐ Never Attended	☑ Enrollment Advisor	☐ Academic Advisor

Name(s) of Person(s) Involved: REDACTED and other faculty at Ashford University

Please provide the following information in relation to your complaint.

Date: November 2008 Time: Location: Via telephone

In the space provided, please explain the nature of your complaint (please attach supporting documentation or evidence as a Word or PDF attachment, if necessary).

I recently contacted my state department of education to find out if I could participate in Ashford University's partnership with Rio Salado College out of Arizona after I completed my BA degree with Ashford. When I did so, I was told by my state's department of education that neither Rio Salado or Ashford was transferrable to Ohio and that if I continue with my Bachelor's Degree from Ashford and try to go to school in Ohio to complete my teaching certificate that my Bachelor's Degree would not be recognized and I would have to start all over with a school here in Ohio. I spoke with REDACTED REDACTED both in email and on the telephone to insure that there was no miscommunication between us regarding my questions and what he was telling me. I am extremely upset about this because I was told when I enrolled that I could obtain my BA from Ashford regardless, but that I would only need to see if my state would accept Rio Salado.

REDACTED - Associate Vice-Chancellor, Acedemic Quality & Assurance

Contact # 1-614-752-9543

Please list the names of the individuals involved in your formal complaint.

REDACTED Enrollment Advisor- told me that I could obtain my BA from Ashford- that it would transfer to Ohio. Was told that I only needed to make sure that Ohio's Dept. Of Education would accept Rio Salado before I enrolled in that program.

Have you made an attempt to resolve this problem? If yes, please describe those attempts.

I have spoken with my Academic Advisor, REDACTED and she talked to several managers who told her that this information is incorrect. I have also spoken with REDACTED Student Grievances. I want concrete evidence that my BA will transfer to Ohio because according to REDACTED (Dept. Of Ed.), Ashford is not accepted by the Chancellor of the Board of Regents and I can not get my BA from Ashford and then enroll at a school in OH to get my teaching certificate.

Please state the remedy you seek as the outcome of your grievance:

If information from OH Dept. of Ed. is found to be accurate, I would like all of my expenses with Ashford reimbursed to me along with monies spent on books and supplies. I also feel that my time that I have invested in school with Ashford, as well as the time that I have lost is worth something as well. - amount to be determined - addressing with REDACTED

Student's Signature Redacted Date: 7/29/10

HIGHER EDUCATION MADE AFFORDABLE℠

The investigation of the student's concerns is currently pending and the University has not yet issued it's response to the student's grievance.

9 August 2010

Ashford University
Student Grievance Resolution Coordinator
400 North Bluff Blvd.
Clinton, Iowa 52732
Subject: *"This Constitutes My Formal Complaint"*

ISSUE: Formal Complaint, Grievance Resolution Process

In accordance with the Ashford University's (2010-2011) academic catalog, pages 10-11, I am initiating this request for a formal grievance resolution as outlined and within the submittal criteria. I am requesting this action based upon my attempt to resolve the issues in the informal grievance process. I performed the informal grievance process with the various members of the Ashford University's Student Grievance Resolution section. I started the This informal grievance resolution process at or around June 26, 2010, after I became aware of some irregularities in my enrollment process that were focused in the utilization of the Post 911 GI Bill, and the returning Ashford Graduate incentives.

As a Graduate of Ashford University, I have always been a staunch supporter of the Ashford program and fully subscribe to the benefits that this University provides. This is why I decided to take a one-year sabbatical from Law School to enroll in the Ashford University's Master of Education Degree (MAED) program. This would fulfill two factors both academically and professionally. First, it would enable me to teach courses at a Post Secondary institution with academic standing while I pursue my Juris Doctorate (JD). Second, it would enhance my professional career, as I expect another assignment as the returning Commander of our Agency Police Academy. Although I do not need the MAED, I felt it was worth the pursuit to achieve this degree from Ashford for those previously stated reasons.

During my initial conversations with REDACTED (Ashford University Enrollment Advisor), at or around June 1, 2010, he advised me on at least two separate occasions, that the Post 911, GI Bill, Chapter 33, would cover the complete amount of the tuition. During these conversations, I had the speakerphone turned on, so that I could use the hands free devices while driving and not violate any motor vehicle laws. During these conversations, my brother REDACTED and friend REDACTED were able to hear the full content of the conversations. In addition, REDACTED then told me that I was on track for completing my degree program at or around July 2011. I have since reviewed the course schedule and have observed that it is scheduled for November 2011. This is a significant factor because, I asked him if I could take coursework that would enable me to walk across the stage in May 2011, he replied ***" without a doubt, we can have you there".*** At this time, I had no reason to believe that any statements made by the EA were deceptive or misleading and therefore was not overly concerned about anyone hearing the content of the conversation. I had full faith in the abilities of the Enrollment Advisor REDACTED that he would competently advise me of my responsibilities, and the benefits of reenrolling in Ashford.

Since I have never utilized my Post 91 GI Bill benefits, I specifically asked REDACTED if the GI Bill would cover the entire tuition, and he responded on both occasions after doing some math work on a computer, ***"that all of it would be covered with no additional cost incurred by me"*** to enroll in this course of study. After hearing what sounded like him doing the calculations and then confidently stating that the GI Bill would cover the entire MAED. IN addition, REDACTED stated to me that since I was a returning Ashford Graduate that I would receive one free course and another at half the tuition rate. He told me that Ashford University provided these incentives for returning graduates. After hearing his offers and conditions, I made the immediate decision to sign the enrollment contract and enter into an agreement with Ashford University to enroll in the MAED course of study. At that time in the process, I had no reason to doubt or question the validity of any of his statements. I believed him, as he was acting as an agent for the Ashford University and subsequently Bridge Point Education.

ASHFORD UNIVERSITY
FOUNDED 1918

Formal Grievance Submission Form

Revised 7/23/10

You will receive written acknowledgment of receipt of your grievance by e-mail message. The University will issue a written response explaining the outcome of your grievance by U.S. Mail no more than 30 business days from the submission date of your grievance form. If you have any questions, please feel welcome to contact Student Grievance Resolution at Redacted by HELP

Student Information (please print):

First Name: Redacted Last Name: Redacted Student ID: Redacted
Address: Redacted City: State: KS Zip:
Phone: Email: Redacted
Date Submitted: 8-23-10 Modality: ☑ Online ☐ ASPIRE ☐ On-Campus Traditional
How did you learn about the formal grievance process? [redacted]

Subject of Complaint (check all that apply):

☐ Transfer Credits
☐ Transcript
☐ Technology
☐ Student Discipline
☐ Student Account
☐ Scheduling
☐ Personal Hardship
☐ Other:
☐ Operator
☐ Online Classroom
☐ Ombudsman
☐ Never Attended
☐ Military Benefits
☐ Grade Appeal Outcome
☐ Financial Services Advisor
☑ Financial Aid
☐ Faculty
☑ Enrollment Advisor
☐ Dismissal
☐ Disability Related
☐ Degree Requirements
☐ Bias
☐ Advising
☐ Academic Advisor

Name(s) of Person(s) Involved: [redacted]

Please provide the following information in relation to your complaint.
Date: August 2009 Time: Evening Location: Phone
In the space provided, please explain the nature of your complaint (please attach supporting documentation or evidence as a Word or PDF attachment, if necessary).

I was informed by [redacted] at the time of enrolling that I would be able to receive my Teachers license from Ashford. He also informed me that I would be able to pick the school I would want to do my student teaching at since Ashford is not familiar with the area. I have attached a paper that goes into more detail.

Please list the names of the individuals involved in your formal complaint.

[redacted]

Have you made an attempt to resolve this problem? If yes, please describe those attempts.

Yes, I have talked with both [redacted] informed me that I would need to talk to [redacted] informed me that she could not help my with my issued and that I needed to fill out a formal grievance process.

Please state the remedy you seek as the outcome of your grievance:

I am seeking a full refund. I would also not have any objections to having my transcript from Ashford erased in order to get the full refund.

Student's Signature: Redacted Date: 8-23-10

HIGHER EDUCATION MADE AFFORDABLE℠

Redacted

August 13, 2010

Student Grievance Resolution
Ashford University
400 North Bluff Blvd
Clinton, Iowa 52732

To whom it may concern:

When I was searching for a College to attend so that I could finish my degree and work full time I ran across Ashford University. I thought that attending an online school would work perfectly as I could complete my work at night and on the weekends. I talked with my enrollment advisor [redacted] whom seemed very eager to help me get into Ashford in August of 2009. We talked several times on the phone about how the classes would run and what classes I would need to take. Since this was an online school I asked him what would be done about student teaching since I wanted to obtain a teachers license. He told me I would be able to pick the school to do student teaching at since Ashford doesn't know the area in which I live (Wichita, KS). He informed me that I would learn more about this as I went along. Since it was near the end of the month he told me that I would have to get everything done and sent to him on that day we talked. He briefly went over everything and answered any concerns I had questioned him about. On August 3, 2010 I received a phone call from my Academic Advisor [redacted] asking me how my classes were going. I told her that everything is going good but I had some questions about what I did once I finished my next four classes. She informed me that I would be sent a letter and form to fill out for graduation. She told me that even if I didn't plan on being there for graduation that I still needed to fill the form out. I then asked about student teaching and receiving my Teacher's license. She told me that I would not receive a license through Ashford and that I would need to attend their cooperating school Rio Salado in Arizona.

I asked to talk to a manager and was directed to [redacted] around August 9th. She told me that she was sorry that I have gone through this. On August 10th I talked to her about getting my tuition refunded and if need be erasing my transcript if the money was refunded. She told me that she could not help me in that manner and that I need to send in a letter to formal student grievance.

I was really blown away to find out that I had spent so much time and money at a College that I was not going to be able to obtain my Teacher's license from. The only reason I left my other college was because I was told that I would be able to receive my Teacher's license from Ashford. This allowed me to keep my job and was told I would only have around a year and a half left to get my degree. Now since Ashford has misled me I will have to return to my previous college and leave my job so I can finish my degree. I have been dedicated to all of my classes and received all A's thus far. I just want all of this to be taken care of so I can move on with my life. I am asking for a refund on my tuition and all of my classes can be erased from my transcript. These classes are not going to help me in any way and I don't want anyone to think that I am trying to attend college for free. I will also be contacting my Attorney and the Better Business Bureau.

Thank you,

Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued it's response to the student's grievance.

1932

Hello, my name is Redacted and this constitutes my formal complaint, I was a student at Ashford University for a little over a year. In January 2009 I began looking for a school to get my license to become a Dental Assistant upon looking I stumbled on Ashford so I gave them a call. When I called them I spoke with [redacted] he started telling about the school. I told him that I wanted to go to school to become a dental assistant. He said that Ashford could help me in that. So I asked him would I be able to use my license in any state and he told me yes! I then told him that I would have to think about it. So then on a later phone call we had he also informed me that after my first year I would then be starting my dental classes. I said okay and I got enrolled. After a few of my classes [redacted] was no longer my enrollment advisor. So I was no longer in contact with him. So I went through my first year and noticed that I was not having any dental classes. This raised some suspicion so I called my academic advisor and asked her what I was going to school for to see is it was the same as [redacted] told me and she told me BA in Health Care Administration. I asked her if that is what I needed to become a dental assistant, she told me that I could use my degree for anything that requires a Bachelors degree. So I asked her would I get my license to become a dental assistant and she said no! I told her that is what I was told and who told it to me and she didn't really have anything to say. So now I have decided to take the steps I have taken because I feel like I was completely and utterly lied to. I would not have taken these classes or went to this school for something I was not interested in. I would have used the money for what I wanted to go to school for. I trusted [redacted] and Ashford University with my educational choices. Since that is there job to help people get in the right classes for what they want to go to school for, and I feel like he took complete advantage of me. I now have over 9,000 dollars in student loans and owe the school over 3,000 dollars. What I would like to see happen is all the credits that was earned and all the debt that was acquired to be wiped clear as if I never attended Ashford University. I hope from this you understand my position and agree. I would hope that this situation would not have to become a legal matter but in my position I am not willing to just swallow all of this debt from false and untruthful actions on the university's employee behalf. As I stated before I would not have attended Ashford University if I was not falsely informed on what I would be attending by your employees. I greatly appreciate your time and consideration in this matter.

Sincerely,

Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

May 5, 2010

Redacted

Dear Redacted

On March 17, 2010, the Office of Student Grievance Resolution at Ashford University (University) received your formal grievance. In your grievance, you allege that Enrollment Advisor (EA) [redacted] stated that you could earn a dental assistant license that could be used in your state. You also assert that after your first year of taking classes, you would begin to take dental classes. During a telephonic conversation on March 17, 2010, you spoke with Student Grievance Resolution Coordinator (SGRC) [redacted] and stated that EA [redacted] had completed the University's online application for you and you only signed the Transcript Request Form.

In your grievance and confirmed during the March 17, 2010 telephonic conversation with SGRC [redacted] you identify the following as the remedy you seek:

1. The University to remove the credits you earned during your enrollment.
2. The University to reverse all tuition charges accrued during your enrollment.
3. The University to refund all financial aid funding that was received during your enrollment.

Finding of Facts

On January 16, 2009, the University received the online application you completed and electronically signed, selecting the Bachelor of Arts in Health Care Administration (BAHCA) as your area of study (Attachment A, Online Application).

On January 21, 2009, the University received the Institutional Student Information Record (ISIR) that was generated from the 2008-2009 Free Application for Federal Student Aid you completed. The ISIR identified that you selected a "First Bachelor's" as the Degree/Certificate program you were pursuing.

Between January 27, 2009, and March 2, 2010, you attempted eleven courses, eight of which you successfully completed, two you failed and one you withdrew from.

During a telephonic conversation on February 23, 2010, you spoke with Financial Services Advisor [redacted] stating you believed you were in a dental assistant program and had taken a year of courses that you could not use. [redacted] notified you that if you were going to leave the University, you would have a balance owed on your account.

During a telephonic conversation on March 3, 2010, you spoke with Student Services Manager [redacted] about your concerns with the program you were enrolled in, stating you wanted to be a dental assistant.

During a telephonic conversation on March 17, 2010, you spoke with SGRC [redacted] and claimed that you did not complete the application or send anything to EA [redacted] Rather, you claimed that EA [redacted] took all of your personal information over the telephone and completed the online application for you.

Allegation related to receiving a dental assistant license for your state

In your grievance, you allege that EA [redacted] stated the University could help you achieve earning your license to be a dental assistant in your home state. The University's investigation did not reveal any evidence that would substantiate this claim and you failed to provide any documentation to support it. The University does not offer any type of dental program nor does Ashford University advertise for any type of online dental school on the internet. The claim that the EA [redacted] offered a dental assistant program to you or that you enrolled in a dental assistant program that you located online is firmly denied.

In your grievance, you also assert that EA [redacted] stated that after your first year you would begin to take dental classes. As previously stated, the University does not, nor has it ever, offered a dental assistant program. Throughout your enrollment in the University, you had access to your course schedule and degree progress report in the Student Portal. The only degree program you have been enrolled in was the BAHCA (Attachment B, Degree Progress Report). Never once did your schedule reflect courses related to or about dental assisting. Rather, your schedule included general education requirements and the core requirements for the BAHCA degree program.

Allegation related to EA [redacted] completing your online application

During the March 17, 2010 telephone conversation with SGRC [redacted] you asserted that EA [redacted] had completed your online application for you. The University's investigation did not find any evidence to substantiate this claim and you were unable to provide any supporting documentation. University records indicate that the signature on the transcript request form is nearly identical to the signature on the four excess funding checks you received between March 2009 and September 2009 (Attachment C, Transcript Request Form & Attachment D, Endorsed Stipend Checks). Based on the signature information, the University refutes your allegation that EA [redacted] completed your online application, though you signed the transcript request form.

Conclusion

The University firmly denies the allegations made in your grievance and orally communicated to SGRC [redacted]. Your signature on the transcript request form indicates clear intent to enroll in the University. Further, University records did not uncover any contact with your Academic or Financial Services Advisor throughout your enrollment questioning the courses you were taking, the program you were enrolled in or your course schedule. Therefore, the University denies your request to have your academic record and financial charges reversed and your financial aid refunded.

Please note you currently have a balance owed on your student account in the amount of $2,655.00. The University recommends you contact Collection Specialist [redacted] at (866) 974-5700, extension [redacted] or at [redacted] to facilitate repayment arrangements. Please note that failure to do so may result in the progression of the collection process resulting in your account being placed with an outside agency and assessed additional fees.

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you the best in your future endeavors.

Sincerely,

[redacted]

Vice President of Student Services

Encls. /4/ Attachment A, Online Application
Attachment B, Degree Progress Report
Attachment C, Transcript Request Form
Attachment D, Endorsed Stipend Checks).

** Please note the University's appeal procedure is located at the bottom of page twenty-three of the 2009-10 Academic Catalog. Should you decide to submit an appeal, it must be submitted within twenty (20) business days of receipt of this response letter to* GrievanceAppeal@ashford.edu.

[redacted] (AU)

From: [redacted]

Sent: Friday, February 19, 2010 6:26 AM

To: [redacted] (AU)

Subject: This Constitutes My Formal Complaint

February 17, 2010

To whom it may concern:

This grievance is in regards to the accounting practices that are currently being done by Ashford University. I am a student with Ashford and have been since July 2007. During my time at Ashford, I have been assigned over 6 different Financial Services representatives ([redacted] etc). In January of 2009 I began receiving a stipend check for excess student loan funds. According to the email communications that I received from Ashford concerning my financial aid, I would receive these stipend checks every 7th and 15th week of enrollment. It has now come to my understanding that the stipend checks were made in error because I was listed as an employee of Ashford as well as student.

During the last year, I have been in contact with at least 3 of the 6 Financial Services Representatives assigned to me and at no time did they **ever** ask or **verify** that I was an employee. Furthermore, I had no idea that I was being listed as an employee or that the stipend funds I was receiving was in fact an error.

In December, I contacted my NEW FSA, [redacted] via email to question my financial aid application for the upcoming year and also discuss the stipend checks. After not receiving a reply from her in over a week, I called and spoke with my previous FSA, [redacted] (who by the way sent a disbursement check to me in December). [redacted] then informs me that [redacted] had requested a manager to look at my account because I was coded as an employee and employees received free tuition. After another week, [redacted] calls me and instead of explaining the situation, tells me I need to make additional financial arrangements to take care of a $7,000.00 balance. I explained to her that the error was on Ashford and not on me to which she responds that I can speak to a manager. I then receive a call from my academic adviser stating that future classes are being held because [redacted] put a note in my account.

Now, my question is this. With all of the FSA's that have been assigned to me, it is not policy or procedure to verify that a student is an employee? Furthermore, after speaking with numerous FSA's regarding my student loans, would it not prompt them to determine that I was not an employee or even inquire? If I received free tuition by being an employee, why would I apply for student loans? Finally, it needs to be determined which FSA keyed me as an employee and why?

Clearly, the fault of this matter is with Ashford, yet you are asking me to pay back money that was disbursed to you from my loan agency to apply to my tuition. Not only that, but you are asking me to pay back this money in addition to the current student loans? By not scheduling my classes, you are preventing me from completing my degree, which I was scheduled to receive next year.

I am also wondering what would have happened if I had not sent [redacted] the email. It is not my responsibility to verify the accounting procedures done by Ashford. My responsibility is to apply for financial aid, receive confirmation that I have financial aid, and complete my education with your institution and pay back my financial aid when my degree is complete. It is your responsibility to train your representatives correctly and take accountability for mistakes. Therefore, I am not taking responsibility for this. Again, Ashford University is clearly at fault for this matter and must determine how they will rectify this situation without me being held responsible for this balance.

If additional information is needed, please contact me via email at Redacted .

Sincerely,

Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

March 31, 2010

Redacted

Dear Redacted :

On February 17, 2010, the Office of Student Grievance Resolution at Ashford University received the grievance you submitted by e-mail message. In your complaint, you allege that:

1. The University inadvertently coded you as an "employee."
2. The University wrongfully administered your Federal Stafford loans.

In your grievance, you state the following as the remedy you seek:

Waiver of the $7,503.68 balance due.

Findings of Fact

On June 22, 2007, you completed an online application to the University and selected the Bachelor of Arts in Organizational Management as your area of study. You selected financial aid as your primary finance option and cash as your secondary finance option (Attachment A, Finance Options). The online application also detailed the cost of tuition and fees for your degree program (Attachment B, Tuition and Fees). Additionally, you signed an acknowledgement page stating you understood you were financially responsible for full tuition and fee charges related to completed coursework (Attachment C, Acknowledgement Page).

Between July 17, 2007, and August 26, 2008, you attempted eleven courses and successfully completed ten of them. During this time, your cost of tuition and fees totaled $10,264.00. During this same period, you received $11,750.00 in financial aid and received an excess funding check for $19.00.

On October 7, 2008, you began your twelfth course. On or around October 7, 2008, the University inadvertently added you to the University's employee tuition benefit group. This resulted in you receiving the employee tuition waiver between October 7, 2008, and February 2, 2010. During this period, you received $14,494.18 in excess funding checks.

On February 2, 2010, the University discovered you had been receiving the employee tuition benefit. The University reversed the employee tuition waivers that totaled $13,264.00. After the University reversed the charges, this resulted in a balance due on your account of $7,503.68.

By e-mail message on February 24, 2010, you described what you stated was your understanding of payments on your ledger card labeled "Employee Waiver." In the e-mail message, you write that you thought the Employee Waiver was "not applied [as tuition] payment but was waiting for financial aid in order to credit my account."

Allegation that the University inadvertently coded you as an "employee

In your grievance, you allege that the University inadvertently coded you as an "employee." The University admits that it inadvertently included you in the employee benefit plan. Despite this, the University asserts that you remain responsible for your tuition and fees. All parties have a duty to mitigate the harm of a mistake. In your instance, you were on notice that there was an issue with your student ledger card. The entries on your student account clearly stated "Employee Waiver" next to credits that covered your tuition. You were aware that you were not an employee of the University. Moreover, you received uncharacteristically large stipend checks that should have alerted you to the fact that something was amiss. You could have disclosed the mistake but failed to do so. Your failure to disclose the issue does not mean that the University does not have a right to charge you for tuition and fees.

Allegation that the University wrongfully administered your Stafford Loans

In your grievance, you allege that the University wrongfully administered your Stafford loans. The University denies this allegation. The University correctly administered your loans. However, being inadvertently included in the employee benefit pool caused you to receive additional stipend checks for which you were ineligible. Federal Stafford loans and Pell Grant funds are to be used for educational purposes only. You received enough financial aid to pay for your tuition and fees. Therefore, the University did not harm you in anyway by sending the excess funds, as long as you return them. Not returning the funds may cause you to be in violation of your obligation to the federal government, if you used the $14,475.18 in stipend checks for non-educational purposes.

Conclusion

Based on the above-discussed facts, the University admits that you were inadvertently placed in the employee benefit group. However, the University denies that it failed to administer your loans correctly. The University is unaware of any harm being placed in the employee group caused you and maintains that you are financially responsible for the $7,503.68 balance due on your account. While we regret any inconvenience this situation may have caused, a rare employee benefit billing mislabeling does not absolve you from your financial responsibility pay for the cost of tuition and fees. Should you wish to explore financing options, such as private loans, please contact Financial Services Manager [redacted] at (866) 974-5700, extension [redacted] or [redacted]

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.

Sincerely,

[redacted]

Vice President of Student Services

Encls. /3/ Attachment A, Finance Option

Attachment B, Tuition and Fees
Attachment C, Acknowledgement Page

** Please note the University's appeal procedure is located at the bottom of page twenty-three of the 2009-10 Academic Catalog. Should you decide to submit an appeal, it must be submitted within twenty (20) business days of receipt of this determination letter to GrievanceAppeal@ashford.edu.*

[redacted]

From: Redacted
Sent: Tuesday, July 28, 2009 12:39 PM
To: [redacted]
Subject: This is my formal complaint

[redacted]
I know that we spoke yesterday about my complaint but I wanted to send it to you in writing as well.

April 2009 I became sick after having a surgical procedure. I called my academic adviser to drop me from my class that I was attending at the time. After several days of unanswered phone calls [redacted] finally returned my call. We decided that the next time the class started would best fit my needs. On May 15, 2009 I had as message on my answering machine from [redacted] (I believe that is her name) to return her phone call regarding my financial aid. I did not know that she was my new financial aid adviser at the time. I returned her phone call on several occasions without her responding. On the day that my class was supposed to start I realized without any notice from the school that I was logged out from the blackboard. Again I called [redacted] without any response. I called my adviser and again could not reach her as well, I finally called the main number. I was told from another adviser that I could not attend any classes until my financial aid was resolved. I called [redacted] again and still no response. Then I started receiving emails from [redacted] with [redacted] signature. (Very confusing) I responded through e-mail and then called a few days later when I didn't get a response. The problem was that when I called [redacted] had no recollection of my e-mail.(Probably due to the fact that I had sent it to the other [redacted] was not at all understanding to my situation, he was very rude and told me that I new my financial aid had been out since June 2008. I never new that fact because know body ever called or sent an e-mail about it. My point to him was "how could I be allowed to take eight classes without payment"? He could not respond to that except to tell me that he needs the payment and my responsibility is to set up a payment plan. I called [redacted] again in June 2009 and told her that she needed to call me back but I was getting on a plane in two hours for a family vacation. That is when [redacted] finally decided to return my phone call. While on the airplane [redacted] left a message for me to re-do my FASA by Sunday night. [redacted] knew that I was going to be on a plane and that I was going on my family vacation and that know body normally takes there tax information while going on vacation. I feel as if this was a set up by [redacted] because I had already called her manager and reported her.

My major complaint is the fact that when I was enrolling in classes I had no problems with someone from the school returning my phone call. Now that I am an existing student (on the Deans list) I cannot get anyone to return my phone calls. I believe that I fell through the cracks with advisers changing constantly! I want to be able to transfer my credits to another college and I believe that part of the payment is my responsibility but I should receive help from the financial aid department for help as well. This was in part the financial aid departments fault since my advisers changed constantly and my financial status was never acknowledged. Since this incident, after speaking to many advisers and department managers, I was given the option of filling out a verification worksheet which allowed me to return to classes. I filled out the worksheet with the expected date of my taxes to be filed and just this past week returned to classes. I was told that I would not have any financial aid issues while waiting for my taxes to be completed (expected date September 25, 2009). My first week of class and I receive another e-mail, this time from my new financial aid adviser notifying me that I will not be able to attend future classes while this problem exist. How can these issues not be resolved when each person that I have spoken to said that they will note this in my file?

I will forward the emails that I have received regarding this matter to you as well so that you can see how an existing student is treated. Thank you and have a blessed day.

Redacted

--- On **Wed, 7/22/09,** [redacted] wrote:

From: [redacted]
Subject: Grievance Update Response Requested
To: Redacted
Date: Wednesday, July 22, 2009, 7:28 PM

Hi Redacted ,

My name is [redacted] and I am a Student Grievance Resolution Coordinator with the Office of the Ombudsman. I have just been assigned to your Grievance, as your previous Student Grievance Resolution Coordinator has left the University. Based on our notes it appears that you submitted your formal grievance on July 9, 2009. If it is at all possible to forward this information to my e-address, it would be greatly appreciated. I apologize for any inconvenience this has placed on you.

In the event that you have not yet submitted a formal grievance I've attached the Grievance Procedure for your review. To file a formal grievance you will need to submit the following to GrievanceResolution@ashford.edu;

- Subject line stating: this is my formal complaint
- Description of the issue(s)
- Resolution you are seeking
- Attach any supporting documentation

Feel free to contact me if you have any questions or concerns. I look forward to receiving this information.

Best regards,

1943

[redacted]

Student Grievance Resolution Coordinator

Ashford University

866.475.0317 [redacted]
866.830.1341 Fax

[redacted]

Higher education made affordable[SM]

www.ashford.edu

ASHFORD UNIVERSITY
FOUNDED 1918

August 28, 2009

Redacted

Dear Redacted

The Office of Grievance Resolution received your formal grievance on July 28, 2009, via an email to your newly appointed Student Grievance Resolution Coordinator. Your grievance stated;

(1) that you received a voicemail from your newly appointed Financial Service Advisor on May 15, 2009, regarding financial aid;
(2) that you returned this phone call several times without your advisor responding;
(3) that you were then placed on a finance hold and unscheduled from your class;
(4) that you began receiving notices from the University's collections department;
(5) that the collections representatives stated you needed to setup a payment plan; and
(6) that you believe you fell through the cracks because your advisors changed constantly.

From your grievance we are advised;

(1) that you would like to transfer your credits to another educational institution; and
(2) that you should receive financial assistance from the University.

The University has completed a thorough investigation into these issues by reviewing your financial and student records. Our findings indicate that you selected Financial Aid as your primary finance option on the Student Finance Agreement of the Online Enrollment Agreement. The Student Finance Agreement was electronically signed on November 12, 2007, and again on August 28, 2008, which indicates;

Financial Aid Plan:

Students must complete their FAFSA, Institution Application for Financial Aid, Master Promissory Note for Loans and Entrance Counseling in order to secure deferment of tuition and future course scheduling.

Continuous attendance, with no attendance breaks greater than 29 days, is required to retain eligibility of disbursed Federal Financial Aid funds. Repayment of any outstanding account balance, including amounts due to funds required to be returned by Ashford University by regulation -- due to subsequent changes in student eligibility -- are the responsibility of the student

In addition, the information contained in the Online Enrollment Agreement, students are responsible for following the guidelines outlined in the University Catalog. This information was relayed to you in two emails; 1) from your financial service advisor, "Welcoming you to Ashford University" on November 20, 2007, and 2) the other from the University Registrar informing you about the University Catalog on November 20, 2007 and again on July 15, 2009. On page 35, of the 2007-2008 Catalog, it states;

Financial Aid Plan

The University will provide assistance to all students and families who are eligible for financial aid. The University provides a convenient online application process. This process includes access to required financial aid forms, options for electronically signing the application, and links to complete the Free Application for Federal Student
Aid (FAFSA) and Master Promissory Note. All students seeking federal financial aid benefits must be admitted to a financial-aid eligible degree program to determine financial aid eligibility. To select the Financial Aid Plan as the primary financing option, at least 50% of a student's annual tuition must be funded through the federal financial aid benefits. To apply for the Financial Aid finance option, the student must meet the following conditions:

- Complete the Free Application for Federal Student Aid (FAFSA);
- Complete all required paperwork and documentation;
- Complete a Loan Entrance Interview;
- Complete the Admissions Application; and
- Pay all applicable fees.
-

If the student fails to supply all required documents or is unable to qualify for federal financial aid, the student is held responsible for any outstanding balances incurred and must select another finance option. On this plan, it is the student's responsibility to reapply for funding as necessary. Students enrolled in On-Campus Traditional Programs are encouraged to reapply each year by April 1, for the upcoming academic year. Students enrolled in College of External Studies or Graduate Programs must reapply 90 days prior to the start of each academic year. Tardiness in applying could result in disqualification and require compliance with the terms and conditions of the Cash Plan.

Based on this information, the University cannot comply with your request to be credited a portion of your balance. The University is willing to work with you to obtain financial aid funding for the 2009-2010 award year, which you will be eligible for excess funds. These funds may be used to aid you in payment of your previously accrued balance. According to University policy stated on page 33, of the 2007-2008 Catalog; "Ashford University will withhold transcripts, degree verification, and grade reports until accounts are paid in full." At this time the University is unable to release official transcripts to another university, due to your outstanding balance.

If you no longer wish to attend, the University is willing to offer you a three-year, interest free repayment plan with our in-house collections department. Please contact [redacted] Collections Specialist, at 866.974.5700 [redacted] or [redacted] by September 11, 2009 to avoid any applicable late fees. If payment arrangements have not been made by this time the collections process will resume and your account may be sent to an outside collections agency.

Please be advised that this decision may be appealed to the President of the University. Refer to page 22 of the 2009-2010 Catalog and submit your appeal to GrievanceResolution@ashford.edu.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

[redacted]

Vice President of Online Student Services

March 30, 2010

Redacted

To whom this may concern,

I would like to take a moment and file a formal complaint regarding my experience with Ashford University. When I originally decided to enroll in early January 2009, the advisors where extremely pushy and more than willing to help with getting all the necessary documents completed. At the time of enrollment I also filled out all of the financial aid information to find out after I began classes that it had been lost or never received. I filled out the information once again and sent my financial advisor [redacted] the confirmation that it was completed. I called and emailed her several times after that to ensure that it was received and being processed. Once I reached her she informed me that it was being processed and as of that point there were no issues. She would contact me once it was all through to let me know. A week or so went by and I attempted to call her but never received a call back I sent an email on May 11th, 2009 which stated the below.

"[redacted], I have yet to hear back from anyone regarding my financial aid. The last time I spoke with you I was to fill out the info and you would give me a call once it had been processed. I just need to know if there are any issues. I haven't heard anything. Please call me or email me to let me know. Thanks, Redacted"

I never received any call or email back therefore, I reached out to my Enrollment and Academic advisors [redacted] and [redacted] to see if they could assist. Once again, I did not hear back.

During my first course I received an email from my Academic advisor that the cost per class was going to go up $786.00 to $1062.00. However this was never explained to me during my enrollment processes. Also, during my time at Ashford I received a Technology fee of $990.00 which also was never explained during my enrollment process.

When I checked my balance online I noticed that I had been charged twice for my very first classes. Once again, it was a huge hassle to get this corrected.

On May 12th, 2009 I decided that I no longer wanted to attend Ashford University. I contacted my advisor [redacted] and informed him that I would like to terminate my enrollment. He stated that I would need to send an email stating that in writing. This was of course after several attempts to make me change my mind. On May 13th, 2009 I sent the following email.

[redacted] I would like to immediately terminate my enrollment with Ashford University. I feel as though I was misinformed of the tuition fees as well as the Technology fee that was never even discussed. The lack of communication I have received is unacceptable. I have emailed [redacted] and [redacted] as well as left messages and have received no response. Please ensure that the tuition fee for the English Comp 122 that started today gets removed from my account. I will not be taking this class. Thank you, Redacted Redacted ".

Once I had terminated my enrollment I contacted [redacted] once again to inform her. Per a phone conversation she said that once I was removed from all classes to let her know and she could set up a payment plan. When I never heard back from her I sent the following email on May 28th, 2009.

[redacted] per our last conversation I have been removed from all classes. You stated that I would be able to get set up on a payment plan. Please send me information regarding my options. Thank you, Redacted

When I did not hear back I sent a follow up on June 1st, 2009.

[redacted] please see the email I sent last week. I would greatly appreciate a call or email back. Redacted / Redacted "

I requested someone send me a formal invoice of exactly what is owed to me by mail in which Ashford collections refused and said they could not do that. I am now being harassed daily by a third party collections agency. At this point, I feel as though this school is completely fraudulent and do not feel as though I received anything positive out of my experience. Unfortunately I cannot get reimbursed for the time wasted, but I do wish to have the charges removed from my account. I have been researching online and found a complaint board that has hundreds of the exact same situation complaints. I have contacted the Better Business Bureau as well as the Attorney Generals office of that for them to investigate.

Thank You,
Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

May 18, 2010

Redacted

Dear Redacted

On March 31, 2010, the Office of Student Grievance Resolution at Ashford University (University) received your formal grievance. In your grievance, you allege the following:

(1) At enrollment, you were not told about the Technology Services Fee or tuition increases.
(2) You completed your financial aid documents and did not receive confirmation from your Financial Services Advisor (FSA).
(3) Upon withdrawing from the University, your FSA told you that you could establish a payment plan to pay your balance due.

During a telephonic conversation with Student Grievance Resolution Coordinator [redacted] you stated that the remedy you seek is to have all of your charges at the University waived.

Findings of Fact

On December 23, 2008, you completed and submitted the online application for admission to the University (Attachment A, Online Application). By electronic signature you acknowledged your understanding of the online application and the University's policies included in the Academic Catalog. The online application detailed the cost of tuition and fees at the University (Please see Attachment A, pages 13,14).

By e-mail message on December 31, 2008, FSA [redacted] listed the documents the University needed in order to process your federal financial aid. [redacted] also provided you with information on how to complete these documents (Attachment B, December 31, 2008, E-mail Message).

By voicemail message on January 2, 2009, FSA [redacted] attempted to contact you to discuss the status of your financial aid documents.

By e-mail message on January 8, 2009, FSA [redacted] listed the documents the University needed in order to process your federal financial aid. [redacted] also provided you with information on how to complete these documents (Attachment C, January 8, 2009, E-mail Message).

By e-mail message on January 12, 2009, the University informed you that you needed to complete all financial aid documents in order to process your federal financial aid and provided you with information on how to complete these documents (Attachment D, January 12, 2009, e-mail message).

By voicemail message on January 16, 2009, FSA [redacted] attempted to contact you to discuss the status of your financial aid documents.

By e-mail message on February 2, 2009, the University informed you that you needed to complete the Free Application for Federal Student Aid (FAFSA) and a Master Promissory Note (MPN) in order to process your federal financial aid; this message also provided you with information on how to complete these documents (Attachment E, February 2, 2009, E-mail Message).

By e-mail message on February 9, 2009, the University informed you that you needed to complete the FAFSA and a MPN in order to process your federal financial aid and provided you with information on how to complete these documents (Attachment F. February 9, 2009, E-mail Message).

By telephonic conversation on February 12, 2009, you spoke with FSA [redacted] and inquired about which documents you needed to complete to be packaged for financial aid. [redacted] informed you that you needed to complete the FAFSA and MPN. Following your conversation, by e-mail message, FSA [redacted] sent you the links to complete the documents (Attachment G, February 12, 2009, E-mail Message).

By e-mail message on March 2, 2009, the University informed you that, effective April 1, 2009, the University would implement a tuition increase (Attachment H, March 2, 2009, E-mail Message).

By e-mail message on May 8, 2009, FSA [redacted] notified you that the University had not received your MPN. [redacted] informed you that you could submit the completed document to her by facsimile. [redacted] also sent you a link to complete the document if you had not already done so (Attachment I, May 8, 2009, E-mail Message).

On May 8, 2009, the University placed you on a financial hold which prevented you from enrolling in your next course, pending receipt of your MPN and the processing of your financial aid.

By voicemail message on May 12, 2009, FSA [redacted] returned your call.

By telephonic conversation on May 14, 2009, you requested to withdraw from the University. You spoke with FSA [redacted] who informed you that once you entered a drop/withdrawal status, the University's accounting department could facilitate a payment plan.

By e-mail message on July 7, 2009, the University notified you of your options to pay the balance due. This e-mail message requested that you contact Collections Specialist (CS) [redacted] to arrange a payment plan (Attachment J, July 7, 2009, E-mail Message).

By e-mail message on July 20, 2009, CS [redacted] informed you that if payment arrangements were not made, your account would be sent to an external collections agency (Attachment K, July 20, 2009, E-mail Message).

By telephonic conversation on July 22, 2009, you spoke with CS [redacted] and informed him that you would call back to set up a payment plan.

By voicemail message on July 27, 2009, CS [redacted] attempted to contact you to discuss setting up a payment plan.

By voicemail message on August 19, 2009, CS [redacted] attempted to contact you to discuss setting up a payment plan.

By e-mail message on August 24, 2009, Collections Manager [redacted] alerted you that if payment were not received, your account would be sent to an external collections agency. [redacted] also explained that the University offered payment plans (Attachment L, August 24, 2009 e-mail message).

By telephonic conversation on October 16, 2009, you spoke with CS [redacted] and requested that he resend you the final demand e-mail message.

On November 5, 2009, your account was referred to an external collections agency, Caine and Weiner, as you failed to make payments on the balance due.

Allegation relating to tuition and fees

In your grievance, you allege that upon enrollment you were not informed about the Technology Services Fee and tuition increases. According to University policy, the Technology Services Fee is a non-refundable fee that provides students with configurations to various University systems. Futher, University policy states that the University reserves the right to change tuition rates and fees at any time without prior notice (Attachment M, Center for External Studies Tuition and Fees). These policies are also detailed in the online application for admission to the University, which you electronically signed, acknowledging your understanding of the policy (Please see Attachment A, Online Application). Additionally, on March 2, 2009, the University informed you by e-mail that, effective April 1, 2009, the University would implement a tuition increase (Please see Attachment H, March 2, 2009 E-mail Message). Based on the above mentioned facts, the University refutes the allegation that you were not informed about the Technology Services Fee or tuition increases.

Allegation concerning financial aid documents

In your grievance, you allege that you completed all of your financial aid documents but did not receive confirmation from your FSA that the documents were received. The investigation revealed that you were not packaged for financial aid because the University did not receive your MPN. According to University policy, students not completing the financial aid process before their last date of attendance forfeit their eligibility for financial assistance that may have been available during their period of enrollment (Attachment N, Financial Aid Plan Policy). As the facts demonstrate, University representatives made numerous attempts to request that you complete an MPN in order for you to be packaged for federal financial aid. Therefore, the University refutes your allegation as your financial aid documents were not received, thus the University could not package you for federal financial aid.

Allegation regarding payment plan options

In your grievance, you state that your FSA informed you that payment plans are available to students. The investigation established that on May 14, 2009, FSA Glynn informed you that once you enter a drop/withdrawal status, the University's accounting department could facilitate a payment plan. As the facts demonstrate, CS [redacted] and other University staff members made many attempts to arrange a payment plan with you. According to University policy, failure to meet payment deadlines may result in a referral to a collection agency (please see Attachment A, page 15). Because you did not arrange a payment plan, the University referred your account to an external collections agency.

Conclusion

Based on the above discussed facts, the University refutes your allegations related to tuition and fees and the completion of your financial aid documents. The University has verified that you were offered the option to arrange a payment plan, and, you declined that offer. Based on this information, the University denies your request to waive your balance owed to the University.

It is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.

Sincerely,

[redacted]

Vice President of Student Services

Encls. /14/ Attachment A, Online Application
Attachment B, December 31, 2008 E-mail Message
Attachment C, January 8, 2009 E-mail Message
Attachment D, January 12, 2009 E-mail Message
Attachment E, February 2, 2009 E-mail Message
Attachment F, February 9, 2009 E-mail Message
Attachment G, February 12, 2009 E-mail Message
Attachment H, March 2, 2009 E-mail Message
Attachment I, May 8, 2009 E-mail Message

Attachment J, July 7, 2009 E-mail Message
Attachment K, July 20, 2009 E-mail Message
Attachment L, August 24, 2009 E-mail Message
Attachment M, Center for External Studies Tuition and Fees
Attachment N, Financial Aid Plan Policy

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this response letter to file any appeal by submitting it to GrievanceAppeal@ashford.edu.*

Redacted

May 8, 2009

[redacted]
Student Grievance Resolution Coordinator
Ashford University

Dear [redacted],

First let me take the opportunity to thank you for speaking with me yesterday regarding this matter that has come up against me and the financial aid division of the school. To adhere to the format you have provided for me in formally lodging my grievance, I will state the issue and then follow with supporting emails pertaining to the matter.

The issue

In March I was notified by a representative from the finance office that I owe the school $1,470.00, and was then directed to speak with a collections representative. In speaking with the representative he relayed to me the reason I owe the funds is that due to a delay in my final class being registered, the financial aid office had sent me the check for $1,470.00. Now that I have taken the class, I have to return the funds.

1. I was not aware that my class was late in registering, being that my advisors and I had been in conversation of this particular class since around July -August of 2008. Furthermore, upon enrolling at Ashford, according to my list of required classes, it was a written understanding of how many classes I would need and when I would take each one, to complete the program. Why then is a surprise to the financial division when I took the class?

2. The school sent me this notice in October of 2008.

"Dear I Redacted ,

Ashford University's stipend process has been updated to provide funding for your coursework throughout the academic year. Effective October 13th, 2008, Ashford University will begin issuing four stipends per academic year. The amount of funding you receive will not change, only the scheduled disbursement of the stipends. This change will allow the financial aid disbursements to better coincide with the timing of anticipated charges for the courses in which you enroll. Thirty percent of the payment period's stipend will be available for disbursement after the seventh week of successful continuous enrollment, and the remaining seventy percent will be available after the fourteenth week of successful continuous enrollment.
Should you have any questions, or desire further clarification, please contact me at [redacted] or Redacted by ext. [redacted]"

I did have continuous enrollment, so now I am unclear where the breach did occur. Now I do recognize that my class did not start immediately after the one preceding it, due to (what was my understanding) it being a Master's level class, where their scheduling was different from the one I had become accustomed to. However, the class was in place to start.

<u>What am I seeking?</u>

I need the Ombudsmen Office to prove to the finance office that I do not owe this money. Second, please stop delaying my registering for the rest of my classes, as I am anxious to continue on with my studies there at Ashford. I am not in the habit of taking what's not mine, and therefore when the school issued me the check, based on the pre-notification of its pending arrival, I understood that to mean all things were "all right" - meaning all obligations have been met and that the fund was "leftovers". Unfortunately, it also came at a time when it was much needed due to my unemployment status then and now. So please let this matter go away, and if I am wrong, please show me how I came to be so.

Thanks again for being willing to hear me, and also for your willingness to represent me by researching the matter. Ashford is a wonderful school; I strongly believe that I have received value for my investment and wish to continue my education there. I have even referred two people to the school because I believe in it, and would hate to walk away from a great relationship all because of a minor misunderstanding. So I look forward to hearing from you soon, and will cooperate with you in every way to move progress along positively.

Sincerely,

Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

June 2, 2009

Redacted

Dear Redacted

Ashford University (hereinafter "the University") is in receipt of your formal grievance sent to the University's Ombudsman's Office via email on May 8, 2009. Per your grievance, the University is advised of the following:

- The finance department released a stipend check to you in the amount of $2,530.24, without withholding $1,470.00, for your final elective course, BUS610.
- You believe the finance department should have withheld the cost of tuition for your final course, as it was "no surprise" you had a final course left to complete your bachelor's degree.
- You do not feel responsible for paying the balance on your account, and would like this issue resolved so you can register in the master's program.

Following a thorough investigation into your concerns, student record, and financial record, the University determined the following:

- The University acknowledges that the stipend sent to you was the incorrect amount, as tuition for your final course should have been withheld. We apologize for any inconvenience this situation may have caused. However, the University maintains that you are financially responsible for repaying the balance on your account, totaling $1,011.00.
- The University is willing to lift the hold on your account and permit you to progress into the master's program under the following conditions:
    - A one-third of the total balance owed must be paid as a down payment on the account, totaling $337.00.
    - The remaining balance, $674.00, must be paid to the University within ninety (90) days from the beginning of your masters program.

If you find this resolution to be unacceptable, you do have the option to appeal the decision to the President of the University, Dr. Jane McAuliffe. Please refer to page 23 of the 2008-2009 University catalog for the procedure, and send your appeal to Redacted by HELP upon its completion. Please note that you have approximately thirty (30) days from receipt of this letter to file an appeal.

Please know it is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

[redacted]

[redacted]

Vice President of Online Student Services

COPY

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Attorney at Law
"Of Counsel"

May 26, 2009

Department of Education
PO Box 7063
Utica, NY 13504

&

Ashford University
400 North Bluff Blvd.
Clinton, Iowa 52732

Re: Redacted / **xxx-xx-** Redacted

To Whom It May Concern:

Our office is consulting Redacted in regards to a student loan issue that she is experiencing with Ashford University and the U.S. Department of Education.

Redacted received financial aid during her entire enrollment at Ashford University through Iowa Student Loan. For her last quarter of schooling she obtained two loans from U.S. Bank in the amounts of $11,812 and $688 for a total of $12,500. This loan was purchased, in January 2009, by the Department of Education under the Ensuring Continued Access to Student Loan Act.

The total $12,500 was dispersed from U.S. Bank to Ashford University. The University retained $1,500 of the balance for Redacted 's tuition and provided Redacted with a check for the overage to cover her educational related expenses.

Redacted verified with both Ashford University and the U.S. Department of Education that the overage was part of her loan package and that the funds could be used for her educational related needs.

Ashford University is now claiming that Redacted owes the University the sum of $10,937 for the aforementioned loans because the University "inadvertently" repaid the sum back to the U.S. Department of Education on the loans.

Columbus Metro Office
Redacted by HELP

Cincinnati Metro Office
Redacted by HELP

BARR, JONES & ASSOCIATES LLP
ATTORNEYS AT LAW

(I Redacted Continued)

Ashford University was paid in full for any tuition due for her schooling. The Department of Education has been paid back $10,937 of the $12,500 borrowed by Redacted for the subject loans. Therefore, Redacted owes the Department of Education $1,563 for repayment of the subject loans. It is our position that Redacted does not owe Ashford University anything for the University's negligent actions.

We are requesting that Ashford University respond with its position within fourteen (14) business days. Along with this response please include any documentation proving that Redacted has agreed to compensate the University for its voluntary repayment to the Department of Education. During this time we are asking that the Department of Education take no action in an attempt to compensate Ashford University for the University's actions.

Should we fail to hear from Ashford University we will assume that our contention is correct. Accordingly we will assume that Ashford University will no longer attempt to collect the alleged debt from Redacted. Once we obtain the University's response we will be in contact with all parties.

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,

Jason F. Barr, Esq.

JFB/grh

Jason F. Barr
Attorney at Law

Andrew D. Jones
Attorney at Law

Andrew P. Brasse
Attorney at Law

Nadia Khan
Attorney at Law

Patrick J. Heagerty
Attorney at Law
"Of Counsel"

Columbus Metro Office
Redacted by HELP

Cincinnati Metro Office
Redacted by HELP

ASHFORD UNIVERSITY
FOUNDED 1918

June 24, 2009

Redacted

Dear I Redacted ;

Ashford University (hereinafter "the University") is in receipt of the letter sent on your behalf by Redacted Redacted by on May 26, 2009, and received by the University's Ombudsman's Office on June 8, 2009. On June 9, 2009, the University sent a letter to Redacted notifying him we had received his correspondence and requested that you complete a Family Education Rights and Privacy Act (FERPA) release, authorizing the University to speak with Redacte on issues related to your student record. To date, the University has not received a completed FERPA release from you, and therefore cannot communicate the University's position with him.

You did not avail yourself to the University's formal grievance procedure, outlined on pages 22-24 of the 2008-2009 University catalog (enclosure 1). However, given the nature of your complaint, the University treated it as a formal grievance, conducted a thorough investigation into the issues and the determination of that investigation has been outlined in this letter. The University considers this matter closed.

From Redacted letter, the University is advised that you are disputing the $10,827.63 balance owed to the University. Redacted states the University "inadvertently" repaid a student loan in the amount of $10,037.00 to the Department of Education. The University refutes this claim based on the following facts:

On December 17, 2008, the University packaged your financial aid for your final course, COM 200, and awarded you $688.00 in subsidized Stafford loans, and $875.00 in unsubsidized Stafford loans. On December 18, 2008, you were sent an award letter that reflected these amounts and estimated disbursement dates (enclosure 2).

On December 19, 2008, due to unknown causes, an automated packaging error occurred and increased your award of unsubsidized Stafford loans from $875.00 to $11,812.00; an increase that you were **not** eligible to receive.

On January 20, 2009, you received a disbursement of $681.12 in subsidized Stafford loans and $11,693.88 in unsubsidized Stafford loans.

On January 23, 2009, the University erroneously sent a stipend check to you in the amount of $11,364.00. On February 2, 2009, you cashed this check (enclosure 3). On April 2, 2009, per federal regulation, the University refunded $10,827.63 in unsubsidized Stafford loans, as you were not eligible to receive the funds. This refund created a balance with the University in the amount of $10,827.63.

The University maintains you are financially responsible for the balance on your account. You were sent an award letter on December 18, 2008, that clearly outlined your awards for your final course with the University; a subsidized Stafford loan for $688.00, and an unsubsidized Stafford loan for $875.00. Based on the information contained in your award letter of December 18, 2008, receiving such a large disbursement and stipend should have caused you to question that this was not your award. During your tenure with the University, you were never issued a stipend check that exceeded $2,156.00. The average amount of the four stipends you received prior to the final stipend was $1,624.75.

Given these circumstances, the University believes any reasonable person would have realized that the disbursement was thirteen times greater than the amount awarded, as specified in the December 18, 2008 award letter, and the stipend was seven times greater than any other stipend check you had received in the past. Your failure to contact the University and question the disbursement or stipend was a violation of your responsibilities as a student and cashing and using the money was an act of bad faith.

The University is willing to offer you a three year interest-free payment plan to pay off the balance owed to the University. Please contact [redacted], Collection Specialist, at Redacted by HELP [redacted] by July 15, 2009, to avoid having your account sent to an outside collection agency.

Because the University treated your issues as a formal grievance, you have the right to appeal this decision to the University president by following the procedure located at the bottom of page 23 of the 2008-2009 catalog (review enclosure 1). Please send your completed appeal to Redacted by HELP

Sincerely,

[redacted]

[redacted]
Vice President of Compliance

Redacted

From: Redacted
Sent: Monday, April 27, 2009 8:45 PM
To: GrievanceResolution
Subject: This is my formal complaint

Hello,

My name is Redacted and I completed a degree with Ashford University in the summer of 2008. Because of a miscalculation on the part of Ashford University when I began my program, I have been put in a precarious position that I am seeking a resolution to that would be agreeable for both sides.

For some reason when I began my program, the number of classes I would be taking in conjunction with the funds I would be eligible to receive in student loans was miscalculated on the part of Ashford University. To my knowledge, I was never informed of this miscalculation, even when it was discovered and "resolved" on the part of the school. Throughout my time at Ashford, I was given several stipend checks to assist with my college expenses. I was told that these checks were the excess amount that I was receiving through my loans that weren't needed to pay my tuition, and the money was mine to keep and use for school expenses.

I received a final check at the end of my program in the amount of $3,281. This check came in the same way the previous checks had, and I was never informed that this amount was any different than the stipends I had previously received that were already being covered through my student loans. As with the previous amounts, I put this money toward paying for school expenses and higher-interest school-oriented loans.

Approximately seven months later, on April 9, 2009, I received a "15 day notice" saying that I had an unpaid balance from the University of this same amount, and my only options were to immediately pay the balance in full, or to take out a private loan to cover this amount.

After some investigating, I was finally informed of the miscalculation that had occurred at the beginning of my program. Ashford University had initially taken out a larger amount from a government lending program, and when this miscalculation of the number of classes I was taking was discovered, they were left with an excess amount that I was not authorized to receive as a student loan. Again, I was not informed of any of this. Instead of simply returning this amount to the lender, Ashford sent the check to me, and then immediately expected me to give it right back as a payment on a "balance owed".

I have no idea why the money was sent to me instead of being sent back to the lender, but regardless--when it was sent to me, it should have been explicitly explained that this check was not like the other checks I had received in the same manner. Rather, this amount was not available to me to take out as a student loan, and I was expected to immediately pay it back.

Had this information been explained to me, I would have been able to make a more well educated decision. Additionally, at this time, I may have had other options at my disposal as well--including taking one more class during this disbursement period to make me eligible to receive that money in a government student loan. Again, none of these options were communicated to me. I had no idea any of this was going on until I received my 'balance due' notice on April 9.

Another point that should be considered is that near the end of my program, both my Academic Advisor and Financial Advisor were changed. This didn't matter a whole lot to me at the time, because I was nearing the end of my program and felt I had received all the information I needed already. Obviously this was not the case, and I assume that this unexpected change in both of my advisors contributed toward the lack of communication of these matters to me on behalf of the University.

I implore you to speak with my current financial advisor and get a clearer understanding of this matter, including exactly what was miscalculated at the beginning of my program on the University's part. I have been left in a very unfortunate and stressful position because of this miscalculation, and a lack of communication from the financial aid department to me regarding my options all throughout my program.

I have no problem paying back any balances I owe in a way that we can agree upon. However, I still would like to have this matter fully investigated. If it is found that the University could have done a better job in ensuring I was able to make the best decisions possible using all the information available at the time, then I would like to request some leeway in the length of time I can be allowed to pay this balance back to the school.

I was told that in order to pay this amount back, I would be required to put 5% down initially, and then would need to make payments of approximately $90 a month until this amount was paid back. What I would like to request as a resolution to this issue is to allow me to make more modest payments on this loan for a longer period of time. I have not budgeted for another $90 a month bill, and I feel that if I would have been properly informed by the school of all these circumstances as they came to light, I would either have been able to budget for this amount or not have accepted the money in the first place. If I could come to an agreement with the school to make $30 a month automatic payments from my bank account until the balance is paid off in full, that would be an adequate resolution on my part, and the school would still receive the full amount they are entitled to.

Please take this matter into careful consideration, and I again ask that you speak with my financial advisor for verification of the unusual circumstances that I have been put in based on some mistakes and a lack of communication on the part of the University.

I thank you very much for your time and consideration.

Regards,

Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

May 6, 2009

Redacted

Dear Redacted ;

The Office of the Ombudsman received your formal grievance on April 27, 2009, via an email to your student grievance resolution coordinator. Your grievance stated;

- Throughout your time at Ashford, you were given several stipend checks to assist with your college expenses;
- You were told that these checks were the excess amount of financial aid received after tuition costs were covered;
- You received a final stipend check at the end of your program in the amount of $3,281.00;
- That you were never informed that this amount was different than the stipends you had previously received;
- That you are not sure why these funds were sent to you and not returned to the lender.

From your grievance we are advised;

- That you have no problem paying back the balance due;
- That you would like a more modest payment plan that would allow you additional time for repayment.

The University has completed a thorough investigation into your claims by reviewing your financial records. Our findings indicate that your financial aid account was properly packaged. When a student graduates, the University has 45 days to review the aid received in an academic year to ensure the aid received was earned by the student. This calculation was completed on September 16, 2008, and determined that you were not eligible to keep your second disbursement for that academic year. Unfortunately, a stipend check was sent four days before the eligibility calculation was completed. While this is unfortunate, the University would also like to point out that you had received stipend checks previously, as follows;

Date	Stipend Amount
11/5/2007	$378.00
12/26/2007	$1,290.00
6/12/2008	$312.00
9/12/2008	$3,281.00

The stipend you received in September 2008 was well over twice the amount of stipends you had previously received. In addition, this check was sent out two months after your graduation. These factors should have been an indicator for you to contact the University to ensure this stipend check was not received in error.

Based on this information the University finds you financially responsible for the $3,281.00 balance on the account.

The University has reviewed your request for a special terms payment plan. The University can only offer a maximum of 36 month payment plan. Therefore, the University is unable to grant your request for a special terms payment plan. The initial interest free payment plan of 5% down, $164.05 with $89.91 monthly payments stands. Since the University is unable to grant you the requested special terms payment plan we have decided to waive the $30.00 late fee. Please contact [redacted] at 866.974.5700 [redacted] or [redacted] by May 22, 2009, to schedule your payment plan.

Please be advised that this decision may be appealed to the President of the University. Refer to page 23 of the 2008-2009 University Catalog and submit your appeal to Redacted by HELP

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

[redacted]

Vice President of Online Student Services

[redacted]

From: [redacted]
Sent: Wednesday, May 06, 2009 10:47 AM
To: Redacted
Subject: RE: This is my formal appeal

Hi Redacted

The Office of the Ombudsman is in receipt of your formal appeal. This information has been sent to the President of Ashford University, Dr. McAuliffe for review. Dr. McAuliffe has 20 business days to issue her formal response. If you have any questions or concerns feel free to contact me at the information below.

Best regards,

[redacted]
Student Grievance Resolution Coordinator
Ashford University

Redacted by HELP [redacted]
Fax

[redacted]
Higher education made affordable℠

www.ashford.edu

From: Redacted
Sent: Wednesday, May 06, 2009 10:30 AM
To: GrievanceResolution
Subject: This is my formal appeal

Please see attached, starting with "*To Whom It May Concern.doc*".

Regards,

Redacted

ASHFORD UNIVERSITY
FOUNDED 1918

May 27, 2009

Redacted

Dear Redacted:

Ashford University's Ombudsman's Office received your formal grievance on April 27, 2009. On May 6, 2009, you were notified of the University's determination via email that outlined the investigation and its findings in response to your grievance. On May 6, 2009, I received your formal appeal, disputing the outcome of your formal grievance.

Following my review of your appeal, I have reached the following findings;

(1) You stated, "While the response to my grievance readily states that mistakes were potentially made on both the part of the school and on my part, their resolution only takes into account what is in the best interest of the school";
(2) That if you had known that you would be responsible for repaying these funds you would have been able to make an informed decision about accepting the funds;
(3) Since mistakes were made on both sides you believe there should be some flexibility in payment terms.

Based on my review of your formal grievance, formal appeal, and student record, it has been determined that you are responsible for the balance due in accordance with your Enrollment Agreement and consistent with the following endorsement disclaimer notification printed on endorsement area on the back of the stipend check you received and signed:

> By endorsing this check the payee agrees to maintain eligibility for all Financial Aid funds awarded, including but not limited to federal Title IV funds awarded under the Higher Education Act of 1965-present, and agrees to repay to Ashford University any and all amounts for which the payee is not eligible, regardless of cause or the date of determination.

Since these were loan funds, not grants, the money would have otherwise been repaid to the lender beginning within six months following your date of separation from the University. At this time, which is eight months following disbursement of the excess funds in question, we have developed the following options for you (from which you may select one):

(1) A $226.00 initial payment within 20 days and balance repaid INTEREST FREE over 4 years in equal monthly payments of $65.00 per month. You must remain current on this payment plan or the remaining amount will become immediately due and payable. If you would like, we can take more upfront to reduce your monthly payment. Or,

May 27, 2009
Redacted
Page 2

(2) We will provide a stipulated credit of $300.00 upon full and immediate payoff of the net balance of $2,981.00 ($3,281-$300). This will allow you to finance the payment however you wish without having to provide us with any additional supporting documentation and the $300 will help cover your financing costs. Payoff must occur within 20 days. Or,

(3) You may obtain an alternative loan and we will offer to assess the loan terms to determine how much of a credit to provide in order to cover the interest above the Stafford loan rates. However, this option will require additional documentation on the formal loan product you select. This must be completed within 20 days.

We hope that you find one of these flexible options suitable. If we cannot reach an agreement within 14 days, your account will be assessed a $30.00 late fee and will be sent to an outside collection agency and this review will be closed.

This matter has been considered at the highest level in the University and the decision is final. I wish you the best of luck in your continued studies.

Sincerely,

Jane McAuliffe

Jane McAuliffe, PhD
President and CEO

Emailed Complaint

From: [redacted]
Sent: Saturday, January 17, 2009 12:04 PM
To: [redacted]; [redacted]
Subject: [redacted] id [redacted]

Follow Up Flag: Follow up
Flag Status: Completed

January 17, 2009

ASHFORD UNIVERSITY/Bridgepointe

[redacted]

Dear [redacted],

Hi [redacted], I was speaking with [redacted] (ext[redacted]) on Friday, jan. 16th 09 and he advised that I contact you. I had some real issues and this was the first phone call I received were someone listened and understood what I was feeling, [redacted] agreed that I was misinformed and that you would be able to help me. I am sorry my letter is so long but I have written and left so many messages and no has gotten back to me until yesterday when [redacted] called.

My name is [redacted] and I have sent several emails left several messages and have not heard from anyone up until the last two weeks when my account was in collections. I want to pay my outstanding bill, my main issue is the blackboard or tech fee of 990, I was not informed of this fee at any time, I have not received a bill not even upon request I went through all my documents and an emails from [redacted] most of the correspondence was done in June 08. My pre-eval is dated June 17 2008. and throughout most of my discussions, my primary concern was the degree and the fees. I have only one paper with my signature on it, and it's for a transcript release. Up until my issue and knowledge of this fee, I had no paper with this fee including the application, I didn't even have that. This 990 fee was not disclosed to me at anytime, [redacted] explained that the advisors are to disclosed the fee before enrollment and are also to provide the information about upper and lower divison., and he also explained what this fee is for, I did not receive any of the support included for this fee, I had no idea of half the things that were available to me.

In any case my enrollment advisor during our many conversations my main concern was the degree and price of school. He did disclose tuition which was $7800.00 per year for full time which included 24-30 credits. I understand that tuition goes up from time to time, but I had just joined and had not begun class yet and already there was an increase that is fine I understand that. As far as the $990.FEE there should be a separate disclosure for this fee, this is not a small registration fee or application fee, this is huge,FEE. I was never advised of this fee. And was pressured to join during the month of July because all the fees were waived and books were free, however not knowing the only fee you were waiving was 55.00 in which [redacted] informed of that.. sad because I would have preferred to take my time and do my research and pay the 55.00 then have been pressured to join not knowing., so there was lack of information and lots of pressure, do the enrollment advisors make commission? It was never explained to me how upper divison and lower division works. I was onlky told 7800 for the year,. Full time., No where was I advised that there would be a fee of $990.00 , and no where was I advised that there was a difference in price for classes, meaning upper and lower division classes, I think I

Redacted Emailed Complaint

was totally misled . I worked really hard at getting the work done and my performance speaks for itself. I think its fair for me to pay for the classes and withdraw. I have contacted several other colleges and did some research in reference to this degree, and there is no way that I would be able to teach with this degree without taking an additional program for student teaching, which once again was never advised to me until I was way into my third class , this information came directly from my academic advisor, she had told me this should have been explained to me upon enrollment. In the beginning I was so overwhelmed with all the things I needed to get done in order to be prepared as well as brushing up my skills and getting used to the school work, there was no time for researching the school or the degree, I trusted that my enrollment advisor knew what he was talking about. I mean no disrespect to you or your school, but I really want you to understand I totally feel misled, and very disappointed.

I will be attending another college that can give me the degree that I need to teach, and not the degree Ashford has promised. This degree will not provide me with the tools I need to teach. Even if I continued with ashford this degree does not have the proper amount of credit hours needed in certain areas, I would still need a lot more schooling, which in turn is more time and money.

This portion of my degree was not properly disclosed to me until my 2nd conversation with academic advisor [redacted] and I had already started my 3rd class, I had left several messages and concerns with the advisor, but she is very overloaded with students and didn't have time to talk to me, when we did speak she advised me that this degree is not going to allow me to teach without additional schooling, it was already to late for me to quit I just assume finish and during this time I still had no idea that I was charged $990 for this fee and never received a call or a bill for prior classes.

I think if you go back and check your records you will see that this information is correct.

I was completely misinformed as to what your school can do for me (the degree) the fees, and financial aid, the scholarship in which no one, once again got back to me. I was pushed into this process and wanted to postpone a little bit, I hadn't been in school for over 20 years, and I needed to do research. I was thrown into this with zero time for research, it wasn't until I spoke with [redacted] and then contacted the New York state board of education and a New York academic advisor for the school of education, that is when I found out this degree will do nothing for me in New York State, or any other, as this degree requires more schooling, student teaching and other credit hours. My purpose of attending Ashford was to teach.

I really do hope you can understand my disappointment, I was so excited and thought this was going to work out, I am a mother of two and my children will be going to college soon, so the budget is tight. as a consumer I feel very cheated.

I just began getting used to the blackboard and finding my way around the blackboard and logging into the portal, and starting using some of the resources, in which I had know idea that all this information was available to me. Since I am at Ashford, I have had very little support from my academic team and or advisor, initially the calls were flowing, at that time I really needed time to think about this yet,, [redacted] was persuasive, your financial aid officer, [redacted], gave me the wrong information regarding financial aid and student loans. [redacted] was kind enough to explain it correctly to me, however I had already started class, but still no mention of this $990 fee.,. I believe we have had several discussions regarding information that was incorrectly given to me.

I would not have argued this fee had it been disclosed to me properly, I almost feel like it was left out intentionally in fear of losing a customer, or maybe an error on the enrollment advisors part. Surely you can see my frustration and disappointment. I worked so hard the last couple months and paid quite a bit for me to teach myself, this program is not at all what I anticipated, there is very little support especially when you need it, the advisors have 500 students, and how am I to

Redacted Emailed Complaint

get any personal attention when needed. The teachers don't respond until a day or two and some responses are "they are only required to respond to 25% of their students".

If this fee had been disclosed I would not be disagreeing. I was initially pressured to join and rushed through the entire process including how to use the blackboard, as I said earlier I had no idea that the library and student information was available to me and how to use. I was literally thrown into this program and trusted that it was going to work in my favor. I am not asking you to clear my tuition however, I think it is truly unfair to charge me the 990 fee for three (5week) classes that , I cant use all the classes but maybe two toward my degree., I can transfer them to my new college, I feel I owe for the tuiton, and will gladly pay, but something should be done in regards to the 990 fee. My understanding is that it was on the student fees and application in which once again I was rushed through and no fee of that nature was explained to me. I feel I will pay something toward it as it is my responsibility as an adult to read, in which I trusted my enrollment advisor, and my stupidity cost me this large mistake. As it stands now I have already taken 12 credits , so where does 7800 come for 30 credits???? This was another issue I was misled with. I mean $5000 for four classes is a lot of money. I have to pay for this on my own because, the scholarship I was promised never materialized. I really hope you can understand where I am coming from. I also wanted you to know back in November I contacted 20 -30 students in reference to the 990 fee and no one knew about the fee , I found that to be quite upsetting. I saved the emails to prove to you that your enrollment advisors are not doing there job properly, or maybe one or two of them aren't.

If you can do something with this charge I will be happy to make payment, I think ¼ or less that ½ would be fair, considering I only took technically three classes (two were taken at the same time) so I was only with ashford from July 23, - Nov 4 08) three months . I am sorry but I can no longer attend Ashford, its not because of the fees, it's because of the degree, it will not help me. I feel like I just threw away $3800… on 4 classes, which doesn't include the 990 fee,. That's a whole year's tuition at some schools, and I received 12 credits. I am registered at the college of old westbury starting this week and tuition is costing me 2500 for 16 credits including all fees, which works with my budget and is giving me the degree I need. I am just so disappointed. I want to pay my bill its only fair, I worked really hard on getting those credits, the work was hard, because you are basically teaching yourself and the support from the teachers is quite minimal.

I would greatly appreciate your cooperation and response as I would like to satisfy my tuition. I look forward to hearing from you. Thank you for your time and attention on this matter.

Redacted

cc. [redacted] [redacted] Emailed Complaint

Inauguration '09: Get complete coverage from the nation's capital.

ASHFORD UNIVERSITY
FOUNDED 1918

February 11, 2009

Redacted

Dear I Redacted ;

Ashford University (hereinafter "the University") is in receipt of your informal complaint sent January 17, 2009, and received by the Office of the Ombudsman on January 20, 2009. Per your grievance, the University is advised of the following concerns:

1. During the enrollment process, you were never notified of the technology fee, and if it had been disclosed to you, you would not have argued the fee.
2. You have no paper with [the technology] fee, including the application.
3. You feel as though you were completely misled with regards to tuition costs, University fees, and the degree program requirements.
4. There is no way you can teach with the BASS/Ed degree without additional schooling, which was not disclosed to you until you were in your third course.
5. As a consumer, you feel cheated and misled and believe it is fair to pay a portion of the fee (one-forth or one-half).

The University conducted a thorough investigation into your concerns and found the following to be factual:

On July 13, 2008, you completed the University's online application, selecting a Bachelors of Arts degree in Social Science with Education (BASSEd) as your concentration. According to the Enrollment Agreement (page one, Section A):

> Section A: This document explains certain requirements and policies at Ashford University. This is a legally binding Agreement when signed by the student and accepted by the school. Your signature acknowledges that you have had reasonable time to read and understand it and that you have been given: (a) a written statement of the refund policy (see Section D); (b) access to the current Ashford University Catalog including a description of the course or educational service including all material facts concerning the school and the program or course of instruction which are likely to affect your decision to enroll; (c) access to the website (www.ashford.edu).

Regarding the BASSEd program, page three, Section C of the Enrollment Agreement states:

Bachelor of Arts in Social Science with a Concentration in Education – Special Terms and Conditions

Ashford University/Rio Salado College Educational Partnership

Ashford University has established an educational partnership with Rio Salado College (RSC) in Tempe, AZ. Upon successful completion of all requirements for the Ashford University Bachelor of Arts in Social Science with a Concentration in Education and upon successful completion of all of the Level 1 coursework requirements of Rio Salado College, this collaborative agreement enables graduates to apply for admission into the Arizona Department of Education (ADE) approved Post-Baccalaureate Teacher Certification Program at Rio Salado. Upon completion of both programs, otherwise qualified students are able to apply for a State of Arizona teaching certificate in elementary or secondary education.

Successful completion and graduation from the Bachelor of Arts in Social Science with a Concentration in Education program at Ashford University does not guarantee admission to the Teacher Certification Post-Baccalaureate program at Rio Salado College. Successful completion and graduation from the Bachelor of Arts in Social Science with a Concentration in Education program does not lead to any state teacher certification or licensure. Students who intend to apply to the Post-Baccalaureate Teacher Certification Program must meet all requirements of Rio Salado College in order to be admitted and enrolled in that program. Ashford University applicants, students, and graduates are responsible for reviewing, understanding, and meeting all Post-Baccalaureate Teacher Certification Program admission and completion requirements through Rio Salado College.

Arizona teacher certification is accepted in the majority of states. **However, please be aware that license requirements of state boards and licensing agencies vary from state to state and change over time.** Consequently, successful completion of all degree requirements at Rio Salado College does not guarantee that any state board or licensing agency will accept a graduate's application for licensure. The completion of all degree requirements also does not guarantee a teaching license. Graduates of the Rio Salado Post- Baccalaureate Teacher Certification Program must apply and fulfill all the state requirements that are necessary to secure a teaching license. **Students are responsible to check with their particular state's Department of Education to determine if the Bachelor of Arts in Social Science with a Concentration in Education program in conjunction with the Rio Salado College Post-Baccalaureate Teacher Certification Program are applicable towards certification and licensure in the state in which they intend to teach.** We highly encourage students to research state requirements prior to enrolling at Ashford University. (***emphasis added***).

This link to the U.S. Department of Education's web site is a resource for students to research State certification and licensing requirements.

http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SEA

All University fees are outlined on page 7, Section F of the Enrollment Agreement:

Associated Fees	**Effective July 1, 2008**	**Explanation**
Application Fee	$55	Non-refundable
Tuition 100 level courses per credit	**$262**	**30 credits of AU coursework**
Tuition 200 level and above courses per credit	**$337**	**90 credits of AU coursework**
Total Tuition	$38,190	Based on 120 Total Credits of AU coursework
Textbooks/Materials	$4,000	Based on an average cost per course of $100 and taking 40 courses
***Technology Services Fee**	**$990**	**Non-refundable Fee, applied on the 6th week of enrollment, post start date.**
Graduation Fee	$110	Charged with Petition to Graduate
Approximate Total	$43,345	
**Sponsored Professional Training Assessment	$30	Per credit submitted, regardless of credit awarded
**Prior Learning Assessment /Experiential Learning Essay Assessment	$125	Per evaluation submitted, regardless of credit awarded
***Education Concentration Fee	$140	Education Concentration Students only, fee charged when registered for PSY372
Course fee - SPA 103 or 104	$15	Course fee charged concurrent with tuition for SPA 103 or 104.
Late Payment Fee	$30	Charged when payment is late as per student's chosen finance option
Insufficient Funds Fee	$30	Charged if credit card is denied or if check is returned NSF

***The Technology Services Fee provides the student with initial configuration setup to University systems such as Blackboard, student portal, the online library collection, and other academic support systems.**
**Fees will be charged only when these services are requested
***The Education Concentration Fee covers additional costs associated with administrative functions and program management inherent in the facilitation of Education concentrations.

(*emphasis added*).

Finally, page 11 of the Enrollment Agreement states:

Acknowledgement and Signature: BA in Social Science w/Ed Concentration

Student Name: Redacted Birthday: (Redacted 1966 SSN: ***-**- Redacted

> My signature on this application certifies that I have read, understood and agreed to my rights and responsibilities as set forth in this Application, Agreement and the Ashford University Catalog. I certify that the information contained in this application is true, complete and accurate. I understand that submission of false, inaccurate or incomplete information may result in permanent termination of my application and/or enrollment at Ashford University.

Signed with E-Signature 7/13/2008

Based on the aforementioned acknowledgements in the Enrollment Agreement you signed, the University maintains that you are financially responsible for all tuition and fees accrued during your enrollment, totaling $3,573.00.

If you find this resolution to be unacceptable, you do have the option to appeal the decision to the President of the University, Dr. Jane McAuliffe. Please refer to page 23 of the 2008-2009 University catalog for the procedure and send your appeal to GrievanceResolution@ashford.edu upon its completion.

Please know it is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We regret that you do not feel as though you received those services during your tenure with the University. We wish you all the best of luck in your future endeavors.

Sincerely,

[redacted]

[redacted]
Vice President of Online Student Services

[redacted]

From: [redacted]
Sent: Monday, March 02, 2009 7:47 AM
To: McAuliffe, Jane
Cc: [redacted]
Subject: FW: Official Appeal for grievance
Attachments: ashofrd financial 1.doc; ashofrd financial.doc; Determination Letter.pdf

Good morning,

Following the unfavorable outcome of her grievance, has filed an appeal (please see below). She filed an informal grievance requesting that the technology fee be removed from her balance but her request was denied. Before pursuing legal action, I encouraged her to file an appeal. She included two attachments (one of which is her grievance), and I have included the Committee's decision.

Please let me know if you have any questions.

Thank you,

[redacted]

From: [mailto:]
Sent: Friday, February 27, 2009 4:25 PM
To: GrievanceResolution
Subject: Official Appeal for grievance

Please see attached information concerning my grievance:

GrievanceResolution@ashford.edu
Grievance Resolution @ Ashford University February 27, 2009
Dr. Jane McAuliffe,

I wanted to give you the opportunity to become familiar with the problem I had with Ashford I am going to attach a copy of a letter I sent back in early November. I am so disappointed with the service and the team, it's so sad because I had such hi hopes. Please try to see this from a consumer's point of view. I was completely rushed through the entire process with out much time to process all the instructions and expectations as well as to research and all that I was promised. This took some time and in the interim I found out about this fee. All I was assured of only came as let downs. My biggest issue right now is this $990 fee. I pay cash and was completely unprepared for the tech fee as well as the rising tuition costs, which wound up costing more than my enrollment advisor assured me, not to mention no mention of the difference between upper and lower division courses, this I was totally unprepared for as well. I think it is important for any operational business to be aware of the service representatives and them properly informing their consumer. I think what ever commission or pay per enrollment is their means for motivation. I have been in the mortgage industry for 16 years and we have forms called disclosures, something that a school charging this large fee of $990 should have, this way the consumer be made aware, not a quick run through the application sign here sign here sign here without reading the fee schedule. The only reason I came to Ashford was because of the program and the low tuition, which neither came true for me otherwise we would not be having this discussion. The amount of pressure was enormous when I first enrolled and there was little time for research, however your enrollment advisor was persistent, if I put this off, I will miss out on the promotion , the waiving of all fees this month of July 08.

I was strongly advised to contact you in regards to the many issues I have incurred while attending my short stay at Ashford. I have included several emails from students at your school who were unaware of the $990 fee. All of these students at Ashford were unaware of this fee. I think there is something to be said about your enrollment advisors. I believe they are leaving this important detail/fee out. It's not fair, and totally unjust. I did not find out about this fee until I had completed two classes and had two more scheduled at the same time beginning Oct.7th, I assumed finish them and then drop out. I have been fighting this since then and only now I have gotten some feedback other than from collections. I only continued to take these two additional classes because the school I am attending is willing to accept them toward my degree, (the teaching degree your school promised me) the one your school had promised me. Please understand my position. I finished 12 credits with you but took two at the same time and was completely unaware of this fee until then end of September, among the various other concerns and issues I was misled with. I truly think it is unfair to charge me this fee,, considering all the issues I had endured. I was promised so much, and the school delivered so little. I wanted to research this school and program further, yet the enrollment advisor pressured me not to because of the July promotion, continuing to tell me the fees were waived, still no mention of this astronomical fee. I am willing to make a deal as far as the fee goes. I still feel it is unfair for me to get stuck with this large burden and not be able to use the school for my degree, the services that are included in this tech fee I was completely unaware of until my academic advisor disclosed library and other services. I really was misled. I did speak with district attorney and I do have a valid case. I paid my tuition as agreed and I am looking to pay a small portion of the fee for my stupidity in trusting your so called qualified advocates. In all fairness I only attended three 5-week sessions, I was originally told tuition was 7800 for 28-30 credits and apparently that was untrue as well. I agreed to pay tuition and have satisfied my balance. I will agree to pay no more than $250.00 toward the $990 blackboard fee if this will be acceptable, otherwise I will pursue litigation. I do not want to take this burden on as I am a full time student with another college and a mother of two, my life is very busy and complicated and this issue has absorbed so much of my time. I wrote letters and left phone calls since the moment I found out about this fee and my degree process, like I said I was promised a certain amount of credits, as well as a scholarship and abundance of support. The teachers are so/so some are good and others do not get back to you, there response is they are only responsible to reply to 25% of their students. I really did not like that answer. I am sorry things did not work out, I was just getting used to the program and the blackboard when I was advised about the degree I would be receiving would not work for me, after all that was my main concern. I do see since then you have updated your home page and it has more information regarding teaching, I assure you this was not the case while I was applying, nor was the large blackboard fee. Please work with me in all fairness I don't want to continue to argue. I feel extremely taken advantage of and very disappointed. Please contact me at your earliest convenience to rectify this situation. I need to move on and put this strenuous experience behind me. Thank you for your time and attention. I have enclosed emails and some correspondence from students whom knew nothing about these fees. These emails go back to November after my argument with the financial aid office and some from this February, its obvious that these enrollment advisors are not doing there job and are very quick in the enrollment process, possible to evade this large fee. I have sent [redacted] all my letters with all my issues hopefully you will be able to contact her, she was even sorry and [redacted] was also on my side, they were in agreement that I had been treated very unfair in many ways. I hope that you can see from the various emails, correspondence and the short stay that I attended in my favor, I also hope that you will be able to reprimand your enrollment representatives and define a more comprehensive fee schedule that works for all new applicants. Good luck and I will be anxiously be waiting your

response.
Thank you again

Redacted

All these students were unaware of the Blackboard tech fee. See the following notes from students that are or were attending. Nov 08-Feb09

had financial aid and they already took it out of there!!! can't stop it!
I still have to pay it back, it is a student loan!

Redacted

Redacted

School Age Director

Hey Redacted

I totally agree. I also was not aware of the charge. I choose Ashford as a friend suggested it to me and it does work out with my schedule. There are other schools to choose from. It is unfair as we are paying around $1,000 every five weeks now. I am doing financial aide. I agree about [redacted] She was really tough. I felt I spent more time with the papers we wrote and getting the English correct than I did learning anything. This was my first "B." Let me know what is planned to say to Ashford and I will put my two cents in.
Thanks,

Redacted

: Redacted

I was not aware of this fee when I registered. I noticed it when they charged my account. I think it is unfare as well.

On Thu, Nov 20, 2008 at 9:31 AM, Redacted

No I wasn't aware of the fee until I pulled up my account to see what was paid. I dont recall reading anything about that fee & I agree that the charge for the class should included everything. Yes I found that I was teaching myself and since I am not a teacher I wasn't very good. Keep me posted with any ideas you have on this huge fee.

Thanks!

Redacted

I was not informed about this technical fee prior to enrolling in Ashford. I was only informed about the cost of the different levels of classes. I learned of this additional fee from the student portal. I do agree that it should be included in the tuition for the classes. They were very sneaky. I do, however, understand that more people have to be employed (teachers, technicians, technical suppot, etc.) and it is more expensive for a school to have an extensive online peogram especially when they already have a University campus. They need to be forthcoming, and it is not fair for them to sneak in a large fee without our knowledge of the matter.
Thank you for the e-mail,

1980

Redacted

11/20/2008 4:40:29 P.M. Eastern Standard Time
From: Redacted

I wasn't aware of the fee either, but paid it bc they said it was necessary.

Hi J Redacted

Thanks for the e-mail. I had no idea what that fee was for and I totally agree with you. First of all, during my last class blackboard was down for at least two weeks total. Also, I've had problems every since. But, I'm glad that you told me because I'm going to make some calls also. Please let me know your process asap.

Thanks

Redacted

WOW......... if i had known about this i probably wouldn't still be here right now!! what do we do??? i dont remember getting any notice about this charge in the mail. i also agree with you about [redacted] comments.......... thank you for taking a stand, i hope this can be resolved.

Redacted

Hi Redacted : I went through that a couple of months ago. I did not recall anyone mentioning that when I enrolled and I was very upset about it. Although I got nowhere I wish you luck. Keep me informed. Redacted

---

From: Redacted
Sent: Sunday, February 8, 2009 3:57:57 PM
Subject: blackboard tech fee $990: Redacted

Redacted , I didn't know anything about it. I need to check on though. Thanks for the heads up.
[Redacted

From: Redacted
Sent: Sunday, February 8, 2009 7:00:56 PM
Subject: blackboard tech fee: Redacted

Hi Redacted I was upset about that fee also. Especially, because I was not aware that we would have an outrageous fee like that for classes that requires blackboard. Especially, because it is our only means of the classroom. I would appreciate any information that you can give on the situation.

Redacted

If this is for real then they are making quite a prophet! Anything we can do to get this lowered? I Redacted

--- **On Sun, 2/8/09,** Redacted > wrote:

dont know why they charge this fee. I have seen this fee twice already, I would talk to your academic advisor. I will ask mine too.

-----Original Message-----
From: Redacted
To: Redacted ;;

No I didn't, I just gat a run down of what the college gets and what I get as the left overs. They don't even specifically break down the price per class in the award letter for grants,loans etc,,,, just what the cost all together is. Redacted
--- On **Mon, 2/9/09,** Redacted > wrote:

From: Redacted
Subject: Re: Fw: blackboard tech fee $990: Redacted
To: Redacted
Date: Monday, February 9, 2009, 4:11 AM
I got screwed with the fee, I was getting state funding and it came out of the grant. Since it was already paid before I knew what it was, they paid it.
Redacted

I was not aware of this but now I am.
----- Original Message -----
From: Redacted
To: Redacted ;
Sent: Sunday, February 08, 2009 7:00 PM
Subject: blackboard tech fee: Redacted

Hi Redacted ,

I am sorry that the resolution to your grievance was unsatisfactory to you. I completely understand your frustration and encourage you to file an appeal to the President of the University, Dr. Jane McAuliffe, once you receive your determination letter. This is the next and final stage of the University's grievance procedure, and Dr. McAuliffe may overturn the decision of the Committee (though there is no guarantee). I would highly recommend this as your next course of action, before you spend more time and money on your grievance.

Once you receive your determination letter, refer to page 23 in the University's 2008-2009 catalog (https://student.ashford.edu/student/forms/catalog0809.pdf) on how to file an appeal. Once you've completed the document, you can send it directly to me and I will ensure Dr. McAuliffe receives it.

If you have any questions, please do not hesitate to contact me.

Best,

[redacted]
Student Grievance Resolution Coordinator
Ashford University

866.475.0317 [redacted]
866.289.8558 Fax

ASHFORD UNIVERSITY
FOUNDED 1918

March 17, 2009

Redacted

Dear Redacted

Ashford University's Ombudsman's Office received your informal grievance on January 20, 2009. On February 11, 2009, you were notified of the University's determination through a formal letter that outlined the investigation and its findings in response to your grievance. On March 2, 2009, I received your formal appeal, disputing the outcome of your informal grievance.

Your appeal stated the following reason for your grievance and your suggested resolution;

(1) You believe you were misled during the enrollment process and were not advised of the one-time technology fee;
(2) You are requesting that the $990.00 technology fee be removed from your account, or reduced to $250.00.

Based on my review of your informal grievance, formal appeal, student record and enrollment agreement, I must uphold the decision of your informal grievance. It is unfortunate that you believe you were misled during the enrollment process as there is documentation that this information was provided to you. The University maintains that each student is responsible for reading and understanding the application in its entirety at the time of enrollment. Specifically, each student is responsible for the cost of all tuition and fee(s) they accrue during their enrollment with the University.

This matter has been considered at the highest level in the University and the decision is final. I wish you the best of luck in your continued studies.

Regards,

Jane McAuliffe, PhD
President

HIGHER EDUCATION MADE AFFORDABLE℠
13500 EVENING CREEK DR. NORTH. SUITE 600 · SAN DIEGO. CA 92128 · T.800.494.0755 · F.866.385.6093 · WWW.ASHFORD.EDU

Dewitte, Natalie

From: Redacted
Sent: Tuesday, September 30, 2008 9:31 AM
To: [redacted]
Subject: enrollment problem

My name is Redacted a student at Ashford University. I enrolled back in July of 2008. [redacted] was my enrollment advisor. I chose this University based on cost and flexibility with my schedule. I love that you take one class every 5 weeks. Most important was that I was told a degree in education would take 4 years. I also asked many question regarding student teaching. I was told it was part of the 4 year degree program. I would be able to do my student teaching in the state of Virginia. Based on this information I enrolled in the school. I inquired more information on the teaching credential from [redacted], my academic advisor. She informed me that I had to complete my bachelor degree first then obtain my teaching credentials at Rio Salado. She told me this program takes about 12 months.. By now I was confused and upset. I read through the hand book and read my enrollment agreement. It does say that you attend Rio salado but doesn't say for how long. I called [redacted] back and confronted her on this. She seemed very irritated and in a hurry to get me off the phone. I asked her three times if I would be able to teach in 4 years and I attend only one school. She said irritated "yes I would be able to teach in four years and their was not another school to attend". [redacted] also, said "[redacted] had no right to discuss the details of the program because that was not her job".. She was only to tell me what classes I'm scheduled for. [redacted] also told me that she would leave a message for [redacted] to call me to clarify she was wrong. One week went by, I never heard from [redacted]. I called her and asked about taking more classes. I also asked more question on the degree . [redacted] still said the same thing and also gave me the number to Rio Salado. She never mentioned anything about [redacted] leaving a message to contact me on the subject. I called Rio Saldo and they confirmed that the program took 12 to 18 months. It started at the end of your Bachelors degree. Which means this degree takes about 5 years to complete. If I had been told this information from the beginning I would not have enrolled. I also spoke to [redacted] Financial aid advisor too. I would like [redacted] to beware of what the education degree entails. I'm lucky I found out know before it was to late. Going to school does take a lot of money and we are responsible for paying it back. If any of my classes are not transferred, I would like to be refunded. There is nothing worse than paying for something you can't use. I don't understand why I wasn't told the truth. Honesty should be very important.

ASHFORD UNIVERSITY
FOUNDED 1918

October 8, 2008

Redacted

Dear Redacted

The Student Grievance Resolution Team (hereinafter "SGRT"), a division of the Office of the Ombudsman, received your formal grievance (hereinafter "Grievance") September 30, 2008, from an email to your Student Grievance Resolution Coordinator.

Your Grievance stated;

- That you were mislead by your enrollment advisor (hereinafter "EA") upon enrolling;
- From your grievance we are advised that you would like to be compensated for any credits that will not transfer over, currently inclndes EXP 105.

The SGRT has conducted a thorough investigation, including a close review of your academic and enrollment records. These findings were presented to the University Grievance Committee (hereinafter "Committee") and discussed your issues at great length. The Committee reached the following conclusions based on the investigation and discussions.

As part of our investigation we interviewed your EA regarding your claims. The Committee found that some information the EA was giving was inaccurate. The Committee would like to ensure you that your EA will have additional training regarding the Bachelors of Arts in Social Science with a Concentration in Education.

The Committee has concluded that the University will cover the cost of your EXP 105 course, because you were given misleading information upon enrollment.

Thank you for bringing your issues to our attention. Our services to Students are a paramount importance at the University. It is always the intention of the University to provide excellent student services and an excellent learning experience.

[redacted]

Student Grievance Committee

Date:________________ Flash time Frame:____________ EA: _____________

Referral Generation

________: Goal 3 p/wk

My difference from goal________

Referral Conversions

________: Goal 25%

My difference from goal________

L/C (Lead to Contact)

________: Goal 80%

My % Difference________

C/A(Contact to Activity)

________: Goal 20%

My % Difference________

L/A (Lead to Application)

________: Goal 10%

My % Difference________

Behavioral	Behavioral
Referrals	*L/C*
Not asking	Call Volume
Not asking multiple times	Talk Time
Leaving it up to the student	Time Management
Not reaching out to others in local area	Leaving Effective Messages
Not using the application referral page	Un effective Call Strategy
Not using corporate referral page	Per student attempts low
Not going back to previous APINs	Appropriate Email Strategy

From Top of Flash

Sched_____ to Appt______Ratio________
Goal:70%
Difference____________

Appt _____ to Apps______Ratio________
Goal:80%
Difference______________

Skill	Skill
C/A	*L/A*
Statusing	Wrong Students
MAPS	Closing Technique
Setting Expectations	Overcoming objections
Appt Reminder not sent	Confidence
Info Dumping	Clear expectations of enrollment steps
Intro	Not Giving Clear Deadlines
Not confirming appointment prior	Start date to too vague

Action Item1:______________________________

Target Date:____________ * use back if needed

Action Item 2:______________________________

Target Date:____________ * use back if needed

Items at goal!:____

ASHFORD UNIVERSITY

Leaving Effective Messages

1. Smile, they can hear it.
2. Say the students name frequently throughout the message.
3. Say your name, where you work and your phone number.
4. Leave your number slowly so it gives them time to write it down correctly.
5. Leave the time you're available during the day as well as the time zone you're in.
6. Personalize the message to reflect your student's interest. Use adjectives like YOU and YOUR.
7. Give them two to three reasons for them to call you back (use hooks).
8. Set expectations.

Have a consistent introduction and consistent closing, but open yourself up to change the body of your message to implement something creative and different to make the call stand out! Ask: <u>Would I call myself back?</u>

Reasons to call you back

"When you call me back, we will discuss..." (Write down 6 and circle 2-3 you might use)

1. ____________________

2. ____________________

3. ____________________

4. ____________________

5. ____________________

6. ____________________

Effective Message Tips

1. Inform the student that you will call them back and tell them when.

2. Leave a message the first time you call the student on the day you receive the lead.

3. If you are not getting a reply or a returned call it does not mean that he/she is not interested.

Write your own message for a new lead (LM 1):

Here is some room to write your LM2, LM3 and ISLM messages so you will be ready when you get to your office.

Sample LMs and Strategies from Redacted by HELP Learning and Development Manager

LM1 Example:

Hi Bill, this is Redacted by HELP and I'm responding to YOUR request for additional information about earning your degree online. I represent Ashford University ...

I would like to make myself available to answer your questions and get the appropriate information out to you as soon as possible so you can obtain that degree you've always wanted!

Again Bill, my name is Redacted by HELP and I will be in the office from 9am to 6pm PST my number is Redacted by HELP **. Looking forward to hearing from you!**

- Or -

I would like to make myself available to answer your specific questions and get the appropriate information out to you as soon as possible. When you call me back we can discuss tuition cost and financial option opportunities you might not be aware of.

I would like to make myself available to answer your specific questions and get the appropriate information out to you as soon as possible. When you call me back we can discuss transfer credits and how long it would take you to complete your degree at Ashford University.

I would like to make myself available to answer your questions and get the some background information about your previous college experience, like when and where you last attended college.

I'm responding to your request for additional information, but in order to get you the right information I need to know a little more about yourself and your educational goals.

LM2s and LM3s

I'm sorry we have been unable to connect, I've left a few messages for you and I know how important completing your education is to you so I'm going to keep trying to get in touch with you so you can make an informed decision.

I know this must be important to you since you took the time to request information and I'm sure you're also very busy and the decision to go back to school is not an easy one, I'm here to answer any question you have to see how Ashford University can help you reach your educational goals.

Be Persistent!

If I don't hear from you today I will try to reach you again tomorrow!

If I don't hear back from you this morning, I will try to reach you again this afternoon!

*My job is to help you get the information you need to make an informative decision so I will continue to try and reach you **OR** you can call me before 6pm YOUR time at* Redacted by HELP

It's important to mix things up a little with your message to avoid sounding like a broken record.

Sample LMs from Redacted by HELP, Learning and Development Manager

LM1

Hello ________, my name is Redacted by and I am YOUR enrollment advisor for Ashford University. My phone number is Redacted by HELP . My job here is to help YOU to make an informed decision about YOUR educational future, regardless of if YOU decide to attend Ashford University, so feel free to use me as a resource. I would love to talk to YOU about how YOU can fit this into YOUR busy schedule and how school is often more affordable than many think. In order to do this we will need to connect. Call me or email me and let me know how I can help. My office hours are __ to __ your time Monday-Friday and YOU can reach me at Redacted by HELP I have also sent you an email, so keep YOUR eyes out for that as well. I look forward to talking to YOU soon ________, until then.

LM2

Hello ________, this is Redacte calling you again from Ashford University. I trust that you are looking into a few schools right now and are likely getting many calls. I suggest that you contact me as soon as possible so I can help you get the information you need to make an informed decision. Currently 97% of our students would recommend Ashford to a friend due to our affordability and flexibility. I would love to talk to you more about this and explain why so many people are choosing Ashford over other options. If you can, call me at Redacted by HELP and let me know how I can help… until then.

LM3

Hey ________, this is Redacted by at Ashford University making another attempt to contact you. The next step involves us having a very brief phone conversation to determine if Ashford would be a good fit for you or not. I look forward to showing you how Ashford can fit around your schedule versus you having to fit your schedule around school. Again, my number is Redacted by HELP I will be here from __ to __ your time Monday thru Friday and I hope to be able to connect with you soon… until then, have a great day.

ISLM

Hello ________, this is Redacted by calling you again from Ashford University. I am going through some of my student files and contacting you to see if you still have interest in getting your degree online. I assume you are still researching different ways to get your degree and I look forward to answering any and all of you questions. When we connect I will show you exactly how the online environment works and how you can use what you learn in class in your every day life. My number here is Redacted by HELP I look forward to talking to you soon ___________, til then, bye.

Redacted by HELP

Sample LMs and Strategies from
Lead Learning and Development Specialist

Your LM1 particularly is your first impression for the student. It is also a communication of how you feel about education and what you believe an education can do for your students. Each message becomes more and more firm. The ISLM is much like a defibrillator. (Are you still out there student?) Ask yourself, would you call you back?

LM1
(Smile) Hello________. This is Redacted by from the Admissions Office at Ashford University. I understand that you are interested in getting your degree. That's so exciting! You could not have picked a better time! When you call me back, I will be glad to answer any questions you may have. And _____, I have a couple questions for you to see if you'd be a good fit for Ashford. I will be in the office until _________ your time. Again, this is Redacted and my number is Redacted by HELP I look forward to your call.

LM2
Hi______. This is Redacted by from the Admissions Office at Ashford University. I apologize that we have not been able to connect. Whatever the reason, I know that getting your degree is a priority for you and I want you to know that I have not forgotten about you. I sent you an email questionnaire. Fill that out, email it back and when you call me back, we can talk about how you are going to reach those goals. And _____, I have a couple questions for you to see if you'd be a good fit for Ashford so the sooner we get in touch the sooner you will be to completing your degree. I will be in the office until _________ your time. Again this is Redacted from Ashford and my number is Redacted by HELP Look forward to your call.

LM3
Hey _____. This is Redacted from the Admissions Office at Ashford University. Hope you're doing well. As we understand it, you are interested in getting your degree. We've attempted to contact you a couple of times. You may be out of town or may not have been receiving my voicemails or emails. _________ maybe you're having some reservations about going to school. I am here to provide solutions and advise you on your educational goals, at this point, you need to contact me. I sent you that email with a questionnaire. Take some time and fill that out and when you call me back, we can get a head start on completing your degree. You can contact me at Redacted by HELP Again, this is Redacted from Ashford University. Take care! Look forward to hearing from you later ***today.***

ISLM: Hey_________. This is Redacte from Ashford University's Admissions office. We've attempted to contact you several times via email and voicemail. If you are still interested in completing your degree, please contact me at _____. As your enrollment advisor, I have done my best to contact you. If you are no longer interested, you'll need to let me know via email or by leaving a message so that you will no longer be contacted. Again, my name is Redacted and I can be reached at Redacted by Redacte Look forward to hearing from you. Wish you well in achieving your educational goals.

Statusing Cheat Sheet

Uncontacted

- **NEW** - This status should be changed within 24 hours of receipt of the lead.
- **LM1** - First Attempt: Left Message and sent first email
- **LM2** - Second Attempt: Left Message and sent second email
- **LM3** - Third Attempt: Left Message and sent third email
- **EM1** - First Attempt: The # is bad or there is no voicemail. Send email.
- **EM2** - Second Attempt
- **EM3** - Third Attempt
- **ISLM** - Information Sent- Left Message. Use this status after multiple messages and emails.

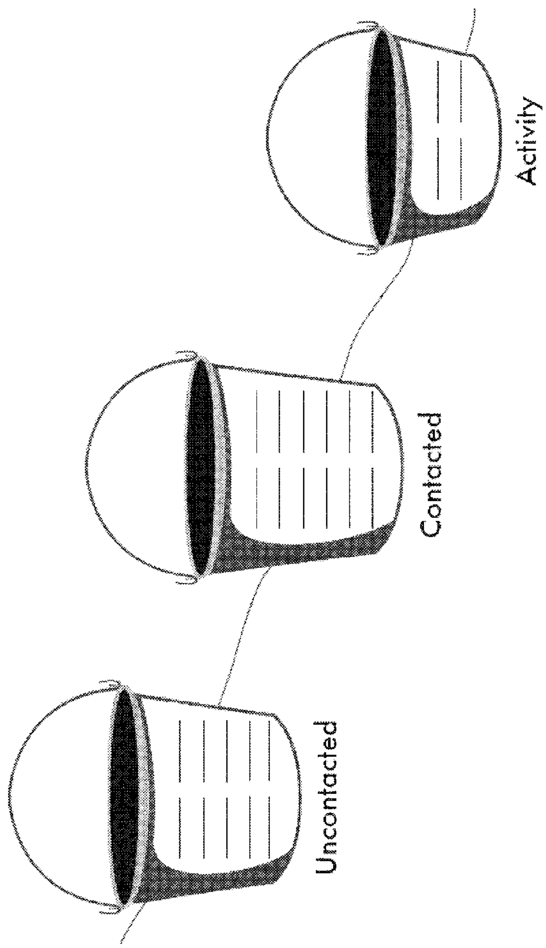
Contacted

- **HSHP** - a High-priority Shopper can be used for someone that was not able to commit to an appointment but is very interested.
- **SHOP** - Use this status for leads that are interested in our programs but would like to see information first before committing to an appointment. These leads should want to start within 1-3 months.
- **LOLU** - Use this status for leads who are not committing to a start date within the next 6 months or have already started another program.
- **SCHD** - Use this status after qualifying sequence and you schedule an appointment within 48 hours. Send Appointment Reminder email.
- **NOSH** - A prospective student was a no-show for an appointment.
- **DUP***- A duplicate lead is a lead that already exists within the system.
- **NQ** - A lead is Not Qualified (Under Age only and not interested in AAB).
- **NQP** - A lead who is seeking a program and/or degree that we do not offer.
- **NQD** - A lead that is not qualified for a degree because they do not have a HS diploma or GED.
- **NQI** - A lead who is not qualified because they are an International lead and do not meet the admissions requirements to attend AU.
- **NCIA*** - Use this status only if the phone # **and** email are bad and it has been longer than 30 days since we received the lead.
- **NFA** - Use this status only if a lead explicitly states "do not call again" or asks to be removed from our database. Must document reason in notes.
- **BAD LEAD*** - Use only if lead is 30 days or less <u>and</u> a Datamark lead (not a CL, referral, or call-in lead) <u>and</u> one of the following criteria is met:

1. Contact information incorrect- both phone and email is verified as bad (i.e., email bounces back, phone disconnected, etc.). Phone ringing without an answer is NOT a bad lead.
2. Incentive Lead- Lead filled out request for an incentive
3. Duplicate- Same lead came in from two different Datamark vendors (see Source)
4. Test Lead (i.e., Johnnie Test)....but verify that it's a test lead
5. Fake Name- (i.e., Superman, Mickey Mouse)
6. Too Young- If lead is under 22 for BA level AND not interested in AAB; or if lead is under 18 for AAB.

Activity

- **APPT** - Use this status after an appointment. Never change the status from APPT to any other status except APND (or if the lead requests to be NFA'd). NOTE: In order for a lead to be switched to APPT, they must be in SCHD first.
- **APND** - The appointment has occurred and the prospective student commits to turning in the application, but has missed the application deadline.
- **APPIN** - Only used by Management after completed application is submitted.
- **START** – Indicates student is in class and participating. Only used by Management.


Activity
Contacted
Uncontacted

EA Call Strategy

Day	Status	Activity
Day 1	New to LM1	Leave LM1 on first call and send EM1, call 2-3 more times later
Day 2	LM1	Call 2-3 times; no change of status, messages or EM's
Day 3 (4)	LM1 to LM2	Leave LM2 and EM2, call 1-2 more times that day
Day 4-7	LM2	Call once per day; no change of status, messages or EM's
Day 8	LM2 to LM3	Leave LM3 and EM3; no more calls this day
Day 9-15	LM3	Call once every other day or less; no change of status
Day 16	LM3 to ISLM	Leave LM4 and EM4 (ISLM); no more calls this day
Day 17+	ISLM	Call every week or so; no change of status, messages or EM's

A FEW TIPS

* Most people decide to enroll in the first week of us getting the lead, most in the first three days.
* Every day, do something to get better at your job
* Spend your time wisely and focus on meeting the students needs
* Take each day in stride and remember we picked you for a reason
* Focus on motivation, dig deeper and ask follow up questions
* Keep a positive attitude
* Slow down and listen to your students
* Set deadlines for everything

Statusing Activity

1. The advisor contacts the student and the student is extremely motivated to go to college. The advisor goes through Motivation but is not able to go through Admissibility, Payment and Start date because the student has to go but would like to speak with the advisor tomorrow. The call lasted five minutes. How should the advisor status the student?

A. Scheduled
B. Lolu
C. Highly-motivated Shopper
D. Appointment

2. The advisor contacts an old ISLM that is older than 30 days. While talking to the student, the advisor discovers that the student is 14-years-old. The advisor realizes that the student is not admissible to AU. Which would be the correct status for this student?

A. Bad Lead
B. Not Qualified
C. Scheduled
D. Highly-motivated Shopper

3. The student picks up phone and replies, "I am not interested, do not call me!" The appropriate status is...

A. Lolu
B. Highly-motivated Shopper
C. Bad Lead
D. NFA

4. The advisor contacts the student and goes through MAPS. The student is very interested but does not want to start school for about 8 months. Which is the appropriate status?

A. Scheduled
B. Shopper
C. Lolu
D. Bad Lead

5. The advisor goes through MAPS and schedules an appointment but the student does not show. What should the advisor status the student?

A. Scheduled
B. Lolu
C. No-show
D. Shopper

6. The advisor goes through MAPS and the student shows for appointment but after talking to the student for 30 minutes, the student states that they are not interested in starting school for two months. The advisor statuses the student as...

A. Shopper
B. Appointment
C. Lolu
D. NFA

7. The lead the advisor is contacting is in Appointment Status. The student is no longer interested in information and is currently attending another college. Once the conversation ends, how should the advisor status the student?

A. Shopper
B. NFA
C. Lolu
D. Appointment

8. The advisor goes through the qualifying sequence and schedules the student for the appointment. The advisor calls the student and they are a no-show. Later in the week the advisor receives an email from the student stating they are still interested in the program but does not include a new time to speak. How would you status this lead?

A. Scheduled
B. No-show
C. Appointment
D. Lolu

9. The advisor has completed MAPS and the appointment and is now waiting on the application. The student has been given a 48 hour deadline for the application. The student calls within the 48 hour deadline and says after speaking to her husband she would like to start three months from the original start date. How would you status this lead?

A. Appointment
B. Scheduled
C. Application Needed
D. Lolu

10. As the advisor goes through the Qualifying Sequence; the student states that she is in default on student loans but is making payments. The student has two payments left before she will be eligible for Financial Aid. How would you status this student?

A. Lolu
B. Not Qualified
C. Shopper
D. Bad Lead

11. While the advisor is speaking with a new lead he recently received, the student informs the advisor that he was filling out a form to win a television and never wanted any information about colleges. How should the advisor status this lead?

A. NFA
B. Lolu
C. Bad Lead
D. Shopper

12. The advisor completes the MAPS sequence with the student, but the student is unable to commit to an appointment. The advisor moves the student to Highly-motivated Shopper status. The next week the advisor contacts the student and completes the appointment. What status must the advisor move the student to before the student can be in appointment status?

A. Shopper
B. Scheduled
C. Move Directly to Appointment
D. Lolu

ASHFORD UNIVERSITY
Founded 1918 • Clinton, Iowa

Lead Policy (Updated 3/10/2009)

Proper Lead and "New" Lead Follow Up Guidelines

New leads – EAs must attempt to contact all NEW leads within 24 hours of the working day lead is received and status must be changed. New leads are identified in REAP.

A new lead must be in a contacted status within 24 hours real time* from the time the lead was assigned in REAP. If lead is not contacted within the 24 hours it is open for distribution on the uncontacted list (borrowed leads). Leads that have originated after 4 pm on Friday will be protected until 2 pm Monday (after 4pm Saturday is protected until 2pm Tuesday for Tues-Sat teams).

- *Exception* - Referral leads. Because of DNC policy, EAs have 72 hours real time from the time lead is assigned in REAP.

When calling borrowed (lists from other teams provided by Auditor/EM) leads, voicemails may not be left on LM1's and LM2's, but may be left for LM3's, ISLM's and all EM's. NO EMAILS SHOULD BE SENT TO BORROWED LEADS.

- *Exception* – When calling lists from within the team, EM's may approve voicemails and emails being left. Within division, the Director may approve voicemails and emails being left.

Uncontacted Leads

Uncontacted Lead lists are distributed by the Auditing team and may ONLY be supplemented with lists of leads from the same division with permission from the division's Director. Lead switches that are generated from lists that don't fall into these parameters will be declined and creating such a list is grounds for disciplinary action.

Contacted Leads

Proper lead follow-up on Contacted leads is defined by an attempt to contact via phone that is made within last 15 days. If lead shows documentation of a non-working number, as noted in activity section, email attempt at contact is sufficient. The EA must use REAP email template or attach a copy of email being sent from Outlook.

Status Changes / Notes in REAP

All lead updates (status changes, contacts, etc…) must be accompanied by an EA entered note within 3 hours of contact with lead. If a student connects with another advisor within the 3 hour window and the status has not been updated, the advisor with the first status change accompanied by proper notes will keep the lead. REAP generated icons/notes are only acceptable documentation for an attempt to contact.

Manipulation of lead statuses (example: moving "new" leads to "shop" before contact is made), OAP push on uncontacted leads or mining of leads by one EA that belong to another is grounds for disciplinary action.

Lead Switch Requests

All Contacted and Uncontacted lead switches will be requested through a dedicated email address:lead.switch@ashford.edu, one lead per request. Requesting EA must document policy that applies to lead switch in REAP activity notes. The Auditing team will make the requested lead switch if it meets policy. If a request does not meet policy, the Auditing team will not make the switch and will notify the EA of the denial. Inquiries to decisions must never be sent to lead.switch@ashford.edu. If EA disagrees with decision they need to discuss with their EM. Only EM or Director may contact Auditing Manager to discuss.

Eligible requests to lead.switch@ashford.edu need to have a registered call in REAP, a note within 3 hours of the registered call, the status changed to LOLU / HSHP / SHOP, the contact must have occurred within 24 business hours. The request is not eligible if the student requests no further contact.

See "Reassigning Leads" section below for time parameters of Lead Switch availability.

Live Chat Leads

If a Live Chat occurs on a Contacted or Uncontacted lead, the receiving EA must make notes then request the lead switch at lead.switch@ashford.edu

LivePerson/LiveChat – When the student contacts an EA through LiveChat or LivePerson, that EA will keep that lead regardless of lead policy.

- ***Exception*** - If the student is currently in a SCHD status and scheduled for an appt within 3 days, with an APPT Reminder email from REAP templates or in an APPT or APND status, and there is an attempt to contact within the last 3 business days or the lead was entered as a referral in the prior 3 days, the LiveChat EA will refer the student back to the Enrollment Advisor listed in REAP. LiveChat EAs must document in the REAP activities the details of the LiveChat conversation.
- ***Exception 2*** – If the student requests to work with a specific EA, the LiveChat EA must transfer the student to the EA requested (unless student prefers LiveChat process and requested EA is not a LiveChat EA)

***Unless otherwise noted above, all elements of lead policy also apply to Live Chat leads.**

Reassigning Leads

A Director or Assoc. Director may move leads within their division at any time, without notice, to ensure leads are being worked properly. An EM may move leads within their team at any time, without notice, to ensure leads are being worked properly. Neither Director nor EM may switch leads during the hours of 6:00am to 5:00pm PST, M-F if the lead belongs to another Division or EM.

Duplicate Leads

The EA who has the earliest REAP assigned date/time lead, and adhered to proper lead follow-up activities will be given the opportunity to work with the duplicate lead.

- *System* generated Duplicate's will be given to the EA whom makes first documented attempt (phone call) and adheres to proper lead follow up.
- *EA* generated duplicates will always go to the original EA as long as there has been proper lead follow up.
    - ***EXCEPTION*** *– When inbound call or LiveChat (NEW lead) is received by an EA and the same lead is assigned during the call Chat in REAP (Datamark, Military, CL, etc...) to another EA, the EA who received the inbound call Chat will retain the lead.*
- If there is a pattern of entering duplicate leads by any EA or team, there may be disciplinary action taken.

Non-Traditional Team

The non-traditional team, on campus has access to and the ability to call online leads that reside within 75 miles of the campus. If the non-traditional team makes contact with a potential student and establishes that the student would like to attend on campus, then the lead will belong to the non-traditional team. The exception to this would be if the online lead were already in a status of APIN. In this case, the non-traditional team can enroll the student for the program on campus, but the enrollment would belong to Online.

Lead Dispute Resolution

Required process: EAs resolve with EAs before EM's get involved; EM's resolve with EM's before Director gets involved. All parties must refer to lead policy to support their stance.

Referrals

Referrals are subject to the same lead protection and follow-up rules as all other leads. Referral is defined as a lead developed by an EA asking a current student, prospect or acquaintance for the name of an individual(s) interested in Ashford University or when a new prospect calls in asking for a specific EA and indicates they were referred to that EA.

To ensure that an EA gets credit for a referral, all of the following items MUST be complete and accurate in REAP:

First and last name in the "lead properties" section

A working telephone number and working email address

Name and relationship of the referring person in the contact activity notes

Sourced as referral

A lead is considered a referral and can be entered and worked by an EA when:

A lead calls in, walks-in, e-mails or sends any form of correspondence and specifically asks for an EA; or an EA receives leads from family, friends and associates; or an EA receives leads from potential and current students. Lead cannot already exist in REAP under a different EA. If lead does exist, switch may be requested if proper lead follow up has not occurred. Original lead source may not be changed. Notes must indicate who referred the lead to the new EA.

A lead is *not* a referral if assigned from OAP floor, floor call or anything other then what is stated above.

Floor Calendar

The Director Team will determine the monthly floor calendar. Floor hours are 6:00 am PST to 6:00 pm PST daily. If an EA is scheduled for floor, the EA is expected to be available during these posted hours. The EM reserves the right to make changes to the floor calendar or re-distribute floor days at any time. These changes must be communicated ASAP to the appropriate parties.

OAP Unassigned

The Admissions Operations Coordinator team will monitor OAP traffic. If OAP unassigned lead is already assigned in REAP, and proper lead follow up has occurred, assigned EA will be notified. If proper lead follow up has not occurred, EM will be notified and distributed at EM's discretion.
OAP unassigned leads that are not assigned in REAP will be distributed at the EM's discretion. Leads should be assigned within 24 hours of receipt. If they are not, the Director team may reassign or remove the EM from OAP floor rotation.

Corporate Leads

Proper lead follow-up applies as stated above.

Corporate leads are distributed to the Dedicated Corporate Enrollment Team (DCET). Distribution is determined by the EM. At their discretion, the EM may involve the Corporate Liaison (CL) in the process of deciding how leads will be distributed.

When any Ashford University EA refers a company lead to any CL and that CL is able to set up a corporate event/visit from said referral, that EA is entitled to 100% of the leads produced from the first event/visit. Leads from subsequent visits will be distributed to the DCET via auto-distribution or at the EM's discretion. To qualify the corporate referral must contain the following; company name, address phone number and contact name.

CLs are credited for all unique leads generated from their efforts with each respective organization. Referrals generated from a CL's original unique leads will be credited to the respective CL with regards to lead and application. This will extended to all 1st generation referrals (referrals that ties directly back to the original lead generated). All subsequent referrals generated from the initial referral generation will be counted as the standard Advisor Generated Referral sourcing. These referral leads will be credited for:

60 days starting April 1, 2009
45 days starting May 1, 2009
30 days starting June 1, 2009

Corporate Partnerships will be treated in the same manner.

Referrals generated by the EA will be credited as an EA Generated Lead. (See referral definition above)

Military Leads

Proper lead follow-up applies as stated above.

Military Development Specialist (MDS) leads are distributed to the Dedicated Military Enrollment Team (DMET). Distribution is determined via auto-distribution or by the EM. The EM may involve the MDS in the process of deciding how leads will be distributed.

When any Ashford University EA refers a military entity to any MDS and that MDS is able to set up an event/visit from said referral, that EA is entitled to 100% of the leads produced from the event/visit. These leads will then be transferred to the DMET for proper follow-up. To qualify the military referral must contain the following; contact name, phone number and military base name and location.

When a MDS submits leads generated from a military base visit or event, the MDS has "protected status" for 90 days from the visit or event. Any referrals from inbound calls or floor received from the visit/event within the protected timeframe will also be credited to the MDS.

Any Military Tuition Grant eligible lead must be transferred to the DMET for proper follow-up. The transferring EA must complete the Military Transfer Form and submit to the designated Admissions Operations Coordinator.

Leads that qualify for Ashford University's Military Tuition Grant:

- Active Duty Military Personnel
- National Guard and Reserve (uniformed) members
- Spouses of Active Duty, National Guard, and Reserve members (Copy of I.D. Card required)
- Retired Military Personnel w/ remaining VA Benefits (GI Bill)
- Separated/Discharged Military veterans w/ VA Benefits (GI Bill)
- Department of Defense Employees

Leads that do not qualify for Ashford University's Military Tuition Grant:

- Spouse or Dependants of separated/discharged veterans (regardless if the veteran is utilizing VA benefits)
- Separated/Discharged Military veterans w/o VA Benefits
- Retired Military Personnel w/o VA Benefits
- Active Duty Military Dependants (other than Spouse)
- Civilian Employees
- Government Employees (other than DOD employees)

When a MDS submits leads generated from a military event, the MDS has protected military referral status for 90 days from the event. Referrals generated by the EA will be credited as an EA Generated Lead. (See referral definition above)

Graduate Leads

Any lead interested in a Graduate degree program must be transferred to the Graduate Dedicated Enrollment Team (GDET) for proper follow-up. The transferring EA must complete the Graduate Lead Transfer Form and submit to the designated Admissions Operations Coordinator. This applies to all other specialty areas including Military, LiveChat, Corporate, etc…

Any undergraduate leads received by the DGET must be transferred to the Admissions Operation Manager for distribution to the appropriate party.

Employee Leads and Applications

All employees and family members who are eligible for the AU tuition benefit that are considering enrollment in any degree program, must work through the AOM (Admissions Operations Manager). These leads/applications will not constitute applications or enrollments for any enrollment team, regardless of payment option.

V2V Transfer/Hunt Group (for live calls)

Extensions for internal use only – do not give to students.

To see which Financial Aid Hunt group is for your team in CA, look up your FSA and use the number that corresponds with their manager using the address book (to help distribute calls evenly). If you do not yet have an FSA, feel free to call any of the numbers below and then transfer students with questions once an FSA picks up, until you are assigned an FSA.

1909	Financial Aid (Iowa)	1911	Financial Aid (Leo)
1921	Financial Aid (Wyntress)	1931	Financial Aid (Fran)
1941	Financial Aid (Kerry)	1951	Financial Aid (Mario)
1961	Financial Aid (Dune)	1971	Financial Aid (Anita)

Other Hunt Groups and V2V transfers

1918 IT Support Hunt Group

1922 Live Transfer of any BA Military leads to the Military Team
1964 Live Transfer of any MA Military leads to the Master's Military EAs
1965 Live Transfer of any MA Non-Military leads to Master's Team

If the student or prospect is not on the phone you will transfer the lead via email:

A Bachelor's team that gets a Bachelor's military lead will email the lead information (via hyperlink) to military.switch@ashford.edu. Entitle the email "Military Lead" to identify the lead. Military Enrollment Advisors will then send lead switch to lead.switch@ashford.edu for auditors to switch the existing student to their database.

A Bachelor's team that gets a Master's lead will email the lead information (via hyperlink) to gradlead.switch@ashford.edu. Entitle the email "Grad Lead" to identify a Master's lead and "Military Lead" if it is a Master's Military lead. Graduate Enrollment Advisors will then send lead switch to lead.switch@ashford.edu for auditors to switch the existing student to their database.

2004

Excerpts, selected by the HELP Committee, from a larger document produced by the company

COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

This Cohort Default Management Services Agreement (this "Agreement") is entered into as of the 26th day of June, 2009, between GENERAL REVENUE CORPORATION ("GRC"), and BRIDGEPOINT EDUCATION, INC. ("BRIDGEPOINT EDUCATION")

WHEREAS, BRIDGEPOINT EDUCATION and its subsidiaries operate post-secondary educational institutions, including Ashford University and The University of the Rockies (collectively, the "Schools");

WHEREAS, some of the students at the Schools finance their education at the Schools with Federal Family Education Loan Program ("FFELP") and Federal Direct Loan Program ("FDLP") student loans, as applicable;

WHEREAS, BRIDGEPOINT EDUCATION desires to minimize the number of defaults among student loan accounts of students at its schools who are borrowers in BRIDGEPOINT EDUCATION's federal "Cohort", as defined in 34 C.F.R. 668.181, et seq., for the current Federal Fiscal year; and

WHEREAS, GRC is in the business of providing Cohort Default Management Services, and desires to assist BRIDGEPOINT EDUCATION with managing its Cohort Default Rate;

NOW THEREFORE, in consideration of the foregoing and of the mutual covenants contained herein and for other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto agree as follows:

I. CONTRACTING PARTIES:

GRC is an Ohio corporation with its principal place of business at 11501 Northlake Drive, Cincinnati, Ohio 45249, and BRIDGEPOINT EDUCATION is a Delaware Corporation with its principal place of business at 13500 Evening Creek Drive North Suite 600, San Diego, California 92128. Each party warrants to the other party that the person executing this Agreement on its behalf is duly authorized to do so.

II. BORROWER AND ACCOUNT PLACEMENT:

From time to time during the term of this Agreement, BRIDGEPOINT EDUCATION may, in its sole discretion, designate certain student loan accounts (each such designated account, an "Account", and collectively "Accounts") of students at its Schools who are borrowers in its federal Cohort, as determined pursuant to 34 C.F.R. 668.183(b) (each such borrower with a designated Account, a "Borrower", and collectively "Borrowers"), for each specific Cohort year as being serviced by GRC, and GRC shall provide the applicable Services (as defined below) with respect to Accounts with the goal to prevent Accounts from entering into default, and to minimize the BRIDGEPOINT EDUCATION Cohort Default Rate, as such term is defined and calculated pursuant to 34 C.F.R. 668.181, et. seq., for the applicable Cohort year.

2006

Redacted by HELP Committee

VI. <u>FEE FOR SERVICES</u>:

BRIDGEPOINT EDUCATION shall pay to GRC a one-time placement fee (the "Fee") per Account, which fee shall be paid promptly after receipt of a related invoice from GRC, in accordance with Article II of this Agreement as follows:

Pricing Tiers

- Tier I: $38.00 per Account (1 to 15,000 Account placements)
- Tier II: $36.00 per Account (15,001 to 30,000 Account placements)
- Tier III: $34.00 per Account (over 30,000 Account placements)

Tiers are based on cumulative Account placement volume through a period of three (3) years.

Certain Account placements will trigger new pricing 'tiers' (as illustrated above). Account placements will be calculated over the contract term of three (3) years in length. Pricing applies to Accounts for Students that were enrolled at Ashford University ("Ashford University Accounts") and Accounts for Students that were enrolled at the University of the Rockies ("University of the Rockies Accounts").

Fiscal Year 2009 - Bonus/Rebate for Performance:

Bonus for Fiscal Year 2009. BRIDGEPOINT EDUCATION will pay to GRC a Bonus, equal to 7.5-percent of fees paid to GRC related to Ashford University Accounts for Fiscal Year 2009, if Ashford University achieves a Cohort Default Rate of less than 10-percent, as calculated pursuant to the 2-year Cohort Default Rate formula for Fiscal Year 2009. The Bonus shall be paid no later than 30 days following the publication of the final Cohort Default Rate for Fiscal Year 2009 by the Department of Education.

Rebate for Fiscal Year 2009. GRC will pay to BRIDGEPOINT EDUCATION a Rebate, equal to 7.5-percent of fees paid to GRC related to Ashford University Accounts for Fiscal Year 2009, if Ashford University has a Cohort Default Rate of greater than or equal to 10-percent, as calculated pursuant to the 2-year Cohort Default Rate formula for Fiscal Year 2009. The Rebate shall be paid no later than 30 days following the publication of the final Cohort Default Rate for Fiscal Year 2009 by the Department of Education.

For sake of clarity, a Bonus or Rebate shall only be paid only with respect to Ashford University Accounts, and shall not be paid with respect to University of the Rockies Accounts.

Bonus/Rebate for Performance in Fiscal Year 2010 and Beyond:

BRIDGEPOINT EDUCATION and GRC agree to re-evaluate the 10-percent Bonus/Rebate Threshold for future Fiscal Years starting in Fiscal Year 2010. This will allow BRIDGEPOINT EDUCATION and GRC to consider historical information, recent portfolio characteristics and external factors that could materially impact Cohort Default Rate performance when determining future Bonus/Rebate Thresholds.

Bonus Example (for illustrative purposes only)

Ashford University places 5,000 Accounts with GRC for Cohort Default Management Services at a fee of $38 per Account during Fiscal Year 2009 totaling $190,000 in fees paid to GRC by BRIDGEPOINT EDUCATION. Accounts that enter repayment in Fiscal Year 2009 (October 1, 2008 - September 30, 2009) are monitored by Department of Education for default during Fiscal Years 2009 and 2010 (October 1, 2008 through September 30, 2010) with Ashford University's final 2-year Cohort Default Rate (CDR) published by Department of Education in September 2011.

Ashford University achieves a Fiscal Year 2009 Cohort Default Rate of 9.0-percent (favorable to the 10-percent Bonus/Rebate Threshold); therefore, BRIDGEPOINT EDUCATION will pay GRC a one-time Bonus amount of $14,250 (7.5-percent of $190,000 billed for Fiscal Year 2009 Accounts).

Rebate Example (for illustrative purposes only)

Ashford University places 5,000 Accounts with GRC for Cohort Default Management Services at a fee of $38 per Account during Fiscal Year 2009 totaling $190,000 in fees paid to GRC by BRIDGEPOINT EDUCATION. Accounts that enter repayment in Fiscal Year 2009 (October 1, 2008 - September 30, 2009) are monitored by the Department of Education for default during Fiscal Years 2009 and 2010 (October 1, 2008 through September 30, 2010) with Ashford University's final 2-year Cohort Default Rate (CDR) published by the Department of Education in September 2011.

2008

Ashford University achieves a Fiscal Year 2009 Cohort Default Rate of 11.0-percent (unfavorable to the 10-percent Bonus/Rebate Threshold); therefore, GRC will pay BRIDGEPOINT EDUCATION a one-time Rebate amount of $14,250 (7.5-percent of $190,000 billed for Fiscal Year 2009 Accounts).

VII. REPRESENTATIONS AND WARRANTIES OF GRC:

Redacted by HELP Committee

From:	Davis, J. Spencer <Spencer.Davis@bridgepointeducation.com>
Sent:	Wednesday, January 27, 2010 10:19 PM (GMT)
To:	Devine, Dan <ddevine@bridgepointeducation.com>
Cc:	Salucci, Diane <Diane.Salucci@bridgepointeducation.com>
Subject:	Some Investor Relations Ideas
Attach:	BPI 2010 Key Issues Messaging - final - 01 22 10.doc

Dan,

Following up on our conversation today.

I thought you might be interested in the email I sent Ross yesterday (please see below).

Additionally, I've attached a Key Issues Messaging document that Diane S. sent around awhile back that has several good ideas and data tidbits.

Thanks,

Spencer

1/27/10
Ross,

Would you like me to pass the following on to Andrew and Dan?

As we discussed yesterday there are some immediate ways we can add color/depth during conversations with analysts/investors.

1. We can "make public" some key data points. For instance, at the upcoming Deutsche Bank conference, I recommend that during the presentation we say that on average our students have about $13,648 in Title IV debt upon graduation (should triple check with TR).
    a. This fact is key, because the investment community is very focused on Gainful Employment, they are concerned about whether the level of debt for students attending BPI institutions is "sky high" and will put students dramatically over the proposed 8% rule.
    b. We don't know if this will even become a rule or not..........or even precisely how we would have to calculate debt/income..........that said, making the above public will greatly relax investors concerns about the general level of debt of our students (E.g. I've heard estimates way over $30,000).
2. Related. We often have said we focus on working adult students.
    a. More color. At the Deutsche Bank conference let's make public that about 70% of new students are employed and about 84% of our graduates are employed (all figures should be double-checked by BPI experts).
3. Another general way we can add color/depth........without divulging specifics.......we can give some idea of process within BPI.
    a. For instance, when we are asked what we are doing about the DOE's and NegReg's concern about E/A compensation we could say something patterned like this:
        i. We have had 34 meetings and have establish 6 task teams to thoroughly review these concerns and we have developed a number of plans that we are ready to employ should there be a change in the regulations. We are ready and willing to comply as needed in the future. Part of our planning includes that we've decided NOT to introduce changes until the regulations are more clear, but we are ready. ....of course, I'm just making up the figures, but I think you get what I mean.

4. This type of patterned process response works in a number of situations. Another example:
    i. What are you going to do with your cash?
        1. We know the key things we can do: repurchase stock, pay dividends, invest , or make capital expenditures.
            a. Fortunately our model doesn't require a lot of capital expenditures, so we develop cash even more quickly than some peers.
            b. With ~18 million shares in float, purchasing shares would thin the market for our stock. Should we reach a time when much more of our 54 million shares are in the float, repurchases will make much more sense.
            c. Dividends are fine, but we know not to start a dividend program unless we can continue it for a long time. Dividends are still taxed.........and some think dividend taxes will be increased........thus making the return to shareholders even less effective.
            d. We are always watching out for investments and if we see items that will give our shareholders an ample return we'll be very interested.
            e. In other words, we know how to use cash and we're watching for opportunities to do the right thing for our shareholders.
            f. But, by just letting investors/analysts know we know how to properly use cash we answer much of their concern.

5. Management "process" answers give a lot of comfort to analysts and investors.......and increase confidence that management knows what it is doing...........a leaves the impression that management is managing the company well.

I will continue to be on the "look-out" for things we can say and/or make public that will deepen the color and depth of our interactions with analysts and investors.

Thanks,

Spencer

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Key issues messaging – final – 1-22-10

INTRODUCTION

Recently there has been a spate of negative news articles and negative pronouncements from government regulators regarding the for-profit education industry in general and BPI academic institutions in particular. This document provides an overview of the issues identified from these sources, with both defensive and positive messaging suggestions.

Essentially, the negative stories and government pronouncements can be reduced to 3 key "issues":

1. Questioning Educational Quality
2. Asserting Aggressive Student Recruitment Practices
3. Suggesting Abusive Student Lending Policies

The fundamental positive messages must inherently refute these key issues, while emphasizing the positive contributions BPI is making. For example:

1. BPI's academic institutions – Ashford University and University of the Rockies -- deliver high quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. BPI's universities are proud to have achieved such a good balance among these challenging variables, while allowing a wide audience of students to earn their college degrees – more than half of them in the first generation of their families to do so.

2. BPI's universities offer prospective students a high-quality, highly accessible college education at very affordable tuition rates. Our enrollment team members are carefully trained to place prospective students' needs first. After registration, the new student is served by a Student Services team consisting of enrollment, academic and financial services advisors who assist and support the student's progress. The aim: help the students graduate and after graduation help them responsibly handle their responsibility for any loan repayment.

3. BPI's academic institutions have generally priced their programs within the limits of Title IV funding so that students who are not able to finance their college education through other means are afforded an opportunity without the burden of private loan debt. We believe this is the right thing to do. Our who are qualified for Title IV financial aid students are generally not required to seek significant amounts of alternative loans, and BPI will work with any loan provider the student wishes to engage. BPI is proud of its effort to provide access to quality education to a large and underserved segment of society. We are careful with our students: we make sure they are capable of continuing, but we give the best opportunity we can for our hard-working students to earn their degree. BPI's universities keep tuition costs low, helping students to keep borrowing at reasonable levels.

2012

EDUCATIONAL QUALITY

Negotiated Rulemaking

Gainful Employment

The Issue

- Does "gainful employment" need to be defined? What should the relationship be between tuition and fees and expected earnings after graduation?
    Issue /do we judge internal survey the program has helped them

Our Defense

- We cannot and do not assert that students are "placed" in gainful employment or make public claims of a "placement rate," as most of our students are adults who are already employed full-time. We have survey data that allow us to estimate that roughly 70% of new Ashford University students are working adults. And about 85% of our alumni indicate they are currently employed.

Positive Positioning

- Most of our students are adults who are already employed, and internal surveys show that more than 99% of Ashford University alumni who are working in an occupation related to their Ashford degree feel that their degree prepared them for that occupation.

The OIG Questioning Accrediting Bodies Standards

The Issue

- The OIG has criticized the accrediting standards of the Higher Learning Commission, the Middle States Commission on Higher Education, and the Southern Association of Colleges and Schools.

Our Defense

- The Higher Learning Commission has issued a news release asserting that they are in compliance and that the OIG's accusations are "as weak as it gets".

Positive Positioning

- The Higher Learning Commission is a well-respected independent body that accredits more than one thousand colleges and universities, including many of the country's leading institutions, such as Notre Dame, University of Michigan, University of Chicago and the University of Wisconsin.

Definition of a Credit Hour

The Issue

- Should the Department of Education set a minimum standard for what constitutes a credit hour? Should the definition of a credit hour have any bearing on access to Title IV funds? Should the definition vary by type of program or degree? (The assertion is that schools are running students through a course of studies that doesn't require real work so that students are granted a degree that isn't worth anything.)

Our Defense

- When a class is initially designed for Ashford University (or UoR), many items are carefully checked to ensure that the workload in each course is consistent with the learning outcomes expected in a 3-credit course and that targeted learning will take place. Items on this checklist are vetted by content and learning outcomes experts an include reading, writing, lab work (if any), homework, writing/delivering papers, and assessments. As students progress through the course, we monitor them to ensure that learning is taking place through various ongoing assessment activities, which our validated by our full-time faculty. Academic credit at Bridgepoint's academic institutions is granted using the semester credit-hour system. We do not define seat time or outside-of-class work time.

Positive Positioning

- BPI's universities are focused on offering classes in which high-quality learning will occur. Academic studies, such as "Teaching and Learning One Course at a Time" in the *Journal of Innovative Higher Education* June 1992, p. 263-276), have found that adult working students learn best if they are offered a curriculum of one course at a time. That same study also showed that faculty and student satisfaction with a one course at a time calendar is high. Ashford has chosen to provide the opportunity for students to take a full-time load of 10 courses per year with the typical course lasting 5 weeks for undergraduates (50 weeks in total). Graduate students have the opportunity to take 8 courses per year with the typical course lasting 6 weeks.

<u>Satisfactory Academic Progress</u>

The Issue

- In an effort to ensure that students who receive Title IV funds are progressing in their academic programs, should the Satisfactory Academic Progress (SAP) regulations be updated?

Our Defense

- Satisfactory academic progress is measured in accordance with federal guidelines, which mandate that a school receiving Title IV funds apply quantitative and qualitative measures of progress toward meeting degree requirements. Specifically, students must maintain a certain grade-point average and must successfully complete a certain percentage of their credits attempted in order to meet satisfactory academic-progress requirements. Students are placed on academic probation and are eventually dismissed from the program if they are unable to meet satisfactory academic-progress requirements. It is acceptable to disburse financial aid to a student who is on academic probation in accordance with an institutional policy that meets federal standards. Our policies are written and applied to ensure that unqualified students do not continue to incur debt and/or receive federal financial aid.

Positive Positioning

- We are dedicated to the academic success of our students. In this vein, satisfactory academic progress policies for each institution outline the academic requirements for Ashford University and UoR programs and describe how they will be measured to ensure that students are making SAP toward successful degree completion. The policies for AU can be found in the 2009/2010 AU Academic Catalog on pages, 86, 147, 156, and 190. The policies for UoR can be found on pages 43 and 77 of the 2009/2010 UoR Academic Catalog.

Taking Attendance

The Issue

- Student withdrawals are not being properly captured for the purpose of returning Title IV funds. The REAL issue is whether or not students are required to work hard to pass a class or are able to just "float" through without effort.

Our Defense

- If government regulators wish to add the additional burden of an attendance requirement, BPI believes its technology will accommodate whatever changes may occur with attendance-related regulations. In fact, although we are not currently required to take attendance under Federal Financial Aid regulations, we choose to monitor attendance based on institutionally defined measures. (E.g., students must be "actively engaged" in courses online by posting assignments, completing assessments, and reporting on reading assignments.)

Positive Positioning

- Our Universities' systems record attendance associated with activity related to each student actively attending each week's lesson requirements within their course. Each week, students must engage in their coursework by performing activities such as: reviewing their course syllabus, reading their homework assignments, reading and responding to their discussion boards, interacting with the instructor, posting their homework, completing evaluations and taking examinations, submitting papers, reading assigned course content (books, articles, online research, etc.). Similar to a physical classroom, not all of a student's homework is completed while in the classroom attending class.

Retaking Coursework

The Issue

- Should the DOE consider not paying for retaking classes? Do schools need to evaluate students who are retaking classes?

Our Defense

- While current Federal regulations do not limit the number of times a student can retake a failed class, they do define requirements for monitoring satisfactory academic progress. These requirements serve to limit students' ability to continue to receive aid without successfully completing coursework. In addition, the bulk of the programs offered by BPI institutions award financial aid based on successful completion of credits. For example, online bachelors' students who do not successfully complete at least 12 credits and/or 4 classes after each financial aid disbursement are not eligible for a subsequent financial aid disbursement. We are dedicated to the academic success of our students. In this vein, satisfactory academic progress policies for each institution outline the academic requirements for Ashford University and UoR programs and describe how they will be measured to ensure that students are making SAP toward successful degree completion. The policies for AU can be found in the 2009/2010 AU Academic Catalog on pages, 86, 147, 156, and 190. The policies for UoR can be found on pages 43 and 77 of the 2009/2010 UoR Academic Catalog.

Positive Positioning

- BPI's universities deliver high quality education. We establish academic requirements that are quite similar to traditional schools. Namely, in order to continue pursuit of a degree, students must maintain good academic standing (e.g. passing classes, cumulative grade-point average, etc.).

Definition of a High School Diploma

The Issue

- Verification of high school diplomas, GEDs, and secondary home schooling has been problematic and is allowing students who are not academically prepared for college to receive federal funds for tuition.

Our Defense

- It has been a longstanding practice established by the HLC, under the jurisdiction of the DOE, to allow students to self-certify to high school graduation (or its equivalent) on both their Free Application for Federal Student Aid (FAFSA) and on their application for admission to institutions which do not require further documentation of high school graduation. BPI's institutions with undergraduate programs require students to self-certify to their high school credentials and may not require further documentation related to high school diplomas unless a state in which we are licensed requires us to do so. For example, we currently collect high school diplomas for students who reside in the state of Tennessee, due to requirements in that state. Since, in large part, the general concern over this issue stems from the "proliferation of high school diploma mills," it is our position that the DOE would benefit the entire system by providing institutions of higher learning with a method (such as a database) of validating high schools rather than imposing the administrative burden on all institutions, students and high schools to collect documents with no official means through which to determine their validity. When students apply for financial aid using the Free Application for Federal Student Aid (FAFSA) they have to self-certify that they have a high-school diploma. We are employing the same method of certification that the government uses for distributing aid. We are prepared to verify high school transcripts or their equivalent and look to the government to provide a method of validating high schools.

Positive Positioning

- BPI's universities deliver high quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. BPI's universities are proud to have achieved such a good balance among these challenging variables, while allowing a wide audience of students to earn their college degrees. Approximately 62% of our students, according to FAFSA data, come from families where neither parent attended college.

2016

Ability to Benefit Tests

The Issue

- The Department of Education needs to strengthen its control over the Ability to Benefit (ATB) testing process. The REAL issue: regulators are concerned that institutions may be "signing up" those who cannot benefit in order to get at federal loans.

Our Defense

- BPI institutions require that students certify that they have high school credentials. We do not administer or accept Ability To Benefit (ATB) tests for admission. The use of ATB tests increases the burden on the student and increases administrative costs for the institution. In addition, we have rigorous standards the student must maintain to continue on to the completion of their degree.

Positive Positioning

- BPI's universities deliver high quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. BPI's universities are proud to have achieved such a good balance among these challenging variables, while allowing a wide audience of students to earn their college degrees. Approximately 62% of our students, according to FAFSA data, come from families where neither parent attended college.

Negative News

Value of the Degree and Academic Rigor

The Issue

- A reporter claimed that students at Ashford University can retake the final exam in their first class as many times as they need to get a passing grade.

Our Defense

- Not true. We closely monitor our entering students through a series of self-assessments to help them decide whether they are capable of handling the rigors of academic advancement at Ashford University.
- The first course taken by students in the undergraduate program is determined by the number of transfer credits. Students who have low transfer credits (<24) are required to take a course that covers writing skills, study techniques, time management, critical thinking, test taking skills, etc. Students explore their motivation and further prepare themselves for college-level learning in addition to adding to their body of knowledge as it relates to learning. There are several basic skills assessments embedded in this course, giving students the ability to evaluate their skills.
- Students entering their degree program with more than 24 college units are also required to take a course that imparts knowledge in adult learning theory, assesses writing skills, and provides additional building blocks for success in higher education.

- Students in the entry courses are also assigned Teaching Assistants (TA) for each course. The TAs serve as personal tutors and/or coaches for our students as they transition into college-level work. Students are also given unlimited access to tutoring through *Smarthinking* in order to provide additional resources in writing, math and statistics. The *Writing Center* supplies (free to our students) online resources in grammar, thesis statement construction, research guidance, formatting guidelines and writing tips for cogent, academic writing. *The Ashford Guide for Academic and Career Success* is a custom book combining grammar and writing texts to help all our students improve communication, critical thinking, decision-making and cogent research. The AU Guide also provides career guidance on writing resumes, cover letters, interviewing strategies and career correspondence.
- Instructional Specialists monitor our courses while the courses are being facilitated in order to oversee classroom communication, instructor involvement, and quality interaction on the relevant subjects being taught.

Positive Positioning

- BPI's academic institutions deliver high quality education. BPI's universities also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. BPI's universities are proud to have achieved such a good balance among these challenging variables, while allowing a wide audience of students to earn their college degrees – more than half of them in the first generation of their families to do so. We are careful with our new students: we make sure they are capable of continuing, but we give the best opportunity we can for our hard-working students to earn their degree.

<u>For-profit Graduates Have Difficulty Finding Employment</u>

The Issue

- Some members of the news media assert that for-profit graduates have more difficulty finding employment than do traditional school graduates. The inference is that for-profit schools don't do a good job of preparing graduates for work.

Our Defense

- Ashford University does not provide placement services.
- The vast majority of our Ashford University students (70%) are employed at the time of their enrollment at our institutions.
- Data from our last two Ashford University Alumni Surveys show that nearly 85% of our alumni are employed.

Positive Positioning

- Most of our students are adults who are already employed, and internal surveys show that more than 99% of Ashford University alumni who are working in an occupation related to their Ashford degree feel that their degree prepared them for that occupation.

For-profit Graduates Earn Lower Salaries

The Issue

- Some members of the news media assert that for-profit graduates earn less than traditional school graduates. The inference is that for-profit schools don't do a good job of preparing graduates for work.

Our Defense

- The results of Ashford's most recent Alumni survey indicate that our graduates earn an estimated annual income between $41,000 and $51,000.

Positive Positioning

- Most of our students are already employed and our 2009 Alumni Survey shows that nearly 99% of Ashford alumni felt that their Ashford program had prepared them for their current occupation. The estimated annual income of our graduates is between $41,000 and $51,000 (according to Bureau of Labor Statistics in 2008, bachelor's degree grads earned an average of $52,000 and master's degree grads earned an average $61,000). BPI's schools are educating many people who come from a low socio-economic sector. Approximately 62% of our students, according to FAFSA data, come from families where neither parent attended college. The most important measurement is whether our students are prepared for their jobs.

The for-profit graduation rate is 38%, far less than the national average for traditional schools.

The Issue

- The inference is that for-profit schools either don't care if their students graduate or the schools have recruited students unable to make it to graduation.

Our Defense

- We don't yet have the required six years of data needed to report graduation rates.
- We don't measure graduation rates of transfer students.
- We believe that our graduation rate will be consistent with the national average of around 40%. (UoP research shows national average bachelor's degree graduation rate of 43% and master's degree of 61%, as of 11/09.)

Positive Positioning

- Our graduation rates for traditional students at Ashford University are comparable to other traditional schools. Our predictive models suggest our graduation rate will be in line with national averages.

Accelerated Courses for Service Members

The Issue

- It has been asserted that for-profit schools (and BPI) have so compressed their courses (5 weeks) that they are virtually worthless.

Our Defense

- When a class is initially designed for Ashford University (or UoR), many items are carefully checked to ensure that the workload in each course is consistent with the learning outcomes and that targeted learning will take place. Items on this checklist are vetted by content and learning outcomes experts an include reading, writing, lab work (if any), homework, writing/delivering papers, and assessments. As students progress through the course, we monitor them to ensure that learning is taking place through various ongoing assessment activities, which our validated by our full-time faculty.

Positive Positioning

- Adults with life experience learn differently from traditional-aged students. They are self-directed and have context for learning. We focus on learning outcomes—not the fact that a student listened to a professor speak for a certain amount of time. BPI's universities offer courses this way deliberately. Military students in particular appreciate this style of learning, because they can move to a new locale and only experience a brief interruption in their education.

For-profit Students Are More Likely to Default

The Issue

- For-profit students have been accused of not being as financially responsible as traditional school students.

Our Defense

- We give more opportunity to first-generation college students and many of these individuals (18% of our students) come from Pell Grant-eligible homes. 3-year CDRs show that 17.4% of our students have defaulted on their student loans, a figure not that dissimilar to private and public two-year institutions that have a CDR of 16.2% or from private and public four-year institutions which have rates of 6.3% and 7.1% respectively.

  The Career College Association, in a press release, stated that the overall CDR for higher education increased from 4.6% to 5.2%.

  Furthermore, 80% of AU students who default on their student loans have only taken 1 or 2 classes, so the dollar amount is minimal and the student is deciding quickly whether or not to continue. Since CDRs are calculated based on the number of students in default, not the amount of the loans in default, the CDRs are overstating the difference between BPI and traditional schools.

  In 2008, the average loan amount our students defaulted on was $1,958 and in 2007, the average loan amount was $1,477. The total number of defaulters in 2008 was 465 out of 3,799 students (12.24%). In 2007, the total number of students in default was 238 out of 1,447 students (16.45%).

2020

Positive Positioning

- We give more opportunity to working, first-generation college students and many of these individuals come from financially disadvantage homes. 3-year CDRs show that 17.4% of our students have defaulted……..not that dissimilar to private and public two-year institutions that have a CDR of 16.2% or from private and public four-year institutions which have rates of 6.3% and 7.1% respectively. The relatively small amount of money involved is well worth the risk to the government as many studies clearly show that college graduates contribute much more to their families and their country than do non-college graduates. BPI is proud to be a part of providing opportunities for our country to have a large percentage of college graduates, a goal of the current Administration.

Negative IR

Growth at a rate of 50% or more per year

The Issue

- The Department of Education requires accrediting bodies to monitor the overall growth of the institutions it accredits and, for certain accrediting agencies, report to them the names of any academic institutions that grow at a rate of 50% or more per year and may even place some kind of growth limitation on such institutions.

Our Defense

- The regulation provides that each accrediting agency must monitor overall growth of the institutions or programs it accredits, including a collection of headcount data from those institutions at least annually. The agency must also monitor growth of programs at institutions experiencing significant enrollment growth, but the agency itself defines what it considers to be significant enrollment growth. An accrediting agency must report an increase in headcount enrollment of 50% or more within one institutional fiscal year if that accrediting body has expanded its scope of accreditation to include distance education through notification to the Secretary of a change in scope of recognition to include distance education. HLC is not in that category of accrediting agency, so this requirement would not apply to HLC.

Positive Positioning

- Since inception, BPI has invested significant dollars and human resources to ensure our ability to deliver an uncompromised student experience and a high level of educational quality. So while our growth rate has been enviable, so too has been our dedication to maintaining a high level of educational standards. Besides, this will become a non-issue as our larger size will slow the percentage increases we are likely to experience.

Recruitment

Negotiated Rulemaking

Incentive Compensation

The Issue

- Should enrollment advisor compensation safe harbors be revised or even eliminated? Are the safe harbors giving too much latitude so for-profits can engage in too aggressive recruiting habits?

Our Defense

- Our academic institutions do not make bonus, commission or other incentive payments to enrollment or financial services advisors. Our institutions utilize salary plans which provide for salary adjustments in accordance with the first Safe Harbor. This allows for salary adjustments no more than twice per year which are not based solely on the number of students recruited, admitted, enrolled, or awarded financial aid.
- We cannot comment on whether or not the safe harbors will change as a result of the Neg-Reg sessions; however, we look forward to and we encourage the Department to provide guidance as to how institutions may gain confidence that their compensation practices and procedures are compliant and not subject to different interpretations by the various compliance agencies.

Positive Positioning

- We offer prospective students a high-quality, highly accessible college education at very affordable tuition rates. Our enrollment team members are carefully trained to place prospective students' needs first. Our goal is to ensure that prospective students are prepared, committed, and able to pursue their degree in an online setting. After registration, the new student will be served by a Student Services team consisting of enrollment, academic and financial services advisors who will assist and support the student's progress. The aim: help the student graduate and after graduation help the student responsibly handle any loan repayment.

Negative News

Recruiting Tactics are Being Investigated

The Issue

- Inference has been made that BPI is doing something "wrong" in its recruiting practices.

Our Defense

- We are not doing anything wrong. We are very careful and supportive of prospective students.

Positive Positioning

- We offer prospective students a high-quality, highly accessible college education at very affordable tuition rates. Our enrollment team members are carefully trained to place prospective student's needs first. Our goal is to ensure that prospective students are prepared, committed, and able to pursue their degree in an online setting. After registration, the new student will be served by a Student Services team consisting of enrollment, academic and financial services advisors who will assist and support the student's progress. The aim: help the student graduate and after graduation help the student responsibly handle any loan repayment.

Improper Presence on Military Bases

The Issue

- A reporter claimed that BPI representatives recruit on base without proper clearance to be there.

Our Defense

- This issue came from one instance in which we had authorization from the military chain of command, but not from the civilian in charge of long-term learning.

Positive Positioning

- We are very proud of our efforts to support the advancement of our military programs and have dedicated additional resources to strengthen this initiative. We have worked very closely with our military liaisons to ensure that our practices meet the military's requirements. These efforts were recently validated with our inclusion in the www.goarmy.com website.
- Military students account for more than 17 percent of Ashford University's total student population. Military benefits apply to all active duty, National Guard, Reservists and spouses, dependents eligible for survivor benefits, plus civilian Department of Defense employees and separated veterans/retirees still using their GI Bill. Our university has been selected by the U.S. Army as a Letter of Instruction (LOI) school and by the Coast Guard to become a SOCCOAST-4 member. In addition, we have been named to the 2010 List of Military Friendly Schools by *G.I. Jobs* magazine and as one of the top military friendly schools by *Military Advanced Education* magazine.
- As well, in university surveys conducted in June and September 2009, more than 97 percent of all Ashford University military students who responded would recommend Ashford to others seeking a college degree. In light of this, it appears to us that the Bloomberg reporter displayed a serious lack of objectivity in his reporting.

Transfer Credit Granted for Courses in Which the Student Received a Grade "D"

The Issue

- A reporter implied that for-profit schools are scraping the bottom of the barrel of students.

Our Defense

- Ashford University transfer credit policies and practices are carefully articulated to ensure that transfer students are not required to pay for the same learning twice and that Ashford University's program learning outcomes are met by our graduates. In this sense, we are ensuring that the student is not required to enroll and pay for an applicable course that he/she has successfully completed at a previous institution and may have already been afforded federal financial aid to earn. Ashford also limits the number of courses with "D" grades taken in transfer. A maximum of 9 credits with a "D" grade are transferable as long as the student's cumulative overall GPA is 2.0 or above. "D" credits cannot be applied toward the major or toward General Education competencies.

Positive Positioning

- BPI is proud of its effort to provide access to quality education to a large and underserved segment of society. BPI's universities deliver high quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. BPI's universities are proud to have achieved such a good balance among these challenging variables.

Lending

Negotiated Rulemaking

State Authorization

The Issue

- Should an institution be allowed to have access to Title IV funds if they are not authorized by the state to provide postsecondary education in that state?

Our Defense

- We believe that we are in compliance with state regulations governing state authorizations, given our research both internally and externally.

Positive Positioning

- We are proud that both of our academic institutions have earned regional accreditation. There are a number of States who have such commissions or approval boards that readily accepted regional accreditation in lieu of separate state approvals. This process reduces the burden of states to review institutions that are already being held to similar or higher standards by regional accrediting bodies. Based on our research both internally and externally we believe we are authorized to provide post secondary education in all states in the USA.

Return of Title IV Funds: Disbursement

The Issue

- Does the department need to limit the amount of time an institution can delay disbursing Federal Pell Grants?

Our Defense

- In general, we are in favor of doing whatever is to the benefit of the student when it comes to processing their financial aid. The question all institutions will be asking is: "what additional burdens will you now place on the financial aid and student accounts departments in terms of both processes and compliance?" Also, financial aid administrators should be allowed some reasonable leeway to exercise their professional judgment as to disbursement timing. As we know, "one size does not fit all" when it comes to packaging a student for financial aid (e.g., dependent, independent, undergraduate, graduate, Pell Eligible/Non-Pell eligible). Currently, BPI's institutions make financial aid disbursement once during each term as soon as each individual student's funds have been certified and they have become eligible to receive their disbursement. Our online institutions have two disbursement "terms" or periods per a full academic year. For undergraduate programs, each disbursement period generally consists of 4 successfully completed three credit courses which cover a minimum of 20 weeks of instruction. For graduate programs, each disbursement period generally consists of 3 successfully completed three credit courses which cover a minimum of 18 weeks of instruction. Before students can progress to their next disbursement period, they must successfully complete the required number of credits and weeks of instruction in their current period.

Positive Positioning

- BPI's Ashford University and University of the Rockies make every effort to assist students to obtain needed educational funds from the US government. We hope the government will be wise enough to choose regulation that works best for students while protecting taxpayers' moneys.

Return of Title IV Funds: Module Courses

The Issue

- For courses taught in modules, should the department re-evaluate when a student has withdrawn from a term?

Our Defense

- We don't teach classes in modules. This doesn't apply to BPI schools.

Positive Positioning (N/A)

Negative News

For-profit Graduates' Debt

The Issue

- The claim has been made that "60% of bachelor's degree recipients at for-profit colleges graduate with $30,000 or more in student loans – one and a half times the percentage of those at traditional private colleges." The additional claim has been made that bachelor degree recipients have three times the loan debt upon graduation as students who attended four-year colleges and universities. A third claim is that "those who earn 2-year degrees from proprietary schools rack up nearly three times as much debt as those at community colleges, which serve a similar student population."

Our Defense

- The total tuition for a BA degree is $42,480........many traditional schools charge nearly that much for one or two years of a five year BA program. The average Ashford University online student upon graduation will have a loan balance of $13,648.

Positive Positioning

- BPI is proud of its effort to provide access to quality education to a large and underserved segment of society. BPI's universities deliver high quality education. We also want to give wide access so that students who otherwise would not have an opportunity to get a college degree have an opportunity to do so. This requires a careful balancing of student academic standards, learning outcome studies, student borrowing, and maintaining good academic progress. BPI's universities are proud to have achieved such a good balance among these difficult variables........and proud to allow a wide audience of students....many the first among their families, to achieve college graduation. We are careful with our students: we make sure they are capable of continuing, but we give the best opportunity we can for our hard working students to gain their degree. BPI's universities keep tuition costs low, helping students to keep borrowing reasonable.

For-profit Students Are More Likely To Have Private Loans

The Issue

- About 43% of students at for-profit institutions have private loans whose interest rates can reach double digits.

Our Defense

- Ashford University does not provide institutional loans but will direct students to alternative sources from private lenders. UoR only offers a small amount.......and only to graduate students. Both institutions will work with any private lender a student wishes to engage.

Positive Positioning

- BPI has generally priced its programs to fall within the limits of Federal Title IV funding. We believe that this is the right thing to do for students. Our students are not required to seek private lending in order to meet the costs associated with tuition and fees in most of our programs. BPI is proud of its effort to provide access to quality education to a large and underserved segment of society. BPI's universities deliver high quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. We are careful with our students: we make sure they are capable of continuing, but we give the best opportunity we can for our hard working students to gain their degree. BPI's universities keep tuition costs low, helping students to keep borrowing reasonable.

Negative IR

The 90/10 Rule

The Issue

- Is the 90/10 rule going to slow your growth? How are the military and corporate channels going to ameliorate your percentage?

Our Defense

- Our growth rate will naturally slow now that we are larger. Fortunately, as we have attracted more military and corporate reimbursed students, we have been able to comply with the 90/10 rule and we believe will continue to do so in the future.

Positive Positioning

- Our growth rate will naturally slow now that we are larger. Fortunately, as we have attracted more military and corporate reimbursed students, we have been able to comply with the 90/10 rule now and we believe will continue to do so in the future.

Cohort Default Rates (CDRs)

The Issue

- 2-year CDR (Cohort Default Rate) is 13.4%, which is higher than your peers, your 3-year CDR is 17.4%. Both of these seem quite high. Is there something different about your student base? How are you addressing this going forward? How are you going to manage the CDR rate going forward?

Our Defense

- We do not provide guidance regarding expected CDRs. As with other educational institutions affected by the recently bad economic conditions, our 2-year CDR will likely be more than 10%, based on the reporting year of 2008. Recently, our 2007 3-year CDR was announced to be 17.4% and was comparable to other for-profit peers. Traditional two-year public schools average about 16.2% and traditional four-year public schools average about 7.1%. The default rates of their students are not significantly different from ours.

Positive Positioning

- BPI is proud of its effort to provide access to quality education to a large and underserved segment of society. BPI's universities deliver high-quality education. We also provide wide access to pursue a college degree to students who might not otherwise be able to. This requires a careful balance among maintaining high student academic standards, measuring consistent learning outcomes, monitoring student borrowing and ensuring solid academic progress. Beginning in 2008 we increased the effort to support students at risk of defaulting. We formed a department and engaged a third party firm to help reduce defaults. An important ingredient to our effort is to communicate early with students nearing repayment. Experience has shown that frequent communication is key to helping to prepare students for responsible repayment of government loans.

From: Devine, Dan Redacted by HELP
Sent: Saturday, February 20, 2010 2:11 AM (GMT)
To: Clark, Andrew Redacted by HELP
Cc: Sheng, Rocky Redacted by HELP
Subject: Re: MAJOR ISSUE

I spoke to rocky and he indicated that an estimated 12% of students would be impacted with a shortfall (I am checking with dan richens to see if the 12% he gave rocky included pell). I will update you when I get his response.

With this increase and one additional increase we can still say that our "tuition" is below title 4 limits at every grade level.

Rocky also noted that the comment on alternative financing was just mentioned in one of his finance group meetings and is not at the point of serious consideration. The likely scenario will be that the balance or majority of the balance will roll to the aid year where it will be cleared.

Dan

Please pardon my brevity and any misspelling---I am using my Blackberry.
Dan Devine
Redacted by HELP

----- Original Message -----
From: Clark, Andrew
To: Devine, Dan
Cc: Sheng, Rocky
Sent: Fri Feb 19 17:59:16 2010
Subject: Re: MAJOR ISSUE

Dan-

This is not the understanding of people within the company. You need to call Rocky and discuss.

Andrew Clark
President and CEO
Bridgepoint Education

----- Original Message -----
From: Devine, Dan
To: Clark, Andrew
Cc: Sheng, Rocky
Sent: Fri Feb 19 17:50:21 2010
Subject: Re: MAJOR ISSUE

Rocky/Andrew,

There is currently a shortfall in the first term of students with less than 24 credits that get corrected in the second term. In the new system the shortfall would not correct itself for students with less than 24 credits and who are not eligible for pell. Any students with pell or above 24 credits do not have this issue and we have a substantial amount of pell.

Dan

Please pardon my brevity and any misspelling---I am using my Blackberry.
Dan Devine
Redacted by HELP

----- Original Message -----
From: Clark, Andrew
To: Devine, Dan
Cc: Sheng, Rocky
Sent: Fri Feb 19 14:56:26 2010
Subject: MAJOR ISSUE

Dan-

The tuition increase for bachelor degree students is going to cause a $400 short fall!!! People are talking about crazy stuff like alternative financing. You told me there would be no short fall! You need to follow up with Sheng immediately and then follow up with me.

Andrew Clark | Chief Executive Officer
Bridgepoint Education | Higher access to higher education

Redacted by HELP

Redacted by HELP

Executive Assistant to the CEO | Redacted by
Redacted by HELP

From: Redacted by Senate HELP Committee
Sent: Friday, March 17, 2006 3:56 PM (GMT)
To: Employees Redacted by Senate HELP Committee >
Subject: FAST 03-17-06

The Ashford FAST Report
Faculty/Administration/Staff Team

MARCH 17, 2006

HAPPY ST. PATRICK'S DAY!!

Welcome to Ashford's Human Resources and Communications departments' weekly newsletter -- keeping employees updated on important issues and events. To include items in the newsletter, please email the information to Redacted by HELP

Leadership Team Meeting Notes

Campus Leadership Team – The Clinton Campus Leadership Team meets each Tuesday at 9 a.m. These meetings are an opportunity for campus leadership to get together and discuss the past, current, and future issues and performance of our campus. The following is a summary of this week's meeting:

- Computer and Animation Labs will be updated in a staged implementation plan.
- A new treadmill has been added in the Fitness Center
- Struttin' with the Saints is gaining participants
- Athletics Awards Recognition Night is scheduled for Sunday, April 23 at 6 p.m.
- March 25 is Clinton Herald Home Show. Kehl Arena will be closed March 24 for set-up for this event.
- April 10 is Taste of Home Show – Kehl Arena will be used April 7-11 for set up and tear-down of this event.
- Iowa DOE Status:
  - Consultant Redacted by HELP will be here March 17 as a preview to mock visit
  - Responses to eight pages of questions by BOEE in process
  - Mock visit set for March 24
- HLC Status:
  - Continue working on the Self-Study Report; draft nearing completion
  - Require historical budget information
- Faculty Workshop set for April 8 for new adjuncts and faculty
- Advertising/Sponsorships:
  - Balloons in June

- Clinton River Boat Days
- Banner Agreement being finalized with City Council
- Direct mail to traditional audience mailed March 8 (Sent to prospects who expressed interests in programs we offer); 29,090 circulation
- Interactive marketing went live during the week of February 27. (Geo-targeted microsites promoting *ClassLine* and *Campus Choice* (This is the name for on-campus adult programs (BAOM/MBA))
- Traditional and *ClassLine* students will be recruited through TV commercials beginning March 13. Radio commercials targeted to *ClassLine* students began March 6
- Campus Photo Shoot will take place during the week of 4/25
- In addition to their regular duties, maintenance recently burned leaves, polished floors and installed new freezer
- Nearly 17% (180 /1018) of the Alumni Surveys for HLC have been returned
- Homecoming has been tentatively set for October 21
- The search for a new Director of Student Activities has begun
- New conference phone is in the process of being ordered for the President's Conference Room.
- New long distance T1 has been ordered and is tentatively scheduled for installation by the end of the month; this will add 23 more long distance lines
- Video conferencing from the President's Conference Room is back up and operational; it is requested that IT be informed before it is needed to get it set up for conferences
- New AU Intranet will go live this week; the biggest change is that it requires a logon to access some information. Watch for more information.

HLC Self-Study News

Self-Study Update – (From Curt Lowe, Self-Study Coordinator)

All accredited institutions of higher education must periodically undertake self-studies and undergo comprehensive visits from the bodies that accredit them in order to maintain their accredited status. As you are aware, Ashford University is currently engaged in such a process.. The goal of the self-study is to produce a substantial written report that will help the University plan for the future and serve as a guide for the team from the Higher Learning Commission (HLC) that will visit the University October 2-4, 2006.

The Self-Study Steering Committee is in the process of gathering data about the institution. We now request your assistance. We are asking all AU faculty and staff, in both Clinton and Poway, to help us by completing a faculty/staff survey that will be distributed during the week of March 20. The survey is based on the HLC's Criteria for Accreditation. Please follow the directions that accompany the survey and return it as directed in a timely manner. The results will provide us with important data and feedback about employee perceptions of Ashford University.

We very much appreciate your help.

People

Welcome – The University continues to add to our staff. New employees in Poway include: Redacted by HELP Redacted by HELP

Correction -- In the March 3rd *FAST Report*, the name of a new employee was misspelled; her correctly spelled name is Redacted by HELP Sorry about that!

It's a Girl! -- Congratulations to Redacted by HELP on the birth of a baby girl on March 14. Redacted by HELP

Athletics-Fitness

New Treadmill – Check out the new treadmill in the Fitness Center!

Events & Activities

s

Panoramic Photo Shoot -- On Wednesday, March 22, a crew will be on campus to shoot photos for a "panoramic virtual tour" for the new AU website. One of those shots will be in Kehl Arena at 1 p.m. All faculty and students who have 1 p.m. classes have been asked to meet there for their 1 p.m. classes. Other faculty and staff who are free at that time are also requested to be come to Kehl to be in the shot.

ATO Induction -- Ashford's Alpha Tau Omega (ATO) honor society will have its annual induction ceremony in the University Chapel, Sunday, April 9 at 2 p.m. The public is invited. Refreshments follow. New members should attend the rehearsal of the induction ceremony at 3:10 p.m. Friday, April 7 in the Chapel. Dr. Gary Heath, ATO moderator, will conduct the rehearsal session.

Dining Hall Special Events –
Staff Spotlight (Lunch) 3/23/06
Easter (Dinner) 4/10/06

Town Hall Meetings – (8:30 – 10:30 a.m.)
Tuesday and Wednesday, April 25 and 26

Campus Community Meetings – (Noon until 1 p.m.)
Thursday, March 30
Thursday, April 27

River Cities Family Fun Day -- The 2006 Clinton Area Chamber of Commerce Leadership Institute is hosting *River Cities Family Fun Day* on Saturday, April 22 from 10 a.m. – 3 p.m. at Jefferson Elementary School, 4th Avenue South, Clinton, for residents of Clinton, Camanche and Fulton.

The event will be free and many fun activities are planned for family members of all ages including: a car show, Kid Care IDs, D.A.R.E. car display, karoke, Bingo, games for kids, balloon jump/slide, musical entertainment, dancing performances, gymnastic performances, rock-wall climbing, bicycle safety (bring your own bicycle), make-overs, and much, much more. Food concessions will also be on-site.

For more information, contact the Chamber of Commerce, 242-5702.

Website/Technology

Website Events – If you have an event you'd like listed on Ashford's website "Events" page (http://www.ashford.edu/aucampus/news/events.php?max=1000), please email the details to
Redacted by HELP

Etc.

Founders' Day Awards -- Faculty and Staff should have received an email regarding the Trustee Awards that will be presented at Founders' Day, April. The following awards will be given: Founders' Award, for distinguished service to Ashford University; Mission Effectiveness Award; awarded to faculty and staff members who demonstrate outstanding dedication to the values of the Ashford Mission; St. Francis Award, for distinguished alumnus/alumna; Ashford University Award, for distinguished service to the local community and Poverello Award, for distinguished service to society. Completed nomination forms should be returned to the Founders' Day Committee no later than Wednesday, March 22.

Recycling -- The AU Bookstore has set up an empty ink cartridge recycling program. Bags are provided in the mailroom or the commuter lounge for the small cartridges. Simply put your empty cartridge in the bag and drop it in the mail. You can bring large ink cartridges to the Bookstore. Let's all do our part to help the environment!

Importance of Higher Education -- A public relations campaign has been launched within the field of higher education by the American Council on Education (ACE). This national initiative will focus on the importance of higher education in our nation. ACE was founded in 1918 and serves as the voice for higher education representing all types of colleges and universities. Ashford is a member of this organization. You can learn more about ACE at www.acenet.edu.

Letter from a Student – We recently received the following letter from one of our online students:

"I just wanted to take a moment and send you this letter to tell you how much I really enjoy the curriculum and the use of Blackboard at Ashford University. I had attended the University of Phoenix and was very skeptical in changing universities due to the number of on-line universities that claim to be accredited when in reality they are not accredited. University of Phoenix is a fine university but with the amount of tuition that they required per unit and raising their rates dramatically, it caused me to look elsewhere for another university that could fit my needs. I am very happy with Ashford University and I have received excellent customer service and my needs have been met in a very timely manner whether it dealt with the Help Desk, admissions, financial aid or enrollment. The use of Blackboard in the online forum is the one major feature that I believe is an absolute asset. At the University of Phoenix, I felt they had an on-line system that was difficult to manage with the Outlook Express software. The Blackboard feature is very user friendly and the information is stored for ease of use and communication is very easy with the instructors and fellow classmates. I can not say enough about my experience so far with Ashford University. I have recommended the university to many of my fellow co-workers, family and friends. Thank you for your customer service and treating all of my needs in such a timely and caring manner."

President's Open Office Hours – No Appointment Needed
Mondays: 10:30 a.m. until noon
Wednesdays: 9-11 a.m.
Fridays: 1:30-3 p.m.

ECHO – "ECHO" = "Everyone Can Help Others." And.... "Everyone Can Have Ownership."

Calendar

March 17 -- Graphics Admissions Visit Day -- "Where the Mouse Meets Monet"

March 17 -- CPA Reception -- 5 to 6:30 p.m. in the Cortona Art Gallery.

March 20 – "Etiquette Dinner" sponsored by Alumni & Career Services and AmeriServe. 5 p.m. in the East Conference Room.

March 21 – Community celebration of the one-year anniversary of AU – 6 p.m. in the Durgin Center. CEO Redacted by HELP and others will be speaking to invited guests, community members, students, faculty and staff. Come celebrate the University's achievements! *Refreshments!*

March 22 -- SGA Comedian Redacted by HELP -- 9:30 p.m. in Sr. Hilary Mullany Theater.

March 24 & 25 -- "Cinderella" in the Mullany Little Theater. Friday, March 24 at 7:30 p.m. and Saturday, March 25 at 2 p.m. and 7:30 p.m.

March 25 -- Clinton Herald Home Show -- Kehl Arena will be closed March 24 for set-up for this event.

March 30 -- Closing reception for artist Redacted by HELP from 3 until 5 p.m. in the Cortona Art Gallery.

April 9 – ATO Induction Ceremony – 2 p.m. in the Chapel

April 10 -- Taste of Home Show – Kehl Arena will be used April 7-11 for set up and tear-down of this event.

April 20 – Alumni & Career Services "Dress for Success Style Show" – Noon in the Dining Hall.

May 6 – Graduation – 2 p.m. in Kehl Arena. Hooding Ceremony for Master's degree candidates will be held at 12:30 p.m. in the University Chapel,

September 29 & 30 and October 1 – "A Peace Conference: Giving Witness to Nonviolence" -- The Sisters of St. Francis will sponsor a weekend exploring active nonviolence, peacemaking and reconciliation in the Durgin Center. For more information, go to www.clintonfranciscans.com

Jobs

Check out Ashford's employment openings at http://www.ashford.edu/aucampus/jobs/index.php

Reminder: Referral bonus for new hires! For more details please see Redacted by HELP in Poway and Redacted by HELP in Clinton.

Final Thought

"If you carry your childhood with you, you never grow older." – Abraham Sutzkever

THE ASHFORD MISSION STATEMENT – *The mission of Ashford University is to provide accessible, affordable, innovative, high-quality learning opportunities and degree programs that meet the diverse needs of individuals pursuing integrity in their lives, professions, and communities.*

Cohort Default Management Solutions - Executive Dashboard

Ashford University - 00188100

Key Performance Indicators (KPIs) Effective: 8/1/2010

Activity Summary	FY2008	FY2009	FY2010	Total
Initiative Start Date	4/25/2010	11/24/2009	11/24/2009	-
Student Borrower Placements	401	13,954	22,415	36,770
Telephone Attempts	10,788	192,254	240,360	443,402
Telephone Right Party Contacts (RPCs)	121	2,440	4,294	6,855
Telephone Contact Rate (%)	30.2%	17.5%	19.2%	18.6%
Unique Student Borrower Contacts**	75	1,854	3,250	5,179
Unique Student Borrower Contact Rate***(%)	18.7%	13.3%	14.5%	14.1%
Resolved Delinquencies (Cures)	116	1,071	851	2,038
Grace Period Consultations			1,240	1,240
Early Repayment Consultations			86	86
Student Borrowers in 'Skip' Status***	78	3,877	3,161	7,116
Skip Rate (%)	19.5%	27.8%	14.1%	19.4%

*FY2012+ includes student borrowers who returned to school prior to expiring their grace period; therefore, have yet to enter repayment status
**'Unique Student Borrower Contacts' are the number of student borrowers contacted at least once via telephone
***'Unique Student Borrower Contact Rate' is calculated by dividing 'Unique Student Borrowers Contacts' by 'Student Borrower Placements'
****Student borrowers without a 'valid' telephone number on file
Fiscal Year (FY) = October 1 through September 30

GRC Like-and-Kind Portfolio Average*	FY2009	FY2010
Initiative Start Date	11/24/2009	11/24/2009
Contact Rate (%)	20.4%	18.4%
Unique Student Borrower Contact Rate***(%)	13.1%	13.4%
Skip Rate (%)	34.9%	15.0%

*Outreach activity varies by client based on the composition of the portfolio

GRC Student Borrower Status	FY2008	FY2009	FY2010	Total
Default		653	0	653
Current		3,323	6,027	9,350
Current (Payment)		2,301	3,139	5,440
Current (Deferment)		2,158	608	2,766
Current (Forbearance)		1,333	584	1,917
Exception Claim*		393	337	730
Grace			6,937	6,937
Early Delinquency (<150 days past due)	216	1,589	3,168	4,973
Late Delinquency (>150 days past due)	185	1,522	1,307	3,014
Loan Canceled		682	308	990
Total	**401**	**13,954**	**22,415**	**36,770**

*Exception Claim status denotes student borrowers whose loans 'resolved' due to bankruptcy, death, disability, false certification, and school closure - these 'resolutions' do not adversely affect the CDR

Cure Type (GRC Generated)	FY2008	FY2009	FY2010	Total
Payment	19	183	130	332
Deferment	23	388	344	755
Forbearance (Verbal)	39	353	270	662
Forbearance (Written)	35	147	107	289
Total	**116**	**1,071**	**851**	**2,038**

Income Based Repayment (IBR) sent	1	281	432
Income Based Repayment (IBR) received	0	3	3

CDR Forecasting	FY2008	FY2009*	FY2010*
Repayment Base (# of Student Borrowers)*	401	9,755	25,152
Defaults**	0	653	0
Current CDR	0.0%	6.7%	0.0%
Worst Case 3-Year CDR***		38.6%	100.0%
Worst Case 2-Year CDR****	N/A	19.4%	N/A
# of Days Remaining in 2-Year CDR Evaluation	N/A	59	424
# of Days Remaining in 3-Year CDR Evaluation	59	424	789

*Repayment Base is the amount of student borrowers reported as having 'entered repayment' by NSLDS (DER001 report) for FY2009 effective 7/25/2010
**The amount of 'Defaults' is a compilation of student borrower defaults reported by NSLDS (DRC015 report) effective 7/25/2010
***Worst Case 3-Year assumes all accounts that are presently past due will default by September 30, 2011
****Worst Case 2-Year assumes all accounts that are presently past due will default by September 30, 2010

Student Borrowers Placed with GRC by BPE	FY2009	FY2010	FY2011
November 2009	9,504	7,513	-
December 2009	-	-	-
January 2010	323	4,078	-
February 2010	-	-	-
March 2010	35	3,678	-
April 2010	12	2,933	86
May 2010	2,126	95	489
June 2010	434	1,906	354
Total	12,434	20,203	929

Bridgepoint Education, Inc.
Document 33, Page 1

[redacted]

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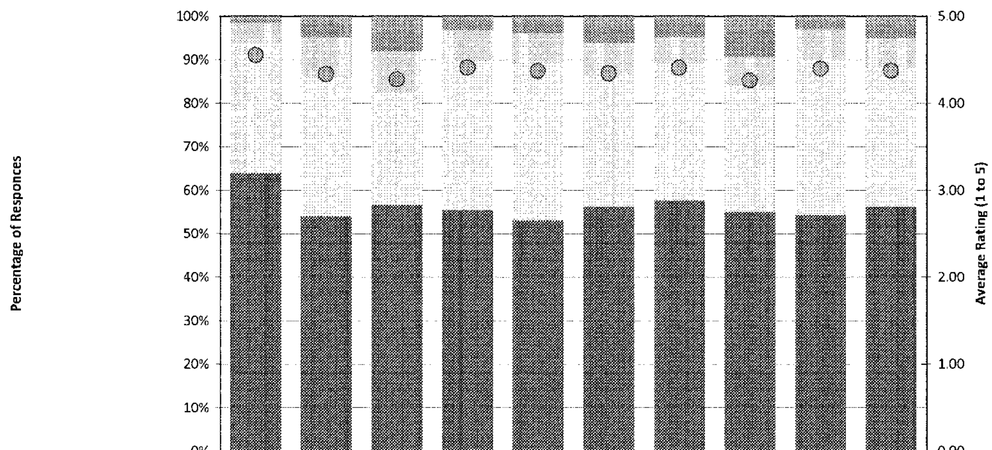
Question Key

1	I would recommend Ashford University to other students
2	I would recommend this course to other students.
3	I would recommend this instructor to other students.
4	Overall, the material I learned in this course is valuable now and will be valuable after I graduate.
5	The assignments (including reading, discussion forums, written assignments and assessments) contributed to my understanding of course material.
6	The instructor created an atmosphere of helpfulness and demonstrated enthusiasm in teaching the course.
7	The instructor explained expectations clearly at the beginning of the course.
8	The instructor provided timely feedback and guidance on discussion forums, tests, projects, etc. to help students improve.
9	This course provided me an opportunity to apply course material to improve my critical thinking and problem solving skills.
10	Your comments regarding your instructor, course, and Ashford University are welcome. (Response is optional)

2008 All Grad Programs

End of Course Surveys



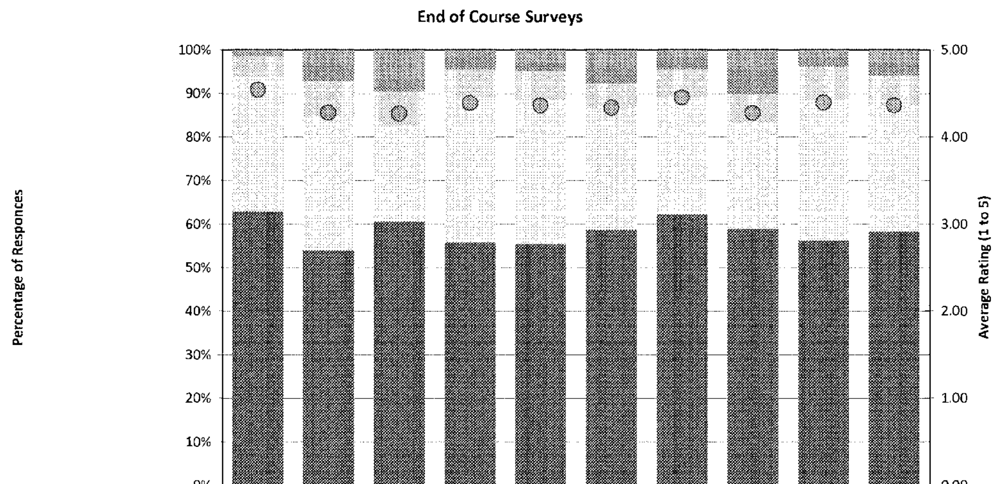
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	1%	2%	1%	3%	1%	2%
Disagree	1%	3%	4%	2%	3%	4%	3%	6%	2%	3%
Neither Agree nor Disagree	5%	9%	9%	7%	7%	7%	6%	7%	7%	7%
Agree	30%	32%	26%	34%	36%	30%	32%	29%	36%	32%
Strongly agree	64%	54%	57%	55%	53%	56%	58%	55%	54%	56%
Average	4.56	4.34	4.28	4.41	4.37	4.34	4.41	4.26	4.40	4.37

1/6/2009
11:08 AM

090102 Grad EOCS
1 / 12

[redacted]
(858) 385-8400 x[redacted]

2008 All Grad Programs - Nov.



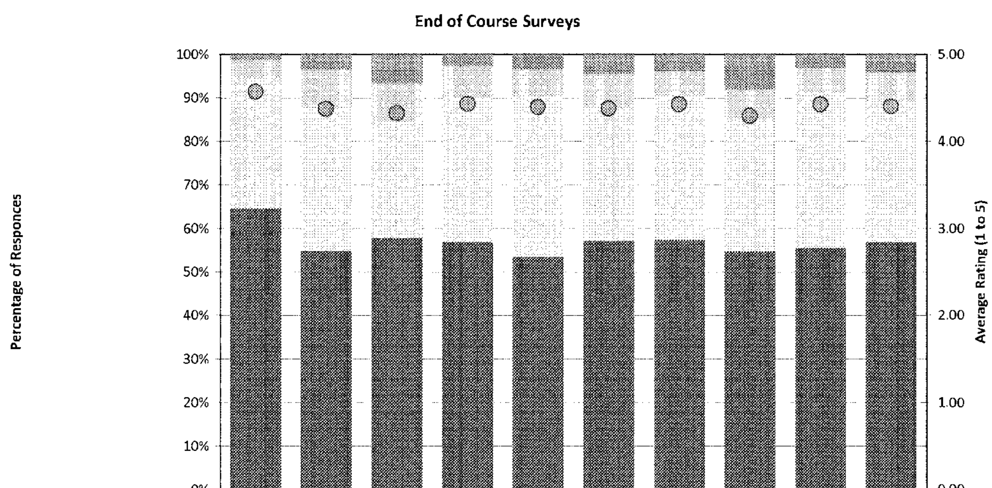
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	3%	7%	1%	3%	4%	2%	5%	2%	3%
Disagree	0%	4%	3%	3%	2%	4%	3%	6%	2%	3%
Neither Agree nor Disagree	5%	8%	8%	6%	7%	6%	6%	7%	7%	7%
Agree	31%	31%	22%	34%	33%	28%	27%	24%	33%	29%
Strongly agree	63%	54%	61%	56%	55%	59%	62%	59%	56%	58%
Average	4.54	4.28	4.27	4.39	4.36	4.34	4.45	4.27	4.40	4.37

1/6/2009
11:08 AM

090102 Grad EOCS
2 / 12

(858) 385-8400 [redacted]

2008 All Grad Programs - Oct.



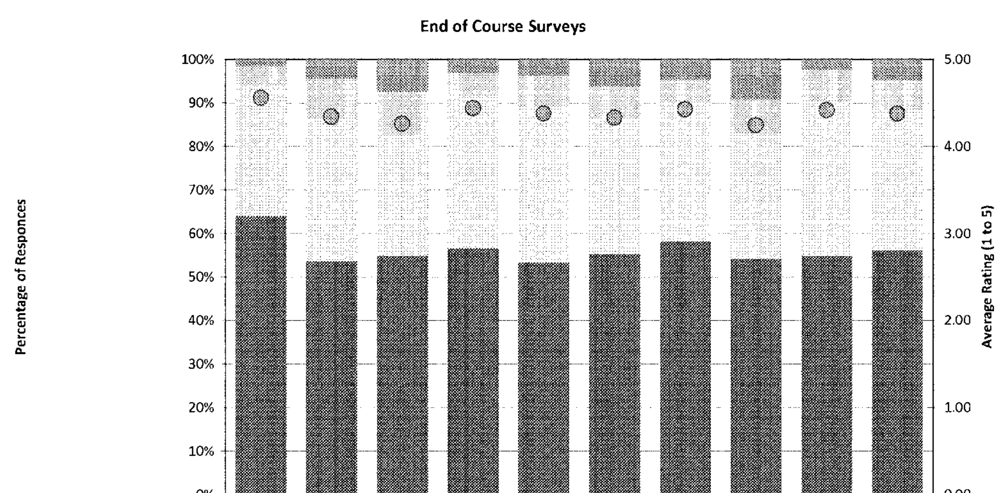
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	1%	3%	1%	1%	2%	1%	2%	1%	2%
Disagree	0%	2%	3%	2%	3%	2%	3%	6%	2%	3%
Neither Agree nor Disagree	4%	9%	8%	7%	6%	8%	5%	6%	6%	7%
Agree	30%	33%	27%	33%	37%	31%	33%	31%	36%	32%
Strongly agree	65%	55%	58%	57%	53%	57%	57%	55%	56%	57%
Average	4.57	4.38	4.32	4.43	4.40	4.38	4.43	4.30	4.43	4.40

1/6/2009
11:08 AM

090102 Grad EOCS
3 / 12

[redacted]
(858) 385-8400 x[redacted]

2008 All Grad Programs - Sept.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	1%	2%	1%	4%	1%	2%
Disagree	1%	3%	4%	2%	3%	4%	4%	6%	1%	3%
Neither Agree nor Disagree	4%	9%	10%	5%	7%	7%	5%	8%	7%	7%
Agree	30%	33%	28%	35%	36%	31%	32%	29%	36%	32%
Strongly agree	64%	54%	55%	57%	53%	55%	58%	54%	55%	56%
Average	4.56	4.34	4.26	4.44	4.38	4.33	4.43	4.24	4.42	4.38

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090102 Grad EOCS
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[redacted]
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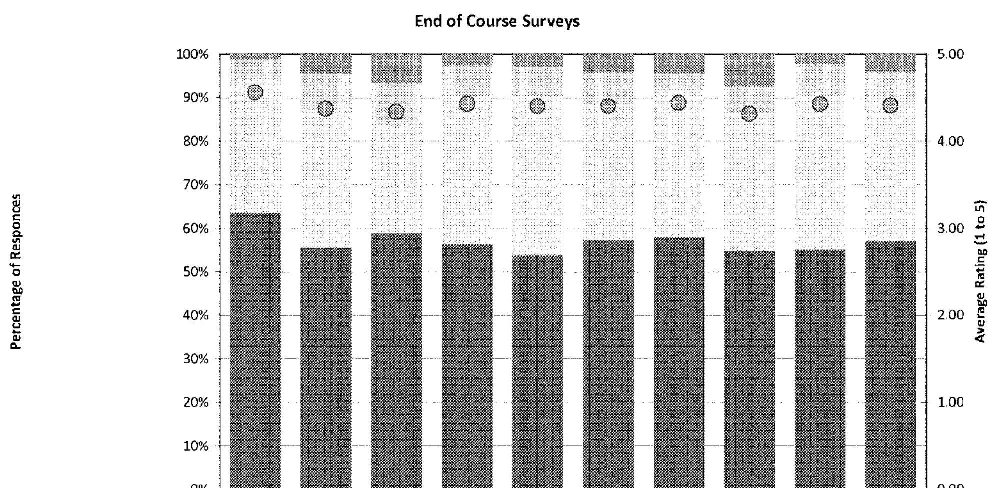
2008 All Grad Programs - August



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	1%	3%	1%	1%	1%	1%	2%	1%	1%
Disagree	1%	4%	4%	2%	2%	3%	4%	5%	1%	3%
Neither Agree nor Disagree	4%	8%	9%	7%	7%	8%	4%	6%	7%	7%
Agree	31%	32%	25%	34%	36%	31%	34%	32%	36%	32%
Strongly agree	64%	56%	59%	56%	54%	57%	58%	55%	55%	57%
Average	4.56	4.37	4.34	4.43	4.40	4.40	4.44	4.31	4.43	4.41

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090102 Grad EOCS
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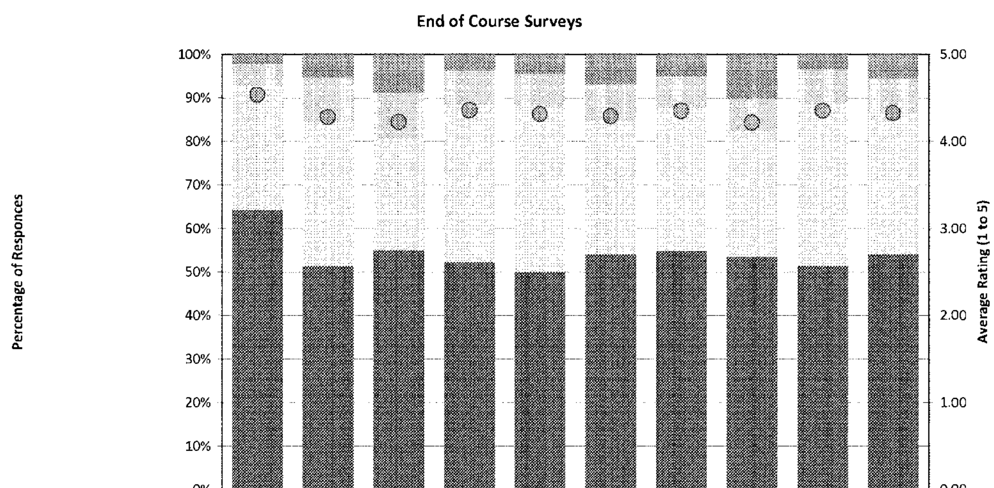
(858) 385-8400 x[redacted]

2008 All Grad Programs - July



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	2%	3%	2%	4%	1%	2%
Disagree	1%	3%	5%	3%	3%	4%	3%	7%	2%	3%
Neither Agree nor Disagree	5%	10%	10%	8%	7%	9%	7%	8%	8%	8%
Agree	28%	33%	26%	36%	38%	31%	33%	29%	37%	32%
Strongly agree	64%	51%	55%	52%	50%	54%	55%	54%	51%	54%
Average	4.54	4.28	4.22	4.36	4.31	4.29	4.35	4.22	4.36	4.33

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090102 Grad EOCS
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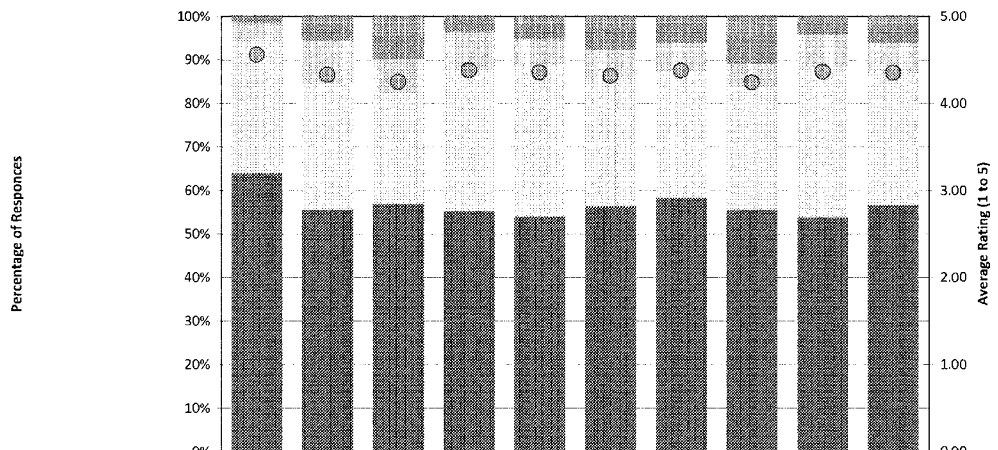
(858) 385-8400 x [redacted]

2008 All Grad Programs - June



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	2%	3%	1%	4%	1%	2%
Disagree	1%	4%	5%	3%	4%	5%	5%	7%	3%	4%
Neither Agree nor Disagree	4%	9%	8%	9%	6%	7%	7%	5%	8%	7%
Agree	30%	29%	26%	32%	35%	29%	29%	28%	34%	30%
Strongly agree	64%	56%	57%	55%	54%	56%	58%	56%	54%	57%
Average	4.56	4.33	4.25	4.38	4.36	4.32	4.38	4.24	4.37	4.35

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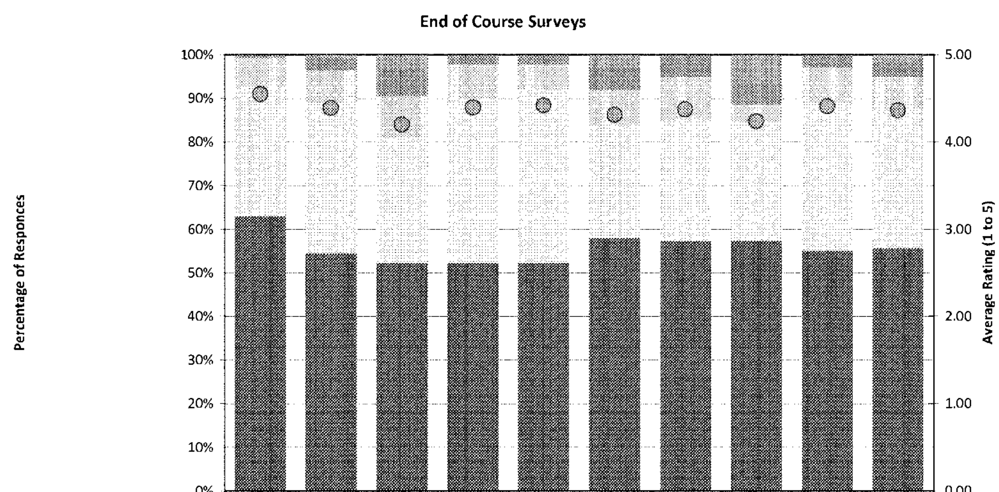
090102 Grad EOCS
7 / 12

[redacted]
(858) 385-8400 x[redacted]

2008 All Grad Programs - May



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	1%	4%	0%	0%	3%	0%	7%	0%	2%
Disagree	1%	3%	6%	2%	2%	5%	5%	5%	3%	4%
Neither Agree nor Disagree	7%	7%	9%	8%	6%	8%	9%	4%	8%	7%
Agree	30%	35%	29%	38%	40%	26%	28%	28%	34%	32%
Strongly agree	63%	54%	52%	52%	52%	58%	57%	57%	55%	56%
Average	4.55	4.39	4.20	4.40	4.42	4.31	4.38	4.24	4.41	4.37

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
May	1	87	41	9	1	0	**138**
	2	75	48	10	4	1	**138**
	3	72	40	13	8	5	**138**
	4	72	52	11	3	0	**138**
	5	72	55	8	3	0	**138**
	6	80	36	11	7	4	**138**
	7	79	39	13	7	0	**138**
	8	79	38	5	7	9	**138**
	9	76	47	11	4	0	**138**
		692	**396**	**91**	**44**	**19**	**1242**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	63%	30%	7%	1%	0%	**4.55**
2	54%	35%	7%	3%	1%	**4.39**
3	52%	29%	9%	6%	4%	**4.20**
4	52%	38%	8%	2%	0%	**4.40**
5	52%	40%	6%	2%	0%	**4.42**
6	58%	26%	8%	5%	3%	**4.31**
7	57%	28%	9%	5%	0%	**4.38**
8	57%	28%	4%	5%	7%	**4.24**
9	55%	34%	8%	3%	0%	**4.41**
All	**56%**	**32%**	**7%**	**4%**	**2%**	**4.37**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
June	1	413	195	27	6	4	**645**
	2	358	190	61	24	12	**645**
	3	367	165	49	35	29	**645**
	4	357	208	57	17	6	**645**
	5	348	225	38	23	11	**645**
	6	364	188	43	33	17	**645**
	7	376	187	43	30	9	**645**
	8	358	183	34	43	27	**645**
	9	347	222	49	20	7	**645**
		3288	**1763**	**401**	**231**	**122**	**5805**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	30%	4%	1%	1%	**4.56**
2	56%	29%	9%	4%	2%	**4.33**
3	57%	26%	8%	5%	4%	**4.25**
4	55%	32%	9%	3%	1%	**4.38**
5	54%	35%	6%	4%	2%	**4.36**
6	56%	29%	7%	5%	3%	**4.32**
7	58%	29%	7%	5%	1%	**4.38**
8	56%	28%	5%	7%	4%	**4.24**
9	54%	34%	8%	3%	1%	**4.37**
All	**57%**	**30%**	**7%**	**4%**	**2%**	**4.35**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
July	1	539	238	44	10	8	**839**
	2	430	278	86	25	20	**839**
	3	461	215	88	40	35	**839**
	4	439	303	66	22	9	**839**
	5	419	320	62	21	17	**839**
	6	453	257	72	33	24	**839**
	7	460	276	60	25	18	**839**
	8	449	241	63	56	30	**839**
	9	431	313	67	18	10	**839**
		4081	**2441**	**608**	**250**	**171**	**7551**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	28%	5%	1%	1%	**4.54**
2	51%	33%	10%	3%	2%	**4.28**
3	55%	26%	10%	5%	4%	**4.22**
4	52%	36%	8%	3%	1%	**4.36**
5	50%	38%	7%	3%	2%	**4.31**
6	54%	31%	9%	4%	3%	**4.29**
7	55%	33%	7%	3%	2%	**4.35**
8	54%	29%	8%	7%	4%	**4.22**
9	51%	37%	8%	2%	1%	**4.36**
All	**54%**	**32%**	**8%**	**3%**	**2%**	**4.33**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
August	1	507	246	35	6	4	**798**
	2	443	254	65	28	8	**798**
	3	469	202	74	33	20	**798**
	4	450	270	58	13	7	**798**
	5	429	291	55	18	5	**798**
	6	457	248	60	24	9	**798**
	7	462	269	31	29	7	**798**
	8	437	252	49	43	17	**798**
	9	439	286	55	11	7	**798**
		4093	**2318**	**482**	**205**	**84**	**7182**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	31%	4%	1%	1%	**4.56**
2	56%	32%	8%	4%	1%	**4.37**
3	59%	25%	9%	4%	3%	**4.34**
4	56%	34%	7%	2%	1%	**4.43**
5	54%	36%	7%	2%	1%	**4.40**
6	57%	31%	8%	3%	1%	**4.40**
7	58%	34%	4%	4%	1%	**4.44**
8	55%	32%	6%	5%	2%	**4.31**
9	55%	36%	7%	1%	1%	**4.43**
All	**57%**	**32%**	**7%**	**3%**	**1%**	**4.41**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
September	1	633	297	42	10	6	**988**
	2	530	324	90	28	16	**988**
	3	541	275	97	39	36	**988**
	4	559	346	53	19	11	**988**
	5	527	357	68	26	10	**988**
	6	547	309	73	41	21	**991**
	7	574	317	51	36	10	**988**
	8	535	286	76	56	35	**988**
	9	541	352	72	13	10	**988**
		4987	**2863**	**622**	**268**	**155**	**8895**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	30%	4%	1%	1%	**4.56**
2	54%	33%	9%	3%	2%	**4.34**
3	55%	28%	10%	4%	4%	**4.26**
4	57%	35%	5%	2%	1%	**4.44**
5	53%	36%	7%	3%	1%	**4.38**
6	55%	31%	7%	4%	2%	**4.33**
7	58%	32%	5%	4%	1%	**4.43**
8	54%	29%	8%	6%	4%	**4.24**
9	55%	36%	7%	1%	1%	**4.42**
All	**56%**	**32%**	**7%**	**3%**	**2%**	**4.38**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
October	1	527	246	33	3	7	**816**
	2	447	269	72	16	12	**816**
	3	472	220	69	27	28	**816**
	4	464	271	59	15	7	**816**
	5	436	302	50	23	5	**816**
	6	466	251	62	19	18	**816**
	7	468	272	44	21	11	**816**
	8	446	251	53	46	20	**816**
	9	453	292	45	19	7	**816**
		4179	**2374**	**487**	**189**	**115**	**7344**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	65%	30%	4%	0%	1%	**4.57**
2	55%	33%	9%	2%	1%	**4.38**
3	58%	27%	8%	3%	3%	**4.32**
4	57%	33%	7%	2%	1%	**4.43**
5	53%	37%	6%	3%	1%	**4.40**
6	57%	31%	8%	2%	2%	**4.38**
7	57%	33%	5%	3%	1%	**4.43**
8	55%	31%	6%	6%	2%	**4.30**
9	56%	36%	6%	2%	1%	**4.43**
All	**57%**	**32%**	**7%**	**3%**	**2%**	**4.40**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
November	1	236	116	18	1	4	**375**
	2	202	116	30	14	13	**375**
	3	227	83	29	11	25	**375**
	4	209	126	23	12	5	**375**
	5	208	124	25	7	11	**375**
	6	220	105	21	14	15	**375**
	7	233	102	23	11	6	**375**
	8	221	91	25	21	17	**375**
	9	211	122	28	8	6	**375**
		1967	**985**	**222**	**99**	**102**	**3375**

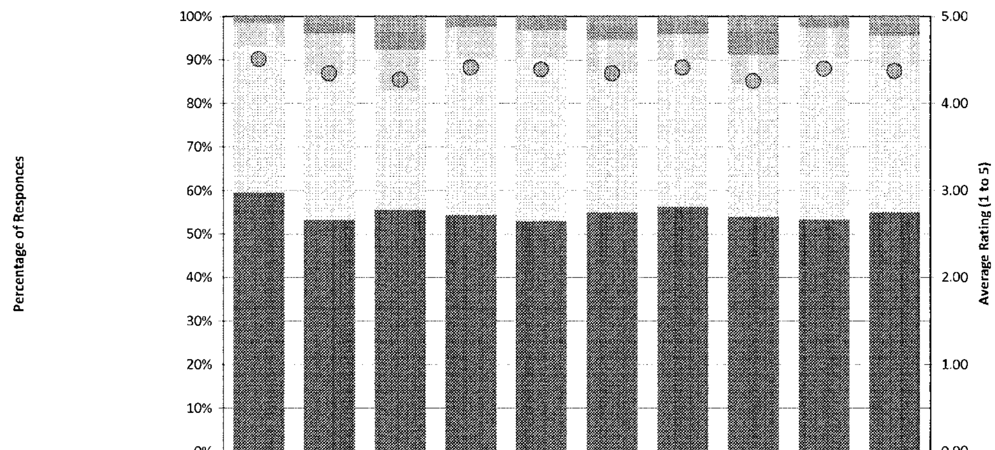
	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	63%	31%	5%	0%	1%	**4.54**
2	54%	31%	8%	4%	3%	**4.28**
3	61%	22%	8%	3%	7%	**4.27**
4	56%	34%	6%	3%	1%	**4.39**
5	55%	33%	7%	2%	3%	**4.36**
6	59%	28%	6%	4%	4%	**4.34**
7	62%	27%	6%	3%	2%	**4.45**
8	59%	24%	7%	6%	5%	**4.27**
9	56%	33%	7%	2%	2%	**4.40**
All	**58%**	**29%**	**7%**	**3%**	**3%**	**4.37**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
Combined	1	2942	1379	208	37	33	**4599**
	2	2485	1479	414	139	82	**4599**
	3	2609	1200	419	193	178	**4599**
	4	2550	1576	327	101	45	**4599**
	5	2439	1674	306	121	59	**4599**
	6	2587	1394	342	171	108	**4602**
	7	2652	1462	265	159	61	**4599**
	8	2525	1342	305	272	155	**4599**
	9	2498	1634	327	93	47	**4599**
		23287	**13140**	**2913**	**1286**	**768**	**41394**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	30%	5%	1%	1%	**4.56**
2	54%	32%	9%	3%	2%	**4.34**
3	57%	26%	9%	4%	4%	**4.28**
4	55%	34%	7%	2%	1%	**4.41**
5	53%	36%	7%	3%	1%	**4.37**
6	56%	30%	7%	4%	2%	**4.34**
7	58%	32%	6%	3%	1%	**4.41**
8	55%	29%	7%	6%	3%	**4.26**
9	54%	36%	7%	2%	1%	**4.40**
All	**56%**	**32%**	**7%**	**3%**	**2%**	**4.37**

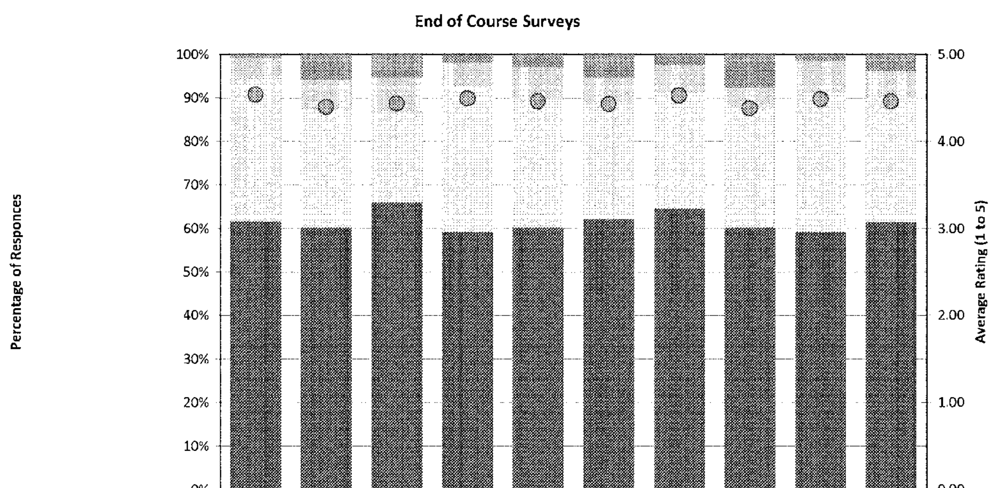
2008 MBA Programs

End of Course Surveys



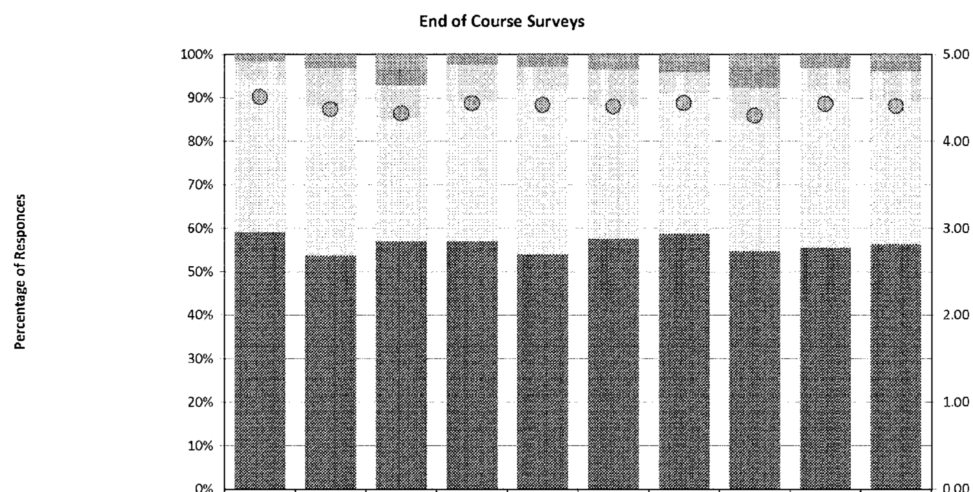
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	1%	4%	1%	1%	2%	1%	3%	1%	2%
Disagree	1%	3%	4%	2%	2%	3%	3%	6%	2%	3%
Neither Agree nor Disagree	5%	9%	9%	7%	6%	8%	6%	7%	7%	7%
Agree	34%	34%	28%	36%	37%	32%	34%	30%	37%	34%
Strongly agree	60%	53%	56%	54%	53%	55%	56%	54%	53%	55%
Average	4.51	4.35	4.27	4.42	4.39	4.35	4.41	4.26	4.40	4.37

2008 MBA Programs - Nov.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	0%	1%	2%	0%	2%	0%	1%
Disagree	0%	4%	1%	2%	2%	3%	2%	6%	1%	2%
Neither Agree nor Disagree	5%	7%	8%	6%	7%	6%	6%	4%	7%	6%
Agree	33%	27%	21%	33%	30%	27%	27%	28%	32%	28%
Strongly agree	62%	60%	66%	59%	60%	62%	65%	60%	59%	61%
Average	4.54	4.40	4.44	4.50	4.46	4.43	4.53	4.38	4.49	4.46

2008 MBA Programs - Oct.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	3%	1%	1%	2%	1%	3%	1%	2%
Disagree	1%	2%	4%	2%	2%	1%	3%	5%	2%	2%
Neither Agree nor Disagree	4%	9%	8%	8%	5%	8%	5%	7%	5%	7%
Agree	35%	35%	28%	32%	38%	31%	32%	31%	36%	33%
Strongly agree	59%	54%	57%	57%	54%	58%	59%	55%	55%	56%
Average	4.51	4.37	4.32	4.44	4.42	4.40	4.44	4.30	4.43	4.40

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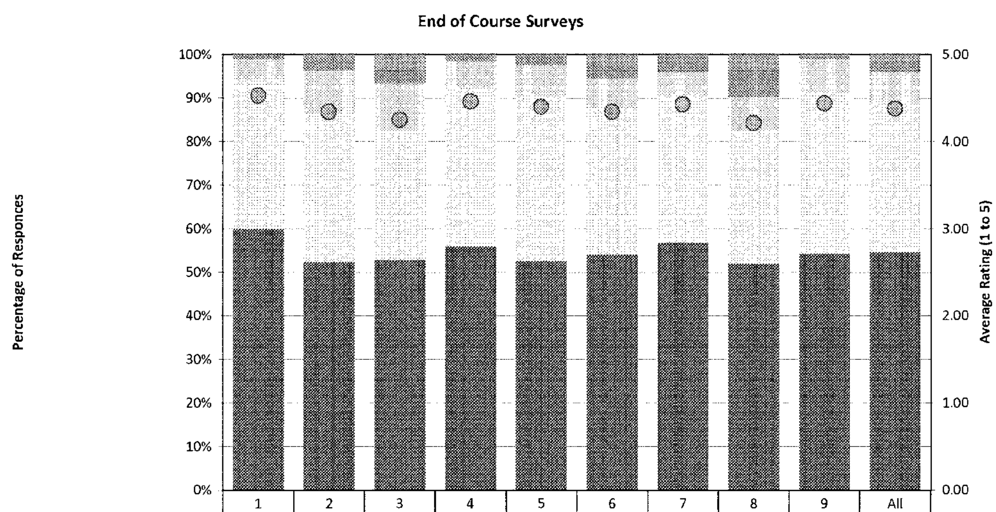
090102 Grad EOCS Business Adminstration
3 / 12

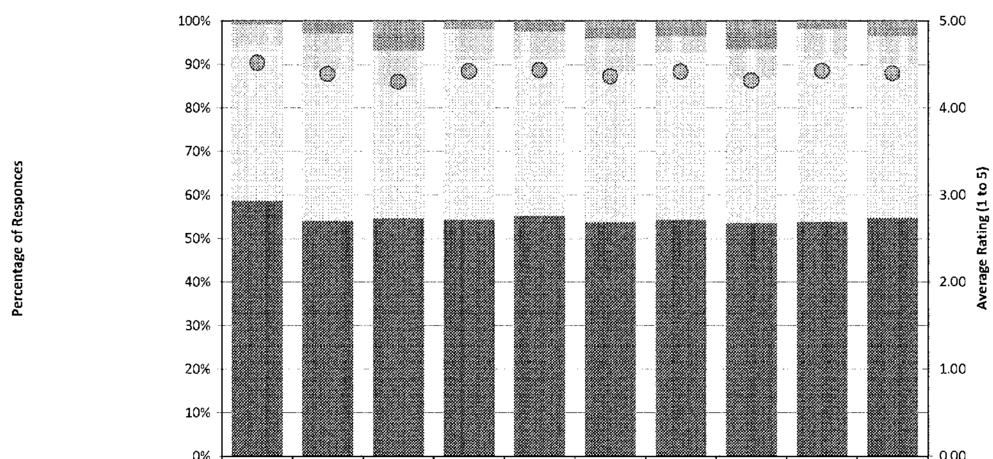
(858) 385-8400 x[redacted]

2008 MBA Programs - Sept.



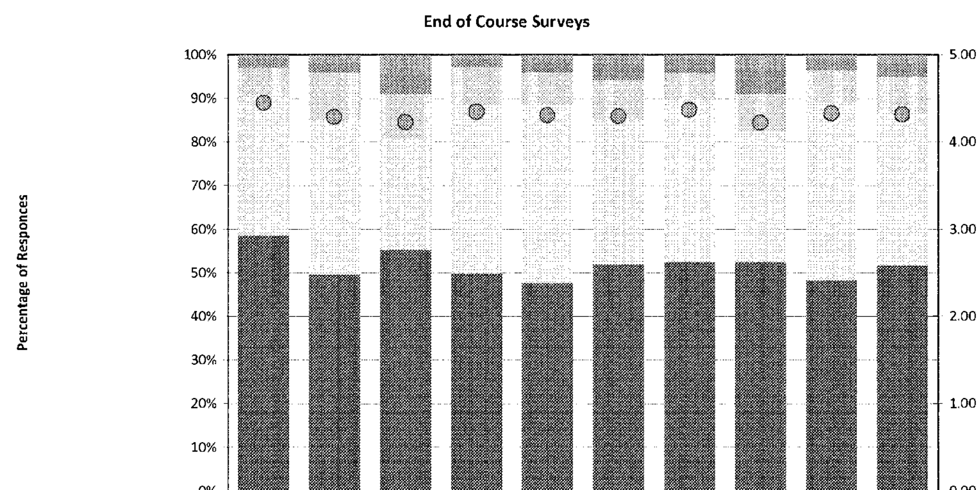
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	1%	3%	0%	0%	2%	1%	3%	0%	1%
Disagree	1%	3%	3%	1%	2%	3%	3%	7%	1%	3%
Neither Agree nor Disagree	4%	10%	11%	6%	7%	7%	5%	8%	8%	7%
Agree	34%	34%	30%	36%	38%	34%	34%	31%	37%	34%
Strongly agree	60%	52%	53%	56%	53%	54%	57%	52%	54%	55%
Average	4.53	4.34	4.25	4.46	4.40	4.34	4.43	4.22	4.44	4.38

2008 MBA Programs - August



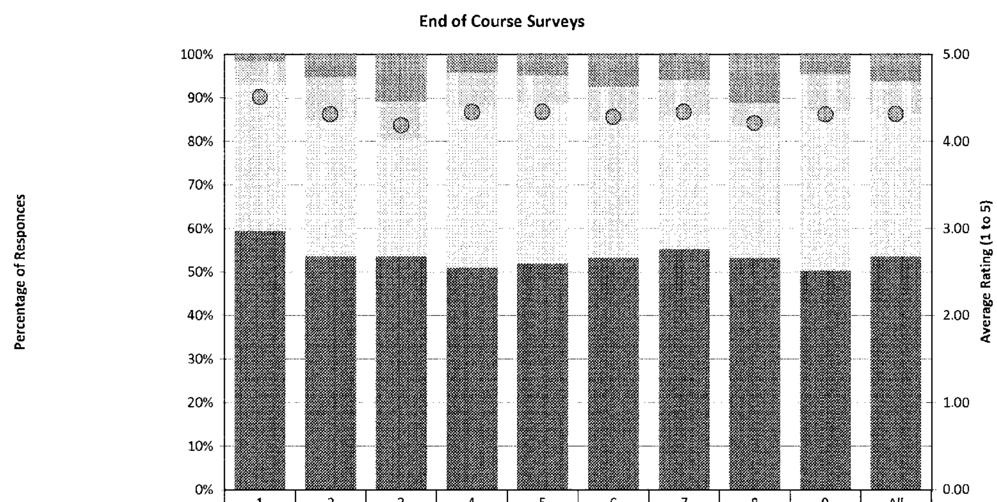
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	1%	3%	1%	1%	1%	1%	2%	1%	1%
Disagree	1%	2%	4%	1%	2%	3%	2%	4%	1%	2%
Neither Agree nor Disagree	5%	8%	8%	7%	6%	8%	4%	7%	7%	7%
Agree	36%	35%	30%	37%	36%	34%	38%	33%	38%	35%
Strongly agree	59%	54%	55%	54%	55%	54%	54%	53%	54%	55%
Average	4.52	4.39	4.30	4.42	4.44	4.37	4.42	4.31	4.42	4.40

2008 MBA Programs - July



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	1%	2%	1%	3%	1%	2%
Disagree	2%	2%	5%	2%	2%	4%	3%	5%	2%	3%
Neither Agree nor Disagree	7%	11%	10%	8%	7%	9%	6%	9%	7%	8%
Agree	32%	36%	26%	39%	41%	33%	37%	30%	41%	35%
Strongly agree	58%	50%	55%	50%	48%	52%	52%	52%	48%	52%
Average	4.45	4.29	4.23	4.35	4.31	4.30	4.37	4.22	4.33	4.32

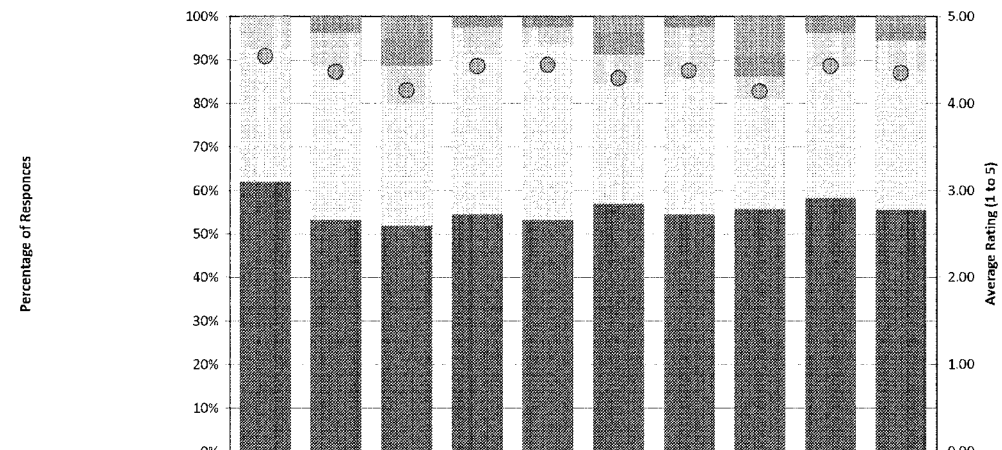
2008 MBA Programs - June



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	5%	1%	2%	2%	1%	4%	2%	2%
Disagree	1%	3%	6%	3%	3%	5%	5%	7%	3%	4%
Neither Agree nor Disagree	5%	10%	9%	8%	6%	8%	8%	6%	8%	7%
Agree	34%	31%	27%	37%	37%	31%	31%	30%	37%	33%
Strongly agree	59%	54%	54%	51%	52%	53%	55%	53%	50%	54%
Average	4.51	4.31	4.19	4.34	4.34	4.28	4.34	4.21	4.31	4.31

2008 MBA Programs - May

End of Course Surveys



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	1%	5%	0%	0%	4%	0%	9%	0%	2%
Disagree	0%	3%	6%	3%	3%	5%	3%	5%	4%	3%
Neither Agree nor Disagree	8%	8%	9%	6%	4%	6%	11%	5%	8%	7%
Agree	30%	35%	28%	37%	41%	28%	32%	25%	30%	32%
Strongly agree	62%	53%	52%	54%	53%	57%	54%	56%	58%	56%
Average	4.54	4.37	4.15	4.43	4.44	4.29	4.38	4.14	4.43	4.35

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Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
May	1	49	24	6	0	0	**79**
	2	42	28	6	2	1	**79**
	3	41	22	7	5	4	**79**
	4	43	29	5	2	0	**79**
	5	42	32	3	2	0	**79**
	6	45	22	5	4	3	**79**
	7	43	25	9	2	0	**79**
	8	44	20	4	4	7	**79**
	9	46	24	6	3	0	**79**
		395	**226**	**51**	**24**	**15**	**711**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	62%	30%	8%	0%	0%	**4.54**
2	53%	35%	8%	3%	1%	**4.37**
3	52%	28%	9%	6%	5%	**4.15**
4	54%	37%	6%	3%	0%	**4.43**
5	53%	41%	4%	3%	0%	**4.44**
6	57%	28%	6%	5%	4%	**4.29**
7	54%	32%	11%	3%	0%	**4.38**
8	56%	25%	5%	5%	9%	**4.14**
9	58%	30%	8%	4%	0%	**4.43**
All	**56%**	**32%**	**7%**	**3%**	**2%**	**4.35**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
June	1	182	105	14	3	2	**306**
	2	164	96	30	9	7	**306**
	3	164	82	27	19	14	**306**
	4	156	113	24	10	3	**306**
	5	159	113	19	9	6	**306**
	6	163	96	24	16	7	**306**
	7	169	94	25	14	4	**306**
	8	163	92	17	21	13	**306**
	9	154	112	26	9	5	**306**
		1474	**903**	**206**	**110**	**61**	**2754**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	59%	34%	5%	1%	1%	**4.51**
2	54%	31%	10%	3%	2%	**4.31**
3	54%	27%	9%	6%	5%	**4.19**
4	51%	37%	8%	3%	1%	**4.34**
5	52%	37%	6%	3%	2%	**4.34**
6	53%	31%	8%	5%	2%	**4.28**
7	55%	31%	8%	5%	1%	**4.34**
8	53%	30%	6%	7%	4%	**4.21**
9	50%	37%	8%	3%	2%	**4.31**
All	**54%**	**33%**	**7%**	**4%**	**2%**	**4.31**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
July	1	235	128	27	9	3	**402**
	2	199	143	44	9	7	**402**
	3	222	103	41	19	17	**402**
	4	200	157	34	7	4	**402**
	5	191	165	30	10	6	**402**
	6	209	134	36	15	8	**402**
	7	211	150	24	13	4	**402**
	8	211	120	35	22	14	**402**
	9	194	165	29	9	5	**402**
		1872	**1265**	**300**	**113**	**68**	**3618**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	58%	32%	7%	2%	1%	**4.45**
2	50%	36%	11%	2%	2%	**4.29**
3	55%	26%	10%	5%	4%	**4.23**
4	50%	39%	8%	2%	1%	**4.35**
5	48%	41%	7%	2%	1%	**4.31**
6	52%	33%	9%	4%	2%	**4.30**
7	52%	37%	6%	3%	1%	**4.37**
8	52%	30%	9%	5%	3%	**4.22**
9	48%	41%	7%	2%	1%	**4.33**
All	**52%**	**35%**	**8%**	**3%**	**2%**	**4.32**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
August	1	218	133	18	2	1	**372**
	2	201	129	31	9	2	**372**
	3	203	113	31	15	10	**372**
	4	202	137	26	2	5	**372**
	5	205	135	23	7	2	**372**
	6	200	128	29	10	5	**372**
	7	202	142	15	8	5	**372**
	8	199	124	25	15	9	**372**
	9	200	140	25	4	3	**372**
		1830	**1181**	**223**	**72**	**42**	**3348**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	59%	36%	5%	1%	0%	**4.52**
2	54%	35%	8%	2%	1%	**4.39**
3	55%	30%	8%	4%	3%	**4.30**
4	54%	37%	7%	1%	1%	**4.42**
5	55%	36%	6%	2%	1%	**4.44**
6	54%	34%	8%	3%	1%	**4.37**
7	54%	38%	4%	2%	1%	**4.42**
8	53%	33%	7%	4%	2%	**4.31**
9	54%	38%	7%	1%	1%	**4.42**
All	**55%**	**35%**	**7%**	**2%**	**1%**	**4.40**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
September	1	295	168	22	5	1	**491**
	2	257	167	49	13	5	**491**
	3	259	147	52	16	17	**491**
	4	275	177	31	6	2	**491**
	5	258	187	34	10	2	**491**
	6	266	165	34	16	11	**492**
	7	279	166	26	17	3	**491**
	8	255	151	37	32	16	**491**
	9	266	182	38	3	2	**491**
		2410	**1510**	**323**	**118**	**59**	**4420**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	60%	34%	4%	1%	0%	**4.53**
2	52%	34%	10%	3%	1%	**4.34**
3	53%	30%	11%	3%	3%	**4.25**
4	56%	36%	6%	1%	0%	**4.46**
5	53%	38%	7%	2%	0%	**4.40**
6	54%	34%	7%	3%	2%	**4.34**
7	57%	34%	5%	3%	1%	**4.43**
8	52%	31%	8%	7%	3%	**4.22**
9	54%	37%	8%	1%	0%	**4.44**
All	**55%**	**34%**	**7%**	**3%**	**1%**	**4.38**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
October	1	226	134	16	3	3	**382**
	2	205	132	33	6	6	**382**
	3	218	108	29	15	12	**382**
	4	218	124	31	7	2	**382**
	5	206	144	21	8	3	**382**
	6	220	117	32	5	8	**382**
	7	224	124	18	11	5	**382**
	8	209	117	26	20	10	**382**
	9	212	138	20	9	3	**382**
		1938	**1138**	**226**	**84**	**52**	**3438**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	59%	35%	4%	1%	1%	**4.51**
2	54%	35%	9%	2%	2%	**4.37**
3	57%	28%	8%	4%	3%	**4.32**
4	57%	32%	8%	2%	1%	**4.44**
5	54%	38%	5%	2%	1%	**4.42**
6	58%	31%	8%	1%	2%	**4.40**
7	59%	32%	5%	3%	1%	**4.44**
8	55%	31%	7%	5%	3%	**4.30**
9	55%	36%	5%	2%	1%	**4.43**
All	**56%**	**33%**	**7%**	**2%**	**2%**	**4.40**

Graph Data - Combined

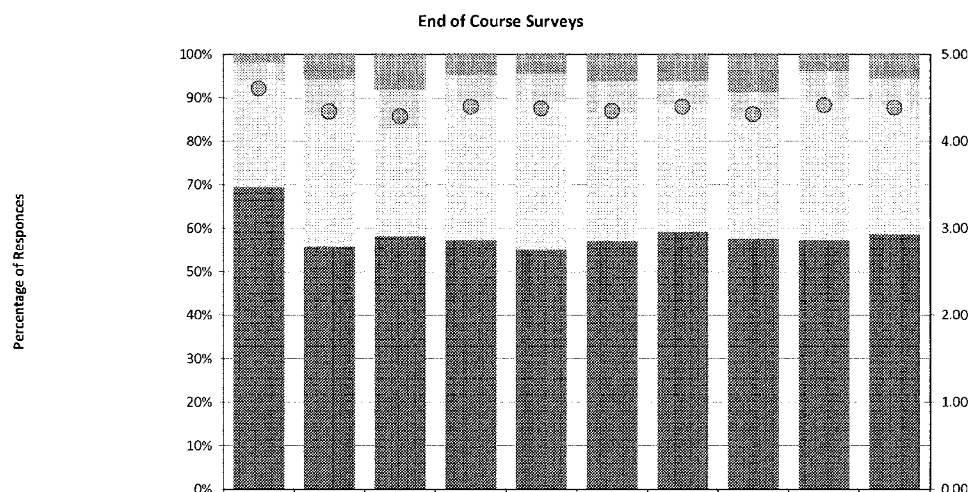
		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
November	1	127	67	10	0	2	206
	2	124	56	14	8	4	206
	3	136	43	16	3	8	206
	4	122	68	12	4	0	206
	5	124	61	15	4	2	206
	6	128	55	12	6	5	206
	7	133	55	13	4	1	206
	8	124	57	9	12	4	206
	9	122	66	15	2	1	206
		1140	528	116	43	27	1854

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	62%	33%	5%	0%	1%	4.54
2	60%	27%	7%	4%	2%	4.40
3	66%	21%	8%	1%	4%	4.44
4	59%	33%	6%	2%	0%	4.50
5	60%	30%	7%	2%	1%	4.46
6	62%	27%	6%	3%	2%	4.43
7	65%	27%	6%	2%	0%	4.53
8	60%	28%	4%	6%	2%	4.38
9	59%	32%	7%	1%	0%	4.49
All	61%	28%	6%	2%	1%	4.46

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
Combined	1	1332	759	113	22	12	2238
	2	1192	751	207	56	32	2238
	3	1243	618	203	92	82	2238
	4	1216	805	163	38	16	2238
	5	1185	837	145	50	21	2238
	6	1231	717	172	72	47	2239
	7	1261	756	130	69	22	2238
	8	1205	681	153	126	73	2238
	9	1194	827	159	39	19	2238
		11059	6751	1445	564	324	20143

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	60%	34%	5%	1%	1%	4.51
2	53%	34%	9%	3%	1%	4.35
3	56%	28%	9%	4%	4%	4.27
4	54%	36%	7%	2%	1%	4.42
5	53%	37%	6%	2%	1%	4.39
6	55%	32%	8%	3%	2%	4.35
7	56%	34%	6%	3%	1%	4.41
8	54%	30%	7%	6%	3%	4.26
9	53%	37%	7%	2%	1%	4.40
All	55%	34%	7%	3%	2%	4.37

2008 MAOM Programs



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	2%	2%	2%	3%	1%	2%
Disagree	1%	3%	4%	3%	3%	4%	5%	5%	2%	3%
Neither Agree nor Disagree	4%	8%	9%	6%	6%	8%	5%	5%	6%	6%
Agree	25%	30%	25%	32%	34%	29%	29%	28%	32%	29%
Strongly agree	69%	56%	58%	57%	55%	57%	59%	58%	57%	59%
Average	4.61	4.34	4.29	4.40	4.38	4.35	4.40	4.31	4.42	4.39

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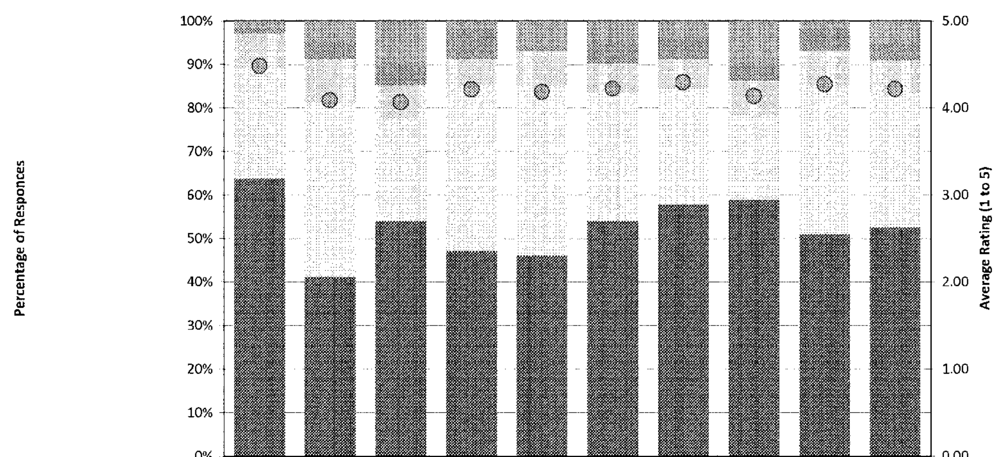
BPI-HELP_00053418

2008 MAOM Programs - Nov.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	2%	5%	10%	2%	6%	5%	4%	10%	2%	5%
Disagree	1%	4%	5%	7%	1%	5%	5%	4%	5%	4%
Neither Agree nor Disagree	8%	10%	8%	6%	8%	7%	7%	8%	8%	8%
Agree	25%	40%	24%	38%	39%	29%	26%	20%	34%	31%
Strongly agree	64%	41%	54%	47%	46%	54%	58%	59%	51%	53%
Average	4.48	4.09	4.07	4.22	4.19	4.23	4.29	4.14	4.27	4.22

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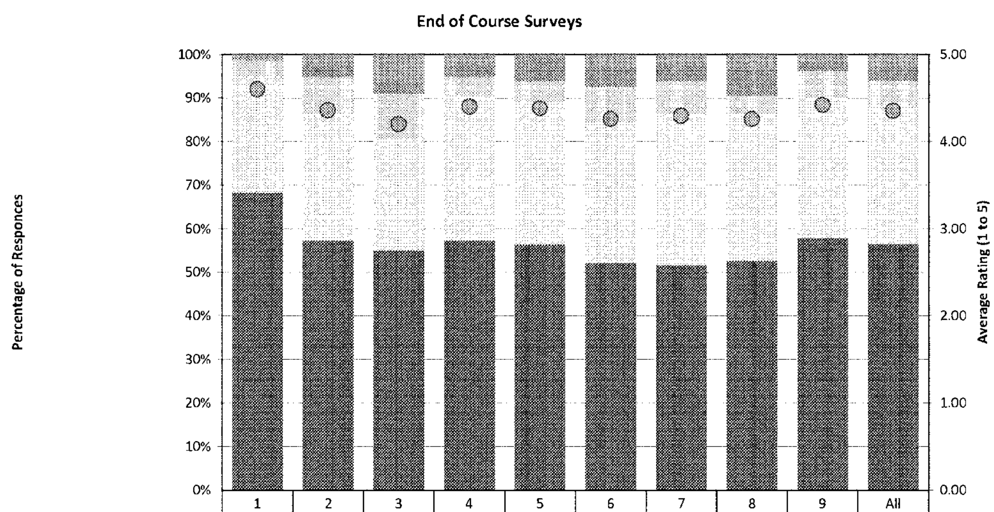
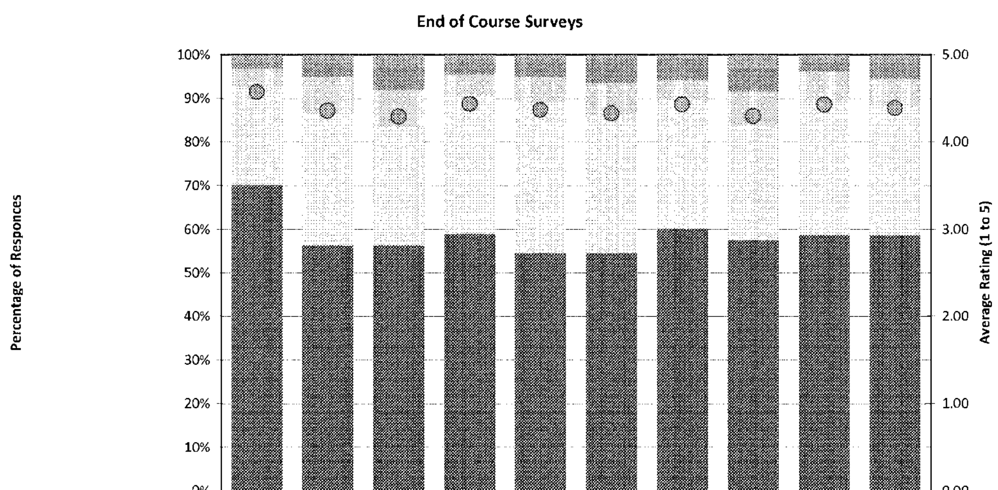
2008 MAOM Programs - Oct.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	6%	2%	1%	3%	2%	3%	2%	3%
Disagree	0%	3%	3%	3%	5%	5%	4%	6%	2%	3%
Neither Agree nor Disagree	4%	9%	10%	4%	5%	8%	8%	4%	6%	6%
Agree	27%	29%	26%	33%	33%	32%	35%	34%	32%	31%
Strongly agree	68%	57%	55%	57%	56%	52%	52%	53%	58%	57%
Average	4.60	4.36	4.20	4.40	4.38	4.26	4.29	4.26	4.42	4.35

2008 MAOM Programs - Sept.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	2%	2%	3%	2%	2%	1%	1%	3%	2%	2%
Disagree	2%	3%	5%	3%	3%	5%	5%	5%	2%	4%
Neither Agree nor Disagree	5%	8%	8%	5%	6%	7%	5%	8%	7%	6%
Agree	22%	30%	27%	32%	35%	32%	30%	26%	31%	29%
Strongly agree	70%	56%	56%	59%	54%	54%	60%	57%	59%	59%
Average	4.57	4.36	4.29	4.44	4.37	4.33	4.43	4.30	4.43	4.39

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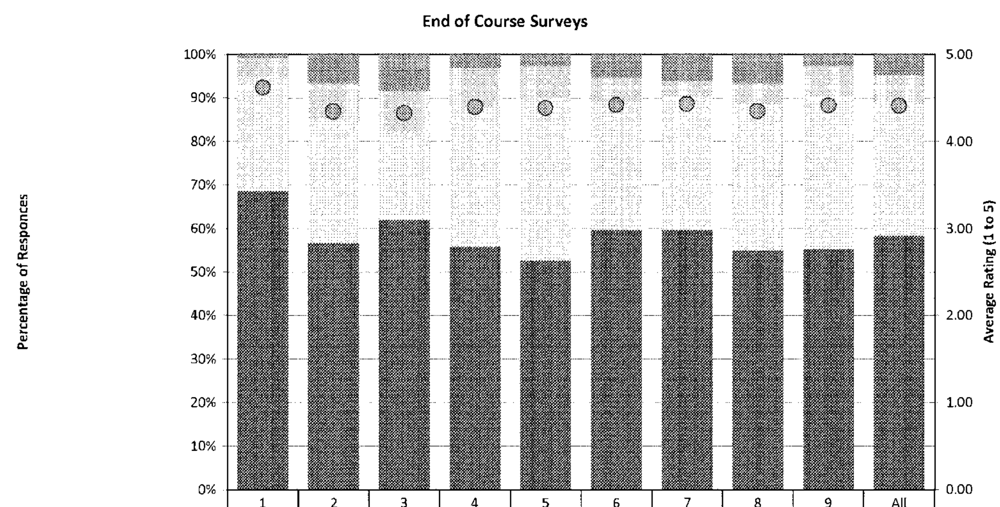
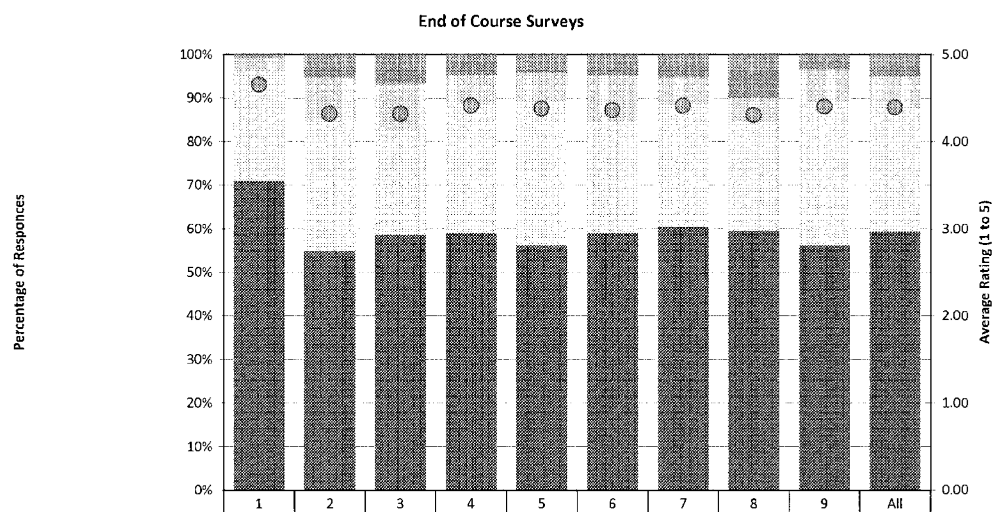
2008 MAOM Programs - August



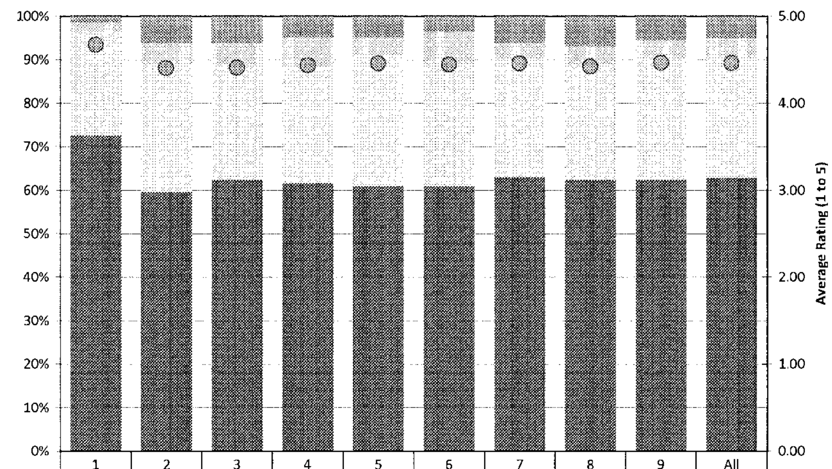
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	1%	3%	1%	1%	1%	0%	2%	1%	1%
Disagree	0%	6%	5%	2%	1%	4%	6%	5%	1%	3%
Neither Agree nor Disagree	4%	8%	10%	9%	8%	6%	4%	5%	7%	7%
Agree	26%	29%	20%	32%	37%	29%	31%	34%	35%	30%
Strongly agree	69%	57%	62%	56%	53%	60%	60%	55%	55%	58%
Average	4.62	4.35	4.32	4.40	4.38	4.42	4.43	4.35	4.42	4.41

2008 MAOM Programs - July



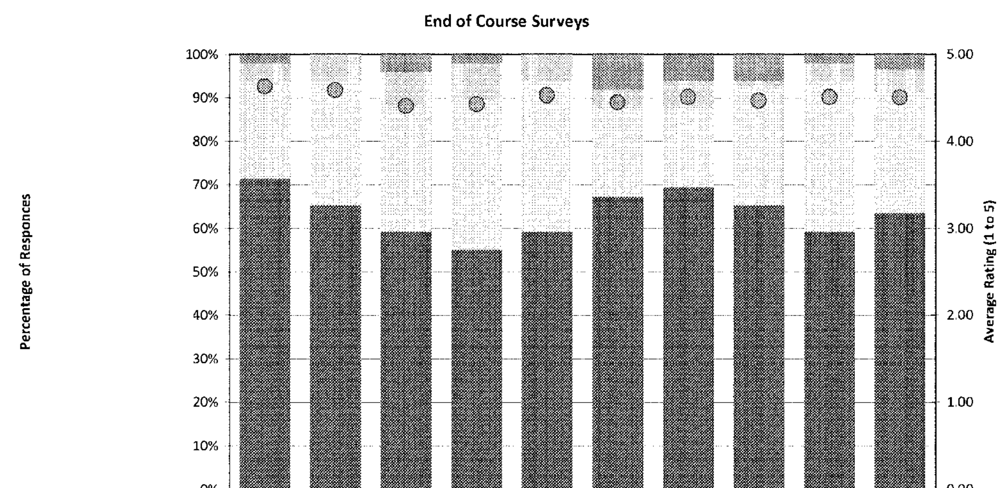
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	3%	3%	1%	3%	3%	2%	4%	1%	2%
Disagree	0%	2%	4%	3%	1%	2%	3%	6%	2%	3%
Neither Agree nor Disagree	3%	10%	10%	7%	6%	10%	6%	5%	8%	7%
Agree	25%	30%	24%	30%	33%	26%	28%	25%	33%	28%
Strongly agree	71%	55%	59%	59%	56%	59%	60%	60%	56%	59%
Average	4.65	4.32	4.32	4.41	4.38	4.36	4.41	4.30	4.40	4.40

2008 MAOM Programs - June



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	1%	2%	1%	2%	1%	2%
Disagree	1%	4%	2%	3%	3%	1%	5%	5%	5%	3%
Neither Agree nor Disagree	2%	5%	5%	7%	4%	8%	3%	4%	4%	5%
Agree	24%	29%	27%	27%	30%	28%	27%	27%	28%	27%
Strongly agree	73%	60%	62%	62%	61%	61%	63%	62%	62%	63%
Average	4.67	4.40	4.41	4.44	4.46	4.45	4.46	4.42	4.47	4.46

2008 MAOM Programs - May



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	0%	2%	0%	0%	2%	0%	4%	0%	1%
Disagree	2%	0%	2%	2%	0%	6%	6%	2%	2%	2%
Neither Agree nor Disagree	4%	6%	8%	8%	6%	4%	6%	2%	4%	5%
Agree	22%	29%	29%	35%	35%	20%	18%	27%	35%	28%
Strongly agree	71%	65%	59%	55%	59%	67%	69%	65%	59%	63%
Average	4.63	4.59	4.41	4.43	4.53	4.45	4.51	4.47	4.51	4.50

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Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
May	1	35	11	2	1	0	**49**
	2	32	14	3	0	0	**49**
	3	29	14	4	1	1	**49**
	4	27	17	4	1	0	**49**
	5	29	17	3	0	0	**49**
	6	33	10	2	3	1	**49**
	7	34	9	3	3	0	**49**
	8	32	13	1	1	2	**49**
	9	29	17	2	1	0	**49**
		280	**122**	**24**	**11**	**4**	**441**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	71%	22%	4%	2%	0%	**4.63**
2	65%	29%	6%	0%	0%	**4.59**
3	59%	29%	8%	2%	2%	**4.41**
4	55%	35%	8%	2%	0%	**4.43**
5	59%	35%	6%	0%	0%	**4.53**
6	67%	20%	4%	6%	2%	**4.45**
7	69%	18%	6%	6%	0%	**4.51**
8	65%	27%	2%	2%	4%	**4.47**
9	59%	35%	4%	2%	0%	**4.51**
All	**63%**	**28%**	**5%**	**2%**	**1%**	**4.50**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
June	1	106	35	3	1	1	**146**
	2	87	43	7	6	3	**146**
	3	91	39	7	3	6	**146**
	4	90	39	10	5	2	**146**
	5	89	44	6	5	2	**146**
	6	89	41	11	2	3	**146**
	7	92	40	5	7	2	**146**
	8	91	39	6	7	3	**146**
	9	91	41	6	7	1	**146**
		826	**361**	**61**	**43**	**23**	**1314**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	73%	24%	2%	1%	1%	**4.67**
2	60%	29%	5%	4%	2%	**4.40**
3	62%	27%	5%	2%	4%	**4.41**
4	62%	27%	7%	3%	1%	**4.44**
5	61%	30%	4%	3%	1%	**4.46**
6	61%	28%	8%	1%	2%	**4.45**
7	63%	27%	3%	5%	1%	**4.46**
8	62%	27%	4%	5%	2%	**4.42**
9	62%	28%	4%	5%	1%	**4.47**
All	**63%**	**27%**	**5%**	**3%**	**2%**	**4.46**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
July	1	149	53	6	0	2	**210**
	2	115	64	20	5	6	**210**
	3	123	51	22	8	6	**210**
	4	124	62	14	7	3	**210**
	5	118	70	13	2	7	**210**
	6	124	54	22	4	6	**210**
	7	127	59	13	6	5	**210**
	8	125	53	11	13	8	**210**
	9	118	69	16	4	3	**210**
		1123	**535**	**137**	**49**	**46**	**1890**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	71%	25%	3%	0%	1%	**4.65**
2	55%	30%	10%	2%	3%	**4.32**
3	59%	24%	10%	4%	3%	**4.32**
4	59%	30%	7%	3%	1%	**4.41**
5	56%	33%	6%	1%	3%	**4.38**
6	59%	26%	10%	2%	3%	**4.36**
7	60%	28%	6%	3%	2%	**4.41**
8	60%	25%	5%	6%	4%	**4.30**
9	56%	33%	8%	2%	1%	**4.40**
All	**59%**	**28%**	**7%**	**3%**	**2%**	**4.40**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
August	1	155	59	10	1	1	**226**
	2	128	65	18	13	2	**226**
	3	140	45	22	12	7	**226**
	4	126	73	20	5	2	**226**
	5	119	84	17	3	3	**226**
	6	135	66	13	9	3	**226**
	7	135	69	8	13	1	**226**
	8	124	76	11	11	4	**226**
	9	125	79	16	3	3	**226**
		1187	**616**	**135**	**70**	**26**	**2034**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	69%	26%	4%	0%	0%	**4.62**
2	57%	29%	8%	6%	1%	**4.35**
3	62%	20%	10%	5%	3%	**4.32**
4	56%	32%	9%	2%	1%	**4.40**
5	53%	37%	8%	1%	1%	**4.38**
6	60%	29%	6%	4%	1%	**4.42**
7	60%	31%	4%	6%	0%	**4.43**
8	55%	34%	5%	5%	2%	**4.35**
9	55%	35%	7%	1%	1%	**4.42**
All	**58%**	**30%**	**7%**	**3%**	**1%**	**4.41**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
September	1	183	57	13	4	4	**261**
	2	147	79	22	8	5	**261**
	3	147	71	22	14	7	**261**
	4	154	83	12	8	4	**261**
	5	142	91	15	9	4	**261**
	6	142	83	19	14	3	**261**
	7	157	77	12	13	2	**261**
	8	150	69	20	14	8	**261**
	9	153	81	17	6	4	**261**
		1375	**691**	**152**	**90**	**41**	**2349**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	70%	22%	5%	2%	2%	**4.57**
2	56%	30%	8%	3%	2%	**4.36**
3	56%	27%	8%	5%	3%	**4.29**
4	59%	32%	5%	3%	2%	**4.44**
5	54%	35%	6%	3%	2%	**4.37**
6	54%	32%	7%	5%	1%	**4.33**
7	60%	30%	5%	5%	1%	**4.43**
8	57%	26%	8%	5%	3%	**4.30**
9	59%	31%	7%	2%	2%	**4.43**
All	**59%**	**29%**	**6%**	**4%**	**2%**	4.39

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
October	1	144	56	8	0	3	**211**
	2	121	61	18	6	5	**211**
	3	116	54	22	6	13	**211**
	4	121	70	9	6	5	**211**
	5	119	69	10	11	2	**211**
	6	110	68	17	10	6	**211**
	7	109	73	16	8	5	**211**
	8	111	71	9	13	7	**211**
	9	122	68	13	4	4	**211**
		1073	**590**	**122**	**64**	**50**	**1899**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	68%	27%	4%	0%	1%	**4.60**
2	57%	29%	9%	3%	2%	**4.36**
3	55%	26%	10%	3%	6%	**4.20**
4	57%	33%	4%	3%	2%	**4.40**
5	56%	33%	5%	5%	1%	**4.38**
6	52%	32%	8%	5%	3%	**4.26**
7	52%	35%	8%	4%	2%	**4.29**
8	53%	34%	4%	6%	3%	**4.26**
9	58%	32%	6%	2%	2%	**4.42**
All	**57%**	**31%**	**6%**	**3%**	**3%**	4.35

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
November	1	65	26	8	1	2	**102**
	2	42	41	10	4	5	**102**
	3	55	24	8	5	10	**102**
	4	48	39	6	7	2	**102**
	5	47	40	8	1	6	**102**
	6	55	30	7	5	5	**102**
	7	59	27	7	5	4	**102**
	8	60	20	8	4	10	**102**
	9	52	35	8	5	2	**102**
		483	**282**	**70**	**37**	**46**	**918**

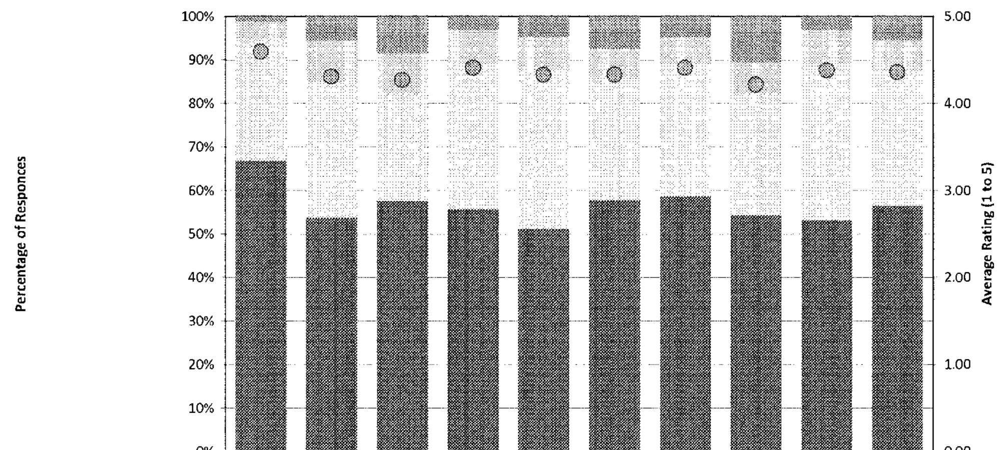
	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	64%	25%	8%	1%	2%	**4.48**
2	41%	40%	10%	4%	5%	**4.09**
3	54%	24%	8%	5%	10%	**4.07**
4	47%	38%	6%	7%	2%	**4.22**
5	46%	39%	8%	1%	6%	**4.19**
6	54%	29%	7%	5%	5%	**4.23**
7	58%	26%	7%	5%	4%	**4.29**
8	59%	20%	8%	4%	10%	**4.14**
9	51%	34%	8%	5%	2%	**4.27**
All	**53%**	**31%**	**8%**	**4%**	**5%**	**4.22**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
Combined	1	837	297	50	8	13	**1205**
	2	672	367	98	42	26	**1205**
	3	701	298	107	49	50	**1205**
	4	690	383	75	39	18	**1205**
	5	663	415	72	31	24	**1205**
	6	688	352	91	47	27	**1205**
	7	713	354	64	55	19	**1205**
	8	693	341	66	63	42	**1205**
	9	690	390	78	30	17	**1205**
		6347	**3197**	**701**	**364**	**236**	**10845**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	69%	25%	4%	1%	1%	**4.61**
2	56%	30%	8%	3%	2%	**4.34**
3	58%	25%	9%	4%	4%	**4.29**
4	57%	32%	6%	3%	1%	**4.40**
5	55%	34%	6%	3%	2%	**4.38**
6	57%	29%	8%	4%	2%	**4.35**
7	59%	29%	5%	5%	2%	**4.40**
8	58%	28%	5%	5%	3%	**4.31**
9	57%	32%	6%	2%	1%	**4.42**
All	**59%**	**29%**	**6%**	**3%**	**2%**	**4.39**

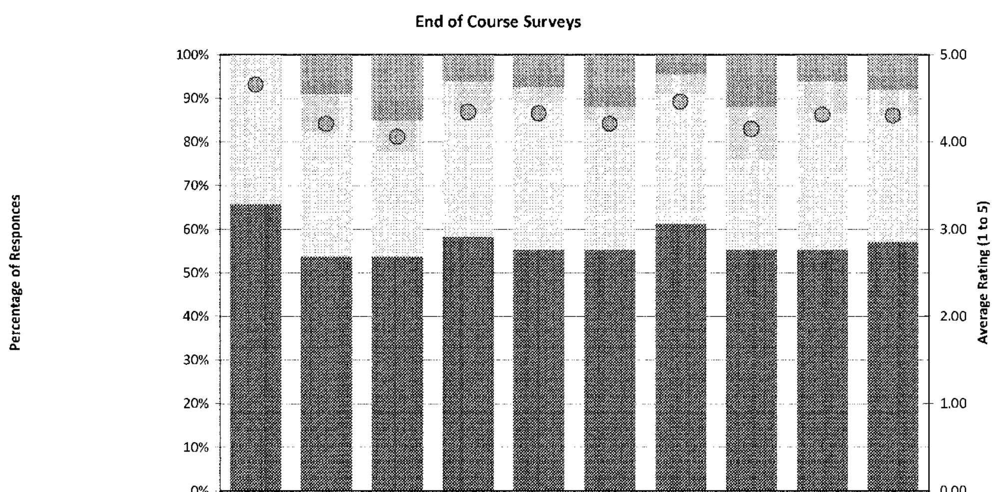
2008 MATLT Programs

End of Course Surveys



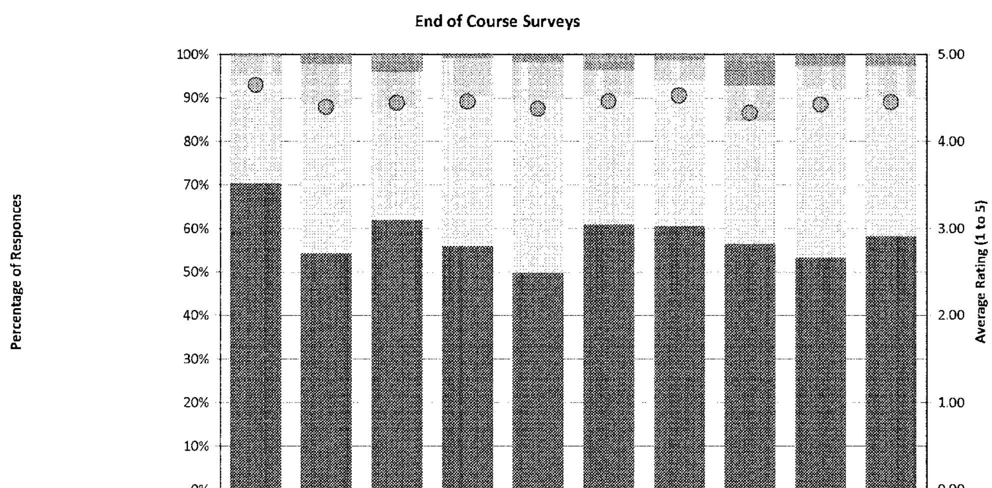
	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	4%	1%	1%	3%	2%	3%	1%	2%
Disagree	1%	4%	4%	2%	3%	4%	3%	7%	2%	3%
Neither Agree nor Disagree	4%	9%	9%	8%	8%	7%	6%	7%	8%	7%
Agree	28%	31%	25%	34%	37%	28%	30%	28%	36%	31%
Strongly agree	67%	54%	58%	56%	51%	58%	59%	54%	53%	57%
Average	4.60	4.31	4.27	4.41	4.33	4.33	4.41	4.22	4.38	4.36

2008 MATLT Programs - Nov.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	6%	10%	4%	4%	7%	1%	4%	4%	5%
Disagree	0%	3%	4%	1%	3%	4%	3%	7%	1%	3%
Neither Agree nor Disagree	0%	9%	7%	7%	3%	3%	4%	12%	7%	6%
Agree	34%	28%	24%	28%	34%	30%	30%	21%	31%	29%
Strongly agree	66%	54%	54%	58%	55%	55%	61%	55%	55%	57%
Average	4.66	4.21	4.06	4.34	4.33	4.21	4.46	4.15	4.31	4.30

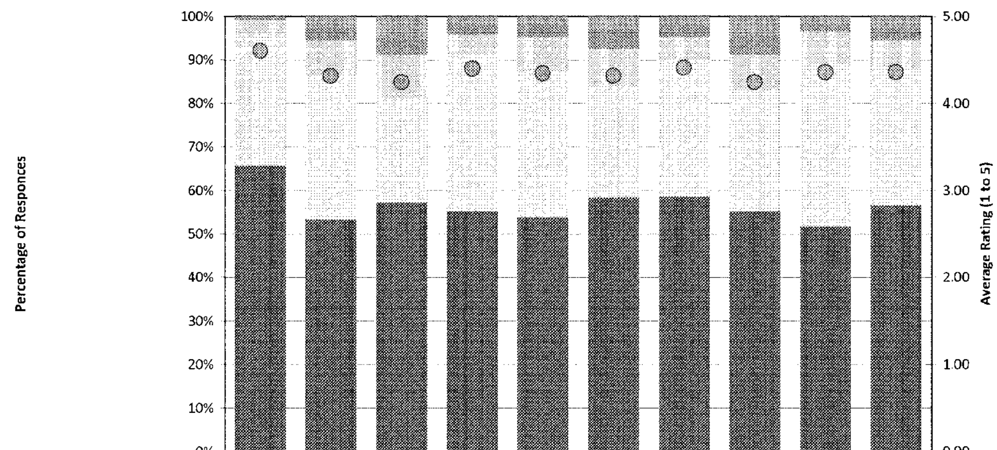
2008 MATLT Programs - Oct.



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	0%	1%	0%	0%	2%	0%	1%	0%	1%
Disagree	0%	2%	3%	1%	2%	2%	1%	6%	3%	2%
Neither Agree nor Disagree	4%	9%	8%	9%	9%	6%	4%	8%	5%	7%
Agree	25%	34%	26%	35%	40%	30%	34%	28%	39%	32%
Strongly agree	70%	54%	62%	56%	50%	61%	61%	57%	53%	58%
Average	4.65	4.40	4.44	4.46	4.38	4.46	4.53	4.33	4.43	4.45

2008 MATLT Programs - Sept.

End of Course Surveys



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	3%	5%	2%	2%	3%	2%	5%	2%	3%
Disagree	0%	3%	4%	2%	3%	5%	3%	4%	2%	3%
Neither Agree nor Disagree	3%	8%	10%	4%	8%	8%	6%	8%	7%	7%
Agree	31%	33%	24%	36%	33%	26%	31%	28%	38%	31%
Strongly agree	66%	53%	57%	55%	54%	58%	58%	55%	52%	57%
Average	4.61	4.32	4.25	4.40	4.35	4.32	4.42	4.25	4.36	4.36

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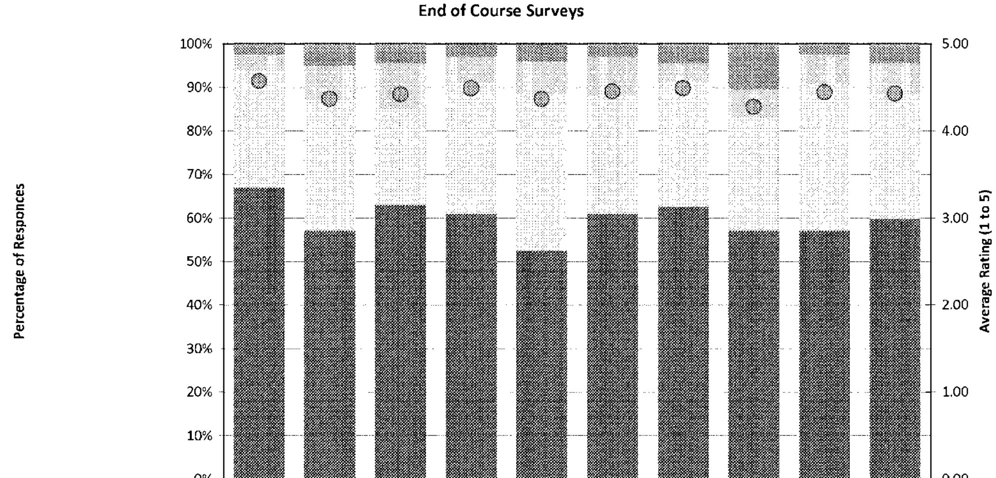
2008 MATLT Programs - August



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	2%	2%	0%	0%	1%	1%	2%	1%	1%
Disagree	2%	3%	3%	3%	4%	3%	4%	9%	2%	4%
Neither Agree nor Disagree	4%	8%	11%	6%	8%	9%	4%	7%	7%	7%
Agree	27%	30%	22%	30%	36%	27%	29%	26%	34%	29%
Strongly agree	67%	57%	63%	61%	53%	61%	63%	57%	57%	60%
Average	4.58	4.37	4.42	4.49	4.37	4.46	4.49	4.28	4.45	4.43

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5 / 12

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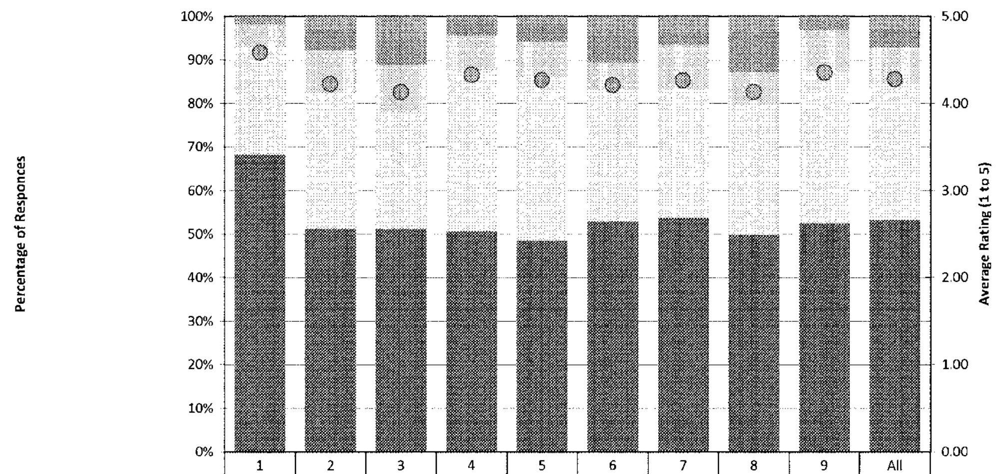
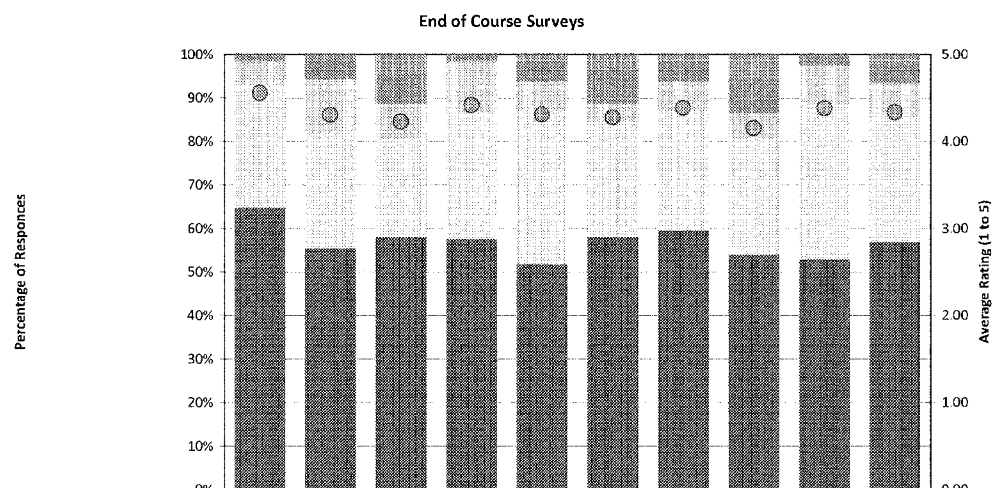
2008 MATLT Programs - July

End of Course Surveys



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	3%	5%	1%	2%	4%	4%	4%	1%	3%
Disagree	0%	5%	6%	4%	4%	6%	3%	9%	2%	4%
Neither Agree nor Disagree	5%	10%	11%	8%	8%	6%	10%	7%	10%	8%
Agree	25%	31%	27%	37%	37%	30%	30%	30%	35%	31%
Strongly agree	68%	51%	51%	51%	48%	53%	54%	50%	52%	53%
Average	4.59	4.22	4.13	4.33	4.27	4.21	4.26	4.13	4.36	4.28

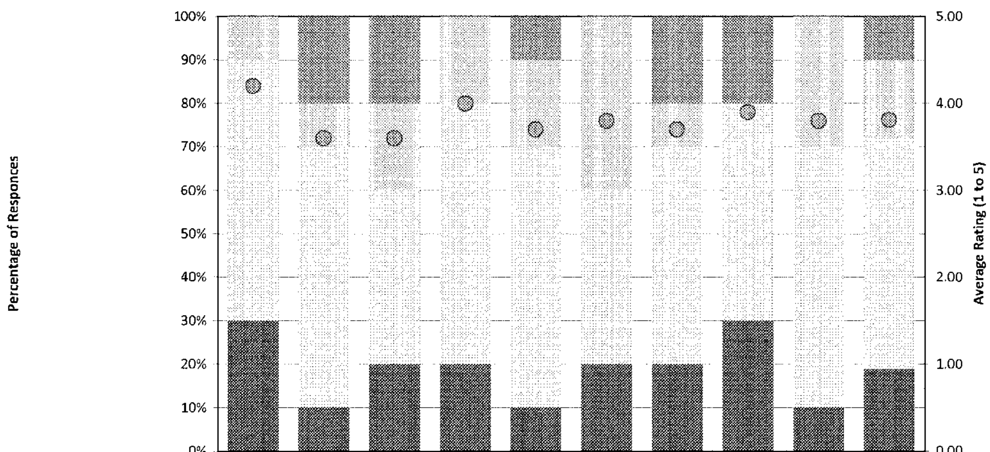
2008 MATLT Programs - June



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	1%	1%	5%	1%	2%	4%	2%	6%	1%	2%
Disagree	1%	5%	7%	1%	5%	8%	5%	8%	2%	4%
Neither Agree nor Disagree	5%	12%	8%	12%	7%	4%	7%	6%	9%	8%
Agree	28%	26%	23%	29%	35%	26%	27%	27%	36%	29%
Strongly agree	65%	55%	58%	58%	52%	58%	60%	54%	53%	57%
Average	4.56	4.31	4.23	4.42	4.31	4.27	4.39	4.16	4.38	4.34

2008 MATLT Programs - May

End of Course Surveys



	1	2	3	4	5	6	7	8	9	All
Strongly Disagree	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Disagree	0%	20%	20%	0%	10%	0%	20%	20%	0%	10%
Neither Agree nor Disagree	10%	10%	20%	20%	20%	40%	10%	0%	30%	18%
Agree	60%	60%	40%	60%	60%	40%	50%	50%	60%	53%
Strongly agree	30%	10%	20%	20%	10%	20%	20%	30%	10%	19%
Average	4.20	3.60	3.60	4.00	3.70	3.80	3.70	3.90	3.80	3.81

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Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
May	1	3	6	1	0	0	**10**
	2	1	6	1	2	0	**10**
	3	2	4	2	2	0	**10**
	4	2	6	2	0	0	**10**
	5	1	6	2	1	0	**10**
	6	2	4	4	0	0	**10**
	7	2	5	1	2	0	**10**
	8	3	5	0	2	0	**10**
	9	1	6	3	0	0	**10**
		17	**48**	**16**	**9**	**0**	**90**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	30%	60%	10%	0%	0%	**4.20**
2	10%	60%	10%	20%	0%	**3.60**
3	20%	40%	20%	20%	0%	**3.60**
4	20%	60%	20%	0%	0%	**4.00**
5	10%	60%	20%	10%	0%	**3.70**
6	20%	40%	40%	0%	0%	**3.80**
7	20%	50%	10%	20%	0%	**3.70**
8	30%	50%	0%	20%	0%	**3.90**
9	10%	60%	30%	0%	0%	**3.80**
All	**19%**	**53%**	**18%**	**10%**	**0%**	**3.81**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
June	1	125	55	10	2	1	**193**
	2	107	51	24	9	2	**193**
	3	112	44	15	13	9	**193**
	4	111	56	23	2	1	**193**
	5	100	68	13	9	3	**193**
	6	112	51	8	15	7	**193**
	7	115	53	13	9	3	**193**
	8	104	52	11	15	11	**193**
	9	102	69	17	4	1	**193**
		988	**499**	**134**	**78**	**38**	**1737**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	65%	28%	5%	1%	1%	**4.56**
2	55%	26%	12%	5%	1%	**4.31**
3	58%	23%	8%	7%	5%	**4.23**
4	58%	29%	12%	1%	1%	**4.42**
5	52%	35%	7%	5%	2%	**4.31**
6	58%	26%	4%	8%	4%	**4.27**
7	60%	27%	7%	5%	2%	**4.39**
8	54%	27%	6%	8%	6%	**4.16**
9	53%	36%	9%	2%	1%	**4.38**
All	**57%**	**29%**	**8%**	**4%**	**2%**	**4.34**

Graph Data - Combined

Month	#	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
July	1	155	57	11	1	3	227
	2	116	71	22	11	7	227
	3	116	61	25	13	12	227
	4	115	84	18	8	2	227
	5	110	85	19	9	4	227
	6	120	69	14	14	10	227
	7	122	67	23	6	9	227
	8	113	68	17	21	8	227
	9	119	79	22	5	2	227
		1086	**641**	**171**	**88**	**57**	**2043**

#	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	68%	25%	5%	0%	1%	**4.59**
2	51%	31%	10%	5%	3%	**4.22**
3	51%	27%	11%	6%	5%	**4.13**
4	51%	37%	8%	4%	1%	**4.33**
5	48%	37%	8%	4%	2%	**4.27**
6	53%	30%	6%	6%	4%	**4.21**
7	54%	30%	10%	3%	4%	**4.26**
8	50%	30%	7%	9%	4%	**4.13**
9	52%	35%	10%	2%	1%	**4.36**
All	**53%**	**31%**	**8%**	**4%**	**3%**	**4.28**

Month	#	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
August	1	134	54	7	3	2	200
	2	114	60	16	6	4	200
	3	126	44	21	6	3	200
	4	122	60	12	6	0	200
	5	105	72	15	8	0	200
	6	122	54	18	5	1	200
	7	125	58	8	8	1	200
	8	114	52	13	17	4	200
	9	114	67	14	4	1	200
		1076	**521**	**124**	**63**	**16**	**1800**

#	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	67%	27%	4%	2%	1%	**4.58**
2	57%	30%	8%	3%	2%	**4.37**
3	63%	22%	11%	3%	2%	**4.42**
4	61%	30%	6%	3%	0%	**4.49**
5	53%	36%	8%	4%	0%	**4.37**
6	61%	27%	9%	3%	1%	**4.46**
7	63%	29%	4%	4%	1%	**4.49**
8	57%	26%	7%	9%	2%	**4.28**
9	57%	34%	7%	2%	1%	**4.45**
All	**60%**	**29%**	**7%**	**4%**	**1%**	**4.43**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
September	1	155	72	7	1	1	**236**
	2	126	78	19	7	6	**236**
	3	135	57	23	9	12	**236**
	4	130	86	10	5	5	**236**
	5	127	79	19	7	4	**236**
	6	139	61	20	11	7	**238**
	7	138	74	13	6	5	**236**
	8	130	66	19	10	11	**236**
	9	122	89	17	4	4	**236**
		1202	**662**	**147**	**60**	**55**	**2126**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	66%	31%	3%	0%	0%	**4.61**
2	53%	33%	8%	3%	3%	**4.32**
3	57%	24%	10%	4%	5%	**4.25**
4	55%	36%	4%	2%	2%	**4.40**
5	54%	33%	8%	3%	2%	**4.35**
6	58%	26%	8%	5%	3%	**4.32**
7	58%	31%	6%	3%	2%	**4.42**
8	55%	28%	8%	4%	5%	**4.25**
9	52%	38%	7%	2%	2%	**4.36**
All	**57%**	**31%**	**7%**	**3%**	**3%**	**4.36**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
October	1	157	56	9	0	1	**223**
	2	121	76	21	4	1	**223**
	3	138	58	18	6	3	**223**
	4	125	77	19	2	0	**223**
	5	111	89	19	4	0	**223**
	6	136	66	13	4	4	**223**
	7	135	75	10	2	1	**223**
	8	126	63	18	13	3	**223**
	9	119	86	12	6	0	**223**
		1168	**646**	**139**	**41**	**13**	**2007**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	70%	25%	4%	0%	0%	**4.65**
2	54%	34%	9%	2%	0%	**4.40**
3	62%	26%	8%	3%	1%	**4.44**
4	56%	35%	9%	1%	0%	**4.46**
5	50%	40%	9%	2%	0%	**4.38**
6	61%	30%	6%	2%	2%	**4.46**
7	61%	34%	4%	1%	0%	**4.53**
8	57%	28%	8%	6%	1%	**4.33**
9	53%	39%	5%	3%	0%	**4.43**
All	**58%**	**32%**	**7%**	**2%**	**1%**	**4.45**

Graph Data - Combined

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
November	1	44	23	0	0	0	**67**
	2	36	19	6	2	4	**67**
	3	36	16	5	3	7	**67**
	4	39	19	5	1	3	**67**
	5	37	23	2	2	3	**67**
	6	37	20	2	3	5	**67**
	7	41	20	3	2	1	**67**
	8	37	14	8	5	3	**67**
	9	37	21	5	1	3	**67**
		344	**175**	**36**	**19**	**29**	**603**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	66%	34%	0%	0%	0%	**4.66**
2	54%	28%	9%	3%	6%	**4.21**
3	54%	24%	7%	4%	10%	**4.06**
4	58%	28%	7%	1%	4%	**4.34**
5	55%	34%	3%	3%	4%	**4.33**
6	55%	30%	3%	4%	7%	**4.21**
7	61%	30%	4%	3%	1%	**4.46**
8	55%	21%	12%	7%	4%	**4.15**
9	55%	31%	7%	1%	4%	**4.31**
All	**57%**	**29%**	**6%**	**3%**	**5%**	**4.30**

		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	
Combined	1	773	323	45	7	8	**1156**
	2	621	361	109	41	24	**1156**
	3	665	284	109	52	46	**1156**
	4	644	388	89	24	11	**1156**
	5	591	422	89	40	14	**1156**
	6	668	325	79	52	34	**1158**
	7	678	352	71	35	20	**1156**
	8	627	320	86	83	40	**1156**
	9	614	417	90	24	11	**1156**
		5881	**3192**	**767**	**358**	**208**	**10406**

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Average
1	67%	28%	4%	1%	1%	**4.60**
2	54%	31%	9%	4%	2%	**4.31**
3	58%	25%	9%	4%	4%	**4.27**
4	56%	34%	8%	2%	1%	**4.41**
5	51%	37%	8%	3%	1%	**4.33**
6	58%	28%	7%	4%	3%	**4.33**
7	59%	30%	6%	3%	2%	**4.41**
8	54%	28%	7%	7%	3%	**4.22**
9	53%	36%	8%	2%	1%	**4.38**
All	**57%**	**31%**	**7%**	**3%**	**2%**	**4.36**

Comments from Students in the Business Administration Program

An index in the book of the book would have been helpful. (BUS 599)

[redacted] provided feedback and suggestions for further research instead of just providing a grade. I felt her availabilaty was unsurpassed because as online students it gets frustrating when an instructor does not reply for days. [redacted] responded within hours with words tgat were easy to understand. Because of her I will take much away with me from this class. Thank you [redacted]. (BUS 599)

Course objectives were not clearly defined and most information had a broad viewpoint. Most of the material was vague. (BUS 599)

Dr. [redacted] was a wonderful instructor. This course will be extremely valuable to me as I pursue my business career. He was informative and clarified changes and information pertaining to topic that needed to be corrected in order to improve outcome of assignments. (BUS 599)

Dr. [redacted] made this class fun! (BUS 599)

Dr. [redacted] was a good teacher. What I did not like about the class was the quizzes/assessments. I read the book, understood the material well enough to explain it to others and/or write about it, but when it came to the quizzes, many questions were formated so that it appeared they were meant to confuse rather than test knowledge. In talking with other students in this course, it seems that they felt the same way. The way answers were worded it appeared that many answers could be true depending on how you looked at it. It just seemed that these questions were testing your ability to decifer the trick answers rather than testing your knowledge about the material. I just think the questions and answers of these assessments should be reviewed by a committee regarding what they actually wish to test and how. (BUS 599)

Excellent Instructor (BUS 599)

Feedback is critical in the first two of class. Each instructor grades the information differently, and going from class to class in 6 weeks it is hard to know what the instructor is looking for in a posting and a paper. I would like to see a faster response to grades so I know exactly what is expected by the instructor. If the first weeks grades are not posted relatively quick, the postings for the second week are already due and that could lower a grade not knowing the expectations through the grading process. (BUS 599)

Great Instructor! Thanks. (BUS 599)

I am never able to get a hold of anyone in the VA department at Ashford. I email and leave message and still can not receive my military benefits. (BUS 599)

Comments from Students in the Business Administration Program

I disagree that the assignments and examples were clear in giving an understanding to the class. Being that the material in general is hard, the materials and printouts were not clear and hard to make an understanding in the material to do the assignments (just look at my grades). It was very clear throughtout the course that I was not the only student having this problem. There were a lot of blogs being written from others to the teacher asking for clearer explainations. For future classes, the material, printouts, etc should be re-read, updated, and readvised for a clearer and better understanding that others may make better grades and understand the material better. (BUS 599)

I had not taken a course like this before so it seemed like drinking out of a fire hose. Many new terms and concepts for me to learn. My issue is with Blackboard and the downtime during the last few days of the course. I hope a system is in place to prevent this from happening again. (BUS 599)

I personally had trouble with the "objective" assessments. I did not feel all questions were objective or well worded. The objective assessments do not provide any feedback into why an answer is correct or incorrect. In my academic experience, assessments are discussed and answers are clarified. I suggest this become a part of objective assessments. I learned very early in this course that my instructor was not interested in clarifying my questions. I emailed him several times and did not receive the feedback I would expect from a professional level instructor. Had this been my first instructor with Ashford, I would have dropped the program. I hope not to have an experience like this again. (BUS 599)

Instructor listens, answers, and help when needed. Very good instructor. (BUS 599)

loved this course ...very helpful even though this was no my strength (BUS 599)

No problems with the instructor, but the assessments were terrible. There were many times where I selected the answer that best reflected the readings (often word for word from the text), but I got the answer incorrect. Based on communication with other classmates, I was not alone in this, and it lead to a feeling of overall frustration. How can we do well on a test when the answers contradict what the text states? (BUS 599)

Poor instructor, was detrimental to learning, actually condesenending to students (BUS 599)

The instructions were just a bit unclear at times, but I figured it out. Not too much feed back. Instructor a little distant, but I loved the Lemonade Stand Business that utilized what I had studied. (BUS 599)

The instructor did not give feedback on all written assignments. I only received feedback from one assignment. I had no idea concerning reasons I had receive a particular grade and I do feel this lack of response to my concerns affected my grade for this class and

Comments from Students in the Business Administration Program

also may have cost me to loose my 4.0 grade point standing. I e-mailed the instructor concerning problems with the blackbord problem when I had taken a test and his response did not address the issue, nor did his response make any logical answer to my concerns. I felt the instructor just monitored the class with out giving any guidance or needed feed back specific to issues rasied.\r\n\r\[redacted] (BUS 599)

The instructor was great. He was very helpful and insightful. (BUS 599)

The text was very hard to follow and should be replaced (BUS 599)

There was a lot of information in this class. I found that the text was not user friendly. (BUS 599)

This class was very hard for me and I was stumped for a few weeks. I am glad I took the course because I needed that kind of information for my future careers. (BUS 599)

This instructor was very poor compared to many of my other ones. He was very negligent when it came to properly giving instructions, and because of this it affected my grade on some assignments. I feel that he should be evaluated as to whether he is up to par with Ashford standards for teaching a course. (BUS 599)

A few times the Blackboard was not available when I had tome to post my work. It caused some anxiety about getting my work posted in time. Like tonight, I finished my written assignment and want to pst it and respond to other classmates but I cannot as the Blackboard has been up and down the weekend and now. (BUS 600)

[redacted] is a great and helpful instructor. She made the course very pleasant. (BUS 600)

[redacted] was great and very helpful and keep us informed with information and updated announcements. (BUS 600)

After being out of school for many years, I could not have a better teacher for my first class back in school. Dr. [redacted] was great and understanding to any problem that came up due to a heavy travel schedule and she was patient with all of us and the problem with the Blackboard. I think highly of her and recommend her as a great teacher and a value to Ashford University.\r\n\r\nO. [redacted] (BUS 600)

Ashford team presents a pleasant atmosphere. (BUS 600)

Assignment is a bit too much especially for wk 6. (BUS 600)

[redacted] was terrific. She was quick to give guidance and clearly has expertise in the subject.\r\n\r\nGreat job! I look forward to the next opportunity to take a class with [redacted]. (BUS 600)

Comments from Students in the Business Administration Program

Dr [redacted] was an excellent instructor. His guidance through this first course enabled me to gain increasing levels of confidence about my return to academia. (BUS 600)

Dr. [redacted] was amazingly helpful throughout the course. She showed patience and professionalism when I emailed her about my many issues, with blackboard and with being told to purchase the wrong book. I think she deserves a raise and I hope to have her as a professor again very soon. (BUS 600)

Dr. [redacted] was very involved during this course and did a great job. (BUS 600)

Dr. [redacted] was very helpful and kept in contact with us. (BUS 600)

Dr. [redacted] did an outstanding job setting setting expectations and the only regret I had was my own fault - working harder at the APA format. I finally got this down and will strive to achieve higher grades from here on. Thanks to Dr. [redacted] I will give myself more time to understand what is necessary to get 100% in my next class. (BUS 600)

Early in the course several of us had questions regarding a writing assignment. After repeated postings asking for clarification, I simply ran out of time and completed what I thought he wanted. When he did respond, a week later, he was very apologetic and told us no one would be penalized for late submissions. I guess my paper was acceptable as I recieved full credit and never heard anything more. It is my hope this is reflective of both the amount of course work and professionalism I can expect in future classes. I am a transfer student and I am very impressed with Ashford thus far. This regards not only the academic standards/instuctors, but the administrative side of the university. (BUS 600)

Even with the detailed instructions, the instructor still took the time to explain the specific area I need work on. As a visual learner, I had wished that examples of papers were available as I became confused on how to write a case study. (BUS 600)

Great first introductory course for graduate students online! Dr. [redacted] was great! (BUS 600)

Great Instructor, Dr. [redacted] (BUS 600)

Great job! Professor [redacted] I really enjoyed this course. (BUS 600)

He has been one of the best teachers that I have ever had. He has been helpful and there every step of the way. The course was lined up and ready to go with great detail. I wish him the best of luck and a great big Thank-you for everything. [redacted] (BUS 600)

Comments from Students in the Business Administration Program

I believe i already sent my review in but since i just received a reminder that i have not i will again.\r\nThis was the second to worst course i have ever taken. the professor was obviously unqualified to teach at a university level and unfamiliar with the course. the course itself was horrible written, assignments were ill conceived and comments were nonexistent. Im sure these are secret but here is my number (928)[redacted] something needs to be done about this course. (BUS 600)

I enjoyed the challenge this course gave me in relation to making the transition back to school. I hope I will continue to benefit from future classes. (BUS 600)

I enjoyed the course very much. Being out of school for awhile it helped me to redirect my goals and dreams so I could achieve them. Dr. [redacted] was fair and structured instructor of this course. (BUS 600)

I find the setup of the blackboard to be a bit clumsy to navigate. It does not lend itself to open communication with others in the class. I also notice that the feedback on work in the class is only given with the articles....but the discussion has no feedback to indicate whether the train of thought that is written is correct. (BUS 600)

I got good feedback on written assignments, but would have benefited from instructor feedback and discussion within the various discussions assignments that were part of the learning environment. (BUS 600)

I have already referred several people to Ashford. This type of online program is truly the best for me. I am learning so much more than I thought I would have. It has already improved my work and thinking at my job. (BUS 600)

I have enjoyed my first course with Ashford University. (BUS 600)

I hope this has no bearing on my grade. Experience in the past with evaluations have hurt my grade and the insight of the student was overlooked. \r\n\r\nI cannot say that I would recommend Ashford based on only one class. Professor [redacted] was very brief in his dialogue concerning the weekly posts. Also, I asked for insight on week 5 written assignment.\r\n\r\n"This assignment was a little more difficult as I was trying to pay closer attention to the content of the paper and making sure flow in the body was present. Also, I attempted to make my conclusion in the paper more prominent. Please give insight and how should I incorporate these clearer for my final."\r\n\r\nHis response was "Good content and APA format."\r\n\r\nIn my opinion, this is not my idea of insight or guidance. Even though this is done over the internet, the lack of response or definite guidance is seen through the instructors posts in the discussion board. His posts were very lacking. \r\n\r\n (BUS 600)

I learned alot during this course and Dr. [redacted] was great, I have recommended Ashford at my job site and I have 5 co-workers that wants to sign up. (BUS 600)

Comments from Students in the Business Administration Program

I loved the comments that provided constructive criticism to help me improve on my paper writing skills (BUS 600)

I really enjoyed the final project and found it relative to my career and personal goals. (BUS 600)

I strongly recommend this instructor to other students. She is a fantastic teacher. (BUS 600)

I understand that the prof. is busy and has a life outside of teaching too -- but it would have been nice to have a little more participation from him in some of the online discussions. (BUS 600)

I was very challenged by Professor [redacted] The material and assignments were all beneficial, her personal instructions and feedback on our assignments were particularily insightful and helpful. She always provided either an example or analogy to better explain what she was saying, which is something that I found especiailly useful--since it allowed me to better see and understand what she was meaning to say. She was a great professor. Very tactful in her criticisms, she positively criticized without sounding condescending. (BUS 600)

I would think that the demands of being an on-line professor are demanding; however more comments would be nice. As this is the first class, I realize that the professor is probably responding to questions of "how many pages? does the cover page count?" etc. (BUS 600)

Instructor is great (BUS 600)

It might be nice to have office hours with the instructor where you can chat with them. Sometimes it takes a day or two to get feedback and in such an accelerated program that can really set you back. It would also be nice to have that "live" interaction when the assignments may not be clear to the students. (BUS 600)

It was a great way to start the program. I am telling everyone I know about the experience. (BUS 600)

It was very very difficult for me to get prompt feedback from this instructor. I will email him for clarifications only to get a one sentence answers. When there was some issues with the blackboard, I had to email 3 to 4 time to get him to unlock the site for me and up till now, he has not gotten around to doing it. The only way we could communication with the instructor was by email. There are times that you need to speak to your instructor desperately and he cannot be reached. He takes 3 to 4 days to respond to email or maybe not. My recommendation will be to improve communication feedback. Thanks. (BUS 600)

Mrs. [redacted] is a very good instructor and I feel like I have met her in person. She responded to my forum discussions almost instantly and I can appreciate that. It has been a very interesting first experience and I hope every other class goes this smoothly. (BUS 600)

Ms. [redacted] has taken the time to provide guidance with each of the assignment. Initially, I was afraid to submit an assignment without using smarthinking website. Yes, my scores dropped but I had the opportunity to see what I needed to work on. \r\n\r\nAdditional information and literature has been provided by [redacted]. This class has made me at ease with surfing the net. The Little Brown Book is a part of office library. I have truly enjoyed this course and definitely my instructor.\r\n (BUS 600)

My instructor, Dr. [redacted], was not a helpful instructor. He is not consistent. When I would ask a question, I felt that I did not get a direct response and the reply I would get seemed condenscending. (BUS 600)

my overall experience with ashford universities support staff, academic advisor etc has been wonderful. My professor was a little difficult to get in contact with and his response time was not good. (BUS 600)

N/A. (BUS 600)

no additional comments (BUS 600)

Prof [redacted] was extremely helpful and responsive to my needs and provided constructive feedback throughout the course. \r\nI would recommend [redacted] to other students.\r\n [redacted] (BUS 600)

Professor [redacted] was very helpful. He responded to email inquiries in a timely manner and offered numerous helpful comments and suggestions. (BUS 600)

Professor [redacted] is an excellent facilatator and motivational teacher. I learn a lot from my first course at Ashford University. (BUS 600)

Professor [redacted] \r\nProvided exceptional guidance in my Bus 600 course. I loved her participation and concern for the students in her class. Ms. [redacted] made the class fun and enjoyable. I hope to have future classes with her, and similar experiences with other professors. (BUS 600)

Professor [redacted] and the Ashford blackboard made taking my first online course a very comfortable experience. I have co-workers who are working on online degrees from other universities. They also use blackboard and it is very difficult to navigate and makes taking the course much more stressful. Thank you Dr. [redacted] and Ashford university for providing an excellent online learning forum! (BUS 600)

Proffessor [redacted] became very involved with day to day activity over the period of the course & were very helpfull in Navigating blackboard. (BUS 600)

She was a efficient professor and very prompt!! (BUS 600)

She was professional and well versed in her craft (BUS 600)

Some of the feedback was alittle vague but overall the course was good. (BUS 600)

Thank you for my best online classroom experience thus far, Mr [redacted]. It was my pleasure to have you as my first Ashford University Instructor. (BUS 600)

thank you! (BUS 600)

The class itself helped me to identify my strenths and weaknesses. It was very much a self study because the instructor gave very little feedback and limited instructions. She could have provided so much more information to help new students understand what is expected and prepare them for the class. She did not explain or elaborate on anything. Answers were short and non informative. She had two eye proceedures during this class which prevented her from giving timely grades. After this class, I felt like I am paying for a degree that I am having to educate myself. The best way I know to describe it is I feel if I go to class the teacher plays a role in my educations. This instructor graded papers and that was it. She was not informative. You could read in an hour the informations she contributed in a 6 week course. I would expect her to give examples or ideas that provoke us. All these people are giving their opinions but there is no way to know if they are right or wrong in relation to the instructors expectations. When I got a grade and asked why or how to improve, we were given this generic response. Although I put a lot of work in this class, it lacked the feedback and instruction I need in order to learn, grow and develope my skills. If I know it all or have to go out and figure it all out--- What am I paying Ashford for???? The right to put MBA on my resume or a real education???? (BUS 600)

The instructor gave little or no input. He did not participate in discussions, he only posted a question and collected answers. All comments on assignments were extremely generic. (BUS 600)

The instructor responses were timely and caring. It felt like she wanted us to succeed. (BUS 600)

Comments from Students in the Business Administration Program

The instructor was fine. I saw her presense in the discussions which is good. I know there is only so much you can do in an online class, but writting a paper every week doesnt appear to be a good enough way to show one has grasped the material. i think you all should integrate more activities outside of class to ensure the knowledge is being conveyed. Anyone can read a few articles and write a paper on the topic of the week. But i think other creative ways of applying the learning is sufficient. I was bored with the class.I still love Ashford University and the staff!!! (BUS 600)

The Instructor, [redacted], offered thoughtful advice and guidance throughout the course. As a student returning to school after a long hiatus, the gentle yet thorough instruction provided by Ms. [redacted] was reassuring to me. (BUS 600)

The one comment I have is regarding the blackboard. Its a major inconveinece when the only access we have is down or not properly working. Other than that I enjoyed my first class at Ashford University, and look forward to many more (BUS 600)

the professor seldome responded to anyone posts. Nor did he timely or adequately respond to emails or posts when students had questions regarding assignments. (BUS 600)

There seemed to be a lot of confusion about what book we were using. The Instructor referenced case study that was not even in our book so finding the assignments was occasionally difficult. (BUS 600)

This course is a great first one for returning students to academia after a long break away. (BUS 600)

This course was phenomenal. Professor [redacted] has the right touch of making the work load challenging as a Masters Program should be without being overwhelming for the working adult. I also appreciate his timely grading and responses to my questions when I would email him. He is supportive and encouraging. (BUS 600)

This is my first experience with an online classroom and was extremely nevous about it. I emailed my instructor and told her my concerns and she responded immediately and was very supportive and instrumental in my completing this course. (BUS 600)

This is my first online course at Ashford University and it was a pleasurable experience. (BUS 600)

This was my first course at Ashford and I feel like I learned a lot from it and that it was a good way to start my Ashford career. (BUS 600)

Comments from Students in the Business Administration Program

This was my first online class, I was extremely nervous. Professor [redacted] provided great support and encouragement. She was very prompt with her reply to me. I really enjoyed this course. She is a great professor. (BUS 600)

Unfortunately, I must withdrawal from Ashford University because I am unable to continue without having my transcript from the University of Windsor evaluated at a cost of $85. I would have preferred to have had this resolved before going through and completing the first course, student loans, etc. (BUS 600)

When an writing assignment is about a personal life plan, a comment about being professional and not using "I" does not make sense. It seemed the assigment was being evaluated via computer for the use of "I", but the instructor should have actually realized that a life plan would include the use of "I".\r\nThere was not very much feedback from the instructor.\r\n\r\nI did learn a lot and think Ashford is a wonderful choice for me. (BUS 600)

A thoughtful instructor, [redacted] gave us extra time to complete our assignments because of the hurricane! (BUS 610)

As I continue my education with Ashford University, I am gaining an understanding of how valuable this institution and its curriculum is. I am learning to appreciate Ashford more. (BUS 610)

Despite that I am now somewhat happy with my education at Ashford, I think there are many areas that Ashford needs to address with current teaching styles. These deficits have given me serious thought of transferring to another online institution. I am sure that others might have similar thoughts as well. \r\n\r\n1. I was deeply disappointed that the information from Ashfordís courses is given solely in a written form. Why not have recorded video files of lectures that students can download? If not video files, minimally there should be audio files like in a MP3 format that students can download and listen. Why would I attend Ashford online when I can buy a whole bunch of books and read them, or transfer to another school that provides visual and/or audio lectures?\r\n\r\n2. The blackboard discussion format is impractical. It should be constructed in a real life problem-solving format that would make the discussion more engaging and practical. How about a real chat room with weekly required participation? This will be a tool to measure how much a student really understands the learning materials. A student needs to be assessed for spontaneous response capability which is required in the real world. At this point, the only communication skill that a student being assessed for is writing skill. The ability to listen and verbalize thoughts is paramount in the real world. Ashford online students are unfortunately neither taught nor assessed for this skill. \r\n\r\n3. There should be individual feedback on written assignment. This is a must. A generic response wonít cut it.\r\n\r\n4. There should be more involvement from the instructors. Assignments need to be explained clearly. The instructors need to anticipate potential questions and come up with available resources to assist students with understanding and completing their assignments. The way it is set up right now; if you combine ALL the direction that a student receives from the instructor in an ENTIRE course, it would be less than 2 pages. That is just not acceptable. A syllabus of any on campus course would be longer than that. WHERE IS THE TEACHING? Why hire Ph.D.s with great life experiences if they donít have the opportunity to share their wisdom? Ashford really needs to bring the TEACHING to its online classroom. Two pages of instructions and a book are not teaching. \r\n\r\nAnyway, I think Ashford online has excellent potential to not just be good but be great. And thatís what I hope Ashford evolves to. I hope my feedback serves as constructive suggestions. I DO NOT have anything against my past or current instructors. I think they are great individuals. I just donít think they could have done better with the current setting. These feedbacks are not directed at Dr.[redacted] (in fact I think heís great) or one specific instructor. They were derived from my general experiences with Ashford online so far. \r\n\r\nThank you\r\n (BUS 610)

Dr [redacted]s an exceptional instructor. The class was educational, fun and an enhancement to my skills and expertise. (BUS 610)

Dr [redacted]was responsive to all questions asked and encouarging throughout the course. He was understanding and fair. \r\n[redacted](BUS 610)

Dr. [redacted]was great. I would email her with a question and she would respond promptly. As a recent college graduate I felt as if I had no business experience and struggled with the assignments. She gave me wonderful insight on how to utilize the experience I have and how to draw from potential future expereinces. She was very understanding and expected a lot from us which helped me to become more ambitious. (BUS 610)

Dr.[redacted] is wonderful. The feedback is quick and very person. I was getting frusterated with the quality of postings and she addressed! Holding people accountable and asking them questions. She is wonderful and very inspiring. I appreciate the opportunity to work with her. Thank you Dr. [redacted] (BUS 610)

Dr. [redacted]provided valuable feedback and suggestions in a timely manner. She communicated well and would respond to questions very quickly. (BUS 610)

Dr. [redacted] has provided excellent feedback and regularly sends emails to the class that are encouraging, remind us of tasks that are due soon and is always available to answer questions. I have really enjoyed this class and hope that I will have the opportunity to have him as an instructor in future classes! (BUS 610)

Dr.[redacted] is a very demanding online instructor. I became angry with her when she started deducting large amount of points from those of us who may have errored in documenting our references in APA style.\r\n\r\nAlthough, I became angry, I lost 1.5

points on a paper, I do appreciate her desire and push to make us get it right. I do not agree with the penalty amount for the error, but I do agree that she had to do something drastic to wake many of us up.\r\n\r\nI do believe that penalties should not be so sever. Maybe .75 points would be better than 1.5.\r\n\r\nShe is an excellent instructor. (BUS 610)

Dr. [redacted] seemed to care about the students and raised the bar in a nice way. The course was extremely helpful and provided professional insight into my current management position. (BUS 610)

Dr. [redacted] did a great job of corresponding with me, whether by e-mail or in the posts. She also gave good feedback on papers. My one suggestion would be that the topics on the posts provide a way for the opinions, experiences, and suggestions of the students to be shared. The topics that we were given were pertinent, but every post was pretty much the same because students just regerjitated the info from our text. This made it hard to respond to posts since all the info was the same for the most part. Otherwise, Dr. [redacted] was an exceptional instructor. (BUS 610)

Dr. [redacted] was great and provided outstanding feedback during the course. (BUS 610)

Dr. [redacted] is a great professor, and gave feedback with every graded written assignment, which was very helpful. I thoroughly enjoyed this course. (BUS 610)

Dr. [redacted] provided good comments and very detailed oriented. (BUS 610)

Excellent instructor - provide guidance, support and a challenge. I enjoyed having this instructor for this class. (BUS 610)

Excellent instructor, always available for any class concerns. (BUS 610)

Excellent teacher Dr. [redacted] (BUS 610)

Getting grades back on papers sometimes took over a week, so we did not have it before the next paper was due. It would have been nice to always have the grade and feedback before submitting the next assignment. (BUS 610)

Good course material. I feel like this instructor was knowledgable and very helpful thoughtout this course. (BUS 610)

Good material, good pace, good feedback. (BUS 610)

Great instructor and interesting course!! (BUS 610)

Comments from Students in the Business Administration Program

Greatest Prof. to date with Ashford. He was considerate of those with families and jobs. He did not belittle us for work done late and penalize us with pointloss, because he understood that life happens. Great attitude. Wish all my Ashford instructors were like him! (BUS 610)

I desire more feedback from instructors regarding the written assgnments. I did like the particpation and feedback supplied by Dr. [redacted], however, I would have appreciated it on the final two projects. I concede that this may have been the result of technical difficulties. Overall, this course was a great experience, the information is valuable, and I feel that I did benefit. \r\nThanks. (BUS 610)

I feel that Dr. [redacted]should be more professional about comments that should not be take out of content as she has done and I feel that she was not really into instructing this class. I personally would not take another class with her and I did not learn anything except from my readings in the text. She should work more on being a people person and breathe in all of the fresh air she talks of that is in California. (BUS 610)

I had some very serious personal issues which I e-mailed the instructor about. I whole heartedly agree that assignments were late; however there were extenuating circumstances. I did not receive an answer reguarding the issues I was facing and hence received a less than favorable grade. In most colleges and universities there are opportunities to make up work. I am very, very dissapointed in the response I received at Ashford. (BUS 610)

I have learned a lot of important facts in this class. Dr. [redacted] was very helpful and let me know where I need improvement, which I greatly appreciate. Although I found the course challenging, I enjoyed discussions and replies that I constantly learned from. The class was well instructed and expectations were explained at the beginning with reminders throughout the course. (BUS 610)

I really enjoyed Professor [redacted]. She gave great feedback and was very helpful. (BUS 610)

I really enjoyed this course. Professor [redacted] was very helpful and a great instructor. I would recommend this course/school/instructor to any student. (BUS 610)

I really liked that she would leave random feedback on the discussion posts. (BUS 610)

I received an A in this course, but Dr. [redacted] would clarify directions and then go back on her explanation about how to approach an assignment, i.e. A student asked her if some of the final paper would be in first person because it said to give examples about your personal experience, she answered yes and I wrote all but that part in correct tense and her feedback stated I was not using acceptable APA format by speaking in first person. She seemed way too concerned about APA format and no regard for the subject of my papers. I just felt I learned a lot about APA, but not organizational behavior from her feedback. Ultimately, it seemed she cut and pasted a lot of comments because they were irrelevant to what I wrote. \r\n (BUS 610)

I thought this instructor was really involved in his students and cared about their learning. Enjoyed this class immensely. (BUS 610)

I would suggest one week off between the end o one course and the beginning of the next course. (BUS 610)

If this professor would have been timely in his response and would have felt more of a part of this class, then I would have enjoyed this class a lot more. I did not get a response back until 6pm on the day it was due and I had posted the question days ahead as well as e-mailed him. I enjoyed this class emensely, I just wish I had someone who enjoyed it to teach it. (BUS 610)

Instructor needs to provide more guidance and expectations on written assignments. Often, only 1 to 2 sentences were provided as instructions. (BUS 610)

Instructor went the extra mile by providing extra materials for futher understanding of the subjects. (BUS 610)

[redacted] gave us the most feedback I have ever received from an instructor at Ashford. Since we received feedback on everything we did, it enabled us to use it and apply it to future assignments. [redacted] has been by far one of the teachers I have learned a lot about real world circumstances and will be able to apply the lessons to every day projects. (BUS 610)

Mr. [redacted] was excellent. He gave great feedback in a timley manner with positive recommendations for improvement. (BUS 610)

Ms. [redacted] is a thoughtful and compassionate instructor. (BUS 610)

My only concern was the broken communication. If you look at the responces or the posting that was done by this instructor, it is not what at the level of accuracy that I hoped to have from a MBA instructor. Timelyness in grading was an issue as well. Course material was very good and I would recommend the course to anyone. (BUS 610)

None at this time. (BUS 610)

One tip for the professor would be to provide the first couple of chapters of reading material for the first week of class for those who did not have their books. (BUS 610)

Comments from Students in the Business Administration Program

Prof. [redacted] was very helpful and provided encouragement. This was important for me. (BUS 610)

Professor [redacted] was very professional and yet compassionate with regard to issues plaguing the study of Organizational Behavior. I would recommend him to anyone wishing to explore this subject. The student would get more out of a class than just the assigned readings. Great class...thank you! (BUS 610)

Professor [redacted], guided very organized - mulitdirectional discussion forums. I found all of them to be invigorating and knowledgeable. I enjoyed her insightful, inquisitive nature and hope to experience more of the same. \r\n\r\nThanks for sharing your knowledge and challenging my mind. (BUS 610)

Really appreciated her attempt to make me feel at ease with the process of getting back in to the habit of learning and communicating the learning. (BUS 610)

Small goals are extremely important to keep students motivated, [redacted] was extremely busy teaching at least two classes at the same time and due to her time constraints and Internet access issues she was behind two weeks with getting our grades posted. I cannot speak for other students, but I was disappointed in this aspect of the class. (BUS 610)

Thank you for a wonderful class! I learned a lot from you and this course. (BUS 610)

The course material was very helpful.I am so excited about implementing this knowldge! (BUS 610)

The information provided in the guidance section was only a repeat of the weekly assignments. I felt the information should have been more pertinent to the weekly assignments. Helpful tips or examples should have been included here. (BUS 610)

The instructor for this course ([redacted]) was very knowledgeable and made the class fun. That is something that is hard to do when teaching a class online. He also provided feedback and additional resources that made the learning experience valuable. Mr. [redacted] was GREAT! Thank you for enhancing my learning experience! (BUS 610)

The instructor was very clear on her assigents. The instuctor was very supportive and showed great interest in her students learning. Through this course I have gained valuable knowledge that I will use for my future career. I would recommend Ashford University to other individuals. (BUS 610)

The material covered and discussed in this class were exactly what I had hoped for. Dr [redacted] shared valuable insight and feedback.\r\nThank you! (BUS 610)

Comments from Students in the Business Administration Program

The only feedback I have is that I was unthrilled to know that my instructor would not answer any of my emails. I had some questions that needed to be answered and he never answered. I am sure that he is a busy person and has many students, but there is no reason that I should not gotten a response. It made me feel like a number rather than a student. (BUS 610)

The upgrades to the BlackBoard system created many problems. I am sure there will be other technical advancements made to the program. Hopefully, they will be executed more smoothly. (BUS 610)

There was no guessing from the start. You clearly knew what her expectations were and she demanded you step to it. This has brought a more consciousness to being accountable while shooting for the top. Awesome lady! (BUS 610)

This Course was great and motivated me to continue with my courses! (BUS 610)

This course was very helpful. It expand mt knowledge about an organization and working with others more and I will recommend other in this field of study (BUS 610)

This instructor is very strict regarding spelling and grammar. I appreciate this as he made this very clear in the beginning of the course. He grades very harshly when an error is made. One error could put your grade from a perfect A to a B. This is fine, again he made this clear at the beginning of the course. However, if he is going to implement this tough grading, he should NEVER make spelling or grammatical errors himself--which he did on a number of occasions. In addition to his handful of errors, the text had a number of grammatical errors. With grading this harsh, students expect ZERO mistakes from the instructor. He should lead by example. How do we mark points from him equal to the points he marked from us for the same errors? I guess only by writing our thoughts on this evaluation. (BUS 610)

This instructor was great. He was very involved and gave great feedback. (BUS 610)

This is one of the few classes that I can count in my life that I applied something each week to my work from my readings and discussions. \r\n\r\nMy team at work noticed a SIGNIFICANT change (for the better!) in how I related to them and their needs. \r\n\r\nThank you for this course. I can say, without a doubt, that I learned a lot from this course and the instructor that is hands-on and applicable from the moment that you read the info.\r\n\r\nThank you.\r\n (BUS 610)

This was yet another boring class that I think needs to be revamped in the MBA program. i dont think its the instructor as she is merely following a curriculum. Nevertheless, the questions for the discussion was boring yet you all make it a requirement to post. There werent any real life examples of organizational behavior currently happening in our world. It was just a boring class that i dreaded. The instructor

Comments from Students in the Business Administration Program

took a very long time to post discussions and we didnt receive letter grades for course until over a week after the course ended. (BUS 610)

Very good instructor. (BUS 610)

week 2 or 3 assignment was too much information to be put into a 4 page assignment. It would be better to pick one question and write 4 strong pages than to write on all the questions squeezed into 4 pages. (BUS 610)

You did not explain certain aspects of his requirements at the beginning of the class and then were wishy-washy about the number of references we needed to use. The original instructions said use references other than your book, but it did not say how many. I used 2 references other than my book for my first paper and was told I needed to use 4 references other than the text book, but then you posted another message to the whole class saying 3 references other than the text book. It was just kinda confusing to know what your requirement really was. At first your comments on my first paper were not easily understood, but after myself and at least one other student asked that you be a little more clear in your comments, I am pleased to say that you DID then give better direction, which helped me to do better in all of the other papers I submitted. So thank you for listening to our concerns and comments. (BUS 610)

Dr.[redacted] Is A Great Professor! (BUS 616)

Dr. [redacted] was an excellent instructor and very positive. (BUS 616)

I cannot say enough about Dr.[redacted] skill with on-line instruction. His enthusiasm for the course content and feedback were extraordinary.\r\n\r\nHe is exactly what on-line students look for--his comments were helpful and contributed to my own performance improvement. (BUS 616)

Professor [redacted] has always been helpful and available. Expectations and feedback were clearly presented. My thanks to her for her help. (BUS 616)

Professor [redacted] is great. She is an excellent instructor. I had a good course in her guidance. Ashford is quiet lucky to have an instructor of such calibre. Thank You\r\n\r\nAnil (BUS 616)

[redacted] was the best. I really enjoyed the class (BUS 616)

The Dr showed interest and created a positive learning envirenment. I enjoyed this class. (BUS 616)

This class taught me alot amd I owe it to this professor. (BUS 616)

Comments from Students in the Business Administration Program

This was a difficult course content wise. Also, the amount of reading necessary to complete the assignments was significant. The instructor was fantastic, both in his knowledge & understanding. (BUS 616)

A great and informative instructor. (BUS 620)

By far my best instructor yet, Great motivator. (BUS 620)

Dr. [redacted] did an outstanding job interacting with me. She explained the course material well and answered any questions that I did have. (BUS 620)

Dr. [redacted] was fantastic. His communcation among students was constant and he answered all of my questions very quickly. His knowledge in the content studied is unmatched. Keep him aboard.\r\n\r\n [redacted] (BUS 620)

Dr. [redacted] keep the class interested in the subject that he was teaching by constantly contributing to the lessons that we were instructed to read and write about each week. I enjoyed this class very much and will definitely tell everyone I know about this class. (BUS 620)

Excellent instructor and course. I really enjoyed it. (BUS 620)

Good course, good instructor. (BUS 620)

good job (BUS 620)

Great Instructor - very involved in the discussion and feedback on papers... He makes it feel more like a classroom than a website. thank you. (BUS 620)

having grades posted for papers sooner would help the student who has continuous problems in a paper so they can change the mistakes in the next paper. pointing out hte mistakes in papers directly would be helpful to understand why points are being deducted. (BUS 620)

I did have an issue with downloading the last assignment. The computer thought I downloaded when I checked the assignment site. I would be nice to have the computer reject a download if no files are attached. It would have saved me much grief. You may want to consider that for the next upgrade on the system. (The instructor did take care of the problem as soon as he was made aware of it.) (BUS 620)

I feel [redacted] is too technical in her grading. Far too many points are being deducted for things like font size (my font was 11 instead of 12) and other highly technical items. I also felt her accuracy was off in her grading of papers.\r\n\r\nShe

Comments from Students in the Business Administration Program

needs to focus more on the quality of the work than the technical aspects in my opinion to improve as a Professor. (BUS 620)

I think that Dr. [redacted] was the best teacher I have had so far. Very engaging in class discussion, provided great feedback, and if something was wrong told me how to fix it and what the expectation was for next time. I thoroughly enjoyed this class! (BUS 620)

I thouroughly enjoyed this class and the interaction with the other students. I felt like this is one of the classes that will help me in my future classes and jobs. (BUS 620)

In week 5 the paper was about space and place. No where in the book was these terms defined. By the time we got instructer claification it was to late. This assignment should be rewritten. (BUS 620)

It may be me more than the class, but I feel his expectations on written assignments was different than any of the other professors I have had to this point. Even when I read through the descriptions, I found my work falling short of his expectations. (BUS 620)

Marketing is not really my "cup of tea" but this course helped me better understand the process. It will definitely be useful in the future. (BUS 620)

My instructor Dr. [redacted] was the best I had so far she lives on the 24/7 whenever you need a questions shes there at anytime morning or night. She the best i had. (BUS 620)

None (BUS 620)

Prof. [redacted] was very helpful with his comments and the assignments were very relevant to the course and the information learned can easily be transferred to everyday professional life. (BUS 620)

Professor [redacted] made this class very enjoyable, and worthwhile to me. I did not think when I began this class that I would be able to get into it but I really enjoyed the assignments and enjoyed the valuable feedback that he provide me with. I would take his class again. (BUS 620)

Professor [redacted],\r\n\r\nIs very knowledgeable in Marketing. I learned a great deal and enjoyed the class. (BUS 620)

Professor [redacted] is the best instructor I have had yet. He offered constuctive feedback on my papers. He was very prompt and helpful when contacted. (BUS 620)

Professor [redacted] is on top of her game. Her discipline and enthusiasm was compelling to have as an instructor.\r\n [redacted] (BUS 620)

Comments from Students in the Business Administration Program

Professor [redacted] was so far the best in structor I have had in this program. I hope to have her as an instructor in future classes (BUS 620)

So far, this has been the BEST class I have taken thus far and the reason for it is because of the Professor. She has been great about explaining things and very prompt at responding to questions, bulletins and grading. She is a great asset to Ashford University!!! (BUS 620)

the book was too expensive. didnt have it so i didnt understand everything. (BUS 620)

The instructor always provided helpful feedback. (BUS 620)

The instructor gave recommendations as "Read the text aloud to yourself" That clearly does not help when youre a foreigner. He would say my front page is not OK, but as I do it so long for Ashford it has always been OK. He would not say what exactly is not OK. He would tell me "Read the brown book" That is not a correction. That is a mockery! Soirry. (BUS 620)

The instructor was helpful in bringing up clarifications of text material, as well as new perspectives and issues which are not set in stone as many textbooks present, but which have advocates on both sides. (BUS 620)

The only problem that I had with the course was the instructor would enhance the scope of work requirements to close to the due date. The objectives changes to close to the due date. (BUS 620)

The professor for this class was excellent. (BUS 620)

The text book for the class was not very helpful. I found it hard to follow and poorly organized. I did most of my own research on the internet to clarify ideas. \r\n\r\nThe discussion questions were very vague. The professor would give additional information he wanted after the postings were completted. This did not help the questions being answered to his satisfaction. (BUS 620)

This instructor was very helpful throughout the course. She asked extra questions of students in the discussion forums and this provided a better understanding of the concepts. This was my favorite class so far. (BUS 620)

This was an insightful and useful course. I am highly considering a Marketing concentration after taking the Managerial Marketing course. Fine work by Professor [redacted] and Ashford Univeristy with this course. Thanks. (BUS 620)

Very interesting and challenging course for me. (BUS 620)

Comments from Students in the Business Administration Program

[redacted] is probably one of the best instructors i have had in my MBA program. Extremely knowledgable, stays on task, and she has high expectations, which is appropriate for an MBA program. Tough course, but well worth it for this level of education. (BUS 630)

[redacted] has outstanding skills as a teacher (BUS 630)

Dr. [redacted] has been the best instructor I have ever had in the online environment. His feedback is extensive, coloful, and detailed. His lessons are insightful and packed with good information. He is an exceptional instructor and made a number crunching course interesting. (BUS 630)

Everything was great except the materials (articles) that were assigned to be used for researching final project topics are way out of date. My topic was outsourcing and the required articles were from 2003 or before. A lot has changed since then! Perhaps those could be updated.... (BUS 630)

Great Class (BUS 630)

Great class. (BUS 630)

Her quick response to questions is appreciated. (BUS 630)

I enjoyed the class and felt that Dr. [redacted] was interested in making our experience enjoyable. He communicated and provided upbeat responses to keep us in encouraged throughout the class. (BUS 630)

I had [redacted] in a previous course and had no problem. However, I felt there was little to no guidance. It is sad when you start you next class (Managerial Finance) and all the people from your last class are complaining about the teacher. (BUS 630)

i have a comment regarding the university you guys have been here for a long time. you guys need to put more tutors in acct finance and extend the tutoring session from 20minutes to 45 minutes only in acct and finance it takes longer to tutor this because there longer questions please fix this by putting more tutors for finance acct and extending the session from 20 to 45 minutes (BUS 630)

I think the course is great. I would never recommend this instructor to anyone. He offers help, but the help he offers is vague and unclear. He talks around the issue. He never completely answered a question when it was asked. (BUS 630)

instructor was great. I live in louisiana and was highly affected by the recent hurricanes, and she was very understanding. (BUS 630)

M. [redacted] was actively involved in the class. (BUS 630)

Comments from Students in the Business Administration Program

Overall, one of the most chellenging courses in the MBA program so far, in terms of content causing me to think critically. Challenging but applicable to the real world. I very much valued this course. (BUS 630)

Professor [redacted] is amazing. His willingness to help students even over weekend hours should be rewarded. The course material itself though is lacking. (BUS 630)

Professor [redacted] was a great instructor and I really enjoyed his class. (BUS 630)

Sometimes a bit curt. (BUS 630)

Thank you (BUS 630)

The instructor has been very helpfull and understanding with situations that I have faced during this course while guiding me through this couses. (BUS 630)

The instructor was very knowledgeable and responded effectively and promptly. (BUS 630)

The material was not covered well enough in the book to solve the case problems which were the written assignment. The powerpoint files were not helpful in adding to understanding how to solve the case problems. I have been able to maintain a 4.0 in the past course work but felt that there were too many gaps in what to focus on in order to do well. The practice problems were difficult and I never really grasps what was intended from the work. The instructor was helpful in that he was readily available but my work hours did not allow for me to contact him via telephone to obtain a full explaination of the assignment expectations. (BUS 630)

There really needs to be more competent people in financial aid to help online and aspire students. It takes too long to get answers, the answers are not clear and to the point, and extremely confusing when you do get a response. In our classroom, everyone was complaining about the help or lack there of with this department. (BUS 630)

This was a good course to take. The text was a little more user friendly. Over all, the course set up was helpful. (BUS 630)

Very timely instructor feedback from my postings - thank you. (BUS 630)

You guys have outdone yourselves with getting this professor. I came into this class afraid that it might be to difficult " and it was difficult", but Professor [redacted] was so great at explaining the concepts. Ashford must keep him around (BUS 630)

Comments from Students in the Business Administration Program

My instructor was extremely helpful. He made sure that each assignment was clearly explained. (BUS 640)

Dr [redacted], was a blessing in desguise. He has a way of asking questions and asking for our thoughts to spark dialog. \r\nThis was a challenging course for me one that I will have to keep working long after the grades are turned in. This is very useful in the decision making process. I still need more of this. this was an excellent course [redacted](BUS 640)

Dr.[redacted] was very cool. Helpful, understanding and patient. (BUS 640)

Dr. [redacted] has done an excellent job of generating enthusiasm for this Managerial Economics course. His responses to questions have been timely and his grading has been done quickly. I would take another course from Dr. [redacted] (BUS 640)

Dr. [redacted] is an excellent instructor and I would highly recommend him to other students. He takes time to give each one of his students feedback and that is awesome to know that your instructor takes time to read all that is submitted. I was even touched to know that he understood when I was sick with pneumonia, the concern and words of encouragement he gave. The course as a whole is a great course and well taught. It makes my online challenge a good experience. (BUS 640)

EVEN THOUGH THIS COURSE WAS HARD AND I MANAGED TO MAKE AN C, I STRONGLY RECOMMEND PROFESSOR [redacted] VERY CARING AND COMPASSIONATE (BUS 640)

Excellent teacher! Very practical and rational. I enjoyed working with [redacted] (BUS 640)

Great course, was very helpful to any and all questions (BUS 640)

Great Instructor! (BUS 640)

Great professor! He was prompt to answer questions and provided valuable assistance for students to better understand the material. (BUS 640)

Had a great time! (BUS 640)

I did not like this course. I do not feel it will help me in the future. (BUS 640)

I feel that [redacted] was a very helpful instructor in this course, he gave us website that had dealing with the class that were very helpful with our assignment. (BUS 640)

I felt that he was flexible, and understanding. I also felt he was more interesting in seeing that we were successful versus were we always right. Thanks for everything!!! (BUS 640)

Comments from Students in the Business Administration Program

I just wanted to thank you for helping me to achieved my goal in this class. I know I could have done better, but on the other hand I tried my best. Thanks for everything. (BUS 640)

I very much appreciate the effort the instructor put into this course with the additional emails and responses withing the communication. (BUS 640)

I was hoping to be able to talk about more current economic issues in this course. Discussions are based upon our past experiences and it would be nice to see some debate regarding current issues about the economy. I feel I would have gotten that in the classroom. Overall good. Economics was a challenging course. I did have some questions through out the course and the teacher was always excellent about responding and posting grades. (BUS 640)

[redacted] is a great instructor and he makes sure you understand what is being read by giving quizzes. he also responds to students quickly and that is a plus. I really enjoyed his class. (BUS 640)

[redacted] is very helpful, knowledgable and caring. He goes above and beyond his call duty, and truly understands the struggles students have with course work and other problems that slows down our process of turning in assignments on time, and with understanding the content. (BUS 640)

[redacted] was OUTSTANDING - he provided timely feedback - was reasonable in his grading and offered valuable lessons in our coursework. I learned a lot in this course and truly enjoyed his teaching techniques. (BUS 640)

MY instructor Dr. [redacted] was my best teacher so far I learn so much with him (BUS 640)

Prior to this class I have learned and enjoyed every class.\r\n\r\nThe Managerial Economics class is an exception. The instructor at first was helpful, but as the course went along his attention was directed at grades rather that assistance. I think Ashford should let students know that very high math skills are needed for the class. I achieved a good grade, but did not enjoy the class.\r\n\r\nI have also been having issues with my class scheduling. Currently I am not even scheduled for the January Business 630. My academic advisor scheduled me for 2 classes in error this past 6 weeks. I am very disappointed that I must call and/or email to correct scheduling errors lately. \r\n\r\n[redacted] (BUS 640)

Prof. [redacted] gave the class real insight to the economic world. (BUS 640)

Professor [redacted] provides great guidance and feedback in a course that is very challenging. Without this feedback and guidance, I doubt I would have been as successful in this class. The discussion board feedback given by the instructor was given in such a way as to encourage class participation which I really appreciate. Great course - great instructor! (BUS 640)

Quiz questions were to vague in that it left too much room to read into the question which is not what you are to do on questions. In classes that I assisted teaching in, I had to be very careful in the way questions were worded becuase it made sense to me because I knew the answer I was looking for, but from a students stand point it could be very confusing as with some of the questions in this course. (BUS 640)

Thank you Professor for making the class enjoyable and interesting topics to research. I enjoyed having you as my instructor. Thank you for the quick responses from the emails and quick feed back on my grades. I hope to have you again in another of my future classes. Thanks (BUS 640)

The Blackboard system has limited the ability and to effectively complete assignments and have class discussions. I wish the course could have touched upon more current issues with the economy instead of just concepts. (BUS 640)

The instructor graded in a timely manner. The course itself was very difficult with a lot of statistics related expectationso on test and applied problem assignments and I had some problems with that part. (BUS 640)

The instructor was great. Very timely and exact feedback which was very appreciated. I hope to have him for future classes. As far as the course, it was VERY challenging to get all the reading and assignments doen within the time given. This course, more than most, seemed to be difficult to keep up with. (BUS 640)

The Instructor was very responsive to inquiries made by the students both individually and in group form. (BUS 640)

The professor could have gave more feedback on assignment so students could have a better understanding (BUS 640)

The professor was very engaged during the learning process, his feedback was timely and constuctive (BUS 640)

The teacher waits 2 weeks before posting grades for the discussion assignments. Other teachers have been posting grades a few days after the assignments are completed. This teacher however, lacks the ability to do so in a timely manner. (BUS 640)

This instructor was awesome! He answered questions and was very active in the posts. He was helpful and made learning a tough subject as easy as possible. He made economics an everyday lesson and showed the class how it applies in the business world and the everyday world. (BUS 640)

This was a challenging course to take over the intranet. I had a lot of work travel and I got sick during this course. \r\nThe Professor made every attempt to answer my questions and assist me with issues related to my travel and sickness. This is much appreciated. \r\n\r\nI believe I will be using this foundation material as I progress in my career; hence, I will not be getting rid of my text book. (BUS 640)

This was my seventh class and so far, Prof. [redacted] is the best. He was there when needed, he provided feedback on time and created a very pleasant learning environment. I wish I could have him facilitate the remaining classes. He is absolutely the best. He is a major asset to Ashford. Thank you Prof. [redacted] [redacted] (BUS 640)

Dr. [redacted]s very picky. (BUS 642)

Dr. [redacted] was fantastic. She was very helpful and responsive whenever I had a question. She did a great job of helping us to succeed. (BUS 642)

I failed this course and i am re-taking this course due to personal schedule conflicts at my work. But i wanted to take this survey and make an important comment. I attended first three weeks of the course and with that experience i would like to comment that this is a great course.Business Tools and Research methods are quiet important in todays world and its application is wide among large companies like Deere and company, where i work. Course Instructor [redacted] made it possible to understand the concepts very well. I especially like the reading material that she posts every week which is very focused and detailed. Study material and assignments in the form of questions are well designed. There was slight confusion with the text book version for this course in the begining. But [redacted] helped students with both versions (9th and 10th) of textbooks through communication and postings comparing the chapters. This helped some of the students like myself in not having to buy another version text book. [redacted] is an excellent instructor and this is a great course. I am looking forward to re-take this course and hope i have [redacted] back as the instructor again. Thank You. --[redacted] (BUS 642)

the instructor did not convey appropriate time frames for make up work. i was told that i could make it up de to being locked out for a week. and then when i inquired about the make up work afer getting back on track, i was informed that it was too late. I cannot read thoughts! it would have been helpful to get some sort of time frame and the professor should have made clear statements and not made up rules as he went along with the class! this professor is awful and i will not take him again for any other class. the last assignment n this class was ambiguou at best. i as well as other in the class had no idea of what diretion to take with the final paper..... AWWWFUULLL, and the instructor made it worst! (BUS 642)

Comments from Students in the Business Administration Program

This instructor sucked, no feed back, graded like a ass, we are not here to feed his ego, disgrace to teaching. Had no idea on how to pull us up to perform better other than negative feedback and bad grades, we had no where to go but the level we were. The students got punished when computer problems arouse. No need to renew his contract. (BUS 642)

VERY CHALLENGING PROFESSOR (BUS 642)

Contributions to discussions were good but not consistent. Instructor was weeks behind in grading. When he was involved he had good insight. Probably just bad timing for the instructor. (BUS 644)

Dr. [redacted] was awesome. His prompt replies to questions were very important to me and he has an understanding of what actually happens in the real world. Unfortunately, other Ashford professors have not demonstrated this ability or experience. \r\nDr. [redacted] coached us through real world examples to cite theoretical principles and so the things I have learned will stick with me for a lifetime. I wish that I had received Dr. [redacted] as a professor in other course because he never let me get frustrated.\r\nAshford should recruit more profs like Dr. [redacted] to improve the bench strength in the faculty.\r\nSincerely,\r\nJ[redacted] (BUS 644)

Dr. [redacted] is a very stern and intelligent instructor. My level of education and learning has risen because of his style of teaching. I would recommend Dr. [redacted], and Ashford University to other adults and students. \r\n\r\nThanks Dr. [redacted]! (BUS 644)

Great class, very well established for the work environment. (BUS 644)

I appreciated the detailed feedback that the instructor provided. (BUS 644)

I felt like the initial class expectations were a bit unclear especially the three references that were expected in the preliminary discussion threads. Dr. [redacted] was responsive to questions and available for assistance when needed.\r\n\r\nI believe Dr. [redacted] raised the bar in this class. I felt like I had to be much more thorough in my assignments than I had been in previous classes in order to make a comparable grade. (BUS 644)

Instructor was fine and understanding. I did have a significant problem with some of the assignments. Particularly the internet exercise in week 3. This appeared to not be beneficial and looked like busy work. I would not have learned anything from this and did not oomplete the assignment (BUS 644)

It is week 6 and the instructors still has not posted grades for week 4 papers. (BUS 644)

Comments from Students in the Business Administration Program

it was a pleasure to have Professor [redacted] again. I appreciated him providing me helpful feedback on my papers. (BUS 644)

N/a (BUS 644)

Professor [redacted] was helpful and accomodating with me doing a lot of the assignments in advance. I was in the process of moving out of state and he did make some deadline accomodations to that end. (BUS 644)

Professor [redacted] was very efficient in grading assignments. He provided through feedback that helped contribute to learning. (BUS 644)

Professor [redacted] was much less involved than the other professors that I have had at Ashford. Although he was willing to provide feedback on assignments his announcements and guidance were few and far between and left something to be desired from the student body. This is particularly true with regards to the final paper which had vague direction and little guided focus. (BUS 644)

Still do not have grades for 5th week graded and just got 4th weeks grade yesterday. A little to late. (BUS 644)

The course book and materials seemed self explanatory but when I submitted the work requested there was a lot of knit picking about the paper that I have never received from former professors. It was very discouraging and I dreaded each assignment because I knew no matter how hard I worked - it would be greatly criticized. However, the course and book was interesting in it self that I would recommend the course not the instructor to other students. The textbook was very educational and I will add the book to my collection and use it for future references in my career. (BUS 644)

This teacher graded my papers low and could not explain why after I emailed him asking why. He continues to grade my papers lower than average and I still do not understand why or what I can do better. Thank you for this oppurtunity (BUS 644)

very understanding to life situations, very involved, good feedback (BUS 644)

I appreciated the comments on written assignments. However, I would have liked to have received them more quickly. I felt that I was being rushed into doing the next written assignment without knowing where I stood on the previous one, therefore, not knowing in which direction I needed to improve or what path to continue on if the work was on the right track. \r\n I would have, also, liked more feedback on individual posts. Certain students received feedback/comments on their posts regularly while others did not. I feel that if you are going to comment on one studentís post you should comment on all studentsí postings. I especially think that responding to postings is important as this is our classroom and basically the only interaction that we, as

Comments from Students in the Business Administration Program

students, have with out teachers and are a way for us to gage how we are performing in your eyes prior to receiving grades.\r\n Overall, I felt that this class was exceptionally well taught and well designed. I felt that I was able to ask questions and received responses within an appropriate amount of time and that the information learned in this course will benefit all of us in the future. \r\n (BUS 650)

Another wonderful class. I am enjoying being a graduate student at Ashford University On-line. (BUS 650)

Despite the horrifically dry subject matter, the class was interesting and I learn quite a bit. The instructor, [redacted] was very good. He was enthuastic and provided good feedback. (BUS 650)

Great Teacher I enjoyed him and his lessons (BUS 650)

I have personally myself had some bad experiences with the FINANCIAL AID department. But, other than that my instructor was just what I needed to make me work my butt off. I discover things in this class that otherwise I never would have looked at. The experience was one in a million. (BUS 650)

I would have liked to have more time with this material. (BUS 650)

I would like to see the instructor provide a discussion for each discussion forum at the beginning. Possibly offer clarification in areas that students typically have difficulty with. (BUS 650)

It is a pleasure taking classes with professors that go the extra mile to assist the students understand the material offered. It was a very instructive class. (BUS 650)

It was a pleasure working with knowledgeable and professional person, like Mr. [redacted] not to mention just simply pleasant personality. (BUS 650)

[redacted] was very helpful in this course. He communicates in email in an orderly fashion. Mr. [redacted] demonstrated some leniency with respect to the technical problems during the weekend of Week 4. (BUS 650)

Mr [redacted] was a very good instructor... I would say he is the best I have ever had at Ashford!!!!!\r\nThanks,\r\n[redacted] (BUS 650)

Mr. [redacted] was active in the class providing feedback and asking thought-provoking questions. (BUS 650)

Prof. [redacted] was helpful anytime I had a question. He responded quickly to e-mails despite the size of the class. (BUS 650)

Comments from Students in the Business Administration Program

Professor [redacted] is a kind man, however, he failed to providing feedback to the whole class from the beginning of the course. To me he was great guidance, but it was because I e-mailed him constantly and demanded help. Yet, for the majority of the students, the class was a difficult one. Overall, this class is difficult as it is, therefore, increased guidance and help is needed from the professor. Personally, I will give him a chance since he attempted to provide guidance in the last couple of weeks. Again, with me, professor [redacted] was kind, supportive, and a mentor. He just needs to do the same in the course arena, inside Blackboard.\r\nHe deserves an opportunity to improve his managements skills within the course.\r\n\r\nThanks (BUS 650)

Submittal of graded assignments on Blackboard would give us a chance to determine where we stood in the class. There was difficulty with blackboard throughout this past 6 weeks. (BUS 650)

Thank you (BUS 650)

The class was good, but the order we went through the text book was difficult as the material that should have gone together was divided up. Chapters that should have been studied together were not, which made it difficult to relate material. Professor [redacted], however, provided an excellent opportunity for learning. (BUS 650)

The grades were a little slow in coming, but you could see that a lot of thought had gone into the grading as the comments were helpful. Late but helpful\r\n[redacted](BUS 650)

The instructor would not return my emails. He was VERY late in posting our grades for assignments, yet when my computer took a little long in uploading a lenthy assignment which put it maybe a minute or two beyond midnight, he gave me a zero for an assignment I spent hours working on. He did not work with us on turning in assignments during the period the network crashed. We had very little to no feedback from him and my time in his class was one of the worst experiences I have ever had in college. I at least expect return communication - especially when I go out of my way to provide an alternative e-mail. (BUS 650)

The way the class was taught was not really helpful as I thought it would have been. I guess Finance online, shoul dhave been a little more diverse and other way assignments could have been done. (BUS 650)

This was a very useful, interesting and informative class. I learned a tremendous amount of important and applicable information. Professor [redacted] made the class interesting and was extremely helpful and patient in assisting the class. Thank you. (BUS 650)

Very Understanding and helpful. Will recommend to another students. (BUS 650)

Comments from Students in the Business Administration Program

Good Course!! (BUS 660)

I felt the course was a great experience. My only concern was how the instructor handled some of the assignments. He is very intelligent but sometimes doesnt know how to apply the knowledge in a constructive manner.\r\nThank you, (BUS 660)

Instructor was excellent, and he pushed us to think more critically of our work. (BUS 660)

Professor was inconsistent in his grading practices. He also seemed inconsistent when we were awaiting feedback and grades. (BUS 660)

This instructor had vast knowledge of the information and the assignments supported learning the material. At times though the formal nature of how he wanted the information applied seemed more important than understanding the information. I persoanlly desire a little more flexibility out of instructors for programs that tend to focus on adult learners. (BUS 660)

This professor is not an effective communicator. He does not seem to understand his own assignments. He critiques aspects of the assignments in an inconsistent manner. I would not take another class with the person. (BUS 660)

workload was reasonable...the quality of work required was at a higher level than other facilitators, although the expectations were clear and fair. (BUS 660)

Dr[redacted]s an exceptional Professor and really cares about his students and makes sure he creates the right learning envrionment. (BUS 661)

Dr.[redacted]was very patient with me when my computer crashed and I had to wait to get Office installed on my dinosaur computer. I really appreciated all of the feedback that was given to me and I would recommend this teacher to everyone. \r\n (BUS 661)

Great class! (BUS 661)

I really enjoyed this course and I especially learned alot through the case studies. Dr. [redacted]was very encouraging, provided insight and helped to keep the course interesting and on track. (BUS 661)

This class and instructor were incredible. Dr. [redacted]was very helpful. His responses and feedback encouraged discussion. He was very quick to grade and respond. This was an incredible 6 weeks! (BUS 661)

Comments from Students in the Business Administration Program

Ashford University has provided me with the most supportive and provocative classes and professors ever. This professor was by far one of the best (as they have all have been). Through her positive encouragement and excellent guidance, I accomplished and completed a difficult course. Thank you Ashford and [redacted] (BUS 670)

[redacted] was slow to grade our assignments. Its the final week and [redacted] has yet to grade an assignment from the 3rd week of class and is unresponsive to my email regarding why he has yet to grade the assignment. Also [redacted] did not provide feedback on discussion posts or some assignments and left me guessing as to why I received the grade (BUS 670)

Dr. [redacted] is a good instructor and i learned alot because of him so far the best instructor I had have at ashford (BUS 670)

Dr. [redacted] provided valuable feedback on assignments and was consistently involved in my work. He showed genuine concern over the success of his students and provided numerous and helpful resources -- ensuring the best opportunity for success for the students in the class. I was very impressed with his teaching style - especially for an online course. "Handshake." (BUS 670)

Excellent instructor, student needs quicker response from all instructors when questions are asked.\r\n (BUS 670)

Fantastic instructor. Totally kept in touch with us in forum and assignments, I think he interacted with everyone on postings. Really impressed with the effort and dedication he has presented. Thank you. (BUS 670)

Good professor (BUS 670)

grades were very very delayed. (BUS 670)

Great class with encouraging support. The instructor helped to expand my overall knowledge of business law. (BUS 670)

GREAT Professor, that understand his students needs!! (BUS 670)

Great teacher,good lesson. (BUS 670)

I am so tired of talking to answering machines and almost never getting a call back. I am strongly thinking of leaving Ashford. I was promised support since I was a military and have got nothing but grief and am so disappointed. (BUS 670)

I did not care for the exam that we had to take in this class. Not only do I think that exams are trivial for Grad students but this one was not worded well nor did it touch on major points discussed during the class. Overall I believe I got one of the highest grades and I only got a 7.6 or something. The exam itself was not constructed very well and the answers were confusing. (BUS 670)

I enjoyed this instructor and course very much. (BUS 670)

I found the course and material very challenging however extremely captivating I thoroughly enjoy this course. (BUS 670)

I like how thorough the professor was. However waiting until after the week was over to contribute to discussion forums didnt foster much participation. When he commented - his insights were amazing and substantial but the frequency of his involvement seemed minimal. I felt that other students were doing the minimum to get by and the teacher was fine with that. (BUS 670)

I thought the professor was very helpful and understanding. He provided me with much help and was avialable to me throughout this coures. (BUS 670)

I was very disappointed with the grading and returning of my work. He made some very critical comments on papers that were turned in at the end of the each week that could have been helpful with the following weeks written assignment. However, they were not returned in a timely manner. He was two weeks behind in returning written work which caused anxiety and stress. Some weeks were not even graded until after the final was taken. When students are expected to turn work in on a timely manner the same should be expected of the instructor. The instructors continually remind the students that this is a fast paced course. On line students need feedback in a timely manner. (BUS 670)

It is a great experience and I am thankful that I had the opportunity to take this course. (BUS 670)

[redacted] was an excellent instructor and would highly recommend her to others.. (BUS 670)

Loved this class. Prof. [redacted] gave feedback when needed. Best teacher so far... (BUS 670)

My Instructor was great!! I enjoyed the course. (BUS 670)

Prof [redacted] did a nice job selecting the appropriate material to study for a complex subject in a short six weeks. (BUS 670)

Prof. [redacted] was very helpful and understanding to all matters both school and non-school related. Her feedback regarding the assignments was very useful and pertinent. I very much enjoyed her class. (BUS 670)

Comments from Students in the Business Administration Program

Professor [redacted] was very encouraging and supportive, which was very helpful with such a difficult subject! (BUS 670)

Professor [redacted] has been very active in providing feedback and setting up a great learning online atmosphere. (BUS 670)

Professor [redacted] was an excellent instructor and held the class to a professional level. (BUS 670)

[redacted] is a great educator. Each week she provided guidance for the material covered and this guidance is actually what helped me through this course the most. The course material is very detailed and involved and the guidance helped to take it down to a "practical application" level. Feedback was timely, helpful and valued. I believe this class is a must have for any MBA student. Great instructor and great university! (BUS 670)

The amount of time that it took in order to obtain feedback and grades was lengthy and at times hindered the ability to have a more successful submission for the next week. (BUS 670)

The course and instructor was wonderful. The Final had a lot of bad questions, and almost cost me my grade. I think the course could be improved by removing this final, or by putting in better questions. (BUS 670)

The final is not a good compliment of what we went over in class. The final we took was a basic coverall of the book and not a good measure of the class and what we learned. It would be a great idea if the instructor was able to put together a final of the areas and cases that we discussed, reviewed, and studied in class. That would be a much better measure of the groups comprehension of the 6 weeks. (BUS 670)

The instructor provided detailed and insightful feedback. I really enjoyed the course. (BUS 670)

The instructor was very helpful, always available at the touch of an email, responsive, and understanding. She provided some great advice to problem-solving and I enjoyed learning about the FIRAC technique to deciphering case studies. I thoroughly enjoyed this class!! Thanks [redacted] (BUS 670)

There was a lot of information to cover in a short amount of time. This class is best taken by itself. (BUS 670)

This class, like others, was very challenging. However, the excessive workload, although the material was great, made learning more difficult for recall in the future. The

Comments from Students in the Business Administration Program

instructor is good as far as knowledge, but the course needs to be geared more towards a six week course for working adult. students. Otherwise, great class! (BUS 670)

This instructor was often critical of my work, but was late in returning assignments. I was unable to correct my assignments because it often took him longer than a week to grae an assignment and provide feedback. (BUS 670)

This was a great course. Mr [redacted] was a great help. So far my favorite class yet! (BUS 670)

This was an excellent class. The instructor did a wonderful job teaching this course. (BUS 670)

This was arguably the most organized course I have taken to date. The professor was timely and fair in addition to providing extremely useful sources to supplement the course text. (BUS 670)

Dr. [redacted] is a wonderful instructor. I have taken 2 courses she taught and enjoyed both. (BUS 680)

Great class. I learned a lot. (BUS 680)

I absolutely LOVED this course, the textbook, and most importantly Dr. [redacted] She was a refreshing change from my last instructor! I hope to have Dr. [redacted] as an instructor for one of my last three classes. (BUS 680)

I was very glad to have this instructor as a teacher. (BUS 680)

It has been a real pleasure to have Dr. [redacted] after having a negative experience with a former professor. She is a motivator and made the class feel confident. I believe her skills and knowledge of people, helped her students to achieve their best. \r\nPersonally, I felt that she gave me the confidence to do my assignments and the motivation to do them to the best of my ability. Overall, the instructor and the course was excellent and I would recommend it to anyone interested in Human Resources. (BUS 680)

Professor [redacted] provided very detailed feedback and was great all term long. I am very happy to have had her last term. Thanks again. (BUS 680)

This has been the best course. (BUS 680)

I think 6 weeks is just too fast. Maybe you should look at expanding each class to 8 weeks. Yes, it will add time to degree completion, but trying to actually LEARN instead of just input the information might be worth the extra time. (BUS 681)

Comments from Students in the Business Administration Program

Instructor was very timely in responding to any inquiries, however, was not overly helpful and willing to asssit you. Should understnd the online enviornment and Blackboard is out of our control. (BUS 681)

Professor [redacted] is a very vindictive person when her policies or statements are questioned. She should not be allowed to teach if being vindictive and spiteful is her answer to the questions. If I ever see her name attached to another class, I will not attend. Out of the 7 professors I have had, she is the worst!!!! (BUS 681)

Dr. [redacted] provided me with the opportunities to expand my knowledge in Business Strategy and also provided the necessary leadership in that journey. (BUS 690)

Dr. [redacted] was the best instructor I had during my entire MBA program. He was clear about his expectations, and he was very encouraging throughout the course. The assignments were challenging but fair, and he graded them in a timely manner. (BUS 690)

Great instructor, received the most feedback from him. (BUS 690)

GREAT SCHOOL AND GREAT INSTRUCTOR. (BUS 690)

Instructor was very prompt with feedback on assignments and grading. This was much appreciated.\r\n\r\n (BUS 690)

n/a (BUS 690)

There were many times that the reading did not correspond with the assignments for that week. I hope that it will get fixed before the next class starts. (BUS 690)

This rates as the top three favorite classes I took. (BUS 690)

Good course! (BUS 691)

Great course, really enjoyed the professor (BUS 691)

My instructor was fantastic - she was very enthusiastic and timely with her responses. I appreciated her constructive engagement with her class and hope to have the opportunity to interact with her again in the future. What a great class to finish up my MBA with!!! (BUS 691)

The instructor is very knowledgeable regarding the subject area, and is patient and understanding. (BUS 691)

Comments from Students in the Business Administration Program

The instructor was too strict and not understanding of going for your MBA on-line. (BUS 691)

Thi was the best class by far I have taken at Ashford U! (BUS 691)

This was the best course of the entire MBA program. (BUS 691)

Dr. [redacted] was very professional and knowledgeable. (BUS 692)

Great class. Instructor contributed greatly to the discussions, was very prompt in grading, and very detailed comments on papers. (BUS 692)

He was very helpful when our books where backordered and we started the class with otu books!! He was there to answer any an all questions and with and short couse time that was very benefical!! (BUS 692)

One of the best professor of the program! (BUS 692)

This teacher was one of the most helpful that I have had the pleasure of having throughout my journey. He not only was insightful with course knowledge but offered advise to incorporate it into real life work. Thanks for a great class! (BUS 692)

[redacted]\r\n\r\nHe was a great teacher.... (EDU 625)

Comments from Students in the Organizational Management Program

[redacted] went the extra to make sure you understood the assignments and always found the time to give you extra help. (BUS 599)

[redacted] is an excellent instructor. I wish I have other instructors like her for my future classes. (BUS 600)

Ashford staffs have been very supportive and are kind. It made my first course easier. This is a kind of support I wish I had back in my traditional college days. The instructor was very encouraging to students. Thank you for providing wonderful opportunity for all us study. (BUS 600)

Blackboard has to be fool proofed and made more reliable. I was very frustrated with downloading assignments, posting, and acquiring links that did not crash. That is the only bad thing I have to say. Otherwise, Ashford is great! (BUS 600)

[redacted] was very responsive to all questions, and shared the information that she felt would benefit the entire class. I enjoyed her class very much. (BUS 600)

Did a good job of getting the weekly grades posted in a timely manner. (BUS 600)

Dr. [redacted] is a great instructor. I did have to wait for a response on a paper which took too long causing me not to be able to turn in the assignment, but ther than that Dr. [redacted] is very helpful. (BUS 600)

Dr. [redacted] was an excellent, effective instructor. I was skeptical about this format as this is the first time I have taken an online course. Dr. [redacted], however, made the experience instructional and helpful in my future endeavors. (BUS 600)

Dr. [redacted] made my re-entry into the academic field a very satisfying experience. Even though this was an online course, her instructions were always very clear, she was very responsive to all of the students needs. Her comments and corrections were always helpful and supportive. Its amazing how her tone comes across despite the online environment. I really learned a lot and it seems to have provided a good foundation for my current class. Warm regards and thanks Dr. [redacted]! (BUS 600)

Felt he could have been more engaging. (BUS 600)

For the most part the class was insightful. I feel the teacher should make sure information is attainable and still relevant before giving an assignment. (BUS 600)

great class (BUS 600)

Great experience! (BUS 600)

Comments from Students in the Organizational Management Program

Great instructor! (BUS 600)

great, absolutely awesome course\r\ni want to be an online professor at the end of my degree\r\nplease help make it happen\r\ngreat course\r\nawesome intro to ashford university!!! (BUS 600)

Hopefully I will have an even better experience in upcoming classes, but I believe I am off to a great start. (BUS 600)

I am enjoying Ashford University completely and enjoy the ongoing dialogue between my fellow students. I am very diappointed that the instructed did not participate nor did he provide any written feedback on the papers submitted, just comments on the side by the grades. No would not recommend this class, the coursework or the instructor. (BUS 600)

I am glad that I have chosen Ashford online. I am off to a great start and I feel that I have retained more material doing online courses than in the traditional classroom. (BUS 600)

I could tell she was or is an English teacher; pretty tough on the APA format. :) (BUS 600)

I enjoyed Professor [redacted] class, she was very helpful to me. I myself is returning back to school after 22 years and just gotten over a stroke and seizure. Professor [redacted] understood and her comments was very encouraging to me. This help me to do so much better in her class and prepare me for all my other classes. (BUS 600)

I especially liked how quickly Dr. [redacted] addressed any questions and how quickly she returned assignments. Her responsiveness was impeccable. (BUS 600)

I have a different outlook on my education now because I am older and this was the best course to start off with. I feel now that I am ready for the next 11 courses. Dr. [redacted] has been great and I think Ashford is wonderful. \r\n\r\n [redacted] (BUS 600)

I have been so pleased with the response from Ashford. The instructors and advisors have well exceeded my expectations. (BUS 600)

I have no comments because everything was great (BUS 600)

I really enjoyed the Bus. 600 course. (BUS 600)

I really enjoyed working with Dr. [redacted] The course was enriching, and I found it soul seeking, because it helped me to look deeper into my career goals, and to better define my career direction.\r\n\r\nThank you\r\n\r\n [redacted] (BUS 600)

Comments from Students in the Organizational Management Program

I think the amount of papers for this course are to much. Every week there is a paper. It does not give alot of time anayzale the material when there is so much writting and reading (BUS 600)

I was able to use this course to complete a professional development plan with my civilian company I work for. This course definately was a huge success for me. (BUS 600)

I was very impressed with the course and the Instructor, he was very helpful and his comments on my papers and assignments helped me to see where I needed to improve. I am very excited about continuing my educatiion with Ashford and thankful for the support that they have given me. \r\n\r\n[redacted] (BUS 600)

I would like to thank Professor [redacted] for responding quickly to and matter that I had will taking the course. (BUS 600)

Inital course information provided by the Instructor was clear and concise, or maybe a better word would be brash, abrasive, withiout compromise. The course talks about using e-mails and writting in a civil manner, not using bold, caps, color. Yet the instructor seems to break all these rules.\r\r[redacted] makes is clear there will be NO GRADES for late papers under ANY circumstances. Please review the advisory on the first day of the class from [redacted] for further documentation. (BUS 600)

Instuctor did not provide feedback from assignments for improvement. I emailed instructor asking for clarification on what part of the APA format I was not performing correctly and he referred me to "The Owl", another APA website. I expected more direct guidance from the instructor to learn from my mistakes. (BUS 600)

It has been many years since I have been a student. [redacted] made me feel comfortable and encouraged me when I was feeling "out pof place." I am excited about my education, so much so that I have recommended a friend of mine explore Ashford University for his education. I owe much of this to [redacted], who was a breath of fresh air in my learning experience. Thanks! (BUS 600)

My instructor was great. Her response to emails and questions were very timely and helpful. The course was very interesting and the University is very well organized. I would recommend it to everyone. (BUS 600)

My only issue is the lack of feeback from the instructor for me personally. I do not like the no news is good news philosophy. (BUS 600)

N/A (BUS 600)

Comments from Students in the Organizational Management Program

none (BUS 600)

Prof. [redacted] was not into giving much feedback. And his availability seemed to be limited. Maybe he has too much on his plate? (BUS 600)

Professor [redacted] was very knowledgable and helped me better understand the subject. Without any hesitation, I recommend the course and Ashford University to others. (BUS 600)

Professor [redacted] was very helpful, and provided timely feedback, making future assignments easier to complete. (BUS 600)

Professor [redacted] was always quick to repsond to questions and issues. (BUS 600)

She did an excellent job! (BUS 600)

Thank you Dr. [redacted] for making my first online experience great! (BUS 600)

The course was good and the instructor is really wonderful. (BUS 600)

The instructor was great, graded fairly w/ good feedback. Some of the assignments felt a little like busy work and repetitive. I also often wondered when in the world I was supposed to start my final project--between work and other school projects it was a little unrealistic to start the final project at week three like suggested. It would be nice to have a full week to work just on the final project. (BUS 600)

The only issue that I had with this class is the speed that [redacted] graded assignment. In my opinion, given the breif duration of the course, that feedback should come as fast as possible. Within 3 day maybe. Otherwise, I was very happy with the format of the class and the material I learned. (BUS 600)

The professor always responded in a timely manner and raised questions in discussions to make you think outside the box. I am very satisified with my first course at Ashford. (BUS 600)

The professor was very involved in the coursework and provided valuable feedback that greatly assisted me throughout the course. (BUS 600)

This course was great! The instructor actually cared about what we thought. (BUS 600)

This is my first class with Ashford University. I have thoroughly enjoyed my time with Ashford thus far. The professor is very knowledgeable and friendly, the student portal and blackboard is easy to navigate. I feel very confident and happy with my choice for attending Ashford and I will definitiely recommend anyone to this university. (BUS 600)

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This was my first masters course and I am very happy with what I learned and my performance. One suggestion, I was unaware of the need to cite and use a cover page on the first paper. My instructor told me to make sure I do it on all future papers and I did. I think it should be clearly spelled out in the guidance section of week one so other students do not make the same mistake. (BUS 600)

Thus far, my experience has been pleasurable. (BUS 600)

Very nice! (BUS 600)

I love Ashford University. All of her professors are very capable, qualified and well trained to be professors. (BUS 601)

Professor maintained excellent communication with the group. (BUS 601)

This was a hard class but a good one. (BUS 601)

Dr. [redacted] among other instructors is a very excellent professor. I really learned a lot in this course as in my other previous courses.\r\n\r\nAshford University is Excellent!\r\n\r\r [redacted] (BUS 602)

Instructor [redacted] always read the posts and responded with questions that would fuel further discussion on topics presented. His approach challenged me to think deeper and to respond in depth to comments/questions he and students posed. (BUS 602)

Very responsive and organized. (BUS 602)

I truly enjoyed this class. The information is already helpful to me in my current position at a hospital. The subject matter was of interest and the discussion topics were appropriate. Excellent class. (BUS 603)

Though the other student in the class received comments on her weekly posts, I did not more often than not. The only critical feedback I had on my weekly papers was pointed to my APA formatting. Though I received an A, I do not believe that I accomplished much in this course due to poor communication from the instructor. (BUS 603)

After many fruitless attempts at communicating with my instructor, weeks passed without any response either through Blackboard or his personal email which is where he instructed us to contact him. I never got the guidance I needed on our final project. Very disappointing. (BUS 610)

Awesome class, awesome teacher! (BUS 610)

Comments from Students in the Organizational Management Program

Dr. [redacted] is a terrific instructor. He is willing to blend the complexities of real life with the structure that online learning requires. Academia needs more like him. (BUS 610)

Dr. [redacted] has been very helpful and I would recommend to other students. When did not understand the assignment because I am a visiual person, she helped me.\r\nThank you, Dr. [redacted] (BUS 610)

Dr. [redacted] is an exceptional professor. He genuinely cared about his students and was very motivating. I wish I could take other courses with him in the future :)\r\nThank you Dr. [redacted] (BUS 610)

Dr. [redacted] was very helpful. I liked the fact that he reading material in the discussion board that was very helpful and useful. He responded in a timely manner to all concerns and his grading was very fair.\r\n\r\n [redacted] (BUS 610)

Dr. [redacted] was available and responded to questions in a timely manner. He was understanding and provided positive feedback. I really enjoyed his grading matrix. (BUS 610)

Dr. [redacted] should be hired to teach other courses in the online masters program. He is effective in getting more out of the student discussions. (BUS 610)

Dr. [redacted] and his teachings certainly challenged my abilities and I. That statement is the most truthful acknowledgement I can make after successfully finishing his course. (BUS 610)

Dr. [redacted] is a wonderful instructor, I really enjoyed learning from her. Ashford University is the best institution for me and tell everyone about it.\r\n [redacted] (BUS 610)

[redacted] was great. She actually left feedback on assignments. This is a welcome change from the normal vague one sentence left by past professors. Hope to have Prof [redacted] again soon! (BUS 610)

great helpful feedback from this class (BUS 610)

Great instructur and flexible according to your life situations :)\r\n (BUS 610)

I am very happy with my decision to choose Ashford University for my Masters program. Everything has way been better than I expected. (BUS 610)

I enjoyed this class. I was taught a lot and I will apply those things to me life outside of Ashford University. (BUS 610)

Comments from Students in the Organizational Management Program

I felt this course was very informative. But I wish the instructor had been a bit more engaging in interactions with students. (BUS 610)

I have never encounter a more understanding yet compassionate teacher at Ashford University (BUS 610)

I learned a lot from Professor [redacted] I would definitely recommend this course to others. (BUS 610)

I really enjoyed the course and the material. It related to alot of what is going on in my organization so that really made it interesting. I know this is supposed to be designed for the working adult and more convenient, but sometimes, the discussion post can get to be too overwhelming. (BUS 610)

I thoroughly enjoyed this class. I found the text extremely engaging and thought-provoking, as I also did for the instructor. Feedback was timely and helpful. (BUS 610)

Instructor was not timely in grading. I have completed all coursework and she has barely graded the 4th week.\r\nALOT of writing for only 3 credits. Discussion boards were more like writing mini research papers. (BUS 610)

Mr. [redacted] was great. I thoroughly enjoyed the course as organizational behavior is one of my main interest. (BUS 610)

My instructor was very good with detail feedback on work. I really appreciate that she took the time to do so. As for the course, too too much writing every week. Although I am taking courses online, the writing assignments should not be overkill. Keep in mind we are working adults. (BUS 610)

N.A. (BUS 610)

never got assignmnents back in a timely manner. Very dissapointing (BUS 610)

[redacted] was a really good instructor. She provided great feedback on each and every assignment. In my opinion, this is an incredible strength for an instructor. (BUS 610)

Professor [redacted] was helpful and timely giving feedback and guidance during the course. (BUS 610)

Professor [redacted] was supportive and enthusiastic. I loved her use of cartoons each week in the announcements tp keep us motivated. (BUS 610)

Comments from Students in the Organizational Management Program

She did a great job in every area. (BUS 610)

Thank you so much Professor [redacted] for all your comments and feedback during the course. It was very informative. (BUS 610)

The course was great with the exception of time in receiving my grades. I currently do not know what grade I have in the class due to them not being posted. (BUS 610)

The instructor was excellent!! She provided the class with more than ample support and guidance. The nature of the course was applicable to my major andvery beneficial as it will provide me with valuable information that can be and will be utilized in my professional tenure. (BUS 610)

The instructor was very informative and I really learned a lot in this course. My paper was late at the end because the file was corrupted when I submitted it on time, but did not get him a working copy until a week and a half later and I did not receive a penalty due to the fact I am deploying and was in the field when attempts were made to contact me. The Ashford staff makes every effort to ensure I get a good education and make special circumstances in these types of situtations. I tell all my Army comrades about this school and how great it is. Thank you! (BUS 610)

The only thing that I would have to say is that when the course started, I ordered the wrong book/wrong book was sent and Dr. [redacted] was not flexible about the situation and that was part of the selling point from the recruiting office... "life happens" (BUS 610)

The University should consider some kind of "live" chat-room for students and professors to participate in. The discussion forums are hardly stimulating, to say the least. If there was some sort of real interaction between students and their professors, I feel that there would be greater learning and satisfaction. Additionally, there was little to no feedback from the professor. He simply reiterated the points I made and posed no questions or conversation. (BUS 610)

This course not only provided valuable material as a part of the curriculum, it also reiterated the skills I am currently using. [redacted] was excellent and I thoroughly enjoyed the class.\r\nThank you! (BUS 610)

This course was very intense and requires focus and encourages research in other sources of information. (BUS 610)

This instructor was very fair and rigid in her grading. The course was difficult but a great learning experience. Thanks (BUS 610)

Comments from Students in the Organizational Management Program

This was a AWESOME class!!! I love my program and feel that it relates to my life as a whole! I know I will use this information for the rest of my life!! Thanks [redacted] and Ashford!! (BUS 610)

Thoughful and provided Excellent Feedback! (BUS 610)

When receiving feedback on papers written, no detailed notes or ideas were given in order to shed more light on the subject. Some tips or indepth questions could have given additional ideas. (BUS 610)

While Professor [redacted] wasnt as quick to respond, she made her self available by cell phone. She was new at online model and was at times herself overwhelmed, she was very understanding and considerate. I appreciated her honesty and her guidance when we did receive out papers. She was very detailed and can see how much time it would take to get it done. I really loved her and felt she tried hard to moderate the class. (BUS 610)

Great class. (BUS 616)

Mr. [redacted] is an excellent instructor and is very knowlegeable of the subject presented to the class. Also I would reccommend Ashford University to anyone who would like to advance in their education. (BUS 616)

Prof. [redacted] is great. For a moment I forgot that I was taking online classes. She creates a positive and constructive environment in the classroom. Excellent visual aids!\r\n\r\nBUS 616 International Business has been the most interesting class so far. (BUS 616)

The only issue I had was at the beginning of class. I took my assignment from the Learning Block and wrote a paper. The instructor posted different instructions in guidance. Now I read the guidance section but not read the assignment directions because I thought they would be the same as what is in the learning block but he wanted question and answer format. I was docked points for this and felt that was unfair since directions were not consistent. The syllabus matched the learning block as well. \r\nThank you for your time. (BUS 616)

GREAT INSTRUCTOR!!!! (BUS 620)

Professor [redacted] was very professional and willing to answer questions. I loved her class! (BUS 620)

Ban the usage of laptops in the classrroom as they are very distracting. (BUS 670)

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He knew his subject, interjected some powerpoints and always highlighted the main topics each week. Professor [redacted] is a very good professor. (BUS 670)

Lisa worked at being accessible and helpful to the class, and I appreciated her efforts.\r\n\r\nIt was a good class with lots of participation and energy. She contributed to that in a very positive way. Many of my classmates, including me, were apprehensive about the course but she was supportive and encouraging.\r\n\r\nThank you.\r\n\r\n[redacted] (BUS 670)

Reading and material was almost excessive for the time frame we had to complete each section. The final paper had elements not covered in the text. Only class in the program with a test, I did not like it and did not do very well with it. Instructor provided good feed back and great comments in the postings. A little slow in the final assignment grading, but overall a good instructor. (BUS 670)

Thank you for everything Dr. [redacted] (BUS 670)

The only issue with this class is that the instructor did not grade the written assignments in a timely manner. Typically it was a full week or longer before the papers were graded which provided little insight to learn from for the next paper. (BUS 670)

This course needs a complete overhaul.\r\nStarting with the final that is inappropriate for anyone at any level of education.\r\n\r\nThe material covered was better covered in other courses and was poorly covered in this course and did not support or improve the level of understanding.\r\n\r\nThe instructor needed to be more timely in responses and with grading. She need to provide expectations that cover grading and what she expected which was different from the university and other instructors. (BUS 670)

This instructor made learning fun and interesting egaging students to learn. (BUS 670)

This professor provided excellent discussion topics, timely feedback and just an overall great online class experience. I would definitely recommend his class to other students. (BUS 670)

Dr. [redacted] has demonstrated a great ability in tutoring all course material. He has done an outstanding job and I feel he will continue to do so. (BUS 690)

I really enjoyed the atomphere of the class discussion and feedback from the instructor. She provided great feedback instantly to the students and for me also. I felt that I was being guide through the course by a professor that truly care about her students. (EDU 616)

Ashford University is a phenomenal institution - however, the instructor for this class was extremely hard to understand. It was alarming to receive the grades during the last

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two weeks of class, The majority of the class was upset and happy just to finish. (OMM 612)

By far, this was the most enjoyable class I have taken at Ashford University. Mrs. [redacted] is a great instructor. (OMM 612)

Dr. [redacted] is definately passionate about his field. Had he not provided additional information about the assignments, I would not have been able to get as much out of the course as I did. (OMM 612)

Great course! (OMM 612)

Great teacher. (OMM 612)

He was very unhelpful and (OMM 612)

I enjoyed the class and I was able to apply information from text book into everyday situations (OMM 612)

I found this class to be incredibly discouraging and it caused me to consider dropping the program. I understand this is a graduate-level class, but the tone of the course was demeaning-not strict. The instructor provided limited feedback before an assignment, but then proceeded to take off points for failing to adequately address all topics. I never received any positive feedback, and his classroom posts were never positive. I understand that education is meant to challenge our minds, but his style of teaching shut down my mind instead of stimulating it. I know of several other students who either dropped or dreadfully worked their way through his class. His tone is abrupt and offensive, and this is detrimental for an online classroom environment. I recognize that his intentions could be of the purest form, but he does not convey this via computer communication. I strongly recommend reevaluating his teaching methods. (OMM 612)

I learned alot about my fellow classmates during this course. The topics were great for discussion. (OMM 612)

I really enjoyed this class and the instructor was flexible and helpful in her students success. (OMM 612)

I wish this instructor would have provided more feedback. (OMM 612)

Instructor was lazy. Provided generic comments on a minimal basis. Assignments not critiqued. (OMM 612)

Comments from Students in the Organizational Management Program

Mr. [redacted] done a wonderful job at instructing this course. He clarified the material and was easily approached with ideas. He used the course material to the advantage of the class and made learning easy. (OMM 612)

n/a (OMM 612)

On many of the assignments for this class I had no idea what the instructor was looking for. I got the impression that he expected me to read his mind and then knocked off point when I was unable to do so. Very frustrating! (OMM 612)

Prof [redacted] is a very valuable asset to the institution and also helpful throughout my class with her and i wish to take her classes again. (OMM 612)

Professor [redacted] is extremely helpful and understanding of her students. It was a pleasure. (OMM 612)

The course disappointed due to content. I am excited about learning management and entrepreneurial styles and systems to increase my knowledge and marketability post-graduation. This course, though intereseting, was based entirely on personal opinions which did nothing to motivate me to read the text, which I did not. I would consider replacing this class with something more academic and degree-relevant. (OMM 612)

The feedback that professor [redacted] provided allowed me to learn from my mistakes and continuously improve with each assignment. Great Job! (OMM 612)

The instructor was excellent! (OMM 612)

The instructor was very supportive, kind, and responded questions in timely manner. (OMM 612)

The text was non-user-friendly, difficult to understand and a bit biased. The instructor provided comments on all papers but our final paper. I understand the purpose of the final evaluation will not aid improvement in his class, but feel his inputs would be valuable to future courses. The instructor also was not as timely with his grading as previous instructors, as he would sometimes go two to two and a half weeks to input grades into the Blackboard system. Overall, the course would have been more understandable had the instructor provided supplemental reading from more tangible sources that were easier reading. (OMM 612)

This course was really confusing and there was little support. Most of my classmates thought the same thing. The feedback was inconsistent and my questions were not answered in a timely. I asked Proffesor [redacted] to work with me, because my job has been so demanding lately and I get behind on assignments. However, I do turn them in, maybe a day later. Please understand that I know I am not the best student, but some explanations would hace been better. He seemed to give his opinion and not context. Overall, I did learn from the class, but I am still confused. (OMM 612)

This is my third class at Ashford. The first two were incredible, I learned so much and I felt as if the instructors were present, interested and really had a vested interest in my success. My feelings of this instructor were completely opposite. He would not return grades in a timely manner, he stopped responding to any e-mails I sent him through the communication board. The assignments he gave us had specific questions to answer. I would answer them and he would come back and tell me that I did not answer and them give me more questions to answer, which were different than the first set of questions. He was very ambigious, absent and uninteresting. The book was extreamily dry and uninteresting. I felt very unmotivated in this class. I do not understand his grading system or his expectaions of his students. I am very disappointed and frustrated with this class and the instructor. However, on a positive note, I am hoping that my next class is more similiar to my previous classes and postive experineces as Ashford University. Thank you for taking the time to read this, I have been very frustrated for the past 6 weeks. (OMM 612)

This was a very imformative class. It was great (OMM 612)

[redacted] is an instructor who makes every class enjoyable. She has a friendly manner and encourages me with positive feedback as well as critiques my assignments to help me think more and write better papers. [redacted] OMM 614)

[redacted] is an excellent instructor. She was very understanding and I greatly appreciated having her as an instructor. (OMM 614)

Dr. [redacted] was one of the better instructors I have had so far in my program. She did a great job. (OMM 614)

Dr. [redacted] is one of the most passionate professor I have come accross since I started my program. She is very helpful at all times and I would not hesitate to recommend her to any student at Ashford. (OMM 614)

Dr. [redacted] did an exceptional job of presenting the material. However, I especially appreciated her teaching style. She was approachable and interested in ensuring I understood the subject matter. She created a learning enviroment that made me appreciate Entrepreneurship. I would definately take more classes with her. I recommend that the university not only retain her but also schedule her to teach more classes. (OMM 614)

Excellent instructor. (OMM 614)

Great job Dr. [redacted] (OMM 614)

Comments from Students in the Organizational Management Program

I had difficulty understanding this instructors directions for assignments. Very difficult to communicate did a poor job responding to my emails regarding course questions... discussion boards did not reflect material from reading assingnments felt like the text book was a waste of money for this course..very dissapointing..final project was to large in scope to be done correctly in a six week course. (OMM 614)

I loved this class!! The professor was awesome and made sure the information was easy to understand!!! Ashford is the best!!!! (OMM 614)

I thoroughly enjoyed [redacted] as an instructor, he was engaging, informative and made the course material applicable to present and future work situations. Excellent instructor! (OMM 614)

Instructor was great. (OMM 614)

Instructor was very patient and helpful with the students in class. Each student was made to reach above and beyond the normal limits of learning.\r\n\r\nI enjoyed the class very much and would gladly recommend it to other students. (OMM 614)

It would be helpful to know why points are deducted from discussions. (OMM 614)

Ms. [redacted] was a thoughtful, thought provoking instructor that took the time to allay her students insecurities and was available to answer even the silliest of questions. She was a true gem. (OMM 614)

n/a (OMM 614)

Professor [redacted] is an excellent instructor. This is the second class I have had with her and I loved them both.\r\n\r\n (OMM 614)

This class has been the greatest learning experience that I have ever had. It was enlightening. (OMM 614)

This course was better than the other three I have taken so far. Dr. [redacted] did a great job of participating in our discussion boards, and her comments were enlightening. This is the first course where I have actually learned something new, which I can apply to my career. (OMM 614)

This was my favorite class so far! I learned how to think like an entrepreneur and was able to apply my learning to my course work! (OMM 614)

[redacted] did a great job!!! (OMM 615)

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Dr. [redacted] always give informational comments during group discussions. It was nice to know she was there to join in with the class. (OMM 615)

Dr. [redacted] was a wonderful instructor and I will miss his comments. (OMM 615)

I enjoyed this professor very much, She was a delight. (OMM 615)

I have a major concern about the changes in the Financial Aide process and the lack of communication to the students. Changes have been made with no notification to students until its too late. Communication is paramount, but since there has been a lack of it from Ashford I will not continue to recommend this university to anyone else for any reason. (OMM 615)

I really did learn a lot from this course. Through the practical application of the theories, I can say that I will definitely be able to utilize these marketing theories in the future. (OMM 615)

Instructor - Great. Course - Good. I did not like the text. It seems there could be a better one out there. I specifically did not like the ads the text chose for examples. A lot of sex ads. I realize that sex sells but I would have liked to have seen a different look at advertising. (OMM 615)

[redacted] has been an excellent teacher and I hope to have him again in the future. (OMM 615)

The final paper, marketing plan, for this course was my most challenging Summary Paper. It truly required me to pull together all of the marking/promotions/advertising strategies that I had learned from this course. Mr. [redacted] is very interactive which is very helpful as well. (OMM 615)

The instructor maintained a positive atmosphere throughout the course. Her positive feedback was also welcome & appreciated. (OMM 615)

The instructors guidelines were not clear. Points were taken and reasons were not given as to why points were taken from the discussions. I was told that my opinions were supported by course materials, but points were taken for not using course concepts. I do not understand this. Because of the points being taken they way they were, I will probably fail this course. (OMM 615)

I learned a great deal in Human Resources Management.\r\nMr. [redacted] is a wonderful instructor. He goes above and beyond the call of duty. Thanks for a great class! (OMM 618)

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Coming out of the last class, my expectation about the next professor was at zero. However, after dealing with Dr. [redacted] he begun restoring my faith in good professors. There was adequate feedback and information provided to make this a positive learning environment. I have benefited tremendously from this course. (OMM 618)

Dr. [redacted]s another great professor that your institution employed. I have learned a lot in such a short period of time and can appreciate everything he has done for me. (OMM 618)

Dr. [redacted]applies her experiences to the classroom to help us have a better understanding of concepts. (OMM 618)

Great class, I feel that through the assignments, I learned a lot and enhanced my current skills. Thanks [redacted]! (OMM 618)

Great professor. (OMM 618)

I enjoyed the course. I learned indept what the learning outcomes for the course intended a student to learn. (OMM 618)

I tried this once and did not get to the Thank You for completing the survey page. I am trying again. I would like to begin by saying that I realize that my evaluation of this course and instructor seem extremely negative. I am trying to be honest and give an accurate evaluation. I would not be a student at Ashford if very many of my classes were like this one. I was not pleased with the instructor in this class and would not willingly take a course under him again. This is not because my grades were bad (I made an A in this class). He just did not provide the same quality and consistency I have grown used to in Ashford instructors. I even contacted my academic advisor and ask that I not be placed in another class if were the teacher. She responded by offering to help me make a plan to organize my time and schedule time for my class work. I have a schedule for completing my course work because I work full time at a very demanding job as a program manager and I have a family and home to care for. I would have never made it this far without a plan and schedule for completing my assignments. Now, I want to explain why I was unhappy with this instructor. I learned very little in this class yet I spent more time working on it than I have any of my previous courses at Ashford. The instructor for this course did not have a standardized method (such as a rubric) for grading our assignments. I was just as likely to make a 100% on a paper that I spent less time on than one were I had researched a lot and really went above and beyond on. It just seemed like that some weeks he was giving out lower grades than others. I was always unsure what he was really looking for due to the way he graded. Some weeks we were to read and summarize an article or reading assignment. Summarizing is a lower level skill than analyzing or using critical thinking skills to complete an assignment. These assignments did not seem as appropriate as assignment in other classes that I have taken at Ashford. . He would also challenge or question us as if the summary was our idea or method we would use. I finally pointed out that my post was a summary not my position. The final was also difficult because the weekly writing assignments were not really related to our final. In previous courses each week we are learning or writing about content that was relevant and actually helping to build the final. I have made a habit of working hard all the way through each class on my assignments and research. Then the final is just a natural conclusion to the class. I think this instructor has the ability to become a good instructor. He needs to be more consistent and use a rubric or standardized method for grading. He needs give graduate level assignments and make sure the students know what he expects them to research and report on. Thanks for asking us about our course work and instructor. This is the only class that I have taken at Ashford that I have not been happy with so far. Ashford is a great University and I love the online classes in general. I appreciate the improvements to the Blackboard and Student Portal-------both are great now!!! (OMM 618)

[redacted] is an awesome teacher and has a very unique teaching style that keeps his students intrigued in the classroom. (OMM 618)

Professor [redacted] is Phenomenal! I have been enrolled since October of 2007. I am almost done reaching this goal and she is one of the reasons why! The instrucators are excellent (OMM 618)

Thank you Dr. [redacted] (OMM 618)

This instructor did a good job of always providing constructive feedback even when I received a perfect score on assignments. She also holds fast to course deadlines. (OMM 618)

This was a very challenging class, I appreciate the challenge. Thank you for the information given when necessary (OMM 618)

Yes, I would strongly recommend this course to other students but I only recommend Dr. [redacted]. Thank you Dr [redacted] for everything.\r\n\r\n [redacted] (OMM 618)

He was great! (OMM 622)

I think he did a great job. (OMM 622)

Please change the book, or else find a supplement that include a glossary that will help those students that have not done accounting or financial work in a very long time clearly understand what is expected. I would also like to have a little more clarification on what is expected in the final report. The rubric was great and I think that this should be posted with the final paper information at the begining of the class. So when students have extra time they could work on the paper. The questions for the discussion are great, I would like it if an examples could be given to the students in some

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way to help them glean from the book the information they should be relayin in their posts. Im very glad that you made the class become more interactive and provide clearer post to each other than what has been in the past thank you. Could you please post your guidance earlier than Monday several of us have to use our weekends to complete several tasks at once, and having the informantion helps tremendously. Great job. (OMM 622)

She is one of the best instructors at Ashford University. (OMM 622)

The book we got from EdMap was out of date and the instructor was teaching from a very different book. The page numbers did not match the assignments and the language from the assignments did not match the book at all. Thanks to the teacher who made it very understandable I made it through the class anyway. (OMM 622)

The weekly writing assignments were quite time consuming and lengthy. (OMM 622)

This course took an excessive amount of time each week. I could not complete an entire Masters program if all the courses required this many hours each week. I literally did not have time to sleep more than five hours per night during this class. I work full time and came straight home and started working on this class daily. Thank goodness it was just a six week course. The instructor was great and with her help I made it through this class. I did learn a lot and it is a good course. (OMM 622)

This Course was very challenging and informative. (OMM 622)

Attention: Please let me express my appreciation for this teacher. There are teachers, then there are "TEACHERS", this is a "TEACHER". Her patience, kindness, consideration, attentiveness, supportiveness were endless. Her materials to support the course were engaging, interesting, informative, valuable. Her posts to our posts were additional learning additives. Every tool in her power was used in very precise and probing fashion. She is the model by which all TEACHERS can follow. It is impossible to express my thanks to this teacher and to Ashford University for having such an outstanding gifted teacher on their faculty. Thank you. (OMM 625)

[redacted] did a great job challenging the class, I rank him right up there with [redacted] (OMM 625)

Dr. [redacted] was an absolutely fantastic instructor. This class was by far one of the best. The documented guidance she provided was excellent! (OMM 625)

Dr. [redacted] was a great instructor. I would be thrilled to take a class offered by him again. (OMM 625)

Enjoyed the course. Great instructor. (OMM 625)

Comments from Students in the Organizational Management Program

Going into this course I was excited as I am a fan of the Learning Organization concept. The text was horrible. A text where the concept and more productive ways of application should have been used. A stronger foundation how the concept began should have been also presented. I got more out of my undergraduate class in regards to the Learning Organizational concept than I did in this Graduate level. Extremely disappointed. (OMM 625)

Great individual with patience and caring. Great University. (OMM 625)

Great job!!! (OMM 625)

I enjoyed the class. (OMM 625)

I have found Dr [redacted] to be not as supportive as he could have been. When he made an error with the dates of assignments it caused confusion. And needless to say I was one if not the only one that called this information to his attention. Unfortunately during this time I was unable to get online due to my server and the library computer system here, unfortunately does not allow access to other schools website, they are blocked. I know that it is no excuse for not be on, but efforts were made on my part. Regardless of this fact, no understanding was given. I have requested information on feedback for my paper, and he respond by saying the paper was there. I asked how could I access it and got no respond. In addition I asked him about the feedback, and initially he said it was because of spelling, at which I replied I do spell checks. Then later he replied I think your problem might be that you have too many quotes. This has caused confusion because he appears to not be sure as to what my problem was, but yet he is grading them and taking off points, what appears to be for things he thinks it might be not what actually is. This confusion has caused me frustration. \r\n (OMM 625)

I personally thank Dr. [redacted] for the knowledge imparted in us or me in particular and the contribution to my knowledge in this course.\r\n[redacted] (OMM 625)

I really enjoyed this class and i am so thankful for ashford university. (OMM 625)

Instructor asked relevant, thought-provoking questions in discussion posts and provided valuable feedback on written assignments. (OMM 625)

It was a pleasure taking this class. (OMM 625)

None (OMM 625)

Professor [redacted] always posted articles as supplements to the text, which was very helpful. In addition, her feedback on assignments were constructive and pointed at what was lacking in the body of work, when total points were not given. It assisted me in writing a better paper. (OMM 625)

Professor [redacted]: Made learning fun and exciting. She was very understanding when I had issues with my computer and in me having to made transition in moving. She got back to me in a timely manner which I liked the most with feedback on how to improve. (OMM 625)

she was very good (OMM 625)

The grade and or feedback for the written assignments was not received in a timely manner to learn from previous mistakes. At times, I had two written assignments which were not graded at the same time. (OMM 625)

The instructor did not seem to really get involved in the class or with the students. (OMM 625)

The instructor was helpful, efficient and effective in the course. (OMM 625)

While the text book was generally sufficient, it did not seem to follow the course assignments as closely as other texts have. Often topics included in the assignment were not listed in the index and it was difficult to find the exact information needed. All and all, though, it was sufficient. (OMM 625)

Dr. [redacted] is a great instructor. He was extremely prompt with his feedback. (OMM 640)

Dr. [redacted] is an enthusiastic and inspiring professor. His comments on postings and papers help to further understanding and view issues from a different perspective for a broader understanding. He is generous with helpful feedback and praise. I would take ANY class taught by this professor. This was a wonderful class taught by an outstanding professor -- I would love to see more professors the caliber of Dr. [redacted] (OMM 640)

Dr. [redacted] is a wonderful, well-informed instructor who is very enthusiastic about the achievement of his student. We (students)are privileged and blessed to attend a great University like Ashford University who employed some of the best instructors in the country.\r\n\r\nThank you, Ashford University, we love and appreciate all the great knowledge given to us. (OMM 640)

Dr [redacted] is an excellent instructor. This instructor was very clear in his instructions and is efficient in gradeing assignments and any feedback which is helful for his students.\r\n\r\nTherefore I have very high appreciation for an instructor such as him.\r\n\r\n [redacted] (OMM 640)

Comments from Students in the Organizational Management Program

Great course. Thank you Dr. [redacted]! (OMM 640)

I enjoyed learning under the direction of Dr. [redacted] He was readily available for any questions or concerns. His insight a[redacted]guided me through the course. (OMM 640)

I have had some good instructors in the Master Program and this one is another. The course book was perfect. (OMM 640)

I really enjoyed this class with Dr. [redacted] He is very knowledgable and gives great feedback. I hope I have him again! (OMM 640)

It was pleasure having Dr. [redacted] as an INstructor in this course. (OMM 640)

Mr. [redacted] is now one of two very interactive instructors that I have had during my studies with Ashford Univ and that makes me very happy. He is also very timely in his grading and provides useful feedback (including in-text comments) when necessary instead of just saying "good job" all the time or simply giving a score with no comments. (OMM 640)

Professor [redacted]was very playful throughout the class. He asked students to provide outline for final paper. Outlines were graded with highest grade. At the end of class when same outline is submitted with supporting ideas, it is marked up and given the lowest grade. It appears that the grading was done by someone else. The instructor presented himself in a manner that intiminated students with a lot of off-handed comments. We are all adults with extremely heavy workloads and school is something extra added. That should be taken into consideration when instructors are hired. Up until this point my gpa has been very good. There was not a lot of consistency with the instructor. My grades were very good with every assignment and in the middle of the stream my grade decreased for no apparent reason. (OMM 640)

Thank you for another enriching course. (OMM 640)

The course allowed me to reflect on future decisions and helped me to build on areas that I would utilize the knowledge learned from this course. The instructor helped me to understand the content by allowing me to elaborate and providing meaningful feedback with real life experiences shared by others in the past. (OMM 640)

The instructor was great. (OMM 640)

There is no break(time) between courses. (OMM 640)

Comments from Students in the Organizational Management Program

This class was very much a challenge for me personally, in a good challenging way. Dr. [redacted] was very helpful and consistent with his instructions, guidance and evaluations of my work. His input and direction was very much appreciated and I look forward to possibly having him again for an instructor within the realm of my Masters program. (OMM 640)

This has been my favorite class so far. I enjoyed this format much more than just writing papers to regurgitate information. (OMM 640)

This instructor was the best I have ever had at Ashford University. (OMM 640)

Very high expectations set by this instructor, not consistant with other instructors i have had. Posed written weekly assignments in the for of questions to be answered , however expected students to write a paper. This was very difficult as the questions asked for our opinion and or solutions this was often difficult to support with research materials. \r\nAlso I have noticed a great deal of inconsistancy among instructors regarding APA criteria. I use hanbook as a guide when writting APA papers however I have been penalized for improper APA even though i followed the book. (OMM 640)

Dr.[redacted] was very insightful; kudos! (OMM 692)

Dr. [redacted] r\nIs a very good facilitator,he had a sense of humor that radiated through his [redacted]s, very patitent, flexible,and tolerant. Thank you Dr. [redacted]. To Ashford University I thank you for allowing me to participate in your program of higher learning. The entire program has enhance my understanding of the organizational planning. Thank to facilitators such as Dr. [redacted] \r\n\r\nHave a wonderful holiday season and a healthy and prosperous New Year 2009 and for evermore\r\n\r\n[redacted] (OMM 692)

Excellent job by instructor Dr. [redacted] (OMM 692)

Great class! (OMM 692)

great program, please add a doctorate program (OMM 692)

I loved this class (OMM 692)

My expereince at Ashford University was very good. The only department that I feel needs major improvements is financial aid. My financial aid advisor was very hard to get ahold. I would try days and days before I would get an answer. Also, when the financial aid advisor would give me an answer it was wrong. They need to be trained more in customer service and be more knowledgeable in financial aid. (OMM 692)

Comments from Students in the Organizational Management Program

The text was a bit like watching paint dry: other than that, the instructor and classmates were terrific! (OMM 692)

Well done! I am very glad that I decided to take this whole course of study. I have benefitted greatly from all the knowledge each instructor and each class has shared. this class helped tie it all together and it is very wise for Ashford to save it for last. Thanks (OMM 692)

Comments from Students in the Teaching and Learning with Technology Program

The reading was a little dry and some of the articles in the text were out of date. I.E. The Siebel article. A lot has happened since that article. (BUS 600)

Great Instructor and would recommend him to other students\r\nwho wish to take the course. (BUS 644)

Although time line expectations and when things would be graded were announced fromt he professor. It was hard ot complete assignments without getting feddback sooner on previous assignments. There were assignments I did not know if I was doing correctly and because timely feedback wasnt given on the previous assignments it made it hard to complete new assignments and incorporate corrections. (EDU 610)

Dr [redacted] was very responded and professional. This is my first course and I hope the rest are as enjoyable. (EDU 610)

Dr. [redacted] is very responsive with help and assistance when needed. I had a situation near the end of the course and she has been extremely helpful and supportive. (EDU 610)

Dr. [redacted] is an assest to Ashford University (EDU 610)

Dr. [redacted] is an excellent instructor! She provided timely feedback to emails and assignments. She posted grades on a very timely basis which allowed me to see how I was doing in the class and to monitor my progress. She also provided comments on written assignments--cnstructive and encouraging. I really enjoyed this class and learned a lot. There was a lot of work to do but I really, really learned and I am using this class now and will use it in the future.\r\n\r\nI would recommend this instructor to others and I will recommend the University as well. I am blessed to be a part of this University. (EDU 610)

Dr. [redacted] made my introduction to Ashford University great! I have been pleased with how interested Dr. [redacted] is in leading all the students in the class to success. She really set up a classroom climate that is welcoming and accepting of where students are as a part of meeting them where they are to help them to the next levels. I hope I have Dr. [redacted] again in future classes. (EDU 610)

Dr. [redacted] was extremely helpful and very supportive. I was having a lot of technical difficulties with my computer and some of the software. She was extremely resourceful, and very patient. (EDU 610)

Dr. [redacted] was very professional in all of her responses, which were answered in a very timely manner. I enjoyed the course structure, interaction through discussion posts, and opportunity to improve on my writing and PowerPoint skills. It was a wonderful class. (EDU 610)

Comments from Students in the Teaching and Learning with Technology Program

Dr. [redacted] proved to be very supportive and responsive to my queries. I strongly recommend this course and Dr. [redacted] to other students. (EDU 610)

Dr. [redacted] gave advice and encouragement. The assignments were clear. (EDU 610)

First,I would like to take this opportunity to thank everyone who involve in this great program. This course has been very rewarding to me. Secondly, there is no word to thank Dr. [redacted] for her continues help and support when I need it.She responded prontly to all my concerns. (EDU 610)

Great Professor, very personable and willing to go the extra mile for the student. (EDU 610)

I am enjoying the courses and my instructor was very helpful and understood when I had sudden death in my family. The only probyoulem I have with Ashford is that you all should allow online students to have book vouchers or cards to purchase books, and do better with financial aid you all take to long to award financial aid I filled my fafsa out last year so it shouldnt take this long, all I had to do was add Au to the school list. Im in my second course I hadnt recieved anything concerning my aid (EDU 610)

I believe because this was my first on-line course, I became frustrated when I could not get immediate answers to my questions and when the blackboard would go down. On-line course may not be my cup of tea! (EDU 610)

I ENJOYED WORKING WITH HER (EDU 610)

I have been very impressed by the support given by Ashford staff during my first course. (EDU 610)

I love this school. Dr. [redacted] is a great teacher! (EDU 610)

I really enjoyed the course and thought it was an excellent introduction to the program. It got me excited about being in this field again! I liked Dr. [redacted] and thought she did a good job.\r\n\r\nThere were one or two questions in the discussion posts that I thought were repetitive; otherwise, the discussion points seemed right on point. Thank you for a good first experience! (EDU 610)

I think that the final papers that are due day 7 of each week will be benificial for all student to read. We learn so much from others. (EDU 610)

I understand that it is a Masters course and expectations should be high however it would be great if the first few papers could be rough drafts. Just so we can have a feel for what the program demands are. (EDU 610)

Comments from Students in the Teaching and Learning with Technology Program

I was somewhat frustrated with the use of blackboard and especially with proquest. I know that at least 40% of what I was looking for was not available on Proquest. (EDU 610)

I would love to have all my classes with my teacher! She was very inspirational and answered all my questions. (EDU 610)

Instructor was very helpful & attentive. Very timely responses to questions. Exceptional. (EDU 610)

[redacted] is warm and understanding. She answer back your emails fast. She always let you know that she is there for you. The ecards she sent make you feel good even if you have an bad day. My advisor he was always there. This is my first online course and my instructor make it joyable even when blackboard was done. Ashford should not do up grade during online course, it make it hard to finish work because most student are not able to log on all the time.\r\n Thank you, [redacted] (EDU 610)

My first class was great. I had a very good experience. (EDU 610)

[redacted] is absolutely a wonderful instructor. (EDU 610)

Our instructor did a wonderful job explaining what was expected and trying to alleviate problems. The only concern was the assessment that we had to take. The class as a whole found it poorly written, with invalid questions and duplicated answers. This was especially frustrating not knowing how it was graded or counted. The plagiarism practice was too long and boring. It could be thorough with fewer parts and practices, with additional practice available for those who want it. (EDU 610)

Perhaps as part of this, or the second course, it would be helpful to include a type of tutorial in using Proquest to retrieve specific documents. As one unfamiliar with the process, I spent an inordinate amount of inefficient time searching around in the wrong ways. (EDU 610)

Professor [redacted] was very knowledgeable and very helpful. I contacted her on several occasions to get a better understanding of details or ask questions. I found her methods quite good. [redacted] (EDU 610)

she is a very knowledgeable professor who gives 100% to the class. (EDU 610)

Thank you [redacted] for an excellent learning experience.\r\n\r\n[redacted] (EDU 610)

The course was appropriatet for the first course in this program. (EDU 610)

Comments from Students in the Teaching and Learning with Technology Program

The course was in line with the program and the first five weeks were what I expected. The Final included material that was not discussed nor practiced. If a student was not familar with computers they would have had a hard time with it. (EDU 610)

The instructor for my second class seems to be more experienced with supporting an on-line environment. She provided much more direction via her initial communications and emphasized application of knowledge. I realize the first class was an introductory class -- I think there could have been a few more graduate school type strategies/thinking shared. (EDU 610)

The instructor provided an open line of communication where she was open to receiving emails and responding, constructive critique of written work and posts, and positive encouragement overall. The instructor made me feel a part of the online community. I enjoyed being a part of the class because she would take time to personally acknowledge my weekly posts and was a fair grader. I did not expect to receive full credit if I did not complete the assignment as outlined in the learning blocks, and the times I did not receive full credit, the instructor gave a clear explanation of why I received the grade I did. I was very content with the overall lesson plan and how the instructor carried it out. I would recommend this instructor to anyone in the MATLT program. We need more instructors that are willing to come across as being pleasant and willing to help, like this instructor. (EDU 610)

The instructor was professional and approachable. Her feedback was direct and easy to understand. I actually liked her teaching/critique approach. I would be thrilled to be in another of her classes. (EDU 610)

The only issue I had was trying to connect the final project to what we learned in class. Even though the DID model was a big portion of the class, I totally felt unprepared to create a lesson that taught others (with no Word experience) how to use a technology program. I wish that we would have had some background to better prepare us with handle the final project. (EDU 610)

This class was great!! Professor [redacted]s a wonderful instrutor!!! (EDU 610)

This course was very helpful. I just hate I was not able to receive points for the two assignment I spent time doing. After my computer skills has progress since taking this course and I have learned how to send my assignment better.\r\n\r\nThanks for your help,\r\n[redacted](EDU 610)

This is my first experience with an online class and I thought it went very well. I did not like all the preassessment tests that were thrown at us on top of all of the course work. You may consider this to be done before starting the first class so it is not such a distraction and time consumer. \r\n (EDU 610)

Comments from Students in the Teaching and Learning with Technology Program

This is my first online course. I was lost at first and an now more comfortable. What is needed for me is a little more direction from teacher. To keep me on track. Thanks [redacted] (EDU 610)

This is not right program for me. Not enough instructor contact. (EDU 610)

Although I learned quite a bit form this class, Dr. [redacted] was very demanding. I appreciate the rigor, but in several instances, he was a bit too fastidious. (EDU 613)

At times this instructor spoke very harsh to me through email. It seems if you prompt her with a question regarding the assignment or the proper way to transmit an assignment she would get angry. (EDU 613)

Dr [redacted] sets the stage for a great learning environment. He respoonse to all inquiries and the grades are posted on time. I enjoyed this learning experience immensely. Thanks [redacted] (EDU 613)

Dr. [redacted] has been my professor for EDU 613 for 5 and a half weeks. I feel that to better my writing, the professor should post the grades in a more timely manner. If grades are not posted until midnight on Thursday, sometimes it is too late to correct a posting if it is due by Thursday at midnight. I would have also liked this professor to help guide the students more. As an educator, I also I wish I would have seen him write more replies to postings for each week. Overall, I would have learned more if given the opportunity to have more time between the posting of grades and the next assignment. This professor answers questions in a vague manner, and allows the student to "figure it out" on their own. He was very professional and answered all emails in a timely manner. The most recent section of notes he left the class refered to the learning block 9 (3 times in the posting) and there is no such thing as learning block 9. Also, he uses page numbers in the Little Brown Compact Book that are from a different version than the students have. Communication cannot be steller when the instructor of the class makes reference to a page number that is incorrect. PLEASE do something to remedy this situation. (EDU 613)

Dr. [redacted] r\n My experience in this class has been life changing. Dr. [redacted] is an excellent instructor she critics everything. My advise would be that she grades written assignment in a timely fashion. I did not like the fact that I had to wait two to three weeks before she posted my grade. But overall it was a wonderful class and I learn a lot from Dr. [redacted] I realize that she expects nothing but the best for her students and I have to thank her for that. (EDU 613)

Dr. [redacted] was very timely in returning responses and grading assignments. She always offered an insight or provided advice regarding the topic addressed. Truly, I will apply what I have learned from this course within my own classroom.\r\nThank you!\r\n [redacted] (EDU 613)

Comments from Students in the Teaching and Learning with Technology Program

Dr. [redacted] has been my favorite instructor to date. I hope to have him again soon. (EDU 613)

Dr. [redacted] was very interactive with the students and always gave timely feedback. He was super fast with email responses! (EDU 613)

Dr. [redacted] was a wonderful instructor for the course. Something as simple as a picture and website made the class so much more personal and like a regular classroom. He was very punctual with email responses and extremely considerate of deadlines when I sent my drafts in a format that was not compatible. His inspirational quotes each week were an added bonus. A great course! (EDU 613)

During the course we experience a problem with Blackboard, however, feedback was often late and usually harsh. She is not a very good on-line instructor. (EDU 613)

Feedback on written assignments was too slow and not helpful for future assignments. (EDU 613)

Great input and insight. (EDU 613)

Great online Instructor (EDU 613)

I am very appreciative to Dr. [redacted] for his help and his understanding during the time that I took this course. He was very helpful, and encouraging. (EDU 613)

I do not believe that everything was done fairly toward me in the class.Maybe there were some technological issues that prevented the instructor from viewing all my work. I had some assignments that were not grades and this led to a failing grade. This grade was not a true reflection of the student that I have become. I believe if a students does the work, give he or she some credit. (EDU 613)

I enjoyed the class and I am enjoying my online learning experience with Ashford University. (EDU 613)

I had learned so much from this course and educator was very helpful. (EDU 613)

I really enjoyed this course. (EDU 613)

I think that Dr [redacted] was the best teacher I have had since being a student at Ashford. I think that she takes the time to help you achieve your goals in education. (EDU 613)

I truly enjoyed this course. I really did not know that much about the digital divide and this really brought these problems to the fore front for me. Dr. [redacted] was challenging and a very good professor. He commented on every discussion post and asked us thought provoking questions. I enjoyed his class! (EDU 613)

I was disappointed that the grading seemed heavily weighted on APA style rather than on content of papers. (EDU 613)

Instructor let you know your weaknesses so you can wok on them to get a good grade. (EDU 613)

[redacted] is a wonderful and caring instructor that realizes the stress student face with work, family, life and taking online classes. I have really enjoyed being her student. (EDU 613)

Mrs [redacted]s a hard teacher she is inflexible, she is good or too good in what she is doing. (EDU 613)

Ms.[redacted]\r\nIs one of the most impressive instructors I have ever had. She not only is professional, and proficient, she is caring and sensitive to the needs of her students. Her encouragement to all students is commendable. Thank you Ms. [redacted] I hope to have you as an instructor again. (EDU 613)

n/a (EDU 613)

[redacted]was one of the most attentive and concerned instructors that I have had. Not only was she prompt, she apologized for being a day late posting grades due to an illness, and then she promptly posted withing the next day or two. Questions were almost immediately answered. She was at her computer daily, and did not have days when she was unavailable (as one instructor did). Grades were explained completely and accurately. Again, she was an excellent instructor.\r\n\r\n[redacted](EDU 613)

Professor[redacted]is an excellent educator. He provided a strong sense of interaction and engagement throughout the course. He was very supportive and always was prompt in this grading and responses. He always offered the class new ways to think crtically about a case or situation.\r\n\r\nI enjoyed the class very well. Thank you, Professor[redacted].\r\n\r\nMy [redacted](EDU 613)

Professor [redacted]is very fair and keeps great community and personal correspondence with the students. I made 3 personal inquiries and she responded each time. Her efforts are much appreciated. I recommend this course to anyone.\r\n
Sincerely,\r\n [redacted](
EDU 613)

Comments from Students in the Teaching and Learning with Technology Program

Professor [redacted] is excellent. His assignments are very clear and easily understood espacially with a course on line. I would reccommend anyone taking on line courses from him. (EDU 613)

Thank you (EDU 613)

The final paper for this course was a little unrealistic. I have taken online courses for the past two years and a 8 to 10 page paper even for a graduate course seems a bit much, when every one taking the class has a 40 hours work week. I like online course because they are commadating to the working professional. However some assignments can get a little carried away. Writing a 10 page paper based on 5 articles, is not realistic. (EDU 613)

The instructor made the overall online learning experience exciting for me! He was so efficient I forgot I was working with him online. Thanks for a wonderful learning experience. (EDU 613)

The instructor seemed hard to please. On one assignment, the instructor said that I gave a good presentation but it was too in-depth. On another assignment, the instructor said that I evaded to my topic. There seemed to be no happy median for this instructor. I do not want to take another class for this instructor and would not recommend her to any student. (EDU 613)

This class was not only a learning expeirence but I enjoyed it a lot. (EDU 613)

This has been a wonderful course and I have thoroughly enjoyed Dr.[redacted]and my other classmates contributions and feedback. I look forward to finishing strong and will continue working on my program at Ashford. It has been a wonderful experience and I am keen to recommend it to other students. (EDU 613)

This instructor, Dr. [redacted]appears to be inexperienced. She did not give back grades in a timely manner. She gave negative feedback. Her instructions were not very clear. She is not a good instructor. \r\n\r\nBlackboard being now was not a positive atmosphere. (EDU 613)

This was only my second course at Ashford University. I have since dropped out. I realize there was a problem with blackboard but we did not receive our graded work for weeks after it was due. She said we could resubmit week 4 after reading week 3 comments but by this time it was week 5. My grades were not based on the content of my work but my writing style and APA formatting. I agree that this should be part of the grade but not the sole basis. On some assignments we would get instructions the day before it was due by then my paper was already submitted. Again she said we could resubmit but I did not have time to keep redoing papers. I am taking on-line classes because I work all the time.\r\n\r\nI have since dropped out of Ashford and am not sure

Comments from Students in the Teaching and Learning with Technology Program

if I will ever return. This was a horrible experience. I would work for hours on papers get one of our English teachers to review my papers make changes and then submit only to get a low B. I am not a great writer. I wish someone had explained to me before taking classes that in order to be successful at Ashford Univ. you must be a strong writer. The degree is in Technology Education. I thought I would be learning how to integrate technology into my classes to become a better teacher not learning how to write in the APA format.\r\n\r\n (EDU 613)

Very good instruction and helpful too. Would take another class with her.. (EDU 613)

While the instructor was great, the course content was not as interesting to me as I expected it to be. (EDU 613)

[redacted] is a wonderful instructor and I have learn a lot by her teaching. She posses knowledge, compassion, and a love for what she does. She continues to touch the hearts of her students that says a lot. Thank you Mrs. [redacted] for the special touch.\r\n (EDU 616)

Dr [redacted] was very prompt in her responses to questions, and her input not only to mine, but others as well helped me a great deal in understanding this course in a much better way. Her constant attention to activities within class discussions has been the best I have seen so far in both my programs here at Ashford!!!!!!!! (EDU 616)

Dr. [redacted] is an excellent instructor. I have learned a great deal from her and hope to have her again in future courses. I have been pleased with everything about Ashford University to this point and have spoken highly, in conversations to others, about my experiences. (EDU 616)

Dr. [redacted] did a great job pushing me to do my best. I had a great experience in her class. (EDU 616)

Dr. [redacted] is a wonderful professor. He was very helpful and provided a lot of guidance with the course materials. Furthermore, he is a very flexible and very understanding...a great teacher to have. (EDU 616)

Dr. [redacted] was an active participant throughout the course. This type of instructor activity enhances student learning. My only suggestion would be, when there are more than two discussion posts for the week the third post should be given more time for students to post i.e. day four or five. (EDU 616)

Dr. [redacted] designed an interesting and useful course, and was very prompt with useful feedback for each assignment. \r\n\r\nThank you. (EDU 616)

Comments from Students in the Teaching and Learning with Technology Program

Dr. [redacted] has been the best instructor that I have had at Ashford thus far. I was impressed with his thoughtful comments that encouraged the students as he asked them to think. Dr. [redacted] was amazing and his good work should not go unnoticed. (EDU 616)

Feedback to students on written and discussion board submissions needs to be improved beyond the framework of "yes the requirements have been met" or "no the requirements have not been met". The feedback given to students needs to be more substantial in order to students to gain confidence that they are learning the skills and concepts being conveyed by the instructor. (EDU 616)

Great job, keep up the good work. (EDU 616)

He did an outstanding job in grading, and also with response to our assignments. (EDU 616)

Hello\r\n\r\nThis class wasnt as informative as I would have liked it to be. I need constructive criticism in order to improve or continue to do well. I didnt feel I got that frm this course.\r\n\r\nAlso\r\nI think it would be good idea to give a break in between each class(no more than a week) just to regroup an prepare youself for the next class.\r\n\r\nThank you (EDU 616)

I enjoyed my first course at Ashford very much and this one was even more fulfilling and enjoyable. The feedback was tiumely and effective as well as helpful. I hope to see this professor in another course. (EDU 616)

I really enjoyed this class. The instructor was very inspiring with her words of encouragement every week. (EDU 616)

Instructor [redacted] is a great instructor, the expectetions I have \r\nwere filled and I enjoy this class big time. I wish that next \r\nInstructors I will have are as [redacted], Thank you. [redacted] (EDU 616)

Our Instructor would seldom comment on our discussion posts. Since this is in online class we need the instructor to be more active in this process to help us gain the most from the course. Weekly grading took sometimes 1-2 weeks to be graded and did not make specific comments to us why we were graded the way we were. Without this it was hard to fix our mistakes for the future. Her comment of the lack of participation on her part and late grading was that she was too busy. I am a teacher myself and if I were ever to tell my administrators that I was too busy for any of my students I would not be returing as an employee of that school district. I would not recommend her to another student as I feel she has cheated me out of a quality education in this course. I certainly do not feel she meets the high expectations that I have experienced during my other time here at Ashford. (EDU 616)

Comments from Students in the Teaching and Learning with Technology Program

The instructorís confidence and knowledge of the subject was portrayed through her enthusiasm for the class. Her comments and guidance showed that she was truly concerned with the quality of my education. Also she was very prompt and considerate in answering all of my questions. (EDU 616)

Thinking back, it would have been beneficial to have the rubric used to grade the written assignments. (EDU 616)

[redacted]s an exxellent instructor. he shwoeed a true interest in the assignment , [redacted]re you understand what is expected. I wish he taught all the classes in the Masters of Arts in Technology program. (EDU 616)

Very good class. Good input from teacher. Good assignment ideas. (EDU 616)

Website links were inaccurate (check edutopia.com).\r\nDirections on how to use software for an assignment were outdated (newer version of Excel is widely available).\r\nPage numbers were incorrectly listed for required readings (check week 6).\r\nIt is extremely frustrating to complete a course with so many errors in assignments...very disappointing! (EDU 616)

Dr. [redacted] created a friendly, helpful online environment. He had weekly discussions that were recorded and we listened to them to hear our assignments. I really liked that. It gave it a human touch. He was great (EDU 618)

Dr. [redacted] is a very inconsidereth professor.He sometime lacks knowledge about instructions he assigns. (EDU 618)

I feel that Dr. [redacted]xpected a lot from her students. Several of us students who are experienced students and professionals were upset with some of her grade requirments. She graded with a very strict hand, and at times, I felt as if she did not believe in "A" work. However, she did give very good feedback when she deducted points, and was up front about her expectations. She returned work in a timely manner, but it was very boring work. (EDU 618)

I had somewhat of a background with assessment. I have not had to ask any questions in the classes I have taken so far, but from the first assignment to the last in this class there has been confusion. The instructors assignment instructions are not very clear in the requirements. Assessment is a difficult subject anyway, but when the instructor is not clear it makes it harder. She always counted off on APA style, but I thought that I was doing it correctly according to the manual. She needs to be more helpful in corrections that need to be made when she counts something wrong. (EDU 618)

Comments from Students in the Teaching and Learning with Technology Program

I loved this instructor. He was helpful and his audio guidance every week was very helpful and made it all feel more personal. More like a traditional class rather than a virtual class. (EDU 618)

I was a little disappointed with this instructor. I do not feel he helped to make me a better person nor did he help many of the students in the class. I felt like he made us feel inferior to him and many times he made comments that were not appropriate. If someone asked him a question, he would respond with a question. When it was pointed out that some information was inaccurate, he made us feel as if it was our fault, and we had nothing to do with it. For Example, there was a discrepancy in point value listed on the weekly overview and on the grade sheet. When I brought it to his attention, I was criticized for the error after playing a round of 50 questions. I was also offended about personal comments made on my papers. I made it very clear that I was not the best writer in class, but he still made the comment on a paper I wrote that he was surprised I had made it this far in my education. I am a good teacher, and with help from friends and family I will become a great teacher. Then he can eat those words. (EDU 618)

Nothing against the university, but I would recommend this class only if it is being taught or will be taught by someone else. All I wanted was a clear understanding and clear directions on assignments so that I could do what was asked of me. I did not get that with this instructor and I did not feel like I learned what I needed to in order to be the great educator that I want to become. (EDU 618)

Responses were short and somewhat belittling. Could have been more helpful and explanatory. (EDU 618)

Teacher needs to be more proactive with communication. (EDU 618)

This course was tailor for only teacher. The reading only mentioned business in 2 paragraphs. If you are taking this masters with corporate training in mind, this class gives you no support. The instructor said to tweak the information to fit the corporate trainer which was very difficult to do when no examples were provided. The teacher was very rigid as to APA format using her own grading rubric which included a reference/citation requirement even when the paper was reflective and personal opinion which does not usually lend it self to a reference section. The teacher did take into consideration the corporate side and gave a broad base for the assignments when grading. (EDU 618)

This professor was very knowledgeable in regard to subject matter. (EDU 618)

This was my least favorite course thus far at Ashford, instructions and related assignments were to ambiguous. (EDU 618)

Comments from Students in the Teaching and Learning with Technology Program

[redacted] was a fantastic professor. She really has a lot of knowledge on the topics that she discusses! (EDU 620)

Dr. [redacted] was extremely helpful, gave timely, constructive feedback for every assignment. (EDU 620)

Dr. [redacted] challenged me in this class. Many of the assignments were complex in nature and required intense thinking to complete them. I struggled sometimes in this course, but feel like I learned a lot nonetheless. (EDU 620)

Dr. [redacted] was quick to respond to questions about assignments. She also provided very timely feedback about the written assignments and the discussion posts. I learned a lot about assistive technology from her. I would love to take another course that she teaches. (EDU 620)

Great course the instructor was easy to communicate with and provided timely feedback. I would recommend this course to others including the program and university. (EDU 620)

I feel this course should be re-evaluated. Some assignments are out of sequence. For example, you are asked to assess your final project of week six in week five. Why are you asked to assess a project you have not even done. I feel the final project and the assessment should both be week six assignments. Also since this class contains an interview with an outside expert -- somehow this should be developed over a period of more than one week. These "experts" can be busy and getting their approval for an interview, conducting this interview, and then completing the assignment can be a bit much inside the constraints of one week. Thanks, [redacted] (EDU 620)

I have really enjoyed this class. (EDU 620)

I was very upset and distracted from doing my best on this course by the computer problems that were caused by an update on Bb on October 11-12 that locked me out of submitting my work to the Professor. I had to send her e-mails, call tech support, and finally modify my firewall to submit reports. I did not expect this 6 weeks ago when we started and it changed my benefits from the course. (EDU 620)

Instructor gave us continuous feedback (awesome!)\r\nAshford University is a wonderful college and provides a very stimulating environment in which to learn. (EDU 620)

Our instructor, Dr. [redacted] was very nice however, when it came to asking her questions about assignments she would only respond to "refer to the course syllabus". For someone who has a doctorate in Special Education, she needs to provide guidance to other students. As a special education teacher, I had fellow peers in this course emailing me asking me for advice because the instructor would not guide them, nor answer questions. Regarding the coursework feedback, her comments on assignmes were minimal, and I found myself reaching for ideas on my final paper. Thankfully, my degree is in special education, but as someone coming in with zero experience in this field, they need to be guided during the process. (EDU 620)

Professor [redacted] was one the most helpful and uplifting instructor yet! Caring, supportive and warm. (EDU 620)

She was wonderful and had very timely feed back and grading. (EDU 620)

The assignments given during this course were ill worded, and hard to understand expectations. When questions were asked of our instructor, there were times that I never recieved feedback, and when some folks did, it only restated the same words as before. There was a lack of clarification. (EDU 620)

The course was a little challenging but I made it through OK. (EDU 620)

The instructor did a very good job of making the subject very interesting that is honestly not something that I had been all that interested in. (EDU 620)

The instructor was very good about getting back to emails and concerns, but I felt that sometimes she did not give enough information to really answer the questions that were asked. Also, it would have been more helpful to have seeen where things needed to be fixed instead of guessing where the mistakes were at in the papers. (EDU 620)

The professor was more helpful and supportive when she taught her first course. This time, the material was very unclear and she did not provide thorough explanations and details about the assignments when ask the same questions by several students. I hope she improves on some of these comments because I really did like her. I thought she was the best. (EDU 620)

The wording of the assignments were sometimes unclear. Therefore, students were focused to asking questions concerning what was being asked of them. (EDU 620)

This instructor is very well qualified to instruct but is not intimidating and uses constructive criticism. I would recommend her to all! (EDU 620)

very helpful in comments and suggestions- thank you (EDU 620)

Directions, expectations, and requirements were unclear on all assignments. The course work provided no assistance with the final project. I cannot use any of the information from this course in my career. The professor left feedback and grades in an untimely fashion. I am not satisfied with the course or professor. (EDU 622)

Comments from Students in the Teaching and Learning with Technology Program

Dr. [redacted] always goes the extra mile for his students by recording his lessons on ARTICULATE. Having him do an auditory explanation of the assignments really helps me understand what is expected of me. [redacted] (EDU 622)

Dr. [redacted] was a wonderful professor. We had various blackboard issues for which he was very patient and helpful. I learned a great deal from him and it really helped a lot to have the audio guidelines at the beginning of each learning block. Thanks for a great learning experience. (EDU 622)

Dr. [redacted] reviewed all assignments thoroughly and provided helpful, constructive feedback. The course was challenging and rewarding. (EDU 622)

Dr. [redacted] was absent, arrogant, dismissive, and less than helpful. What his expectations were never became clear. If this had been my first course, it would have been my last. (EDU 622)

Had questions about some things, and emailed him but never heard a response before the assignment was due. Left a posting with a question but never got a response in time to do the finish the final project, so I turned it in without knowing if I was doing it right. (EDU 622)

I am now looking for another online college (EDU 622)

I enjoyed dr [redacted] class the first time I took one, and I still enjoy him as a teacher, his virtual help always adds a nice extra note to the learning experience. (EDU 622)

I feel that the professor maybe wants to be known as a "hard/ difficult teacher that is a sticker for rules and regulations". However, the context of which she applies her judgment is sometimes not logical. I felt that she frustrated me almost 85% of this course time along with the already frustrating system issues we were having. Before taking this course I "heard about" this "crazy teacher" that is just "insane and not logical" at times, but I never believed the words of others until I experienced it for myself. It was not until I plainly stated my case and told her that she was not being rational that she started to try to be fairer in her dealings with me! She almost totally discouraged me from not only the course, but, Ashfordís online program. (EDU 622)

I have referred many individuals to Ashford University. I have been pleased with most instructors and courses. I will be attending the graduation ceremony so I can meet the leaders I have so admired. With exception of this instructor.I do not respect an instructor that does not have the leadership qualities that I seek to have in my pursuit to be a successful instructor. I was displeased from my first 0 to the email comment that I was a terrible writer and that is why I received my grade.I believe in positive constructive criticism and I believe that is what a motivating instructor has the ability to do. Thank you.\r\n[redacted] (EDU 622)

I really liked how Dr.[redacted]encouraged students to think outside the box and take some creative liberty with the assignments. I enjoyed the course. (EDU 622)

I was very disappointed in this class. When I saw the title for this course, I thought that I was going to gain some very practical helps on creating interactive learning modules. What I got instead was a bunch of theories that were not at all useful. As a teacher, I would never ask my students to read something and give them an assignment on something completely irrelevant to the reading. However, that was what we were asked to do on several occasions in this class. (EDU 622)

Part of the problem of the instrutor getting back timely at the first of the class was the BlackBoard fiasco. I am not sure why the rest of the class. I enjoyed the guidance section and having the response to the written paper in the Tools section. (EDU 622)

Thanks to Dr [redacted] for her patience (EDU 622)

The instructor for this course is among the best I have encountered in any educational setting. His course guidance was clear and illuminating. Dr.[redacted]included both relevant information and quality examples of course concepts.\r\n\r\nThe technology text was well written but is somewhat dated and will need to be revised soon.\r\n (EDU 622)

The instructor should have listed additional requirements for assignments if he expected them to be included in the work. The instructor provided timely feedback on all work submitted for grading. However, one of my emails must have gotten lost in cyberspace because I did not receive a response. (EDU 622)

The Web Page assignment should have been an entire class much like the elctronic portfolio was. The texts were not supportive of the final project. The instructor was excellent! (EDU 622)

This instructor gave no guidance and direction throughout this course. His explanations were limited and his feedback was impersonal. I have enjoyed the previous 6 courses at Ashford, but this one was extremely frustrating. I would not reccomend this professor to any other student. (EDU 622)

This teacher was very distant and often late in both feedback and grades. At the graduate level, this should be very troubling for the school; I truly hope someone reads this and makes an effort to bring back some form of community to this medium. (EDU 622)

Wonderful instructor (EDU 622)

Comments from Students in the Teaching and Learning with Technology Program

At first, the teacher was commnicative with us, but 1/2 way through, it was like he disappeared, then came back at the end. I like when professors update us each week as to performance, expectations, etc. Grading took forever in this class, which was frustrating. (EDU 625)

Dr. [redacted] was an excellent instructor. This class provided valuable information to my field, and I will definitely be able to utilize this in the future. (EDU 625)

Enjoyed the class ! (EDU 625)

I enjoyed being instructed under the instructor. My questions were answered in a timely manner. The guidance was very helpful. Instructions were clear. I recommend this instructor to other students as well as the course. (EDU 625)

I was disappointed not to receive systematic feedback on my weekly assignments. Comments were rare and very generic. This course had the most interesting and engaging text material but the presence of the instructor as a mentor was not consistent, almost as if assisted by an invisible TA. :-) (EDU 625)

Of all the classes I have taken in the program so far, this one is by far, the worst and I base this opinion on the professor, her lack of involvement in the class and the course design.\r\n\r\n1. We did not receive our grades for week one until the beginning of week 3. In order to get a feel for what each professorís expectations are, that first weekís feedback is critical so that if there are any doubts or concerns about writing styles etc., they can be resolved quickly. Waiting that long for feedback in an accelerated course, especially after the first week, is unacceptable.\r\n2. Each week we have been assigned a ìJournalî response based on the reading. Since these writings are opinion based they can only be graded for meeting the minimum standards of writing, formatting, grammar etc. However, a response from the professor that indicates she actually read what I wrote would have been nice. On more than one occasion the grade was posted with no comments; the remainder of the responses were obviously canned and showed absolutely no reference to what was actually written. I found these assignments to be busy work at best.\r\n3. The nuances of the online learning environment are sometimes difficult to read. However, I feel that I can say with great confidence that this professor was absent from the class not only physically but intellectually as well. Her responses to postings were superficial and her timeliness was almost non-existent. On the one hand she would post weak responses to DB postings but her grades were always posted later than I have come to expect throughout the program. I got the distinct impression based on supposition only that she was either too busy with other things or just not as interested in the class as one would expect. In either case her ìpresenceî as my instructor left much to be desired.\r\n4. An example of inappropriate timing is taking place as of this writing. A fellow classmate posted a question in ìQuestions or Concerns about the Courseî DB on 09/02 at 6:15 PM. It is now

2:15 PM and there is finally a response. These questions are about the final project which is due on Monday. There is absolutely no excuse for her taking this long to respond to these questions. They are valid and important for all of the class and waiting for the answer for this long is unacceptable. Additionally the response to the question that follows makes no sense whatsoever:\r\n\r\nìAre we presenting two projects or pieces one for the module and one explaining how to use it? The latter.î\r\n\r\n This response explains nothing to the student or anyone reading it.\r\n\r\n5. She posted ìguidanceî in the class that was not always related to the reading and was formatted in such a way as to make it difficult to read. Given that this course is about teaching and learning using technology, I got the distinct impression that her understanding and/or use of technology is very limited. It seems to me that instructors/professors should be demonstrating the ability to utilize the very technology they are supposed to be teaching about.\r\n6. The final project requires an interactive lesson plan. Yet the course content was about leadership and teamwork. There is very little correlation between the final project and the coursework. Between the absent professor, journal exercises and the final, I am really trying to figure out why anyone would be asked to spend $1300.00 on this class. \r\n7. This professor may very well be bright and competent in her field of study but that doesnít mean she is a good instructor. Redesign the course and find someone else to teach it.\r\n (EDU 625)

Thank you Dr. [redacted]! (EDU 625)

The directions for the final project were not very clear. He was not clear on what he wanted us to do.There were other students that had to ask him questions about the project also. When I asked a question about the project on the communication board he just put the same directions that he had given in the first place down. (EDU 625)

The instructor was great and I will continue to refer people to Ashford University. (EDU 625)

This instructor got involved with the class and was very informative. I would recommend her to anyone. (EDU 625)

Very helpful. (EDU 625)

Would like test results a little sooner, but overall good course and instructor. (EDU 625)

Dr. [redacted] is terrific. Here feedback is always helpful, aimed at us achieving our very best. (EDU 626)

Dr. [redacted] has contributed greatly to my success in this class. One unique strategy she used was to create a Discussion Board for exemplary papers. This was her way of trying to showcase for all students to see, the best work of our colleagues in an effort to help us improve. It was strictly voluntary of course, but a great way to create a sense of connectedness with the rest of the class. \r\n\r\nShe was extremely supporitve and always responded in a timely manner.\r\n\r\nI enjoyed this course more than any other I have taken in this program because of the content. It helped me in my writing of academic material, something I plan on continuing. It helped me in my understanding of how to conduct research and how to better analyze existing research. (EDU 626)

Dr. [redacted] is an extremely helpful, understanding instructor. She provided timely feedback on all assignments and was always willing to lend a hand when needed. The course itself, however, was not what I had imagined. I have taken research design and methodology before, and this course was more on educational research instead of practical research design. Also, the textbooks were not at all helpful. I purchased the bundle with "Writing a Literature Review" and "A Journey Down the Yellow Brick Road", and both textbooks were useless, especially the one that made allusions to "The Wizard of Oz." Neither textbook aided in my understanding of the course material, and I utilized outside resources much more often that referring to the textbooks. I would ask that the university strongly consider using different textbooks. (EDU 626)

Dr. [redacted] was very patient, helpful, and thorough in explaining assignments when questions were asked. This was greatly appreciated. (EDU 626)

Dr. [redacted] was a great instructor. He offered suggestions for improvement and provided timely feedback on all assignments. (EDU 626)

Dr. [redacted] was good at working with me when Blackboard would not accept my paper submissions, and he provided very useful feedback on papers. I did find it odd when he used grading/page setup guidelines that differed from those that Ashford publishes (and different from the Little, Brown Handbook). As long as I get full credit for the course, I will be satisfied - seems ironic that I completed the course, got a grade, got a reminder to take the end-of-course survey, and still have it listed as "W" for Withdrawal. (EDU 626)

Enjoyed your class. Thanks for your support! (EDU 626)

Great Course (EDU 626)

I did not find the book, Action Research for Techers, as a book that I would use. I found the "discussions" between the authors and the characters from the Wizard of Oz to be very distracting and irritating. (EDU 626)

If this were the first instructor I encountered at Ashford I would have transfered else where immediately. Answers to questions were degrading and rude. (EDU 626)

Mr [redacted] Is a smart man and a lousy teacher. He gives very little encouragemnt and many students found themselves stuggling alone concerning some of the difficult aspects of the class. Ifeel like I have been duped. This degree Technology and Educaiton should have been named eduaitonal faldorol with technology never touched on except in the vauest of terms or else thrown in to theory to give the degree credibiity. Teach about web design how to construct a decent powerpoint, creative software and programs that are not just theory but ppractical exercises in tecnology education .As far as APA is oncerend you should tell you teachers to get heir act together for some use it (to a heightened sense of anxuety with Mr. [redacted]) I have two more classes and I ma exhiliarated. This has truly been one of the worst experineces in my likfe. (EDU 626)

Thank you Dr. [redacted]! (EDU 626)

The instructor would never truly answer a question. She would alway go around the topic. If the question required a yes or no answer. I never got yet or no, only the run around and I was still just as confused about the lesson as before. She did not help make my online experience go smoothly. (EDU 626)

This class should be in the beginning of the course. (EDU 626)

This was a challenging course and I have learned a lot from the instructor. (EDU 626)

Although we faced difficulties with the Portfolio software program, this course was informative and contributed to my understanding of course material at a graduate level. (EDU 690)

Dr [redacted] was excellent in trying to help every student that needed it. The class surprised me as I expected it much later during my studies. (EDU 690)

Dr. [redacted] taught me a lot in regards to ePortfolio preparation. I enjoyed her class immensely! (EDU 690)

Dr. [redacted] has been a very helpful and kind educator. I have really enjoyed this course and feel that I will use the knowledge that I gained from this course for years to come. (EDU 690)

Dr. [redacted] responded quickly and posted grades in a timely fashion. She provided the class with a positive classroom setting and her extra help and feedback was great. (EDU 690)

Excellent input from instructor. (EDU 690)

I learned a great deal from this course. Dr. [redacted] was a wonderful mentor and professor during this course. She was always there to help, often times responded to our discussion posts on the communication board, and always responded in a timely fashion. I had some trouble with this course and Dr. [redacted] was very patient, understanding, and a wonderful mentor to get through the troublesome times. Excellent course and instructor!! (EDU 690)

It was very hard to reflect or correct pieces of the portfolio because the instructor did not have things graded in a timely manner. For example, an assignment due in week 4 did not have a grade posted until the last day of week 6. That leaves very little room to learn from feedback and make changes.\r\nThank you. (EDU 690)

LiveText was not a user friendly site and it was expensive for us college students and parents. This should be introduced into the program prior to registration to warn us about purchasing a site that was agrivating to most. (EDU 690)

Mrs [redacted] was a good instructor overall. (EDU 690)

Need to improve Blackboard Portfolio tool....BAD. (EDU 690)

[redacted] is the most incredible instructor. She is so nice and helpful to her students. She is prompt in her responses and explains things so thoroughly. She was an absolute delight! (EDU 690)

Prof. [redacted] has to be the most patient teacher I have had yet. With all of the Blackboard issues and our trying to learn LiveText while also learning how to make an ePortfolio I have to admire her calm, collective attitude towards are many frustating emails. (EDU 690)

Professor [redacted] is an excellent instructor and I would really like to have her again as an instructor in future courses. (EDU 690)

She was available when I needed help. I have already recommended her to my colleagues. (EDU 690)

The course materials definately challenged my critical thinking and problem solving skills. The class was advised that a new portfolio system was being included into the class and we were the test class. What was extremely unacceptable was the abscence of any assistance from AU Tech Support. The students, and I also believe the instructor, had to figure out the system on their own.\r\nOverall I found the course to be beneficial to students. (EDU 690)

The course was tough, I realize we were the first class to use the Web authoring program but much more information should have been given about how to use the program before it was scheduled. (EDU 690)

The instructor was very valuable and made sure I understood the material. (EDU 690)

Comments from Students in the Teaching and Learning with Technology Program

The main problem that I had with this course, outside of the BLackboard issues, was that it should have been given later on after we had completed more courses. I found it difficult to find material to use as artifacts. I feel that it would be easier ,and less frustrating ,if we had a larger "resource pool." (EDU 690)

The new portfolio system for Blackboard was new and had a lot of glitches with it. Technical support was not very helpful and the instructor was unable to assist us with alot of the problems we faced with this program. (EDU 690)

This professor was helpful and supportive.\r\n (EDU 690)

This was so far the best class and the instructor was excellent. She made herself available, was personable and engaged herself to the commitment of helping her students succeed. (EDU 690)

This was the best class. (EDU 690)

Well first of all I feel that the instructions for this class were very unclue and caused the instructor and students much unneeded stress and frustration. The LiveText software was extremely expensive and not very user-friendly at all. I do feel that the professor was very considerate in these manners, because he allowed us to fix our errors do to the poor instructions. (EDU 690)

Dr.[redacted] has been one of the most supportive and constructive professors that I have had at Ashford.It has ben an honor and I have truly enjoyed learning from her. (EDU 697)

Dr. [redacted] is by far one of the absolute best professors that I had during this program. She is a great representitive of Ashford University and it was a pleasure being in two classes with her. (EDU 697)

Dr. [redacted] made this last course interesting and rewarding. Her encouragement helped me succeed. (EDU 697)

Dr. [redacted] was very resourceful and compasionate to the needs of the students. I would Recommend others to take classes instructed by her. (EDU 697)

emails never answered when needed help (EDU 697)

Great instructor, needs to give feedback when requested by email. (EDU 697)

I enjoyed your course. Keep up the GOOD work! (EDU 697)

Comments from Students in the Teaching and Learning with Technology Program

I had Dr. [redacted] twice during the course of the MALT program and each time she has proven herself to a very knowledgable teacher who enjoys to work with technology and students. She has been an excellent faculty member and team member of the Ashford staff. (EDU 697)

I have enjoyed my studies at Ashford University. I previously attended another grad school and Ashford was totally different. The instructors were caring and professional. Emails were answered in a timely manner. Thank you Ashford and instructors! (EDU 697)

I loved the virtual discussions that the intructor posted for guidance! (EDU 697)

I would recommend to provide a sample capstone project for the students to view. (EDU 697)

Re: Ashford U/BlackBoard. I would like to be able to access my posts from all the courses I did for about a year after the end of this course. It would be a good idea if AU could put all of these posts,written assignments and other relevant stuff on a flash drive or CD/DVD and send/give them to graduating students. \r\n\r\nDr. [redacted] was quite pro-active, organized and even enthusiastic. However, there were some instances when he could have been somewhat more critical, especially when some of the stuff being submitted in posts were grammatically incorrect. (EDU 697)

She was fabulous. Both courses I had with her, she really was a great professor. (EDU 697)

The Instructor is very good,course was very suitable for me as an educator, and the university is a great model to ecommend (EDU 697)

This is my last survey - I am officially graduated. I would like to tell you how much I enjoyed the program, how I wish you had a Doctorate. Dr. [redacted] is amazing - she includes extra information, she emails us, she grades quickly and fairly and she supports and encourages us all when we need it. If there is an award for someone like this, Dr. [redacted] should be the recipient. I am hoping to teach online and I will always have her in mind as the one I want to emulate. Thank you for a great adventure - I am going to miss it! (EDU 697)

Though I enjoyed the course very much, I think it should be a couple of weeks longer simply because we have to apply everything we have learned over the past fourteen months and produce a Capstone project as well. (EDU 697)

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To: [redacted], Enrollment Advisor
From: [redacted], Online Manager
CC: [redacted] Associate Director of Admissions
Subject: Discussion Memo
Date: Monday, October 27, 2008

It is extremely important that Ashford University Enrollment Advisors fully understand every aspect of our programs, policies and procedures. To that end, Enrollment Advisors must be able to advise prospective students properly so they can make an informed decision on whether or not they enroll in our programs.

[redacted] I'm concerned with the lack of progress you've made in your position as Enrollment Advisor for Ashford University.

Your goals for the next two weeks is as follows:

- Prepare a daily performance plan, one that will give you better focus on daily outcomes
- Schedule a minimum of 3 appointments per day
- Conduct a minimum of 8 appointments/interviews per week
- Collect a minimum of 4 applications by November 7, 2008

You and I will meet every day to monitor your progress. [redacted] I believe you have the skills necessary to be successful in your position as Enrollment Advisor. Please know that if satisfactory progress is not made, further disciplinary action may occur, up to and including termination.

Your signature below serves as your acknowledgement of understanding and receipt of this Discussion Memo.

[redacted] 10-27-08
(employee's name) Date

[redacted] 10-27-08
(manager's name) Date

ASHFORD

Memorandum

TO:	[redacted] Enrollment Advisor
FROM:	[redacted], Online Enrollment Manager
CC:	Jodi Jeffs, Associate Director of Admissions
RE:	Written Warning
DATE:	November 10, 2008

[redacted] I am concerned with the lack of progress you've made in your position as an Enrollment Advisor for Ashford University. On October 27, 2008, you and I met to discuss your progress to date and you received a discussion memo. At this time, you are still performing below expectations. Specifically, you need to focus on the following areas:

- Schedule a minimum of 3 appointments per day
- Conduct a minimum of 8 appointments/interviews per week
- Enroll a minimum of 4 students by November 24, 2008

I will continue to make myself available for additional coaching. [redacted], please make sure you are focusing on the activities that will enroll students: outbound phone calls, appointment setting, and conducting interviews. I have complete confidence in your ability to get the job done, however I need to see improvement immediately. You and I will meet every day to measure your progress. Continued lack of progress may result in further disciplinary action, up to and including termination.

Your signature below serves as your acknowledgement of understanding and receipt of this Written Warning.

[redacted]	11-10-08
(employee's name)	Date
[redacted]	11/10/08
(manager's name)	Date

ASHFORD UNIVERSITY FOUNDED 1918

Enrollment Representative Matrix 1

CA

Performance Criteria

Category	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Outbound Calls Per Week (average)	375+	375-326	325-275	274-200	<200	2%
Lead-to-Contact %	>85%	85-81%	80-75%	74-70%	<70%	2%
Lead-to-App %	>14%	14-13%	12-10%	9-8%	<8%	2%
Lead-to-Net Start %	>8%	8-7.6%	7 5-7%	6.9-6.5%	<6 5%	2%
Net Starts	>45	45-36	35-25	24-18	<18	30%
Gross Apps to Gross Starts %	>94%	94-90%	89-85%	84-80%	<80%	12%
Gross Starts to Net Starts %	>91%	91-87%	86-83%	82-78%	<78%	12%
Gross Apps to Net Starts %	>80%	80-76%	75-70%	69-65%	<65%	12%
Applications Per Week (average)	5+	4	3	2	1	2%
Total Referrals Per Month	>20	20-16	15-12	11-8	<8	2%
						78%

Judgment

Administrative/Organization	Paperwork is always completed on time, with no errors	Paperwork is completed on a regular basis, with minimal errors	Paperwork is typically completed on a regular basis, with few errors	Paperwork is typically late, with few errors	Paperwork is always late, with many errors	2%
Demonstrates effective problem solving skills	Has virtually no student issues because expectations are clearly set for student prior to starting	Resolves student issues before they are passed on to others and communicates with all personnel	Attempts to resolve student issues rather than passing to others	Usually passes student issues onto others	Does not attempt to resolve student issues	2%
Customer Satisfaction Survey	Consistently has a rating of 95% or higher on the customer satisfaction survey	Consistently has a rating of 90% or higher on the customer satisfaction survey	Consistently has a rating of 85% or higher on the customer satisfaction survey	Consistently rates below 85% on the customer satisfaction survey	Consistently rates below 75% on the customer satisfaction survey	2%
Definitions: PDL's: An individual that has at least 50+ units from a regionally accredited institution Leads: An individual with less than 50- units from a regionally accredited institution Starts: A student that attends their first course of study and is enrolled in a degree program Lead-to-Start %: Number of students started divided by the number of leads Lead-to-Appt % (PDL's): Number of appointments divided by the number of leads (PDL's) Lead-to-Appt % (leads): Number of appointments divided by the number of leads Appointment: An individual that has had an interview with an Rep Show Rate: Number applications divided by the number of starts Appt-to-App %: Number of applications divided by the number of appointments						
Reporting/Forecasting	Weekly and monthly reports are completed on time, with no errors	Weekly and monthly reports are completed on time, with few errors	Weekly and monthly reports are typically completed on time, with few errors	Weekly and monthly reports are typically late, with few errors	Weekly and monthly reports are always late, with many errors	4%

Communication

Communicates effectively- oral	Contributes during meetings with positive contributions	Voluntarily contributes during meetings	Contributes during meetings when called upon	Rarely contributes during meeting	Never contributes during meetings	4%
Communicates effectively- writing	Consistently manages information in Campus 2000 with creative use of contact management strategies	Is creative in the use of Contact Management strategies	Written work is generally free errors and is effective in the use of Contact Management strategies	Written work must always be edited and rarely uses Contact Management	Written communication is unclear and does not use Contact Management effectively	4%

Working Relationships

Informs supervisor and affected personnel of status of current assignments relative to the company strategic plan and goals	Team achieves 120%+ of their performance goals as stated in the company operational plan	Team achieves 110% of their performance goals as stated in the company operational plan	Team achieves 100% of their performance goals as stated in the company operational plan	Teams achieves less than 100% of their performance goals as stated in the company operational plan	Team achieves less than 90% of their performance goals as stated in the company operational plan	2%
Shows flexibility by accepting new ideas	Identifies opportunity through change.	Welcomes well-thought out change	Accepts change and is cooperative in making new ideas work	Grudgingly accepts change	Is resistant to change.	2%
						22%
Salary Ranges	>$54K	$54K - $45K	$44K - $35K	$34K - $25K	<$25K	

Performance Summary	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Self- Evaluation						
Managers Evaluation						
Salary Ranges	>$54K	$54K - $45K	$44K - $35K	$34K - $25K	<$25K	
Final Evaluation and Salary						

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Enrollment Representative Matrix 1-Point Assignment

CA Performance Criteria

Category	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Outbound Calls Per Week (average)	2	1.5	1	0.5	0	2%
Lead-to-Contact %	2	1.5	1	0.5	0	2%
Lead-to-App %	2	1.5	1	0.5	0	2%
Lead-to-Net Start %	2	1.5	1	0.5	0	2%
Net Starts	30	22.5	15	7.5	0	30%
Gross Apps to Gross Starts %	12	9	6	3	0	12%
Gross Starts to Net Starts %	12	9	6	3	0	12%
Gross Apps to Net Starts %	12	9	6	3	0	12%
Applications Per Week (average)	2	1.5	1	0.5	0	2%
Total Referrals Per Month	2	1.5	1	0.5	0	2%

Judgement Judgment

Administrative/Organization	2	1.5	1	0.5	0	2%
Demonstrates effective problem solving skills	2	1.5	1	0.5	0	2%
Customer Satisfaction Survey	2	1.5	1	0.5	0	2%
Reporting/Forecasting	4	3	2	1	0	4%

Communication

Communicates effectively- oral	4	3	2	1	0	4%
Communicates effectively- writing	4	3	2	1	0	4%

2

Working Relationships

Informs supervisor and affected personnel of status of current assigments relative to the company strategic plan and goals	2	1.5	1	0.5	0	2%
Shows flexibility by accepting new ideas	2	1.5	1	0.5	0	2%
Points	100	75	50	25	0	
Point Range	81-100	61-80	41-60	40-21	0-20	
Salary Ranges	>$54K	$54K - $45K	$44K - $35K	$34K - $25K	<$25K	

Performance Summary	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Self- Evaluation						
Managers Evaluation						
Salary Ranges	>$54K	$54K - $45K	$44K - $35K	$34K - $25K	<$25K	
Final Evaluation and Salary				$ 27,400.00		

ASHFORD UNIVERSITY
FOUNDED 1918

Redacted

Enrollment Representative Matrix 2

CA Performance Criteria

Category	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Outbound Calls Per Week (average)	375+	375-326	325-275	274-200	<200	2%
Lead-to-Contact %	>88%	88-83%	87-75%	74-70%	<70%	2%
Lead-to-App %	>15%	15-14%	13-11%	10-9%	<9%	2%
Lead-to-Net Start %	>8.4%	8.4-7.9%	7.8-7.3%	7.2-6.7%	<6.7%	2%
Net Starts	>80	80-71	70-60	59-50	<50	30%
Gross Apps to Gross Starts %	>94%	94-90%	89-85%	84-80%	<80%	12%
Gross Starts to Net Starts %	>91%	91-87%	86-83%	82-78%	<78%	12%
Gross Apps to Net Starts %	>80%	80-76%	75-70%	69-65%	<65%	12%
Applications Per Week (average)	6+	5	4	3	<2	2%
Total Referrals Per Month	>20	20-16	15-12	11-8	<8	2%
						78%

Judgment

Administrative/Organization	Paperwork is always completed on time, with no errors	Paperwork is completed on a regular basis, with minimal errors	Paperwork is typically completed on a regular basis, with few errors	Paperwork is typically late, with few errors	Paperwork is always late, with many errors	2%
Demonstrates effective problem solving skills	Has virtually no student issues because expectations are clearly set for student prior to starting	Resolves student issues before they are passed on to others and communicates with all personnel	Attempts to resolve student issues rather than passing to others	Usually passes student issues onto others	Does not attempt to resolve student issues	2%
Customer Satisfaction Survey	Consistently has a rating of 95% or higher on the customer satisfaction survey	Consistently has a rating of 90% or higher on the customer satisfaction survey	Consistently has a rating of 85% or higher on the customer satisfaction survey	Consistently rates below 85% on the customer satisfaction survey	Consistently rates below 75% on the customer satisfaction survey	2%
Definitions: PDL's: An individual that has at least 50+ units from a regionally accredited institution Leads: An individual with less than 50- units from a regionally accredited institution Starts: A student that attends their first course of study and is enrolled in a degree program Lead-to-Start %: Number of students started divided by the number of leads Lead-to-Appt % (PDL's): Number of appointments divided by the number of leads (PDL's) Lead-to-Appt % (leads): Number of appointments divided by the number of leads Appointment: An individual that has had an interview with an Rep Show Rate: Number applications divided by the number of starts Appt-to-App %: Number of applications divided by the number of appointments						
Reporting/Forecasting	Weekly and monthly reports are completed on time, with no errors	Weekly and monthly reports are completed on time, with few errors	Weekly and monthly reports are typically completed on time, with few errors	Weekly and monthly reports are typically late, with few errors	Weekly and monthly reports are always late, with many errors	4%

Communication

Communicates effectively- oral	Contributes during meetings with positive contributions	Voluntarily contributes during meetings	Contributes during meetings when called upon	Rarely contributes during meeting	Never contributes during meetings	4%
Communicates effectively- writing	Consistently manages information in Campus 2000 with creative use of contact management strategies	Is creative in the use of Contact Management strategies	Written work is generally free errors and is effective in the use of Contact Management strategies	Written work must always be edited and rarely uses Contact Management	Written communication is unclear and does not use Contact Management effectively	4%

Working Relationships

Informs supervisor and affected personnel of status of current assignments relative to the company strategic plan and goals	Team achieves 120%+ of their performance goals as stated in the company operational plan	Team achieves 110% of their performance goals as stated in the company operational plan	Team achieves 100% of their performance goals as stated in the company operational plan	Teams achieves less than 100% of their performance goals as stated in the company operational plan	Team achieves less than 90% of their performance goals as stated in the company operational plan	2%
Shows flexibility by accepting new ideas	Identifies opportunity through change.	Welcomes well-thought out change	Accepts change and is cooperative in making new ideas work	Grudgingly accepts change	Is resistant to change.	2%
						22%
Salary Ranges	$110-$76	$75K - $51K	$50K - $37K	$36K - $25K	<$24K	

Performance Summary	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Self- Evaluation						
Managers Evaluation						
Salary Ranges	$110-$76	$75K - $51K	$50K - $37K	$36K - $25K	<$24K	
Final Evaluation and Salary						

ASHFORD UNIVERSITY

Enrollment Representative Matrix 2-Point Assignment

CA Performance Criteria

Category	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Outbound Calls Per Week (average)	2	1.5	1	0.5	0	2%
Lead-to-Contact %	2	1.5	1	0.5	0	2%
Lead-to-App %	2	1.5	1	0.5	0	2%
Lead-to-Net Start %	2	1.5	1	.5	0	2%
Net Starts	30	22.5	15	7.5	0	30%
Gross Apps to Gross Starts %	12	9	6	3	0	12%
Gross Starts to Net Starts %	12	9	6	3	0	12%
Gross Apps to Net Starts %	12	9	6	3	0	12%
Applications Per Week (average)	2	1.5	1	0.5	0	2%
Total Referrals Per Month	2	1.5	1	0.5	0	2%

Judgement Judgment

Administrative/Organization	2	1.5	1	0.5	0	2%
Demonstrates effective problem solving skills	2	1.5	1	0.5	0	2%
Customer Satisfaction Survey	2	1.5	1	0.5	0	2%
Reporting/Forecasting	4	3	2	1	0	4%

Communication

Communicates effectively- oral	4	3	2	1	0	4%
Communicates effectively- writing	4	3	2	1	0	4%

Working Relationships

Informs supervisor and affected personnel of status of current assigments relative to the company strategic plan and goals	2	1.5	1	0.5	0	2%
Shows flexibility by accepting new ideas	2	1.5	1	0.5	0	2%
Points	100	72	50	25	0	
Point Range	81-100	61-80	41-60	21-40	0-20	
Salary Ranges	$110-$76	$75K - $51K	$50K - $37K	$36K - $25K	<$24K	

53

Performance Summary	Always Exceeds	Often Exceeds	Meets Expectations	Requires Improvement	Unsatisfactory	Weighting
Self- Evaluation						
Managers Evaluation						
Salary Ranges	$110-$76	$75K - $51K	$50K - $37K	$36K - $25K	<$24K	
Final Evaluation and Salary						

Conversion Tracker

BASS - ECE Programs

Retieved: 2/6/09

	30 Days 1/1/09 to 1/31/09		
Rep Name	**Leads**	**Apps**	**Conv.**
[redacted]	41	12	29.3%
	32	9	28.1%
	43	12	27.9%
	42	11	26.2%
	42	10	23.8%
	33	7	21.2%
	38	8	21.1%
	45	9	20.0%
	36	7	19.4%
	47	9	19.1%
	42	8	19.0%
	39	7	17.9%
	51	9	17.6%
	46	8	17.4%
	46	8	17.4%
	52	9	17.3%
	36	6	16.7%
	42	7	16.7%
	31	5	16.1%
	45	7	15.6%
	45	7	15.6%
Redacted	26	4	15.4%
	39	6	15.4%
	46	7	15.2%
	33	5	15.2%
	48	7	14.6%
	42	6	14.3%
	35	5	14.3%
	42	6	14.3%
	42	6	14.3%
	42	6	14.3%
	43	6	14.0%
	29	4	13.8%
	29	4	13.8%
	44	6	13.6%
	44	6	13.6%
	37	5	13.5%
	37	5	13.5%
	45	6	13.3%
	38	5	13.2%
	38	5	13.2%
	31	4	12.9%
	39	5	12.8%

Bridgepoint Education, Inc.
Document 38, Page 1

From: Cross, Jeff <jcross@bridgepoint organization.com>
Sent: Monday, May 19, 2008 11:51 PM (GMT)
To: @ashford.edu>
Subject: RE: [redacted]- DM approval

I'd like you to give the dm or observe

-----Original Message-----
From:
Sent: Monday, May 19, 2008 4:50 PM
To: Cross, Jeff
Subject: Re: [redacted]- DM approval

[redacted]

----- Original Message -----
From: Cross, Jeff
To:
Sent: Mon May 19 16:48:36 2008
Subject: RE: [redacted]- DM approval

What team? approved

From:
Sent: Monday, May 19, 2008 4:23 PM
To: Cross, Jeff
Subject: [redacted]- DM approval

He has had two weeks of zeros and a total of 5 applications for the last 6 weeks. He has been on the floor for three months.

We gave a verbal to 2 other struggling EA's last week and they all performed at a minimum of 2 apps last week.

Thanks,

Associate Director of Admissions

Ashford University

866.711.1700 x
866.475.0313 fax

@ashford.edu
www.ashford.edu <http://www.ashford.edu/>

Higher education made affordable

[redacted]

June hire date- First Day on the Floor; July

The following steps have been taken to ensure [redacted]'s success:

- 7/7/2008-Met with previous manager, [redacted] to discuss the EA's work habits and ability.
- 7/10/2008-Conducted 1st one on one in depth conversation going over her plan as an EA. Also discussed what has or has not worked to this point.
- 7/14/2008-Conducted closing training with small group of EA's whom have yet to see production. Individually she expressed her passion as a recruiter, discussed how we could implement into our daily plan.
- 7/24/2008-After weekly training the last 2 weeks and no production, we conducted an individual in depth training and discussed her individual expectations.
- Provided with further tools, daily calls log sheets, additional scripts that she had expressed interest in and some splitting schedules with other EA's and myself.
- 08/04/2008-Conducted a verbal warning based on severe lack of performance and also discussed a need to change her attitude/outlook on a daily basis.
- Homework given-not completed 3 separate times.
- 08/08/2008-Individual trainings on overcoming objections (seems the biggest area of weakness). Also setting firm expectations and deadlines for appointments.
- 08/11/2008-Twon one on one sessions-1 approach to the potential student. 2-Shortel reviews. She did not like when I sat next to her, used shotel to listen in and review conversations.
- 08/19/2008-2 on 1 training with other EA. Both indicated a lack of follow through by the student. Again we covered setting expectations and deadlines. Had her split on my phone calls.
- 08/20/2008-Provided with an audio CD of MAPS calls. Asked for written feedback, not provided.
- 8/21/2008-Again discussed a need for attitude adjustment and meeting my expectations.
- One on one-says she wants to improve. Discussed the need to follow through on her own assignments and responsibilities.
- 08/25/2008-Conducted a back to basics training with her and 1 other EA; discussed minimum call volumes, scheduling activities, block schedules, daily plans-homework was not completed.
- 9/01/2008-Again discussed lack of production; set specific deadline on daily plan; progress report; what the job means to her. 9/03/2008: One on one said no other concerns outside work, thinks she has a good week.
- 9/08/2008-Written warning given; homework not offered from verbal. Minimum expectations discussed.

- 9/09/2008-Asked her trainer to come in and see what her assessment was as she has been completely unreceptive. Assessment was not positive.
- Final verbal warning given; split her as her mentor and leads on team.
- 09/18/2008-Attitude has persisted. Non receptive to help from myself, [redacted] and team leads. Preparing final written warning.
- 09/19/2008-Final written warning served.
- Met with director and HR to let them both know of the situation.
- 09/22/2008-Followed up with verbal conversation. Weekly plans and expectations were not prepared as discussed. When asked why she stated she couldn't talk now.
- 9/23/2008-All 3 reported appointments reported over last 2 days were rescheduled, I followed up with 5 of her scheduled leads, got ahold of 2 both asking not to be contacted again.
- 9/24/2008-2 hour training going over everything we could speak about. From approach to follow through to current students.
- 9/29/2008-EA expressed her feeling as it being a problem that is her fault. Met again with HR and director, [redacted] to discuss dismissal request. Forwarding to HR.

From: Cross, Jeff <jcross@bridgepoint organization.com>
Sent: Thursday, December 11, 2008 12:48 AM (GMT)
To: @ashford.edu>
Subject: RE: Term's

Ok- that will be fine, I'll let chris know that we discussed...hopefully it will be next week the 2 week mark.

Jeff Cross
Vice President of Online Admissions
Ashford University

800.798.0584 ext.
866.766.6006 fax
----
jeff.cross@ashford.edu
www.ashford.edu
Higher education made affordableSM

From:
Sent: Wednesday, December 10, 2008 4:47 PM
To: Cross, Jeff
Subject: Re: Term's

There are at least 2 EA's that I know of that are on WW and will not yet be at the 2 week mark by this Friday, but I'm pretty sure they are not going to make it.

On 12/10/08 4:44 PM, "Cross, Jeff" <Jeff.Cross@ashford.edu> wrote:

Reminder, this Friday is Admissions targeted last day to for any termination requests (due to performance) thru January. So, please send those timely if any remaining. Other issues such as conduct may still be requested.

Jeff Cross
Vice President of Online Admissions
Ashford University

800.798.0584 ext.
866.766.6006 fax
----
jeff.cross@ashford.edu
www.ashford.edu <file:///C:\Documents%20and%20Settings\jcross\Application%20Data\Microsoft\Signatures\www.ashford.edu>
Higher education made affordableSM

Director of Admissions
Ashford University

800.798.0584 xt.
866.385.6093 fax

@ashford.edu
www.ashford.edu

Higher education made affordableSM

[redacted]

October hire date-First day on the floor, October 31, 2008

The following steps have been taken to ensure [redacted] success:

- **10/31/08-Met with new hire and conducted 1on 1 to go over initial expectations and progression of employee over the first 6 months. Went through the new hire checklist and went over final training papers.**
- **11/10/2008-Conducted 1 on 1 training and went through what has and has not been working thus far. Expressed good work ethic and expectations of self. Also discussed what has or has not worked to this point.**
- **11/11/2008- Individual trainings on overcoming objections (seems the biggest area of weakness). Also setting firm expectations and deadlines for appointments.**
- **11/14/2008-Conducted closing training with small group of EA's whom have yet to see regular production.**
- **0 Applications 10/31-11/17.**
- **11/17/2008-Issued verbal warning for lack of production.**
- **11/19/2008- Two one on one sessions-1 approach to the potential student. 2-Shortel reviews. he did not like when splitting with other EA's, used shotel to listen in and review conversations**
- **0 applications 11/17-11/21.**
- **11/21/2008- Discussion memo for performance.**
- **12/1/2008-After weekly training the last 2 weeks and no production, we conducted an individual in depth training and discussed how we could improve individual expectations.**
- **12/9/2008- Conducted a back to basics training with him and 1 other EA; discussed minimum call volumes, scheduling activities, block schedules, daily plans-homework was not completed.**
- **12/12/2008- Again discussed lack of production; set specific deadline on daily plan; progress report; what the job means to him.**
- **Provided with further tools, daily calls log sheets, additional scripts that she had expressed interest in and some splitting schedules with other EA's and myself.**
- **Homework given-not completed 3 separate times.**
- **Have conducted weekly trainings with EA ranging from: Proper Statusing, MAPS Calls, Overcoming Objections, Setting Expectations & Deadlines, How to utilize list as a resonrce to build your business, Generating Referrals.**
- **0 Applications 11/21-12/15.**
- **12/15/2008-Written warning given; homework not offered from verbal.**

- **12/15/2008- Sat with EA and provided feedback on his approach and style. EA was very negative and somewhat combative, and on two separate occasions talked students out of goiug to school**
- **12/18/200- Discussed with EA the lack of progress and improvement and discussed his unwillingness to fully implement any of the suggestions and training that had been offered so far.**
- **12/28/09 – Application production to date still 0**

- **12/29/2008-Split with EA. EA demonstrated no command of the skills from the trainings offered or a willingness to incorporate any suggestions for his professional success**

- **1/5/2009- Application production still at 0 applications to date**

[redacted]

August hire date-First day on the floor, August 15, 2008

The following steps have been taken to ensure [redacted]'s success:

- **08/15/2008-Met with new hire and condncted 1on 1 to go over initial expectations and progression of employee over the first 6 months. Went through the new hire checklist and went over final training papers.**
- **9/1/2008-Met with [redacted] individually in 1 on 1 to form a Monthly plan. 4 applications projected.**
- **09/15//2008-Conducted 1 on 1 training and went through what has and has not been working thus far. Expressed good work ethic and expectations of self. Also discussed what has or has not worked to this point. [redacted] expressed to me that he was going to work to be number 1. He stated that he was excited to be at Ashford University.**
- **9/22/2008- [redacted] generated 3 applications for month.**
- **10/11/2008- Individual trainings on overcoming objections (seems the biggest area of weakness). Also setting firm expectations and deadlines for appointments. 0 applications this week.**
- **10/26/2008- Referrals trainings conducted as well as MAPS training. 1 application**
- **11/5/2008-Sent to training with another Enrollment Manager, discussed setting quality appointment and customer service. [redacted] met with [redacted], due to similar personality traits. [redacted] attended the training and then followed up with 1 application and a little more productivity.**
- **11/5/2008 to 11/10/2008- Production 1 application**
- **11/10/2008- VW given for EA performance and Attendance. Conducted a back to basics training with him and 1 other EA; discussed minimum call volumes, scheduling activities, block schedules, daily plans-homework was not completed.**
- **11/10/2008-11/28/2009- 3applications produced**
- **11/28/2008- January readiness training, focus on stitching and production**
- **12/1/2008- Maps training and Appt expectations training.**
- **12/1/2008-12/31/2008- [redacted] application prodnction for December was 3**
- **12/15/2008-1/8/2009- After weekly training and the last 3 weeks with 1 application produced, we conducted an individual in depth training and discussed how we could improve individual expectations. 1 Application from this date range.**
- **1/13/2009- DM given for EA performance and Attendance. Conducted a back to basics training with him and 1 other EA; discussed minimum call volumes,**

scheduling activities, block schedules, daily plans-homework was not completed. Three weeks of Zero with below 63% show rate.

- 1/18/2009- Met with [redacted] to close loop and ask how training was working. Said it was helping and explained that he was focused and that his attendance issues would decrease. 1 application.
- 1/25/2009- [redacted] was late everyday this week.
- 1/13/2009-2/2/2009- [redacted] has produced 4 applications
- 2/2/2009- WW was given because [redacted] failed to prepare a daily performance plan, schedule a minimum of 3 appointments per day, conduct 8 appointment interviews per week, and he did not maintain a 3 application per week average.
- 2/2/2009- [redacted] conducted zero appointments, took zero applications, and generated zero referrals.
- 2/3/2009- Provided with further tools, daily calls log sheets, additional homework. Has not scheduled an appt for two weeks.
- Homework given-not completed 2/3/2009.
- Have conducted weekly trainings with EA ranging from: Proper statusing, MAPS Calls, Overcoming Objections, Setting Expectations & Deadlines, How to utilize list as a resource to build your business, Generating Referrals.
- 2/5/2009- Met with [redacted] about disciplinary procedure and she advised, due to attendance, and lack of Production that termination procedures be taken
- 2/9/2009- As of today EA has not had an application for 3 weeks.
- 2/9/2009-Met with Director [redacted] to request Termination.

[redacted]

October 10, 2008- First Day on the floor

The following steps have been taken to ensure [redacted]'s success

10/10/2008 – [redacted] completed basic new hire training and began on floor.

10/13/2008-10/14/2008 – [redacted] was seated with various team members to gain further experience in hands-on job duties.

10/27/2008 – One on one with [redacted] about her frustration about making calls and not getting applications. Told her to settle into the position and to work her database in segments, making sure to call all leads in all statuses. Explained that once she got comfortable with the information she had learned and with making calls, she would do fine.

10/28/08 – Enrolled 2 students this week.

11/25/08 – One on one with [redacted] about performance. Went over proper database working and how to make effective phone calls. Trainer splitting with EA as well.

11/28/2008 – Attended referral training. EM Split with EA and told EA to open their training manual to review basics of initial training including Ashford Accreditation.

12/2/2008 – Monitored for proper MAPS and call strategy. Spoke to [redacted] about product knowledge and working to make students more comfortable on the phone.

12/7/08 - 12/9/08: [redacted] attended a three day conference and training seminar in Las Vegas. Topics covered included proper MAPS techniques, financial aid topics.

12/15/2008 – Counseled on creating urgency.

12/16/2008 – Monitored [redacted] for call quality and provided feedback. Told Michelle to be more urgent over phone and to express excitement to student.

12/19/08 – Monitored [redacted] and provided feedback about her call techniques.

1/2/2009 – Gave feedback on creating urgency and moving towards the next step after listening to a call.

1/14/2009 – Attended refresher training on performing MAPS (back to the basics) call techniques.

1/15/09 - Gave [redacted] a Verbal Warning about her performance. Explained that failure to meet minimum expectations over next two weeks would result in further disciplinary measures.

1/21/2009 – Attended refresher training on overcoming objections.

1/19/2009 – Attended refresher training on setting up Monday Loads.

1/20/2009 – Ashford trainer [redacted] split with EA, providing feedback about conversations over phone and product knowledge.

1/21/2009 – Associate Director of Admissions ([redacted]) split with EA, providing feedback and additional training materials.

1/28/2009 – Recorded conversation with student and forwarded to EA. Then discussed recording with EA for feedback on performance.

2/2/2009 – [redacted] given Discussion Memo for lack of performance. Explained memo and expectations as well as potential negative results if performance did not increase.

2/5/2009 – One on one with [redacted] about performance and ability to get off of corrective action. Discussed working her database, talking to students, and obtaining applications.

2/19/2009 – [redacted] given Written Warning for lack of performance. Explained that she had two weeks to meet minimum expectations.

2/25/2009 – Split with EA to provide feedback for telephone conversations.

EA: [redacted]
EM: [redacted]

Steps taken to ensure the success of EA [redacted]:

7/7/2008: Conducted one on one with [redacted] and spent some time reviewing the appointment, as she had scheduled one for tomorrow. Noticed she had a 9 minutes maps call and recommended she do a minimum of 12-16 minutes to spend more time digging in the motivation aspect. She claims to be very self motivated and loving the opportunity for growth that she has with AU. Was referred by [redacted] (EA?) background in WaMu. Her lead is [redacted] and I recommended she really take to her because [redacted] has a lot to teach, also that I will be very hands on from the beginning until I see her pick up speed.

7/8/2008: [redacted] – noshow training.

7/17/2008: MAPS role play training

7/22/2008: Appointment training

7/28: Out today

7/30/2008: Academic Processes training with [redacted]/[redacted] Hand outs – FAQ, welcome calls and issues.

8/19/2008: Called in Sick.
9/18/2008: Spent time with [redacted] giving verbiage for "Closing" the appointment. I stressed the importance of setting a proper expectation from the opening of the appointment, so it makes it easier to ask for the application at the end – closing the loop. [redacted] had no structure to her appointment, gave her road map to follow. At the end of the day, she collected an application using this strategy! She also spent time with [redacted] going over some additional verbiage. He discussed not giving too much information, but more strategic use of when and how to present facts to student to build value in degree.

9/24/2008: Preventing No Show Training

9/26/2008: [redacted] was one of the reps that tried leaving CSF early.

9/29/2008: [redacted] texted last night at 2 am stating she had a major family emergency and would not be in to work.

10/2/2008: texted me this morning stating she was at her mom's and would not be in to work today.

10/8/2008: One or none training on Motivation. One on One appointment – discussed bottlenecks in August/Sept/Oct. Recommended she focus on Converting some older appointments. August 5% LA, Sept 5% LA>

10/13/2008: Late to work

10/16/2008: Left work early

10/17/2008: Late to work. Verbal Warning given for attendance.

10/23/2008: Split in with [redacted] on appointment call. I made a MAPS call with her to one of her students.

10/27/2008: Seasonal Verbiage and Setting expectations with Ian.

10/29/2008: appointment training with EM.

10/31/2008: Late to work

11/4/2008: Reviewed expectations and tracking Matrix. Determined conversion ratios to set out goals.

11/7/2008: Late to work

11/10/2008: Attendance DM given

11/19/2008: Late to work

11/25/2008: Caught [redacted] on Myspace today –discussed appropriate use of company resources

12/20/2008: Called out

12/29/2009: Called out

1/5/2009: Had [redacted] spend one on one time with [redacted]

1/8/2009: [redacted] pulled me aside to thank me for the one on one time with [redacted] She said she got the feeling that she didn't think I thought she could get the job done. I let her know that that's exactly the reason why I gave her [redacted] to help out because I felt as though she had a road block to the ideas I was giving her and needed to get through in a different way. She said she knows she can do better and hopes to see improvement with the action plan her and [redacted] created together.

1/8/2009: Referral training with [redacted]

1/21/2009: Discussed with [redacted], trainer about [redacted]. His perception is that she is not open to additional training and it could possibly be going in one ear and out the other.

1/22/2009: Scheduled a one on one with [redacted]. DM issues for performance.

1/24/2009: MAPS role play with [redacted] Gave feedback -- more use of NFB -- emphasis on student needs rather than self.

2/2/2009: [redacted] was out of the office – called in sick on Sunday.

2/3/2009: Set up daily performance improvement plan through 2/6/2009

2/5/2009: met to review performance plan. Gave HSHP list to blitz.

2/6/2009: WW Performance

2/9/2009-2/13/2009: PDP for Daily Activities.

2/12/2009: Late.

2/12/2009: Discussed bottle neck and opportunities.

2/20/2009: Called Out

2/25: [redacted] left half day.

3/2/2009: Sat down with [redacted] to determine bottlenecks. Reviewed performance plan and looked at flash.

3/4/2009: Split with [redacted] – listened to her voicemail script. Gave feedback on leaving effective messages.

3/6/2009: Reviewed last month of performance. Discussed her trend (0's every other week) she was unaware.

3/6/2009: [redacted] spent time with [redacted]

3/16/2009 Called out

3/20/2009: Written Warning #2 – set up performance expectations plan and reviewed flash.

3/24/2009: Reviewed FLASH and discussed bottlenecks

3/25/2009: Met one on one with [redacted]. She also spent time with lead, [redacted]. Plans to develop another MAPS script as she said she rarely will get through all the topics – also work on setting expectations/NFB.

[redacted]'s Numbers:
1/30: 1
2/6: 0
2/13: 3
2/20: 0
2/27: 2
3/6: 0
3/13: 3
3/20: 1
3/27: 1
4/3: 2

Production Numbers:

January 4 starts, 50% retention
February 3 starts, 75% retention
March 2 starts, 33% retention

4/6/2009: Called out

Capella Education Company			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Capella	Document 1	CAPELLA-0015960	15
Capella	Document 2	CAPELLA-0049248	2
Capella	Document 3	CAPELLA-0049346	5
Capella	Document 4	CAPELLA-0049370	1
Capella	Document 5	CAPELLA-0049396	1
Capella	Document 6	CAPELLA-0049430	2
Capella	Document 7	CAPELLA-0049450	2
Capella	Document 8	CAPELLA-0106278	1
Capella	Document 9	CAPELLA-1291450	2

CAPELLA UNIVERSITY

Sales Framework Overview

Performance Objectives

Upon completion, EC will be able to:

- Describe the two components of Capella's consultative sales framework
- Describe two reasons why Open-Ended Questions are superior to Closed-Ended Questions
- Change CEQ's to OEQ's
- Identify the five most common prospect questions/concerns that need to be "fulfilled"

Selling Education is Unique

- Buyer experiences no immediate gratification after purchase
- Buyer must sacrifice time and put forth effort as a result of purchase

Capella University

What Capella Sells?

- **Opportunity**
- **Possibly a Better Life**

What this requires:

- Dig deep into prospect's needs, goals, motivations, dreams, aspirations, etc. (uncover the "why")
- Use this information to position Capella as a solution

Balancing Two Roles - Counselor vs. Salesperson

Counselor -

"+"Good at asking probing questions, getting people to talk, and uncovering needs and motivations

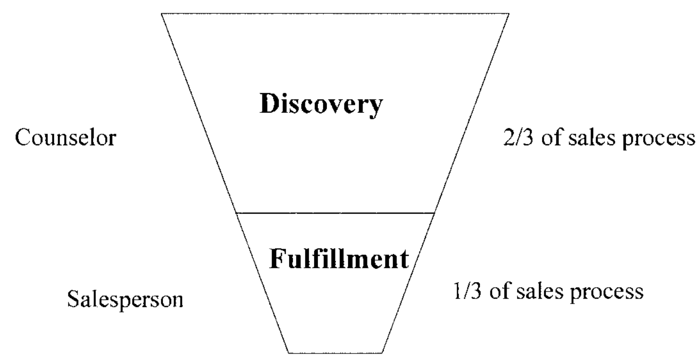
"-"Don't always use the information that has been uncovered to persuade people into making a decision. Therefore, a counselor can leave many people sitting on the fence

Salesperson -

"+"Good at presenting information in a persuasive way and motivating others to take action

"-"Can come across as pushy and self-seeking. Salespeople tend to talk too much and listen too little

Capella's Consultative Sales Framework



CAPELLA UNIVERSITY

Capella Education Company
Document 1, Page 6

Discovery – Ask The Best Questions

- **"It's Not What You *Say*, It's What You *Ask*!"**

Why??? Look at the research.........

- People prefer talking to listening
- People like people that are *interested*
- Buyers have a strong need to feel understood

"It's more important to a prospect that they feel you understand *their needs* than it is that they understand your product or service."

Ask The Best Questions???

Open-Ended Questions:

- Questions that cannot be answered with a "yes" or a "no" answer.

'Open-Ended' Vs. 'Closed-Ended' Questions

- Open-Ended
  - Gets the prospect talking
  - Demonstrates interest in prospect
  - Makes you appear to be a good listener
  - Gives you *more* and *better* selling information
  - Prospect *feels* understood
  - Builds trust/relationship
  - Helps prospect identify their own "Reason To Buy"
- Closed-Ended
  - Prospect talks less
  - Less valuable selling information obtained
  - Prospect doesn't feel understood
  - Less of a relationship built
  - Prospect feels interrogated

Open-Ended Questions usually begin with

Who?	**What?**	**Where?**
Why?	**When?**	**How?**

Handout & Exercise

Fulfillment

Fulfillment –

- The process of taking information gathered through the "discovery process" and strategically using it to position Capella as a solution

- Tie Capella Features and Benefits back to the wants and needs of prospect

Fulfilment

Common Prospect Questions/Concerns:

- **Reputation/Creditability** – How is Capella University viewed by employers? Is your school accredited?
- **Online** – How does it work?
- **Program** – Does it match interests and career goals?
- **Time to Completion** – How long?
- **Price** – How much is it? How can I pay for it?

Recap

- What are the two main components of Capella's sales framework?
- What is the purpose of each component?
- Describe two reason's why Open-Ended questions are superior to Close-Ended questions.
- Open-Ended questions generally start with one of these words….?
- What are the five most common prospect questions/concerns?

Open-Ended Questions Game

The Higher Learning Commission

NCA

30 North LaSalle Street, Suite 2400 | Chicago, IL 60602-2504 | Redacted by HELP Committee
800-621-7440 | Redacted by HELP Committee | www.ncahigherlearningcommission.org

Serving the common good by assuring and advancing the quality of higher learning

December 20, 2006

Dr. Michael J. Offerman, President
Capella University
225 S. 6^{th} Street, 9^{th} Floor
Minneapolis, MN 55402

Dear Dr. Offerman:

The Commission has received a complaint from Ms. Redacted by HELP Committee, a former student of the University. Ms. Redacted by HELP Committee expressed concern regarding the interaction with her committee, whom she felt were not experts in her particular area of specialization, and with the ultimate outcome of the process, which will not allow her to continue your doctoral education.

As I informed Ms. Redacted by HELP Committee, the Commission does not resolve, mediate or otherwise intervene in disputes that arise between individuals and institutions regarding alleged problems that an individual has experienced in his/her relationship with that institution or one of its faculty members. In this particular case, the Commission's complaint policy does not authorize it to step in either to question or review an institution's academic judgment regarding work put forward in qualification for a degree or to review whether the individuals assigned to a particular doctoral committee held sufficiently appropriate specializations. The two individuals whose credentials she included would seem to be at least reasonably qualified as both had doctoral degrees in education. The Commission anticipates that the institution will have an appeals process to consider, where appropriate, cases such as this and the issues they present. In this case, the institution has limited the grounds for appeal so it is not clear whether she can proceed with an appeal based on the issues as she has outlined them or has any satisfactory means to bring her concerns to the attention of administration.

Nevertheless her letter is troubling in light of two other recent complaints to which we may ask for your formal response, provided we receive consent from the complainants to share their materials with you. These complaints, taken as a group, suggest a dissatisfaction on the part of at least some graduate students with the quality of the interaction they have had in the institution's core academic programs and an unwillingness on the part of the institution to review and respond to the potential customer service issues these complaints suggest. I hope that you will review Ms. Redacted by HELP Committee's documents carefully and consider thoughtfully what actions an institution that has publicly indicated its dedication to quality improvement by joining the Commission's AQIP program should take. While I will not be asking for a formal response to this complaint at this time, I or Redacted by HELP Committee may ask you to address some of the concerns identified in this complaint as we ask you in the future to comment on other complaints.

-2-

I know you appreciate that in receiving and reviewing student complaints, the Commission is not only fulfilling its mission but also working to stimulate improvements among its membership.

Sincerely,

Redacted by HELP Committee

Assistant Director for Legal and Governmental Affairs

enclosure

The Higher Learning Commission
NCA

30 North LaSalle Street, Suite 2400 | Chicago, IL 60602
800-621-7440 | Redacted by HELP Committee | www.ncahlc.org
Redacted by HELP Committee
Serving the common good by assuring and advancing the quality of higher learning

August 9, 2007

AUG 27 2007

Dr. Karen J. Viechnicki, Provost
Capella University
225 S. 6th Street, 9th Floor
Minneapolis, MN 55402

Dear Dr. Viechnicki:

The Commission has received a formal complaint from Ms. Redacted by HELP Committee, who appears to a current or former student of the University. Ms. Redacted by HELP Co's central allegation is that Capella's own system, particularly the behavior of its mentors, contributed to her inability as a student to continue to make reasonable academic progress.

I informed Ms. Redacted by HELP Co that the purpose of the Commission's complaint process is to ascertain whether there are widespread problems at an accredited institution that might have implications for its ongoing ability to meet the Commission's Criteria for Accreditation or that indicate that institutional improvements are necessary. The Commission does not resolve, mediate or otherwise intervene in dispntes that arise between individuals and institutions regarding alleged problems that an individual has experienced in his/her relationship with that institution or one of its faculty members. Also, the Commission's complaint process is not intended to act as an appellate process for an academic decision or to provide particular remedies, such as tuition refunds or other monetary damages, for individuals who believe that they have been injured by an institution. Individuals interested in seeking review of specific institutional decisions must look to appellate processes within the institution or to other processes external to the institution. The intent of the complaint process in most cases is to ask an institution to look critically at itself to determine whether improvements in policies or in implementation might be appropriate rather than to punish or to chastise the institution for errors it may have made in the past.

The Commission's Criteria for Accreditation do require that an institution create an effective learning environment for its students. Clearly in a learning environment where individual mentoring is a central component and necessary for learning to proceed according to the learning plan, mentors are a critical component. Therefore I am asking the institution to discuss how it identifies mentors, monitors how well they work with students and assesses how effective such mentors are in facilitating students' progress in completing their learning plans. As we are aware, mentors in a distance delivery environment often have full or part-time employment relationships with other institutions, which may, without clear institutional protocols and follow-up, complicate their ability to be responsive to students. Please include any relevant faculty policies, institutional protocols or other documents that support your position. While I would expect that you would primarily address these issues as they affect all students, please comment on Ms. Redacted by HELP Co's particular circumstances.

I am asking for your response within 30 days of your receipt of this letter. Thank you for your prompt attention.

Sincerely,

Redacted by HELP Committee

Assistant Director for Legal and Governmental Affairs

Redacted by HELP Committee

August 1, 2007

The Higher Learning Commission
30 North LaSalle Street, Suite 2400
Chicago, Illinois 60602-2504

Dear Dr. Redacted by HELP Committ :

I have previously forwarded to you by email polices that I have from Capella University and emails that I have sent and emails I have received from the University over the past couple of years while in pursuit of my Ph.d. This letter is the official summary of my complaint against the University that I hope the Higher Learning Commission will take into account and hold the University responsible for what I see as their complete failure to follow through on promises they made through policies in their catalog and the promises made in person.

I started attending Capella in February 2003 and completed the actual coursework with the University in the Spring of 2004. At that time I started my comprehensive stage of the program and then started the dissertation phase of the program in Spring of 2005. I originally was assigned to Dr. Redacted by HELP Committee to be my mentor. After completing the first course HS9996 with Dr. Redacted by H in the Summer of 2005 I was informed with the start of HS9997 in October of 2005 that he was moving onto a different position with Capella and all of his mentees would be transferred to another mentor.

I was originally assigned to Dr. Redacted by HELP Committee who was going on medical leave. I had sent her my proposal and then didn't hear from her for over a month. When I finally did make contact with the school they were unaware that she was on medical leave. When the school made sure she contacted her new mentees, she arranged a telephone conference with me. She then called at the wrong time and lambasted me on my answering machine for not being there at the prescribed time. I pointed out to her numerous times that I was in the Central Time Zone. When I returned her call she informed me she was busy because she had scheduled another phone conference with another student – at the time we were supposed to meet, so she had scheduled two students for the same time. Yet she yelled at me for not being present when I wasn't the one who got the phone call time wrong. When we did finally get to speak she informed me that she wasn't interested in my proposal because it wasn't her "area." I contacted Capella informing them that I didn't think that the mentor on my committee should be so uninterested in my project and they allowed me to be reassigned once again.

I was then assigned to Dr. Redacted by HELP Co in December of 2005. I immediately introduced myself to him and sent him my proposal. He emailed back explaining that he had course papers to grade and he had some family functions around Christmas including some deaths in the family and would I mind terribly if he put off reading my proposal until January. I agreed and expected to hear from him in January. I continuously emailed him in January, through February and into March with absolutely no response from him. I finally contacted the school about his absence. I was emailed by the Department Chair Dr. Redacted by HELP Co that afternoon and I received a phone call from Dr. Redacted by HELP Com that afternoon as well. His comment to me on the phone was "I don't know what you really want me to do with this proposal" He is the mentor of this project, he is the one that is supposed to indicate whether it is sufficient to be sent to the committee and then onto the proposal defense I am shocked that he had no idea what to do. That is supposed to be something covered in their training before they become mentors. They are supposed to know what they are doing. When I explained to him what he should be doing, he indicated to me that he would have notes to me by the weekend. A week went by a second week went by and I still hadn't heard from him. I sent him emails during this time. I called the school again about his absence. I finally got notes from him after contacting the school the second time.

We finally managed to then have a second phone conference where he indicated that I needed to change my entire methodology of the project. This phone conference took place in June. I then accepted a new position and was forced to move half way across the country so I requested to take my one quarter off that I was allowed to. I made my move and then rewrote my entire proposal. When I started class again, Capella by this time required me to be on a contract and if I didn't finish within the next quarter I would be expelled from the school for failure to move forward in the class I was in. Even though Capella was aware that I had disappearing mentors for three quarters I was still going to be kicked out by December if I didn't move forward onto HS9998.

When I returned to class in October, I sent my newly revised proposal to Dr. Redacted by HELP Com along with all of the other supporting documentation that I needed including the IRB and an approval letter from the research site. I sent that proposal to Dr Redacted by HELP Com on October 6th. I did not hear from Dr. Redacted by HELP Com until November 6th when he informed me that he was busy working on an important project that Capella had assigned to him.

Now Capella was aware that this mentor had problems keeping up with his workload because I had to complain about him no less than two times and yet they assigned him an additional project? Dr. Redacted by HELP Com also seemed to have quite a few family emergencies in the last year he had deaths in the family in December and again in May. It must have been a very trying time for him so I wonder why Capella didn't lighten his load and instead gave him more to do even though he wasn't keeping up with what he was already required to do.

I received a threatening letter from Capella as well when I complained to them about my mentor, which I unfortunately do not have a copy but under FERPA laws it should be in my student file and if it isn't there Capella is doctoring those files as well. The letter informed me that the mentor issue was mine and mine alone to handle and that Capella was not going to entertain anymore complaints about my mentor. That I really don't see as a student centered learning environment. When I started experiencing problems with the mentor again in October of 2006, I didn't feel I could turn to anyone to help.

I was a 4.0 student, I as you can see was no where near that limit of 7 years total enrolled in the school and yet from the way I have been treated, ignored, and threatened I don't feel this school deserves to be reaccredited. I am sure there are a number of students that have had similar experiences and I don't see Capella trying to make amends or change, or keep control over their employees or faculty. If they want to be an online school they need to have more accountability as far as student contact. When a student can't get their mentor to answer an email they should be able to call the school and ask why. They should be able to have some other contact information for the mentor other than an email and a cell phone he never answers. A student should be able to get a response from the school that doesn't threaten them. This school has done a very poor job of staying in contact with their students, and I don't think they deserve to be accredited unless they address this issue.

Sincerely,
Redacted by HELP Committee

COMPLAINT ACTIVITY REPORT Case # 57102948 **Better Business Bureau of Minnesota and North Dakota**

Consumer Info: Redacted by HELP Committee **Business Info:** Capella University

Redacted by HELP Committee

Location Involved: (Same as above)

Consumer's Original Complaint :
My husband was looking into online universities and one of the ones he signed up for (for more information) was Capella University. The next day, on or about July 2, personnel from their sales department began calling my cell phone. I told them to remove my number from their database. They continued to call, getting the same response from me, every hour for about four hours. The calls stopped for about a week, but began again. Again, I told them not to call. My husband spoke with someone on another phone line and told them he was no longer interested in their services and not to call either of our phone numbers again. The calls still did not stop. At one point, I even had one lady try to argue with me after I told her not to call again! Between my husband and myself, personnel at Capella University have been told seven or eight times to remove our number from their database. They will not. I also believe they sold my husband's information to other so-called accredited universities, as I have been called by about five others, none of which my husband signed up for. All of these other universities, however, stopped calling after the first time.

Consumer's Desired Resolution:
I want to be removed entirely from their database. Phone number, name, address, etc. I want no more information, calls, etc. from this organization. These phone calls have turned form an annoyance to harrassment.

BBB Processing

08/30/2007	**web**	**BBB**	Complaint Received by BBB
08/31/2007	KT	**BBB**	Case Determined to be INFO ONLY
08/31/2007	**Otto**	**EMAIL**	CBUSNA Inform Consumer - Case Closed INFO ONLY
08/31/2007	**Otto**	**EMAIL**	XBUSNA Inform Business - Case Closed INFO ONLY
09/07/2007	**WEB**	**BBB**	RECEIVED BUSINESS RESPONSE - SEND LETTER : In response to Redacted concerns;

We get our leads from an aggregator. We do not sell information to other vendors.
The Federal Trade Commission's "Do Not Call" law went into effect October 1, 2003.Â A provision of this rule allows us to call you for a period of 90 days from your initial inquiry. After that time, we are not allowed to call a prospective learner or applicant if they are on the "Do Not Call" list.Â Because Capella University supports this legislation and your right to privacy, we are seeking consent to call from all our prospective learners, not just those who have put their names on the "Do Not Call" list.

Regards,
Redacted by HELP Committee
Manager, Customer Care
Redacted by HELP Committee

Capella University
225 South 6th Street, 9th Floor
Minneapolis, MN 55402
www.capella.edu

09/07/2007	**RG**	**EMAIL**	VFNO Inform Consumer of Business Response
09/07/2007	**Otto**	**BBB**	Case Closed INFO ONLY

CAPELLA-0049370

COMPLAINT ACTIVITY REPORT Case # 57087656 **Better Business Bureau of Minnesota and North Dakota**

Consumer Info: Redacted by HELP Committee

Business Info: Capella University
Redacted by HELP Committee

Location Involved: (Same as above)

Consumer's Original Complaint :
I was registered within course 9985C- for four days. I was charged the full amount of tuition for the quarter. The course did NOT require any course work, have any course expectations and was basically a "limbo" course to take my financial aid. I have been refunded only partially. I would like the remaining balance to be refunded to my financial aid.

Consumer's Desired Resolution:
I would like my balance brought back to zero. I have been charged to sit in a course for four days in which there are not course requirements. I now have balance. I would like all my money refunded please, not just 75%.

BBB Processing

01/29/2007	web	BBB	Complaint Received by BBB
01/29/2007	DMD	BBB	Member Complaint Validated by BBB Operator
01/29/2007	Otto	EMAIL	Member Send acknowledgement to Consumer
01/29/2007	Otto	EMAIL	Member Send acknowledgement to Business
02/13/2007	WEB	BBB	RECEIVE BUSINESS RESPONSE : To whom it may concern:

This situation has been resolved directly with the customer.
Please contact me with any further questions or conerns.
Regards,
Redacted by HELP Committee

Manager, Customer Care

Redacted by HELP Committee

Capella University
225 South 6th Street, 9th Floor
Minneapolis, MN 55402

CAPELLA-0049396

Capella Education Company
Document 5, Page 1

COMPLAINT ACTIVITY REPORT Case # 57105933 **Better Business Bureau of Minnesota and North Dakota**

Consumer Info: Redacted by HELP Committee **Business Info:** Capella University

Redacted by HELP Committee

Location Involved: (Same as above)

Consumer's Original Complaint :
This university has given me inferior and poor service ever since I have been enrolled in the program. I have complained to the numerous times but I have never been satisfied. I have completed all my course work and was allowed to enrolled in my disseration course and my committee fail me by allowing some other professor to give comments about by disseration which lead me to sit out a whole quarter waiting for their feedback. I protested by email but nothing happen and since I was on financial aid and needed to move on to the next course but my committee appeared to not care. They just did not give me any feedback. I have talked to a Dr. Redacted by HELP about this situation along with others. She has written up a success plan and I was willing to agree to it just to get out of this university. I recently received an email from the business office stating that I owed at least $4,000 dollars. I was advised by Redacted by my academcic advisor to drop a class during the summer because it was my understanding that she was going to get a waiver for the quarter that I was waiting for guidance from my committee and they just left me waiting on some outsider to give them feedback. I have been now kicked out of the course room and it was my understanding that Redacted by my academic advisor was going to take care of this situation due to the way I have been treated by the university. They have given my poor service and I feel that now my federal funds have just about come to an end the university is leaving me high and dry. They said that I should have taken the colliquim sooner but I have received all the courses and the colliquim are really useless to me during this time frame of of disseration. They university has allowed me to enroll into the classes as long as my financial aid covered it. The committee would not talk to me and give me feed back thus I have been given poor service and that is the primary reason I am where I am at today in regards to my educational status. I recently had a conference all with my mentor Redacted by HELP Committee Dean of Education,and Redacted by HELP Committee (Academic advisor). I have been in this university since 2001 and they have not given me good service but I want my degree and I have felt that is no where else I can go. I need help because I feel that as a consumer I have not been treated fairly, I have been given poor advise and I feel that these people were the experts and I relied on them to get me through this process of receiving a doctoral degree and they have let me down.

Consumer's Desired Resolution:
I want the university to work with me to help me achieve my degree and to waive the amount that they said I owe becausa I thought there was an understanding between me and my academic advisor about this matter. Since I had been placed on hold by my committee I feel that I should not be charged for a quarter and I was told by my advisor to drop the summer quarter because the decision had not been made about the waiver and I was told that she was going to handle that situation. Since I have also been alowed to take all my courses and get to the dissertation process without a colloquim I feel that I would only need to attend one because I am almost finish! I think the university just wants the money and three colloquim are not justified at this stage of my doctoral work.

BBB Processing

10/08/2007 **web** **BBB** Complaint Received by BBB
10/10/2007 KT **BBB** Member Complaint Validated by BBB Operator
10/10/2007 **Otto** **EMAIL** Member Send acknowledgement to Consumer
10/10/2007 **Otto** **EMAIL** Member Send acknowledgement to Business
10/24/2007 **WEB** **BBB** RECEIVE BUSINESS RESPONSE : Contact Name and Title: Redacted by HELP Commi Manager
Contact Phone Redacted by HELP Committee
Contact Email:
We have reached a resolution directly with the learner. She is working with our Associate Dean of the School of Education.
Regards,
Redacted by HELP Committee

Manager, Customer Care

Redacted by HELP Committee
Redacted by HELP Committee

Capella University
225 South 6th Street, 9th Floor
Minneapolis, MN 55402

10/25/2007 **DH** **EMAIL** VFSP - Forward Member Response to Consumer
10/25/2007 **Otto** **EMAIL** Inform Business - Case Closed Resolved
10/25/2007 **Otto** **BBB** Case Closed RESOLVED
02/04/2008 KT **BBB** ReOpen the Complaint
02/04/2008 KT **BBB** RECEIVED CONSUMER REBUTTAL : The service problem with Capella has been an ongoing process ever since I have completed my coursework. The Fall quarter of 2007 has been the most recent. I had requested to have a waiver of the quarter to try and complete my dissertation proposal because I had been given such poor service in previous quarters and it had caused problems with my financial aid. Dr. Redacted by HELP Committe made arrangements for me to work with my committee who was Redacted by HELP Committee and mentor Redacted by HELP Committee. I was prepared to submit more information to the committee and I did but there was a problem with the Capella online system and I was unable to log into the system to get into the course. I tried to get into the courseroom but I was unable, I felt that this was going to mess up my financial aid because you have to post in the courseroom. After talking to Dr. Redacted by HELP over the phone, she assured me that I could go ahead and submit my information to the committee and they were working on the system. Stacy Sculthorp was the contact person for financial aid matters and getting into the system and they were having problems. I went ahead and submitted my information to my committee and my mentor was very helpful trying to get the ball rolling but the other committee members stalled the process. These people are employees of Capella. One of the committee members would not reply to the

CAPELLA-0049430

information I sent him and I also sent additional emails asking him to respond. One did respond but I waited to hear from the other one and the quarter was going by fast and I wanted to move on. My mentor tried to get contact but she was unable too. This was another quarter just wasted and I wanted to finish and move on with my proposal but I did not have a working committee therefore this was poor service offered by Capella again! I have been dissatified with their service and I have told them numerous times. I finally requested a reconstruction of my committee and I have nominated two different people and Capella at first did not want to except them but I told them that I need a working committee and what I had was not working. One committee member did not even respond. I was told by Dr. Redacted by HELP said that they would agree for them to replace the other two members. Now, they said I have a problem with the financial aid paying for this quarter and they said I was already given a waived on the Fall but I said that they waived was not valid due to the one committee member not responding to me during that quarter and I waiting for his response so I could address everyone together. Capella told me that my financial aid could be used for the Spring but not this quarter. I got a notice saying I had financial aid for this quarter but it was because I had previously register for the next course because I was so frustrated with they way I have been treated and because I need to continue my financial aid to move on to the end. I was told that I could take an inactivity status and enroll in the Spring but I do not want to do that due to the time that has already been wasted and now that I have a working committee, I would like to move on and I have told Dr. Redacted by HELP I told them that due to the poor service I have been receiving I have been unable to move on with my disseration.

DESIRED RESOLUTION::Since, I now have a working committee recommended by my mentor I would like to have a waiver for a whole quarter to work with this committee. Because I believe the Fall quarter was not valid due to Dr. Redacted by HELP not responding. His actions or lack of communicating is another example of the poor service that I have been receiving from Capella. After my complete waiver with a working committee I would be able to continue my financial aid.

02/04/2008 **KT** **EMAIL** FU3 Forward Consumer Rebuttal to Business

02/14/2008 **KT** **BBB** RECEIVE BUSINESS RESPONSE : To Whom it may concern:

We have reached a resoltuion directly with Ms. Redacted by HELP We agreed to waive her tuition for winter quarter due to the delays caused by uncertainty with the registration, financial aid, and her unresponsive committee member.

A learning agreement will be sent to Ms. Redacted by HELP outlining expectations of her for the remainder of the quarter. She was encouraged to send her proposal to her newly constituted committee immediately.

Please contact me directly with any further questions or concerns.

Regards,
Redacted by HELP Committ

Manager, Customer Care

Redacted by HELP Committee

Capella University
225 South 6th Street, 9th Floor
Minneapolis, MN 55402

02/14/2008 **KT** **EMAIL** VF2 - Forward Business response to Consumer

02/21/2008 **WEB** **BBB** RECEIVED CONSUMER REBUTTAL : (The consumer indicated he/she DID NOT accept the response from the business.)

I have a new committee and I am working with them but I received a plan from Dr Redacted by HELP that I have some concerns with due to the fact that she wants me to sign a document where I cannot request any further waivers. I am not nor have I been happy with the service I have received from Capella. I am having trouble getting into the system and registering for the next quarter. I have been allowed to reqister for courses that they university said I should have not been into and I have been allowed to come this far in the university without anyone charting my progress except grade wise. but all of a sudden they appear to form a plan that wants me to say that I will not request a waiver. I believe as a consumer if you have bad service from a business they need to rectify it. They only want to do this when I contact BBB. The service I have a Capella has been poor and I only stay enroll because I have completed all my course work and I need to receive my degree but I very unhappy with the service from the university. I am contacting Dr. Redacted by HELP to ask her to remove some of the demands that she has made in this new plan that she drew up for me to sign because I feel that some of it is very unreasonable and as a consumer it is totally unfair for a business to ask that a consumer not ask for some satisfaction for poor service!

02/22/2008 **KT** **BBB** Ltr to business consumer no more

02/22/2008 **Otto** **EMAIL** Inform Business - FUNOMORE Redacted by HELP C

02/22/2008 **Otto** **EMAIL** Inform Consumer - Case Closed

02/22/2008 **Otto** **BBB** Case Closed - Administratively Judged Responsive

COMPLAINT ACTIVITY REPORT Case # 57110114 **Better Business Bureau of Minnesota and North Dakota**

Consumer Info: Redacted by HELP Committee

Business Info: Capella University
225 S 6th St Ste 900
Minneapolis, MN 55402-4316
Redacted by HELP Committee

Location Involved: (Same as above)

Consumer's Original Complaint :
I was a student at Capella University through the Spring of 2006 but did not attend a class that I was pre-registered for in the Summer of 2006. The class was BUS4046 "Employee and Labor Relations" ONLN 1 0210 which ultimately received a letter grade of F for in spite of the fact that I never went into the course-room, I was billed for the entire term and now have a collection agency calling me for money.

In addition Capella University failed to mention that courses taken at there university are not transferable to any other school. I am now having to take an entire degree program over again at a State College in my area called Bridgewater State College so that I may obtain my Bachelors Degree.

Capella University is a very expensive on-line "Accredited University" that gobbled up all my Federal Financial Aid money and refused to remove the charge for the class mentioned above.
They tout themselves as being "Accredited" and stating that not only do they accept transfered courses but imply that their courses are transferable to other colleges.

Consumer's Desired Resolution:
I am not looking for the entire $30,000 plus bill to be reimbursed though I find it very unethical to use the word "Accredited" implying that it is an accepted form of education only to find out that it is not. I am however expecting the course BUS4046, Employee and Labor Relations removed from my transcript and the charges taken off my bill.Redacted by HELP Committee

BBB Processing

11/29/2007	**web**	**BBB**	Complaint Received by BBB
11/30/2007	**BG**	**BBB**	Member Complaint Validated by BBB Operator
11/30/2007	**Otto**	**EMAIL**	Member Send acknowledgement to Consumer
11/30/2007	**Otto**	**EMAIL**	Member Send acknowledgement to Business
12/17/2007	**WEB**	**BBB**	RECEIVE BUSINESS RESPONSE : Contact Name and Title: Redacted by HELP Committee

Contact Phone: Redacted by HELP Committee
Contact Email: CustomerCare@capella.edu
To Whom It May Concern:

Ms. Redacted by HELP was registered for BUS4046 in Summer Quarter 2006. While Capella does not automatically drop learners from courses for non-participation, learners do have the ability to drop their courses online should they decide that they are unable to complete the course at that time. Our records do not indicate that a course drop was ever completed for BUS4046. However, given that Ms. Redacted by HELP did not participate in her course, we have approved a tuition credit for the cost of her Summer tuition ($1740). Regarding her transcript, we also had a Late Course Withdrawal approved which replaces the failing grade with a grade of W. The W reflects that she was withdrawn from the course, but has no effect on her GPA. Unfortunately, we are unable to completely remove the course enrollment from her transcript.

In regards to our accreditation, Capella University is regionally accredited by the Higher Learning Commission and is a member of the North Central Association of Colleges and Schools. Our credits are widely transferable given our accreditation, however, we are unable to address individual schools' policies on transfer credits. We encourage Redacted to contact her current institution to determine why her Capella credits did not transfer into her new program.

We apologize for any frustration this situation has caused. The tuition credit and Late Course Withdrawal are in their final stages of processing. We will follow up with her directly once these processes have been completed.

Regards,
Redacted by HELP Committee
Customer Care Team Lead
Redacted by HELP Committee

Capella University
225 South 6th Street, 9th Floor
Minneapolis, MN 55402
www.capella.edu

12/17/2007	**KT**	**EMAIL**	VF2 - Forward Business response to Consumer
12/18/2007	**KT**	**BBB**	CONSUMER SATISFIED WITH BUSINESS RESPONSE : Thank you for your assistance. It appears that they have dropped the charges for the course that I had pre-registered for but did not attend. I am now going to submit a physical disability claim stating that I was unable to withdraw from one other course that I received an F in because I was in the middle of medical treatment for a physical impairment. Though this may not require your service I would like to have it in your records should I need further assistance.

Thank you again,

Redacted by HELP Committee

12/18/2007	Otto	**EMAIL**	Inform Business - Case Closed Resolved
12/18/2007	Otto	**BBB**	Case Closed RESOLVED

Marketing

1. **From what sources do your enrollments come?**

- Our enrollments come from the following sources:
  - Approx. 1/3 from Military and Corporate Channels (all military affiliated learners + learners that work at a Capella partner).
  - Approx. 1/3 from other market advertising (including referrals).
  - Approx. 1/3 from aggregators (lowest quality lead source).

2. **What are your conversion rates by source of lead?**

- We do not provide detail around conversion rates by source. As a rule of thumb, higher converting leads are those generated by a more direct connection to Capella.
- Our conversion rates range from low single digits to high teens, with our higher quality leads converting at the higher end of that range and lower quality leads (aggregators) converting at the low end of the range.

Redacted by HELP Committee

From: Associate Director of Financial Aid
Sent: Friday, February 12, 2010 2:51 PM
To: Martin, Lois; Investor Relations Director
Cc: Financial Aid Director
Subject: Active Repayment

Hi Lois --

Attached is an updated spreadsheet on the "active repayment" piece. The slight changes (to our advantage) in the numbers on this sheet resulted from adding in "paid in full" learners who we had not included previously -- again, this is really an art more than a science at this point, as there just are not clear regulations around what loan status codes we should and should not be including. Including them seems to align with the spirit of the issue paper, but that is just our best interpretation.

2007 data moved slightly as we identified that when KIA appended data for us the last time around they inadvertently deleted rows. These numbers have been reworked and are accurate on this spreadsheet.

After the analysis we did today, I do feel confident saying that the biggest swing between our CDR and the "active repayment" calculation is, as I mentioned, graduates in forbearance or deferment. (b)(2)(ii) in the proposed regulation requires that both the forbearance and deferment graduates be excluded from the "active repayment" bucket -- if you look at the first tab (broken down by school), this population equals 9.4% of our total learners in repayment.

Finally, my disclaimers from our prior versions of this still stand today -- there is no mention of how to treat consolidation loans in this proposal so we treated them "favorable" to Capella in this calcuation; there is no mention of how to treat programs with very small graduate populations -- here they are included but in almost all cases the small size of the population has skewed results; and finally, there exists a lack of direction on how to treat the majority of the loan statuses that exist today.

One other really interesting note on this is that when we look at our overall population of learners who have graduated from Capella between 2005 and 2007, currently only TWO learners are in default. That speaks volumes for the quality of education we are giving our learners who persist through their programs!

Please let me know if you have any questions or need anything else!

<<Active vs. All Repayment - Graduated Borrowers UPDATED.xls>>

Redacted by HELP Committee

Associate Director of Financial Aid

Redacted by HELP Committee

CAPELLA-1291450

Redacted by HELP Committee

Capella University

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Career Education Company			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
CEC	Document 1	CEC000012813	10
CEC	Document 2	CEC000012944	11
CEC	Document 3	CEC000014470	4
CEC	Document 4	CEC000018486	4
CEC	Document 5	CEC000026550	2
CEC	Document 6	CEC000026555	2

A skip tracing guide to locating Students.

Career Education Corporation
Document 1, Page 1

The fundamentals of Skip Tracing.

- You need to make sure that you call all temporary disconnected numbers to see if the phone has been reconnected.
- Check Campus View for any numbers that have not been uploaded to Loan tracker and make attempts on all the additional contact numbers.
- If you still have not contacted the borrower you need to call all the references that the student listed on either the exit form or the promissory note that they filled out.
- After you have exhausted all the contact numbers off of Campus view you should then check the Lender sites to see if there is any additional information to contact the student at.

Working Accurint.

- After exhausting Loan tracker, Lender Sites, and Campus View for additional information you need to pull the students information on Accurint.
- Verify if there is any additional demographic information that may not be listed in Loan Tracker and contact any additional phone numbers that maybe listed to the student or the last known addresses for the student.
- In some cases it could be an address and phone number for the students parents when they lived with them.

Calling Relatives

- Next you want to click on the tab on the right hand side requesting Relatives, Associates, and Neighbors.
- In this group you want to concentrate on contacting relatives in an attempt to either leave a message for the student or obtain new location information.
- When talking to a relative or reference you want to try to make them your best friend.
- If you can get them on your side you are more likely to get the new information to contact the student at.

Calling Associates

- After you have called all of the possible relatives then I would move to Associates that are listed to the student.
- What you need to do is call the Associate in the closest proximity to the student and work your way down the list.
- When talking to the associates I recommend just asking if they know the student.
- If they do then they will let you know and at that point you can start asking either for a phone number to reach them or if the associate asks to take a message Leave one for the student.

Calling Neighbors

- When calling neighbors you do not want to leave messages unless they know the student and tell us they are willing to take a message to the student.

  Calling Neighbors is a last resort effort to attempt to contact the student.

Calling Places of employment

- In the event that the phone number dials into a main switchboard you need to ask for the student directly.
- If they are only able to transfer the call to the department and you don't know which department it is. You can just ask to be transferred to Human Resources or Payroll and try to obtain the department the student works for.
- In the event that they will not give you the department you should ask the Human resources or Payroll representative if they can relay a message to the student for you.
- Make sure that you are polite to the individuals and if they advise us that the student can't get calls at work make sure we document the file and mark the employment number as a do not call.

Return Mail

- First you want to locate an address that we have not received return mail from either searching in Campus View, Lender sites, or Accurint.
- Once the address is updated you will need to make a minimum of two phone calls per account. I would start witł any no answer and temporary disconnected numbers.
- With your no answer phone numbers I would reverse them in 411.com or in the phone reverse option in accurint to see what the phone number belongs to.
- If it's a land line and is listed it will give you a name and address that the phone number belongs to. I would then call the person the phone number is listed to see if they know the student.

Basic call Requirements

- Make sure that when you are asking for information from a third party you are using Who, What , When, Were, and How. By asking the direct questions you will minimize the opportunity for the third party to ask questions. If they start to ask questions they are more likely to put there guard up and not help you contact the student.

- When asking for information from a third party use phrases like:
- What is another phone number to reach them at?
- When will he be in?
- How can I get in touch with him?
- Were are they working ?
- Who would have a phone number that I can reach them at?

- By asking the direct questions you are able to obtain the information you need with little or no opposition from the third party.

Basic Call Requirements (Continued)

- Also make sure that you are asking if it is ok to call back on all references, Relatives, and Associates that know the student.
- If they give you the verbal permission to call back make sure you document it clearly in Loan tracker. This will give you the approval to call back if the students phone number becomes disconnected or changed in the future.
- An example of this is:
- We are talking to a family member or Reference and they give us a new phone number for the student. The next thing we say should be: “Is it ok to call you again if we need anymore assistance in the future?”

2242

COHORT DEFAULT MANAGEMENT PLAN

03/23/09

Consultative Approach and Customer Care Focus

Student Loan Coordinators seek to establish personal contact with student borrowers to ensure they fully understand their student loan rights and responsibilities. Student Loan Coordinators will initiate outreach efforts to student borrowers who have recently 'separated' (graduated, withdrew, or dismissed) and are in their 6-month grace-period continuing into the early stages (first 60 days) of repayment. Additional outreach efforts will be made throughout the cohort repayment period (up to 24 months depending on the student borrower's repayment start date) in the form of telephone calls and letters (Email) generated <u>each time</u> a student borrower becomes delinquent supplementing the lender/servicer's (or William D. Ford Direct Loan's) due diligence efforts and the default aversion assistance activities provided by the guarantor (for FFEL program loans).

Once a student borrower is contacted, Student Loan Coordinators will seek to verify the validity of the demographic information on file and inform the student borrower of his or her monthly payment amount, payment due dates, and lender/servicer contact information. In the case of a student borrower experiencing financial hardship, Student Loan Coordinators will work in partnership with the student borrower to identify more affordable repayment plans, loan consolidation opportunities, and if necessary; payment-stoppage options such as deferment entitlements and forbearance.

Student Loan Coordinators act as the student borrower's partner and advocate in conversation and in written correspondence. The content of CEC's telephone scripts and letters are short, simple, and easy-to-understand. Student Loan Coordinators will seek to help the student borrower identify the most strategic route to long-term repayment by crafting a plan that is specifically tailored to the individual student borrower's budget.

When applicable, Student Loan Coordinators will present other repayment solutions such as deferment entitlements, forbearance, and consolidation. Student Loan Coordinators will also help facilitate completion of necessary paperwork and will act as an intermediary between the student borrower and the lender/servicer. CEC's primary service objective is to help student borrowers avoid the obstacles in the way of successful on-time repayment by developing individualized strategic action plans.

Cohort Overview
Grace Outreach

Grace Outreach (6 months)		

The first phase of **Cohort Default Management** is the ***Grace Outreach***, which effectively 'bridges the gap' between a student borrower's enrollment and the start of student loan repayment.

NOTE: Neither the lender/servicer (nor Direct Loans) nor the student loan guarantor (for FFEL program loans) are required to contact the student borrower during the 6-month grace period! Ironically, this is the time when a student borrower is likely to have questions and be experiencing confusion relating to his or her student loan.

Student Loan Coordinators will generate three grace letters in an attempt to reach a student borrower during the 6-month grace period, ideally 3 letters will be sent prior to the first payment due date. Letters will be sent during the second, forth, and sixth month of grace. (See Appendix for grace letters)

If a student borrower **is able** to afford his or her monthly student loan payment amount, a Student Loan Coordinator will help simplify repayment by suggesting:

- Automatic debit repayment (subject to lender/servicer approval)

However, if it is determined that a student borrower **is unable** to afford his or her monthly student loan payment amount, a Student Loan Coordinator will help the student borrower identify alternate strategic repayment solutions such as:

- Alternative repayment plans (income based repayment, graduated, income-sensitive, or extended)
- Deferment entitlements
- Forbearance
- Consolidation

Student Loan Coordinators also provide skip-tracing efforts in an attempt to locate hard-to-reach student borrowers who have invalid demographic information on file. As part of standard skip-tracing efforts, Student Loan Coordinators will access third-party databases and partners with various information service providers in an effort to locate the 'freshest' demographic data for student borrowers in a 'skip' status. Once valid demographic data is procured, Student Loan Coordinators will update our system-of-record and outreach efforts will begin.

Early Cohort Outreach

Grace Outreach (6 months)	Early Cohort Outreach (2 months)	

The second phase of **Cohort Default Management** is the ***Early Cohort Outreach***, a proactive outreach initiative that strives to help student borrowers avoid delinquency by presenting all of the repayment options.

Student Loan Coordinators generate telephone calls and mail correspondence (See Delinquency Letter in Appendix) in an attempt to reach a student borrower during the first 60 days of delinquency. *NOTE: the student loan guarantor (for FFEL program loans only) is not required to contact the student borrower during this critical time period!* Once the student borrower is contacted, a Student Loan Coordinator will determine if the student borrower is able to afford his or her monthly student loan payment.

If a student borrower **is able** to afford his or her monthly student loan payment amount, a Student Loan Coordinator will help simplify repayment by suggesting:

- Automatic debit repayment (subject to lender/servicer approval)

However, if it is determined that a student borrower **is unable** to afford his or her monthly student loan payment amount, a Student Loan Coordinator will help the student borrower identify alternate strategic repayment solutions such as:

- Alternative repayment plans (income based repayment, graduated, income-sensitive, or extended)
- Deferment entitlements
- Forbearance
- Consolidation

Student Loan Coordinators will also provide skip-tracing in an attempt to locate hard-to-reach student borrowers who have invalid demographic information on file. Student Loan Coordinators will attempt to reach the student borrower by calling archived telephone numbers on file and by contacting the student borrower's personal references, co-signers, and co-makers (if available).

Late Cohort Outreach

Grace Outreach (6 months)	Early Cohort Outreach (2 months)	Late Cohort Outreach (up to 24/36 months)

After Student Loan Coordinators generate telephone calls and mail correspondence (See Appendix - Delinquency and 240 Delinquency letter) to a student borrower during the 6-month grace period and during the first 60 days of repayment, Student Loan Coordinators then supplement the default aversion efforts performed by the student borrower's lender/servicer and guarantor (for FFEL program loans only) by making outreach telephone calls until a student borrower becomes current (Cured) during the cohort repayment period with the third phase of **Cohort Default Management** called ***Late Cohort Outreach***.

Student Loan Coordinators supplement the default aversion assistance provided by the guarantor (for FFEL program loans) and the due diligence activities (*minimum activity requirements*) performed by the FFELP lender/servicer and/or Direct Loans. Student Loan Coordinators also perform skip-tracing activities to locate student borrowers with invalid demographic data. Student Loan Coordinators skip-tracing efforts include (but are not limited to) calling the student borrower's previously-known telephone numbers as well as contacting the student borrower's personal references, co-makers, and co-signers on file. (Additionally utilize third party services and alumni)

Student Loan Coordinator Activity Overview

☎ **Telephone**

Telephone outreach efforts will begin once the student borrower during the entire 'cohort period' *(6-month grace period + first 60 days of repayment + <u>each time</u> the student borrower becomes past due during the cohort repayment period for up to 24 months depending on the student borrower's repayment start date)* Telephone contacts are designed to:

- Communicate loan payment amounts and due dates
- Provide lender/servicer contact information
- Promote re-enrollment to complete/further education at CEC
- Verify the student borrower's demographic data to reduce skip-tracing risk

- Identify repayment obstacles and/or delinquency reasons
- Promote lender-specific automatic-debit repayment programs
- Present lender-specific repayment plans (Income based repayment, income-sensitive, graduated, extended) to align payment amounts with student borrower's earning power
- Present deferment and/or forbearance payment-stoppage options (if necessary)
  - Assist with form completion and lender-approval
- Discuss loan consolidation opportunities (if appropriate)

✉ **Mail**

Letters are mailed to the student borrower during the entire 'cohort period. *(6-month grace period + first 60 days of repayment + four additional letters during the cohort repayment period for up to 24 months depending on the student borrower's repayment start date)* Additionally our Student Loan Coordinators will communicate via email correspondence. The letter series is designed to:

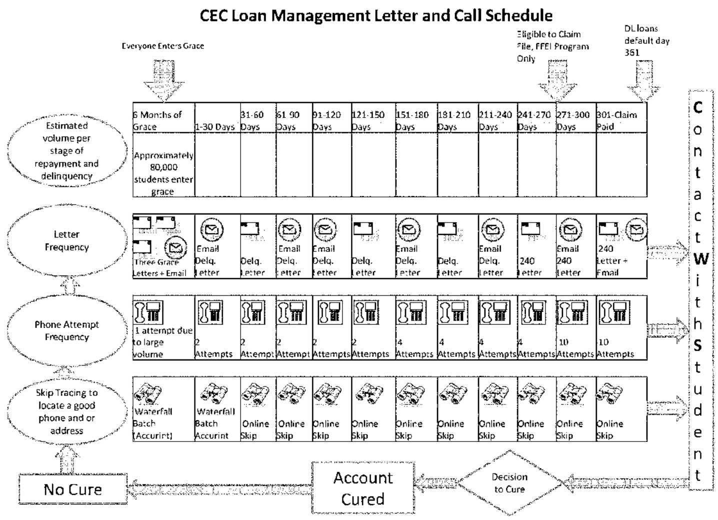
- Inform the student borrower of loan repayment options, due dates, and Student Loan Coordinator contact information
- Request deferment and/or forbearance to temporarily suspend payments

Skip-Tracing

Skip-tracing is performed when necessary to locate hard-to-reach student borrowers whom have invalid demographic information on file. *Skip tracing activities are designed to procure the 'freshest' demographic data by:*

- Calling previously-known valid telephone numbers including the student borrowers' personal references and co-signers on file
- Cross-referencing information with data from third-party information providers and by accessing online databases

Operational Frequency of letters, calls and skip-tracing



- **Waterfall Batch (grace) – send Accurint (fee service) all known bad address and phone numbers, update database (loan tracker, Cview)**
- **Waterfall Batch (1-30 Days) – send Accurint (fee service) all known bad address and phone numbers, update database (loan tracker, Cview)**
- **Phone attempt – make a call to reach student, could result in a contact, left message, busy, no answer, answering machine, disconnected, not is service, etc.**
- **Three grace letters – send letters in appendix at first 2 months of grace, 4 months of grace, and final 6 months of grace.**
- **Online Skip – use Accurint search at student level (fee service) more in depth search of place of employment, relatives, neighbors, etc.**

Operational Workflow

Below is a graphical depiction of CEC's **Cohort Default Management** operational workflow.

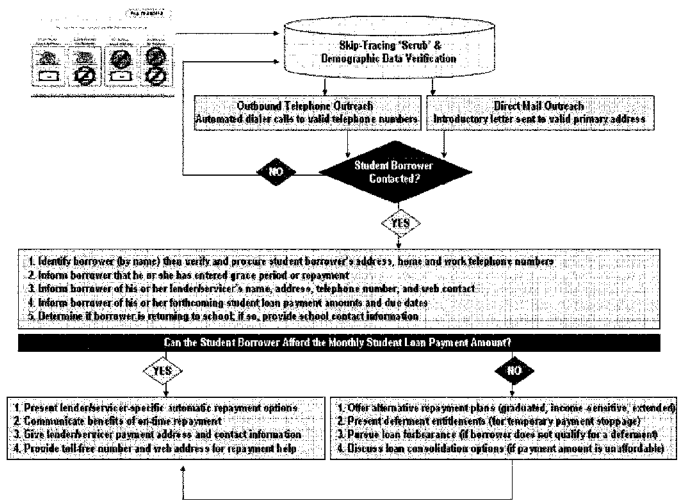


Exhibit A

7-Step Telephone Script

1. Identify self

"Is John Doe available please? Hello John, this is ( ) from CEC (School specific) calling in regards to your Sallie Mae (Example) student loan guaranteed by USA Funds (Example) for your attendance at SCHOOL NAME."

2. Verify demographics

"John, are you still residing at 123 Main St. Anytown USA 22222 and your home telephone number is 123-555-5555?"

3. Request an alt #

"What is another telephone number where you may be reached?"

4. Request E-mail address

"What is an E-mail address where we may reach you?"

5. Identify Solution

"Our records indicate that you have a Sallie Mae student loan with a monthly payment amount of $150 due on the 15th of every month. Are you able to afford your monthly student loan payment?"

5a. If yes:

"Great! Let me send you an application for automatic repayment called Sallie Mae's Direct Repay®, please complete this application and return it to Sallie Mae ASAP so your student loan payment can be deducted from your banking account monthly. This will help you make your payments on-time each month. You will also receive an interest rate reduction for on-time payments! If you are online, please go to www.salliemae.com and you can sign up for manager your loans.

5b. If no:

"Perhaps an alternative repayment plan will help you temporarily lower your payments. There are several options: IBR, graduated, income-sensitive, and extended plans available designed to align your student loan payment with your earning power."

or

"If you are experiencing financial hardship there are deferment and forbearance options available to temporarily suspend your payments and bring your account current."

Or if borrower is in school or soon-to-be-returning to school:

"Let me fax or E-mail you an in-school deferment to suspend your payment while you are enrolled in school at least half-time."

6. Establish follow-up

"Please follow-up with Sallie Mae at 1-888-2SALLIE and visit www.salliemae.com to ensure that this matter has been resolved. If you have any questions in the future, call me at 1-800-xxx-xxxx.

7. Close call

"Thank you for your time and do not hesitate to contact me if you need help in the future!" *SPEAK ENTHUSIASTICALLY!*

Exhibit B

Cohort Default Management

Telephone Script

Student Borrower: John Doe
Early Intervention Specialist: Student Loan Coordinator
Lender/Servicer: Sallie Mae (Example)
Guaranty Agency: USA Funds (Example)
School: CEC (School Specific)

Borrower Contact (during grace period and early repayment)

Agent: Hello, is **John Doe** available please?
John Doe (John): This is **John.**
Agent: Hi **John**, this is ( ) calling from CEC (School Specific) regarding your federal student loan guaranteed by **USA Funds** for your attendance at SCHOOL NAME. This call is to remind you that your student loan enters repayment in **xx** days. I am calling to help you with any questions you may have. First, are you still residing at **123 Main Street, Anytown, USA 12345**?
John: Yes I am.
Agent: Our records show that I am calling you at your primary telephone number. What is an alternate telephone number (perhaps work number) where you may be reached?
John: I do not have one.
Agent: What is an E-mail address where you may be reached?
John: jdoe@aol.com
Agent: John, our records show that you **graduated** from SCHOOL NAME on **mm/dd/yyyy**, is that correct?
OR
Agent: John, our records show that you **withdrew** from SCHOOL NAME on **mm/dd/yyyy**? Are you planning to return to SCHOOL NAME in the near future? If so, I am happy to give you SCHOOL NAME**'s** contact information (if applicable, give school website).
OR
Agent: John, our records show that you are **in school less than half-time** at SCHOOL NAME as of on **mm/dd/yyyy**. Are you aware that because of your less-than-half-time status your student loan entered repayment?

Are you working? If so, where are you working? What is a work telephone number where you may be reached?

Our records show that you have a **Stafford** student loan with **Sallie Mae** that is guaranteed by **USA Funds** with a scheduled monthly payment amount of **$100** due on the **15th** of every month beginning **June 15**. John, are you able to afford this **$100** monthly payment?

If No: | **If Yes:**

John: No	**John:** Yes
Agent: Discuss various solutions: • Alternative repayment options (graduated, income-sensitive, extended, IBR) • Deferments • Forbearance • Loan consolidation **John**, if you need help in the future, please contact me at 800-xxx-xxxx. You can also reach your lender/servicer, XXXX, at **1-xxx-xxx-xxxx**.	**Agent:** John, I would like to E-mail you a link to download **Sallie Mae Direct Repay** automatic debit program (servicer-specific information) application. This program will enable you to pay your student loan payments on-time by automatically deducting your monthly payment from your checking or savings account. *(Provide lender-servicer-specific information: e.g. interest rate reduction for automatic on-time monthly payments.)* **Agent:** Are you interested in this program? **John:** Yes, please send me the link. *OR* **John:** No. **Agent:** Your payments can be sent monthly to xxxx (provide payment address). If you need to contact xxxx, they can be reached at xxx-**xxx-xxxx**. If you need any assistance in future, please call me at **800-xxx-xxxx** or visit us online.

Left-Message-to-Call (LMTC)

Agent: Hello, is **John Doe** available please?
Approved Third Party (ATP): No, **John** is not here right now
Agent This is Ima from CEC (School Specific), I am calling regarding his enrollment at SCHOOL NAME, where I might reach him today?
ATP: He cannot be reached.
Agent: Okay, then I will leave a message. Do you have pen and paper?
ATP: Yes.
Agent: This is Ima; please have **John Doe** give me call back at xxx-xxx-xxxx.

Left-Message-to-Answering Machine/Voice Mail (Automated Message)

TELEPHONE TECHNIQUES

Script: The telephone script is the Representative's best tool in finding out information about each student candidate. The script allows the Rep to find out what interests the candidate has and how that interest can translate into a career. The first phone call establishes rapport with the candidate and, when done properly, establishes a compelling reason to show up for an appointment. The script should remain on the Representative's desk whenever they are on the telephone and should not be altered. Always remember to stay on the script. Just like a Hollywood actor ... bring your professionalism to the performance but stick to the script. When you are asking the candidate questions, commend them on their plans; project your excitement as they share information with you. You must impress the candidate that they are your primary focus and the only thing that you are concerned about during those moments. Look at the script as running on a track. You will never finish the race if you are on the sidelines or in the grandstands. Keep focused and keep on track by keeping on the script.

Probing Questions: The key element to success when speaking with the student candidate is asking probing questions. Think of it as peeling an onion. Getting to the core of the onion is the only way we can lead the candidate down the path of discovery. Always ask open-ended questions. Avoid asking questions that generate yes or no responses. For example, "Why do you think you would enjoy a career in Computer Animation ?" "What is it about Fashion Design that excites you ?" Finding the candidate's "Hot Spots" is the key to driving enrollments. Some candidates will volunteer a lot of information. Others will be a little less eager to let you know what they need. Open-ended probing questions will allow the Rep to search, in a directed manner, for those things that excite and motivate the student candidate. Always project enthusiasm with every individual that you speak to. Consider placing a mirror on your desk. What you see in the mirror is what the candidate hears on the telephone. Project confidence and sincerity with a winning smile and they will hear it in your voice.

The Recap: Recapping what the student candidate has shared with you is critical to the success of setting the "compelling" appointment. Not only does it establish that you have listened to them intently but it also establishes that you care about what happens to them. The recap has a disarming effect. The candidate knows that you will ask them to do something. The recap establishes that you understand their needs and, in effect, makes them want to do something. They will want to see you because they believe that you are committed to helping them more than you are committed to helping yourself. Take copious notes while probing the candidate. Write down their exact words as they express to you what they need from you. When the student says they want to be "a game designer," that's **exactly** what you repeat during the recap. Not just a great game designer, rather ... *"an awesome game designer."*

Appointment Setting: The final and most important step in the telephone process is setting the appointment. When setting the appointment, the Admissions Representative must always stay in control of the conversation. The Rep must earn the right to ask for

the appointment. If you have built rapport and establish your desire to help them to get to the other side of their career dreams, you have earned the right to recommend a meeting with you. When setting the appointment you must remember the things they told you about their schedule and activities. When available, give them a choice that coincides with their schedule. Always use the "which" close. "I am impressed with what you have shared with me Jack and I am certain that I can help you. I am willing to set aside some time on my calendar to meet with you - and your parents / buying committee - personally. *Which* works best for you, morning, afternoon or evening? Great. I have some time available today at 6:15 or tomorrow at 5:45, *which* would work best for you? Limit the time frames that you offer to that student and always express to them how busy your schedule is and how important it is not to procrastinate. If you offer too many time availabilities, it
appears as though there is no urgency or demand. When you set an appointment with a high school student, ask to speak with a parent to confirm their availability for the date and time set.

Overcoming Objections: Objections are often viewed as the most frustrating part of the appointment -setting process. Actually it is hard to imagine setting a solid appointment without having to overcome a few hurdles. Therefore, objections ought not be frustrating, but rather exciting because it is the best indicator that a great appointment was set. The representative must stay in control. Listen to the objection, interpret what the objection is and address it. Use the "feel, felt, found" method. "I understand exactly how you *feel*, Pat, and I have helped many students who have *felt* the same way. They have *found* that by taking the time to meet with me..." Good listening skills are key to a Rep's success. You must hear what the candidate is saying to you without interrupting or finishing their thoughts for them and not thinking about what it is that you will say next. If you find yourself struggling for a comeback statement, you probably have not listened as well as you could have.

Please see "Handling Objections" – Page 94

Confirming Appointments: It is very important that each Rep confirms his or her appointments the evening before the appointment. This will help reduce "No Shows." Never tell the student candidate that you are calling to confirm the appointment. Always present another reason for calling. "Jon, did I ask you to bring in your portfolio or some samples of your work ... Jon, I don't remember if I gave you directions to the college." The best way to confirm the appointment is to do so before you leave for the evening. If the candidate is not at home, don't leave a message with a younger brother or sister or on an answering machine. You will want to speak with them directly in the unlikely event that you must reschedule the appointment with the candidate. Speak only with the student candidate or the parent or a member of the buying committee.

Paperwork: It is imperative that all paperwork is submitted before you close out your day. Timely paperwork is an absolute must. Reps are responsible for turning in their Daily Rep Activity Report. This documents appointments set that day, interview status and enrollments. This information is put into CLASS or Campus 2000. Without the paperwork the FLASH Report will show you as having done nothing the day before. Clearly not the impression you want to make. In addition, a Call Sheet (tick sheet) or Time-In Time-Out sheet should be submitted each day. This sheet documents how many calls are made within a specific time frame and how many appointments are set within that period. Reps must also be diligent in submitting Enrollment Folders if they have enrolled students during that day. If any of this paperwork is not submitted it is extremely difficult to document your activities or keep track of scheduled interviews and enrollments.

TELEPHONE TIPS

- treat each person as an individual.
- Never prejudge your leads.
- Congratulate them...build rapport, their self-esteem, and reinforce their decision.
- DO NOT SELL THE SCHOOL.
- DO NOT GIVE TOO MUCH INFORMATION.
- Take good notes.
- LISTEN!
- Keep it Short ... a good call should only last 7 or 8 minutes.
- Sell Yourself.
- Stay in Control, we do this by asking open-ended questions.
- Invite the Buying Committee.
- Create a sense of urgency.
- RECAP the information shared with you.
- Ask for Referrals.
- Set the appointment using the *"which"* close.
- Give good directions - Tell them to get a pen and paper.
- Have them repeat the directions back.
- Ask for a courtesy call if they are running late or get lost.
- Tell them to bring their questions with them, as well as, any work they have done in their field of study.
- Tell them how excited you will be to meet with them.
- Send them directions via mail or email; include appointment time and date. Don't forget to leave them with your phone number.
- Jump up and down...You just set a perfect appointment!

AMERICAN INTERCONTINENTAL UNIVERSITY

Enrollment Agreement

6600 Peachtree Dunwoody Road
500 Embassy Row
Atlanta, GA 30328

Name ("Student") ____________________ Date ____________

Address ____________________ City ____________ State ____ Zip ______

Telephone (Home) ____________________ Telephone (Work) ____________

E-Mail ____________________ Social Security Number ____________

Are you at least 18 years of age? ___ Yes ___ No
Are you a U.S. citizen? ___ Yes ___ No If no, are you a resident alien? ___ Yes ___ No

For Undergraduates Only - Attestation of High School Graduation or Equivalency: I understand that one requirement for admission is graduation from high school or its equivalency. I hereby certify that I (select one):

☐ I am scheduled to graduate from:
High School ____________ City ____________ State ____ Graduation Date ______

☐ I graduated from:
High School ____________ City ____________ State ____ Graduation Date ______

☐ I earned a GED at:
Testing Facility ____________ City ____________ State ____ Examination Date ______

☐ I earned an Associate or Higher Degree from the following U.S. accredited college or university:
Institution ____________ City ____________ State ____ Graduation Date ______

If, for any reason, this attestation of high school graduation, GED completion, or awarded degree is found to be false or untrue, I understand that I will not have met an admissions requirement of AIU and thus, my admission to the University will be subject to immediate cancellation. Furthermore, I understand that if this attestation is found to be false or untrue, all Title IV financial aid and any state or institutional financial aid that was disbursed on my behalf will be returned to the appropriate source, and that I will be responsible for payment to the University of any monies that were refunded or paid to me.

By my signature below, I attest that the information provided above is true and correct to the best of my knowledge, and authorize the school to request transcripts or other documentation to confirm my attestation.

Program

[illegible]

Start Date [illegible]

[illegible]

[illegible] Anticipated Completion Date ______

[illegible]

Program Costs [illegible]

TUITION AND FEES	
[illegible]	
Application Fee	$50.00
Fee	
[illegible]	

BE SURE THERE ARE ALL PAGES OF THIS AGREEMENT AS THEY ARE ALL PART OF YOUR CONTRACT WITH THE UNIVERSITY

Career Education Corporation
Document 4, Page 1

Re Re d Re Re da

I understand that American InterContinental University does not guarantee employment or salary.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES

Signature of Student Printed Name Date

Signature of Parent or Guardian Printed Name Date

Admissions Advisor Printed Name Date

ACCEPTED BY AMERICAN INTERCONTINENTAL UNIVERSITY

Redacted

Signature of Authorized AIU Representative Printed Name and Title of Authorized AIU Representative Date

[illegible]

[illegible]

Cancellation [illegible]

Refund Policy [illegible]

BE SURE TO READ ALL PAGES OF THIS AGREEMENT AS THEY ARE ALL PART OF YOUR CONTRACT WITH THE UNIVERSITY.

Career Education Corporation
Document 4, Page 2

acknowledges that the foregoing permission includes the right to tape and photograph him or her and to record his or her voice, conversations and sounds for use in any manner or medium in connection with any advertising, publicity, or other information relating to AIU.

10. **Discrimination:** AIU does not discriminate on the basis of race, gender, sexual orientation, religion, creed, color, national origin, ancestry, marital status, age, disability, or any other factor prohibited by law in the recruitment and admission of students, the operation of any of its educational programs and activities, and the recruitment and employment of faculty and staff. The Director of Student Management at AIU serves as the compliance coordinator for Title IX of the Educational Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973, which prohibit discrimination on the basis of sex or handicap.

11. **Pre-recorded Messages:** The Student understands that s/he may periodically receive prerecorded messages during his/her time as a student at AIU. These prerecorded messages are considered "informational" and are intended to notify students, for example, that classes have been cancelled due to severe weather or other natural disasters, or of upcoming events at the school that the Student may need to be aware of such as orientation or campus parties.

12. **Agreement to submit to AIU's Grievance Procedure:** The Student agrees to submit any claim, dispute, or controversy that the Student may have arising out of or relating to his or her recruitment, enrollment, attendance, education, financial aid assistance, or career service assistance by AIU to AIU's Grievance Procedure set forth in the AIU catalog. The parties agree to participate in good faith in AIU's Grievance Procedure. Compliance with AIU's Grievance Procedure is mandatory and is a condition precedent to the Student commencing arbitration or otherwise pursuing his or her claim. Notwithstanding the preceding sentence, if a statute or other legal authority specifically bars AIU from requiring the Student to utilize AIU's Grievance Procedure, or if a court of competent jurisdiction determines that such a requirement is unenforceable with regard to the Student, then the preceding sentence shall be severed and shall have no force and effect, and the Student may, but will not be required to, submit his or her claim to AIU's Grievance Procedure. AIU may waive any or all limitations and requirements set forth in this provision. Such waiver shall not waive or affect any other portion of the Enrollment Agreement, this paragraph, or the Arbitration Agreement. Other grievance procedures - This provision is in addition to any grievance procedure specifically provided for by statute or rule to the extent that the claims are within the scope of such statute or rule.

13. **Agreement to Arbitrate:** Any disputes, claims, or controversies between the parties to this Enrollment Agreement arising out of or relating to (i) this Enrollment Agreement; (ii) the Student's recruitment, enrollment, attendance, or education; (iii) financial aid or career service assistance by AIU; (iv) any claim, no matter how described, pleaded or styled, relating, in any manner, to any act or omission regarding the Student's relationship with AIU, its employees, or with externship sites or their employees; or (v) any objection to arbitrability or the existence, scope, validity, construction, or enforceability of this Arbitration Agreement shall be resolved pursuant to this paragraph (the "Arbitration Agreement"). For purposes of this Section, the term "AIU" includes the School, its officers, directors and employees, and its affiliates, subsidiaries and parents, and any officers, directors, and employees of such entities. This Arbitration Agreement will not apply to claims by either party against the other for relief of $5,000 or less, or any claim that could be brought in a small claims court or other court of competent jurisdiction for claims not exceeding $5,000. Choice of Arbitration Provider and Arbitration Rules - Unless the parties agree to an alternative, the arbitration shall be administered by the American Arbitration Association ("AAA"). The arbitration shall be before a single arbitrator. The AAA's Commercial Arbitration Rules, and applicable supplementary rules and procedures of the AAA, in effect at the time the arbitration is brought, shall be applied. Copies of the AAA's Rules may be obtained from AIU's Campus President. Information about the arbitration process also can be obtained from AAA at www.adr.org, or 1-800-778-7879. Location of arbitration - All in-person hearings and conferences in the arbitration shall take place in a locale near AIU, unless the Student and AIU agree otherwise. Language - The language of the arbitration shall be in English. Any party desiring or requiring a different language shall bear the expense of an interpreter. Choice of Law - The arbitrator shall apply federal law to the fullest extent possible, and the substantive and procedural provisions of the Federal Arbitration Act (9 U.S.C. §§1-16) shall govern this Arbitration Agreement and any and all issues relating to the enforcement of the Arbitration Agreement and the arbitrability of claims between the parties. Costs, fees, and expenses of arbitration - Each party shall bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. All fees and expenses of the arbitrator and administrative fees and expenses of the arbitration shall be paid by the parties as provided by the AAA's Commercial Arbitration Rules, including the Supplementary Procedures for Consumer-Related Disputes, to the extent applicable, unless otherwise provided by the rules of the AAA governing the proceeding, or by specific ruling by the arbitrator, or by agreement of the parties. Relief and remedies - The arbitrator shall have the authority to award monetary damages and may grant any non-monetary remedy or relief available by applicable law and rules of the arbitration forum governing the proceeding and within the scope of this Enrollment Agreement. The arbitrator will have no authority to alter any grade given to the Student or to require AIU to change any of its policies or procedures. The arbitrator will have no authority to award consequential damages, indirect damages, treble damages or punitive damages, or any monetary damages not measured by the prevailing party's economic damages unless such relief is expressly provided for by applicable law. The arbitrator will have no authority to award attorney's fees except as expressly provided by this Enrollment Agreement or authorized by law or the rules of the arbitration forum. Class and consolidated actions - There shall be no right or authority for any claims within the scope of this Arbitration Agreement to be arbitrated or litigated on a class basis or for the claims of more than one Student to be arbitrated or litigated jointly or consolidated with any other Student's claims. Arbitrator's Award - At the request of either party, the arbitrator shall render a written award briefly setting forth his or her essential findings and conclusions. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction. Severability and right to waive - If any part or parts of this Arbitration Agreement are found to be invalid or unenforceable by a decision of a tribunal of competent jurisdiction, then such specific part or parts shall be of no force and effect and shall be severed, but the remainder of this Arbitration Agreement shall continue in full force and effect. Any or all of the limitations set forth in this Arbitration Agreement may be specifically waived by the party against whom the claim is asserted. Such waiver shall not waive or affect any other portion of this Arbitration Agreement. Survival of provisions of this agreement - This Arbitration Agreement will survive the termination of the Student's relationship with AIU.

14. **NOTICE:** Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

15. **Assignment:** None of the rights of the Student or the Student's parent under this Agreement are assignable to any other person or entity.

16. **Entire Agreement:** This Agreement constitutes the entire agreement between Student and AIU concerning all aspects of the education and training the Student will be provided by AIU. By signing this Agreement, the Student agrees that no binding promises, representations or statements have been made to the Student by AIU or any employee of AIU regarding any aspect of the education and training the Student will receive from AIU or the prospects of employment or salary upon graduation that are not set forth in writing in this Agreement. AIU will not be responsible for any representation, statement of policy, career planning activities, curriculum, or facility that does not appear in this Agreement or the AIU catalog.

BE SURE TO READ ALL PAGES OF THIS AGREEMENT AS THEY ARE ALL PART OF YOUR CONTRACT WITH THE UNIVERSITY

Department. The date from which refunds will be determined is the last date of recorded attendance. Refunds will be made within 30 calendar days of the notification of an official withdrawal or date of determination of withdrawal by the institution. I understand that if I withdraw or am withdrawn prior to the end of the term, I am subject to the Return of Title IV Funds policy noted below which may increase my balance due to AIU. If there is a balance due to AIU after all Title IV funds have been returned, this balance will be due immediately, unless a cash payment agreement for this balance has been approved by AIU. Credit balances due to the Student of less than $5 (after all refunds have been made) will not be refunded to the Student/lender unless requested by the Student.

In the event that a student withdraws or is dismissed from all classes during the quarter, refunds of tuition and fees will be calculated according to the following schedule:

• During the first seven calendar days* 100%
• For a student completing no more than 5% of the quarter, the University will refund 95% of the tuition and fees.
• For a student completing more than 5%, but no more than 10% of the quarter, the University will refund 90% of the tuition and fees.
• For a student completing more than 10%, but no more than 25% of the quarter, the University will refund 75% of the tuition and fees.
• For a student completing more than 25%, but no more than 50% of the quarter, the University will refund 50% of the tuition and fees.
• There will be no refund after a student has completed more than 50% of the quarter.
*** This applies to a new student's right to cancel in the first week of their program quarter of attendance only.**

__**Return of Title IV Funds Policy**__ AIU follows the federal Return of Title IV Funds Policy to determine the amount of Title IV aid the Student has received and the amount, if any, which needs to be returned at the time of withdrawal. Under current federal regulations, the amount of aid earned is calculated on a pro rata basis through 60% of the term. After the 60% point in the term, a Student has earned 100% of the Title IV funds. AIU may adjust the Student's account based on any repayments of Title IV funds that AIU was required to make. For details regarding this policy, please see the AIU catalog.

__**Policies and Disclosures**__

1. **Catalog:** Information about AIU is published in a catalog that contains a description of certain policies, rules, procedures, and other important disclosures and information about AIU and the educational programs offered. AIU reserves the right to change any provision of the catalog at any time. Notice of changes will be communicated in a revised catalog, an addendum or supplement to the catalog, or other written format. Students are expected to read and be familiar with the information contained in the AIU catalog, in any revisions, supplements and addenda to the catalog, and with all AIU policies. By enrolling in AIU, the Student agrees to abide by the terms stated in the catalog and all AIU policies.
2. **Changes:** AIU reserves the right to make changes at any time to any provision of the catalog, including the amount of tuition and fees, academic programs and courses, AIU policies and procedures, faculty and administrative staff, the AIU calendar and other dates, and other provisions. AIU also reserves the right to make changes in equipment and instructional materials, to modify curriculum, and when size and curriculum permit, to combine classes.
3. **Program Changes and Cancellation:** AIU reserves the right to change, amend, alter, or modify its program offerings and/or schedules. Students who are already enrolled will be notified of any changes, including a change in start date, and every attempt will be made to accommodate student preferences with regard to any schedule change. If the Student does not choose to change to a different start date, the Student will be eligible for a full refund.
4. **Transfer of Credits:** The awarding of credit for coursework completed at any other institution is at the sole discretion of AIU. Additionally, AIU does not imply, promise, or guarantee that any credits earned at AIU will be transferable to or accepted by any other institution. It is the Student's obligation to ascertain in advance of enrollment whether a possible recipient institution will recognize a course of study or accept credits earned at AIU.
5. **Success of Student:** The Student's individual success or satisfaction is not guaranteed, and is dependent upon the Student's individual efforts, abilities and application of himself/herself to the requirements of AIU. Graduates/completers who obtain employment after graduation typically start out in an entry-level position. Career advancement and the success or satisfaction of an individual student are not guaranteed and depend on a variety of factors including, without limitation, a Student's abilities, personal efforts, employer and the economy. Career advancement assistance for a specific industry position may be enhanced by the education received but will depend on an individual's abilities, attitude, and prior relevant experience as well as the economy and local job market.
6. **Student's Failure to Meet Obligations:** AIU reserves the right to terminate the Student's enrollment for failure to maintain satisfactory academic progress, failure to pay tuition or fees by applicable deadlines, disruptive behavior, posing a danger to the health or welfare of students or other members of the AIU community, conviction of a crime, failure to abide by AIU policies and procedures or any false statements in connection with this enrollment. AIU can discontinue the Student's enrollment status, not issue grades, and deny requests for transcripts should the Student not meet all of his/her financial and/or tutorial obligations or for any false statements in connection with this enrollment.
7. **Employment:** AIU does not guarantee employment or career advancement following graduation but does offer career planning assistance to students and graduates as described in the catalog. Some job or internship/externship opportunities may require substantial travel, background checks and/or drug testing. Applicants with a prior criminal background, a personal bankruptcy or failed drug test may not be considered for internship/externship or employment in some positions. Employment and internship/externship decisions are outside the control of AIU. Graduates of some programs may require additional education, licensure, drug testing and/or certification for employment in some positions. AIU maintains information in its Career Services offices regarding the specific initial employment that its graduates obtain. It is available to students to review upon request.
8. **No Salary Representations:** AIU does not make any representations or claims to prospective or current students regarding the starting salaries of its graduates or the starting salaries of jobs in any field of employment. The salaries that may be earned by any particular graduate/completer are subject to many variables including, among other things, the student's abilities, efforts and prior relevant experience as well as the needs in the industry, the economy, and the local job market for the employment and freelance opportunities sought by the student. By signing this form, the Student confirms that s/he has not been promised anything about salaries and that the Student has not relied on anything heard or read from AIU regarding anticipated salaries in deciding to enroll at AIU and/or deciding to continue to attend.
9. **Use of Images and Works:** The undersigned agrees that AIU may use his/her name, voice, image, likeness, and biographical facts, and any materials produced by the Student while enrolled at AIU without any further approval or payment, unless prohibited by law. The undersigned

From: R -- Redacted by HELP Committee
Sent: Tuesday, December 09, 2008 8:47 PM
To: R -- Redacted by HELP Committee
Subject: FW: Stipend Requests

Meant to copy you!!

R -- Redacted by HELP Committee

Divisional Director of Student Finance
Health Education SBU
Career Education Corporation
R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
Sent: Tuesday, December 09, 2008 2:41 PM
R -- Redacted by HELP Committee

Subject: RE: Stipend Requests

One point of clarification (thanks R --)
We are required to cut the check within 14 days of the request (the student rescinds the authorization to retain funds), and we will continue to do so- but they check will not arrive to the student within the quicker turn-around times of late (hence the 2 to 3 week student expectation).

I'm sorry this was not clear below!

R -- Redacted by HELP Committee

Divisional Director of Student Finance
Health Education SBU
Career Education Corporation
R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
Sent: Tuesday, December 09, 2008 2:35 PM
R -- Redacted by HELP Committee

Subject: Stipend Requests
Importance: High

Hello All-

R -- and I just had a call with the campus President's to discuss stipend requests and their impact on the 90/10 calculations. As has been discussed on our calls, these requests have a largely negative impact on our cash figure for the 90/10, and this year they are REALLY hurting us!

As such, from today going forward, we are instituting a 2 to 3 week turn around time on cutting stipends – this means that the student will not received their check until 2 to 3 weeks from the date of their request. Please include in your approval request, the date of the student's request (these can be lumped by date). If this is not included, it will be sent back to you for that clarification.

However, if the request is **urgent** due to extenuating circumstances, please note that in your request for approval and we will process ASAP.

All requests prior to today's date will be honored and approved to ensure you have advised the student on this process change.
However, students will need to be told that due to the influx of requests due to the end of the year, the processing time has been delayed, and we cannot guarantee their funds by the Christmas holiday.

I apologize for any inconvenience this may cause… currently, our 90/10 is 89.82% so we are so very close to being over, which we cannot afford.

R -- Redacted by HELP Committee

Divisional Director of Student Finance
Health Education SBU
Career Education Corporation
R -- Redacted by HELP Committee

From: David Peters - CEC Shared Services
Sent: Wednesday, August 19, 2009 1:56 PM
To: R -- Redacted by HELP Committee
Subject: FW: SBC 90/10 - HOLD PELL

Well that was significantly better than expected. Ok...looks like we'll work through this. Thanks for the support nonetheless.

David Peters
VP of Operations, Centralized Services
Career Education Corporation
R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
Sent: Wednesday, August 19, 2009 8:55 AM
To: Tony Canale
Cc: David Peters - CEC Shared Services
Subject: RE: SBC 90/10 - HOLD PELL

Tony,

I understand your concern- this document was prepared by the Corp PR team a few years ago when we first began holding back funds, which was also the same time we rolled into the CPC for the SBC campuses.
I believe the original intent of this section was to provide an operational reason that we holding funds as opposed to explaining the exact details on 90/10 to students.

I think this section can be removed, or at minimum re-worded at this point as it is no longer pertinent as it was when the original document was drafted.
Let me reach out to the PR folks on this and I will keep you posted.
I will also discuss this on the call that I will set up for this week.
Thank you!

R -- Redacted by HELP Committee

Senior Director of Student Finance
Health Education, Art & Design, Start-Up SBUs
Career Education Corporation
R -- Redacted by HELP Committee

From: Tony Canale
Sent: Wednesday, August 19, 2009 8:19 AM
To: R -- Redacted by HELP Committee
Cc: David Peters - CEC Shared Services
Subject: RE: SBC 90/10 - HOLD PELL

R - Senior Director of Student Finance

Career Education Corporation
Document 6, Page 1

This is the first that I have had a chance to read through the FAQ that was provided to your campuses. I think it goes without saying, but I have some concern with question number 6 and the guidance you have provided. I don't understand how the CPC involvement in Title IV administration for your campuses has anything to do with the 90/10 issues and the SBU decision to hold back funds. Last year during this time, the CPC started to receive several calls in regards to this issue and students questioning why they were not able to receive their disbursements. I think the below guidance may be a root cause to the calls that are directed our way. Can you provide any insight as to why this is the SBU guidance?

> Question: Didn't this happen last year? Is there a problem with the financial aid department?
>
> Answer: During fall of 2007, the campus switched to a Central Processing Center for financial aid accounting. At that time, we did experience several challenges to our database and records management. Currently, as part of our management improvement process, we are holding back funds until such time that we are certain that we have met all the federal guidelines.

Tony Canale
VP of Centralized Processing
Career Education Corporation
2895 Greenspoint Parkway
Hoffman Estates, IL 60169
R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
Sent: Tuesday, August 18, 2009 3:33 PM
To: R -- Redacted by HELP Committee
Cc:
Subject: SBC 90/10 - HOLD PELL

Hello All,

To mitigate the 90/10 current percentage for the SBC Fenton OPEID, we will begin holding funds for specific categories of students.

1) We will begin holding PELL GRANT for AUGUST STARTS ONLY beginning today, 8/18/09 until further notice for the SBC Fenton and SBC St. Peters campuses
2) Today we are at 90.2% so are very close to being below 90%, but not there yet – unlike last year, it will take a minimal affect to move the number
3) We will evaluate the need to hold additional funds (May start, September start, etc) on an on-going basis and notify all with developments
4) A recurring call will be set up weekly to discuss any issues the campuses might have
5) All loan funds will pay, we will honor all stipends, with appropriate debt counseling
6) If a student is going to drop, please notify me and the CPC so can pay prior to drop to ensure the student is NOT out funding

Attachments - list of August start students, and the amount of Pell for their 0908 term that we will be holding; 90/10 Speaking points for the campuses to assist with student concerns.

If you have any questions or concerns, please let me know.
Thank you!

R -- Redacted by HELP Committee

Senior Director of Student Finance

Concorde Career Colleges, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Concorde	Document 1	CCC000000545	12
Concorde	Document 2	CCC000000992	6
Concorde	Document 3	CCC00019910	8
Concorde	Document 5	CCC000042376	28
Concorde	Document 6	CCC000052355	1
Concorde	Document 7	CCC000059502	2
Concorde	Document 8	CCC000060626	1
Concorde	Document 9	CCC000098707	1
Concorde	Document 10	CCC000105156	2
Concorde	Document 11	CCC000105786	1
Concorde	Document 12	CCC000106391	3
Concorde	Document 13	CCC000107536	1
Concorde	Document 14	CCC000109294	4
Concorde	Document 15	CCC000109313	2
Concorde	Document 16	CCC000109599	9
Concorde	Document 17	CCC000109630	2
Concorde	Document 18	CCC000109930	23
Concorde	Document 19	CCC000110051	16
Concorde	Document 20	CCC000110342	8
Concorde	Document 21	CCC000113229	2

Excerpts, selected by the HELP Committee, from a larger document produced by the company

Concorde Career Colleges, Inc.

Board of Directors Meeting

December 21, 2009

Analysis Of November Start Shortfall

Budget	Enrollments	Show Rate	Start	Forecast	Variance

Redacted by HELP Committee

Short gross enrollments and show rate fell off dramatically over the holiday
Being addressed with both the DOA and President
TV and NP need to improve

Campus in transition. New DOA, interim president, assistant regional admissions assisting campus.
Campus became extremely focused on launch of RN start and mishandled core start.
It has been addressed and there is a large improvement
Media and web conversions need more focus

Lack of Gross enrollments and poor show rate contributed to the miss.
Another campus that had poor performance during the Holiday week
TV conversions a focus

Dropped 3% in Show rate
Web conversions a focus

PTA start (24) moved to December
Web conversions must improve

Shortfall in gross enrollments and show rate must be improved.
Poor performance during the holiday week.
Continued delays in timely FA packaging. FA understaffed

CONCORDE CAREER COLLEGES, INC.

Analysis Of November Start Shortfall

Budget	Enrollments	Show Rate	Start	Forecast	Variance

Redacted by HELP Committee

Unbudgeted RT start (30) resulted in a gain, an over sit could have increased this start
Focused on improving TV & NP conversions

Campus needed increases in gross enrollments and show rate
They altered their enrollment process waiting for 2010 clinical program calendars to be approved which slowed down clinical interviews and lessened the correlation effect. This has been corrected.
Media conversions are low and are being addressed

DOA and Campus President transitions combined with poor rep force resulted in gross enrollments shortfall
Underperformers have been replaced, Focused on improvement of web leads

Shortfall is a show rate issue. There has been a decline in overall admissions performance being addressed with DOA, Campus President and Regional staff.
Media and web conversions are below expectations

Show rate short fall. Activity mis-handled during holiday week. Appear to be back on track
Focused on improving Web conversions

Show rate could improve, but they fill nearly every seat. Already have 102 enrollments for January.
This campus does a great job of getting ahead of the start.

Concorde Career Colleges, Inc.

Concorde Career Colleges, Inc.
Document 1, Page 3

Associate Turnover as of November 30, 2009

Campus	Annualized Turnover	Core Faculty	Nursing Faculty	Clinical Faculty	Total Clinical	Administration	Financial Aid	Admissions
HO	10.84%					10.84%		
San Diego	59.15%	42.78%	40.40%	37.62%	[redacted]	105.57%	90.91%	68.18%
Kansas City	34.19%	39.67%	45.14%	29.09%	[redacted]	35.19%	0.00%	27.27%
No. Hollywood	24.53%	18.18%	16.36%	30.30%	22.97%	5.59%	33.57%	77.01%
Aurora	59.76%	61.36%	70.59%	21.82%	47.73%	70.38%	67.13%	77.01%
Memphis	18.04%	18.37%	-	17.81%	17.81%	16.28%	0.00%	32.32%
Tampa	43.64%	41.78%	109.09%	59.50%	[redacted]	22.57%	27.27%	72.73%
Arlington	41.17%	24.24%	44.16%	39.67%	[redacted]	23.72%	77.92%	72.73%
Dallas	0.00%					0.00%		
Orlando	0.00%					0.00%		
Jacksonville	29.89%	19.83%	18.18%	25.67%	21.29%	33.06%	21.82%	72.73%
San Bernardino	45.81%	34.45%	102.27%	12.83%	[redacted]	42.57%	14.55%	62.34%
Miramar	57.32%	49.59%	218.18%	25.67%	[redacted]	34.09%	0.00%	202.60%
Garden Grove	30.01%	60.19%	3.03%	9.49%	4.59%	62.34%	50.35%	38.50%
Portland	23.21%	4.12%	22.97%	48.48%	31.17%	33.06%	59.50%	27.27%
CYMA	10.91%					10.91%		
Total	**35.27%**	**31.94%**	**38.57%**	**25.62%**	**32.91%**	**29.64%**	**37.62%**	**65.05%**
YE 2008	42.94%	38.51%	49.54%	31.50%	41.00%	39.67%	36.64%	94.62%

Excess of 44% goal

Excess of 36% goal

CONCORDE CAREER COLLEGES, INC.

2009 Operating Objectives

- Increase same campus starts by 6% over 2008 to 11,414 students
- Achieve consolidated net monthly attrition of 3.7%
- Manage financial aid and collections to achieve consolidated bad debt of Redacted by HELP Committee
- Manage associate turnover to 44% including 36% clinical faculty turnover
- Successfully hire and orient 650 new and replacement associates including 140 clinical faculty
- Manage and mitigate financial aid performance issues
- Reduce 90/10 exposure

Progress on 90/10 Exposure

Campus	7/31/09	11/30/09	Projected 12/31/09
Redacted by HELP Committee	78.4%	79.4%	80.0%
	77.9	76.3	76.0
	79.0	82.5	81.7
	87.5	85.2	85.7
	79.5	77.8	78.2
	91.4	90.5	87.5*
	88.1	88.3	88.6
	88.6	87.1	87.5
	89.9	91.3	85.6*
	77.6	79.6	80.5
	91.8	90.9	87.2*
	90.3%	91.6%	84.5%*

* Four campuses will utilize unsubsidized loan adjustments, no campus will use a present value of Concorde loan adjustment

Concorde Career Colleges, Inc.

Concorde Career Colleges, Inc.
Document 1, Page 6

CONCORDE CAREER COLLEGES
Month Ending and YTD
Population Rollforward

Redacted by HELP Committee

	Monthly - November						Year to Date - November					
	Beg Pop	Starts	Withdrawal	Restarts	Grads	End Pop	Beg Pop	Starts	Withdrawal	Restarts	Grads	End Pop
Grand Total	8,610	892	396	160	689	8,577	7,309	11,184	4,859	1,936	6,993	8,577
West	4,507	458	180	68	392	4,461	3,844	5,434	2,120	854	3,551	4,461
East	4,103	434	216	92	297	4,116	3,465	5,750	2,739	1,082	3,442	4,116

2010 Strategic Initiatives

- Complete the change of ownership by 6/30/10
- Continue organizational advancement of Concorde Mission & Values
- Demonstrate new campus competency by opening three additional campuses in FY'10: Redacted by HELP Committee
- Position for one additional campus in FY'11 and one in FY'12
- Launch online course offerings at Redacted by HELP Committee campus in fall of FY'10
- Redacted by HELP Committee
- Redacted by HELP Committee

CONCORDE CAREER COLLEGES, INC.

2010 Operating Objectives

- Achieve consolidated starts of 13,384
- Redacted by HELP Committee
- Meet consolidated net monthly attrition of 3.2%
- Redacted by HELP Committee
- Manage all campuses over 90% to a ratio of 87:13
- Manage clinical faculty turnover to 30% annualized
- Achieve 2009 financial aid audit results with no material or repeat verification findings

Achieve Consolidated Starts of 13,384

- Increase same campus core starts by 3.5% to 8,489 students
- Achieve 547 additional same campus December core starts
- Achieve 734 core starts at new campuses
- Increase same campus clinical starts by 2% to 3,325 students
- Achieve 289 new clinical program starts
- Limit ATB starts to 200 students (1.5% of total starts)

CONCORDE CAREER COLLEGES, INC.

Increase same campus core starts by 3.5% to 8,489 students

- Increase conversion of web and t.v. leads
  - Rebuild websites
  - Focus Redacted by HELP Committee on organic and pay per click website strategies
  - Reduce dependence on pay per lead
- Immediately funnel web and t.v. leads to highest producing A/R (manual)
- Auto download with internet leads in Q2
  - Improve response rates and control messaging
  - Improve show rates with better enrollment management in Campus Vue

CONCORDE CAREER COLLEGES, INC.

Attrition Management

- Segmented attrition Management
  - Focus on Withdrawn in Good Standing (WIGS) students returning at a higher rate
  - Improve WIGS return rate from 60% to 80%
- Improve Re-entry Student Retention
  - Continue implementation of Re-entry Partner Program at all 12 campuses
  - Standard Re-entry Orientation
- Improve Student Satisfaction to 90%
  - Continue Quarterly action plans/calls with campus leadership
- Specifically target instructional quality issues

Concorde Career Colleges, Inc.

Accountants' Reports and Consolidated Financial Statements

December 31, 2009 and 2008

BKD LLP
CPAs & Advisors

Concorde Career Colleges, Inc.
Notes to Consolidated Financial Statements
December 31, 2009 and 2008

Note 1: Business and Summary of Significant Accounting Policies

Background

Concorde Career Colleges, Inc. (the Company) owns and operates proprietary, postsecondary institutions that offer career vocational training programs primarily in the allied health field. The Company serves the segment of population seeking to acquire a career-oriented education. As of December 31, 2009, the Company operated Campuses at 13 locations in seven states and, in 2010, has obtained a certificate of occupancy for two additional locations in Texas that will begin operations during the summer of 2010.

On June 21, 2006, the Company announced it had entered into a definitive Agreement and Plan of Merger (the "Merger Agreement") with Liberty Partners Holdings 28, LLC (an affiliate of Liberty Partners), a private equity firm based in New York City. The merger became effective September 1, 2006. Under the Merger Agreement, Concorde became a wholly owned subsidiary of the Liberty affiliate, and each share of issued and outstanding common stock of Concorde was converted into cash.

In May 2008, the Company implemented a plan of recapitalization. Under the recapitalization, the Company cancelled all shares of existing common stock ("Old Common Stock") and each holder of the Old Common Stock was automatically issued One-Tenth (1/10th) of a share of new Class A (Voting) Common Stock and Nine-Tenths (9/10th) of a share of new Class B (Non-voting) Common Stock. The recapitalization resulted in 100,000 and 900,000 shares of Class A (Voting) and Class B (Non-voting) Common Stock issued and outstanding. A total of 200,000 shares of Class A (Voting) Common Stock and 1,800,000 shares Class B (Non-voting) Common Stock were authorized.

Also in May 2008, Liberty Partners Holdings 28, LLC sold 882,000 of the Company's Class B stock to Liberty Investment IIC, LLC, an affiliate that is 100% controlled by Liberty Partners LP.

Redacted by HELP Committee

Redacted by HELP Committee

Concorde Career Colleges, Inc.
Notes to Consolidated Financial Statements
December 31, 2009 and 2008

Student Financial Aid

Most students enrolled at the Company's campuses utilize state and federal government grants and/or guaranteed student loan programs to finance their tuition. During the years ended December 31, 2009 and 2008, 84% and 83%, respectively, of its cash receipts were derived from funds obtained by students through federal Title IV student aid programs and 16% and 17%, respectively, were derived from state sponsored student education and training programs and cash received from students and other sources.

Redacted by HELP Committee

Redacted by HELP Committee

Concorde Career Colleges, Inc.
Notes to Consolidated Financial Statements
December 31, 2009 and 2008

Redacted by HELP Committee

Advertising Costs

The Company expenses advertising costs as they occur. Advertising expense, which is included in selling and promotional expenses, was approximately $13,022,000 and $13,187,000 for the years ended December 31, 2009 and 2008, respectively.

Redacted by HELP Committee

Concorde Career Colleges, Inc.
Notes to Consolidated Financial Statements
December 31, 2009 and 2008

Redacted by HELP Committee

Note 13: Other Related Party Transactions

At December 31, 2009 and 2008, the Company had accounts receivable from YTI (an affiliate) related to advertising costs in the amount of $215,000 and $390,000, respectively. The Company also had a payable to this affiliate for salary costs of $51,000 and $60,000 at December 31, 2009 and 2008, respectively.

During the years ended December 31, 2009 and 2008, the Company paid management fees of $240,000 to Liberty Partners.

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Concorde Career Colleges, Inc.
Notes to Consolidated Financial Statements
December 31, 2009 and 2008

Note 15: Department of Education Matters

The Company maintains letters of credit (LOCs) totaling approximately $822,000, which expire August 31, 2011. The LOC was required by the U.S. Department of Education (USDOE) to secure refunds for current or former students to provide for teach-out of students enrolled in case of Institution closure and to pay liabilities arising from acts of omissions by the Institution, if needed.

The Company assessed each campus' compliance with the 90/10 regulatory provisions for the years ended December 31, 2009 and 2008. These provisions state that the percentage of cash revenue derived by federal Title IV student assistance program funds cannot exceed 90% of total cash revenues. This is commonly referred to as the 90/10 Rule that was modified as part of legislation extending the Higher Education Opportunity Act of 1965, as amended. The Company's 90/10 percentages ranged between 76.2% and 89.4% for the year ended December 31, 2009 and 71.3% and 89.9% for the year ended December 31, 2008.

The Ensuring Continued Access to Student Loans Act of 2008 increased the maximum Unsubsidized Stafford Loan limits by up to $2,000 per award year. This increase would have artificially increased 90/10 percentages calculated. The USDOE enacted changes to the method of calculating allowable percentages under the 90/10 Rule pursuant to an August 14, 2008 amendment to the Higher Education Opportunity Act. This change allowed other sources of revenue to count toward the 10 percent requirement after applying the presumption that Title IV funds are used to pay the student's institutional charges. The Company utilized these changes to calculate 90/10 Rule compliance at four campuses in 2009 and two campuses in 2008.

The following table sets forth the 90/10 percentages for the year ended December 31, 2009:

	Cash Collected 2009 Title IV vs. Non-Title IV				
Campus	Title IV 90% Cash	Non-Title IV 10% Cash	Total Cash	% 90	% 10
San Diego, CA	$ 8,088,241	$ 1,842,229	$ 9,930,470	81.4%	18.6%
Kansas City, MO	10,783,144	1,504,607	12,287,751	87.8%	12.2%
North Hollywood, CA	10,150,490	3,164,930	13,315,420	76.2%	23.8%
Denver, CO	9,235,695	2,464,545	11,700,240	78.9%	21.1%
Memphis, TN	13,917,182	1,750,787	15,667,969	88.8%	11.2%
Tampa, FL	6,327,740	1,003,359	7,331,099	86.3%	13.7%
Jacksonville, FL	10,125,826	1,200,093	11,325,919	89.4%	10.6%
San Bernardino, CA	12,707,459	2,241,625	14,949,084	85.0%	15.0%
Miramar, FL	5,583,084	708,354	6,291,438	88.7%	11.3%
Garden Grove, CA	11,014,428	2,791,837	13,806,265	79.8%	20.2%
Portland, OR	9,878,179	2,542,703	12,420,882	79.5%	20.5%
Arlington, TX	11,734,545	1,797,079	13,531,624	86.7%	13.3%
Consolidated	$ 119,546,013	$ 23,012,148	$ 142,558,161	83.9%	16.1%

Concorde Career Colleges, Inc.

Notes to Consolidated Financial Statements

December 31, 2009 and 2008

The following table sets forth the 90/10 percentages for the year ended December 31, 2008:

	Cash Collected 2008 Title IV vs. Non-Title IV				
Campus	**Title IV 90% Cash**	**Non-Title IV 10% Cash**	**Total Cash**	**% 90**	**% 10**
San Diego, CA	$ 9,054,634	$ 1,241,930	$ 10,296,564	87.9%	12.1%
Kansas City, MO	8,541,202	983,817	9,525,019	89.7%	10.3%
North Hollywood, CA	7,848,350	2,558,305	10,406,655	75.4%	24.6%
Denver, CO	9,244,189	3,717,413	12,961,602	71.3%	28.7%
Memphis, TN	11,966,551	1,337,679	13,304,230	89.9%	10.1%
Tampa, FL	5,597,442	707,566	6,305,008	88.8%	11.2%
Jacksonville, FL	7,414,199	1,137,595	8,551,794	86.7%	13.3%
San Bernardino, CA	12,116,722	2,461,728	14,578,450	83.1%	16.9%
Miramar, FL	4,122,301	502,551	4,624,852	89.1%	10.9%
Garden Grove, CA	8,962,158	2,700,719	11,662,877	76.8%	23.2%
Portland, OR	7,230,449	2,072,042	9,302,491	77.7%	22.3%
Arlington, TX	11,235,476	2,082,502	13,317,978	84.4%	15.6%
Consolidated	$ 103,333,673	$ 21,503,847	$ 124,837,520	82.8%	17.2%

As a result of the acquisition of the Company, effective September 1, 2006, the Company's net tangible worth significantly decreased due to the amount of goodwill generated from the acquisition. Due to this decrease in net tangible worth, the USDOE determined, at December 31, 2008, that the Company did not meet certain standards of financial responsibility in accordance with 34 CFR 668.15.

USDOE allowed the Company to continue to participate in Title IV programs under the Provisional Certification Alternative. Under this alternative, the Company was required to post a letter of credit through August 31, 2011 *(see Note 4)* and to be provisionally certified for a period of up to three complete award years through September 30, 2012.

As of December 31, 2009, the Company's management believes it has now met the USDOE's standards of financial responsibility in accordance with 34 CFR 668.15.

Federal Student Financial Aid expenditures are subject to future audit by the USDOE. The Company's management believes the Federal Student Financial Aid Programs have been managed appropriately and does not anticipate any material adjustments resulting from future audits. Due to the complex nature of the USDOE regulations, the ultimate impact of future audits on the Company's financial statements could vary materially.

Note 16: Subsequent Events

Subsequent events have been evaluated through March 26, 2010, which is the date the financial statements were issued.

Concorde Career Colleges, Inc.
Schedule of Findings and Responses
December 31, 2009

Reference Number	Finding
09-1	**Criteria or Specific Requirement** – The Company is required to maintain internal controls over the Federal Student Financial Aid process and is required to ensure the accuracy of data and processes including accurate and timely refunds. **Condition** – Several of the Company's campuses had late or inaccurate refunds related to the 2008 calendar year that were noted through external and internal compliance audits completed during 2009. **Context** – The Company performed internal and external audits of the Federal Student Financial Aid processes, files and refund calculations. **Effect** –The Company was required to refund approximately $500,000 of federal funds to the U.S. Department of Education (USDOE) during 2009 for corrections of errors that occurred in 2008. **Cause** – Inaccurate or incomplete files and errors in calculation of refunds. **Recommendation** – The Company should revise and monitor its Title IV refund calculations to ensure that Title IV funds are refunded accurately and timely. **Views of Responsible Officials and Planned Corrective Actions** – The Company has hired a new National Director of Financial Aid in late 2008, hired additional corporate financial aid staff and implemented additional review and training processes and hired new staff at selective campuses.

Concorde Career Colleges, Inc.
Summary Schedule of Prior Audit Findings
December 31, 2009

Reference Number	Summary of Prior Findings	Status
08-1	**Criteria or Specific Requirement** – The Company is required to maintain certain financial responsibility standards in accordance with the regulations at 34 CFR 668.15. **Condition** – The Company did not meet the U.S. Department of Education's (USDOE) standards of financial responsibility as of December 31, 2009. **Context** – The Company has not met the financial responsibility standards of the USDOE, due to the Company maintaining a negative tangible net worth. **Effect** – The USDOE has allowed the Company to continue to participate in the Title IV programs under the Provisional Certification Alternative. Under this alternative, the Company was required to post a letter of credit totaling $11,118,000 through August 31, 2011 and to be provisionally certified for a period of up to three complete award years. **Cause** – As a result of the acquisition of the Company, effective September 1, 2006, the Company's net tangible worth significantly decreased due to the amount of goodwill generated by the acquisition. **Recommendation** – The Company should continue to monitor its progress in meeting USDOE's standards of financial responsibility. **Views of Responsible Officials and Planned Corrective Actions** – The Company monitors the progress of meeting USDOE's standards of financial responsibility on a monthly basis.	Resolved

Student Satisfaction Survey Analysis Report

Prepared for

Concorde Career College
Aurora, CO

April 13, 2009

DATAMARK

STUDENT SATISFACTION SURVEY
I. EXECUTIVE SUMMARY

This section summarizes key observations, findings and recommendations derived from the analysis of survey items. The information contained in this section should only be used as a guide for evaluating the primary findings from the report. Please refer to the detailed sections of this report for information about specific survey items.

Redacted by HELP Committee

Perception of Value is Key Component to Satisfaction
Key Factor: The statement "I believe I am getting a valuable education in exchange for the tuition paid here at Concorde" was found to be highly related to overall student satisfaction. The statement also generated a large degree of difference between satisfied and dissatisfied students.

- Correlation to overall satisfaction: .649
- Agreement rating: 1.84 (on a one-to-five scale where one is total agreement and five is total disagreement).
- Satisfied student rating: 1.60, Dissatisfied student rating: 4.00.
- Trend: Performance improvement of 13.3%. Rating was 2.12 in the previous survey.

Recommendation: Take advantage of opportunities to advertise any school improvements to existing students. Remind students why the school is so great and publicize success stories of current and past students.

Dissatisfied Students May Feel Deceived by Admissions
Key Factor: The statement "The Admissions Department presented an accurate profile of school life at Concorde" was found to be highly correlated to overall student satisfaction and a strong differentiating factor between satisfied and dissatisfied students.

- Correlation to overall satisfaction: .610
- Agreement rating: 1.97
- Satisfied student rating: 1.73, Dissatisfied student rating: 4.17.
- Trend: Performance improvement of 16.8%. Rating was 2.37 in the previous survey.

Recommendation: It is important to train the admissions staff to more clearly explain all that will be required of students through their educational experience. Although presenting the school in the best light possible is critical to attracting students, students need to recognize the seriousness of the commitment they are making and realize that making it to graduation will be a challenge.

Redacted by HELP Committee

[2] Although not statistically valid, overall satisfaction percentages are based on the total number of students that responded to overall satisfaction as very satisfied (1) or satisfied (2), plus half of those that responded to overall satisfaction as neutral (3).

STUDENT SATISFACTION SURVEY
Appendix A: OPEN-ENDED RESPONSES

The following table is a summary of the general themes derived from the analysis of the open-ended question: "Please jot down what one thing you think this school could do to make more students succeed here."

Suggestion	Number of Responses
Nothing/Everything is good	32
Equipment and supplies	18
Organization	13
Smaller classes	9
Honesty	7
Student activities, recognition and incentives	7
Instructors	6
Facilities (bigger breakroom, recycling bins, bike rack, etc.)	6
Be more flexible and understanding	6
Better student services	6
Labs/hands on	5
Prepare new students for programs (checklists, orientation, no middle mod)	5
More financial aid options and better officers	4
Day care	4

INDIVIDUAL RESPONSES - Copied verbatim from survey

- A BETTER REVIEW FOR TESTS
- A HAVE HEALTH PROBLEMS AND NEED HELP IN AREAS TO DO EXTERNSHIP AND GRADUATE BECAUSE OF MY PROBLEMS I NEED MORE HELP PLEASE PLEASE
- ABILITY TO DO CLASS PROJECTS AND GET POINTS FOR THEM THIS ALLOWS FOR BETTER LEARNING NEEDS
- ADMISSIONS NEEDS TO BE MORE ACCURATE IN THE INFORMATION THEY GIVE OUT
- AFTER ACCEPTION TO PROGRAM PROVIDE A CHECKLIST OF ALL ITEMS AND MEETINGS THAT I NEED TO COMPLETED PRIOR TO BEGINNING
- ALLOW STUDENTS TO HAVE EXCUSED ABSENCES
- ASK MORE QUESTIONS
- Redacted IS GREAT AND IRedacted by IS GREAT AND Redacted by IS GREAT
- Redacted by HELP IS THE BEST INSTRUCTORS ARE EITHER EXCELLENT OR DISMAL
- Redacted by HELP AND MOST TEACHERS ARE GREAT STUDENT SERVICES NEED WORK
- Redacted by MAKES MY DAY SHE CARES ABOUT ALL THE STUDENTS AT CONCORDE. ILL MISS HER
- BE HONEST
- BE MORE ATTENTIVE TO FIRST MOD STUDENTS AND SHOW THEM HOW TO USE EQUIPMENT INSTEAD OF JUST TELLING THEM. KEEP UP THE GREAT WORK DENVER CONCORDE
- BE MORE FLEXIBLE AND UNDERSTANDING
- BE MORE ORGANIZED IN GENERAL HAVE CLASSROOMS READY AND NOT MOVE OUR RN CLASS TO A TOTALLY INADEQUATE ROOM HIRE EDUCATORS AND NOT JUST RNS
- BE MORE ORGANIZED STAY ON POINT IN CLASSROOM DISCUSSIONS
- BE MORE PROFESSIONAL
- BE MORE RESPECTFUL OF OTHERS AND STOP INTIMIDATING OTHER WHO DO NOT KNOW STUDENT NEED TO LISTEN TO INSTRUCTOR

- BE MORE UNDERSTANDING THE INSTRUCTORS
- BETTER ANATOMY MODELS STRICTER ABOUT CLASSROOM TALKING AND DISRUPTIONS
- BETTER BOOKS BETTER TEACHERS BETTER LABS INCLUDE LABS IN CLASS
- BETTER LAB WORK
- BETTER POWERPOINT NOTES Redacted by HELP Committee SHOULD BE THE MODEL
- BETTER PROJECTORS IN THE CLASSROOMS
- BIKE RACKS RECYCLE BINS
- BUS PASSES THROUGH THE SCHOOL LIKE OTHER COLLEGES HAVE DISCOUNTED ONES
- CAN WE PLEASE GET A BOTTLE RECYCLING BINS AND A BIKE RACK
- CONCORDE NEEDS TO BE MORE ACCURATE WITH THE TIMES THEY SAY NEW STUDENTS SCHEDULES WILL BE
- CONSTANT SCHEDULE CONFUSION STAFF TURNOVER SEVERAL UNREALISTIC INSTRUCTORS
- DENTAL LAB NEEDS A BETTER SUPPLY OF PRODUCTS TO PRACTICE WITH
- DO A BETTER JOB OF TRANSFER CREDITS AND WAS TOLD THAT MATH WOULD NOT TRANSFER WITHOUT EVEN LOOKIN AT MY TRANSCRIPT
- DO NOT MAKE EXCEPTIONS FOR TARDY OR ABSENT STUDENTS. IT IS NOT FAIR TO US THAT ARE HERE EVERYDAY
- DO NOT MAKE STUDENTS WAIT 10 WEEKS TO START AGAIN THIS IS DISCOURAGING
- DONT MISREPRESENT THE SCHOOL OR ITS POLICIES TO PROSPECTIVE STUDENTS DONT TALK DOUN TO THOSE THAT PAY YOUR SALARIES.
- ENCOURAGE STUDENTS TO STOP GOSSIP AND PAY CLOSE ATTENTION TO IT
- EVERYTHING HAS BENE SO WONDERFUL THANK YOU
- EVERYTHING WAS GOOD I LIKE THE CANDY THAT COMES WITH SURVYES NICE TOUCH SHOULD BE INVOLVED IN BUDGET IF IT ISNT ALREADY
- FAVORTISM AMONG FACULTY AND STUDENTS IS OUTRAGEOUS HERE AND ISNT FAIR I DONT THINK THIS SCHOOL CARES ABOUT ANYTHING BUT MONEY
- FIGURE OUT MORE DAY OPTIONS
- FINANCIAL AID NEEDS TO HAVE MORE ACCURATE INFORMATION SOMETIMES IT SOUNDS LIKE THEY ARE GUESSING
- FINANCIAL AID OFFICE SUCKS BOOKS DISORGANIZED NEED CLASS FOR STUDENTS TO BE PROFESSIONAL
- FLEXIBILITY TO REAL LIFE CIRCUMSTANCES IE COURT HOSPITAL ILLNESS
- FLEXIBLE TIMES OF REQUIRED CLASSES
- FREE BUS PASSES FOR THE STUDENTS THAT HAS FINANCIAL DIFFICULTIES
- FREE COFFEE
- FRIENDLY ALWAYS SOMEONE TO ASK A QUESTION TOO IF NEEDED. LOTS OF NICE FUN STUFF ALWAYS POSITIVE I ENJOY BEING HERE AND AM GLAD I
- GET A NEW STUDENT SERVICES REPRESENTATIVE
- GET A TRUSTWORTHY DAYCARE CENTER ON CAMPUS
- GET BETTER LAB EQUIPMENT THAT WORKS
- GIVE OUT INCENTIVES
- GIVE OUT RECOGNIZED AWARDS TO STUDENTS WHO ARE DOING WELL
- GRADUATE SERVICES HAVE NOT CONTACTED ME ABOUT ANYTHING VERY SLOW
- HAVE AN ON CAMPUS DAYCARE AND POSSIBLY MAKE THE CLASS A LITTLE LONGER FEEL MATERIAL IS COVERED IN A BIT OF A HURRY. THANK YOU
- HAVE MORE INSTRUCTORS AND SHORTER CLASSES
- HAVE OTHER COURSES LIKE LPN RESPONSE TO FIT SCHEDULES

- HAVE SUPPLIES IN LAB AT ALL TIMES
- HAVE THE LABS STOCKED WELL MOST OF THE TIME THE LAB DOESNT HAVE ENOGUH SUPPLIES
- HAVE THE STUDY UTENSILS AVAILABLE MORE OFTEN
- HAVE TUTORING EVERYDAY FOR 3 SETS OF STUDENTS EVERYDAY TUTORING
- HAVENT NOTICED CHANGES DISAPPOINTED ADMISSIONS DEPT STATED CONCORDE WAS FULLY ACCREDITED WHEN IN FACT IT IS NOT
- HELP EACH STUDENTS NOT JUST THE TOP STUDENT OF THE CLASS
- HELP MORE WITH FINANCES PREPARE NEW STUDENTS BETTER
- HELP WITH GRANT INSTEAD OF JUST GIVING YOU A PALE GRANT AND LEAVE YOU ON YOUR OWN
- HIRE EDUCATORS NOT JUST RNS OFFER LABS FOR SCIENCE CLASSIS SO THAT PEOPLE CAN TRANSFER TO OTHER SCHOOLS AFTER GRADUATION
- HOLD THEM TO A HIGH LEVEL DONT LET THEM WHINE ABOUT THINGS BEING TOO HARD
- I BELIEVE THAT STUDENTS SHOULD NOT BE ADMITTED HALFWAY THROUGH ANOTHER CLASS BECAUSE THEY DO NOT HAVE THE MATERIAL THAT ALL STUDENTS ARE WORKING ON THIS MAKES STUDENTS UNPREPARED FOR CLASS TOPICS
- I BELIEVE THE NEW STUDENTS SHOULD GET A LITTLE MORE AID WHEN MIXED WITH THE OLD MOD ONES
- I CAN SEE A MUCH IMPROVED ATMOSPHERE AT CONCORDE IT IS MORE STABLE AND THE INSTRUCTORS ARE SOMEONE THAT I WOULD LIKE TO EMULATE AS A MODEL FOR MYSELF TO BE A NURSE
- I DO NOT FEEL Redacted by SHOULD NOT TEACH. HE NEEDS TO KNOW THAT HE IS HERE TO TEACH US. THIS IS NOT ABOUT HIM. HE IS RUDE AND 95% OF STUDENTS DONT WANT TO IF HE IS HERE
- I DONT THINK ANYTHING SHOULD BE CHANGED
- I FEEL STUDENT SERVICES IS TOO BUSY THE DEAN MADE A DECISION I FEEL STUDENT SERVICES CHANGED HES MIND CLINICALS IS LIKE BEING A CNA NOT RN
- I FEEL THAT THE LABS COULD BE BETTER EQUIPPED AND HAVE NEWER EQUIPMENT I THINK THAT THERE SHOULD BE MORE LIMITS ON WHO YOU ENROLL
- I HAD A CHALLENGING AND EXCITING EXPERIENCE AND I FEEL THAT I CAN ACCOMPLISH ANYTHING
- I HAVE HAD A GREAT EXPERIENCE SO FAR
- I HAVE LOVE Redacted by ADMINISTRATION SHE 1S AWESOME AND CARING
- I LOVE IT HERE
- I LOVE THIS SCHOOL
- I THINK EVERYTHING HERE AT CONCORDE IS PERFECT NOTHING COULD BE BETTER
- I THINK EVERYTHING IS GREAT
- I THINK IF THEY HAVE MORE HELP FOR STUDENTS MAYBE ONE ON ONE TWICE A WEEK MAYBE TO UNDERSTAND A LITTLE MORE STUFF
- I THINK THAT IT WOULD BE MORE EFFECTIVE IF THE INSTRUCTORS WOULD NOT JUST READ FROM THE POWERPOINT PRESENTATIONS
- I THINK THAT THE CLASSROOM SHOULD NOT EXCEED 12-14 PEOPLE. IT GETS TOO HARD TO COVER THINGS SMOOTHLY BECAUSE PEOPLE ASK THE SAME QUESTIONS OVER AND OVER. THANK YOU
- I THINK THAT WE SHOULD HAVE A LOT MORE TRAINING TIME DOING BLOOD DRAWS

- I THINK THAT YOU SHOULD HAVE A DAY FOR WOMEN THAT HAS BABIES AND YOU WILL HAVE MORE STUDENTS
- I THINK THE MA LABS/CLASSES SHOULD BE SMALLER
- I THINK WE SHOULD EXPAND THE SCHOOLS TO ACCOMODATE THE LARGER NUMBER OF PROGRAMS BIGGER CAFETERIA LIBRARY AND STUDENT LOUNGE
- I WENT TO EDUCATION DEPT ABOUT ISSUES WITH CLINICALS BUT WAS IGNORED
- I WOULD NOT CHANGE A THING
- IF EVERY SCHOOL WAS LIKE CONCORDE THERE WOULD BE MORE GRADUATES KEEP UP THE GOOD TEACHING
- IF IT WERENT FOR THE STAFF HERE AT CONCORDE BEING CARING AND UNDERSTANDING OF MY HEALTH SITUATION I WOULDNT BE WEHRE I AM TODAY. THANK YOU
- IM A NEW STUDENT AND HAVE NOT BEEN TAUGHT WHAT I AM REQUIRED TO BE DOING IVE BEEN TAUGHT BY STUDENTS AND NOT MY TEACHER
- IM NOT GETTING THINGS ACCOMPLISHED BECAUSE I DONT FEEL I AM LEARNING RELEVANT THINGS AS TO WHAT I WAS TOLD I WOULD WHEN I FIRST STARTED
- IN SCHOOL DAYCARE FOR THE STUDENTS THAT ARE PARENTS
- INFORM STUDENTS THAT SCRUBS SIZE SMALL
- INPUT INTO SCHEDULE 10.5 HOUR DAYS TOO LONG
- INSTURCTORS NEED TO BE PREPARED TO TEACH ANY COURSE NOT JUST THEIR ASSIGNED COURSES
- IT HAS BEEN GREAT
- IT IS RIDICULOUS THAT UPON STARTING AT CONCORDE WE WERE TOLD ITS FULLY ACCREDITED BUT NOW WE HAVE ALL LEARNED THAT NO OTHER SCHOOLS WILL TAKE OUR CREDITS
- IT WOULD BE GREAT TO HAVE A CAMPUS CLOSER TO HOME
- KEEP CLASSES SEPERATE
- KEEP ON SMILING
- KEEP UP THE GOOD WORK
- KEEPING STUDENT CONFIDENTIALITY WOULD BE BENEFICIAL TO GAIN THE STUDENTS TRUST
- LARGER BREAKROOM MORE PLACES TO STUDY PICNIC TABLES OUTSIDE
- LITTLE BIT LONGER BREAKS MORE SPIRIT WEEKS MORE SCHOOL INTERACTION SCHOOL DANCE
- LOWER TUITION
- MAKE SURE SCHEDULED CLASSROOM IS LARGE ENOUGH FOR THE CLASS SO WE DONT HAVE TO MOVE WERE STRESSED ENOUGH AS IT IS
- MAKE THE CLASS SIZES SMALLER
- MAYBE UPDATE TECHNOLOGIES TO EQUAL WHAT IS BEING USED OUT THERE
- MORE AND BETTER SUPPLIES IN LAB
- MORE CAMPUS THROUGHOUT THE CONTINENTAL US LIKE ONLY ONE CAMPUS IN THE STATE OF TEXAS I BELIEVE THERE SHOULD BE MORE IN THE STATE
- MORE CASUAL DAYS
- MORE LAB TIME
- MORE LAB TIME
- MORE SCHOOL ACTIVIES
- MORE VEGETARIAN FOOD IN VENDING MACHINES WE NEED A BIKE RACK
- Redacted by HELP Committee IS THE BEST AND Redacted by HELP Com IS AWESOME HAVE FUN WITH LEARNING
- MY TIME HERE IS OK
- NA

- NO COMMENT
- NO PROBLEMSN
- NOT ENOUGH EQUPIMENT IN LABS
- NOT ENOUGH SUPPLIES IN THE LAB WE ARE ALWAYS RUNNING OUT
- NOT HAVE SUCH OUTRAGEOUS SIZED CLASSES SUCH AS OVER 30 STUDENTS
- NOTHING I THINK THIS SCHOOL IS A VERY GOOD SCHOOL AND ARE ON TOP OF EVERYTHING
- NOTHING VERY GOOD SO FAR
- OFFER DAYCARE
- OFFER MORE TIMES FOR TUTORING
- ORGANZIATION TEACHERS FOR THE MOST PART ARE AWESOME BESIDES A FEW AND Redacted IS THE BEST EVER. SHE TRULY CARES ABOUT ALL THE STUDENTS
- OTHER THAN ISSUES WITH A SPECIFIC INSTRUCTOR I AM VERY SATISFIED WITH THE SCHOOL
- OTHER THAN PROBLEMSN WITH MY A&P TEACHER THE SCHOOOL IS DOING GOOD
- PEOPLE IN THE FRONT OFFICES NEED TO PUT SMILES ON THEIR FACES EVEN WHEN THEY'RE IN A BAD MOOD. MOST LOOK LIKE PISSED OFF. ACT IF THEY HAVE TO
- PREPARE INCOMING STUDENTS OF PROFESSIONALISM
- PROVIDE BETTER LUNCH SPACE AND STUDY AREA TREAT STUDENTS WITH RESPECT AND NOT LIKE CHILDREN
- PROVIDE STUDY HALL THE LIBRARY IS NOT QUIET ENOUGH
- PROVIDE THE SCHEDULE SOONER. MORE ORGANIZED FIRST DAY OF EACH TERM. RECIEVE BOOK PRIOR TO TERM START DATE
- RECYCLE BINS AND BIKE RACKS
- SCHEDULE FLEXIBILITY WOULD BE A PLUS MY ADMISSION REP Redacte HASNT SPOKEN TO ME SINCE I TOOK THE NET TEST
- SCHEDULES NEED TO BE GIVEN OUT SOONER.
- SMALLER CLASSES
- SMALLER CLASSES.
- SO FAR AM VERY SATISFIED AND I AM GLAD A PICKED THIS SHOOL IT IS JUST A LITTLE DRIVE FOR ME
- SO FAR SO GOOD
- SOME TYPE OF STUDENT GOVERNMENT WOULD HELP THE STUDENST CONNECT WITH THE ADMINISTRATION
- STUDENT SERVICES COULD BE MORE PUNCTUAL AND MORE HELPFUL
- STUDENT SERVICES GOT UNORGANIZED AND HAS BEEN TOUCHY JUST FYI
- STUDENT SERVICES WAS HORRIBLE TO DEAL WITH IN REGARDS TO MY TRANSFER INTO THE RN PROGRAM VERY UNPROFESSIONAL AND QUITE DISAPPOINTEING Redacted by HELP
- TEACH TO USE SUCTION WITH RIGHT HADN AND TRAIN TO WORK WITH A LEFT HANDED DOCTOR
- TELL THE ADMISSION PEOPLE TO BE HONEST ABOUT SCHEDULES AND WHAT TO EXPECT IN GENERAL THEY TOLD ME MANY MANY LIES
- THANK YOU
- THANK YOU THIS COURSE WAS FUN
- THANKS FOR ALL OF YOUR SUPPORT AND HELP
- THE DEAN NEEDS IMPROVEMENT IN INTERACTION WITH HIS STUDENTS Redacte Redacted by Redacted by HELP Committee NEEDS IMPROVEMENT ON HER PEOPLE SKILLS AND ATTITUDE

- THE LABS NEED TO BE STOCKED BETTER MORE MEDIUM GLOVES
- THE ONLY ISSUE I HAVE HAD WAS WITH MY ENGLISH PROF AND THAT WAS ADDRESSED IN ANOTHER SURVEY. I LOVE IT HERE
- THE PERSON THAT GOT ME STARTED AT CONCORDE NO LONGER WORKS HERE AND THAT MAKES ME MAD CAUSE SHE TRIED SO HARD TO HELP ME AND THEN YALL LET HER GO
- THE PRESIDENT IS AWESOME
- THE PROJECTORS ALWAYS SEEM BROKEN
- THE SCHOOL AS A WHOLE SEEMS RATHER DRACONIAN AND UNCARING WITH SITUATIONS THAT OCCUR IN STUDENTS LIVES OUTSIDE THEIR CONTROL. TRY NOT TO BE SUCH
- THE SCHOOL SHOULD HAVE MORE WORKING MICROWAVES IN THE BREAKROOM
- THEY NEED TO BE MORE ACCURATE WITH THE TIMES YOUR IN SCHOOL BEFORE YOU START
- TIME TIME TIME TIME
- TISSUES IN ALL CLASSROOMS
- TUITION IS TOO HIGH COMPARED TO OTHER SCHOOLS. ITS JUST NOT HAVING TO WAIT THAT MAKES PEOPLE CHOOSE THIS SCHOOL
- UPDATE VIDEOS
- VERY HAPPY WITH MY CHOICE IN SCHOOL
- WE NEED MORE SUPPLIES IN THE LAB MOST OF THE TIME WE ARE SITTING AROUND WAITING OON OTHERS TO FINISH WITH THEIR SUPPLIES
- WE SHOULD GET NEW SKELETONS
- WOULD BE NICE TO SEE STUDENT RECOGNITION ON THE MA BOARD HAVENT SEEN ANYTHING ON IT SINCE I STARTED IN NOV 2008
- YES EVERYTHING IS GREAT HERE

Ref.

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CONCORDE
CAREER COLLEGES INC.

Executive Summary

June 2009

BMO Capital Markets

Investment Banking | Corporate Banking | Treasury Services | Market Risk Management | Institutional Brokerage | Research

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Executive Summary

1. Executive Summary

1.01 Company Overview

Concorde Career Colleges Inc. ("Concorde" or the "Company") is a leading provider of for-profit post-secondary healthcare services education in the U.S. with over 8,100 students enrolled across a network of 12 campuses located in some of the nation's highest demand markets for healthcare services – California, Florida, Texas, Kansas, Colorado, Oregon and Tennessee. Established in 1969, Concorde's reputation as one of the largest providers of exclusively career-focused healthcare services education provides the Company with strong brand equity. In addition to benefitting from positive secular trends for the post-secondary education industry, since its privatization by Liberty Partners in 2006, management has implemented a number of business process improvements transforming the Company – including segmented student withdrawal/re-entry management, in-house marketing and disciplined student lending. Concorde is withdrawing from the market that serves students who have not received a High School degree (Ability to Benefit or "ATB"). The ATB student population has declined from [redacted]% of the student population in 2006 to [redacted]% currently.

Concorde's strength is based upon its commitment to the delivery of outcomes-based education through its 16 nationally accredited programs ranging from advanced (Clinical) programs such as Registered Nursing, Dental Hygiene, Surgical Technology and Respiratory Therapy to entry-level (Core) programs such as Medical Assistant, Dental Assistant and Pharmacy Technician. The breadth of Concorde's program offering, together with the combination of Clinical and Core Programs, provides its schools with several advantages in recruiting new students, securing clinical sites, and enhancing the school's overall reputation. The Company continues to enhance its Clinical Program offering by investing significant resources in experienced personnel, classroom equipment and facilities. For example, Concorde began a systematic rollout of its Registered Nursing (RN) program in Denver during 2005 and is projected to have approximately 530 RN students (in addition to approximately 1,520 Vocational Nursing) enrolled at 10 campuses by 2010. Management believes the Company is one the largest providers of nursing education in the U.S. Currently, [redacted]% of Concorde's revenues are derived from the Company's Clinical programs.

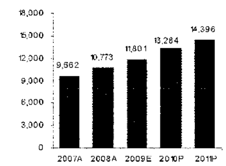
From Fiscal 2006 (Liberty acquisition) to Fiscal 2008, the Company grew net revenue by 27.4% from $[redacted] million to $[redacted] million and adjusted EBITDA by 143.2% from $[redacted] million to $[redacted] million. In 2009, the Company is on track to achieve forecasted start growth of [redacted]%, revenue of $[redacted] million, and Adjusted EBITDA of $[redacted] million. Management estimates that of the 1390 basis point improvement in 2009 Adjusted EBITDA margin (22.9%) over 2006 (9.0%), at least 900 basis points are attributable to business process improvements that improved student completion or reduced cost.

Executive Summary

Exhibit 1.01

Operating Performance

Starts

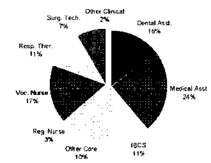


Revenue and Adj. EBITDA (1)

Redacted by HELP Committee

[redacted]

Program Mix (2009E) (2)



(1) Adjusted EBITDA reflects adjustments for non-recurring, extraordinary and shareholder related charges
(2) Based on ending student population

1.02 Programs and Degrees

Programs

Concorde is dedicated to providing quality healthcare services education, building on consistent increases in demand for trained healthcare professionals. According to the Bureau of Labor Statistics, seven of the ten fastest growing occupations in the U.S. for the next ten years will be healthcare-related. Concorde is strategically positioned to take advantage of these trends through recent investments in expanding its Clinical Program offering such as nursing, radiologic technology and dental hygiene. Over the past five years, the Company has increased its proportion of Clinical Program enrollment from [redacted]% in 2005 to [redacted]% in 2009. Clinical Programs generally require students to complete a four to eight week externship to meet graduation and licensure requirements.

Management believes Concorde's business model is superior because of its balanced mix of both Clinical and Core healthcare programs. Clinical Programs tend to create a more stable revenue stream due to their longer duration (12 to 20 months for Clinical versus 7 to 9 months for Core), higher level of student completion, and consistently high demand. These programs also have longer development periods and require extensive interaction with the local healthcare community to secure the necessary clinical rotations for students as well as communication with accrediting bodies and state boards. For these reasons, Concorde's Clinical programs tend to provide greater barriers to entry in their markets. The Core Programs tend to achieve steady-state profitability more quickly than Clinical Programs due to lower course delivery expenses and shorter licensing and accreditation processes.

Clinical and Core Programs also complement each other. With higher academic and professional standards, the Clinical Programs have a very positive impact on campus culture and the overall behavior of the student body. Students that initially apply for Clinical Programs but have difficulty meeting the enrollment requirements frequently find that entry into a Core Program is a more than adequate first step in achieving their career goals.

Executive Summary

Exhibit 1.02

Program Offering

Clinical	Core
Dental Hygiene (DH)	Dental Assistant (DA)
Registered Nurse (RN)	Insurance Billing & Coding Specialist (IBCS)
Vocational Nursing (VN)	Medical Assistant (MA)
Physical Therapy Assistant (PTA)	Medical Office Management (MOM)
Radiologic Technology (RAD)	Massage Therapy (MT)
Respiratory Therapy (RT)	Patient Care Technician (PCT)
Surgical Technology (ST)	Patient Care Assistant (PCA)
	Pharmacy Technician (PT)

Degrees

The Company currently offers both Certificate/Diploma programs and Associate Degree level programs that take from seven to 20 months to complete. Concorde's proportion of Associate Degree level programs has increased as a result of its systematic rollout of Clinical Programs as well as the increasing demand for higher-end skilled healthcare workers. Currently, Associate Degree and Diploma enrollment are 40% and 60%, respectively. The importance of this shift is illustrated by the change in Concorde's revenue mix. Revenue derived from Clinical Programs in 2008 was [redacted]%, while Clinical program enrollment only accounted for [redacted]% of total enrollment. Clinical Programs drive higher average revenue per student as well as increased revenue visibility.

1.03 Campus Overview

The Company's campuses all operate under the Concorde brand. Two-thirds of the Company's 12 campuses are located within the top four states for annual healthcare spend (i.e. CA, FL, TX and NY).

Exhibit 1.03

Key Campus Metrics

Redacted by HELP Committee

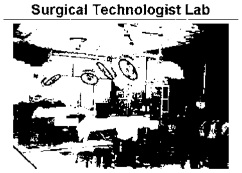
Bold indicates planned program introduction in 2009.
Program Legend: Dental Hygiene (DH); Registered Nurse (RN); Vocational Nursing (VN); Physical Therapy Assistant (PTA); Radiologic Technology (RAD); Respiratory Therapy (RT); Surgical Technology (ST); Dental Assistant (DA); Insurance Billing & Coding Specialist (IBCS); Medical Assistant (MA); Medical Office Management (MOM); Massage Therapy (MT); Patient Care Technician (PCT); Patient Care Assistant (PCA); Pharmacy Technician (PT).
Program revenue equals net revenue less community matching grants.

Since 2006, management has upgraded, expanded and standardized the interior of each campus in order to improve branding, community perception and operating leverage. Each of Concorde's clinical labs is equipped with industry standard equipment, preparing students for a wide variety of working environments. Concorde's facilities generally have excess student and parking capacity to support strong organic growth, as well as viable options for future expansion.

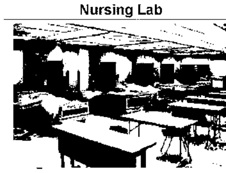
Exhibit 1.04

Industry Standard Facilities

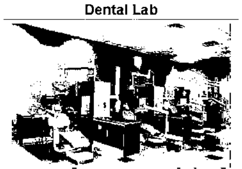
Surgical Technologist Lab



Nursing Lab



Dental Lab



Executive Summary

1.04 Growth Strategy

Management has initiated multiple growth strategies to continue to build on Concorde's industry-leading position as a provider of for-profit post-secondary healthcare services education. These strategies include rolling out Clinical Programs throughout its entire campus network and developing greenfield campuses.

Exhibit 1.05

Concorde's Growth Strategy	
Expanding Clinical Programs	**Developing Greenfield Campuses**
▪ Redacted by HELP Committee ▪ ▪ ▪ ▪ ▪	▪ Add new campuses in 2009 in Redacted by HELP Committee ▪ Expedite new campus openings in existing states due to good standing with regulatory bodies and respective state boards ▪ Continue to target additional high healthcare spending states ▪ Plan 2 additional campuses for 2010 and 2011 openings

Concorde targets new Clinical Program development opportunities and new campus opportunities based upon independent third party market research. In addition to supporting the go-no-go decision, independent research highlights market specific execution issues.

Redacted by HELP Committee

Exhibit 1.06

Business Process Initiatives		
Enhanced Attrition Management	***Improved Marketing***	***Strengthened Admissions***
▪ Segmented withdrawal/ re-entry management ▪ Re-engineered student services function ▪ Reduced ATB students (reduced from Redac% in 2006 to Redac% currently)	▪ Redacted by HELP Committee ▪ ▪ ▪	▪ Improve lead to start conversion rates from Redact % in 2006 to Redacted by % YTD 2009 through qualitative selling ▪ Define and monitor acceptable response time ▪ Established regional Director of Admissions function for East and West regions ▪ Introduced admission performance compensation plan

Executive Summary

1.05 Management and Organization

Concorde's senior management team consists of nine seasoned professionals with deep industry operating experience and strong regulatory and accreditation expertise. This balanced team of new and long-term service leaders is responsible for the Company's strong operating performance.

Exhibit 1.07

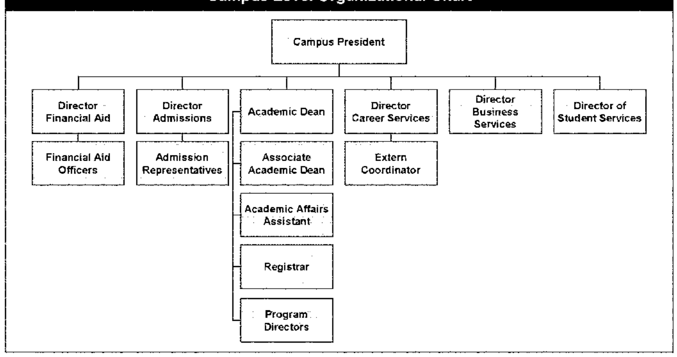
Senior Management Profiles	
Tim Foster *Chairman and CEO*	▪ Joined Concorde with Liberty Partners acquisition ▪ Former Chairman, CEO Ross University; Co-founder, CEO NovaCare, Inc.; Partner, Foster Management Company; various positions, General Electric ▪ B.A., Union College
Tim Cole *President and COO*	▪ Joined Concorde in 2007 ▪ Previously Campus President, Regional VP Operations for Kaplan Higher Education ▪ Various senior executive positions, including CEO and Chairman, in aerospace, nuclear security, and private corrections industries ▪ 21 years service in U.S. Air Force ▪ B.B.A., Oklahoma University; M.B.A., Pepperdine University; Advanced Management Program, Harvard Graduate School of Business
Paul Gardner *CFO*	▪ Joined Concorde in 1994 ▪ Previously Controller, La Petite Academy (NASDAQ); Account Manager, Investors Fiduciary Trust Company ▪ B.S., Missouri Western University
Harry Dotson *VP of Compliance and Regulatory*	▪ Joined Concorde in 2005 ▪ Previously Campus President, Computer Learning Centers; Chief Information Systems and Curricula Officer, ATI Enterprises ▪ B.S., University of Texas at Arlington; M.S., Kansas State University
Pat Debold *VP of Academic Affairs*	▪ Joined Concorde in 1989 and 2000 as Senior academic affairs executive ▪ Campus President, Sanford-Brown College, 1998-1999 ▪ B.S., Kansas State University; M.S., Kansas State University
Diana Hawkins-Jenks *VP of Human Affairs*	▪ Joined Concorde in 1997 ▪ Previously Vice President of HR, La Petite Academy ▪ B.S., Kansas State University
Bill Richardson *VP of Admissions and Marketing*	▪ Joined Concorde in 1990 ▪ Admissions Representative, Director of Admissions, Regional Director of Admissions, National Director of Admissions ▪ Assumed current duties in 2007 ▪ B.S., Belhaven College
James Thompson *VP of Development*	▪ Joined Concorde in 2008 ▪ Previously Campus Director, National American University; Director of Education, Kaplan ▪ B.A., University of Northern Iowa; M.B.A, Miami University
James Frazier *VP of Student Services*	▪ Joined Concorde in 2007 ▪ Previously Campus Director, Director of Finance, Finance Manager and Financial Aid Consultant, Kaplan ▪ B.S., University of Nebraska

Executive Summary

The Company has a decentralized operating structure which is divided into East and West Regions (six campuses each), and characterized by functional management at each of the campus locations. The Corporate Office is responsible for defining and executing Company strategy, accounting and financial controls and reporting, tax, banking, internal audit, curriculum development and academic oversight, marketing, legal, regulatory, real estate, and risk management, as well as oversight of campus admissions and operations. The day-to-day campus functions are managed by the Campus President in collaboration with regional and corporate leadership. Each Region has a Vice President of Operations and functional support personnel in education, admissions and career services. Clinical Program initiatives are further supported by a team of National Clinical Program Directors.

Exhibit 1.08

Campus Level Organizational Chart



Executive Summary

1.06 Accreditation and Regulatory Overview

All of Concorde's campuses are accredited by the Accrediting Commission of Career Schools and Colleges of Technology ("ACCSCT"). ACCSCT is recognized by the U.S. Department of Education as a private, non-profit, independent accrediting agency for career education programs. Concorde's most recent accreditation reviews were at Jacksonville and Tampa in March 2009 with the next review expected to be at Miramar in Q4 2009 or Q1 2001.

In addition to institutional accreditation, a number of programs such as Nursing (RN and VN), Dental Hygiene and Respiratory Therapy require programmatic accreditation by specialized accrediting agencies. Representative programmatic accrediting agencies and state specialized approval boards include:

- Commission on Dental Accreditation (CODA)
- Joint Review Committee on Education in Radiological Technology (JRCERT)
- American Society of Health-System Pharmacists (ASHP)
- American Association of Medical Assistants (AAMA)
- Commission on Accreditation in Physical Therapy Education (CAPTE)
- Committee on Dental Auxiliaries (COMDA)
- Commission on Accreditation of Allied Health Education Programs (CAAHEP)
- Committee on Accreditation for Respiratory Care (CoARC)
- Applicable State Boards of Registered and Vocational Nursing

The Company has strong relationships with the U.S. Department of Education, accrediting agencies and state licensing agencies. The following are the key compliance metrics for each of the Company's campuses.

Exhibit 1.09

Key Compliance Metrics

Cohort Default Rates					90 / 10 Metrics					
	2004	2005	2006	2007 [(1)]		2005	2006	2007	2008	Q1 2009
Arlington	1.7%	4.5%	5.6%	10.5%	Arlington	85.0%	80.6%	73.5%	84.4%	TBU
Aurora	3.5%	4.2%	11.1%	10.2%	Aurora	78.2%	71.3%	64.1%	71.3%	TBU
Garden Grove	4.3%	5.3%	5.0%	6.6%	Garden Grove	69.6%	69.8%	63.9%	76.8%	TBU
Jacksonville	6.9%	6.6%	10.7%	17.9%	Jacksonville	85.9%	88.0%	84.4%	86.7%	TBU
Kansas City	6.2%	7.8%	8.9%	15.3%	Kansas City	82.9%	83.1%	81.7%	89.7%	TBU
Memphis	6.6%	7.5%	10.7%	17.7%	Memphis	87.4%	87.1%	86.0%	89.9%	TBU
Miramar	6.9%	1.6%	11.1%	12.5%	Miramar	85.8%	87.2%	83.3%	89.1%	TBU
North Hollywood	2.9%	2.9%	5.2%	8.8%	North Hollywood	75.7%	66.5%	67.4%	75.4%	TBU
Portland	3.2%	2.5%	5.2%	8.7%	Portland	76.2%	73.2%	65.8%	77.7%	TBU
San Bernardino	6.7%	7.3%	8.4%	11.3%	San Bernardino	76.7%	74.7%	73.0%	83.1%	TBU
San Diego	4.3%	7.7%	6.0%	13.5%	San Diego	71.0%	77.6%	75.1%	87.9%	TBU
Tampa	7.8%	8.0%	13.1%	16.1%	Tampa	84.9%	83.6%	82.5%	88.8%	TBU

(1) All rates preliminary before appeal.

90 / 10 Compliance Management Procedures

The Company actively monitors its 90/10 ratios to ensure it maintains strict compliance, including scheduling monthly campus 90/10 reviews by corporate and campus staff, actively expanding the focus on alternative loan programs for students, and encouraging students to utilize monthly payment programs when appropriate. Over time, Concorde expects its 90/10 ratios to decline as Clinical Programs, which are more expensive and therefore require greater non-Title IV funding, become a larger portion of the Company's business. In addition, the Company utilized its option to exclude the amount of Unsubsidized Stafford Loans greater than the $4,000 per annum loan limit from the 90/10 calculation with only one campus (Redacted by HELP C) in 2008. Had Concorde made similar adjustments for all of its campuses, the Company's 90/10 percentages would have ranged from Redacted by HELP Committee% for the year ended December 31, 2008.

1.07 History and Background

Originally a network of 20+ campuses, Concorde was spun-out of CenCor during its 1988 IPO. From 1989 to 2000, Concorde consolidated its network to 11 strategic campuses and continued to grow its Core program offerings. Between 2000 and 2005, the Company began offering Clinical Programs and acquired its 12th school. In September 2006, Liberty Partners privatized Concorde and Tim Foster joined the Company as Chairman and CEO, followed by Tim Cole in 2007 acting as COO.

Exhibit 1.10

Concorde History

1969 - 1988		2000 - 2005	2006 - 2008	2009 →
▪ 1969 – CenCor opens first school in Denver ▪ CenCor established network of 20+ schools focused on allied health ▪ 1988 – Concorde spun-out (NASDAQ) with school network	▪ Consolidated to 11 allied health campuses ▪ Program offering includes: – Dental Assistant – Licensed Practical/ Vocational Nurse – Medical Assistant – Pharmacist Technician	▪ Expanded clinical offerings: – Registered Nurse – Radiologic Technologist – Respiratory Therapist – Surgical Technologist ▪ Acquired Arlington school; moved to new campus	▪ Liberty acquisition, Tim Foster joins ▪ Tim Cole joins 2007 ▪ Migration of clinical programs accelerated ▪ Development of new clinical programs: – Dental Hygienist – Physical Therapy Assistant ▪ Business process improvements initiated ▪ New campus development initiated	▪ Continued focus on clinical programs and new campus development ▪ Two new campus openings planned for 2009 with additional expansion expected in 2010+ ▪ Redacted by HELP Committee

Executive Summary

1.08 Favorable Health Services Education Industry Dynamics

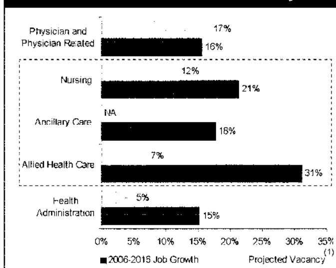
Concorde's comprehensive healthcare program offerings capitalize on powerful demographic and secular trends which result in an escalating increase in demand for healthcare professionals and the well-documented current and continuing shortage. This supply / demand imbalance is expected to worsen in the coming years as baby boomers face healthcare issues that come with aging.

Currently, both the demand for healthcare providers and the supply of qualified applicants outstrips educational capacity, particularly in "Clinical" professions. Such demand and applicant supply for technically specialized healthcare professions is the result of labor productivity pressures, ensuing technology developments, treatment advances, and of course an aging population. Additionally, higher levels of education are being mandated by professional associations as the clinical content of healthcare professions increases.

The segments of the healthcare profession addressed by Concorde's programs are expected to see the highest employment growth over the next ten years and experience some of the highest vacancy rates. For example, the increase in demand for nursing, combined with the projected decrease in the supply of nurses due to educational capacity issues, is expected to result in a shortage of one million nurses by 2020, according to the U.S. Department of Health Resources and Services Administration ("HRSA"). Concorde is exceptionally well-positioned to address this need, as the Company's healthcare programs prepare students for entry into five of the 25 fastest growing professions.

Exhibit 1.11

Historical and Projected Healthcare Profession Employment



Growth Ranking	Profession / Concorde Program	Concorde Enrollment (2)	% of Enrollment
8	Medical Assistants	2,015	27.6%
15	Physical Therapy Assistants	0	0.0%
16	Pharmacy Technicians	150	2.1%
18	Dental Hygienists	24	0.3%
21	Dental Assistants	1,041	14.2%
	Total	3,230	44.2%

(1) Source: BLS and American Association of Colleges of Nurses. Allied Health Care and Health Administration represent current vacancy rates.
(2) As of December 31, 2008.
Note: PTA program slated to start in 2009 and DH program started in 2008.
Source: Bureau of Labor Statistics (BLS). Ranking amongst the highest growth (by % growth) occupations in the U.S.

The growing supply / demand inequality within healthcare professions combined with the availability of student financing contribute to relative demand price inelasticity. This demand inelasticity has allowed the Company to regularly increase its tuition rates while continuing to attract high quality applicants.

Executive Summary

1.09 Financial Summary

Concorde has experienced high revenue growth and management believes that significant top-line growth is sustainable over many years. Management is confident that EBITDA margins will remain strong as a result of continued enrollment growth, conservative tuition increases, continuous business process improvements, and leveraging fixed costs, with only the modest additional investments associated with campus expansions for Clinical Programs and new campuses. In the fiscal year ending December 31, 2009, revenue is projected to be $148.2 million with Adjusted EBITDA of $34.0 million, representing a margin of 22.9%.

Exhibit 1.12

Concorde Financial Summary

	2007A	2008A	2009E	2010F	2011F	CAGR ('07-'11)

Redacted by HELP Committee

(1) Net of student interest.
(2) Gross profit net of marketing.
(3) Reflects adjustments for non-recurring, extraordinary and shareholder related charges.

Executive Summary

2009 Growth Profile

Concorde's strong operating momentum in 2008 has accelerated in the first quarter of 2009 and provides the basis for management's confidence in achieving its forecast.

Exhibit 1.13

YTD March 2009		
Y-o-Y Enrollment Growth	Revenue Growth	Adj. EBITDA Growth [1]

Redacted by HELP Committee

Redacted by HELP Committee

Exhibit 1.14

LTM Adjusted EBITDA ($ millions)

Redacted by HELP Committee

Redacted by HELP Committee

Exhibit 1.15

2008A to 2009E EBITDA Bridge
Redacted by HELP Committee

Investment Highlights

2. Investment Highlights

2.01 Pure-Play Provider of Healthcare Services Education

The Company is a leading, pure-play provider of healthcare services education in the U.S. Concorde's programs address nearly all levels of the healthcare services market, making Concorde an invaluable provider of healthcare professionals in its local markets. According to the U.S. National Center of Education, for-profit post-secondary health services education should continued to grow by 15-20% annually through 2020.

Exhibit 2.01

Pure-Play Provider of Healthcare Services Education

Concorde Programs & 2006-2016 Job Growth

Physician Services	• NA	
Nursing	• Dental Hygienist *(30%)* • Registered Nurse *(23%)*	• Vocational Nurse *(14%)*
Ancillary Services	• Respiratory Therapy *(23%)* • Radiation Technology *(15%)*	• Physical Therapist Asst. *(28%)* • Surgical Technology *(24%)*
Allied Health	• Dental Assistant *(29%)* • Massage Therapy *(20%)* • Medical Assistant *(35%)*	• Patient Care Asst. • Patient Care Technician • Pharmacy Technology *(32%)*
Health Admin	• Health Unit Coor • Medical Office Mgmt. *(16%)*	• Insurance Billing & Coding Specialist

(1) Bureau of Labor Statistics and BMO Capital Markets research.

Concorde's strategy is to build a national network of healthcare services education schools which will be distinguished by their high quality ancillary health and nursing programs. Concorde's aim for each of its schools is to be:

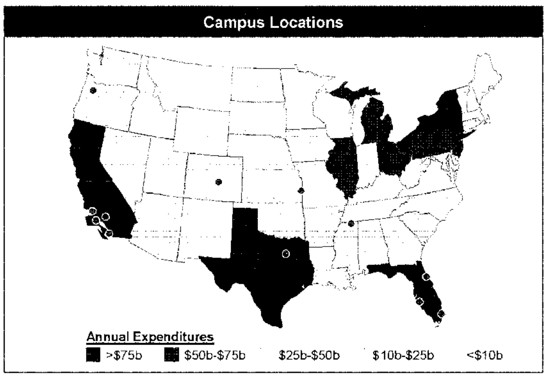
- Located in growing healthcare markets;
- Highly regarded for superior education and employment outcomes;
- Founded on strong allied and administrative health education programs;
- Established participants in their local health care communities; and
- Housed in accessible, appealing facilities equipped to industry standards.

Investment Highlights

Located in Growing Markets

Two-thirds of Concorde's campuses are located in markets with the highest levels of expenditures on healthcare services. Campuses located in areas of high demand provide several benefits for Concorde including: high levels of demand for Concorde graduates, ample supply of potential students leading to extraordinary placement rates and sufficient supply of externship sites for Concorde's Clinical programs. Currently eight of the Company's 12 campuses are located within the top four healthcare states by expenditures, California, Florida, New York and Texas. Each of these states has annual healthcare expenditures in excess of $75 billion.

Exhibit 2.02



Source: U.S. Department of Health and Human Services.

Superior Education Outcomes

As a result of several new initiatives, Concorde has substantially improved its student retention since 2006, with average monthly net (of restarts) attrition decreasing from 5.0% in 2006 to 3.0% YTD April 2009. Concorde has segmented its at-risk and withdrawn students into three groups: dismissals, attendance withdrawals, and students withdrawn in good standing. Student service resources have been augmented and tailored to better meet completion and re-entry needs of these segments. As a result, restarts have increased by 109% since 2006. Further, students are now required to sign individual learning contracts upon entering their respective program, creating a higher level of commitment and accountability for its students. Concorde also offers extensive remedial classes as well as tutoring, especially for students in the more rigorous Clinical programs.

Additionally, Concorde now requires all students to take a comprehensive exam at the end of their program to ensure preparedness for the exams required by each program's respective licensing body. As

Investment Highlights

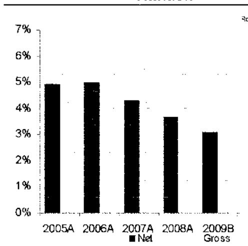
evidence to the efficacy of this approach, students at Concorde's nine schools that offer nursing programs have, on average, NCLEX pass rates 9% higher than the respective state average.

Concorde is exiting the market for training students who have not successfully graduated from High School. This Ability to Benefit (ATB) student population has declined from [redacted]% of the student population in 2006 to [redacted]% currently.

Exhibit 2.03

Superior Outcomes

Attrition



NCLEX Pass Rates

Redacted by HELP Committee

Note: Year ending December 31. Gross attrition calculated as total withdrawals divided by total average population for the period. Net attrition calculated as withdrawals plus restarts divided by total average population for the period.

Strong Base of Allied and Administrative Health Education Programs

Management feels an advantage of its business is a solid foundation of allied and administrative healthcare (Core) programs at each of its campuses and currently 56% of its revenues are derived from these programs. The strength of Concorde's alumni base from its Core Programs has established a reputation of reliability for the Company's education capabilities, which has been critical to enabling the Company to successfully migrate to Clinical Programs.

Strong Relationships with Local Healthcare Institutions

Concorde has developed strong relationships with the local healthcare communities surrounding each campus. Management believes that establishing proactive relationships in the healthcare service community (hospitals, clinics, physicians, etc.) is critical to the success of its students and program development and therefore rigorously manages these community relationships to ensure the highest levels of clinical placements.

Investment Highlights

2.02 Focused Expansion of Clinical Programs Complemented by Core

During the past three years, management has initiated a systematic expansion of Clinical Programs to all of its campuses, introducing two new programs and migrating seven programs. Clinical Programs now account for Redacted% of Concorde's enrollment, up from Redacted% in 2005. Concorde currently has at least one Clinical program at all of its campuses and plans further rollout of these programs during Fiscal 2009.

Exhibit 2.04

Redacted by HELP Committee

Investment Highlights

Concorde has developed significant expertise migrating its Clinical Programs to campuses, enabling it to navigate the lengthy programmatic/board accreditation cycles, identify and hire qualified program administrators and faculty, secure the necessary clinical externships and develop the required curriculum and facilities. The Company believes it would require significant time and resources for competitors to replicate this capability. Management believes the long-term demand for highly-skilled healthcare professionals is sustainable and that its Clinical Programs have the following characteristics:

Exhibit 2.05

Clinical Program Characteristics	
Premium Pricing	Average tuition 19.6% higher than core programs
Low Attrition	2.2% attrition vs. 3.6% attrition for core programs
Superior Collectability	Lower bad debt expense of Redacted% vs. Redacted% for core programs
Longer Programs	Program length of 12-20 months vs. 7-9 months in core, providing a stable and more visible student population
Marketing Efficiency	Correlated selling opportunity with Core programs creates marketing efficiencies

Reflects April 30, 2009 data.

Exhibit 2.06

Redacted by HELP Committee

Investment Highlights

2.03 Strategic Operating Competencies

Since its privatization three years ago, Concorde's management has engineered a significant strategic expansion toward becoming a premier provider of comprehensive healthcare services education programs. This has involved both a programmatic expansion towards Clinical Programs and considerable enhancements to its internal operations, transforming Concorde's business processes to establish a foundation for profitable, sustainable growth.

Exhibit 2.07

Business Process Initiatives	
Centralized Employee Recruiting	• Reduced time to hire from 90 days to 36 days • Redacted by HELP Committee
Attrition Management	• Attrition decrease from 5.0% in 2006 to 3.0% YTD April 2009 and projected 3.1% for 2009
ATB Admissions Process	• ATB population decrease from Reda% in 2006 to Red% currently
Redacted by HELP Committee	
In-house Marketing	• Cost per lead from $104 in 2006 to$86 YTD April 2009 • Marketing / revenue from 11.5% in 2006 to 9.5% YTD April 2009 and projected Redacted% for 2009
Admissions Compensation	• Instituted performance development process and salary compensation plan to promote admissions representative development and career advancement
Regulatory Affairs	• 4 campuses recognized as schools of distinctions since 9/2006 • No findings on renewal visits since 9/2006
Student Loan Program Management	• Bad debt expense from Redacted by of revenue in 2006 to Redacted by YTD April 2009 and projected Redacted by for 2009 • Concorde loans 5% of revenue YTD April 2009

Faculty Recruitment

Finding and retaining qualified faculty is critical to the success of the Company's programs. Concorde has substantially reduced this common problem facing clinical occupational training through an ongoing systematic hiring process. Since 2006, Concorde has migrated away from campus-level recruitment to a centralized recruiting process in which relationships with candidates are initiated regardless of immediate hiring needs. Every candidate hired by Concorde is initially recruited into a centralized database.

Redacted by HELP Committee

Investment Highlights

Development and Management of Clinical Experience

The Company believes that one of its competitive advantages is the ability to introduce the right programs into the right markets to attract new students, adapting to economic changes quickly and capturing demand. Management believes that its deep industry relationships, strong regulatory and accreditation knowledge, and third party market research enable the Company to clear the regulatory, accreditation, and execution hurdles required to launch a new program more expeditiously, resulting in a competitive advantage.

Concorde has successfully introduced four new programs since 2005: radiologic technology, registered nurse, dental hygiene and physical therapy assistant. Management feels the process it has in place to develop and implement new programs has enabled Concorde to grow its Clinical Programs in an efficient and cost-effective manner.

A significant barrier to offering Clinical Programs is securing the necessary externships/clinical rotations students need. Concorde has sufficient supply of clinical relationships to enable its students to move immediately from the classroom to the clinical portion of their training without delay. Concorde has a dedicated staff to manage its relationships with the clinical sites. Management limits enrollment in specific programs to ensure there is adequate clinical placement availability for externships.

Exhibit 2.08

Redacted by HELP Committee

Regulatory and Accreditation Expertise

As a result of its centralized processes, improved facilities, strong leadership and highly satisfied students, Concorde's North Hollywood and Garden Grove campuses have recently been recognized as schools of distinction by the ACCSCT. Each of the Company's campuses has had a perfect record on all ACCSCT renewal visits since 2006. Concorde has established a team to train, audit and review internal processes.

Marketing and Admissions

To maximize marketing effectiveness, Concorde recently brought its entire marketing function in-house and focused on the following:

- Foster improving referral volumes;
- Reducing dependence on purchased leads; and
- Improving and expanding pay-per-click search engine optimization tactics.

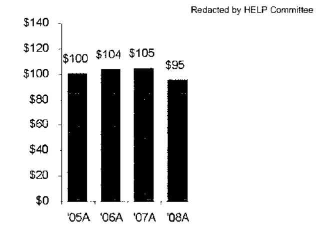
Management has also initiated a shift in admissions philosophy to qualitative admissions, hired regional directors of admissions and implemented a new performance compensation plan to enhance training, effectiveness, motivation and accountability.

Exhibit 2.08 illustrates the Company's historical and projected marketing and admissions performance.

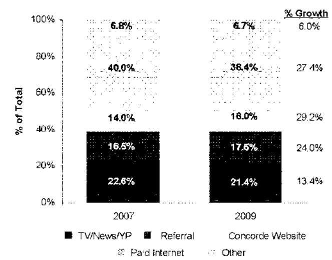
Exhibit 2.09

Marketing Improvements

Cost per Lead



Lead Source Mix



Student Loan Program Management

Students at Concorde receive grants and loans to fund their education under several Title IV programs, alternative loan sources and state grants. In 2007 management implemented a new financing process to actively manage its student loan program, limiting the amount of funds available from the Company available to students. The implementation of the policy required training of a new admissions and financial aid process at the campuses, enforcing more restrictions on student funding. During the admissions and financial aid interviews a tentative assessment of a student's eligibility for state, federal and other funding is performed and students are informed they will likely need to find a co-borrower. On a weekly basis, campus presidents participate in loan reviews. Also, there is a cap placed on overall student loan debts that can be outstanding. As a result of this program management, bad debt as percent of revenue has dramatically decreased from (Redacted by HELP Committee Student loan volume for YTD 2009 represents 5% of total revenue.

Exhibit 2.10

Bad Debt as % of Total Revenue

Redacted by HELP Committee

Investment Highlights

2.04 Experienced Management Team with Proven Track Record

The management team of Concorde has a combined industry experience of 120 years, with an average tenure at Concorde of 8 years. Since 2006, the management team has demonstrated that it can successfully develop new programs and campuses, as well as implement strategies to continue to drive future growth. These include adding or transplanting seven new Clinical Programs, rolling out Nursing programs in three of Concorde's campuses and developing strategies for future new programs greenfield sites. While at Kaplan, Tim Cole oversaw three greenfield additions and after internal process improvements, successful program introductions and rollouts were realized.

2.05 Strong, Accelerating Financial Performance

The Company's significant infrastructure investments, operational changes and strong performance in 2008 provide a solid foundation for continued revenue growth and margin expansion. This foundation, combined with the Company's planned program migration and greenfield campuses, support its financial performance prospects for fiscal years 2009 through 2011. Exhibit 2.11 illustrates the exceptional financial performance for Fiscal 2008 and estimated Fiscal 2009.

Exhibit 2.11

Benchmarking Analysis

Redacted by HELP Committee

(1) Adjusted EBITDA reflects adjustments for non-recurring, extraordinary and shareholder related charges.
(2) Industry median includes APOL, CECO, COCO, DV, ESI, LINC, STRA and UTI.

Investment Highlights

2.06 Significant Potential Operating Synergies

In addition to capitalizing on Concorde's market leading position, potential acquirers could achieve significant operating synergies, greatly accelerating the Company's projected financial performance, including:

- Migrating Clinical Programs more aggressively and/or extensively;
- Providing a platform for distance education and bridge programs with an installed student base;
- Overhead cost synergies.

Concorde represents a unique opportunity to acquire a pure-play market leader in the healthcare services education industry. By combining the operations of Concorde with those of a potential acquirer, there is an opportunity to develop a nationwide platform that is ideally positioned to be the leading provider of healthcare services education.

Finally, there may be opportunities to achieve overhead synergies with a potential acquirer in areas such as financial aid and compliance, personnel management and other corporate functions.

Situation Overview

3. Situation Overview

3.01 Transaction Background

Concorde Career Colleges is a privately held C-Corporation headquartered in Kansas City, Missouri. Liberty Partners owns the majority of the interests in Concorde, with the remainder owned by management. Redacted by HELP Committee
Redacted by HELP Committee

3.02 Confidentiality and Disclaimer

This Executive Summary has been prepared by BMO Capital Markets Corp. ("BMO Capital Markets") from information furnished by the management of Concorde Career Colleges Inc. ("Concorde" or the "Company") for informational purposes and contains confidential information pertaining to the business and affairs of Concorde. This Executive Summary is being made available to selected interested parties for the sole purpose of assisting the recipients in deciding whether to proceed with an in-depth investigation of Concorde. This Executive Summary does not constitute an offer or invitation for the sale or purchase of securities. This Executive Summary is being made available only to parties which have signed and returned to Concorde a confidentiality agreement, and recipients of this Executive Summary are therefore bound by the confidentiality agreement in respect of all information contained herein.

The information contained herein has been prepared to assist interested parties in making their own evaluation of Concorde and does not purport to contain all of the information that a prospective party may desire. In all cases, interested parties should conduct their own investigation and analysis of the information and data set forth in this Executive Summary and satisfy themselves as to the accuracy, reliability and completeness of such information and data.

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Only those representations and warranties which may be made to a party in a definitive agreement shall have any legal effect.

Section 3

Situation Overview

This Executive Summary contains certain statements, financial data, projections, forecasts and estimates that are based upon assumptions and subjective judgments that the management of Concorde believes to be appropriate given current facts and circumstances existing in the markets in which the operating divisions of the Company conduct business. There will be differences between such projections, forecasts and estimates and actual results since events and circumstances frequently do not occur as expected, and such differences may be material. The estimated, forecasted and projected financial results contained in this Executive Summary should not be considered to be a presentation of actual results. There can be no assurance that any estimated, forecasted or projected results are obtainable or will be realized.

None of Concorde, BMO Capital Markets or their Associates accepts any responsibility to inform the recipients of this Executive Summary of any matter arising or coming to any of their notice which may affect any matter referred to in this Executive Summary (including but not limited to any error or omission which may become apparent after this Executive Summary has been issued). This Executive Summary shall not be deemed an indication of the state of affairs of Concorde nor shall it constitute an indication that there has been no change in the business or affairs of Concorde since the date of this Executive Summary or since the date at which any information contained herein is expressed to be stated. If further information in connection with the transaction is provided by Concorde, BMO Capital Markets, their Associates or any other person or entity, recipients of this Executive Summary acknowledge receipt of such information as though it formed a part of this Executive Summary.

BMO Capital Markets will arrange for appropriate due diligence by selected interested parties. In furnishing this Executive Summary, BMO Capital Markets undertakes no obligation to provide the recipient with access to any additional information.

Concorde reserves the right to negotiate with one or more prospective parties at any time and to enter into a definitive agreement regarding Concorde at any time without prior notice to any prospective parties. Also, Concorde reserves the right to terminate, at any time, further participation in the investigation and proposal process by any party and to modify the procedures without assigning any reason thereof. Concorde intends to operate in the ordinary manner during the evaluation period; however, the Company reserves the right to take any action, whether in or out of the ordinary course of business, which it may deem necessary or prudent in the conduct of such business.

No legal relationship shall be created between Concorde or BMO Capital Markets and any recipient of this Executive Summary by virtue of the issue of this Executive Summary.

Section 3

Situation Overview

UNDER NO CIRCUMSTANCE SHOULD CONCORDE OR ANY OF ITS RELATED ENTITIES, DIRECTORS, MANAGEMENT, EMPLOYEES, OR ANY REGULATORY BODIES BE CONTACTED DIRECTLY. ALL INQUIRIES REGARDING THE PROPOSED TRANSACTION AND ANY REQUESTS FOR ADDITIONAL INFORMATION SHOULD BE DIRECTED TO THE FOLLOWING:

BMO Capital Markets Corporation
Redacted by HELP Committee

Investment & Corporate Banking

Redacted by HELP

SCRIPT

When calling a delinquent student remember we help the student not harass the student. Keep the call simple.

Once you have the student on the telephone,

"Susie we have been notified that you are delinquent on your Federal Student loans and want to help you bring the loans current." "The government offers deferment and forbearance options to take your loans out of the delinquent status." "I am going to conference in your Loan Management Advisor, _______to help us complete the process." (1-800-861-9119)

If the student does not want to do the conference calls ask them if you can fax them a forbearance form or if they can come pick up a form in FA. If the student is coming into the campus, make sure, get a time, date, and set this up like an appointment. Get a commitment.

If the student is unemployed and a graduate then you want to get them to Career Services after the call.

If the student is withdrawn, you want to get them to Student Services after the call.

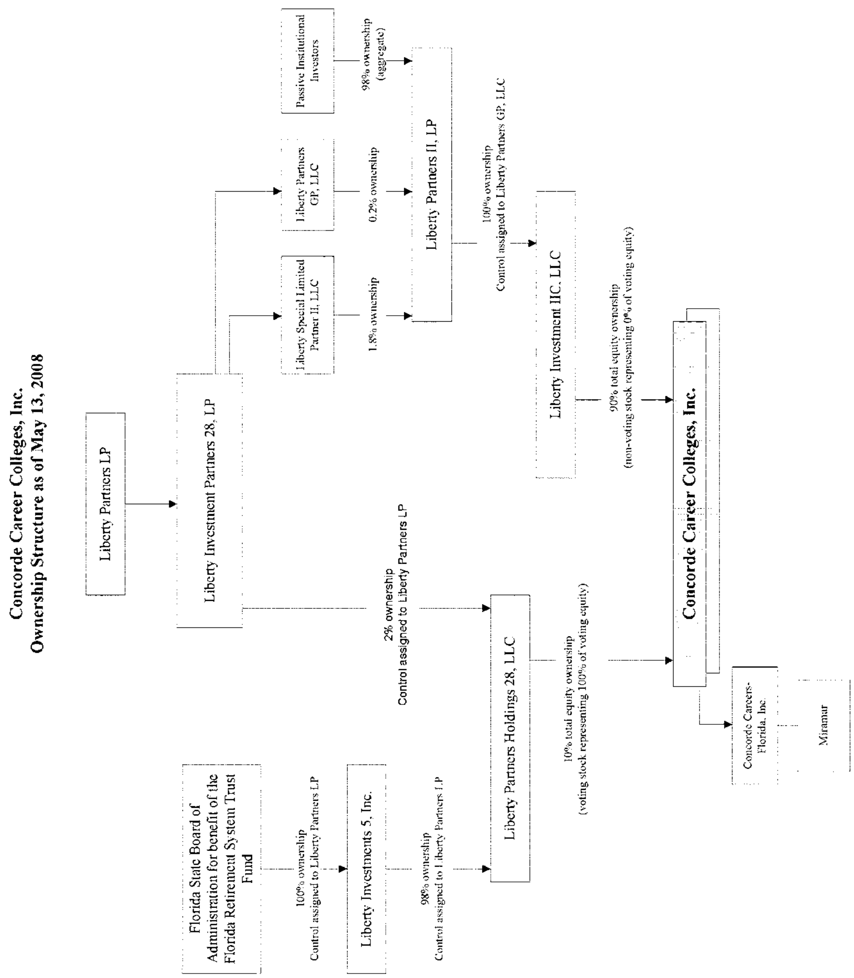
3. A list of the current owners of the school (names, addresses) and the percentages of ownership for each person or organization owning ten percent or more of the school. If the school is a not-for-profit organization, please include a list of names, places of employment and other school affiliations of the members of the governing board or board of directors.

Concorde Career Institute is owned by Concorde Careers – Florida, Inc., which in turn is a wholly owned subsidiary of Concorde Career Colleges, Inc.

Concorde Career Colleges, Inc. is in turn owned by Liberty Partners Holdings 28, LLC and Liberty Investments IIC, LLC. See attached chart for details.

Liberty Partners Holdings 28, LLC (10%)
1370 Avenue of the America's
New York, New York 10019

Liberty Investments IIC, LLC (90%)
1370 Avenue of the America's
New York, New York 10019



CCC000059514

Concorde Career Colleges, Inc.
Document 6, Page 2

AUTODATE

REDACTED

Dear

As I write this letter, the lender could be filing a default claim against you. Why won't you help yourself? Are you ready to give up your rights to forbearance and/or deferment options? Are you ready to lose your tax refund or have your wages garnished?

If you are unemployed or having financial difficulties, you may still have time to bring your account current! You may be able to exercise the right to delay your payments through deferment or forbearance options. Whatever the problem for not paying on your Federal Student Loan(s) a solution is available.

ACT NOW! Pick up the phone and call me at Redacted by HELP Committee. I can help you avoid defaulting before it is too late.

Sincerely,

Redacted by HELP Committee

Loan Management Advisor

Enclosure

D6

CCC000060626

Concorde Career Colleges, Inc.
Document 7, Page 1

From: Redacted by HELP Committee
Sent: Wednesday, December 13, 2006 4:57:24 PM
To: Paul Gardner; Lois Madsen
Subject: Conference Call Questions

Some schools are still following the Concorde procedures of requiring every student to cash pay 10% of their tuition for 90/10 purposes. I think the question was if the 10% would count from the Concorde Loan. I would say yes because if they encouraged the student to get the Alternative Loan they could get the 10%. But..... Where I see this becoming an issue is if they require the student to take a minimum of 10% of the tuition in Alternative Loan in order to meet the 90/10 and not awarding maximum Title IV. We need to offer guidance on this. Since the 10% prior wasn't subject to interest I don't think there was a concern.

FICO-schools can only input the FICO score if the student is an enrollment. Would we not want this information on students who did not start? If so, how are we going to track it?

Some schools were under the assumption that if a student dropped the Concorde Loan money would go back into the pool. I answered that I had asked Reda and the answer was no. Redac stated she was under a different impression. What about a student who never starts? What about a 5 day cancel? Do we want to do this that any student who has to have a drop calculation performed the money would not go back into the pool? I think we would have to allow for the 5 day cancels to go back into the pool because what if it is Concorde that is canceling that student due to either an incomplete file or because we don't have enough Concorde Loan in the pool to fund that student.

The other question is if the students are taking cost of living from a Alternative Loan do they still have to follow the current OTM procedures by applying. The student can apply directly with some of the lenders if they want. Some Alternative Loan lenders don't allow cost of living while some encourage it. Our OTM for this needed to be updated/revised a long time ago. I think we need to take a look at it. What about requiring the current procedures for the core programs but not on the Degree programs? The students are going to have access to this money because of the volume in increase of Alternative Loans. Once we have these answers I can revise the OTM.

I think we might want to further expand on "100% complete". I have concerns that FA may not consider a student complete if they are waiting for a copy of the drivers license, social security card or a Personal Data Sheet. While these things might be used in consideration at the 5 day cancel meeting, I don't think they should be considered incomplete for payment purposes.

Other follow up items were more information about the Endorser process. Redacted by HEL has been trying to get a hold of Redacted by HELP C to set up a conference call for Redacted by HE, me and Redacted by HELP C.

It was recommended that a student get a cosigner on the Concorde Loan.

Have an Extraordinary Day!

Redacted by HELP Committee

Financial Aid Specialist
Redacted by HELP Committee

CCC000098707

Concorde Career Colleges, Inc.
Document 8, Page 1

From: Harry Dotson
Sent: Tuesday, June 22, 2010 4:53 PM
To: Redacted by HELP Committee
Subject: FW: Recruitment at Unemployment and Welfare offices

FYI

Thanks

Harry

From: Campus President
Sent: Tuesday, June 22, 2010 3:37 PM
To: Harry Dotson; Campus President
Cc: Connie Collin; Campus President
Subject: RE: Recruitment at Unemployment and Welfare offices

I didn't know anything about welfare offices I knew she was doing this at the WIA offices. Will find out.

Campus President

Campus President
Concorde Career Institute
600 East Lamar Street, Suite 200
Arlington, Texas 76011
Redacted by HELP Committee

From: Harry Dotson
Sent: Tuesday, June 22, 2010 2:11 PM
To: Campus President Campus President
Cc: Connie Collin
Subject: Recruitment at Unemployment and Welfare offices
Importance: High

Please see below. As Redacted by HELP C points out we cannot "recruit" at unemployment offices or welfare offices. If your folks are in fact visiting these offices you need to find out for sure what type of activities are being conducted.

Please check into this and let me know.

Thanks

Harry

From: Redacted by HELP Committee
Sent: Tuesday, June 22, 2010 2:07 PM
To: Harry Dotson
Cc: Jim Thompson
Subject: RE: Recruitment

Redacted by HELP Com in Arlington told me that she has been dropping off brochures at the welfare offices and wants permission to do some type of career fair there. She said she believes there are some training dollars available through the welfare department. Redacted by HELP Committee in KC also visits these offices as well as the unemployment offices.

From: Harry Dotson
Sent: Tuesday, June 22, 2010 12:04 PM
To: Director of New Programs
Cc: Jim Thompson
Subject: RE: Recruitment

By no means should it be done.

What is your understanding of what is actually happening at these agencies?

Thanks

Harry

From: Redacted by HELP Committee
Sent: Tuesday, June 22, 2010 1:51 PM
To: Harry Dotson
Cc: Jim Thompson
Subject: Recruitment

It has been brought to me attention that at least a couple of our Agency Business Developers conduct recruitment activities at welfare offices and unemployment offices. We have never done this in California and I told them there may be some type of company policy regarding this activity. I just checked the ACCSC Standards of Accreditation and it does state in Section IV A. 8 that "A school shall not permit its recruiters or other school personnel to recruit prospective students in or near welfare offices, unemployment lines..."

Is this a practice that should not be done at our schools?

From: Redacted by HELP Committee
Sent: Wednesday, January 06, 2010 4:55 PM
To: Redacted by HELP Committee
Cc:
Subject: COL Stipends
Attachments: Copy of KOP 12-18-09.xlsx

Importance: High

Hello FA Officers, I need your attention and assistance on this matter!

A student came in today inquiring about when she will be able to get her COL check. To my surprise, she knew exactly how much she was eligible for ($2200.00 in loan money she claimed).

I thought we were suppose to be giving out according to need basis, not by how much they can get in loans.
Since COL checks has put our campus's 90/10 at a huge disadvantage, is there any way we could NOT discuss with the student on how much money he or she is eligible for in loans?

We had a record high of approximately 92% Title IV funding this past year and that is a record I do not want to repeat. I know we cannot say no to stipends because they are necessary sometimes to help students get through a rough spot, but we can strongly discourage borrowing. I would truly appreciate your help on this.

And yes, this will also help Redacted by out tremendously with his year end evaluation and department goals ☺

Let me know if you have any suggestions and thank you in advance,

Redacted by

CCC000105786

From: Paul Gardner
Sent: Thursday, May 15, 2008 7:44 AM
To: Director of IT
Subject: FW: Formula 4 --34CFR 690.63e

Please see the discussion below regarding campus vue, is this correct, if we change 08-09, would it impact 07-08?

Paul R. Gardner
V.P., Chief Financial Officer
Concorde Career Colleges, Inc.
Redacted by HELP

Paul Gardner.vcf

From: National Director of Financial Aid
Sent: Wednesday, May 14, 2008 9:46 PM
To: Paul Gardner
Subject: FW: Formula 4 --34CFR 690.63e

This is my answer to Connie Colin earlier today about the Pell increase". Her inquiry came from Memphis.

In it, I outline the highlights of the To Do list for the changes.

Redacted by HELP

National Director of Financial Aid
Concorde Career Colleges, Inc.
Redacted by HELP

From: National Director of Financial Aid
Sent: Wednesday, May 14, 2008 10:17 AM
To: Connie Collin
Subject: RE: Formula 4 --34CFR 690.63e

Connie
I saw that you cc'd Memphis Campus Pres but as you read some of the below, you may want to filter that which you share with Redact Some is not relevant.

Sorry. It took me so long to get back to you. Tuesday was my last day serving as a Federal Trainer; I was in Atlanta training schools on these very changes. So, yes. I am very conversant in them.

The Change is effective for the 08-09 Award Year therefore it would be effective for second disbursements of Pell Grant for students starting now, so it would not be $700; it would be closer to $350 for students starting before July 1.

But, it's not that simple. In the immediate aspect, there is Campus Vue. Campus Vue programming does not accommodate this change in formula by award year. The programming is academic program specific, not award year specific. So, if we change Campus Vue so it calculates the 08-09 correctly, it will calculate the 07-08 Pell Grants awards wrong. We are currently awarding and **disbursing** 07-08 Pell Grants. We have asked Campus Management when this change in programming will be updated into Campus Vue. Answer pending. I don't like to blame stuff on Campus Vue to the campuses; the conversion change being so recent, not all of them are "in love" with Campus Vue, so adding to that does not seem healthy.

Therefore, when Campus Vue can accept these changed awards, we will have to make changes to all of the 08-09 students anyway. Therefore, the below items will be addressed simultaneously.

There are other complexities as well: There are two other changes which also take effect for 08-09 which have huge impact on processing:

1) Loan limit increases ($2000 which are also effective for 08-09 for loans first disbursed after July 1, 2008,)
2) Limit on funds carried back from one award year to a previous award year. In our longer programs. students generally have balances in their first year which we have used part of their second year funds to satisfy. These balances are often $6K or $10K. This was perfectly legal. Effective 7/1/08 for 08-09 award year funds, the maximum will be $200. WE are setting up a process for this which is compliant, but I did not want to introduce this change without addressing the other two changes simultaneously.

The increase in Pell for Formula 4 and the loan limit increase are a big concern for the 4- 90/10 high-concern campuses (like Memphis). All of these campuses are in your region. Home Office is concerned and discussions about strategy are going on at Home Office on this topic.

But, there is another layer here. You made the statement
"It will not affect 90/10 because we will replace grant with loan."
Sort of. Concorde has been following a policy of meeting only institutional charges with Title IV Awards (and at three Eastern campuses only meeting 90% of Inst'l charges due to 90/10 concerns) that Concorde has forgotten that institutional policy is not what the Feds want us to do, and therefore we must do it in a complex but compliant way.. The FA Directors have slipped into a habit which has lead to Title IV compliance Audit findings. I have been calling these "Unauthorized FFELP Loan Reductions." In past years, our Title IV compliance Auditor has

commented on these things but not cited them. This year she is citing them. AS with many things, she is being stricter than she has been in past years due to her OIG review of her audits.

I have prepared a new Tentative for the campuses and it is being duplicated for all campuses now. In addition, I am preparing training tools on the other issues. When all 12 campuses Tentatives ready I will do a Teleconference. Prior to that FA Director teleconference, I will want to inform Admissions and Campus Presidents, so will be calling on you and Redacted by to help me pull those together.

Call me to discuss this further. There is, of course, more to the story.

Redacted by HELP

National Director of Financial Aid
Concorde Career Colleges, Inc.
Redacted by HELP

From: Connie Collin
Sent: Tuesday, May 13, 2008 8:58 PM
To: National Director of Financial Aid
Cc: 'Memphis Campus President
Subject: Formula 4 --34CFR 690.63e

Hi National Director of Financial Aid

I am visiting the Memphis campus this week and have a question regarding a change that was recently made to Formula 4. It appears that Memphis offer programs that would benefit from the new formula—one of the programs has a start next week and the campus would like to use the new formula to determine the amount of the students' Pell grants.

Have you reviewed this change?? What are the steps that need to occur to allow the campus to package students using the new formula? The change does not have an impact on 90:10. It would benefit the student and the company by shifting approximately $700 from loans to Pell grants.

Please let me know if you have any questions. We appreciate your assistance in approving the change. Thank you. Connie

Connie Collin
Vice President Eastern Operations
Concorde Career Colleges, Inc.
Redacted by HELP

From: Campus President
Sent: Friday, September 05, 2008 12:43 PM
To: Human Resources Specialist
Cc: Connie Collin; Paul Gardner
Subject: RE: Concorde loans charging interest

Wonderful, will do. Thanks a million.

From: Human Resources Specialist
Sent: Friday, September 05, 2008 11:32 AM
To: Campus President
Cc: Connie Collin; Paul Gardner
Subject: Concorde loans charging interest

Campus President

We have been discussing the way that funding of Concorde loans for your students needs to be handled on a go forward basis and need some information from you. Please get us an estimate of the Title IV eligibility of your future stars for the rest of 2008 will have and the amount of non title IV funds that can be expected by individual fund sources for those students. (i.e Alternative loans, Agency funding, TN state Grant) In essence we are looking for a feel for how you plan to package the remaining starts this year.

Also, we have looked at the scenario for students that have additional Title IV fund eligibility that are required to make 10% student payments through Concorde loans. Effective immediately, please begin charging 0% interest on Concorde loans that are being required for students that have additional Title IV eligibility. Currently, we are charging 18% on these notes and if they are eligible for additional Title IV loans, they would be paying a significantly lower interest rate. Also, please compile a list of all 2008 starts that have Concorde loans and the additional amount of eligibility for Title IV loans they have that was not packaged due to requiring 10% to be paid by the student. We would like to go back and modify the promissory notes on these students to make them interest free also. I think this is one of the concerns that you had on one of our Cash Collection calls and should be remedied quickly.

Let me be clear that this only applies to students with no funding gap based on Title IV eligibility and agency funding. If a student has a gap after all Title IV eligibility, we should still be going through the alternative loan process. If the process is followed and an approval is not received, we may issue Concorde loans up to the amount of your budgeted monthly allocation at 18% interest, not 0% interest.

Please contact me with any questions you have.

Thanks,

Human Resources Specialist
Controller

CCC000107536

Concorde Career Colleges, Inc.
Document 12, Page 1

CONCORDE CAREER COLLEGE

HAND DELIVERED

April 20, 2009

REDACTED

Dear REDACTE

This letter is in reference to your letter received by my today, April 20, 2009

Having received your letter we agreed to meet in my office today with Academic Dean Redacted by HELP, Program Director Redacted by HELP and Director of Career Services Redacted by HELP

You informed me that the reason for your letter was to be heard. You informed us that you are a top student of Concorde Career College, San Diego and while in my office I referenced your records in our system and agreed with you.

You had concerns regarding communications that "all of the good jobs" for Insurance Coding and Billing were located in the north county. Program Director Career Services Director stated that there were more opportunities in the north county due to numbers of hospitals and doctors office in that area, not necessarily that all of the good jobs were up there.

Also you stated that you never informed Career Services Director that you wanted to have an extern site close to home. Your extern site is in close proximity to the college and your home and this is agreeable to you as you need to complete your program and get a job to be self-supportive.

At the end of our meeting I asked you if you were satisfied with our discussion and you again stated that you just wanted to be heard. I thank you for this opportunity to meet and I appreciate your desire to be heard. I look forward to shaking your hand at your graduation!

Sincerely,
Redacted by HELP

Campus President

Redacted by HELP

Today should be one of the happiest days for me this year! I'll be done with school on Tue I got my internship today (Friday) I have perfect attendance (never was late or left early), have been consistent on the dean's list, was nominated for student of the month (by Redacted by HELP ...love his upbeat pleasant attitude ALL THE TIME; he is very helpful to us students). My typing and 10 key is over and beyond the requirements, I have NEVER cheated OR copied from anyone, (I have had the highest grades in my class...since I started). I have never fallen asleep in class or cursed out an instructor or classmate, never went to complain to the head of the dept or the dean. I am drug free and can pass a back ground check! I have lived up to all of Concorde standards.

So why am I feeling like concord is not living up to their part of the bargain? It took me about 2 weeks to sign the paperwork to start Concorde! My first concern was why should I start school and not start looking for a job NOW instead of 7 months from now? Redacted by HELP assured me that with hard work (dean's list) and dedication (attendance) I will rise to the top "the cream of the crop will rise to the top". My second concern is how do I know I will find a job after I finish this schooling? Redacted by assured me...we have job placement for those who want to work and show up everyday and let us see you want it! I believed them!! Through no fault of their own ...I believe that they believe that! However I don't think they know what goes on upstairs! Their job is to get us in! I understand that!

Once I signed the paperwork it seemed everything changed! From the front desk secretary (she got a little short and nasty) to the instructions (some)! My first 3 modules here were horrible. I stayed because I had an obligation to my contract and I wanted to prove to myself that I was CAPABLE: I knew that I was skilled enough of finishing my task. Not only was I going to stick this out I would do so being the top of my class. I believed in the Concorde dream so much that I went to my family and friends which encouraged a few to follow in my footsteps. After my 14 days were over I began to have more confidence in myself.

I started Concorde along with five other students that were on the same path of completion; we were anxious but afraid of what the next module would bring. To our disappointment the first instructor was rude and abrupt to the point that not just the new people but everyone else in the class was afraid to ask a question about the homework or lecture or afraid of being singled out and belittled! Ultimately people started to ask each other questions about the homework and lecture! I was appointed by the rest of the class as the go to person if you had a question on what was expected from the instructor. I took pride in being the go to guy. The instructor took notice of my leadership skills and instead of thanking me for taken up her slack I was told "I am the instructor and not you". From that moment on I told my classmates that they had to go to her! From that moment I felt like I been black balled because I was trying to help my fellow classmates.! I ended up on another list other than the dean's list! My rapport with the students was excellent and the rapport with 1st instructor not so good! To the point where my second instructor was WARNED about our class! Mind you I was only trying to help! Student "A" suggested we take it to the dean! (as student "a" has done several times after talking to stapleton after the 1st week) It didn't bother me that much...because I am not a complainer...it takes a lot for me to step out...so she did on her own! After she went to stapieton. I'm guessing to her not being satisfied (so she says) she went to the dean! Student "A" told the class we should not have to pay for instructors that don't instruct, so when and if we get a chance to take another survey we should let that be known! We did! After we left her class (instructor 1) and seen a change in her demeanor and attitude a fellow student asked her (instructor 1) why were we her worst class (this was told to us)? Her response? "Oh when you guys started I had a lot of stress on me from planning my wedding and other personal issues, I apologize" however the damaged had already been done!

This leads to my disappointments and untruths! Redacted by HELP told the whole class that she had first and final say so in who got what site on their internship! Redacted by HELP also told the whole class during one of her many talks with us about her experiences that she can smile in your face and kick you in the...butt! (in so many words) since all the internships go through her I feel like I am the one getting kicked! Student "B" was hand picked for an internship, by Redacted by HELP this is a student that has a "C" average, has missed numerous days (per module) falls asleep in class, has had altercations with students and instructors, has lost her badge several times (3)(all replaced thru Redacted) given new pins that was lost and certificates with certificates protectors, mock interviews, (no one else got this service...(and she didn't ask for this) folders for certificates, etc...and on top of all this was told "I hand picked you for this site but don't go in there with the same attitude you have when you come in here"! I'm confused on the logic of this! Here I am busting my butt to be the best, (keeping up my end of the bargain), to do my best! and I get hand picked for a site around the corner (Euclid)!? And the Dr at the site told me, in short, that he is only doing this internship as a favor to Concorde! After Redacted by HELP already told us in every chance he gets, that the better sites are out of the area and that is where you want to go so don't limit yourself with willing to travel...well on my senior orientation on all 3 lines I put opened, will travel! So when student "A" got her site in Sorrento valley and told Redacted by HELP that they WOULD except another Concorde student and tried to plug me into the Sorrento valley site and even told the coordinator at that site about me, she was told I said I did not want to travel by Redacted by !! (not true). I also was told the internship "is not to get hired it's only for experience"! If that is so, why tell student "A" and "B" this site is looking to hire?! It's confusing I still don't fully understand the logic!! Something is wrong with this picture!

If you ever get a chance to walk in my shoes (for at least a week) at any given time/point in the last 5 years you would know I have nothing to loose by speaking what is on my mind today 04-17-09 (especially when I am paying for something) (loans and personal) I think I have said enough...however...this is the tip of the iceberg. There are many more scenarios and stories at Concorde in the last 7 months that I am sure some don't know or think I know! By the way...Student "A" and "B" are willing to vouch for everything that is written here!

POINT IS...DOWNSTAIRS NEED TO KNOW WHAT IS GOING ON UPSTAIRS! And I trusted Redacted by (my recruiter) and Redacted by (my financial aid advisor) and what they told me was true, when I first sign the paperwork about Concorde, that doing my best and being the best at school, everything else will fall in place! And that I would have nothing to worry about…Not if I rub people the wrong way or if they have a personal vendetta against me for what ever reason I will get the bottom of the barrel of what is left over!! Or that I have to be in a popularity group! I had to let this out, it was causing me to loose sleep, I would not and could not toss and turn another night with this heavy weight in my heart…this had to be said for those behind me and/or beside me who can't or won't speak up, for many reasons! These are my true feelings with no exaggerations! I am not the only one who notices this and feels the same way…just the only one who speaks out on injustices! (Especially when it comes to me)!

PS. I am all for taking someone under your wing (I too have taken student "B" under my wing)…but not at others' expense!

REDACTED

fwd: aas

President
Director
Redacted by HELP

June 22, 2009

REDACTED

To Whom It May Concern:

My name is REDACTED and I am a recent graduate from the Vocational Nurse Program. ~~One week prior to~~ my exit from school, the financial office informed me that I owed $297.00. I was required to sign a contract indicated that I will pay $25.00 every month commencing on May or June, 2009 in order to be release to graduate.

I graduate on May 5, 2009 and have not been able to obtain a job. I have been several times at the financial aid office on campus to inform that I have not been able to find a job and I do not have the finance to pay. I was then referred to Redacte at the corporate office and I explained to her my situation. A couple of days a go I receive a letter stating that if I do not pay I will be take to collection for payment.

I did inform the financial aid staff and Redacte that I do want to pay the money that I owed; however I do not have the finance. About every day I am at school working with Redacted by and Redacted searching for jobs and going on job interviews. For the past seven months I have been living from place to place, staying in homeless shelter in order to try to complete the nursing program. As soon as I obtain a job I will pay back the money request from me.

I can be reached at phone number REDACTE or my e-mail at REDACTED

Thanks in advance for taking the time to listen to my concern.

Sincerely,

REDACTED

REDACTED

Concorde Career Colleges, Inc.
Document 14, Page 1

CONCORDE

file in student acc. file
JY 6/24

June 23, 2009

REDACTED

Dear REDACTED

I am in receipt of your letter dated June 22, 1009.

I understand your concern regarding your outstanding balance. It is your obligation to pay the balance and I also understand your concern regarding not having the money due to not working. We will however extend the due date for 60 days to August 23, 2009.

It is my understanding that you have not take the boards yet and also have no CAN or HHNA experience which is probably a hindrance in your success in achieving employment in your field. I would suggest that you prepare to sit for the boards as soon as possible and also to seek some other type of employment in the meantime in order to provide support for yourself. We have a binder with other types of job leads which you are welcome to review when you come on site the next time.

I would also suggest that you come in and make arrangements with our Business Office to make smaller payments, to show good faith in settling your balance with the college.

Sincerely,
Redacted by HELP

Campus President

Redacted by HELP . San Diego, CA 92113-1964
Redacted by HELP · www.concorde.edu

Recved
9/29/09 from
Redacted by HELP

≈ 5:30

From: The LVN Class of 2010
Designated start date 8/10/2009
Designated Lead Instructors Redacted by HELP

To: The Dean, Assistant Dean, Head of Nursing and All Applicable Governing Bodies of Concorde,

We do hereby respectfully submit the following complaints in truth, without malice and in one accord in that we believe a trust was violated, a duty gone unfulfilled and a negligence wrought which has dramatically and permanently impacted our preparation as nurses and our overall educational experience at Concorde.

We submit the following in the hopes that a solution will be found to remedy what is lacking and restore us to the place we would have been had the promised educational standards been adhered to.

Complaints submitted per item.

Item I: Instructors late to start class, late back from lunch and late back from breaks, resulting in a loss of **20-40 minutes** per day of class time being common.

Item II: Lectures lacking structure and being vague, in that the class was unsure what the instructor was saying or it's pertinent bearing on the chapter being covered. Often lectures consisted of instructors reading verbatim from the power point with no additional input.

Item III: Unwise use of time in that **20-30 minutes per day** minimum was spent on unguided discussion by the class that did not pertain to the nursing text as a direct result of unfocused students *and* instructors that lacked discipline in the class

Item IV: **10 to 20 minutes per day** wasted on instructors searching for lost papers or tests or equipment or hand-outs and overall seemed unfamiliar with the text or what was needed for the lesson/lab being presented that day and as a result were ill prepared for class.

Item V: Classes excused every day at 9pm instead of 10pm, resulting in a **loss of one hour per day** of instruction/lab time

Item VI: In A&P we were not taught anatomical location of organs, pathology or terminology as such and the Cardiovascular system was summarily skipped. Therefore we, the students and the staff, believe it to be a daunting and undeserved task to re-cover all previous chapters to an acceptable standard while moving ahead with the current chapter requirements.

Item VII: It took over two weeks to respond to the change in instructors needed. As a result, the class has fallen behind to the extent we believe to be unrecoverable without damage. We are in our 3rd week of Pharmacology. Per the syllabus, we *should be* testing on Chapter 18 and 20. We have, in fact, only received one test on Chapters 1 & 2; Placing us 9 chapters behind in lectures and tests. As you know, at best, this class moves at a difficult rate and yet its' importance in laying a foundation is without question. Therefore we, the students *and* the staff, believe it to be a grevious and undeserved task to recover from the harm done in lacking a permanent instructor in this course.

Item VIII: Classes left to sit unlectured, unguided, untested and uninformed due to the lack of any sort of contingency plan in place in the event of an instructors' absence.

Item IX: In that we have had instructors step in when ours were absent and in that we now have a point of reference we believe our education, up until this point, to have been sub-standard in content and structure.

We, the undersigned, are high school graduates, mothers, veterans, grandparents, husbands, sons and daughters. All have come to gain the best possible education at Concorde. We have fallen behind for reasons that were not in our control and some that were. We are concerned that our education will be compromised in an attempt to merely "catch us up" and "get us through."

We came here to be the best nurses we can be and ask that you help us to do that.

In that we put forth the following suggestions and would welcome any you may have to remedy the situation.

We would be willing to : Reduce our lunch time from 1 hour, to 30 minutes
Stay until 10pm
Begin the A&P and Pharmacology classes again and finish later than the listed graduation date

With Due Respect and Sincere Intent,

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9/30/09

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Concorde Career College
Grievance Meeting – Full Time Afternoon VN Class
September 30, 2009
5:30pm

Concorde Staff In Attendance:	Redacted by HELP, Regional Academic Affairs Specialist – Western Region Redacted by HELP Regional Nursing Education Specialist Redacted by HELP Academic Dean Redacted by HELP Director of Student Services Redacted by HELP Associate Dean Redacted by HELP, Director of Nursing
Students In Attendance:	REDACTED REDACTED
Students in Attendance Arriving Late:	REDACTED REDACTED
Minutes Taken By:	Redacted by HELP Administrative Assistant

Redacted by HELP introduced himself and then had everyone else introduce themselves.

Redacted by HELP then advised all present that the purpose of this meeting is to do additional fact finding regarding the letter of concern submitted by the students. It is not to resolve and present solutions. At the end of the grievance meeting, the committee members will meet and take the information into consideration.

Redacted by then opened the meeting to the students.

- REDACTED - His main concern is with the A&P and Pharmacology classes. The material covered has been vague until Redacted by came in. We have completely missed the first half of each book – we have no foundation. This will cause us to struggle the rest of the year.
- REDACTED - We have barely started Pharmacology chapters one and two. We should be on chapter eighteen. So now we have to learn sixteen chapters in two weeks.
- REDACTED – She disagrees that there is a problem with A&P. She is doing well in this class. Redacted by HELP has been a bit misguided and unorganized. The Pharmacology course has been abandoned but she does not want to start over.

- REDACTED – We have been consistently clocking out at 9pm, not 10pm. She wouldn't want her license pulled due to lack of hours.
- REDACTED – While some students have attendance issues, most have been here consistently. It is unfair that their grades get bumped up. This happened in Foundations also. Our instructor has been late and absent a lot. Don't take Redact ed by from us.
- REDACTED – appreciates being given this information at this meeting. She knows it is not a community college; she likes the open door policy but feels it isn't that easy to see people in charge as we advertise. Redacted by asked her if she was told not to see anyone. responded that she feels she was given the runaround and that it has not been an open door when seeking help.
- REDACTE – agrees that Redact ed by is a wonderful teacher. An Instructor's role should be to reinforce the information that they learn and this has been lacking.
- REDACTED – Her main concern is that they have missed so much and are trying to play catch up on top of learning extremely difficult subject matters. They have been expected to learn five chapters of Pharmacology and two chapters of A&P in two days. We have no foundation of learned information to build upon.
- REDACTED agreed that there is a gap in Pharmacology that just was not covered at all.
- REDACTE – concerned that they won't be able to pass the NCLEX. He stated that "they won't throw out questions because most students got them wrong like we have had done here".
- REDACTED – they are taking the majority of the scores and setting a curve and many of us still failed. "We need reinforcement by the instructor to help us understand the material covered. We can't just read the books. For someone like me with no background it is like reading Spanish when all I know is English. I cannot comprehend and can't retain it."
- REDACTED - She wanted to thank everyone for this meeting. This is her second program and the second time she has had an issue. She would like to see action taken on the attendance issue.
- REDACTED – said that he agrees with and we will do due diligence. He also thanked the students for coming.
- REDACTE – said that she is not sure she can do the catch up. She is worried about being a good nurse. She is already struggling.
- REDACTED – she just doesn't want us to spit out a grade for her. She wants to be a good, qualified nurse.
- REDACTE D – she said she just has the same concerns as everyone else.

At this point, the students and several staff members were excused.

Discussion of issues involved Redacted by HELP

Redacte d by

- Redacte d by shared that REDAC is a re-entry and was in this situation before and could be the driving force behind this group.
- Red acte said that REDACTED had previously presented some of the same concerns and has been ready to organize a group at that point.
- Redacte stated that there should be a second instructor in the classroom for support and a second person available for tutoring. He also said we need to do a double check on students and be sure the attendance policy has been enforced.
- As for the curriculum part, we need to assess where the students are in their classes and whether we should go forward. We need to determine how we can get them the foundation they need and not overload them.
- Redact ed by said that we heard their concerns and now we need to focus on accomplishing objectives and outcomes. We must focus on foundation.
- Red acte said that in Pharmacology; other than what Redacted by HELP gave them, they have not had any. We can do an assessment on A&P but not on Pharmacology.
- Redact said that we need to do some level of assessment – we need concrete data. We need to demonstrate a reason for the level they are at. The second part of this is we need to develop a plan focusing on objectives and outcomes, of a timeframe to accomplish, resources and staff before we can present to the students.
- Redact ed by said we need to look through their eyes and also let them know what will happen today. We will have Redacte continue teaching them while we assessing their knowledge. They will cover today's chapter today while we are working out the plan.
- We need to make sure the students understand that our ultimate goal is for them to pass the NCLEX and become confident in their profession. Only then is Concorde successful.
- Redact ed by recapped the information; we need to let them know how we will communicate this to them – it needs to come from Redacted by HELP and Redacte d by present.
- Reda cted said that Redact ed by needs to reinforce in their eyes that she is their point of contact going forward. If the students have problems, they should first see their instructor, then the P.D. and then the Academic Dean or the Associate Dean.
- On the attendance issue – we will be reviewing the whole classes' attendance for the term and enforce the policy as written. Thank them for bringing this to our attention.
- We will be monitoring the grading process. Before any questions are thrown out, this must be brought to the D.O.N. It will be a strict policy that the D.O.N. will monitor all tests and test analysis.

The students were then brought back in.

Redacted by HELP informed the students that it is Concorde's philosophy and strategy that your ability to pass the nursing board exam on your first attempt is our goal. It is not just your grade. It is also our goal that you become gainfully employed. One drives the other – it is our key foundation.

- Going forward, the nursing staff will take the time today to assess where you are at and them we will develop a plan for objectives and skills in both of these courses.
- We will also have a monitoring system in place for grading and exams.
- Attendance for the students will be evaluated and measured for this term and the attendance policy will be enforced.
- The Open Door policy is as such; first you will go to your instructor. Then the Director of Nursing. Then the Academic Dean or Associate Dean. If you are unable to reach any of these people and need immediate assistance, please go to any staff member and address your issue so they can communicate it to the proper party.
- You will have a support mechanism in class – a second person supporting lecture and tutoring.
- We will be delivering a plan after assessment. Redacted by HELP and Redacted by HELP will get together with the class.
- For today, proceed as planned to class. This will be less disruptive to your learning process.
- REDACTED said so until assessment is complete, we will go forward? Redacted by HELP affirmed this.
- REDACTED wanted clarification on the attendance issues. Redacted by said that we will be strictly enforcing the attendance policy.
- REDACTED said that there are really only two people with individual attendance violations and nothing has been done to the biggest culprit. Of course they are not here today. Redact ed by assured them it will be looked into. We will look into scheduled class hours and enforce the schedule.
- The question was asked how all of this will affect us? We assure you that you will meet the goals and objectives of the course.
- How long will the assessment take? Long enough for a good assessment and long enough for a good plan

Concorde Career College
Attn: Tim Cole
Redacted by HELP

March 11, 2010

Mr. Cole:

I am contacting you to lodge a formal letter of complaint against your Vocational Nursing Program on the San Bernardino, CA campus. Please be advised that copies will also be sent to the Board of Vocational Nursing in California as well as the Better Business Bureau.

I began my program on January 26, 2009 and graduated as the valedictorian with a 4.0 GPA on February 16, 2010. From the very beginning of this class there were problems. We were promised that our clinical hours were to be spent mainly at acute care hospitals, promised that the school would work with us in regard to putting students near clinical sites that were near their homes, all sorts of empty promises. We ended up having a total of 10 clinical days at an acute care hospital, the rest spent mainly in skilled nursing homes and then the last two terms we were at public health clinics where we were not even able to perform nursing duties. We spent the majority of our days filing charts in a chart room.
We lost our first DON about 1 month into the program and in the year we were there went through at least 3 DON's as well as 2 ADON's. There were times when we didn't even know if we had a clinical site the night before we were supposed to be there.

All of the above only serves to let you know how frustrated myself and the members of my class were by the time of our graduation. The week before we were pinned Redacted by and another of your Nursing Staff came to our classroom and told us how important it was for them that all our paperwork be turned in in a timely manner so we would be able to sit for State Boards. We were told that our class was her first priority and she would not be able to do anything until our paperwork was turned in. Blah blah blah..... More empty promises.

Today, March 11, 2010 I call the office in San Bernardino to speak to Redacted because we have not heard anything about our authorization to test. Mind you I must speak to Redacted by HELP because again your company has failed to be able to hold on to ANOTHER Director of Nursing. I am told that in the 3+ weeks since we were pinned our paperwork is STILL SITTING ON HER DESK. Has not been turned in, NOTHING has been done. This is totally UNACCEPTABLE. Redacted by was still there for at least three days after our pinning, that paperwork was sitting on her desk the day we graduated because several of us saw it there. It should have been sent that day! I truly don't care what kind of excuses Redacted can come up with. None of them are valid and none of them is my problem. It is your responsibility as a company to handle things that need to be done. Our class got the short end of the stick from beginning to end.

Now that we are out of school, we have bills to pay and student loans that are due and again Concorde dropped the ball. We all payed $28,000 for tuition before interest and this is how you treat your students? I saw your company kick students out of class who were not able to make their payments. I saw people get dropped from class for missing one extra day after they had a baby even though the school knew from the start that they were pregnant and told them they would work with them. Your teachers and administration spent the last year drilling into our heads how we had to act in a professional manner and when it comes to the MOST important part of our education, you couldn't even handle that. As I said, this behavior in totally unacceptable and I find it unconscionable that in an economy with jobs so hard to find and people struggling so much to get by, your company has treated us this way. In case you've failed to notice the census of your students, there are more and more that are adults who've needed to change careers because of these economic times. They started school in a bad position and have all struggled to make it throughout. They don't need the extra time and aggravation this will put on them in their search to be able to regain the work force. I'm sure if this has happened to you or yours it would not be acceptable and therefore should not be acceptable to anyone.

I expect that you will find a way to rectify this situation. I look forward to hearing from you soon.

REDACTED

COMPLAINT LOG

Name of Complainant: REDACTED

Date of Complaint: 9-14-06 Date of Resolution: ____________

Documentation on file: ☐ Yes ☐ No

Description of Complaint: See attached Complaint + response

Outcome: ____________

Redacted by HELP Committee

Handled by: ____________ Name ____________ Department

20.C.05.A (07/95)

COPY

BROWARD COUNTY FLORIDA

CONSUMER AFFAIRS DIVISION
115 S. Andrews Avenue, Room A460 • Fort Lauderdale, Florida 33301 • 954-357-5350 • FAX 954-765-5309

RECEIVED
AUG 08 2006
BY:

August 2, 2006

Florida Commission for Independent Education
325 W. Gaines St. Ste 1414
Tallahassee, FL 32399

Re: REDACTED
REDACTED Concorde Career Institute

Dear :

Enclosed is a copy of a complaint recently received by this office.

We are forwarding this complaint for your consideration, as it appears to fall within your area of jurisdiction since it appears that the above school is representing to students that it can provide instruction leading to certification as a surgical technician and the allegation in the complaint is that it cannot do so because it is "not accredited." We have advised the complainant of our action. Please contact the complainant directly regarding this matter.

Very truly yours,
Redacted by HELP Committee

Supervisor, Consumer Protection
Consumer Affairs Division

ltr06
Enclosure

c: Concorde Career Institute
4000 N State Road 7
Lauderdale Lakes, FL 33319

REDACTED

170

DEPARTMENT OF AGRICULTURE & CONSUMER SERVICES
DIVISION OF CONSUMER SERVICES

CONSUMER COMPLAINT FORM

s. 570.544(3), Florida Statutes

CHARLES H. BRONSON
COMMISSIONER

Please return completed complaint form to:

Florida Department of Agriculture & Consumer Services
Division of Consumer Services
2005 Apalachee Parkway
Tallahassee, Florida 32399-6500

PHONE: (850) 488-2221
800-HELPFLA (435-7352) (FL ONLY)
www.800helpfla.com

RECEIVED AUG 08 2006

*This information **MUST** be provided for the Department to mediate your complaint, as we correspond via U.S. mail. Incomplete forms CANNOT be processed. PLEASE WRITE LEGIBLY. Only one business per complaint form.*

Person Making Complaint:

REDACTED

State & Zip Code

REDACTED

Complaint is Against:

Concord INS
Name of Business

4000 N State rd 7
Mailing Address

Broward
Lauderdale Lakes, Fl. 33319
City, County

Fl 33319
State & Zip Code

Redacted by HELP Committee
Business Phone, Including Area Code

Business Email or Web Address

Product or Service involved: ______ Amount Paid:$ ______

Date of Transaction: ______ I was contacted by: _____Telephone _____Mail _____Other

What would satisfy your complaint?* If I didn't have to pay them anymore out of pocket monies, because they lied by saying they were accreditted program was n... should pay

***The Department cannot require businesses to take a particular action such as repairing or replacing a product, or refunding money. The Department may act as a mediator to attempt dispute resolutions; however, on occasion, the only recourse is to seek legal remedy through the court system.**

Have you retained an attorney? Yes No **If Yes, you should rely on the advice of your attorney.**

Did you sign a contract or other papers, i.e. estimates, invoices, or other supporting documents? Yes No

(ATTACH COPIES. DO NOT SEND ORIGINALS).

NOTE:

1. **All documents and attachments submitted with this complaint are subject to public inspection pursuant to Chapter 119, Florida Statutes.**
2. **Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082, s.775.083, or s. 837.06, Florida Statutes.**

Please circle your age group (optional): Under 25 25-35 36-45 46-55 Over 55
(Enhanced penalties may be available based upon your age)

(PLEASE USE OTHER SIDE OF THIS FORM TO DESCRIBE YOUR COMPLAINT & TO ATTACH YOUR SIGNATURE.)

Redacted by HELP Committee

DACS-10000 5/04

And the teacher of the class give answer to her favorite in the class. And that's not right either

Confidential

CCC000109932

Concorde Career Colleges, Inc.
Document 17, Page 3

Please explain your complaint. Attach additional sheets if necessary.

My Complaint is, when I signed up for Surgical tech at Concord, they told me they were Accredited. Come to find out!!! 5 mos, into the Course, they gave us papers and told us we had to Sign them, because, if they don't become accredited before we finish, it's basicly not their fault, So that when I got a sick feeling in my Stomach, because if thier not accredited I'm paying 20,000 grand for nothing, and I'll still be know one, because if that Course is not accredited I can't sit down fore the Certification test And that's the whole purpose of me going And speacking of 20 grand, they need to investigate Why are they Charging so much for that Course and their not accredited! (THAT'S DEAD WRONG,) I Dont Care if their private or not it too Much for a none accredited Course bottom line, I was told they got in trouble for something like this before, but that time it was for (RN & LPN Classes, and they wasn't accredited then, Please Please Please, do something about this problem people will be paying this money back for years, to not be anyone important

My signature authorizes the Department of Agriculture and Consumer Services to take any action deemed necessary for purposes of mediation, investigation or enforcement. I understand that the Department does not give legal advice, and cannot take legal action for me. I am filing this complaint to notify the Department of the activities of this business/ individual [illegible] I AM AWARE THAT THE PERSON/ BUSINESS WHICH I AM [illegible]MPLAINT.

REDACTED

Date:____________________

P.S. also people in my Class failed, a final Exam twice, at that point they were suppose to be put on leave of absent but instead, they let them take a 3rd [illegible]

7/14/06

This is what I want from Concord, I want them to pay me back, my out of pockett money back! Send back the Govern ment money that was use except for the book money! And bring thier price down, Because they lied about being accredited and waited until I was 4 to maybe 5 mos in the Course then gave us paper, pretty much stating that if they dont become accredited, they well not be the blame, my question is Why are they telling people they are accredited & they are not, please, please please, do something about these Crook's. their is some type of law, for, a school lying to students or people that are looking to better thier lives, as far as Im concern they (breach every Contract) I might have signed. your truly REDACTED

They must be punished
they are Big Crooks

CONCORDE CAREER INSTITUTE

FAX COVER SHEET

4000 N. STATE RD. 7
LAUDERDALE LAKES, FL
33319
Redacted by HELP Committee

DATE: *8/10/2006 2:20 PM*

TO: *Harry Dotson*

FROM: Redacted by HELP Committee
Administrative Assistant

Re: *Consumer Complaint from Dept of Agriculture & Consumer Services – Division of Consumer Services*

REDACTED

THERE ARE 4 PAGES INCLUDING COVER SHEET. IF THERE IS A PROBLEM WITH THIS TRANSMITTAL PLEASE CONTACT Redacted by HELP Committee

FLORIDA DEPARTMENT OF EDUCATION

RECEIVED
SEP 1 9 2006
BY:

John L. Winn
Commissioner of Education

Just Read, Florida!

September 15, 2006

REDACTED

Re: Concorde Career Institute
Complaint#

Dear REDACTED

Enclosed is a copy of a letter that we received in response to your complaint. The Commission's role is to determine whether or not the school is in violation of statutes or rules. The school has addressed your complaints and is not in violation of the Commission's statutes or rules.

Your complaint will be retained and made a part of the institution's file, and will also be made available to our Program Specialists when they conduct future reviews of this school.

Thank you for bringing this to our attention. If you have further questions or further documentation in support of your position, please feel free to contact Redacted by HELP at this office.

Sincerely,

Redacted by HELP Committee

Consumer and Compliance Services Manager

cc: Redacted by HELP Campus President
Concorde Career Institute ID# 416
Redacted by HELP

SAMUEL L. FERGUSON
Executive Director
Commission for Independent Education

325 W. Gaines St., #1414 • Tallahassee, FL 32399-0400 • (850) 245-3200 • www.fldoe.org

CONCORDE CAREER INSTITUTE

September 8, 2006

Redacted by HELP Committee

Florida Department of Education
325 W. Gaines Street
Tallahassee, Florida 32399

Re: REDACTED

Redacted by HELP Committee

Dear

In review of REDACTED complaint submitted to your office, Concorde Career Institute has prepared the following response:

- **REDACTED expressed concern in her complaint that the school was not accredited. She stated, "when I signed up for the Surgical tech, at Concord, they told me they were accredited. Come to find out!!! 5 months, into the course, they gave us papers and told us we had to sign them because if they don't become accredited before we finish it's basicly not their fault".**

  REDACTE arted the Surgical Technologist Program on January 23, 2006. She was given the campus catalog prior to starting her program of study. Concorde Career Institute is accredited by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT). As stated in the campus catalog (December 2004), "the Surgical Technologist Program is pursuing additional accreditation through the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), a Commission on Accreditation of Allied Health Education Programs (CAAHEP) recognized Committee on Accreditation" (p. 24).

  On November 14, 2005, REDACTED signed a *Student Disclosures and Acknowledgements* form (Appendix A) attesting that she received a copy of the campus catalog. In addition, on March 27, 2006, REDACT signed a *Surgical Technology Accreditation Disclosure* form (Appendix B) explaining the Surgical Technology Program is currently not a CAAHEP accredited program, yet the campus is pursuing it. At no time did the campus try to hide from REDACTED or any of the other enrolled students the accreditation status of the Surgical Technologist Program. In fact, CAAHEP accreditation is voluntary. The school chooses to pursue this type of accreditation in order to enhance our students and graduates future and marketability.

- **REDACTED also expressed concerns that the campus at some point in time was faced with accreditation problems referencing a RN and LPN program.**

Concorde Career Institute, Lauderdale Lakes campus has never offered a RN or LPN program.

- **REDACTED imed the instructor,**Redacted by **played favoritism by providing answers to "her favorite in the class".**

  On May 1, 2006, after REDACT ED ailed ST 120, she was informed that she must repeat the course, as per policy. At that time she reported to the Academic Dean and Program Director that Ms. Chang gave answers to one particular student. Her allegations were taken very seriously, prompting an immediate investigation to include closely monitoring her classroom management and student interaction. In addition, all student grades were audited by the Academic Dean and Program Director and no discrepancies were found; nor did classroom monitoring reveal student favoritism or lend any truth to REDACT allegations.

- **REDACTED leged, "people in my class failed, a final exam twice, at that point they were supposed to be put on leave".**

  After failing the first attempt of the final exam REDACTE and one other student failed the alternative testing final. The other student opted not to complete the program claiming it was too difficult and immediately executed a contract to enroll into the Dental Assistant program. executed her right to a leave of absence, awaiting class availability. However, on June 6, 2006, she contacted the campus to explain she would not be returning to Concorde.

As per the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), the initial Accreditation Process takes six (6) to twelve (12) month to complete. The process does not begin until the program begins and can not be completed until the students are within their clinical trials.

We are open to assist you in resolving REDACTE D concerns.

Sincerely,
Redacted by HELP

Campus President

Enclosures: Appendix A (Student Disclosures and Acknowledgements form)
Appendix B (Surgical Technology Accreditation form)
Catalog page 24

Cc: Harry Dotson, Corporate Director of Compliance and Accreditation Scanned 9-12-06
Pat DeBold, Vice President of Academic Affairs Scanned 9-12-06

4000 N State Rd 7 Suite 100 Lauderdale Lakes, FL 33319
(954) 731-8880 (954) 485-2961
E-mail: www.concorde.edu

APPENDIX A
Page 1 of 2

CONCORDE Student Disclosures and Acknowledgements

REDACTED

Date 11.14.05

1. PHYSICAL REQUIREMENTS / WORKING CONDITIONS

I acknowledge information received from Concorde outlining the physical requirements and duties of the training program for which I am applying.

By my signature, I confirm my physical ability to fulfil the responsibilities of the program and any positions, which I may be offered following graduation with or without reasonable accommodation.

X-RAY RISK

I understand, acknowledge and accept the risk of possible exposure to radiation during my participation in the x-ray curricula, if applicable.

I understand and acknowledge that there is potential for fetal damage due to exposure to radiation during pregnancy.

Having a clear understanding of these risks, I wish to participate in the x-ray class, if applicable.

2. ATB / GED Statement

If you are admitted as an ATB (Ability to Benefit) student, we recommend that you obtain your GED to increase your employability and expand future opportunities.

Without a GED or High School diploma:

- You may encounter difficulty in securing certain entry-level types of employment. Some employers require proof of High School graduation or GED completion.
- You will not be eligible to sit for most national certification tests, National certification is required by some employers.

Concorde will provide you with a list of locations where local GED classes and testing are available and will reimburse you for state GED testing fee upon evidence that you have met GED requirements while a Concorde student.

3. TRANSFER OF CREDITS

The transfer of credits is, and always has been, at the sole discretion of the school to which you apply. Therefore, Concorde cannot guarantee the transfer of credits to any other educational institution, college, or university.

4. EXTERNSHIP / CLINICAL REQUIREMENTS

- For those Concorde training programs that require an externship / clinical experience, this is a mandatory portion of your training. Successful completion of the externship / clinical is a requirement for graduation.
- Daily transportation to your extern / clinical site is the responsibility of the student.
- Externship is an extension of classroom training provided and supported by medical clinical / office partnerships. As a student trainee at these facilities, there should be no expectation for financial compensation.
- The majority of our extern sites are available during normal business hours (days, Monday-Friday, 40 hours a week). For students attending evening classes, there can be no guarantee that an externship will be available outside normal business hours.
- I understand that the externship / clinical site may require drug testing.

5. CRIMINAL BACKGROUND CHECK DISCLOSURE

Notice: Due to Federal Privacy Regulations, Concorde does not require disclosure of pending criminal charge(s) or prior convictions(s) as part of our entrance requirements.

I have been informed and I understand that as a student, Concorde may be required to perform a criminal background check prior to my being assigned for training to certain clinical or extern facilities. If a criminal background check is required, the results of that background check will be made available to the clinical or extern facility. Any pending or prior criminal charge(s) or conviction(s) may result in my being unable to be assigned for clinical training. If I cannot be assigned for clinical training due to prior criminal charge(s) or conviction(s), I will be unable to successfully complete my program of study and I will be terminated from the school. The refund policy published on my enrollment agreement will apply and I will be responsible for any balance due the school, my lender, and / or the U.S. Department of Education.

I understand that if I have any pending or prior criminal charge(s) or conviction(s), I may not be granted a license / certification in my field of training even if I pass the license / certification examinations.

I understand that Concorde recommends that prospective students who have any criminal charge(s) pending or prior criminal conviction(s) seriously investigate employment possibilities / barriers applicable to the nature of the pending charge(s) or conviction(s) prior to enrollment.

04.4118 (04/04)

CONCORDE

SURGICAL TECHNOLOGY ACCREDITATION DISCLOSURE

Concorde Career Institute, 4000 N. State Road 7, Lauderdale Lakes, FL, 33319, is accredited by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT). The Surgical Technology Program is pursuing accreditation through the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), a Commission on Accreditation of Allied Health Education Programs (CAAHEP), 35 East Wacker Drive, Suite 1970, Chicago, IL 60601, (312) 553-9355, recognized Committee on Accreditation.

The Surgical Technology Program is currently not a CAAHEP accredited program.

Applying for CAAHEP accreditation is voluntary and **DOES NOT GUARANTEE** that it will be awarded to any program.

The Liaison Council on Certification (LCC-ST) currently allows only graduates of CAAHEP accredited programs to sit for their national examination that leads to the credential Certified Surgical Technologist (CST). Graduates of non-CAAHEP accredited programs can apply for an available alternate examination and credential as a "Tech in Surgery – Certified" from the National Center for Competency Testing (NCCT).

Currently there are no State of Florida certification requirements for the Surgical Technologist; however, individual hospitals may require it as a condition for employment.

3./27/06
Date (month/day/year)

REDACTED

APPENDIX B
Page 2 of 2

6. EMERGENCY RELEASE

I hereby give my consent for any emergency medical attention which may be required while in attendance at Concorde.

Student's Name	Program of Study ST/AFT
Family Physician N/A	Telephone Number ( )
Street Address N/A	City, State & Zip
Hospital Preference nearest	

IN CASE OF EMERGENCY, CALL

REDACTED

A. I acknowledge the foregoing disclosures have been explained to me and I have read and understand them: 1. Physical Requirements / Working Conditions / X-ray Risk 2. GED Statement 3. Transfer of Credits 4. Externship / Clinical Requirements 5. Criminal Background Check, and 6. Emergency Release.

B. By my signature below, I confirm my physical ability to fulfill the responsibilities of the program and any positions, which I may be offered following graduation with or without reasonable accommodation.

C. I hereby give my consent with my signature below for Concorde to release information from my educational records to any prospective externship / clinical site or employer.

D. I have had the opportunity to tour the campus facilities / equipment and have received a school catalog and addendum.

E. I hereby give my consent with my signature below for Concorde to utilize any testimonial letters written by me or about me and any photographs of myself as promotional materials.

F. I hereby release Concorde from all responsibility regarding any field trips and I will be fully responsible for the involvement of activities that will take place. I am fully aware that field trips are for observation and research purposes. I will provide my own transportation or will release Concorde from responsibility should transportation be provided by the school.

G. I hereby give my consent for any future EMPLOYER(s) to verify my employment and salary information, and to release this information to Concorde.

REDACTED

of pharmaceutical care within these settings. *(Prerequisites: PT110-PT240)*

PT260: Introduction to Ambulatory Care
Credit Hours 1.66
Clock Hours 40
This course reviews pharmaceutical practice as seen in ambulatory care settings and describe medication distribution and provisions of pharmaceutical care within these settings. *(Prerequisites: PT110-PT250)*

PT310: Ambulatory Externship
Credit Hours 3.55
Clock Hours 160
This course allows students to assist with or actively participate in patient care using the ambulatory care knowledge acquired from classroom training. *(Prerequisites: PT110-PT260)*

PT320: Institutional Externship
Credit Hours 3.55
Clock Hours 160
This course allows students to assist with or actively participate in patient care using the institutional care knowledge acquired from classroom training. *(Prerequisites: PT110-PT260)*

Program Summary

Semester Credit Hours	34.0
Total Class Hours	480
Externship Hours	320
Total Hours	800
Class Weeks	24
Clinical Externship Weeks	8
Total Instructional Weeks	32

SURGICAL TECHNOLOGIST

Description of the Profession

The Surgical Technologist is a highly skilled and knowledgeable allied health professional who, as an essential member of the surgical team, works with surgeons, anesthesia providers, O.R. nurses and other professionals in providing safe care to the surgical patient.

Surgical Technologists possess expertise in assisting surgeons in the safe and effective conduct of both major and minor surgical procedures in several specialty services and in a variety of surgical settings. Professional duties include aseptic technique, O.R. environmental safety, equipment set-up, instrumentation, preparing medications, and directly assisting in the three phases of surgical patient care; preoperative, intraoperative and post-operative.

The entry-level Surgical Technologist works in acute-care hospitals, outpatient surgery centers, surgical clinics, central sterile processing departments, birthing centers and other health care settings throughout the United States.

General Objective

The Surgical Technology program is designed to prepare graduates with the basic knowledge and fundamental practical / professional skills needed for employment as entry level generalists in the field.

The program combines academic studies in the classroom, hands-on laboratory instruction and clinical training in various surgical settings to prepare graduates who are eligible for employment in a variety of surgical settings.

The Surgical Technology Program is pursuing additional accreditation through the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), a Commission on Accreditation of Allied Health Education Programs (CAAHEP) recognized Committee on Accreditation.

Health Screen

Each student must satisfactorily pass a health screen for tuberculosis and attend an orientation on blood-borne pathogens, and fulfill hepatitis B vaccination requirements.

Program Requirements

A student must successfully complete the program of study consisting of 52 credit hours and must maintain a cumulative grade point average of 2.0. A diploma will be issued upon successful completion of the program.

Skills Proficiency

Students must be able to perform certain skills in order to work as a Surgical Technologist. These skills are learned in the lab portion of the program. The lab portion involves the practical application of theory. The instructor evaluates all practical work. Hands-on instruction, using the actual tools of the trade, quickly facilitates the transfer of theory to practice. Students will perform certain procedures on each other. All students must participate. All students must take and pass a final skills practical test before being released for clinical practice.

Classroom Size

Students receive a maximum of personal attention in classes limited to a ratio of 12 students per instructor per laboratory session.

Emailed 9-8-06 to
H. Dotson
P. Debold
Redacted by HELP Committee

CONCORDE CAREER INSTITUTE

September 8, 2006

Redacted by HELP Committee

DRAFT

Florida Department of Education
325 W. Gaines Street
Tallahassee, Florida 32399

Re: REDACTED

Redacted by HELP Committee
Dear

In review of REDACTED complaint submitted to your office, Concorde Career Institute has prepared the following response:

- REDACTED expressed concern in her complaint that the school was not accredited. She stated, "when I signed up for the Surgical tech, at Concord, they told me they were accredited. Come to find out!!! 5 months, into the course, they gave us papers and told us we had to sign them because if they don't become accredited before we finish it's basicly not their fault".

  Concorde Career Institute is accredited by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT). As stated in the campus catalog (December 2004), "the Surgical Technologist Program is pursuing additional accreditation through the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), a Commission on Accreditation of Allied Health Education Programs (CAAHEP) recognized Committee on Accreditation" (p. 24).

  On November 14, 2005 REDACTE signed a *Student Disclosures and Acknowledgements* form (Appendix A) attesting that she received a copy of the campus catalog. In addition, on March 27, 2006, REDACTE signed a *Surgical Technology Accreditation Disclosure* form (Appendix B) explaining the Surgical Technology Program is currently not a CAAHEP accredited program, yet the campus is pursuing it. At no time did the campus try to hide from REDACT or any of the other enrolled students the status of the Surgical Technologist Program. In fact, CAAHEP accreditation is voluntary. The school chooses to pursue this type of accreditation in order to enhance our students and graduates future and marketability.

4000 N State Rd 7 Suite 100 Lauderdale Lakes, FL 33319
(954) 731-8880 (954) 485-2961
E-mail: www.concorde.edu

REDACTED tarted the Surgical Technologist Program on January 23, 2006. She was given the campus catalog prior to starting the program and was given the Surgical Technology Accreditation Disclosure form two months after starting the program.

- **REDACTED lso expressed concerns that the campus at some point in time was faced with accreditation problems referencing a RN and LPN program.**

  Concorde Career Institute, Lauderdale Lakes campus has never offered a RN or LPN program. Nor has the campus ever offered a program that was denied accreditation.

- **REDACTED claimed the instructor,** Redacted by HELP **played favoritism by providing answers to "her favorite in the class".**

  On May 1, 2006, after REDACTED failed ST 120, she was informed that she must repeat the course, as per policy. At that time she reported to the Academic Dean and Program Director that M Redacted by HELP Committee gave answers to one particular student. Her allegations were taken very seriously, prompting an immediate investigation to include closely monitoring Redacted by HELP Committee her classroom management and student interaction. In addition, all student grades were audited and no discrepancies were found; nor did Redacted by HELP Committee classroom monitoring reveal student favoritism or lend any truths to Ms. REDACTED allegations.

- **REDACTED alleged, "people in my class failed, a final exam twice, at that point they were supposed to be put on leave".**

  After the first attempt, REDACTED as well as only one other student, failed the alternative testing final. The other student opted not to complete the program claiming it was too difficult and immediately executed a contract with this campus to enroll into the Dental Assistant program. REDACTE executed her right to a leave of absence, awaiting class availability. However, on June 6, 2006, she contacted the campus to explain she would not be returning to Concorde.

As per the Accreditation Review Committee on Education in Surgical Technology (ARC-ST), the initial Accreditation Process takes six (6) to twelve (12) month to complete. The process does not begin until the program begins and can not be completed until the students are within their clinical trials. Concorde stands on its proven history of "Flawless Regulatory Compliance". We are open to helping assist you in resolving REDACTED concerns.

Thank You,

Redacted by HELP

Campus President

4000 N State Rd 7 Suite 100 Lauderdale Lakes, FL 33319
(954) 731-8880 (954) 485-2961
E-mail: www.concorde.edu

FLORIDA DEPARTMENT OF EDUCATION

RECEIVED
SEP 0 5 2006
BY: ffL

John L. Winn
Commissioner of Education

Just Read, Florida!

August 30, 2006

Redacted by HELP Campus President
Concorde Career Institute ID# 416
Redacted by HELP

Re
REDACTED

Dear Redacted by HELP, Campus President:

We have received the enclosed complaint. Prior to making a determination of the complaint's validity we would like your response to each of the allegations along with any supporting documentation. Please mail your response to Redacted by HELP Committee at the Commission's address listed on the letterhead.

We require a written response by **September 19, 2006.** We will also communicate with the complainant and after we have received all responses, we will contact all parties and attempt to reach a resolution.

Sincerely,

Redacted by HELP Committee

Redacted by HELP Committee

Executive Director

cc:

REDACTED

Redacted by HELP
Executive Director
Commission for Independent Education

325 W. Gaines St., #1414 • Tallahassee, FL 32399-0400 • (Redacted by HELP • www.fldoe.org

BROWARD COUNTY FLORIDA

RECEIVED
SEP 0 5 2006
BY: FFL

RECEIVED
06 AUG -7 PM 2:39
COMMISSION FOR INDEPENDENT EDUCATION

CONSUMER AFFAIRS DIVISION
115 S. Andrews Avenue, Room A460 • Fort Lauderdale, Florida 33301 • 954-357-5350 • FAX 954-765-5309

August 2, 2006

Florida Commission for Independent Education
325 W. Gaines St. Ste 1414
Tallahassee, FL 32399

Re: REDACTED Concorde Career Institute

Dear :

Enclosed is a copy of a complaint recently received by this office.

We are forwarding this complaint for your consideration, as it appears to fall within your area of jurisdiction since it appears that the above school is representing to students that it can provide instruction leading to certification as a surgical technician and the allegation in the complaint is that it cannot do so because it is "not accredited." We have advised the complainant of our action. Please contact the complainant directly regarding this matter.

Very truly yours
Redacted by HELP Committee

Supervisor, Consumer Protection
Consumer Affairs Division

ltr06
Enclosure

c: Concorde Career Institute
4000 N State Road 7
Lauderdale Lakes, FL 33319

REDACTED

RECEIVED
06 AUG -6 PM 7:01
COMMISSION FOR INDEPENDENT EDUCATION

170

DEPARTMENT OF AGRICULTURE & CONSUMER SERVICES
DIVISION OF CONSUMER SERVICES

RECEIVED
SEP 05 2006

CONSUMER COMPLAINT FORM
s. 570.544(3), Florida Statutes

CHARLES H. BRONSON
COMMISSIONER

Please return completed complaint form to:

Florida Department of Agriculture & Consumer Services
Division of Consumer Services
2005 Apalachee Parkway
Tallahassee, Florida 32399-6500

PHONE: (850) 488-2221
800-HELPFLA (435-7352) (FL ONLY)
www.800helpfla.com

This information MUST be provided for the Department to mediate your complaint, as we correspond via U.S. mail. Incomplete forms CANNOT be processed. PLEASE WRITE LEGIBLY. Only one business per complaint form.

Person Making Complaint:

REDACTED

Complaint is Against:

Concord INS
Name of Business

4000 N State rd 7
Mailing Address

Lauderdale Lakes, FL 33319 Broward
City, County

FL 33319
State & Zip Code

Redacted by HELP Committee

Business Phone, including Area Code

Business Email or Web Address

Product or Service involved: ______ Amount Paid:$ ______

Date of Transaction: ______ I was contacted by: ____Telephone ____Mail ____Other

What would satisfy your complaint?* If I didn't have to pay them anymore out of pocket monies because they lied by saying they were accredited ...

***The Department cannot require businesses to take a particular action such as repairing or replacing a product, or refunding money. The Department may act as a mediator to attempt dispute resolutions; however, on occasion, the only recourse is to seek legal remedy through the court system.**

Have you retained an attorney? Yes No **If Yes, you should rely on the advice of your attorney.**

Did you sign a contract or other papers, i.e. estimates, invoices, or other supporting documents? Yes No

(ATTACH COPIES. DO NOT SEND ORIGINALS).

NOTE:

1. **All documents and attachments submitted with this complaint are subject to public inspection pursuant to Chapter 119, Florida Statutes.**
2. **Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082, s.775.083, or s. 837.06, Florida Statutes.**

Please circle your age group (optional): Under 25 25-35 36-45 46-55 Over 55
(Enhanced penalties may be available based upon your age)

Redacted by HELP Committee

(PLEASE USE OTHER SIDE OF THIS FORM TO DESCRIBE YOUR COMPLAINT & TO ATTACH YOUR SIGNATURE.)

DACS-10000 5/04

And the teacher of the class give answer to her favorit in the class And that's not right either

RECEIVED
SEP 05 2006
BY: YPL

Please explain your complaint. Attach additional sheets if necessary.

My Complaint is, when I signed up for Surgical tech at Concord they told me they were Accredited. Come to find out!!! 5 mos. into the Course, they gave us papers and told us we had to sign them because if they don't become accredited before we finish it's basicly not their fault, so that when I got a sick feeling in my stomach because if thier not accredited I'm paying 20.000 grand for nothing, and I'll still be know one, because if that Course is not accredited I can't sit down for the certification test And thats the whole purpose of me going. And speaking of 20 grand, they need to investigate why are they Charging so much for that Course and their not accredited! (THAT'S DEAD WRONG,) I Dont Care if their private or not, it too much for a none accredited Course bottom line. I was told they got in trouble for something like this before, but that time it was for RN & LPN Classes and they wasn't accredited then, Please Please Please, do something about this problem people will be paying this money back for year, to not be anyone. Important

My signature authorizes the Department of Agriculture and Consumer Services to take any action deemed necessary for purposes of mediation, investigation or enforcement. I understand that the Department does not give legal advice, and cannot take legal action for me. I am filing this complaint to notify the Department of the activities of this business/ individual and to seek any assistance available. I ACKNOWLEDGE THAT I AM AWARE THAT THE PERSON/ BUSINESS WHICH I AM COMPLAINING AGAINST WILL RECEIVE A COPY OF THIS COMPLAINT.

Sign[illegible] REDACTED Date:__________

P.S. also people in my Class failed, a final Exam twice, at that point they were suppose to be put on leave of absent but instead they let them take a 3rd [illegible]

RECEIVED
SEP 0 5 2006
BY: PKV

7/14/06

This is what I want from Concord, I want them to pay me back, my out of pocket money back! send back the Government money that was use except for the book money! And bring thier price down, Because they lied about being accredited an waited until I was 4 to maybe 5mos in the Course then gave us paper pretty much stating that if they dont become accredited, they well not be the blame, my question is they are they telling people they are accredited & they are not, please, please please, do something about these Crooks, there is some type of law, for, a school lying to students or people that are looking to better thier lives, as far as Im Concern they (breach every Contract) I Mair have signed. your truly REDACTED

They must be punished
they are Big Crooks

CONCORDE CAREER INSTITUTE **FAX COVER SHEET**

4000 N. STATE RD. 7
LAUDERDALE LAKES, FL
33319
Redacted by HELP Committee

DATE: *9/5/2006 6:19 PM*

TO: *Harry Dotson*

FROM: Redacted by HELP Committee
Administrative Assistant

Re: *Letter from Florida Department of Ed re:* Redacted by HELP Committee
Complaint #363

THERE ARE 7 PAGES INCLUDING COVER SHEET. IF THERE IS A PROBLEM WITH THIS TRANSMITTAL PLEASE CONTACT Redacted by HELP Committee

BBB CASE# REDACTED

Complaint filed by: REDACTED

Complaint filed against: Concorde Career Institute **(More)**

Complaint status:

Activity

Date	Activity	Description
04/08/2009	Case ADMINISTRATIVELY CLOSED	
04/08/2009	Inform Consumer - Case ADMINISTRATIVELY CLOSED	
04/08/2009	Bureau Judged Case AJR	
03/30/2009	MIP Member timeline	
03/23/2009	ADR Consumer rebuttals b offer call company	I have reviewed the response from cci..My feeling was one of shock, they brought up my time missed due to illness, HOWEVER they failed to mention the fact that I maintained a 3.4 GPA overall...They DID NOT ATTEMPT TO ASSIST ME WITH PLACEMENT EVER. This statement was completely false. Also the statement about me being in collections is also FALSE..I will be seeking leagal action against the school! Thank you.
03/23/2009	MIP Member timeline	
03/17/2009	More info received from the business	In reviewing I have found no evidence of any miss rep e met with an admission representative and signed a placement form that informed the student of the programs employment statistics. In reviewing her file there is no documentation of being unsatisfied with the school.There is documentation from her clinical instructor concerning sences from 8/20/08 through 10/15/08 with advisements of the importance of being in school.The reasons for her absences stated illnesses and a terminal ill sister, as given additional time to complete her class work and turn in assignments and evaluations. Every student at CCI is entitled to one paid certification exam. If they fail that exam they are responsible to pay for any additional testing. From 1/22/09 through 2/5/09 CCI attempted to work with placement assistance.The fact that she was not certified was a problem. On 2/5/09 a career services person called nd was told she couldn't speak to her because she was applying for a job on line and she would call her back. She never called the campus back. ever spoke to me about any problems while she CCI and this letter is the first formal complaint from the school. The student has not fulfil her financial obligations and has been placed into collections.
03/17/2009	Call/Email Business	
03/16/2009	MIP Member timeline	
03/10/2009	Call/Email Business	
03/09/2009	MIP Member timeline	
03/04/2009	Call/Email Business	
03/02/2009	MIP Member timeline	
02/25/2009	ADR Complaint Rec'd Call Company	
	Case Received by	

	02/24/2009 BBB (Less)
Case Description:	When I first met with a Concorde Rep. he said that once I graduated from their school they placed 98%... (More)
Category:	Sales Practice Issues
Case opened date:	02/25/2009
Case closed date:	04/08/2009
Desired Resolution:	Full repayment of outstanding student loans and I would also request to be compensated for the 13 monthes of time... (More)

Download a copy of this complaint so you can print it for your records

*** This complaint has been closed. If you have more information to provide to the bureau regarding this complaint, please click here. ***

Better Business Bureau of West Florida, Inc.
2655 McCormick Drive
Post Office Box 7950
Clearwater, FL 33758-7950
(727) 535-5522 | (800) 525-1447
Fax: (727) 539-6301
www.bbb.org

BBB. Start With Trust

February 25, 2009

Campus President

Concorde Career Institute
Redacted by HELP

RE: Case # REDACTED

The Better Business Bureau has received a complaint from one of your customers. The intent of this letter is to provide your company with an opportunity to respond to the consumer's dissatisfaction. We ask your cooperation in responding to the complaint within 24 hours of receipt of this letter. Experience shows that an immediate response eases mediation efforts. The consumer has been notified that you will contact them directly within 24 hours of receipt of this letter to resolve this dispute. We also ask that you notify the BBB of your resolution efforts.

As part of your pre-commitment to BBB membership, specifically the "Membership Identification Program (MIP)", you have agreed to mediate and if necessary, arbitrate any eligible dispute brought to the BBB's attention. While we would like to see every claim mediated in a favorable fashion, we understand that situations may arise in which your customer may remain unhappy or you feel the dispute is without merit. In either case, arbitration will be set to bring closure to the claim.

Please understand that a prompt reply is important to your company's record and is greatly appreciated. Company reports are based on a review of the complaints and responses in the company's file.

We encourage you to use our ONLINE COMPLAINT system to respond to this complaint. The following URL (website address) below will take you directly to this complaint. You will be able to enter your response directly on our website:

http://westflorida.app.bbb.org/complaint/view/ Redacted by HELP

Thank you for your prompt reply and cooperation. If you have any questions or comments, please call me at Redacted by HELP .

Sincerely,

Redacted by
Trade Practice Specialist

BBB CASE#: 67137129

Complaint filed b	REDACTED
Complaint filed against:	Concorde Career Institute (More)
Complaint status:	Call/Email Business (More)
Case Description:	When I first met with a Concorde Rep. he said that once I graduated from their school they placed 98%... (More)
Category:	Sales Practice Issues
Case opened date:	02/25/2009
Case closed date:	
Desired Resolution:	Full repayment of outstanding student loans and I would also request to be compensated for the 13 months of time... (More)

Download a copy of this complaint so you can print it for your records

*** Your recent additional information has been recorded, and will be reviewed by the BBB.

If you have information you would like to provide regarding this complaint, click here. ***

Better Business Bureau of West Florida, Inc.

COMPLAINT ACTIVITY REPORT REDACTED

Consumer In REDACTED

Business Info: Concorde Career Institute
Redacted by HELP
Tampa, FL Redacted by
Redacted by HELP

Location Involved: (Same as above)

Consumer's Original Complaint :
When I first met with a Concorde Rep, he said that once I graduated from their school they placed 98% of there students, that definately did not happen.As of 4 mos post graduation only 1 out of 7 have a job in the field of surgical technology, and this individual had no help with finding this position either. I was also told that I would be prepared for the CST exam and that they had a 80% pass rate on this exam, again that was not true, only 50% of our class passed the exam as did the graduateing class a month before mine. Then due to not being properly prepared for this CST exam the first time, I am expected to pay to re-take the exam which will cost an additional $200.00, after I have already paid $15,000.00 for the initial "education". In addition to the preceeding, I feel they continue to mislead new students with instructors that are unqualified and incompetent to provide the level of education that it takes to be successful in this field. Unfortunatly my realization came to little to late. My hope is that this will deter this from happening to future students. So, now I have no job, no certification, and a huge student loan coming due. Not a very good place to be. Not to mention no prospects of a career and children to support. I feel I was completely misled and should not have to pay for this "non-education". My experience with this school was far from satisfactory. I am still also inclined to add the last fact, I maintained a 3.0-3.8 GPA thru out my time at this school, so I really feel as if we just were not prepared.

Consumer's Desired Resolution:
Full repayment of outstanding student loans and I would also request to be compensated for the 13 monthes of time I wasted which if figured up comes out to be a minimum 1040 hrs, so even at a minimum wage job it would be $6656.00. I feel this is fair and would be acceptable. I truely hope this type of empty promises will cease on their behalf. Thank you for your time.

BBB Processing

02/24/2009	web	BBB	Case Received by BBB
02/25/2009	LAG	MAIL	ADR Complaint Rec'd Call Company

Date: 3/[illegible]09

Concorde C[illegible]eer Institute

Unofficial Transcript

Student: REDACTED

Original Start Date: 10/22/2007 **Student GPA:** 3.38

Course Code	Course Description	Credits Attempted	Credits Earned	Grade	Quality Points

Program: Surgical Technologist Hours Req:
Enrollment #: PO07090613 Status: Graduate
Start Date: 10/22/2007 Grad Date: 11/17/2008

Course Code	Course Description	Credits Attempted	Credits Earned	Grade	Quality Points
ST110	ST110: Basic Sciences I	7.60	7.60	B	22.80
ST120	ST120: Basic Science II	8.00	8.00	B	24.00
ST210	ST210: Principles of Surgical Technology	6.40	6.40	A	25.60
ST220	ST220: Asepsis	6.40	6.40	A	25.60
ST230	ST230: Principles of Surgical Assisting	6.40	6.40	A	25.60
ST240	ST240: Surgical Procedures	6.40	6.40	A	25.60
ST310	ST310: Clinical Practice 1	5.55	5.55	B	16.65
ST320	ST320: Clinical Practice 2	5.55	5.55	C	11.10
Surgical Technologist		52.30	52.30		GPA: 3.38

Credentials awarded for Surgical Technologist enrollment

Credential	Date Awarded	Date Cleared
Diploma / Certificate	11/17/2008	11/17/2008

*** End of Transcript ***

** Indicates Retaken Course
R* Indicates Retaken Override

# Indicates Pass/Fail Course

Accredited by: Accrediting Commission of Career Schools and Colleges of Technology

Confidential

CCC000110056

Concorde Career Colleges, Inc.
Document 18, Page 6

Student Activities

rpt_CmStudentActivities.rpt
Redacte

All Records

3/11/2009
8:44:49AM

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
9/26/2007	AD01 - New Lead Inquiry		Closed	Contacted	Redacted by HELP	10/2/2007	Redacted by HELP	ENROLLED
9/27/2007	FA - Tentative		Closed	Meeting Given		9/27/2007		
10/1/2007	AD08 - Return for Enrollment		Closed	Meeting Given		10/13/2007		
10/2/2007	AD04 - 1st Appointment		Closed	Meeting Given		10/13/2007		ENROLLED
10/3/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/3/2007		
10/3/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/3/2007		
10/3/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/3/2007		
10/3/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/3/2007		
10/5/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/5/2007		
10/5/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/5/2007		

Concorde Career Colleges, Inc.
Document 18, Page 7

Student Activities 3/11/2009 8:44:49AM

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
10/5/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent	Redacted by HELP	10/5/2007	Redacted by HELP	
10/5/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/5/2007		
10/8/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/8/2007		
10/9/2007	ADL - Orientation Letter PS - Institute		Closed	Letter Sent		10/9/2007		
11/2/2007	BO - EFT Receipt		Closed	Letter Sent		11/2/2007		
11/26/2007	BO - 60 Days Past Due		Closed	Letter Sent		11/26/2007		
11/26/2007	BO - Late Account		Closed	Letter Sent		11/26/2007		
12/27/2007	BO - 30 Days Past Due		Closed	Letter Sent		12/27/2007		
1/7/2008	Comment		Pending					Student phoned in due to illness today. Expected return is Tues 1/8/8
1/8/2008	Comment		Pending					Student phoned in today, still ill. Will try to be in tomorrow.
1/11/2008	BO - 30 Days Past Due		Closed	Letter Sent		1/11/2008		
1/16/2008	Comment		Pending					called in sick, she expects to return tomorrow
1/17/2008	Comment		Pending					Student called in ill. She has been very ill since school started last week. I have filled

Student Activities 3/11/2009 8:44:49AM

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
								out an advising form to be completed upon her return
1/28/2008	BO - Late Account		Closed	Letter Sent	Redacted by HELP	1/28/2008	Redacted by HELP	
2/13/2008	BO - 30 Days Past Due		Closed	Letter Sent		2/13/2008		
4/10/2008	BO - EFT Receipt		Closed	Letter Sent		4/10/2008		
6/23/2008	Labels - Mailing - Employer - Avery 5160		Closed	Letter Sent		6/23/2008		
6/24/2008	Comment		Closed	Task Complete		6/24/2008		6/24-waiting for student to come in and completa paperworkwith FA to increase unsub loans which should pay off payment plan.
8/15/2008	Comment		Closed	Task Complete		8/15/2008		left message to call and/or come by the BO
8/18/2008	Comment		Closed	Task Complete		8/18/2008		Student at Tampa General. Instructor said she wil be in Friday.
8/20/2008	BO - Late Account		Closed	Letter Sent		8/20/2008		
8/26/2008	Comment		Pending					ntacted me regarding her absence on 08/26/08. - ill. dk 08/26/08
8/27/2008	Comment		Pending					REDAC ntacted me ...er absence on ... ill. dk 08/27/08
9/2/2008	Comment		Pending					ntacted me regading ...ce on 09/02/08 - ill. dk 09/02/08
9/8/2008	Comment		Pending					Upon the beginning of class on 09/05/08, I found leaving the ST lab. I asked her what she was doing in the lab.

 CCC000110059

Concorde Career Colleges, Inc.
Document 18, Page 9

Student Activities 3/11/2009 8:44:49AM

REDACTED

Contacts:

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
9/10/2008	Comment		Pending				Redacted by HELP	She said that she was getting a gown. I told her that the lab was off limits to clinical students & the gowns were for the campus students that were using the lab. I told her to fold the gown back up & put it where she found it.. A few minutes later I went back to check if the gown had been put back & saw a gown thrown onto the patient stretcher & a wrapper nearby. I went to find o ask her where she had put the gown she opened & I couldn't find her. I asked her classmate REDACTED ifshe had seen aid had left. I commented that why would she leave without saying anything when I had just seen her. REDACTED ist found out recently that her sister does not have long to live. exted me soon thereafar stating left for he day - ill" ed to clincal today 09/08/08 & has made no comment about her sister. dk 09/08/08 d not contact me regarding her absence today, 09/10/08 I will follow up w/a phone call to contact # listed - document changes. Re

Student Activities 3/11/2009 8:44:49AM

Student Information:
Poole, Pamela

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
9/10/2008	Comment		Pending				Redacted by HELP	09/10/08 as not contacted me regarding her absence today, 09/10/08. Phone call to follow up. dk 09/10/08
9/22/2008	Comment		Pending					Erica did not contact me regarding he absence today, 09/22/08
10/9/2008	Comment		Pending					contacted me regarding her absences on 10/07, 10/08, 10/09 - ill. dk 10/09/08
10/15/2008	Comment		Pending					ntacted me regarding her absence on 10/14/08 - She texted stating that she woke up vomitting & diarrhea & asked if she should come in. Due to compromising patients who are already ill, it is recommended per/TGH that you do not come into the hospital if you are ill. Therefore, I tolc not to come in. Today, 10/15/(texted me & said she was still shakey but would come in & work on homework. She has not signed in nor have I seen her. She will be marked absent until she can be accounted for on the clinical site. dk 10/15/08
10/15/2008	Comment		Pending				Redacted by	s had excessive absences which has, in the past, affected to pass her term.

Student Activities 3/11/2009 8:44:49AM

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
								I told [redacted] n 10/13/08 that she needs to hand in missing work so she has scores to enter for her grade. She did not ask for any of the missing assignments. I do have a student website where the homework is posted weekly in which [redacted] has access to. [redacted] also needs to achieve the required scrub experience criteria in which she is below where she should be. Next week is 320 midterm where I will counsel her one on one on her status & the plan of action to achieve her program completion. [redacted] will be notifed & Udate to follow midterm. dk 10/15/08
10/21/2008	Comment		Pending				Redacted by	[redacted] ontacted me regarding her absence on Monday, 10/20/08 - court settlement. [redacted] contacted me regarding her absence on Tuesday, 10/21/08 - no reason given dk 10/21/08
10/22/2008	Comment		Pending				Redacted by HELP	[redacted] ontacted me regarding her absence today, 10/22/08 - cold sweats, intestinal probs. dk 10/22/08
10/29/2008	Comment		Closed	Task Complete	Redacted by	10/29/2008		Due to change in Fed. Regs. Pell 08/09 2nd. AY only eligible $1708.gd

Concorde Career Colleges, Inc.
Document 18, Page 12

Ledger Card

rpt_saLedgerCard.rpt
Redacted

Sorted by: Campus, Term Start Date, Transaction Number

3/11/2009
3:44:31AM

Student Nam
Addres
REDACTED

Balance $ 0.38
Student ID REDACTED
Current Status [illegible]
Program Version Surgical Technologist
Start Date 10/22/2007
LDA 11/17/2008
Graduation Date 11/17/2008

Date	Check/Ref	Enrollment	Term	Campus	Code	Description	Charges	Payments	Balance
Tampa									
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	BOOK	Books	624.00		624.00
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	HS	Health Screens	184.00		808.00
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	REG	Registration Fee	100.00		908.00
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	TUIT	Tuition	5,437.50		6,345.50
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	TUIT	Tuition	13,312.50		19,658.00
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	TX	Sales Tax	53.69		19,711.69
10/23/2007	AUTO-102307	PO07090613 : Surgical Techr		FLTPA	UN	Uniforms	143.00		19,854.69
10/31/2007	20296/FA 20296	PO07090613 : Surgical Techr		FLTPA		SEOG 2007-08		250.00	19,604.69
10/31/2007	20293/FA 20293	PO07090613 : Surgical Techr		FLTPA		Pell Grant 2007-08		2,155.00	17,449.69
11/2/2007	EFT/11/2/2007	PO07090613 : Surgical Techr		FLTPA		Subsidized Stafford Loan Payment 2007-08		1,750.00	15,699.69
11/2/2007	EFT/11/2/2007	PO07090613 : Surgical Techr		FLTPA		Unsubsidized Stafford Loan Payment 2007-08		2,000.00	13,699.69
11/26/2007		PO07090613 : Surgical Techr		FLTPA	INT	Interest Charge	31.61		13,731.30
11/26/2007	101	PO07090613 : Surgical Techr		FLTPA		Student Payment 2007-08		105.20	13,626.10
4/9/2008	EFT	PO07090613 : Surgical Techr		FLTPA		Subsidized Stafford Loan Payment 2007-08		1,750.00	11,876.10
4/9/2008	EFT	PO07090613 : Surgical Techr		FLTPA		Unsubsidized Stafford Loan Payment 2007-08		2,000.00	9,876.10
4/10/2008	31370/FA 31370	PO07090613 : Surgical Techr		FLTPA		SEOG 2007-08		250.00	9,626.10
4/10/2008	31369/FA 31369	PO07090613 : Surgical Techr		FLTPA		Pell Grant 2007-08		2,155.00	7,471.10
7/29/2008	EFT/EFT	PO07090613 : Surgical Techr		FLTPA		Unsubsidized Stafford Loan Payment 2008-09		990.00	6,481.10
7/30/2008	EFT/EFT	PO07090613 : Surgical Techr		FLTPA		Unsubsidized Stafford Loan Payment 2008-09		990.00	5,491.10

**** Live ****

Confidential

CCC000110063

Concorde Career Colleges, Inc.
Document 18, Page 13

Ledger Card

3/11/2009
8:44:31AM

REDACTED

8/26/2008	33063/FA 33063	PO07090613 : Surgical Techr	FLTPA		Pell Grant 2008-09		1,643.00	3,848.10
8/27/2008	EFT	PO07090613 : Surgical Techr	FLTPA		Subsidized Stafford Loan Payment 2008-09		1,102.36	2,745.74
10/10/2008	EFT/EFT	PO07090613 : Surgical Techr	FLTPA		Subsidized Stafford Loan Payment 2008-09		1,102.36	1,643.38
10/30/2008	34006/FA 34006	PO07090613 : Surgical Techr	FLTPA		Pell Grant 2008-09		65.00	1,578.38
3/9/2009		PO07090513 : Surgical Techr	FLTPA	TUIT	Tuition credit adjustment	(1,578.00)		0.38
					Totals:	$18,308.30	$18,307.92	
					Tampa Totals:	$18,308.30	$18,307.92	

Term:

Code	Course Description	Section	Credits Hours	Bill Code	Charge

Pending Charges

Description	Bill Code	Term	Amount	Date

Pending Charges Total:

Student Total:

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
11/25/2008	Comment		Closed	Task Complete	Redacted by HELP	11/25/2008	Redacted by HELP	as given the opportunity to turn in the 4 clinical evaluations and complete the 12 cases in order to pass the course. She has until 12/1/08 to complete this. As of 11/25 she has only turned in one evaluation and has no cases scrubbed. She also was absent 11/21 and left the clinical site early 11/24. will recieve the 57% give her if she doesn't complete this opportunity successfully.
12/5/2008	Labels - Mailing - Student - Avery 5160		Closed	Letter Sent	Redacted by HELP	12/5/2008	Redacted by HELP	
12/10/2008	LM - Grad Call		Closed	Call Completed		12/8/2008		
12/17/2008	Comment		Closed	Task Complete		12/17/2008		EMAILED CAMPUS ABOUT ACCT
12/22/2008	Labels - Mailing - Student - Avery 5160		Closed	Letter Sent		12/22/2008		
12/22/2008	BO - Collection Call		Closed	Call Completed		12/22/2008		PER CAMPUS DO NOT WORK ACCT
1/9/2009	CS - Job Placement Contact		Closed	Left Message		1/9/2009		LM to call me re: job placement/verification.
1/15/2009	LM - Grad Call		Closed	Call Completed		1/15/2009		no answer sent pc
1/15/2009	LM - Grad post card		Closed	Letter Sent		1/15/2009		
1/16/2009	BO - Collection Call		Closed	Call Completed		1/16/2009		follow up with campus on acct

Student Activities 3/11/2009 8:44:49AM

Student Information:

REDACTED

Campus: Tampa
Status: Graduate
Graduation Date: 11/17/2008
Degree: Diploma / Certificate

Contacts:

Due Date	Activity	Activity Category	Status	Result	Completed By	Date Completed	Contact Person	Comments
1/22/2009	CS - Job Placement Contact		Closed	Call Completed	Redacted by	1/22/2009	Redacted	Student called for job placement assistance. I gave her several leads off of employ florida and indeed. I will check with IRedact to see if know of any place that is hiring non-certified techs. She did not pass her certification.
1/28/2009	CS - Job Placement Contact		Closed	Contacted	Redacted by HELP	1/28/2009	Redacted by HELP	SentRedacte an email to see if he had any job leads for non-certified surg techs.
2/5/2009	CS - Job Placement Contact		Closed	Call Completed		2/5/2009		Rcvd communication from Admission Rep.Redacted regarding student's disatisfaction with Concorde. Student wrote e-mail to Redacstating she would not recommend Concorde to anyone. I immediately contact student and reached her. She however couldn't speak with me as she was applying for a job online. Grad promise to call me back as soon as she's done applying for the job.
2/10/2009	BO - Collection Call		Closed	Call Completed	Redacted by HELP	2/10/2009	Redacted by HELP	follow up with campus on acct
3/2/2009	Labels - Mailing - Student - Avery 5160		Closed	Letter Sent		3/2/2009		
3/9/2009	BO - Collection Call		Closed	Call Completed		3/9/2009		follow up with campus

Report Date: 3/11/2009

Concorde Career Colleges, Inc.
Document 18, Page 16

Better Business Bureau serving Alaska, Oregon & Western Washington
1000 Station Drive Ste 222
DuPont, WA 98327
Tel: AK-907-562-0704, OR-503-212-3022, WA-206-431-2222, 253-830-2924 Fax: 206 431-2211

December 4, 2009

Executive Director

Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203

REDACTED

We received a complaint from one of your customers on December 3, 2009. We are here to support and help both businesses and consumers. As a neutral third party, we hope to help you resolve the matter.

Included with this letter are the details of the consumer's concern(s). BBB makes no judgment on the validity of this or any other complaint brought to our attention. We recognize that there are two sides to every dispute and our objective is to assist you and your customer in reaching a mutually satisfying arrangement outside of the legal system. Please review the attached information and respond to us by **December 14, 2009.** Your prompt response allows us to serve you and your customer. Please let us know if you have contacted your customer directly and resolved the complaint.

For your convenience, you may respond to and check the status of this complaint anytime at http://alaskaoregonwesternwashington.app.bbb.org/complaintreply?cid=Redacted by HELP Redacted by or at www.bbb.org by clicking Access a Complaint. Your case# is Redacted by and password is Redacted by . Please keep this information for your records. When responding via our Web site, we suggest typing your response into a word processing document and then copying and pasting it into the form to avoid losing the information. You may also respond in writing to the address above or fax your response to (206) 431-2200.

Your prompt attention to this complaint will allow us to continue providing accurate information about your company to the public.

Thank you in advance for your prompt attention to this matter.

Sincerely,
Better Business Bureau
Alaska, Oregon & Western Washington
Complaint Department

Better Business Bureau serving Alaska, Oregon & Western Washington

COMPLAINT ACTIVITY REPORT Case

Consumer Info: REDACTED

Business Info: Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203
503 281-4181

Consumer's Original Complaint :
1. Lady named Re called me up and was very rude. Said I owed two thousand dollars to the school itself still. I was unaware of such thing. When I asked for why this was owed, she refused to answer in detail, repeating I needed to make payment arrangements with her right then. I asked for a itemized list of the bill I owed them. She said the school didn't have to mail me this and they would not mail me a bill.
When I signed up for the school, it was not known to me that I would owe the school this money at all. I had the costs added to my student loans. After one class and a three month externship, I was charged three thousand dollars which I am aware of. This amount was added to my Sallie Mae student loans. I was not to pay the actual college any more money. I am confused why I would owe the college this much money and I am upset a bill will not be sent out.

2. There is no option for this complaint. Another complaint I have with this business is their " lifelong job placement" promise. It was made to sound like they had connections that a graduate could utilize at any point in their career as long as they asked for help. The only "job placement" the school does is search three websites (main websites as in Craig's List, Monster, and one other) and send the list of open jobs to you, the unemployed graduate, if you give them your email address. Everyone searches these websites. I would not call this "job placement".

3. The job market is not as the school claims. It is much harder to gain employment. The employment is very low pay when it comes to the amount of money you pay for the program and the time you spend completing the program. Many employers do not offer benefits to their employees and often offer only part time. The is school makes out like you are training for a career. A job that barely makes more than minimum wage and doesn't offer benefits does not sound like a career. It sounds like a get me by job which is not what was advertised. I still have not gained employment in this career. I have only had the chance to have a twelve hour a week job which I ultimately didn't get anyway. This is not something the school has been telling it's students.

Consumer's Desired Resolution:
I would like the college to leave me alone. Quit having people like Re call me and tell me I owe money that I don't. I can't even begin to pay any of my bills, even after spending almost ten thousand dollars on the program. Including the bill they claim I owe them.

BBB Processing

12/03/2009	**web BBB**	Complaint Received by BBB
12/03/2009	**MAY BBB**	Complaint Processed by BBB Operator
12/03/2009	**Otto EMAIL**	Send acknowledgement to Consumer
12/03/2009	**Otto BBB**	Inform Business of the Complaint

COMPLAINT ACTIVITY REPORT Case REDACT ED | Better Business Bureau serving Alaska, Oregon & Western Washington

Consumer Info:

REDACTED

Business Info: Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203
503 281-4181

Location Involved: (Same as above)

Consumer's Original Complaint :
1. Lady named Re called me up and was very rude. Said I owed two thousand dollars to the school itself still. I was unaware of such thing. When I asked for why this was owed, she refused to answer in detail, repeating I needed to make payment arrangements with her right then. I asked for a itemized list of the bill I owed them. She said the school didn't have to mail me this and they would not mail me a bill.
When I signed up for the school, it was not known to me that I would owe the school this money at all. I had the costs added to my student loans. After one class and a three month externship, I was charged three thousand dollars which I am aware of. This amount was added to my Sallie Mae student loans. I was not to pay the actual college any more money. I am confused why I would owe the college this much money and I am upset a bill will not be sent out.

2. There is no option for this complaint. Another complaint I have with this business is their " lifelong job placement" promise. It was made to sound like they had connections that a graduate could utilize at any point in their career as long as they asked for help. The only "job placement" the school does is search three websites (main websites as in Craig's List, Monster, and one other) and send the list of open jobs to you, the unemployed graduate, if you give them your email address. Everyone searches these websites. I would not call this "job placement".

3. The job market is not as the school claims. It is much harder to gain employment. The employment is very low pay when it comes to the amount of money you pay for the program and the time you spend completing the program. Many employers do not offer benefits to their employees and often offer only part time. The is school makes out like you are training for a career. A job that barely makes more than minimum wage and doesn't offer benefits does not sound like a career. It sounds like a get me by job which is not what was advertised. I still have not gained employment in this career. I have only had the chance to have a twelve hour a week job which I ultimately didn't get anyway. This is not something the school has been telling it's students.

Consumer's Desired Resolution:
I would like the college to leave me alone. Quit having people like Re call me and tell me I owe money that I don't. I can't even begin to pay any of my bills, even after spending almost ten thousand dollars on the program. Including the bill they claim I owe them.

BBB Processing

12/03/2009	web	BBB	Complaint Received by BBB
12/03/2009	MAY	BBB	Complaint Processed by BBB Operator
12/03/2009	Otto	EMAIL	Send acknowledgement to Consumer
12/03/2009	Otto	MAIL	Inform Business of the Complaint
12/14/2009	WEB	BBB	RECEIVE BUSINESS RESPONSE : Contact Name and Title: Redacte Campus Pres.

Contact Phone: 503-281-4181
Contact Email: Redacted by HELP
In response to #1
REDACTE s selected for verification and Concorde requested to bring in financial aid verification documents id not bring in the required documentation requested and verification could not be completed. Due to this Concorde Career Institute had to return $1,731.51 in a Stafford Subsidized loan and $790.00 in a Pell Grant.
In an effort to resolve this Concorde will write off $2521.51. Ledger Card with write off available upon request.
In response to complaint #2,
â€œLife long placementâ€
Career Services provides students and graduates with resume writing, communication skills, interviewing skills that also include mock interviews. Career Services also provide job leads from Career Builder, Craigâ€™s list, Monster.com as well as leads that call directly to Career Services. Career Services has offered job leads fo d resume writing, communication skills, interviewing skills and was to send her resume to the extern coordinator and has not done so.
In response to complaint #3
The Oregon State Board of Dentistry requires that dental assistants have a radiology license before they can legally expose patients to radiation. To our knowledge REDAC as not passed the Oregon State Board of radiation health and safety exams in order fo be more hirable as a dental assistant. The dental assistant program offers to our students private tutoring for the radiology test, a mock computerized RHS test, and use of the lab for the x-rayâ€™s needed for the clinical portion of the test and refresher courses. We inform our students from the first Module of dental assistant all the way till the term of radiology to prepare them of feeâ€™s and the importance for job placement in the State of Oregon to have a radiology license before finishing externship.

Ledger Card

rpt_saLedgerCard.rpt
LKOMP

Sorted by: Campus, Term Start Date, Transaction Number

12/14/2009
4:13:35PM

Student Name
Address
REDACTED

Balance $ 0.00
Student ID REDACT
Current Status Graduate
Program Version Dental Assistant
Start Date 11/17/2004
LDA 1/23/2009
Graduation Date 1/23/2009

Date	Check/Ref	Enrollment	Term	Campus	Code	Description	Charges	Payments	Balance
Portland									
8/30/2004	Cash	655113 : Dental Assistant		ORPDX		Deposit received--Reg Fee		25.00	(25.00)
1/5/2005	128/B of A	655113 : Dental Assistant		ORPDX		Student Payment received		43.11	(68.11)
2/7/2005	130/bofa	655113 : Dental Assistant		ORPDX		Student Payment received		43.11	(111.22)
3/24/2005	cash	655113 : Dental Assistant		ORPDX		Student Payment received		387.93	(499.15)
9/17/2008	TRANSF CR	655113 : Dental Assistant		ORPDX	TUIT	Tuition	(10,229.52)		(10,728.67)
9/17/2008	REENTER	655113 : Dental Assistant		ORPDX	TUIT	Tuition	13,260.00		2,531.33
9/17/2008	REENTER	655113 : Dental Assistant		ORPDX	BOOK	Books	305.00		2,836.33
9/17/2008	REENTER	655113 : Dental Assistant		ORPDX	UN	Uniforms	56.00		2,892.33
9/17/2008	REENTER	655113 : Dental Assistant		ORPDX	HS	Health Screens	198.00		3,090.33
9/19/2008	EFT	655113 : Dental Assistant		ORPDX		Subsidized Stafford Loan Payment 2008-09		1,731.51	1,358.82
9/19/2008	EFT	655113 : Dental Assistant		ORPDX		Unsubsidized Stafford Loan Payment 2008-09		1,068.21	290.61
9/30/2008	33619/FA 33619	655113 : Dental Assistant		ORPDX		Pell Grant 2008-09		790.00	(499.39)
10/3/2008	Small Bal W/O	655113 : Dental Assistant		ORPDX	WO	Write Off	0.24		(499.15)
2/3/2009	Not eligible	655113 : Dental Assistant		ORPDX		Refund - FS 2008-09		(1,731.51)	1,232.36
2/4/2009	60068	655113 : Dental Assistant		ORPDX		Refund - PELL 2008-09		(790.00)	2,022.36
12/14/2009	Admin W/O-PD	655113 : Dental Assistant		ORPDX	WO	Write Off	(2,521.51)		(499.15)
						Totals:	$1,068.21	$1,567.36	
1901/01/01									
11/22/2004	ea	655113 : Dental Assistant	AY1-95	ORPDX	REG	Registration Fee Charge *** BATCH	100.00		(399.15)
11/22/2004	ea	655113 : Dental Assistant	AY1-95	ORPDX	TUIT	Tuition Charge *** BATCH	9,382.00		8,982.85
11/22/2004	ea	655113 : Dental Assistant	AY1-95	ORPDX	BOOK	Books / Supplies Charge *** BATCH	276.00		9,258.85

Concorde Career Colleges, Inc.
Document 19, Page 4

Ledger Card 12/14/2009 4:13:35PM

REDACTED

11/22/2004	ea	655113 : Dental Assistant	AY1-95	ORPDX	UN	Uniforms Charge *** BATCH	56.00		9,314.85
11/22/2004	ea	655113 : Dental Assistant	AY1-95	ORPDX	HS	Health Screens Charge *** BATCH	184.00		9,498.85
						1901/01/01 Totals:	**$9,998.00**	**$0.00**	
2004/01/01									
11/29/2004	EFT	655113 : Dental Assistant	2004-95	ORPDX		Federal Pell Grant 2004-05		2,025.00	7,473.85
11/29/2004	EFT	655113 : Dental Assistant	2004-95	ORPDX		SEOG 2004-05		400.00	7,073.85
12/22/2004	EFT/2004-12-22	655113 : Dental Assistant	2004-95	ORPDX		Subsidized Stafford Loan 2004-05		1,273.61	5,800.24
12/22/2004	EFT/2004-12-22	655113 : Dental Assistant	2004-95	ORPDX		Unsubsidized Stafford Loan 2004-05		1,251.30	4,548.94
						2004/01/01 Totals:	**$0.00**	**$4,949.91**	
2005/01/01									
5/23/2005	EFT/2005-05-20	655113 : Dental Assistant	2005-95	ORPDX		Subsidized Stafford Loan 2004-05		1,272.64	3,276.30
5/23/2005	EFT/2005-05-20	655113 : Dental Assistant	2005-95	ORPDX		Unsubsidized Stafford Loan 2004-05		1,251.30	2,025.00
5/26/2005	EFT	655113 : Dental Assistant	2005-95	ORPDX		Federal Pell Grant 2004-05		2,025.00	0.00
						2005/01/01 Totals:	**$0.00**	**$4,548.94**	
						Portland Totals:	**$11,066.21**	**$11,066.21**	
						Student Totals:	**$11,066.21**	**$11,066.21**	

Concorde Career Colleges, Inc.
Document 19, Page 5

Better Business Bureau serving Alaska, Oregon & Western Washington
1000 Station Drive Ste 222
DuPont, WA 98327
Tel: AK-907-562-0704, OR-503-212-3022, WA-206-431-2222, 253-830-2924 Fax: 206 431-2211

December 28, 2009

Executive Director

Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203

REDACTED

Thank you for your cooperation in responding to this complaint. We received a response from the consumer regarding this case and have enclosed a summary for your records. The consumer indicated that they consider the complaint resolved. We have closed this case as **satisfied**.

For your convenience, you may view the details of this complaint anytime at Redacted by HELP **http://alaskaoregonwesternwashington.app.bbb.org/** Redacted by HELP or at www.bbb.org by clicking Access a Complaint. Your case# is Redacted by HELP and password is Redacted by HELP Please keep this information for your records.

Again, thank you for your cooperation.

Sincerely,
Better Business Bureau
Serving Alaska, Oregon & Western Washington
Complaint Department

Better Business Bureau servina Alaska, Oregon & Western Washington

COMPLAINT ACTIVITY REPORT Case # REDACTED

Consumer Inf REDACTED

siness Info: Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203
Redacted by

Consumer's Original Complaint :
1. Lady named Re called me up and was very rude. Said I owed two thousand dollars to the school itself still. I was unaware of such thing. When I asked for why this was owed, she refused to answer in detail, repeating I needed to make payment arrangements with her right then. I asked for a itemized list of the bill I owed them. She said the school didn't have to mail me this and they would not mail me a bill.
When I signed up for the school, it was not known to me that I would owe the school this money at all. I had the costs added to my student loans. After one class and a three month externship, I was charged three thousand dollars which I am aware of. This amount was added to my Sallie Mae student loans. I was not to pay the actual college any more money. I am confused why I would owe the college this much money and I am upset a bill will not be sent out.

2. There is no option for this complaint. Another complaint I have with this business is their " lifelong job placement" promise. It was made to sound like they had connections that a graduate could utilize at any point in their career as long as they asked for help. The only "job placement" the school does is search three websites (main websites as in Craig's List, Monster, and one other) and send the list of open jobs to you, the unemployed graduate, if you give them your email address. Everyone searches these websites. I would not call this "job placement".

3. The job market is not as the school claims. It is much harder to gain employment. The employment is very low pay when it comes to the amount of money you pay for the program and the time you spend completing the program. Many employers do not offer benefits to their employees and often offer only part time. The is school makes out like you are training for a career. A job that barely makes more than minimum wage and doesn't offer benefits does not sound like a career. It sounds like a get me by job which is not what was advertised. I still have not gained employment in this career. I have only had the chance to have a twelve hour a week job which I ultimately didn't get anyway. This is not something the school has been telling it's students.

Consumer's Desired Resolution:
I would like the college to leave me alone. Quit having people like Re call me and tell me I owe money that I don't. I can't even begin to pay any of my bills, even after spending almost ten thousand dollars on the program. Including the bill they claim I owe them.

BBB Processing

12/03/2009 **web BBB** Complaint Received by BBB
12/03/2009 **MAY BBB** Complaint Processed by BBB Operator
12/03/2009 **Otto EMAIL** Send acknowledgement to Consumer
12/03/2009 **Otto MAIL** Inform Business of the Complaint
12/14/2009 **WEBBBB** RECEIVE BUSINESS RESPONSE : Contact Name and Title: Redacted Campus Pres.
Contact Phone: Redacted by
Contact Email: Redacted by HELP
In response to #1
REDACT vas selected for verification and Concorde requested to bring in financial aid verification documents. id not bring in the required documentation requested and verification could not be completed. Due to this Concorde Career Institute had to return $1,731.51 in a Stafford Subsidized loan and $790.00 in a Pell Grant.
In an effort to resolve this Concorde will write off $2521.51. Ledger Card with write off available upon request.
In response to complaint #2,
"Life long placement"
Career Services provides students and graduates with resume writing, communication skills, interviewing skills that also include mock interviews. Career Services also provide job leads from Career Builder, Craig's list, Monster.com as well as leads that call directly to Career Services. Career Services has offered job leads for Rachel Patrick and resume writing, communication skills, interviewing skills and REDACT vas to send her resume to the extern coordinator and has not done so.
In response to complaint #3
The Oregon State Board of Dentistry requires that dental assistants have a radiology license before they can legally expose patients to radiation. To our knowledge s not passed the Oregon State Board of radiation health and safety exams in order fo be more hirable as a dental assistant. The dental assistant program offers to our students private tutoring for the radiology test, a mock computerized RHS test, and use of the lab for the x-ray's needed for the clinical portion of the test and refresher courses. We inform our students from the first Module of dental assistant all the way till the term of radiology to prepare them of fee's and the importance for job placement in the State of Oregon to have a radiology license before finishing externship.
12/15/2009 **MAY EMAIL** Forward Business response to Consumer
12/15/2009 **WEBBBB** RECEIVED CONSUMER REBUTTAL : (The consumer indicated he/she DID NOT accept the response from the business.)
In response to #1
I acknowledge I was selected for verification of my gross income for the previous year. In an effort to complete this, I came into the office last March and called IRS for an electronic fax of the w2 from the previous year. I do not own a fax so the school told me it was fine to use their fax number to receive the document. The IRS told me it would take fifteen minutes to send via fax. I

waited almost two hours. After discussing this with the front receptionists, I was told that people have been told fifteen minutes by the IRS all the time and they have seen the fax take up to the next day to receive. I could obviously not wait overnight in the office. The receptionist then stated she would take the document to the financial aid department when it did show up and not to worry about it. I heard nothing more about this matter until I was called up by Re and told I owed the college over two thousand dollars.
I will accept the write off of $2,521.51 as I do not believe this to be my fault the loans had to be returned when I had taken the time to attempt to provide them with the necessary documentation of what I had told them on the paperwork when I first signed up. I spent hours driving and waiting on campus to provide this verification. I received no word that it hadn't been received.
In response to complaint #2
I am not aware the extern coordinator does not have a resume of mine. I was under the impression the problem what they she didn't have an email to send the job listings to. I was told without an email, I would not receive what the school considered "job placement". I did not deem it necessary to give my email to the coordinator as I was checking these websites and many others on my own every single day. The once a week "job placement" email seemed rather pointless. The extern coordinator told me that this is what the school considered lifetime job placement. When I first signed up for the program, I was under the impression, lifetime job placement was more helpful and aggressive than this.
In response to complaint #3
I have indeed passed the Radiology Health and Safety exam. I received my radiology license many months ago. I have also paid for and received my Expanded Functions Dental Assistant and Expanded Functions Orthodontic Assistant certifications as well. These certifications cost a lot of money, but I managed to get them anyway since I was told I need them. I was a straight A student who graduated with many academic awards and Highest Honors. My certifications and my grades have not helped me obtain employment or even interviews at more than one office. The job market is not there. I do not believe the complaint I wrote was really answered in the returned response since the response seemed to be directed at how the school was under the impression I did not have these certifications and was therefore not able to get hired.The school's assumption was not correct. I acknowledge everyone is told to get their radiology license or they will not be hired after school. This is true. This is also why I have my licenses so I could get hired. The job market has been flooded by trained dental assistants and there are not enough jobs for fresh out of school assistants. Most job ads demand at least one years experience. Many demand three to five years experience. I apply to these jobs anyway that I see and I receive emails telling me that I don't have enough experience to even be considered. Many employers will not count the 320 hours of unpaid externship that the school makes you complete to get the dental assistant diploma as experience either. The school makes it seem as if the externship will count for some kind of experience. The school says the starting pay is much higher in this job career than it really is. I was recently told $15 to $19 to start in general dentistry when I inquired just to see what the school was telling people. The one interview I was able to get was for an endodontist, who paid $13 an hour to start for specialty dentistry. According to the school, specialty dentistry pays even more money than general. The starting pay is less than what they claim general dentistry is. The average starting pay I have seen in job listings for general dentist offices are $12 to start. Many dentists are not providing the "excellent health packages" the school claims they do. Often times, you pay hundreds towards your own family health insurance that the dentist will not cover. Also, something the school neglects to tell it's prospective students. The hours are shifty and often not full time hours for recent graduates.

12/16/2009 **MAY MAIL** Forward Consumer Rebuttal to Business
12/23/2009 **WEBBBB** RECEIVED FINAL RESPONSE FROM BUSINESS : Response to complaint #2
According to the 2008 student catalog it states "Because graduates actively interviewing for jobs are often unavailable, the graduate is asked to call the school twice a week while actively seeking employment. This procedure keeps the school informed of a graduate's employment status and allows the school to keep the graduate current with job listings. Students will improve placement opportunities by continued communication with the Career Services Department." Career Services contacted [redacted] March 17, 2009 regarding her job search. She was asked to give Career Services her resume so they could update it and she has not followed through at this time.
REDACTED more than welcome to make an appointment with career services for job placement assistance, resume writing and mock interviews.
Response to complaint #3
[redacted] tes that she is radiology certified as well as EFDA and EFODA certified which broadens her ability to become hired in the dental field. [redacted] itially enrolled in the dental assistant program January 5, 2005 and the starting average salary was $11.57 and the placement percentage at that time was at 92%. A document signed by [redacted] ttesting to these rates can be provided if requested. Job markets and salaries vary from year to year. Career Services and the dental assistant program director encourage all graduates to seek assistance in job placement. The placement rate for students who completed the dental program at approximately the same time [redacted] currently 83%.

12/23/2009 **MAY EMAIL** Forward Final Response to Consumer
12/24/2009 **WEBBBB** CONSUMER SATISFIED WITH BUSINESS RESPONSE : (The consumer indicated he/she ACCEPTED the response from the business.)
I am satisfied to see the school is willing to admit publicly that the average salary for a dental assistant is $11.57 and the current rate of placement is down to 83%. It feels much lower. Upon a phone inquiry to the school two weeks ago, they claimed much higher rates of employment and salary. This is something that should be noted as false advertising. I realize that this is probably going to be the best I can get the school to admit to so I will accept it and move on.
12/24/2009 **OttOBBB** Inform Business - Case Closed SATISFIED
12/24/2009 **OttOBBB** Case Closed SATISFIED

CONCORDE CAREER COLLEGE

111 N. Havana Street, Aurora, Colorado 80010. (303) 861-1151

APPROVED AND REGULATED BY THE COLORADO DEPARTMENT OF HIGHER EDUCATION, DIVISION OF PRIVATE SCHOOL BOARD

ENROLLMENT AGREEMENT

Name: ________________________________ **SSN:** ____________________

Address: ________________________ **City / State:** ______________ **Zip:** ________

Telephone: ____________________ **Date of Birth:** ____________________

Program Title: ____________________ **Total Clock Hours:** __________ **Total Credit Hours:** ________

Total Weeks: ______________ **Leading to:** ☐ **Diploma** ☐ **Degree**

Start Date: ______________ **Class Days:** __________ **Class Times*:** ____________**am/pm to** ______________**am/pm.**

Scheduled Completion Date: ______________________ **(may vary due to externship). *I understand that class hours for the clinical/externship portions of my program may vary.**

PROGRAM COST

1st Academic Year		2nd Academic Year		3rd Academic Year	
Begin Date:		Begin Date:		Begin Date:	
End Date:		End Date:		End Date:	
Registration Charge:	$				
Tuition:	$	Tuition:	$	Tuition:	$
Textbooks:	$	Textbooks:	$	Textbooks:	$
Uniforms:	$	Uniforms:	$	Uniforms:	$
Health Screen:	$	Health Screen:	$	Health Screen:	$
Sales Tax:	$	Sales Tax:	$	Sales Tax:	$
TOTAL:	$	**TOTAL:**	$	**TOTAL:**	$

TOTAL PROGRAM COST: $ ____________

Textbooks, Uniforms and Health Screen: The cost of books, uniforms and health screen specified on this Agreement is an estimated cost subject to changes in supplier prices and curricula. The cost of any books, uniforms and health screen is nonrefundable per the Cancellation and Refund Provisions on page 2 of this Agreement.

If a Promissory Note / Retail Installment Contract is negotiated, it will be attached to the Enrollment Agreement. The Enrollment Agreement, Promissory Note and Return of Title IV Funds Policy, if applicable, contain all the terms of the Agreement. ________(student's initials)

I agree to attend all classes as scheduled, to perform all duties required by the School and abide by the rules and regulations of the School in accordance with the policies set forth in the current School catalog. I may be terminated from the School under the following conditions: failure to maintain passing grades; misconduct and / or failure to abide by the rules and regulations of the School; absences in excess of the maximum set forth by the School; failure to meet financial obligations to the School. I further understand that upon satisfactory completion of the above titled program (including externship, if applicable) and the fulfillment of my financial obligations to the School, I will receive the School diploma. ________(student's initials)

Although the School maintains a placement service for graduates, I am aware that employment cannot be guaranteed. ________ (student's initials)

I understand that this Agreement shall become legally binding upon me when signed by a School Representative authorized to sign such Agreements, unless cancelled pursuant to the Refund Policy as set forth on the reverse side hereof. I agree to authorize the sale, discount or transfer of this Agreement and / or promissory note, if applicable, and that the Refund Policy will continue to apply. ________(student's initials)

I understand that if I am eligible for federal grants and loans and use them to pay for my educational expenses, my continued eligibility for those funds is based on federal regulations regarding satisfactory academic progress and successful completion of my program of study. ________(student's initials)

School shall have the right, at its discretion, and in the interest of improving student's training, to make reasonable changes in course content, materials or class schedule within regulatory guidelines. Any such changes shall be without additional charge to student. ________ (student's initials)

This Agreement is subject only to the representations expressed above, on the reverse side of this form, and attached as applicable, and contains all of the terms of the Agreement. No representative of the School has the authority to change or modify the specific provisions hereof.

I, agree that any dispute arising from my enrollment at Concorde Career College, no matter how described, pleaded or styled, shall be resolved by binding arbitration under the substantive and procedural requirements of the Federal Arbitration Act, conducted by the American Arbitration Association ("AAA") at Aurora, Colorado, under its Commercial Rules. All determinations as to the scope, enforceability and effect of this arbitration agreement shall be decided by the arbitrator, and not by a court. The award rendered by the arbitrator may be entered in any court having jurisdiction. By my signature below, I acknowledge that I understand that both the school and I are irrevocably waiving rights to a trial by jury, and are selecting instead to submit any and all claims to the decision of an arbitrator instead of a court. The costs of the arbitration filing fee, arbitrator's compensations and facilities fees will be paid by the College. ________(student's initials)

I have read and fully understand the contents of both sides of this Agreement. I fully understand all financial, academic and attendance obligations. I certify that I have received a copy of the school catalog volume number ____________, dated ________________. I understand that upon signing, I will be given a copy of this Agreement to retain. ________(students initials)

THE CONDITIONS ON THE REVERSE SIDE OF THIS AGREEMENT AND ADDENDA CONSTITUTES A PART OF THIS AGREEMENT.

Signature of Applicant	Date	Admissions Representative	Date
Parent / Guardian / Spouse	Date	School Representative	Date

THE CONDITIONS ON THE REVERSE SIDE OF THIS AGREEMENT AND ADDENDUM CONSTITUTES A PART OF THIS AGREEMENT.

CANCELLATION AND REFUND PROVISIONS

BUYER'S RIGHT TO CANCEL

Students or applicants may cancel or terminate their enrollment in writing before or during their training. Students not accepted by the school and students who cancel this contract by notifying the school prior to midnight of the third business day after signing this contract are entitled to a full refund of all tuition and fees paid. Students, who cancel after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the $100.00 registration fee. A full refund of tuition and fees paid will be made if the student cancels within three (3) business days after signing the contract or making an initial payment, provided that the applicant has not commenced training.

Students who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three business days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment.

The school will pay refunds within 30 days after receipt of the notice of cancellation.

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth: (A) whether the postponement is for the convenience of the school or the student, and; (B) a deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

STUDENT'S RIGHT TO WITHDRAW FROM PROGRAM OF INSTRUCTION AFTER COMMENCEMENT OF CLASS

The school's policy for determining the student's withdrawal date is the last recorded date of class attendance by the student, as documented by the school.

The student's start date through the last date of attendance will determine the percentage of program completion, and applicable percentage will be applied to the formula used in the refund calculation as stated below. The percentage of program completion is calculated by dividing the number of weeks comprising the period of enrollment in which the student has been charged into the number of weeks the student was scheduled to attend in that period as of the last recorded day of anendance by the student.

STATE OF COLORADO REFUND POLICY

Once the student begins classes, the registration charge is non-refundable and the following policy applies:

For a student terminating training within the first ten percent (10%) of the program, the student shall be entitled to a refund of ninety percent (90%) of the contract price of the program exclusive of books, tools, and supplies.

For a student terminating training after ten percent (10%) but within the first twenty-five (25%) of the program, the student shall be entitled to a refund of seventy-five (75%) of the contract price of the program exclusive of books, tools, and supplies.

For a student terminating training after twenty-five percent (25%) but within the first fifty percent (50%) of the program, the student shall be entitled to a refund of fifty percent (50%) of the contract price of the program exclusive of books, tools, and supplies.

For a student terminating training after fifty percent (50%) but within the first seventy-five percent (75%) of the program, the student shall be entitled to a refund of twenty-five percent (25%) of the contract price of the program exclusive of books, tools, and supplies.

A student who has completed more than seventy-five percent (75%) of the program and has entered the final twenty-five percent (25%) shall not be entitled to any refund and shall be obligated for the full price of the program.

For programs longer than one (1) academic year, the aforementioned cancellation and refund policy shall apply to the stated program price attributable to each academic year. All of the stated program price attributable to the period beyond the first academic year will be refunded when the student terminates during the first academic year. The policy for the granting of credit for previous educational training shall not impact the refund policy.

The refund policy stated above is exclusive of the registration charge or the cost of textbooks, uniforms and health screen. If a student withdraws, in addition to tuition, the student is responsible for the registration charge; book charges unless the books are returned in new and unused condition within 20 days following the date of withdrawal; uniform charges once the uniform has been issued to the student; and the health screen charge once the health screen has been performed.

Students may repeat a course. If the student should withdraw from the program for any reason, based on the refund policy the weeks in attendance for repeating a course will be used in the program completion percentage calculation in determining the student's financial obligation to the school.

In case of prolonged illness or accident, death in the family or other circumstances that make it impractical to complete the program, the school shall make a settlement that is reasonable and fair to both parties.

All refunds due the student will be paid within 30 days after the student's withdrawal date. If a student drops out of school, any refund that is due will be paid within 30 days of the earliest of the (i) date on which the school determines that the student dropped out; (ii) expiration of the academic term in which the student withdrew; or (iii) expiration of the period of enrollment for which the student has been charged.

If any portion of your tuition was paid from the proceeds of a federal loan, the refund will be sent to the lender or to the agency that guaranteed the loan. Any amount of the refund in excess of the unpaid balance of the federal loan will be first used to repay any federal / state / private student financial aid program from which you received benefits, in proportion to the amount of benefits received. Any remaining amount greater than $5.00 will be paid to you. If there is a balance due, you will be responsible for paying that amount.

A full refund of tuition and fees paid will be made in the event that the school discontinues a course or program of education during a period of time within which a student could have reasonably completed the same; except that this provision shall not apply in the event that the school ceases operation.

In the event you have a complaint, question or problem with the school and a satisfactory resolution cannot be reached between the student and the school, the student may file a written complaint online with the Colorado Division of Private Occupational Schools at highered.colorado.gov/dpos or by requesting a complaint form at (303) 866-2723.

MY SIGNATURE BELOW CERTIFIES THAT I HAVE READ, UNDERSTOOD AND AGREED TO MY RIGHTS AND RESPONSIBILITIES, THAT THE SCHOOL'S CANCELLATION AND REFUND POLICIES HAVE BEEN CLEARLY EXPLAINED TO ME AND THAT WHEN SIGNED BY ME AND ACCEPTED BY THE SCHOOL, CONSTITUTES A LEGALLY BINDING AGREEMENT.

Signature of Applicant Date

Admissions Representative Date

Corinthian Colleges, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
CoCo	Document 1	CCi-00045638	29
CoCo	Document 2	CCi-00045716	9
CoCo	Document 3	CCI-00046688	13
CoCo	Document 4	CCi-00046722	59
CoCo	Document 5	CCI-00047152	15
CoCo	Document 6	CCi-00053436	1
CoCo	Document 7	CCi-00056216	8
CoCo	Document 8	CCi-00056493	14
CoCo	Document 9	CCi-00056773	3
CoCo	Document 10	CCi-00057049	2
CoCo	Document 11	CCi-00058084	3
CoCo	Document 12	CCi-00067423	2
CoCo	Document 13	CCI-00067432	2
CoCo	Document 14	CCi-00067498	2
CoCo	Document 15	CCi-00068416	1
CoCo	Document 16	CCi-00068830	1

Excerpts, selected by the HELP Committee, from a larger document produced by the company

CCI DIRECTOR OF ADMISSIONS OPERATIONS MANUAL

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CCI DIRECTOR OF ADMISSIONS OPERATIONS MANUAL

INTRODUCTION

Welcome to Corinthian College, Inc.'s Director of Admissions Operations Manual. The information provided in this manual is designed to provide you with the fundamental knowledge and practices that are used by the most successful Directors of Admissions in our company. This manual is designed to supplement the ongoing training by your Regional and Divisional Vice Presidents of Admissions as well as the training you will receive from our CCI Campus Support Center Training Department and the Operation Ignite Training team.

Of course, no Operations Manual can cover every possible scenario in every college but it does provide guidance concerning concepts and methods that have proven to be effective in the organization and execution of a successful Admissions Department. As the Director of Admissions, it is your responsibility

Role playing is a very comprehensive way to train. Before a role play takes place, you need to be sure that you have provided a safe/comfortable environment for all participating. Revisiting the SPERO philosophy in the SIS Leader's Guide will help in facilitating this.

Many times the DOA must role play the part of the representative to show what a good job looks like. Role playing will aid in finding trouble spots the Admissions Representative is experiencing in the admissions process. The role plays will include the phone guide, interview guide/tour, communication material, DOA second and Admissions Student Finance hand off. Implementation of role playing can occur on an individual basis or in a group setting. In order to get more interaction in a group setting during a role playing session, assign one as a rep, one as the student and then another as the "coach". During the role play, the coach will write on a white board what areas were good and also areas that need improvement. Feedback should always be given in a constructive way and should be focused completely on the SIS process.

ADMISSIONS DEPARTMENT ACCOUNTABILITY

DOA Accountability

The DOA is held accountable for all facets of the Admissions Department which includes the following:

- Monitoring and managing the behaviors and performances of the *Director of First Impression (DOFI), Admissions manager/Associate Director of Admissions and Admissions Representatives.
- Hiring and Training of all direct reports
- Marketing as it relates to communication with your individual marketing executive
- Monitoring and distributing inquires for maximum return
- Attending campus held meetings
- Communicating issues to both your Campus President and RVPA/O in a timely fashion
- Completing and emailing Daily/weekly reports to Campus President and RVPA
- Reporting accurate numbers
- Accurately Forecasting the upcoming start

- Ensure that all representatives are adhering to Provincial, state and federal regulations as well as any regulations imposed by their respective accrediting bodies
- Participate in annual budgeting procedures

*Check your campuses organization chart as to who the DOFI reports to.

Ad Rep Daily Activity

The DOA should hold the Ad Reps accountable for their activity on a daily basis. This will include mid-day and end of the day checks on appointments being set, interviews conducted, applications taken and daily enrollment. The Admissions Representative must also abide by all CCi admissions standards and procedures

Inquiry Accountability Meeting

The DOA should have in place an inquiry accountability system. This may entail a daily/weekly meeting which there is a discussion that is focused on inquires that the representative has received and the outcome. A training plan should be implemented if you find that inquires are not being properly serviced. A prospective student deserves timely service and a DOA may re-assign an inquiry to ensure proper service.

Conversion Accountability

Each week the DOA should discuss the Campus flash report with each Admissions Representative. When discussing each metric with the representative, focus on the category (s) the representative may be experiencing difficulty with. The next step would be to train to those areas. It is also equally important to identify the areas that the Ad Rep may be excelling in and to reward that performance with encouragement and praise. Training is completed with an expectation that improvement will be made with timelines attached to the positive trends expected.

COMPETENCE AND COMMITMENT

When an Admissions Representative is not meeting the acceptable conversion ranges, the problem is either a lack of competence or a lack of commitment. Your role is to identify the issue and handle it accordingly. In order to do this, you must first diagnose the representative's development level in terms of competence and commitment to the assigned tasks or goals. Asking questions and listening is important to this process.

Competence is defined as the representative's ability to do the task. When a representative has completed training and has demonstrated that they can perform all tasks required of their position, then the representative is competent. However, a representative sometimes may stray from the "basics" and begin to under perform in certain areas. This may have an adverse effect on their overall production. This is why monitoring performance in different categories is essential. When you identify a negative trend, you must first make sure it is not a competence issue. If you determine it is a competence issue, then re-training is the appropriate remedy.

You should use directive behaviors when An Admissions Representative is experiencing a lack of competence. Directive behaviors are designed to tell and show representatives how, what, when, and where to do a task. Directive behavior requires frequent feedback on your part indicating whether or not the task is being done correctly or if adjustments are needed.

Commitment is defined as the amount of motivation and confidence a representative has for accomplishing a task/goal. In order to identify a commitment problem, you must ask, "Does the representative want to do the task and do they think they can do the task?" If a representative is not committed to the task, you must determine if it is a motivation or a confidence issue. Sometimes a representative just does not want to do what is required of them, i.e. he or she lacks motivation. However, it is usually a lack of confidence in their abilities to accomplish the task that is the real issue. Supportive behaviors, such as listening, praising, encouraging, and involving the representative in the decision making process are used when commitment is the issue. Representatives who exhibit a lack of motivation or confidence need you to reinforce with them that they can do the task; they need reassurance. They need to know that you care and think they are capable individuals who can accomplish their goals. Representatives also need to know "why" it is important to learn what you are teaching them. Providing rationale and perspective may rebuild their motivation. Employees have personal lives that can affect their performance as well and a good leader is sensitive to that. It is not the responsibility of the DOA to counsel employees but rather to assist them with any company benefits that could aid them with overcoming the problem so they can get back on track. The employee is solely responsible for their attitude and emotional state.

ADVERTISING ROLES AND RESPONSIBILITIES

Adequate inquiry flow is critical to the success of your campus. The DOA will share responsibilities for the advertising efforts with your vendors and the Campus Support Center Marketing Department. Each will play an important role in making sure that your campus has steady inquiry flow. Each member of the advertising team has a specific role. They are as follows:

Director of Admissions

Your primary role is to provide feedback concerning your paid media inquiry flow. You should feel comfortable in communicating with both the Marketing Department and vendors who are in place to provide customer service and ensure that each campus makes, or exceeds, their goals. Your input is important and welcomed at any time. When input is solicited on most TV, newspaper, and radio spots, as well as direct mail pieces, timely response is required to meet media deadlines. You should consult with the Marketing Department when any questions or concerns arise in regards to inquiry flow or advertising. Open lines of communication between the Admissions Director, your Account Executive in the Marketing Department, and vendors ensures that we are all working toward a common goal and are doing so in cooperation with one another.

Campus Support Center Marketing Department

The Marketing Department is designed to help facilitate advertising in all media for your campus. They work closely with each of your third-party vendors to ensure that all goals are being met. They critique and proof, with your assistance, all TV, newspaper, radio, and yellow page advertisements, as well as all direct mail pieces. They are constantly looking for new advertising opportunities and ideas that will help each campus meet their goals and objectives. If your market is struggling, or you are beginning to experience inquiry flow issues, your assigned Account Executive and the Marketing Department will review the situation and make recommendations for improving or correcting the situation. The Marketing Department is committed to helping your campus through brainstorming, talking through issues, and discussing concerns. Their objective is to provide the utmost customer service and make sure your campus has the inquiry flow necessary to meet, or exceed, your start budget.

3RD Party Vendors

Each third-party vendor is committed to helping deliver inquiry flow to your campus in order for your admissions team to meet, or exceed, goals. Your vendors develop and design creative for use in each respective market. While input and critique is necessary for all advertisements, your vendors are allowed creative freedom to try new ideas and develop new designs to determine what works best in each market. Vendors are ultimately accountable for the inquiry flow that is brought into each market. Vendors develop "buys" in each market based on market research, studying what works and what doesn't, to ensure the success of each campus.

INQUIRY DELIVERY PROCESSES AND PRACTICES / LIVE TRANSFERS

All inquires generated by the CCi Marketing Department are processed through the CCi Call Center in Santa Ana. The primary media sources utilized to generated inquires by the Marketing Department are Television, Internet, Newspaper, Yellow Pages and Direct Mail. Live customer phone calls are forwarded to your campus when they occur during your admissions department business hours. It is important that you understand the methods utilized to deliver live calls and inquires to your campus. Corinthian Colleges often contracts vendors to assist in answering customer calls, and in dialing customers who have requested information. The Corinthian University website contains updated, comprehensive information on these processes and the best practices you should follow to effectively receive and manage inquires delivered to your campus. You can find this information on the CCi intranet website at **Training/OD -> Admissions -> Inquiry Delivery.** The Corinthian Colleges Campus Support Center regularly updates the systems and processes for delivering inquires, so it is important to stay abreast of the current processes in place at your campus.

INQUIRY TRANSFERS / DO NOT CALL LIST / INQUIRY DELETIONS

Corinthian Colleges' Marketing Department strives to provide your campus an adequate number of inquires to achieve your production goals. Part of your role as a DOA is to oversee the management of all inquires that come to your campus. The Admissions portal on the Corinthian University website contains specific rules for managing the following inquiry management scenarios:

Inquiry Transfers – Inquiries representing customers outside of your defined geographic area should be transferred from your school number to the appropriate school code. See **Training/OD -> Admissions -> Inquiry Transfer Policy** for the inquiry transfer procedure.

Inquiry Deletions – Inquiries may be deleted from your campus database and production reports if they meet the criteria provided on the Inquiry Deletion list. See **Training/OD -> Admissions -> Inquiry Deletion Policy** for company approved inquiry deletion reasons and procedures for deleting inquiries from your customer database.

Do Not Call List – In order to sustain good customer relations and adhere to laws regulating the Nationwide Do Not Call List, follow the procedures to add customer names to the "Do Not Call List" at **Training /OD -> Admissions -> Do Not Call List.**

INQUIRY DISTRIBUTION PRACTICES

One of the most important processes that a Director of Admissions is responsible for is the distribution of paid media inquires. Effective inquiry distribution is instrumental in maximizing a campuses lead to start conversion, and a primary function of meeting or exceeding the CCI minimum standards. Directors of Admissions across the system have put a variety of systems in place to monitor proper and adequate inquiry distribution to their teams. These systems often include a proven policy for inquiry distribution, inquiry protection, recirculation of the older inquires, etc. You should consult your Regional Vice President of Admissions for guidance in this area.

While there is flexibility in your selected control methods, it is extremely important that the DOA recognize that inquiry distribution is not a democratic process. All inquires are the sole property of Corinthian Colleges, Incorporated. It is the responsibility of the Director of Admissions to distribute and rotate inquires in a manner that will provide their school the best possible return, and afford each prospective student the opportunity to receive the best possible customer service.

There are a number of different tools and reports available to a DOA. Combined, they provide significant guidance for establishment of that days' inquiry rotation. While not intended to encompass all of the available tools, below is a sampling of reports that will allow the DOA to make intelligent decisions concerning inquiry distribution.

Weekly Admission Representatives Flash report. This is the most effective tool for the DOA to look at trends on a weekly, monthly, and start basis for each Ad Rep. The Director of Admissions should review the following:

Inquiry to interview conversion
Interview to application conversion
Application to enrollment conversion
Enrollment to start conversion
Inquiry to start conversions

The variety of data available on the Admission Representative Flash report allows a Director of Admissions to see not only what is happening currently in the immediate with an inquiry lead, but more important, what is happening in the long run – inquiry to start. It is recommended that a Director of admissions keep their flash report up to date and either update it at the end of each day or allocate that responsibility to their support staff (receptionist, administrative assistant). An updated flash report gives a DOA both the immediate and start-to-date trends of each Ad Rep.

ACD report. Most of our schools today are equipped with both the hardware and the software to provide the DOA with an ACD report on an as needed basis. This is an important tool for monitoring daily activity and shows the DOA at a glance, and in great detail, the number of calls, contacts, and to who these calls were made. At a minimum of once a day, the DOA needs to visit this report. Inquiry distribution decisions should be considered based on activity, and balanced by the Daily Activity Report and the Admission Representative Flash report.

Schools that are actually using the ACD to distribute live calls to their Admission Representatives will need to pay close attention to which representatives are logged into the system. Logging into the system for live calls becomes a privilege based on conversion percentages, and this needs to be monitored by the DOA. If an Admissions Representative is not performing well, then the DOA should limit the amount of calls going to that Rep until their performance improves. The DOA can supplement the inquiry flow to this Rep by distributing older inquires and other non-transferred inquires to them. Once the performance improves to an acceptable level, then the DOA can re-insert the Rep into normal rotation.

Allowing all representatives to be in rotation is the equivalent of manually giving each and every representative the exact same number of leads and potentially diminishes overall lead conversion.

Daily Activity Report. This report along with the ACD report provides a DOA with a very clear and accurate snapshot of exactly how an Admission Representative spent their previous day. A quick analysis of the daily activity report allows a DOA to see how many interviews the Ad Rep conducted as well as how many applications and enrollments they completed that day. This information is imperative and must be considered prior to the Director of Admissions setting the inquiry rotation each day. The Daily Activity Report combined with the ACD Report both magnify the immediate and speak directly to an Ad Reps effectiveness and efficiencies around the inquiries they have already been assigned.

As mentioned above, these are only a sampling of tools that are available to a DOA to effectively manage inquiry distribution. There are other tools that require a deeper dive. There are reports readily available that tell a DOA by inquiry source who their most effective Ad Reps are. The DOA should distribute inquires by source or by program to the Ad Reps that are the best converters of these inquires whenever possible. White boards in the Director of Admissions office can be structured to capture this data on a daily, weekly and monthly basis. This information can be considered in both the initial assignment of inquiries as well as when re-circulating inquiries.

A DOA also needs to make "common sense" decisions concerning inquiry distribution. An example of this would be to not distribute an equal amount of inquiries to a new Ad Rep nor an Ad Rep that in underperforming versus a top producing Ad Rep. If the DOA is properly monitoring production of the team members, it is not difficult to determine who should be receiving a larger percentage of inquiries. Proper inquiry distribution boils down to looking at available data and playing to the hot hand. Simply put, a DOA wants to get their inquiries into the hands of the Ad Reps that at the present time, have the greatest opportunity to convert those inquiries into starts, ultimately changing the lives of that many more students.

Upon arriving at the school each day, the DOA should make setting the inquiry rotation for the day an immediate priority. While the DOA assumes responsibility for proper inquiry distribution, it is not necessary that the DOA gets tangled in the minutia of the process. Once the rotation is set, the DOA can rely on their support (ADOA, Admissions Manager, Administrative Assistant or Receptionist) to carry out the actual assignment of those inquiries as directed.

Initial inquiry distribution as well as the re-circulation of inquiries, the re-assignment of inquiries, the taking an Admission Representative out of rotation and providing them additional training, are important decisions that the DOA must make each day. Accurate and timely decision making will often mean the difference of missing, meeting or exceeding start budgets at that campus. More important, putting an inquiry in the hands of an ineffective Admission Representative is unfair to the prospective student that reached out for help and minimizes the level of customer service in the department. It is an additional responsibility of the DOA to see the Admission Representatives are providing prospective students with the highest level of customer service! When conversion rates fall below expectancy, the DOA is reminded that customer service is falling below CCI standards and that an adjustment needs to be made. Proper inquiry distribution allows everyone to win – CCI, the campus, and most importantly, through higher conversions, we change more lives each day!

REFERRALS

The Corinthian Colleges Marketing Department provides significant support for your school by spending money each month on media in order to generate inquiries for your school. CCi expectations are that you will manage your department to generate a minimum of 30% of your school's new student starts from referrals or personally developed inquiries.

In order to achieve this ratio in your own admissions department, you will need to determine your conversion percentage in these two categories (be sure to keep them separate). Set expectations, train, monitor, and coach each of your Admissions Representatives to achieve their portion of your department's goal.

Set Expectations

When you set expectations with your Ad Reps regarding their admissions activities, include your specific expectations for their generation of referrals and personally developed inquiries in order to generate a minimum of 30% of their starts from these two sources. You will need to determine and communicate to each Rep the number of referral and personally developed inquiries that they will need to generate in order to meet the expectation expectancy.

Personally developed inquiries convert at a much higher rate than media inquiries and referrals convert at an even higher rate than a personally developed inquiry. Using the same formulas you use when creating run rates, look at your reps' historical conversion ratios for these two inquiry sources when determining how many referral and personally developed inquiries are needed to generate each week.

Referrals

Generating an acceptable referral inquiry to start ratio depends on good relationship building by your representatives and their proper implementation of the Student Ignition System.

Success generating referrals comes from competence, confidence and consistency. Often, Admissions Representatives miss opportunities to request referrals by underutilizing tools they have available to them.

For example, following is a common scenario:

An Admissions Representative interviews a customer but decides not to request a referral the same day because they first want to make sure the customer passes their entrance assessment and is satisfied with their finance package. Their rational is that they are asking their customer to perform numerous tasks, so they do not wish to add one more request and possibly jeopardize the admissions process.

The Student Ignition System provides an admissions professional the expectation and the tools to create a positive experience for every customer, every time. Proper training will allow our Admissions Representatives and Student Finance Planners the confidence to deliver the Student Ignition System in its entirety to each and every customer inclusive of asking for referrals each and every time. This sales experience permits a thoughtful discussion which prompts application candidates to action and all customers, candidate or not, to volunteer the names of individuals who they believe can benefit from the same process that they experienced during their interview.

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Coach your staff to implement the following steps of the Student Ignition System Interview and increase their success generating student referrals:

(Customer name), I appreciate your participation and openness today. Do you believe the process we have shared today has been beneficial to you? Who do you know that might also benefit by going through the experience process we shared today?

When we walked by the referral case during the campus tour, you mentioned that you know someone who shares your desire to improve their career and financial status. (if applicable)

Will you provide add their name to my list of individuals so that we can provide them invite to receive information?

Train your Admissions Representatives to solicit referrals as part of their interview with each customer. Coach your team to deliver the Student Ignition System confidently and ask for referrals at the appropriate place in the interview. Be sure your Admissions Reps are utilizing all the tools that are made available to them in order to generate referrals using the Student Ignition System.

Monitor Activity

Once your representatives understand their role and the steps necessary to generate their target number of referrals, monitor their referral oriented activities regularly. Initially, this means daily.
Require your reps to demonstrate their ability to ask for referrals as part of the Student Ignition System.
Determine whether the Ad Rep shared a referral discussion with each customer during your DOA second close meeting with the customer. While your Ad Rep is developing their interview skills, it is advisable to deliver the referral discussion with their customer to model the activity for them.

"What is expected must be inspected." Follow this mantra and share a referral discussion with your representatives each day until you are confident that they have created the habit of asking for referrals at the conclusion of each interview. Monitor your campus's reports that show referral activity such as the Ad Rep Performance Flash Report; Book of Business; Leads Delivery Report (SAS).

Referral Case

As your department's manager, maximize your department's opportunities to create referrals by supporting their goals in the following ways: Make sure your referral case is attractive and inviting. Learn the regulatory limitations of referral incentives unique to your campus and then be creative and display fun and motivating thank you gifts in your display case. Make sure that you have plenty of items displayed and that a student who has referred someone who starts school with us receives their gift in a timely manner. The best place to present these gifts is in the classroom in front of the class. Keep in mind that your students offer the best input when trying to determine what gifts to offer for student referrals.

PERSONALLY DEVELOPED INQUIRES

Another method of supplementing the referral effort is to train your admission's team to become effective marketers/promoters. Personally developed inquiries should not be confused with referral inquiries. A personally developed inquiry is a prospective customer who became interested in possibly attending your school as a direct result of a marketing function/campaign driven by a particular person or event. Some examples might be: an Admission Representative goes to lunch and strikes up a conversation with the waitress about attending college, and then obtains the necessary information in order to contact that person. Another example might be an Admission Representative who sets up a presentation at their church, sets up a table at a non school sponsored event (inquiries from events paid for or sponsored by your school are coded as paid media) or delivers a lunch and learn presentation at a local business. The list goes on and on and there are countless opportunities for members of your team to significantly supplement their base of potential customers.

As the DOA, you will need to properly assign, manage and hold Ad Reps accountable for their individual run rates in these two categories'. The importance of keeping the two separate is that these two inquiry sources will convert at different rates. Personally developed inquiries historically convert at a lower rate than referral inquiries. However, it is imperative that you assign run rates in these arenas based on a representative's individual performance.

An effective DOA leads by example and will cast a positive leadership shadow by being active within the community themselves. The DOA should be tackling high level opportunities in the community that provide exposure, positive name recognition as well as inquiry generation.

The ability to effectively generate referrals as well as personally developed inquiry is more often what separates success from mediocrity. Representatives who are not sufficiently trained to adequately supplement their paid media inquiries with these two sources will always struggle. Attempting to accomplish the last 30% - 40% of their start budget is extremely difficult without these two sources and promotion to a higher level of recognition and salary is almost impossible.

Coaching Your Representatives

Effective coaching comes from making sure that your representatives are always clear on expectancies. It is vital that they receive consistent messaging surrounding your expectations, that they are provided sufficient and on-going training from you on how to properly and effectively acquire referrals, and that they receive timely accolades or coaching based on their performance your expectations.

Coaching opportunities include supporting the following steps:

- The Admission Representative asking for referrals at the appointed time in the SIS interview
- The Admission Representative's ability to effectively seek or follow up on an initial referral during the second visit
- The Admission Representative's ability to petition referrals from their continuing students
- The Admission Representative's effectiveness in generating personally developed inquiries.
- The Admission Representative's ability to achieve at least 30% of their starts from referrals or personally developed inquiries.

Soliciting and obtaining referrals and personally developed inquiries by your Reps are critical to the success of your college. Do not overlook this aspect of your business!

RUN RATES

Run Rate is the term used to describe the number of appointments to be set, the number of interviews to be conducted, the number of applications to be written, and the number of enrollments that must be completed in order to hit or exceed a given start budget. The purpose of establishing a run rate for each representative is to give each of them specific targets to hit in order to accomplish their specific start objective. The run rate should be based on the individual representative's past performance.

The run rate worksheet is a tool to help you calculate the activity needed to achieve the class start budget. It is based on a representative's actual conversions from the prior start or prior month. Refer to the Weekly Ad Rep Flash for this information. The conversion areas you will need to identify are:

Appointments set to interview %
Interview to application %
Application to enrollment %
Enrollment to start %

The run rate calculations support the process you will need to manage during a specific enrollment cycle. You will also need to make note of any variables that may occur during the cycle. Do any Company holidays occur during this start? Are any representatives scheduling vacation time during the start? Anything that may affect the ability to enroll must be built into the run rate.

Once you know the conversion percentages from your last class start, and have calculated the number of enrollment days or weeks until the next start date, you can begin to fill in the number of appointments needed. A good percentage to use in the category of appointment set to interview is approximately 50%. You will also begin to fill the number of interviews needed, applications needed, and enrollments needed to arrive at your start number

An example of how to calculate a run rate for an individual Admissions Representative who needs 20 starts in the start cycle to reach his or her goal is provided below and on the next page. (The example will utilize the Run Rate Worksheet.) By examining all their conversion percentages from the last start cycle, you will have determined what percentages in each category to use.

To properly use the worksheet, you first start by inserting your start budget in the category identified as Start Budget. As you can tell from example shown, you literally calculate the worksheet starting at the bottom and work your way up. Let's assume your budget is 20 and your show rate or enrollment to start is 85%. To determine the number of enrollments needed, you must divide your start budget (20) by your show rate (.85) = 23.5 enrollments needed.

Next, let's assume your application to enrollment percent is 76%. To determine the number of applications needed, you must divide your enrollments needed (23.5) by your application to enrollment percent: (.76) = 30.9 applications needed.

Next, let's assume your interview to application percent is 55%. To determine the number of interviews needed, you must divide your applications (30.9) by your interview to application percent: (.55) = 56.1 interviews needed.

Finally, let's assume your appointment set to interview percent is 50%. To determine the number of appointments you must set, you must divide the number of interviews needed (56.1) by the appointment set to interview percent: (.50) = 112 appointments set.

Representative Run Rate Worksheet Example

# Appointments needed into the start		112
# Interviews needed into the start	(Appointment to interview percent = 50%)	56.1
# Applications needed into the start	(Interview to application % = 55%)	30.9
# Enrollments needed into the start	(Application to enrollment % = 76%)	23.5
Start Budget	(Enrollment to start % = 85%)	20

Once you have determined the amount of activity the representative needs to accomplish the start objective, you simply divide the totals by the number of days in the start cycle (to determine a daily run rate) or the number of weeks in the start cycle (to determine a weekly run rate.) This will then show you how much activity is needed on a daily or weekly basis by the representative in order to hit the start objective.

In closing, it is important to understand that by improving a representative's conversions, less activity is required to hit the start objective, i.e. the more proficient the representative is in the "process," the easier it becomes to meet the objective. Once a representative "sees" the entire picture, they will want to become even better at their conversions. The end result will be that they will become more proficient in their profession.

FORECASTING

Forecasting by definition is "to calculate or predict some future event as a result of study and analysis of all available pertinent data."

One of the primary responsibilities of the Director of Admissions in conjunction with their RVPA is to be prepared to forecast the expected number of new students that will be starting class in a particular month, mid-quarter or quarter start for their respective college.

The following are some helpful hints in forecasting start performance for your college:

In the case of a start forecast, pertinent data would include media inquiry lead flow, the number of applications and enrollments as well as cancellations already on the books for the start, expected student referral generation, show rates, seat availability, accurate run rate projection, Admissions staffing, Student Finance staffing, program availability, and new program additions as well as the length of time to recruit for the upcoming class start.

Note: The reason you should be discussing cancellations is to make sure you forecast from "clean numbers." ("Clean numbers" is a phrase used to describe the number of applications and enrollments remaining after removing any cancellations from your start forecast.)

Forecasting class start performance is the collaborative responsibility of the Admissions Team (to include the DOA, RVPA, DVPA, with input from the College President) but is primarily the responsibility of the DOA and RVPA because they are the people with access to the most pertinent data.

Generally speaking, a forecast for a class start should begin to take shape at the midpoint of the start cycle. Trends will be more easily identified at this point although recent past history e.g. conversion rates, show rates, projected inquiry flow, staffing, etc. should be studied carefully if a forecast is required prior to the beginning of the start cycle.

Note: The Admissions Team's expectation is that we will not miss our start budgets. Hitting and exceeding start budgets is each college's responsibility however forecasting as accurately as possible is also the college's responsibility with help from the Admission's support of your division. Forecasting is not what you "hope will happen" but what you "believe will occur" based on good intelligence. Forecasting a missed start budget is in no way to be construed as permission to start any fewer students than what the college is budgeted however a start forecast is what you believe will occur after careful thought, research and collaboration.

The primary advantage of accurate forecasting is that it allows the Admissions and Marketing teams of the Division to **be proactive** in the event that a missed start budget is probable in a particular college.

Although forecasting should be a collaborative effort that includes all relevant parties, it is viewed as primarily an Admissions function when forecasting class start performance. As a public company, it is very important that we understand that this is a critical part of our Admissions responsibility.

Each Director of Admissions, Regional Vice President of Admissions and College President should take this responsibility very seriously. No one in our company is in a better position to know how an individual college is performing in a start than the Admissions management personnel therefore when it is time to forecast, these positions should assume the lead and take the time to study and evaluate all the pertinent data necessary to make a sound and accurate forecast. The forecast should not be overly optimistic or overly pessimistic. Study the situation carefully and forecast what you believe that your college will start based on factual and pertinent data.

In closing it is important to understand that all personnel involved in arriving at the forecast are prepared to defend or explain the logic behind the forecast.

MEETINGS

The **Admissions Meeting** is an important part of training and communicating with staff. These meetings can entail communicating and training with just the admissions department or may include bringing in other departments that make an impact on the admissions process. The company meeting expectations include but are not limited to: daily/weekly training sessions with Representatives and SFP and individual training with representatives. Listed below are meeting sessions that may take place either daily or weekly at your campus.

The ***Accountability Meeting/Daily De-Briefs*** (holding representatives to performance standards) is a meeting held at the end of each day. The purpose is to ensure the DOA meets with each representative daily and discusses the day's activity as well as the following day. The list below covers in detail what the meetings should include:

► Utilization of the daily turnaround boards. This board tracks the number of appointments set off of new inquiries, old inquiries and set for the next day. It also tracks interviews conducted, applications / enrollments taken that day, as well as referrals.

► The DOA will meet with the representative on a weekly basis to discuss and review the campus flash. The DOA will highlight conversions that are both trending upward as well as well as downward. A training plan then should be put in place focusing on the downward conversion trends

► The accountability meeting takes place in the DOA office each night and the representative checks in before leaving to discuss daily activity (as discussed above)

► The CCi Admissions compensation plan should be utilized on a monthly basis. Using the sit report the DOA should meet with all representatives after each monthly start. The meeting should be motivational and should always end with a plan of enrollment and start run rates, to ensure the representative will have the opportunity to achieve the next promotional level.

Enrollment Team Meetings are held and conducted weekly. The purpose is to engage the entire management team in the Admissions process and the set goals. The required attendees include Campus President, DOA, DOF, DOE and DOCS. The President acts as the facilitator. The focus is Admissions based and should only last for 50 minutes. Each management team member will spend 10 minutes updating the team in regard to activities their department is doing to assist in enrollments and starts. Listed below are examples of topics that should be discussed during the meeting and the amount of time allotted. This is an excellent model to work from.

Agenda Items		
Topic	Presenter	Time allotted
President begins with review previous meeting goals and progress		
Presentation of next two months start budgets v. financial goals	President	10 min
Presentation of Admissions booked futures and plans to meet goals	DOA	10 min
Presentation of seat capacities, staffing to meet start goals, topics to cover in admissions to aid retention of starts	DOE	10 min
Presentation of FA updates/strategies to meet start/financial goals	DOF	10 min
Presentation of Career Services updates to aid in starts/graduation	DOCS	10 min
Discussion of potential problems in current month w/solutions	All	
Discussion of plans necessary to prepare for next two starts	All	
Set dates and agendas for orientations	President	

Customer service issues/training plans	All
Issues requiring Regional Support	All
Set date for next meeting	
Other Information	

GAP/Stitch-In Meetings are conducted weekly. The required attendees include DOA, DOF and Admissions representatives. The DOA facilitates the meeting. The objective is to follow up on all enrolled students for current and future class start (s). The report that will need to be pulled and distributed to all attendees prior to the meeting is: the booked futures report (SAS schools) Start report (People soft schools). A discussion of each student's status should follow. The dialogue should consist of the following: 1) Student Finance standing (i.e. missing documents, signatures, verification, and ect.) 2) Last contact with the student (should be weekly contacts). 3) Issues: day care, transportation, support system in place, ect. If there are any area's of concern during the meeting an action plan should be put in place immediately to resolve the issues.

Daily Representative Meetings are referred to as "***5 minute huddles***" with the DOA facilitating the meeting. The purpose is to connect with the Admissions/SF department on a daily basis to discuss such topics as positive Moments of Truths, performance recognition and covering goals for the day (i.e. # appointments, referrals and enrollments). This is an upbeat meeting. The following staff should be in attendance DOA and Admissions Representatives with optional attendance of DOF, SFP and President (highly recommended they attend).

Weekly Training Meetings with Ad Reps and the Student Finance Department is required at all campuses. This meeting should be very substantive and should last about one hour to an hour and a half. All members of the admissions and student finance team should be present. The training topics should be centered on the Student Ignition System utilizing the following materials: SIS Leader Lead Guide and DVD (power point slide show), the Participant Guide and the top down Ignite training schedule. Utilization of the company required phone and interview guide as well as the communication material should be implemented during training. Meetings should be participatory. Listed below are other areas of training that can be covered:

Review of run rates, where you stand in relation to the start, and objectives that need to be accomplished that week

Training issues that may need to be addressed utilizing the SIS training guide

Any regulatory changes that may relate to admissions

Guest speakers from various departments in your campus, such as FA, Academics, Placement/Career Services, or instructors

Student referral ideas, phone-a-thons, contests, etc.

New career information for existing or new programs

Motivational information

Remember that admissions meetings should have a specific goal and be fun. The goal should always be "to make the team stronger" by increasing their knowledge and motivation while nurturing teamwork. Also, all weekly training meetings need to be documented and placed in a binder so as to have supporting documentation that the meetings are occurring on a regular basis.

PHONE-A-THONS

Phone-a-thons are a major contributor in raising the Inquiry to Interview conversion of the Admissions team. The front end of the business (inquiry to interview) is a key component in determining an Admissions team's success. *A minor improvement in the inquiry to interview conversion percentage has the ability to have major impact on your start production.* Efficient and effective representatives spend the vast majority of their day either in an interview or on the telephone! Telephone time is certainly not limited to Phone-a-thons! However, scheduled Phone-a-thons are a team event and should be scheduled in advance and as an event. Phone-a-thons should be fun, positive and generate excitement. They should be events that the representatives are looking forward to participating in. As the leader, you control the culture and spirit of these events. Keeping them fresh will require advance planning on your part. Phone-a-thons need to be well thought out, organized events and not knee jerk reactions simply because you are behind on your run rate.

Part of the planning process should be determining the target market that your team will be addressing during that particular Phone-a-thon. You may choose to target a particular inquiry source that your team is under performing on. You may have inventory issues with greater seat availability in a particular program that you need to focus on. You may just want to run inquiries 30/60 days old! You may target students who have started at one time but have dropped Bottom line, have a goal and get your team behind that goal in a kick-off meeting that should take place prior to launching each event.

Getting your team behind the goal is going to require these sessions to be **leader led**! Your being prepared, organized and enthusiastic is going to determine the effectiveness of the event. Have the inquiry sheets and all necessary tracking information prepared in advance. Have an individual goal and a team goal and find a way to recognize the achievement of them. Remember, your Admissions Reps are very competitive people. Get out the clappers, do something silly, provide refreshments and most importantly, do not forget to recognize them before, during, and after the event has concluded.

The number of times that a Phone-a-thon is scheduled in any particular week will depend on the culture of an admissions department, start week and any number of other initiatives. The DOA is going to have to determine the mix and frequency. However, Phone-a-thons on an ongoing and consistent basis are a best practice and expectancy at CCI. There are Directors of Admissions in our system that have made Phone-a-thons a daily event and some that actually conduct a Phone-a-thon to start the day and conduct an additional session in the late afternoon or early evening! Remember that the number one reason that a representative fails in our business is that they fail to establish a relationship with the telephone! Phone-a-thons are a forced discipline for all that are involved (including the DOA) that slows everyone down and focuses all attention on one of our most important conversion metric, inquiry to interview.

If your college uses an ACD (Automated Call Distribution), there are some excellent reports that you may run to identify certain metrics. Running the ACD call logs will allow the DOA to recognize the person or two that had the most dials during the period. Running the ACD reports will also give the DOA insight into the representatives who did not participate at an acceptable level, which should lead to one-on-one coaching at a later time. If you do not use an ACD, then you must rely on manual records kept by the Reps themselves. You should track the overall number of dials, contacts and appointments set by each representative so that you may recognize excellence when the Phone-a-thon has concluded.

PERFORMANCE MANAGEMENT

Employee Performance Management is a very important part of your role as a DOA. Employees respond best when their performance expectations are communicated clearly by their manager, periodically acknowledged formally, and recalibrated. In order to create formal records that will benefit your employees and support CCi's charter to develop its employees, you will follow the specific steps presented on the Corinthian University web portal relating to Performance Objectives and Individual Development Plans. (IDP)

The CCi Performance Objective From provides measurable expectations and a process to measure those expectations against performance. To access the form go to the Corinthian University portal then to **Training/OD->CCi Performance Management->CCi Performance Objectives results Form and IDP.xls->**select **Evaluation *tab.***

Individual Development Plans (IDP) is a template enabling you and your employees to partner in the creation of a development plan that will maximize their opportunities within the organization. To access the IDP go to the Corinthian University Portal then to **Training/OD->CCi Performance Management->CCi Performance Objectives results Form and IDP.xls.->** select **Ind. Dev. Plan *tab.***

These forms will become part of your employees' file.

INAPPROPRIATE BEHAVIOR AND UNACCEPTABLE PERFORMANCE

In the event that you have a representative that demonstrates inappropriate behavior or has experienced unacceptable performance over a reasonable period of time, the Campus Support Center Human Resources Department has developed specific guidelines to follow. These actions may include verbal counseling, corrective action, Performance Improvement Plan (PIP/Probation), or involuntary separation (termination). The following section will describe when you should use each of the various actions.

Use Verbal Warning/Counseling for...

- Behavior that needs to be addressed, but is not serious enough to use corrective action or probationary document.
- An initial discussion about meeting performance standards.
- In most situations, this is the initial step in the performance coaching process.

Note: *Document the discussion and keep your notes in a personal note file, not in the individual's personnel file.*

Use a Corrective Action for...

- Behavior which can be corrected immediately
- Behavior that is outrageous, unacceptable, and not normal in the workplace
- Behavior that requires no training or retraining to modify
- Insubordination (refusing to perform a reasonable task)

Use a Performance Improvement Plan (PIP) when...

- Performance outcomes are below defined expectations.
- Early warning performance indicators may result in outcomes that are below expectations.
- Performance declines rapidly.

Note: *Be reasonable; track performance over a defined period of time.*

A Corrective Action or a Performance Improvement Plan must be in writing and placed in the employee's personnel file. The document should contain the following:

- If performance outcomes have been below an acceptable level for a period of time, then summarize the past performance
- Be specific; identify the behaviors and outcomes that must change
- Define the time period that performance will be closely monitored
- Define the consequences if performance standards are not met
- Make sure the employee signs the document during your coaching session
- Employee may wish to write their comments on the Corrective Action or PIP
- If the employee's performance improves, note the improvement and define the consequences if the performance is not maintained

Involuntary Separation/Termination may occur when you have given a verbal warning/counseling and written a corrective action or written a Performance Improvement Plan (PIP) and behavior and/or performance have not improved. If this situation arises, then the appropriate action is to review the representative's performance and/or behavior with your Regional Vice President of Admissions and, if appropriate, to recommend termination to your Campus President and your Regional Vice President of Operations for their review and approval.

NO EMPLOYEE IS TO BE SEPARATED INVOLUNTARILY WITHOUT DIRECT INVOLVEMENT AND APPROVAL OF THE DIVISIONAL HUMAN RESOURCES DEPARTMENT.

Excerpts, selected by the HELP Committee, from a larger document produced by the company

2433

Director of Admissions

Training Guide

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INTRODUCTION

Campus Admissions is not an activity; it is not an event; it is a process. As in any other activity in life involving process, the extremes at either end of the brackets are "chaos" and "order." Simply put, following the prescribed steps involved in any process generally yields the desired result. Conversely, the less the steps in the process are followed, the less likely the desired result. This principle is the driving force behind Corinthian's Admissions Training Program. Teaching Admissions Representatives how the admissions process works, teaching them the steps, is the single most important activity Admissions Directors can do as managers. This will increase the likelihood of achieving the desired result – enrollments and starts.

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This said, what, then, is the role of the Director of Admissions? The answer lies in understanding the word "process" and what it takes to make it happen.

First, once the steps in the process are understood, the process must be managed. This is not as simple as it sounds. Things happen. Unexpected events occur. Other departments may not fully understand the process and may unwittingly disrupt the process. The environment can and must be controlled by the Director of Admissions. Therefore, one important role of the Director of Admissions is to manage the process.

Second, it takes people to make the process happen the way it is supposed to. Left to themselves, Admissions Representatives will continually find ways to change the process. Left to themselves, they will, often with the best of intentions, try to "improve" the process. Therefore, a Director of Admissions must be a leader. Certainly, the Director of Admissions must manage the behavior of the Admissions Representatives, but remember, managers are obeyed; leaders are followed. Successful Directors of Admissions are great leaders.

Third, never assume that Admissions Representatives know and follow the process and thus, the Admissions Director must also be a trainer. Teaching Admissions Representatives how the process works is both essential and fundamental. Moreover, this training must be ongoing. Keep in mind, Admissions Representatives will eventually try to change the process, it's their nature. The Director of Admissions must continually face the challenge of keeping Admissions Representatives from being their own worst enemy. When they first learn the process they tend to be excited, enthused, and determined to follow it. Once they start enrolling students successfully, something inside them causes them to want to change the process – to make it better. Successful Directors of Admissions understand that ongoing and continual training of their Admissions Representatives will lead to the desired result – predictable enrollments and starts.

So, the role of the Director of Admissions is to achieve budgeted start goals by ensuring order and avoiding chaos in the admissions process, and this is done through management, leadership, and training. This guide will help you master these skills.

ROLE OF THE DIRECTOR OF ADMISSIONS

The Director of Admissions is responsible for hiring, training, monitoring, providing leadership, and managing a team of Admissions Representatives to achieve or over achieve their start budgets.

Additional responsibilities include:

- ☑ Overseeing the advertising of the campus;
- ☑ Reporting all pertinent data to the Corporate Office in a timely manner;
- ☑ Acting as a liaison between admissions and all other departments; and
- ☑ Monitoring each Admissions Representative to ensure that they are abiding by all state and federal regulations, and all requirements imposed by accrediting bodies.

You are the leader, manager, and trainer of the Admissions Department. Your objective is twofold. First, to achieve or over achieve the start budget, and secondly, to assist in the professional development of each team member while maintaining "order" by providing a disciplined and positive work environment.

PERSONNEL

HIRING THE RIGHT PEOPLE

Hiring the right people is one of the major components of any successful business. Colleges are certainly no exception. **You are responsible for identifying and interviewing potential candidates for Admissions Representative positions.** The Campus President will normally interview anyone to whom you may want to extend an offer of employment. In RCi, your Regional Vice-President of Admissions may also interview the candidate by telephone. In CSi, your Regional Vice-President of Admissions and the CSi Vice President of Admissions may also conduct a telephone interview with the candidate. The hiring of a new Admissions Representative is a collaborative effort because it is one of the more critical positions in the campus. **When a campus misses its start goal or budget for a particular start, ninety percent of the time the reason is understaffing!**

Time Saving Tip: Before you invite a potential candidate in for an interview, it is a good practice to question the candidate briefly on the telephone concerning their qualifications, past work history, and most recent salary experience. If the candidate's expectations are not realistic concerning the salary, or if they do not meet your qualification criteria, then there is no need to invite them in for an interview.

Your role in the hiring process is extremely important. You must identify people who possess what it takes to be successful in admissions. Although choosing the right person is not an exact science and anyone, on occasion, may make a hiring mistake, there is no doubt that there are certain qualities and skills that are needed to be a successful representative. The following is a list of the skills and qualities that you should look for when hiring.

- Communication skills
- Transferable skills (a plus, not a must)
- Willingness to learn and take direction
- Positive attitude
- Good work ethic
- Persistence
- Professional appearance

If the potential hire meets the educational requirements, then you must provide them with an adequate job description, recruitment expectations, work hours, compensation, and advancement information. On occasion, new hires do not work out because the Director of Admissions did not fully explain what is expected of them. Remember that this is a sales position and the new hire must understand that from the very beginning. It is also important they understand that some evening work is required, as well as some Saturdays. Always be honest and forthright with your potential new hires. This will be the cornerstone of your working relationship with them.

INTERVIEW QUESTIONS

Once you have explained the position thoroughly to the potential hire, then you must determine if they possess the right skills and qualities that the position requires. The following is a list of potential interview questions that will assist you in identifying a good candidate.

1. What five words best describe you as an employee?
2. If I called your previous supervisor, what would that person tell me about you?
3. Are you competitive?
4. What prompted you to apply for this position?
5. What do you know about us?
6. What motivates you and why?
7. How do you deal with stress?
8. How do you deal with rejection?
9. What attributes do you have to fill this position? What are your perceived weaknesses in relation to being successful in this position?
10. How do you feel about working evenings and Saturdays? How would your family feel?
11. Have you been in sales before? Tell me about your job. Were you successful?
12. Why do you think individuals will bond with you? Why should they take direction from you?
13. On a scale of one to ten with ten being the strongest, how would you rate your persistence in getting the task accomplished?
14. How do you like to be managed and why?
15. How do you feel about spending a good deal of time on the telephone?
16. Give me an example of a time when you've encountered a conflict with an employer or employee. How did you resolve it or deal with it?
17. What does teamwork mean to you?
18. How do you feel about contacting people at night? In the early morning?
19. How do you feel about taking direction?

20. Have you had any public speaking experience? How do you feel about speaking in front of a group?
21. Have you read any motivational material recently? Do you think motivational material is helpful? Why?
22. How would you describe your attitude?
23. How do you feel about asking for referrals from students that have applied for admission?
24. How far would you have to drive to get to work? Could this pose a problem?
25. If I offered you this position, how soon could you start?
26. What questions do you have for me?

These questions will require the potential representative to think fast while communicating effectively. Their responses will give you valuable insight into how they think under pressure and their commitment to the job. It is much better to find out their level of commitment now rather than later.

One final point. New, rehired, and reinstated employees are normally evaluated after the first 90 calendar days of employment. During this 90-day orientation period, both you and the Company will evaluate the employee's performance, ability, compatibility, and interest in the job. The date of the evaluation may be extended if, in the Company's sole and absolute discretion, it deems such an extension necessary or appropriate. At any time during this period, or any extended orientation (probationary) period of employment, either the employee or the Company can terminate the employment relationship with or without cause and with or without advance notice.

List any questions for your Campus President or Regional Vice President of Admissions below.

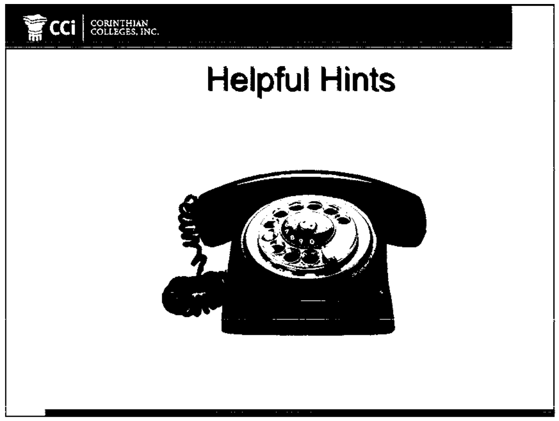
Overcoming Phone Obstacles

Introductions of facilitator

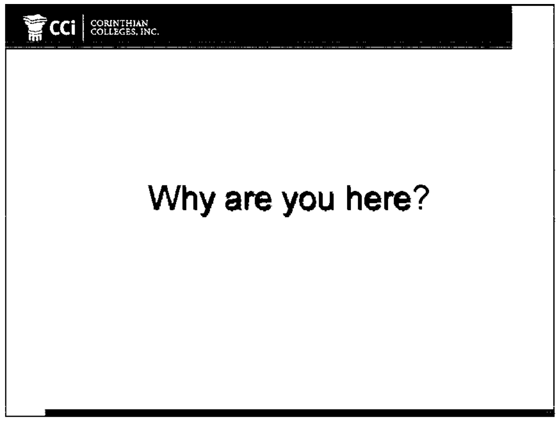
Purpose of today's training: teaching you to overcome common phone objections on the phone.

Has everyone attended the Virtual Ignite training... today's training is built to enhance that training, so please do not stay on the call unless you have attended VIT.

Any questions?



What does this remind you of? (read answers)....is it a hotline? Your phone is your best friend in Admissions...master it and you will do well. Also, how well you do on the phone is solely up to YOU...no one else on the enrollment team effects your lead to interview conversion except YOU.



Are there particular objections you want to discuss today? Most common phone objections are handling cost question, handling a student that wants a brochure instead of an appointment, handling programs we don't offer.

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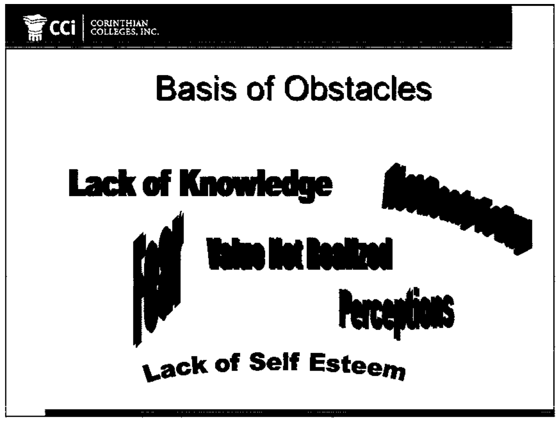
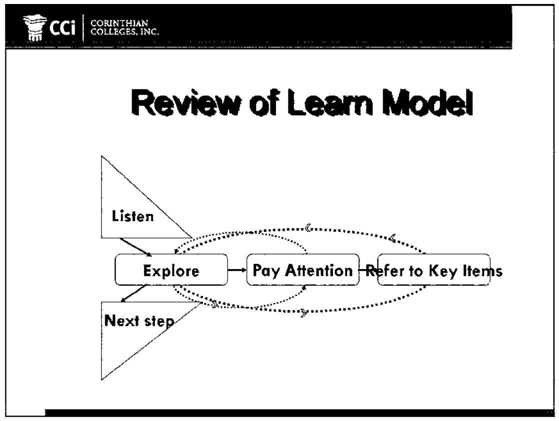
What are obstacles?

"Something that impedes progress or achievement"

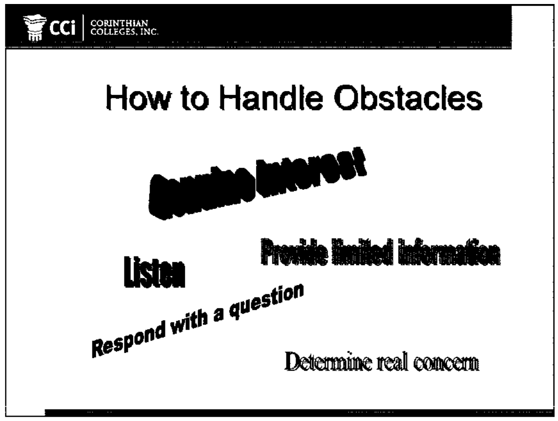
What is the meaning of the word "obstacle"…."something that impedes progress or achievment". However, on the phone, a person asking about cost, for example, may indicate a buying signal. Obstacles and your reaction to them are up to you.



Why do you think obstacles happen? What causes them? (read answers). FEAR is the most common obstacle (have you built rapport, credibility and rapport?). Value not realized (have you given the student a great reason to come in, based on what they are looking for in a school?). Perceptions could mean perceptions of you, the school...(are you asking questions to engage the students, not giving information on the phone?). Not Ready to buy (remember, the phone call is NOT about selling the student yet, it's about motivating the student to come in for one visit...are you SELLING on the phone?). Lack of Self Esteem (are you building trust and rapport with the student so they like you and feel safe coming in? Are you listening for their fears that they might mention on the phone and addressing it so they feel OK in coming in ?).



Let's look at the LEARN model, the basis for communication with our students. Review each section, paying attention to what each means and what it sounds like on the phone. Key items, (what the heaven 7 means to the student personally) is a key element to the success of the phone call. Listen and exploring are activities that the Rep has to do well to get the student to come in, providing the Rep pays attention for answers from the student. Without the next step (setting an appointment for today or tomorrow), the student may never change their lives.



Some common sense tips for handling obstacles: ensure the student know you are genuinely interested in them (be here now). Listen more than you speak. Provide limited information (for example, if the student asks about schedule, don't immediately answer with all the sessions offered. Instead, ask "what schedule are you looking for? And listen to the answer. By then simply saying "yes, we have evening classes. You might like to know that a lot of our student also work full-time while going to school so it definitely can be done", the Rep is giving the student limited information that will bring the student into the school. Remember to respond with a question (explore the concern or obstacle), don't just launch into a rehearsed speech concerning the obstacle. Explore to find the real concern... ask more questions, determine what is behind the obstacle.

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What are four obstacles that you encounter most often?

Watch the chat box and see some common obstacles.

1.Handling cost question
2.Handling a student that wants a brochure instead of an appointment
3.Handling programs we don't offer
4.Don't have time in general (to talk on the phone, come in for visit, time for school)

Common Obstacle #1

How much does it cost?

Are you interested in the black-and-white number, or how this can be affordable?

Have you looked into what you might qualify for in Financial Aid?

Other responses: "Is affordability what you are concerned with?", then "tell me more…". By finding out what is really on the student's mind (usually if they can afford to pay for school while a student), you can easily kill the obstacle without giving away too much information. Remember to mention the student finance staff and that you, the Rep, will see to it that they meet someone from Student finance today.

Common Obstacle #2

I just want mail.

Great, I'd love to send that your way. Do you mind if I ask you a few brief questions to understand what career information would be best to send?

Answer with a question, explore.

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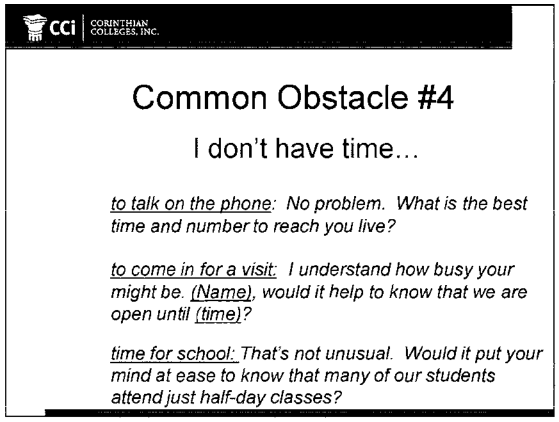
Common Obstacle #3

I'm interested in the (non-Everest/Wyotech) career.

What is it about the _____ career that you would enjoy?

I'm curious, is it your desire to have the _____ title or is it that you want to be in the _____ field?



I don't have time – what might they mean by that?

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A-HA!

Get some ah-ha moments from the call and see what they will take away with them. If time allows, you may want to address more objections, such as when a person asks for a brochure, or a program that isn't offered.

Excerpts, selected by the HELP Committee, from a larger document produced by the company

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COMMON OBJECTIONS AND RESPONSES

The vast majority of all inquiries to the college begin with the prospect asking questions about a specific career. The phone script is designed to address those questions. However, representatives can expect to receive some inquiries that begin with much tougher questions to answer. Listed below are some of the tough questions with a variety of recommended responses. Prospects that make the requests that are mentioned below are usually wary and require a great deal of rapport building in order to schedule the appointment. If you take special care with these prospects, they will respond to your direction. There is no single right way to respond to these objections or concerns. The following examples will give you a good sense of how to respond:

1. **OBJECTION**: ***"JUST SEND ME A BROCHURE."***

"John, I will be happy to send you a brochure. Could I have your mailing address? (Take the mailing address and then make the following response): John, to be perfectly honest, more times than not, a brochure is going to raise more questions than provide the answers you need to make an intelligent decision about your future. Could you tell me why you are requesting a brochure?" (Proceed with phone script).

2. **OBJECTION**: ***"I ONLY WANT BROCHURES SENT TO ME."*** [ALTERNATE RESPONSE]

"I'll be glad to send you a brochure. But, you know Sandy, whenever I send brochures to people, they find that the information we sent out did not really answer all their questions and so they decide to go ahead and come into the school. I know you must have a lot of really important questions. Don't you think you owe it to yourself to get all the answers? I'm currently setting appointments for today and tomorrow, which would be better? Morning or afternoon? 1:30 PM or 3:30 PM? Great! I look forward to seeing you."

3. **OBJECTION: *"JUST SEND ME SOMETHING IN THE MAIL."*** [ALTERNATE RESPONSE]

"I can see how you feel about wanting the information mailed before setting an appointment. Many of my other students felt the same way, but what they found was the literature I sent was very general in nature and really did not answer all the questions they had. So this is the reason I normally suggest that we set a time so you can come by and visit the campus and get a good feel for the school as a whole. Mary, don't you think it will be worth a little bit of your time to get all the information you're looking for? I have some time available late this afternoon. How about coming over at 4:30 PM?"

4. **OBJECTION: *"SEND INFO – I'D RATHER HAVE INFORMATION SENT TO MY HOME THAN SET AN APPOINTMENT."*** [ALTERNATE RESPONSE]

"Debbie, I understand how you feel. I talk to people everyday about our programs and some have felt the same as you. What they have found is that by visiting our campus, they get to see first-hand the equipment our students are trained on, plus have the opportunity to get specific answers to important questions. By the time you leave our campus, you will know exactly what steps you need to take in order to work as a Medical Assistant. Now, I'm setting appointments specifically for our medical programs..."

5. **OBJECTION: *"I'M CHECKING OUT ALL THE SCHOOLS AND JUST WANT SOME GENERAL INFORMATION."***

"That's great; I can certainly understand that you want all the information to make the right choice. Most people I talk to find that they need to visit schools in order to make the best decision for themselves. I'd like to suggest that you come down and visit our campus so that you can gather all the information you'll need to make a good decision. How does that sound?"

6. **OBJECTION:** ***"HOW MUCH DOES IT COST?"***

"John, the cost of the program will vary depending on several factors. Is your question really how much is it going to cost you in out-of-pocket dollars? (Response). In order for me to answer the question, first we would have to determine the right program for you. Second, we would have to determine what time-frame you expect to complete the program (only true if credit hour charging is used); and finally, the Student Finance office would determine the types of financial assistance you may be eligible for. Could you tell me why you are asking about the cost?" (Proceed with phone script).

7. **OBJECTION*: "CAN YOU TELL ME THE COST OF YOUR COURSE?"***
[ALTERNATE RESPONSE]

"If you're like most people I talk to, you're probably more concerned with how you can pay for school vs. how much it costs. There are a variety of financial assistance programs that make it very affordable to attend college. Would you be interested in finding out more about them?"

8. **OBJECTION:** ***"DO YOUR CREDITS TRANSFER?"***

"John, we are not a preparatory college. Our programs are designed to be terminal in nature. What I mean by that is we will provide you with the education, training, and skills necessary to get you in the job market as soon as possible with the skills necessary to perform the job. You will earn a diploma or degree in your field of study. However, in the event you may want to transfer your credits to another institution, you will need to ask the receiving institution that question. You should do this before you enroll with us. In all candors, in most cases your credits will probably not be transferable to any other college or university. For example, if you entered our school as a freshman, you will still be a freshman if you enter another college or university at some time in the future even though you earned units here at our school. I can tell you that our policy is that we accept credit from all accredited colleges provided if it falls within your area of study and you have maintained a grade of C or better. John, are you looking for a prep college or a college that will give you the education and training necessary for immediate employment?"

9 **OBJECTION:** ***"ARE YOUR CREDITS TRANSFERABLE?"*** [ALTERNATE RESPONSE]

"I can understand why you are concerned about the transferability of credits. Some of our students initially ask about credit transfer. In all candors, in most cases your credits will probably not be transferable to any other college or university. For example, if you entered our school as a freshman, you will still be a freshman if you enter another college or university at some time in the future even though you earned units here at our school. Of course, if for some reason you want to transfer your credits to another college, before you enroll with us you should ask the receiving institution if they'll accept our credits. There are two important points to remember: First of all, our programs have been designed to take the students straight into the job market at the end of their program. Second, we place a great deal of emphasis on what the employer will require rather than on what would be needed to transfer to another college. Can I ask you why you are asking about credit transfer?"

10 **OBJECTION:** ***"I JUST WANT TO THINK ABOUT IT."***

"John, I understand what you are saying. I am like that myself. This is an extremely important decision you are about to make and if you are like me, you want enough information to make an intelligent decision. Right now, you do not have enough information to do that and frankly, I cannot give you enough information by phone to help you. A career consultation is designed to give you all the information you will need to make that decision. Doesn't it make sense to get as much information as possible so you can return home with the facts you will need to make a good decision?" (You should include the last question to overcome the prospect's fear of coming in. This question is designed to take pressure off the prospect by telling him that he can return home to make the decision).

SECTION VI

PHONE SCRIPT

REP: *"Hello, Mary. My name is Betty Johnson. How may I help you today?"*

PROSPECT: "I just wanted to get some information about your paralegal program."

REP: *"I'll be glad to help you. Is this information for yourself?"*

PROSPECT: "Yes it is."

REP: *"Could you spell your last name for me and could I get your present mailing address?"*

PROSPECT: "Sure. My last name is spelled WESTON and my address is 2374 Stillman Road, Apartment 3A, Tampa, Florida, 33614."

REP: *"Could I have your home phone number for our records?"*

PROSPECT: "Yes, it is 372-5111."

REP: *"Thanks, Mary. You're checking into a great career field. Do you know someone who works as a paralegal?"*

PROSPECT: "Not exactly, but I do have a friend that is a legal secretary and their office has three paralegals who work there."

REP:	*"I see. I assume your friend has told you a little about what paralegals do. Is that right?"*
PROSPECT:	"Yes. She said that they get to do a lot of really interesting things working with lawyers, and the pay is good."
REP:	*"Well, your friend is right. There are great opportunities in the paralegal profession and, it's one of the fastest growing occupations in the country. The program that we offer here is outstanding and we've been really successful in helping many of our graduates find great jobs. Are you interested in working in a law office?"*
PROSPECT:	"I'm not really sure. Right now, I just wanted to find out more about it."
REP:	*"I understand. Are you presently working?"*
PROSPECT:	"Well, yes. I work at a convenience store in my neighborhood."
REP:	*"I see. Do you have any children?"*
PROSPECT:	"Yes. I have a two-year-old little girl."
REP:	*"It sounds to me like you have two full time jobs! What's your little girl's name?"*
PROSPECT:	"Katie."
REP:	*"That's a beautiful name. I'll bet you are proud of her, aren't you?"*
PROSPECT:	"Yes I am."

REP: *"Mary, could you tell me why you've decided to find out more about the paralegal field at this point in your life?"*

PROSPECT: "Well, my mom and I were talking the other night and, since I had Katie, I just don't seem to have enough money to make ends meet. I haven't been to college before, so finding a decent paying job is really tough. I know I'm probably going to have to go to college to get a good job. I saw an ad in the paper about the paralegal program that you offer and I just thought I would get some information about it. I really don't know if I can afford it though."

REP: *"I understand. But I'm sure that we'll be able to help you solve that problem. You know, we help people just like you everyday. Most of our students are adults who are returning to school. And, they're doing it for the same reason you are - they want a brighter future for themselves and their kids. You seem serious about this. May I make a suggestion that I believe would be very helpful?"*

PROSPECT: "Sure."

REP: *"In order for me to give you all the information you need, I'd like to set up a time for you to visit me here at the college. When we sit down together, I'll give you a lot of information about the paralegal field and the features and benefits of our college. I'll introduce you to Mrs. Myers in the Student Finance department. She'll be able to show you all of the options that are available to you to help finance your education. We can take a brief tour of the campus and I can answer any questions you might have. Does that make sense to you?"*

PROSPECT: "Yes, I guess so."

REP: *"By the way, are you married or single?"*

PROSPECT: "I'm single."

REP: *"OK. Well Mary, you've got a lot of responsibility on your shoulders and getting into a new career sounds like the right step for you to take. I could schedule you for either 6:30 tonight or 7:30. Which would you prefer?"*

PROSPECT: "Gee. I can't make it at all tonight because I don't have a baby-sitter. I could probably do it tomorrow night at 6:30."

REP: *"Tomorrow night would be just fine. If you can't find a sitter for Katie, just bring her along. I love little kids and we've got some toys for her to play with while you and I talk. Mary, why don't you get a pencil and paper and I'll give you directions to the college."*

NOTES

COMMON OBJECTIONS AND RESPONSES

Let's take a look at an inquiry call where the prospect begins by saying, "I just want a brochure."

REP: *"Sure. I'll be happy to send you a brochure. Could I have your mailing address please?"*

PROSPECT: "Sure. 202 West High Street, Pittsburgh, Pennsylvania 34576."

REP: *"Thanks. Mary, to be perfectly honest, more times than not, a brochure isn't going to give you enough information about your career choice or our college to make an intelligent decision. It's simply an overview without any details. Could you tell me why you're interested in receiving a brochure?"*

In our next example, let's see how you would deal with a prospect, who asks, "How much does it cost to go to school there?"

REP: *"Mary, the cost of the program will depend on several factors. Is your question really how much is it going to cost you in out-of-pocket dollars to attend our college?"*

PROSPECT: "Yes."

REP: *"In order for me to answer the question, first we would have to determine the right program for you. Second, we would have to determine the time-frame to complete your program and finally, the Student Finance office would have to determine what types of financial assistance you may be eligible for. Could you tell me why you want to know the cost of our programs?"*

The third example deals with prospects who ask, "Do your credits transfer?" Degree-granting colleges get this question often. Let's observe how a skilled representative handles this question.

REP: *"Our programs are designed to be terminal in nature. What I mean by this is we will provide you with the education and training necessary to prepare you for immediate employment upon graduation. You'll earn a diploma or degree in your field of study. However, in the event you may want to transfer your credits to another institution, you'll need to ask the receiving institution that question. I can't tell you what their policy might be because every institution sets their own policy regarding credit transfer. Mary, could you tell me why you are asking if our credits transfer?"*

There is one more objection to cover at this point. This objection comes at the end of the phone call after you've tried to set an appointment. Typically, right after you've suggested setting the appointment, the prospect states, "I just want to think about it."

REP: *"I understand what you're saying. I'm like that myself. This is an extremely important decision that you're considering and if you're like most people, you'll want enough information to make a good decision. Right now, you don't have enough information to do that. And frankly, I can't give you enough by telephone to help you. The reason that I'm inviting you in is so that I can provide you with everything you'll need to know in order to make a sound decision. You can then take all of this back home to review. That'll give you plenty of time to think it over. Does that sound fair enough?"*

Interview Flowchart

The Ten Steps

The purpose of the interview is to give prospective students enough positive information about their career choice and about your college so that they can make an intelligent decision about their future.

Prepare your handouts
(career and college information) and let's get started!

WARM & FRIENDLY GREETING	**Step I**	• Use effective verbal and non-verbal skills. • Describe what will happen today.
RE-ESTABLISH RAPPORT	**Step II**	• Use questionnaire to determine the prospect's situation.
DETERMINE NEEDS	**Step III**	• Use fact-finding and open-ended questions. • Problem solve. • Interactively affirm needs & goals
PROVIDE CAREER INFO	**Step IV**	• Career data • List of employers of graduates • Newspaper ads showing demand • Advancement opportunities • Income range
PROVIDE COLLEGE INFO	**Step V**	• Describe features & benefits • Build value • Discuss accreditation • Review class schedules

TOUR OF THE CAMPUS	Step VI	• Use assumptive selling and trial closes • Show student self-help centers (i.e., tutorial assistance and ride sharing) • Show job placement boards • Show various computer rooms and labs
PROVIDE STUDENT FINANCE INFO	Step VII	• Explain tuition • Describe entrance requirements • Describe financing options
FINAL CLOSE	Step VIII	• Summarize needs & career solutions • Reaffirm college as the solution • Ask for enrollment
PAPER WORK	Step IX	• Begin application/enrollment process • Bring student to Finance for preliminary estimate • Schedule all return visits • Re-affirm commitment • Congratulate applicant
REFERRALS	Step X	• Ask for referrals

The final person the new applicants should talk with is your Director of Admissions. This meeting, called a ***second close****, will last just a few minutes. When the second close is complete, tell the new applicant you will be in contact with them.* ***Thank them, tell them you enjoyed meeting them, and that you look forward to them getting started!***

SECTION III

INTERVIEW SCRIPTS

DIPLOMA SCHOOLS

REP: *"Linda, the reason I invited you in today is to determine if our college and the medical field are right for you. Should we decide this college and the medical field meets your needs and that you meet the college's admissions criteria, I want you to know I will do everything I can to get you started as soon as possible. In order for me to do this, I'll need to ask you a few questions to better understand your situation. I'd also like you to tell me a little about your ambitions and your motivation in pursuing a new career. Then, we're going to talk about our Medical Assisting program and what our college offers to assist you in reaching your goals. After that, we'll take a brief tour and I'll answer any questions you may have. Does that sound OK to you?"*

PROSPECT: "That sounds fine."

REP: *"I was looking over my notes from our phone conversation and I see that you have been interested in changing careers for some time. Tell me why you decided to pursue it now?"*

PROSPECT: "Well, like I said before, I work in retail and it just doesn't offer the challenge I am looking for. I really don't have any place to go in that kind of job."

REP: *"I see. Well, can you tell me what's important to you in a career?"*

PROSPECT: "My hours right now are really bad, so I'd like to have better working hours, I'd like to make more money, and I'd really like to get into something that I enjoy doing."

REP:	*"It sounds like you're looking for what most people are looking for; a job that they enjoy and can advance in. When we spoke earlier you mentioned you worked at Largent's Department Store. Tell me a little about what you do there at Largent's."*
PROSPECT:	"I work in the sportswear department as a sales clerk."
REP:	*"How long have you been working there?"*
PROSPECT:	"Let's see... just about four years."
REP:	*"You've been there a while. Tell me what you don't like about your job that's caused you to want to make a career change."*
PROSPECT:	"It really isn't much of a challenge and I don't have the opportunity to advance. I never know how many hours I will work each week, so making plans with my family is impossible."
REP:	*"That's pretty typical with most retail jobs, so I can certainly understand why you want to do something different. When we talk about what the medical field has to offer, I think you're going to like what you hear. Did you tell me that you have two little girls?"*
PROSPECT:	"Yeah. Amy is three and Jenny is five."
REP:	*"I have two kids myself, so I would imagine it is tough working odd hours with two little ones at home."*
PROSPECT:	"It is really hard. I can never make plans to do things with them. My husband is not happy about my work hours either."

REP: *"I certainly understand. What type of work does he do?"*

PROSPECT: "He works for the power company. He has been there about four years and really likes his job."

REP: *"That's great, Linda. You know, a lot of studies have been done that show that most people rank job satisfaction above income in terms of what's important to them. Do you still plan to work while you attend college?"*

PROSPECT: "Yes, I need to. We really need my income also."

REP: *"I understand. Actually, the way our class schedules work you shouldn't have any problem balancing a work schedule as well. Many of our students work and go to college at the same time. We certainly understand the challenges you face. Now, you are going to have a certain amount of homework and studying to do. Do you think you'll have enough time to do all this since you will be working and going to school at the same time?"*

PROSPECT: "Yes. My mother-in-law will help me at home so I will have the time to study."

REP: *"Terrific! That's going to be a great help to you. Tell me a little about your past education. Did you complete high school or earn your GED?"*

PROSPECT: "I graduated from high school six years ago."

REP: *"What about any college work? Have you been in college before or been involved in any training programs?"*

PROSPECT: "I haven't been to college, but I have taken some customer service training with Largent's."

REP:	*"Customer service courses are great. Almost every job in today's market requires a certain amount of customer service skills. Customer service is especially important in the medical field because you'll meet and talk with so many patients with various medical problems. Is there a reason you did not go to college in the past?"*
PROSPECT:	"Well, at the time, I needed to make some money and working in retail didn't require college."
REP:	*"I understand. You mentioned a little bit ago not having enough time for your family. I take it that this is a priority in your life right now?"*
PROSPECT:	"Yes, it is. I need a full-time job with regular hours so I can be there to make dinner or play with the kids."
REP:	*"What about your husband? Does he support your decision to change careers?"*
PROSPECT:	"Oh yes. He's really tired of my work schedule."
REP:	*"Well, I'm sure having his support will make this much easier for you to pursue. Are you currently making enough money in your job at Largent's?"*
PROSPECT:	"Actually, the pay is not that bad, but like I said, I have very little quality time to spend with my family. As the girls get older, I want to be able to plan time with them."
REP:	*"So I guess having a full-time, good paying job that you really enjoy, with regular hours, which would allow you to spend time with your family sounds pretty good to you about now?"*
PROSPECT:	"That sounds great!"

REP:	*"Linda, I certainly understand your dilemma and I think you're making the right decision to go back to school and train for a new career. Tell me how you became interested in the medical field?"*
PROSPECT:	"I have always been interested in working in a medical office. I have a friend who is a medical assistant and she says she really enjoys it. She's only been there a few months and she's already been promoted. It seems pretty interesting and I would love to work her hours."
REP:	*"Well, your friend has probably already told you a lot about working in a medical office. It does offer tremendous opportunities. I know this is a tough question but let me ask you this. Where would you like to see yourself professionally three years from now?"*
PROSPECT:	"Gosh! Let me see. Well, I want to be in a full-time career that I can advance in. I'd like to be happy doing my job every day, and I'd like to have time to enjoy my family. Oh! And I need to make a good income too!"
REP:	*"Well Linda, I think you're going to really like being a Medical Assistant because it fits right into what you just told me."*
REP:	*"Linda, it's obvious to me you've given this a lot of thought. Is your manager at Largent's aware that you plan to attend college?"*
PROSPECT:	"I spoke to her about it last week and she said I could adjust my hours and work evenings and weekends."
REP:	"*Good! So you are interested in attending class during the day?"*
PROSPECT:	"Yes. On the days I would work, I'd have to be there by four in the afternoon, but otherwise my days are free."

REP:	*"OK, that seems like it should work out. Now, have you thought about child care for the girls while you are in college?"*
PROSPECT:	"Well, my mother-in-law lives with us and if she is busy, my neighbor will watch the kids for us if my husband isn't home."
REP:	*"That's great! Child care is a big issue for anyone going back to school. You need to be comfortable that your kids are in good hands so that you don't have to worry about them. You had mentioned your husband disliked your working hours. Is he going to be OK with you working and attending college at the same time? I mean, have the two of you talked this over and considered that the family will have to make some sacrifices in order for you to reach your goals and start a new career? You know, there could be times he is going to have the girls all to himself while you work evenings."*
PROSPECT:	"Yeah, I know. We've talked about this a lot and actually he's great with the kids. He says he will support me and help out as much as possible. My mother-in-law will also be there to help."
REP:	*"It sure sounds like you've both given this a lot of thought. By the way, is your car pretty reliable in order for you to get back and forth to class?"*
PROSPECT:	"I think we're in pretty good shape there. My husband and I both have cars, so that should not be a problem."
REP:	*"What I'd like to do now is share some information about a career as a Medical Assistant with you. OK? Medical Assistants may work in all areas of a medical office. In the back office, they take vital signs, EKG's, give injections, draw blood, prepare the patient and assist the physician in examinations. By the way, I guess I should ask you here if the idea of giving injections or drawing blood makes you uncomfortable at all?"*
PROSPECT:	"I don't think so. In fact, I have always been interested in learning how to give an injection. Besides, my friend told me that she started by giving injections to oranges!"

REP: *"Well, that's generally true. Many instructors will get you started that way. As long as you don't faint at the sight of blood you'll be OK. (Said with humor). Medical Assistants may also work in the front office. They organize and maintain files, schedule appointments, prepare charts, handle insurance billing, call for authorizations when needed, and handle the day-to-day flow of business. In today's automated medical offices, the ability to use a computer is really important for a well-trained Medical Assistant. Well, what do you think so far? From what I have described here, does this sound like the type of position you think you'd really like?"*

PROSPECT: "Yes, it sounds very interesting, but I don't have any computer skills."

REP: *"You don't have to worry about that because training you to use a computer is our job. In fact, most of our new students lack computer skills when they begin. We'll talk more about the training later. Can you picture yourself working in a nice medical office environment?"*

PROSPECT: "Yeah. I think I'd really like that."

REP: *"Let's take a look at a few of the benefits related to this exciting career." (The representative will go through the pre-approved career information with the prospect. This may be done through use of a flip chart or it may simply be a packet of information).*

REP: *"As you can see here, medical positions will grow by over one million by the year 2006. Medical Assistants with computer knowledge will likely command higher salaries. According to the U.S. Department of Commerce, office staff without training on computers will earn substantially less than those who possess this skill. Most Medical Assistants receive paid holidays and two week vacations after one year of employment. And, many offices provide benefits such as health and life insurance, sick leave and pension plans. Can you see how what I've just described would benefit you in your new career?"*

PROSPECT: "I can see how having computer skills and working in the medical field would help me make more money. The paid holidays and vacations would also give me the time I want with my family."

REP:	*"That's true, and most Medical Assistants normally work eight to five, five days a week. But a lot of medical offices are also open in the evenings and on Saturdays, so you can also work out flexible schedules if you need to. This may be something to explore after graduation. Well Linda, what do you think? I think you'd have to agree that this career seems to fit your needs, don't you?"*
PROSPECT:	"Yes! It sounds really good. I mean it sounds like what I have been looking for."
REP:	*"Before we get into the detail about what is available to you at our college, I'd like to tell you about our accreditation. Do you know what it means for a college or university to be accredited?"*
PROSPECT:	"I've heard of it .... but, I'm not really sure what it means."
REP:	*"OK. Basically, accreditation means that a college has voluntarily submitted to a review by a recognized accrediting agency in order to insure that the programs offered by the college meet certain quality standards. There are several different accrediting agencies recognized by the U.S. Department of Education, and our accrediting agency, ACCSCT, is one of those. ACCSCT is a national accrediting agency and they accredit colleges that offer both degree and non-degree programs. In order for us to be accredited by ACCSCT, we have to be reviewed by the agency periodically and meet high academic standards. By being accredited, this allows us to participate in a variety of federal financial aid programs. Do you think that you'll be applying for financial assistance in order to attend college?"*
PROSPECT:	"I'm pretty sure I will."

REP: *"OK. Fine. We're going to cover tuition and finance in a few minutes. Right now I'd like to explain some of the unique things about this campus that I think can really help you. At our college, we focus on very practical, hands-on instruction. Let me tell you what I mean by that. Although listening to lectures and taking notes are an important part of the curriculum, most of what you will learn here is through actually "doing" the things that are involved in the job. You actually practice the skills taught in lecture on exactly the kind of equipment that you'll see in a medical office. In fact, all of our students, no matter what program they're in, are trained in an environment similar to what they will find when they graduate and go to work. We've found over the years that this is the best way for our students to transition from college into their new career. Do you understand the advantages of this practical approach of our training?"*

PROSPECT: "I sure do. I've always learned better when I can try something rather than just reading about it."

REP: *"You're exactly right, and actually most people learn the same way. Also, by keeping our class size small, we have found our students receive more individualized attention. It encourages more interaction between the instructor and the students. And, in order to better prepare our students for the workplace, our instructors have practical experience in the career field. So, our Medical Assisting instructors have all spent years working in the field and they bring all that real-life experience to the classroom. They know exactly what you'll encounter in a medical office and are able to share valuable experiences. Can you see how all this experience would be a benefit to you?"*

PROSPECT: "Yes, I do. I remember that in high school, a lot of my teachers only seemed to know what was in the books. I think it would be great to learn from someone that's really been there."

REP: *"That's correct. I'd also like to point out to you that you really don't need any previous training in the medical field in order to be successful in this program. One other thing we do to help our students is offer tutorial assistance. Since most of our students haven't been in school for quite awhile or may experience difficulty in a particular subject, we make tutors available to help students with their studies. So Linda, if you feel like you need additional help with your computer skills, for example, we expect you to ask for help. It's just one of the many features we offer our students to help insure success. Do you feel this could help you succeed in the program?"*

PROSPECT: "I don't know. I guess it might. I haven't been in school for a long time so it's nice to know that if I need extra help, I can get it. I'm not very good on a computer."

REP: *"Well Linda, you're going to find that you're no different than most of the other students at this campus. It's our job to not only train you properly, but to provide additional support as well. Let me explain one other feature that may not seem important to you now, but I know will be important to you later. Our curriculum is reviewed by an Advisory Board from the private employment sector. These professionals from the field assist us in determining what curriculum is taught in order for us to better prepare our graduates with employable skills for the workplace.*

(At this point, the prospect is handed a curriculum outline).

REP: *Now, I'd like to tell you a little about the courses you will be taking in the Medical Assisting program and how the program is structured. All of the courses are offered in what we call modules. Each module is about one month in length and within each module you will cover a variety of different topics such as medical terminology, anatomy, and patient care, and you will spend time working on various medical procedures in the lab. Once you complete all the modules successfully, you will spend at least a month working as an extern in a medical office. This will give you valuable, practical experience before you graduate and go to work full-time. Do you have any questions about the curriculum at this point?"*

PROSPECT: "No, I don't think so."

REP: *"OK. Now, here's another important feature here. Our students also have the opportunity to evaluate the entire college on a quarterly basis. This is done in the form of student surveys. So you'll have a chance every quarter to tell us what you think and if you have any concerns. This information helps us continually improve student services, as well as the instruction. I can tell you that very few colleges do this. The continued success of our students is very important to our college. Our programs are designed so that they can be completed in a reasonable period of time, allowing our students to enter the job market with marketable skills sooner than most traditional colleges. From what you have told me, Linda, you want to get started on your new career as soon as possible, is that correct?"*

PROSPECT: "I am ready to start now."

REP: *"Great! I'd also like to tell you a little about our Placement department. We offer job placement assistance to all our graduates at no extra cost. This is one of our most important features. Although the college cannot guarantee employment, we work really hard setting up interviews with medical facilities, doctors offices, and other local employers that have expressed an interest in our students. We teach you to develop good interview techniques and help you in preparing your resume. When you graduate, do you think you would use any of the services offered by the Placement department?"*

PROSPECT: "I'm sure I will. I have never prepared a resume and I'm sure I will need help on interviewing."

REP: *"OK, fine. You'll get a chance to meet with our Placement Director when we tour the campus. In fact, unless you have any questions for me right now, this is as good a time as any to take a quick tour of the college. Is that OK with you?"*

PROSPECT: "Sure."

REP:	*"This is one of our medical labs and you can see some of the equipment you'll be training on. Once you are accepted for admission and start your program, you'll begin working in this lab right away. Remember when we talked about practical, hands-on training? Well, it starts on the first day of class! Now, down the hall we have the library you will use for research or study. Let me introduce you to Mrs. Brown, one of our instructors in the Medical Assisting program. Mrs. Brown, this is Linda and she's interested in applying for our Medical Assisting program. In fact, she could be in your class."*
BROWN:	*"It is nice to meet you, Linda. You've chosen a great school and I hope I see you in my class very soon."*
REP:	*"This is the Placement department. I want to introduce you to Ms. Jones. She will be the one assisting you when you graduate. Ms. Jones, this is Linda. She's interested in a career as a Medical Assistant."*
JONES:	*"It is nice to meet you, Linda. We have dozens of offices that call us regularly for new personnel. I will be looking forward to sending you out on your first interview as soon as you graduate."*
REP:	*"Here is our Student Finance office. The financial services staff really do an outstanding job in helping all of our students with their tuition plans. They are very knowledgeable about financial aid and finance options and are always willing to answer questions with a smile. We are very proud of this department."*
REP:	*"OK, from what we have discussed, it looks like a career as a Medical Assistant would give you what you're looking for: The challenge of working in a medical office; the chance to work full-time; the opportunity for advancement; spending more time with your family; and making a good income. Are you willing to make the sacrifices needed to make this a reality?"*
PROSPECT:	"Yes, it really sounds good."

REP:	*"Great! Well, our next Medical Assisting class begins October 5th and completes on June 7th. Classes are four hours a day from 8:00 am to 12:00 noon, Monday through Friday. Is this a schedule you can live with for the next eight months?"*
PROSPECT:	"Sure, I can do that. I'll have time to study and spend time with the girls before I have to leave for work at 4 PM."
REP:	*"OK, Good. Let me explain the entrance requirements for the Medical Assisting program. First, you must take an entrance evaluation, which is designed to identify your strengths and areas where you may need additional help. Second, to be admitted to this program you must have a high school diploma or a GED. We also accept some students who do not have a high school diploma or a GED, but can demonstrate that they have the ability to benefit from the program. This is determined through the evaluation process. (This statement applies to ATB schools only). Third, you will need to pay a $50.00 registration fee. You'll also be required to meet with the Finance department in order to determine how you will meet your tuition obligation. The price of the program is $8,500. The tuition includes books and lab supplies. Have you and your husband discussed how you are going to pay for your education?"*
PROSPECT:	"I have the $50.00 for registration, but we don't have that kind of money. My husband said that maybe we could afford to make payments each month, but we'd have to get some help from the college."
REP:	*"OK. I understand. Then let's talk about how our Student Finance department can assist you with the cost of tuition. Their job is to assist you with various financial assistance options available to you, depending on your eligibility. They will work with you to set up an affordable payment plan. I know you'll feel comfortable working with them because their job is to help you in every way possible to finance your education. Most of our students are in the same boat as you and your husband and the Finance department has done a great job of helping every one of them."*

REP:	*"Linda, after seeing the campus and meeting some of our staff, are you feeling pretty good about becoming a part of our college?"*
PROSPECT:	"Everyone's been so nice, and I like the small classrooms and all the equipment. I think I'd really like it here."
REP:	*"That's great! I think you will too. I know how important it is for you to get started and get finished, so you can begin your new career in as short a time as possible. Why don't we begin the enrollment process today."*
PROSPECT:	"All right! Let's get started."
REP:	*"Excellent! Let me explain the steps to enrollment here at our campus. The application for admission begins the process. We'll do that right now. Then, we'll schedule your evaluation, visit with the Finance office and set your enrollment appointment. We'll need to get this accomplished as quickly as possible so that there are no uncertainties or loose ends as you prepare to begin school. Generally, we'd like to have you complete your evaluation, enrollment and Finance office appointment within the next couple of days. After you complete the enrollment paperwork, I will introduce you to our Director of Admissions and, if all goes well, I'll recommend you for acceptance into the Medical Assisting program. So, shall we get started on the application for enrollment?"*
PROSPECT:	"Sure."
REP:	*"From what we have discussed, the 8 am to 1 pm class beginning on October 5th would be perfect for you. Is that correct?"*
PROSPECT:	"Yes."

REP: *"Great! We can schedule an appointment for your entrance evaluation and then I will take you over to the Finance department for a preliminary look at what you might be eligible for. They'll explain all the various programs that are available at our campus and how these may assist you with the balance of your tuition. You will be able to take the information home and go over it with your husband."*

PROSPECT: "That would help a lot."

REP: *"I have scheduled you to take your entrance evaluation tomorrow at 2 pm, is that time good for you?"*

PROSPECT: "Yes, I will be here."

REP: *"I have you scheduled to take your evaluation at 2 pm tomorrow followed by your meeting with the Finance office at 3 pm. When we receive your evaluation results, we can begin the enrollment paperwork. I will need a copy of your high school diploma and registration fee at that time. Do you have any questions so far?"*

PROSPECT: "I don't think so."

REP: *"Great! Do you think your husband might have any questions or concerns we have not covered?*

PROSPECT: Not that I can think of.

REP: *"Well, if he does, I'd be happy to talk to him. If possible, please bring him in. I would enjoy meeting him. If everything goes as planned, we should have the enrollment paperwork completed tomorrow. Once all of that is done, I'll be proud to introduce you to the Director of Admissions for acceptance into the Medical Assisting program. How does that sound?*

PROSPECT: "It sounds great."

REP: *"Linda, before you leave today, I would like to ask a favor of you. OK? We realize that word-of-mouth is the best advertising we have. We find that we get our best students from other good students like yourself. We have also found that going to school with a friend helps ensure your success because friends that study together often succeed together. Here's a paper and pencil. I need to step out of the office for just a moment. While I'm gone, will you please take a minute to think of a friend or two that might benefit from a new career? If you can think of anyone, just write down their name and phone number. I would be happy to call them and see if I can help them also. OK? I'll be back in just a minute.*

(2 or 3 minutes elapse and REP re-enters)

REP: *"I hope I wasn't too long. I just wanted to check and see if my next appointment had arrived. It was such a pleasure meeting with you today. In no time at all, I will be congratulating you on your new job. I'll be contacting you from time to time until you start school. I like to keep my incoming students informed on the latest happenings here at the college. Before you go, I'm going to introduce you to our Director of Admissions. All of our students meet with the Director before being accepted into the college, and I'd like you to meet her before you visit with her tomorrow.*

DIRECTOR: *"Hi Linda! I'm delighted that you have chosen our college to pursue your education. We like to think of ourselves as partners in your success and so we're committed to assisting you in reaching your goals. We'll do everything we can to help you. For now, all we ask of you is to be on time for all your appointments. Reliability is one of the assets we look for in our students. I'm sure you understand how important this is in the medical profession."*

PROSPECT: "I certainly do."

DIRECTOR: *"Great! I'll look forward to talking with you again tomorrow.*

PROSPECT: "Thank you for all your help, Steve."

REP: *"It has been my pleasure, Linda. I will see you tomorrow at 2:00 pm.*

DEGREE-GRANTING COLLEGES

REP: *"Linda, the reason I invited you in today is to determine if our college and an Associate Degree in the medical field is right for you. Should we decide this college and the medical field meets your needs and that you meet the college's admissions criteria, I want you to know I will do everything I can to get you started as soon as possible. In order for me to do this, I'll need to ask you a few questions to better understand your situation. I'd also like you to tell me a little about your ambitions and your motivation in pursuing a new career. Then, we're going to talk about our Medical Assisting program and what our college offers to assist you in reaching your goals. After that, we'll take a brief tour and I'll answer any questions you may have. Does that sound OK to you?"*

PROSPECT: "That sounds fine."

REP: *"I was looking over my notes from our phone conversation and I see that you have been interested in changing careers for some time. Tell me why you decided to pursue it now?"*

PROSPECT: "Well, like I said before, I work in retail and it just doesn't offer the challenge I am looking for. I really don't have any place to go in that kind of job."

REP: *"I see. Well, can you tell me what's important to you in a career?"*

PROSPECT: "My hours right now are really bad, so I'd like to have better working hours, I'd like to make more money, and I'd really like to get into something that I enjoy doing."

REP: *"It sounds like you're looking for what most people are looking for; a job that they enjoy and can advance in. When we spoke earlier you mentioned you worked at Largent's Department Store. Tell me a little about what you do there at Largent's."*

PROSPECT: "I work in the sportswear department as a sales clerk."

REP: *"How long have you been working there?"*

PROSPECT: "Let's see ... just about four years."

REP: *"You've been there a while. Tell me what you don't like about your job that's caused you to want to make a career change."*

PROSPECT: "It really isn't much of a challenge and I don't have the opportunity to advance. I never know how many hours I will work each week, so making plans with my family is impossible."

REP: *"That's pretty typical with most retail jobs, so I can certainly understand why you want to do something different. When we talk about what the medical field has to offer, I think you're going to like what you hear. Did you tell me that you have two little girls?"*

PROSPECT: "Yeah. Amy is three and Jenny is five."

REP: *"I have two kids myself, so I would imagine it is tough working odd hours with two little ones at home."*

PROSPECT: "It is really hard. I can never make plans to do things with them. My husband is not happy about my work hours either."

REP: *"I certainly understand. What type of work does he do?"*

PROSPECT: "He works for the power company. He has been there about four years and really likes his job."

REP: *"That's great, Linda. You know, a lot of studies have been done that show hat most people rank job satisfaction above income in terms of what's important to them. Do you still plan to work while you attend college?"*

PROSPECT: "Yes, I need to. We really need my income also."

REP: *"I understand. Actually, the way our class schedules work, you shouldn't have any problem balancing a work schedule as well. Many of our students work and go to college at the same time. We certainly understand the challenges you face. Now, you are going to have a certain amount of homework and studying to do. Do you think you'll have enough time to do all this since you will be working and going to school at the same time?"*

PROSPECT: "Yes. My mother-in-law will help me at home, so I will have the time to study."

REP: *"Terrific! That's going to be a great help to you. Tell me a little about your past education. Did you complete high school or earn your GED?"*

PROSPECT: "I graduated from high school six years ago."

REP: *"What about any college work? Have you been in college before or been involved in any training programs?"*

PROSPECT: "I haven't been to college, but I have taken some customer service training with Largent's."

REP: *"Customer service courses are great. Almost every job in today's market requires a certain amount of customer service skills. Customer service is especially important in the medical field because you'll meet and talk with so many patients with various medical problems. Is there a reason you did not go to college in the past?"*

PROSPECT: "Well, at the time, I needed to make some money and working in retail didn't require college."

REP: _"I understand. You mentioned a little bit ago not having enough time for your family. I take it that this is a priority in your life right now?"_

PROSPECT: "Yes, it is. I need a full-time job with regular hours so I can be there to make dinner or play with the kids."

REP: _"What about your husband? Does he support your decision to change careers?"_

PROSPECT: "Oh yes. He's really tired of my work schedule."

REP: _"Well, I'm sure having his support will make this much easier for you to pursue. Are you currently making enough money in your job at Largent's?"_

PROSPECT: "Actually, the pay is not that bad, but like I said, I have very little quality time to spend with my family. As the girls get older, I want to be able to plan time with them."

REP: _"So I guess having a full-time, good paying job that you really enjoy, with regular hours that would allow you to spend time with your family sounds pretty good to you about now?"_

PROSPECT: "That sounds great!"

REP: _"Linda, I certainly understand your dilemma and I think you're making the right decision to go back to school and train for a new career. Tell me how you became interested in the medical field?"_

PROSPECT: "I have always been interested in working in a medical office. I have a friend who is a Medical Assistant and she says she really enjoys it. She's only been there a few months and she's already been promoted. It seems pretty interesting and I would love to work her hours."

REP:	*"Well, your friend has probably already told you a lot about working in a medical office. It does offer tremendous opportunities. I know this is a tough question but let me ask you this. Where would you like to see yourself professionally three years from now?"*
PROSPECT:	"Gosh! Let me see. Well, I want to be in a full-time career that I can advance in. I'd like to be happy doing my job every day, and I'd like to have time to enjoy my family. Oh! And I need to make a good income too!"
REP:	*"Well Linda, I think you're going to really like being a Medical Assistant because it fits right into what you just told me."*
REP:	*"Linda, it's obvious to me you've given this a lot of thought. Is your manager at Largent's aware that you plan to attend college?"*
PROSPECT:	"I spoke to her about it last week and she said I could adjust my hours and work evenings and weekends."
REP:	*"Good! So your interested in attending class during the day?"*
PROSPECT:	"Yes. On the days I would work. I'd have to be there by four in the afternoon, but otherwise my days are free."
REP:	*"OK, that seems like it should work out. Now, have you thought about child care for the girls while you are in college?"*
PROSPECT:	"Well, my mother-in-law lives with us and if she is busy, my neighbor will watch the kids for us if my husband isn't home."

REP:	*"That's great! Child care is a big issue for anyone going back to school. You need to be comfortable that your kids are in good hands so that you don't have to worry about them. You had mentioned your husband disliked your working hours. Is he going to be OK with you working and attending college at the same time? I mean, have the two of you talked this over and considered that the family will have to make some sacrifices in order for you to reach your goals and start a new career? You know, there could be times he is going to have the girls all to himself while you work evenings."*
PROSPECT:	"Yeah, I know. We've talked about this a lot and actually he's great with the kids. He says he will support me and help out as much as possible. My mother-in-law will also be there to help."
REP:	*"It sure sounds like you've both given this a lot of thought. By the way, is your car pretty reliable in order for you to get back and forth to class?"*
PROSPECT:	"I think we're in pretty good shape there. My husband and I both have cars, so that should not be a problem."
REP:	*"What I'd like to do now is share some information about a career as a Medical Assistant with you. OK? Medical Assistants may work in all areas of a medical office. In the back office, they take vital signs, EKG's, give injections, draw blood, prepare the patient and assist the physician in examinations. By the way, I guess I should ask you here if the idea of giving injections or drawing blood makes you uncomfortable at all?"*
PROSPECT:	"I don't think so. In fact, I have always been interested in learning how to give an injection. Besides, my friend told me that she started by giving injections to oranges!"

REP: *"Well, that's generally true. Many instructors will get you started that way. As long as you don't faint at the sight of blood you'll be OK. (Said with humor). Medical Assistants may also work in the front office. They organize and maintain files, schedule appointments, prepare charts, handle insurance billing, call for authorizations when needed and handle the day-to-day flow of business. In today's automated medical offices, the ability to use a computer is really important for a well-trained Medical Assistant. Well, what do you think so far? From what I have described here, does this sound like the type of position you think you'd really like?"*

PROSPECT: "Yes, it sounds very interesting, but I don't have any computer skills."

REP: *"You don't have to worry about that because training you to use a computer is our job. In fact, most of our new students lack computer skills when they begin. We'll talk more about the training later. Can you picture yourself working in a nice medical office environment?"*

PROSPECT: "Yeah. I think I'd really like that."

REP: *"Let's take a look at a few of the benefits related to this exciting career."* ***(The representative will go through the pre-approved career information with the prospect. This may be done through use of a flip chart or it may simply be a packet of information).***

REP: *"As you can see here, medical positions will grow by over one million by the year 2006. Medical Assistants with computer knowledge will likely command higher salaries. According to the U.S. Department of Commerce, office staff without training on computers will earn substantially less than those who possess this skill. Most Medical Assistants receive paid holidays and two week vacations after one year of employment. And, many offices provide benefits such as health and life insurance, sick leave and pension plans. Can you see how what I've just described would benefit you in your new career?"*

PROSPECT: "I can see how having computer skills and working in the medical field would help me make more money. The paid holidays and vacations would also give me the time I want with my family."

REP: *"That's true, and most Medical Assistants normally work eight to five, five days a week. But a lot of medical offices are also open in the evenings and on Saturdays, so you can also work out flexible schedules if you need to. This may be something to explore after graduation. Well Linda, what do you think? I think you'd have to agree that this career seems to fit your needs, don't you?"*

PROSPECT: "Yes! It sounds really good. I mean it sounds like what I have been looking for."

REP: *"Before we get into the detail about what is available to you at our college, I'd like to tell you about our accreditation. Do you know what it means for a college or university to be accredited?"*

PROSPECT: "I've heard of it.... but I'm not really sure what it means."

REP: *"OK. Basically, accreditation means that a college has voluntarily submitted to a review by a recognized accrediting agency, in order to insure that the programs offered by the college meet certain quality standards. There are several different accrediting agencies recognized by the U.S. Department of Education, and our accrediting agency, ACICS, is one of those. ACICS is a national accrediting agency and they accredit colleges that offer both degree and non-degree programs. In order for us to be accredited by ACICS, we have to be reviewed by the agency periodically and meet high academic standards. By being accredited, this allows us to participate in a variety of federal financial aid programs. Do you think that you'll be applying for financial assistance in order to attend college?"*

PROSPECT: "I'm pretty sure I will."

REP: *"OK. That's fine. We're going to cover tuition and finance in a few minutes. Right now I'd like to explain some of the unique things about this campus that I think can really help you. At our college, we focus on very practical, hands-on instruction. Let me tell you what I mean by that. Although listening to lectures and taking notes are an important part of the curriculum, most of what you will learn here is through actually "doing" the things that are involved in the job. You actually practice the skills taught in lecture on exactly the kind of equipment that you'll see in a medical office. In fact, all of our students, no matter what program they're in, are trained in an environment similar to what they will find when they graduate and go to work. We've found over the years that this is the best way for our students to transition from college into their new career. Do you understand the advantages of this practical approach of our training?"*

PROSPECT: "I sure do. I've always learned better when I can try something rather than just reading about it."

REP: *"You're exactly right, and actually most people learn the same way. Also, by keeping our class size small, we have found our students receive more individualized attention. It encourages more interaction between the instructor and the students. And, in order to better prepare our students for the workplace, our instructors have practical experience in the career field. So, our Medical Assisting instructors have all spent years working in the field and they bring all that real-life experience to the classroom. They know exactly what you'll encounter in a medical office and are able to share valuable experiences. Can you see how all this experience would be a benefit to you?"*

PROSPECT: "Yes, I do. I remember that in high school, a lot of my teachers only seemed to know what was in the books. I think it would be great to learn from someone that's really been there."

REP: *"That's correct. I'd also like to point out to you that you really don't need any previous training in the medical field in order to be successful in this program. One other thing we do to help our students is offer tutorial assistance. Since most of our students haven't been in school for quite awhile or may experience difficulty in a particular subject, we make tutors available to help students with their studies. So Linda, if you feel like you need additional help with your computer skills, for example, we expect you to ask for help. It's just one of the many features we offer our students to help insure success. Do you feel this could help you succeed in the program?"*

PROSPECT: "I don't know. I guess it might. I haven't been in school for a long time, so it's nice to know that if I need extra help, I can get it. I'm not very good on a computer."

REP: *"Well Linda, you're going to find that you're no different than most of the other students at this campus. It's our job to not only train you properly, but to provide additional support as well. Let me explain one other feature that may not seem important to you now, but I can assure you'll be glad to know this later. Our curriculum is reviewed by an Advisory Board from the private employment sector. These professionals from the field assist us in determining what curriculum is taught in order for us to better prepare our graduates with employable skills for the workplace."*

(At this point, the prospect is handed a course outline and the representative continues).

"These are the courses you'll be taking in Medical Assisting in order to earn your Associate's Degree. In order to earn an Associate's Degree, all students are required to take a certain number of general education courses in liberal arts, social studies and humanities. These classes will help you throughout your life because employers all want people with good communication skills and good reasoning abilities. You can also review on this list all of the specialized courses in the medical area that you will be taking. Once you complete all the courses in the program successfully, you will spend at least a month working as an extern in a medical office. This will give you valuable, practical experience before you graduate and go to work full-time. Do you have any questions about the course curriculum?"

PROSPECT: "No, not right now."

REP: *"In addition, our students also have the opportunity to evaluate the entire college on a quarterly basis. This is done in the form of student surveys. So you'll have a chance every quarter to tell us what you think and if you have any concerns. This information helps us continually improve student services, as well as the instruction. I can tell you that very few colleges do this. The continued success of our students is very important to our college. Our programs are designed so that they can be completed in a reasonable period of time allowing our students to enter the job market with marketable skills sooner than most traditional colleges. From what you have told me, Linda, you want to get started on your new career as soon as possible, is that correct?"*

PROSPECT: "I am ready to start now."

REP: *"Great! I'd also like to tell you a little about our Placement department. We offer job placement assistance to all our graduates at no extra cost. This is one of our most important features. Although the college cannot guarantee employment, we work really hard setting up interviews with medical facilities, doctors offices, and other local employers that have expressed an interest in our students. We teach you to develop good interview techniques and help you in preparing your resume. When you graduate, do you think you would use any of the services offered by the Placement department?"*

PROSPECT: "I'm sure I will. I have never prepared a resume and I'm sure I will need help on interviewing."

REP: *"OK, fine. You'll get a chance to meet with our Placement Director when we tour the campus. In fact, unless you have any questions for me right now, this is as good a time as any to take a quick tour of the college. Is that OK with you?"*

PROSPECT: "Sure."

REP:	*"This is one of our medical labs, and you can see some of the equipment that you'll be working on. Once you are accepted for admission and start your program, you'll be working in this lab right away. Remember when we talked about our practical, hands-on approach to education? Well, it starts on the first day of class! Now, down the hall we have the library that you will use for research and study. Let me introduce you to Mrs. Brown. She is one of our instructors in the Medical Assisting program. Mrs. Brown, this is Linda and she's interested in applying for our Medical Assisting program. In fact, she could very well be in your class."*
BROWN:	*"It's nice to meet you Linda. You've chosen a great school and I hope I see you in my class very soon."*
REP:	*"This is our Placement department. I want to introduce you to Ms. Jones. She will be the one assisting you in your job search when you graduate. Ms. Jones, this is Linda. She is interested in a career as a Medical Assistant."*
JONES:	*"It is nice to meet you, Linda. We have dozens of offices that call us regularly for new personnel and I will be looking forward to sending you out on your first interview as soon as you graduate."*
REP:	*"This is our Student Finance department. The Financial Aid staff really do an outstanding job in helping all of our students with their tuition plans. They are very knowledgeable about financial aid and finance options and are always willing to answer questions with a smile. We are very proud of this department."*
REP:	*"Our next Medical Assisting class begins October 5th. As I recall, day classes would work best with your schedule. Is that right?"*
PROSPECT:	"Yes."

REP: *"Good. Let me explain the entrance requirements and class schedules for the Medical Assisting program. First, you must be a high school graduate or have a GED. Second, you will need to take our entrance evaluation which takes about an hour. It will identify your strengths and areas where you may need additional help. Third, you will need to pay a registration fee of $50.00. The schedule for this program runs Monday through Friday between the hours of 8 o'clock and 1 o'clock. The actual number of days per week and hours per day that you'll be in class will depend on the number of credit hours that you choose to take each quarter. You will have the opportunity to choose the number of credit hours that you will take each quarter. Most students will take 12 to 16 credit hours. There will be two breaks during the school year; a one-week break at the beginning of summer and another at the end of summer. You'll also have one and two day holidays throughout the course of the year. These are all listed in your school catalog. Of course, you'll have a longer break at Christmas, which usually runs about two weeks. As you can see, our academic calendar takes your personal life into consideration. Like most of our students, you have a family and are also working while you are attending school. Although we want you to get through the program in as short a time-frame as possible, we also know that you need quality time with your family. How does that sound to you?"*

PROSPECT: "That sounds good. We always have a lot of company during the holidays."

REP: *"Linda, I would now like to cover how our Student Finance department can assist you with the cost of tuition. Their job is to assist you with various financial assistance options available to you, depending on your eligibility. This assistance could come in the form of grants, loans, cash payments or some combination of these, depending on your eligibility. They will work with you to set up an affordable payment plan. I know you will feel comfortable working with them because their job is to help you in every way possible to finance your education. Most of our students are in the same boat as you and your husband, and the Finance department has done a great job of helping every one of them."*

"At our college, tuition is charged by the quarter. It is up to you to determine your course load each quarter as I had mentioned earlier. To be classified as full-time, you must take a minimum of 12 credit hours. A lot of our students take 16 credit hours per quarter which allows them to graduate earlier and take advantage of a reduced tuition rate based on course load. However, that's all up to you and what you'll be able to comfortably handle. As you can see from this handout, the more classes you take, the less it costs per credit hour. Would you be interested in taking 12 or 16 credit hours?"

PROSPECT: "I think 12 hours would work better for me, at least in the beginning."

REP: *"Good. You can always increase your course load to 16 credit hours at the beginning of the next quarter if you would like. A number of our students do that. You'll probably have a better feel for what you can comfortably handle at that point. The Student Finance folks will go over all the options available to you."*

PROSPECT: "Good."

REP: *"Well, it seems to me, from what we have discussed, that a Medical Assisting career would give you what you are looking for: the challenge of working in a medical office; the chance to work full-time; the opportunity to spend more time with your family; and a good income with the opportunity to advance in your career. Are you willing to make the sacrifices needed to make this a reality?"*

PROSPECT: "Yes, it really sounds good."

REP:	*"After seeing the campus and meeting some of our staff, do you think you would feel comfortable attending our college?"*
PROSPECT:	"Everyone is so nice, and I like the small classrooms and all of the equipment. I'd really like it here."
REP:	*"That's great! I think you will too. Linda, based on our conversation today, I would be very happy to recommend you for acceptance into the Associate Degree program in Medical Assisting. Would you like to begin the enrollment process today?"*
PROSPECT:	"Yeah. I'd like to get started."
REP:	*"Excellent, let's get started on the paperwork."*
PROSPECT:	"OK."
REP:	*"I have you set up to take your entrance evaluation tomorrow at 2 PM which will be followed by your meeting with Student Finance. Do you have any questions about Student Finance so far?"*
PROSPECT:	"I don't think so."
REP:	*"Great! Do you think your husband might have any questions or concerns that we have not covered?"*
PROSPECT:	"Not that I can think of right now. I know that when I talk to him tonight, he might have some questions."

REP:	*"That's fine. If he has any questions or concerns, I'll be happy to talk with him, OK? Tomorrow I'll need for you to bring a copy of your high school diploma, the $50.00 registration fee, and your paperwork complete for the Student Finance visit. I hope your husband will be able to come in with you tomorrow. If everything goes as planned, we should be through the enrollment process by 4:00 or 4:30. OK?"*
PROSPECT:	"That's fine."
REP:	*"Linda, before I let you go today, I would like to ask a favor of you. We realize that "word of mouth" is the best advertising we have. We find that we get our best students from other good students, like yourself. We have also found that going to school with a friend helps ensure your success because friends that study together, often succeed together. Here's a pencil and paper. I need to step out of the office for a minute. While I'm out, would you take a moment to think of a friend or two that might benefit from a new career? If you can, simply write down their name and phone number. I will be happy to call and see if I can help them. Thanks, Linda, I'll be back in just a moment."*

(2 or 3 minutes elapse and REP re-enters)

REP:	*"I hope I wasn't too long. I just wanted to see if my next appointment had arrived. It was such a pleasure meeting with you today. In no time at all, I will be congratulating you on your new job. I will be contacting you from time to time prior to your first day of classes. I like to keep my incoming students informed on the latest happenings here at the college. Before you go today, I would like to introduce you to our Director of Admissions. She's going to spend a few minutes with you before you leave, all right?"*
DIRECTOR:	*"Well, Linda, I've enjoyed meeting you and I'm sure you'll be successful here. I'm delighted that you have chosen our college to pursue your education. We like to think of ourselves as partners in your success and so, we're committed to assisting you in reaching your goals. We'll do everything that we can to help you. For now, all we ask of you is to be on time for all your appointments, and for orientation. Reliability is one of the assets we look for in our students, and I'm sure you understand how important it is to any employer as well."*
PROSPECT:	"I certainly do."

DIRECTOR: *"Great! I'll look forward to seeing you around the campus."*

PROSPECT: "OK. Thanks a lot."

PROSPECT: "Thank you for all your help, Steve."

REP: *"It has been my pleasure, Linda. I will see you tomorrow at 2 PM."*

HANDLING THE COST OBJECTION IN THE INTERVIEW

PROSPECT: "Gosh, I didn't realize how much this would cost. I know my husband didn't either. I really don't think we can afford it."

REP: *"I understand your concern. College tuition costs are expensive. Many students voice the same concern until they meet with our Financial Aid department and determine that there are all kinds of assistance programs and payment plans to help pay for college. We know that unless we can work out an affordable plan that you will not be able to attend. Before we go any further, could I ask you a few questions just to make sure I understand the situation?"*

PROSPECT: "I guess so, but I really don't think we can afford it."

REP: *"From what we talked about today, you really want to change careers, right?"*

PROSPECT: "Yeah, I do."

REP: *"You want to be able to spend more time with your family and you want to enter a career that you will enjoy, that offers a chance to advance and earn a good income. Right?"*

PROSPECT: "Yes."

REP: *"Do you think, from what we talked about, that a Medical Assisting career would help you reach these goals?"*

PROSPECT: "Yeah, it would."

REP: *"Do you believe our college would give you the training and support you need to become a Medical Assistant?"*

PROSPECT: "I really don't have any doubts about that. I just don't think we have the money right now."

REP: *"I understand. I just want to be sure that you believe that this is what you want for yourself and your family. Let me ask you this. If our Student Finance department can work out a financial aid package and a monthly payment plan that would not cause hardship on your family, would you want to pursue this right now?"*

PROSPECT: "Well, sure! If we could do that..."

REP: *"Good. I'd like to take you over to our Finance department right now so that we can find out what you might be eligible for and what your monthly payments might be. This will allow you to go home and discuss it with your husband, before you make your decision. Would you like to do that?"*

PROSPECT: "Yes, that would certainly help us make the decision."

REP: *"Great! Let me go down to Student Finance and see if Ms. Johnson can see you right now. I will be back in a few minutes. Just make yourself comfortable."*

(PROSPECT HAS SPOKEN WITH MS. JOHNSON)

REP: *"Was Ms. Johnson able to answer all your questions and explain everything to you?"*

PROSPECT: "Yes."

REP: *"Was she able to work out an affordable payment plan?"*

PROSPECT: "Actually, I was surprised! I will need to talk with my husband, but I think we might be able to do this now."

REP: *"That's great news! I just knew that once you talked to the finance folks, that you'd feel much better about how you were going to pay for the program. Why don't we do this? I know you and your husband have a lot to talk about because this is an important decision. Is there any other information you need from me in order to be able to make your decision this evening?"*

PROSPECT: "I really don't think so."

REP: *"Good. Why don't I give you a call tomorrow and you can tell me if you have decided to apply for admission. If the answer is yes, then I will schedule you to come back in and complete the enrollment process. Does that sound fair enough?"*

PROSPECT: "Sure."

REP: *"What time would you like for me to call?"*

PROSPECT: "How about 10 AM?"

REP: *"That would work out just fine. Linda, I have really enjoyed meeting you and I certainly hope that we get the opportunity to help you. If your husband has any additional questions, I will be glad to answer them. I will talk with you tomorrow at 10 AM."*

HANDLING THE CANCELLATION

REP: *"Hello Linda, this is Steve at the College. How are you doing this morning?"*

PROSPECT: "OK, I guess."

REP: *"I was just calling to confirm your evaluation and Student Finance visit today at 2 o'clock. Have you gotten all your paperwork for Student Finance complete?"*

PROSPECT: "Well Steve, to be honest, I talked with my husband about this last night and he thinks we should wait awhile before I get started."

REP: *"Linda, I am so sorry. I thought that you were really excited about pursuing a new career. What made you and your husband decide to put it off?"*

PROSPECT: "We just don't know if we have the money to pay for it at this time."

REP: *"I understand Linda. Many of our students feel the same way before they visit with the Student Finance department. I would like to ask you a couple of questions though, if I may?"*

PROSPECT: "Sure."

REP: *"If our Student Finance Department could set up a financial package that your family could afford, would you and your husband want to pursue your career change now?"*

PROSPECT: "Well, we probably would. But, I would need to discuss this more with my husband."

REP:	*"Linda, we would not want you to pursue this career if it is not right for you, but based on our conversation yesterday, I really thought the program you selected would solve your employment problem, as well as allow you to have more time with your family. Was I mistaken about that?"*
PROSPECT:	"No. I really liked everything you told me and I really like the college. It's just the money issue."
REP:	*"Linda, do you think it might help if I talked with your husband?"*
PROSPECT:	"At this point, I really don't know. I don't think it would help."
REP:	*"Well, if you really want to pursue this, I would be glad to talk with him. However, if you are uncomfortable with that, why don't we try this? What time will your husband be home this evening?"*
PROSPECT:	"About 6 o'clock."
REP:	*"Right now, you have not had your visit with Student Finance, so you don't know yet what types of assistance you may be eligible for. Until we do this, you really don't know what your out-of-pocket expense might be. Would you mind calling your husband to see if you and he could come by the college tonight about 6:30 PM? I will reschedule your visit with Student Finance. It will not take very long for them to determine what your out-of-pocket expense would be. We'll give you that information, then you and your husband can return home with everything you'll need to make the right decision. How does that sound?"*
PROSPECT:	"Sounds fine. I'll call him to see what he thinks."

REP: *"Linda, please call me back as soon as you find out so I can reschedule your visit with Student Finance. If everything is a go, make sure you fill out the financial assistance paperwork so they can give you the information you will need. OK?"*

PROSPECT: "OK."

Admissions Representative Daily Activity Report

Admissions Representative:________________________

Date:_____________ **Mon Tues Wed Thurs Fri**
(Circle the Day of the Week)

Time In: _________ Lunch Out: ________ Lunch In:_________ Out for Day:____________

Inquiries Received

Contact Name	Time Recv'd	Time Called	Inquiry Number	Ad Key	Appointment Set Date and Time	Additional Comments

Ad Key (Inquiry Types) and abbreviations: Television (TV), Direct Mail (DM), Internet (INT), Newspaper (NP), Referral (REF), Yellow Pages (YP), Career Fair (CF), Walk-In (WI)

Appointments Set

Contact Name	Phone Number	Inquiry Number	Ad Key	Appointment Set Date and Time	Additional Comments

(Daily goal of 7 appointments recommended)

Interviews Conducted

Name of Interviewee	Time Of Interview	Inquiry Number	Program of Interest	Ad Key	Action Taken	Additional Comments

Action Taken Codes: None (N); Application (App); Enrollment (E)

Referrals or Personally Developed Leads

Name	Inquiry Number	Appointment Set Date and Time	Referred By and additional Comments

Referral Goal is one for every enrollment.

Enrollments

Student Name	Program	Start Date	Start Time AM/PM	Inquiry Number	Ad Key	FA Appointment Date and Time	Test Completed and Passes Yes No	Application Fee Paid Yes No

Out bound call tracker
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132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150
Daily requirement of 100 to 150 calls per day.

Tracker markings: /call made; X contact made; circle the X is appointment is set.
Corinthian Colleges, Inc. Page 2 of 2

REPRESENTATIVE PUNCH LIST

DAILY

Say "Good Morning" to your Director of Admissions
Say "Good Morning" and check in at Reception/Data Entry desk for the day
Check and respond to all voice mails and emails
Make sure you have all the info needed for the day's interviews
Confirm that yesterday's enrollments are on flash for today with your DOA
Make 100-150 outbound phone calls
Confirm your FA/ Tuition Planning appointments scheduled for next day
Confirm your interview appointments scheduled for next day
Conduct your interviews scheduled and ENROLL them!
Make sure your interviews are getting a 2nd interview with your DOA
Make stitch-in calls on all enrollments as needed
Ask for an older Inquiry list or not-converted list when you get through your new inquiries
Spend 30 minutes learning to do something better
Eat lunch and step away from your work area at least twice
Get at least 2 referrals with every enrollment
Give someone else a high five for being great at something
Turn in all enrollments to be entered with the files assembled properly
Write congratulations note to your new enrollments
Turn in Daily Activity Report directly to your DOA

WEEKLY

Attend Admissions meeting with DOA
Attend Stitch-in meeting with DOA
Have conversation with DOA about last week's performance and run rate update
Participate in an event for your department
Confirm enrollments files have copies of diplomas and other needed paperwork
Follow up on missing documents for all booked futures

MONTHLY

Complete Goals and Targets session with DOA
Help a new rep hire learn something you have mastered
Celebrate previous month's success!

Be open and receptive to coaching!!!

CONVERSION RATE EXPECTATIONS

Although the following conversion rates are the minimum expectations, they can be adjusted by your Director of Admissions to ensure that you can meet your start goals.

- Inquiry to interview - 30-45%. RCi is 35%-45%
- Interview to application - 50-75%.
- Application to enrollment - 60-85%.
- Enrollment to Start - 80-100%.
- 30-Day Sit Rate - 80-100% - RCi.
- 30-Day Sit Rate - 90-100% - CSi.
- Referral - 1 for each enrollment.

PHONE SCRIPT

***REP*:** *"Hello, Mary. My name is Betty Johnson. How may I help you today?"*
PROSPECT*:* "I just wanted to get some information about your paralegal program."

REP: *"I'll be glad to help you. Is this information for yourself?"*
PROSPECT: "Yes it is."

REP: *"Could you spell your last name for me and could I get your present mailing address?"*
PROSPECT: "Sure. My last name is spelled WESTON and my address is 2374 Stillman Road, Apartment 3A, Tampa, Florida, 33614."

REP: *"Could I have your home phone number for our records?"*
PROSPECT: "Yes, it is 372-5111."

REP: *"Thanks, Mary. You're checking into a great career field. Do you know someone who works as a paralegal?"*
PROSPECT: "Not exactly, but I do have a friend that is a legal secretary and their office has three paralegals who work there."

REP: *"I see. I assume your friend has told you a little about what paralegals do. Is that right?"*
PROSPECT: "Yes. She said that they get to do a lot of really interesting things working with lawyers, and the pay is good."

REP: *"Well, your friend is right. There are great opportunities in the paralegal profession and, it's one of the fastest growing occupations in the country. The program that we offer here is outstanding and we've been really successful in helping many of our graduates find great jobs. Are you interested in working in a law office?"*
PROSPECT: "I'm not really sure. Right now, I just wanted to find out more about it."

REP: *"I understand. Are you presently working?"*
PROSPECT: "Well, yes. I work at a convenience store in my neighborhood."

REP: *"I see. Do you have any children?"*
PROSPECT: "Yes. I have a two-year-old little girl."

REP: *"It sounds to me like you have two full time jobs! What's your little girl's name?"*
PROSPECT: "Katie."

REP: *"That's a beautiful name. I'll bet you are proud of her, aren't you?"*

PROSPECT: "Yes I am."

REP: *"Mary, could you tell me why you've decided to find out more about the paralegal field at this point in your life?"*

PROSPECT: "Well, my mom and I were talking the other night and, since I had Katie, I just don't seem to have enough money to make ends meet. I haven't been to college before, so finding a decent paying job is really tough. I know I'm probably going to have to go to college to get a good job. I saw an ad in the paper about the paralegal program that you offer and I just thought I would get some information about it. I really don't know if I can afford it though."

***REP*:** *"I understand. But I'm sure that we'll be able to help you solve that problem. You know, we help people just like you everyday. Most of our students are adults who are returning to school. And, they're doing it for the same reason you are - they want a brighter future for themselves and their kids. You seem serious about this. May I make a suggestion that I believe would be very helpful?"*

PROSPECT: "Sure."

REP: *"In order for me to give you all the information you need, I'd like to set up a time for you to visit me here at the college. When we sit down together, I'll give you a lot of information about the paralegal field and the features and benefits of our college. I'll introduce you to Mrs. Myers in the Student Finance department. She'll be able to show you all of the options that are available to you to help finance your education. We can take a brief tour of the campus and I can answer any questions you might have. Does that make sense to you?"*

PROSPECT: "Yes, I guess so."

REP: *"By the way, are you married or single?"*

PROSPECT: "I'm single."

REP: *"OK. Well Mary, you've got a lot of responsibility on your shoulders and getting into a new career sounds like the right step for you to take. I could schedule you for either 6:30 tonight or 7:30. Which would you prefer?"*

PROSPECT: "Gee. I can't make it at all tonight because I don't have a baby-sitter. I could probably do it tomorrow night at 6:30."

REP: *"Tomorrow night would be just fine. If you can't find a sitter for Katie, just bring her along. I love little kids and we've got some toys for her to play with while you and I talk. Mary, why don't you get a pencil and paper and I'll give you directions to the college."*

PHONE OBJECTIONS

Let's take a look at an inquiry call where the prospect begins by saying, "I just want a brochure."

REP: *"Sure. I'll be happy to send you a brochure. Could I have your mailing address please?"*

PROSPECT: "Sure. 202 West High Street, Pittsburgh, Pennsylvania 34576."

REP: *"Thanks. Mary, to be perfectly honest, more times than not, a brochure isn't going to give you enough information about your career choice or our college to make an intelligent decision. It's simply an overview without any details. Could you tell me why you're interested in receiving a brochure?"*

In our next example, let's see how you would deal with a prospect who asks, "How much does it cost to go to school there?"

REP: *"Mary, the cost of the program will depend on several factors. Is your question really how much is it going to cost you in out-of-pocket dollars to attend our college?"*

PROSPECT: "Yes."

REP: *"In order for me to answer the question, first we would have to determine the right program for you. Second, we would have to determine the time-frame to complete your program and finally, the Student Finance office would have to determine what types of financial assistance you may be eligible for. Could you tell me why you want to know the cost of our programs?"*

The third example deals with prospects who ask, "Do your credits transfer?" Degree-granting colleges get this question often. Let's observe how a skilled representative handles this question.

REP: *"Our programs are designed to be terminal in nature. What I mean by this is we will provide you with the education and training necessary to prepare you for immediate employment upon graduation. You'll earn a diploma or degree in your field of study. However, in the event you may want to transfer your credits to another institution, you'll need to ask the receiving institution that question. I can't tell you what their policy might be because every institution sets their own policy regarding credit transfer. Mary, could you tell me why you are asking if our credits transfer?"*

There is one more objection to cover at this point. This objection comes at the end of the phone call after you've tried to set an appointment. Typically, right after you've suggested setting the appointment, the prospect states, "I just want to think about it."

REP: *"I understand what you're saying. I'm like that myself. This is an extremely important decision that you're considering and if you're like most people, you'll want enough information to make a good decision. Right now, you don't have enough information to do that. And frankly, I can't give you enough by telephone to help you. The reason that I'm inviting you in is so that I can provide you with everything you'll need to know in order to make a sound decision. You can then take all of this back home to review. That'll give you plenty of time to think it over. Does that sound fair enough?"*

INTERVIEW SCRIPT

DIPLOMA SCHOOLS

REP: *"Linda, the reason I invited you in today is to determine if our college and the medical field are right for you. Should we decide this college and the medical field meets your needs and that you meet the college's admissions criteria, I want you to know I will do everything I can to get you started as soon as possible. In order for me to do this, I'll need to ask you a few questions to better understand your situation. I'd also like you to tell me a little about your ambitions and your motivation in pursuing a new career. Then, we're going to talk about our Medical Assisting program and what our college offers to assist you in reaching your goals. After that, we'll take a brief tour and I'll answer any questions you may have. Does that sound OK to you?"*

PROSPECT: "That sounds fine."

REP: *"I was looking over my notes from our phone conversation and I see that you have been interested in changing careers for some time. Tell me why you decided to pursue it now?"*

PROSPECT: "Well, like I said before, I work in retail and it just doesn't offer the challenge I am looking for. I really don't have any place to go in that kind of job."

REP: *"I see. Well, can you tell me what's important to you in a career?"*

PROSPECT: "My hours right now are really bad, so I'd like to have better working hours, I'd like to make more money, and I'd really like to get into something that I enjoy doing."

REP: *"It sounds like you're looking for what most people are looking for; a job that they enjoy and can advance in. When we spoke earlier you mentioned you worked at Largent's Department Store. Tell me a little about what you do there at Largent's."*

PROSPECT: "I work in the sportswear department as a sales clerk."

REP: *"How long have you been working there?"*

PROSPECT: "Let's see... just about four years."

REP: *"You've been there a while. Tell me what you don't like about your job that's caused you to want to make a career change."*

PROSPECT: "It really isn't much of a challenge and I don't have the opportunity to advance. I never know how many hours I will work each week, so making plans with my family is impossible."

REP: *"That's pretty typical with most retail jobs, so I can certainly understand why you want to do something different. When we talk about what the medical field has to offer, I think you're going to like what you hear. Did you tell me that you have two little girls?"*

PROSPECT: "Yeah. Amy is three and Jenny is five."

REP: *"I have two kids myself, so I would imagine it is tough working odd hours with two little ones at home."*

PROSPECT: "It is really hard. I can never make plans to do things with them. My husband is not happy about my work hours either."

REP: *"I certainly understand. What type of work does he do?"*

PROSPECT: "He works for the power company. He has been there about four years and really likes his job."

REP: *"That's great, Linda. You know, a lot of studies have been done that show that most people rank job satisfaction above income in terms of what's important to them. Do you still plan to work while you attend college?"*

PROSPECT: "Yes, I need to. We really need my income also."

REP: *"I understand. Actually, the way our class schedules work you shouldn't have any problem balancing a work schedule as well. Many of our students work and go to college at the same time. We certainly understand the challenges you face. Now, you are going to have a certain amount of homework and studying to do. Do you think you'll have enough time to do all this since you will be working and going to school at the same time?"*

PROSPECT: "Yes. My mother-in-law will help me at home so I will have the time to study."

REP: *"Terrific! That's going to be a great help to you. Tell me a little about your past education. Did you complete high school or earn your GED?"*

PROSPECT: "I graduated from high school six years ago."

REP: *"What about any college work? Have you been in college before or been involved in any training programs?"*

PROSPECT: "I haven't been to college, but I have taken some customer service training with Largent's."

REP: *"Customer service courses are great. Almost every job in today's market requires a certain amount of customer service skills. Customer service is especially important in the medical field because you'll meet and talk with* *so many patients with various medical problems. Is there a reason you did not go to college in the past?"*

PROSPECT: "Well, at the time, I needed to make some money and working in retail didn't require college."

REP: *"I understand. You mentioned a little bit ago not having enough time for your family. I take it that this is a priority in your life right now?"*

PROSPECT: "Yes, it is. I need a full-time job with regular hours so I can be there to make dinner or play with the kids."

REP: *"What about your husband? Does he support your decision to change careers?"*

PROSPECT: "Oh yes. He's really tired of my work schedule."

REP: *"Well, I'm sure having his support will make this much easier for you to pursue. Are you currently making enough money in your job at Largent's?"*

PROSPECT: "Actually, the pay is not that bad, but like I said, I have very little quality time to spend with my family. As the girls get older, I want to be able to plan time with them."

REP: *"So I guess having a full-time, good paying job that you really enjoy, with regular hours, that would allow you to spend time with your family sounds pretty good to you about now?"*

PROSPECT: "That sounds great!"

REP: *"Linda, I certainly understand your dilemma and I think you're making the right decision to go back to school and train for a new career. Tell me how you became interested in the medical field?"*

PROSPECT: "I have always been interested in working in a medical office. I have a friend who is a medical assistant and she says she really enjoys it. She's only been there a few months and she's already been promoted. It seems pretty interesting and I would love to work her hours."

REP: *"Well, your friend has probably already told you a lot about working in a medical office. It does offer tremendous opportunities. I know this is a tough question but let me ask you this. Where would you like to see yourself professionally three years from now?"*

PROSPECT: "Gosh! Let me see. Well, I want to be in a full-time career that I can advance in. I'd like to be happy doing my job every day, and I'd like to have time to enjoy my family. Oh! And I need to make a good income too!"

REP: *"Well Linda, I think you're going to really like being a Medical Assistant because it fits right into what you just told me."*

REP: *"Linda, it's obvious to me you've given this a lot of thought. Is your manager at Largent's aware that you plan to attend college?"*

PROSPECT: "I spoke to her about it last week and she said I could adjust my hours and work evenings and weekends."

REP: *"Good! So you are interested in attending class during the day?"*

PROSPECT: "Yes. On the days I would work, I'd have to be there by four in the afternoon, but otherwise my days are free."

REP: *"OK, that seems like it should work out. Now, have you thought about child care for the girls while you are in college?"*

PROSPECT: "Well, my mother-in-law lives with us and if she is busy, my neighbor will watch the kids for us if my husband isn't home."

REP: *"That's great! Child care is a big issue for anyone going back to school. You need to be comfortable that your kids are in good hands so that you don't have to worry about them. You had mentioned your husband disliked your working hours. Is he going to be OK with you working and attending college at the same time? I mean, have the two of you talked this over and considered that the family will have to make some sacrifices in order for you to reach your goals and start a new career? You know, there could be times he is going to have the girls all to himself while you work evenings."*

PROSPECT: "Yeah, I know. We've talked about this a lot and actually he's great with the kids. He says he will support me and help out as much as possible. My mother-in-law will also be there to help."

REP: *"It sure sounds like you've both given this a lot of thought. By the way, is your car pretty reliable in order for you to get back and forth to class?"*

PROSPECT: "I think we're in pretty good shape there. My husband and I both have cars, so that should not be a problem."

REP: *"What I'd like to do now is share some information about a career as a Medical Assistant with you. OK? Medical Assistants may work in all areas of a medical office. In the back office, they take vital signs, EKG's, give injections, draw blood, prepare the patient and assist the physician in examinations. By the way, I guess I should ask you here if the idea of giving injections or drawing blood makes you uncomfortable at all?"*

PROSPECT: "I don't think so. In fact, I have always been interested in learning how to give an injection. Besides, my friend told me that she started by giving injections to oranges!"

REP: *"Well, that's generally true. Many instructors will get you started that way. As long as you don't faint at the sight of blood you'll be OK. (Said with humor). Medical Assistants may also work in the front office. They organize and maintain files, schedule appointments, prepare charts,* *handle insurance billing, call for authorizations when needed, and handle the day-to-day flow of business. In today's automated medical offices, the ability to use a computer is really important for a well-trained Medical Assistant. Well, what do you think so far? From what I have described here, does this sound like the type of position you think you'd really like?"*

PROSPECT: "Yes, it sounds very interesting, but I don't have any computer skills."

REP: *"You don't have to worry about that because training you to use a computer is our job. In fact, most of our new students lack computer skills when they begin. We'll talk more about the training later. Can you picture yourself working in a nice medical office environment?"*

PROSPECT: "Yeah. I think I'd really like that."

REP: *"Let's take a look at a few of the benefits related to this exciting career." (The representative will go through the pre-approved career information with the prospect. This may be done through use of a flip chart or it may simply be a packet of information).*

REP: *"As you can see here, medical positions will grow by over one million by the year 2006. Medical Assistants with computer knowledge will likely command higher salaries. According to the U.S. Department of Commerce, office staff without training on computers will earn substantially less than those who possess this skill. Most Medical Assistants receive paid holidays and two week vacations after one year of employment. And, many offices provide benefits such as health and life insurance, sick leave and pension plans. Can you see how what I've just described would benefit you in your new career?"*

PROSPECT: "I can see how having computer skills and working in the medical field would help me make more money. The paid holidays and vacations would also give me the time I want with my family."

REP: *"That's true, and most Medical Assistants normally work eight to five, five days a week. But a lot of medical offices are also open in the evenings and on Saturdays, so you can also work out flexible schedules if you need to. This may be something to explore after graduation. Well Linda, what do you think? I think you'd have to agree that this career seems to fit your needs, don't you?"*

PROSPECT: "Yes! It sounds really good. I mean it sounds like what I have been looking for."

REP: *"Before we get into the detail about what is available to you at our college, I'd like to tell you about our accreditation. Do you know what it means for a college or university to be accredited?"*

PROSPECT: "I've heard of it .... but, I'm not really sure what it means."

REP: *"OK. Basically, accreditation means that a college has voluntarily submitted to a review by a recognized accrediting agency in order to insure that the programs offered by the college meet certain quality standards. There are several different accrediting agencies recognized by the U.S. Department of Education, and our accrediting agency, ACCSCT, is one of those. ACCSCT is a national accrediting agency and they accredit colleges that offer both degree and non-degree programs. In order for us to be accredited by ACCSCT, we have to be reviewed by the agency periodically and meet high academic standards. By being accredited, this allows us to participate in a variety of federal financial aid programs. Do you think that you'll be applying for financial assistance in order to attend college?"*

PROSPECT: "I'm pretty sure I will."

REP: *"OK. Fine. We're going to cover tuition and finance in a few minutes. Right now I'd like to explain some of the unique things about this campus that I think can really help you. At our college, we focus on very practical, hands-on instruction. Let me tell you what I mean by that. Although listening to lectures and taking notes are an important part of the curriculum, most of what you will learn here is through actually "doing" the things that are involved in the job. You actually practice the skills taught in lecture on exactly the kind of equipment that you'll see in a medical office. In fact, all of our students, no matter what program they're in, are trained in an environment similar to what they will find when they graduate and go to work. We've found over the years that this is the best way for our students to transition from college into their new career. Do you understand the advantages of this practical approach of our training?"*

PROSPECT: "I sure do. I've always learned better when I can try something rather than just reading about it."

REP: *"You're exactly right, and actually most people learn the same way. Also, by keeping our class size small, we have found our students receive more individualized attention. It encourages more interaction between the instructor and the students. And, in order to better prepare our students for the workplace, our instructors have practical experience in the career field. So, our Medical Assisting instructors have all spent years working in the field and they bring all that real-life experience to the classroom. They know exactly what you'll encounter in a medical office and are able to share valuable experiences. Can you see how all this experience would be a benefit to you?"*

PROSPECT: "Yes, I do. I remember that in high school, a lot of my teachers only seemed to know what was in the books. I think it would be great to learn from someone that's really been there."

REP: *"That's correct. I'd also like to point out to you that you really don't need any previous training in the medical field in order to be successful in this* *program. One other thing we do to help our students is offer tutorial assistance. Since most of our students haven't been in school for quite awhile or may experience difficulty in a particular subject, we make tutors available to help students with their studies. So Linda, if you feel like you need additional help with your computer skills, for example, we expect you to ask for help. It's just one of the many features we offer our students to help insure success. Do you feel this could help you succeed in the program?"*

PROSPECT: "I don't know. I guess it might. I haven't been in school for a long time so it's nice to know that if I need extra help, I can get it. I'm not very good on a computer."

REP: *"Well Linda, you're going to find that you're no different than most of the other students at this campus. It's our job to not only train you properly, but to provide additional support as well. Let me explain one other feature that may not seem important to you now, but I know will be important to you later. Our curriculum is reviewed by an Advisory Board from the private employment sector. These professionals from the field assist us in determining what curriculum is taught in order for us to better prepare our graduates with employable skills for the workplace.*
(At this point, the prospect is handed a curriculum outline).

REP: *Now, I'd like to tell you a little about the courses you will be taking in the Medical Assisting program and how the program is structured. All of the courses are offered in what we call modules. Each module is about one month in length and within each module you will cover a variety of different topics such as medical terminology, anatomy, and patient care, and you will spend time working on various medical procedures in the lab. Once you complete all the modules successfully, you will spend at least a month working as an extern in a medical office. This will give you valuable, practical experience before you graduate and go to work full-time. Do you have any questions about the curriculum at this point?"*

PROSPECT: "No, I don't think so."

REP: *"OK. Now, here's another important feature here. Our students also have the opportunity to evaluate the entire college on a quarterly basis. This is done in the form of student surveys. So you'll have a chance every quarter to tell us what you think and if you have any concerns. This information helps us continually improve student services, as well as the instruction. I can tell you that very few colleges do this. The continued success of our students is very important to our college. Our programs are designed so that they can be completed in a reasonable period of time, allowing our students to enter the job market with marketable skills sooner than most traditional colleges. From what you have told me,* *Linda, you want to get started on your new career as soon as possible, is that correct?"*

PROSPECT: "I am ready to start now."

REP: *"Great! I'd also like to tell you a little about our Placement department. We offer job placement assistance to all our graduates at no extra cost. This is one of our most important features. Although the college cannot guarantee employment, we work really hard setting up interviews with medical facilities, doctors offices, and other local employers that have expressed an interest in our students. We teach you to develop good interview techniques and help you in preparing your resume. When you graduate, do you think you would use any of the services offered by the Placement department?"*

PROSPECT: "I'm sure I will. I have never prepared a resume and I'm sure I will need help on interviewing."

REP: *"OK, fine. You'll get a chance to meet with our Placement Director when we tour the campus. In fact, unless you have any questions for me right now, this is as good a time as any to take a quick tour of the college. Is that OK with you?"*

PROSPECT: "Sure."

REP: *"This is one of our medical labs and you can see some of the equipment you'll be training on. Once you are accepted for admission and start your program, you'll begin working in this lab right away. Remember when we talked about practical, hands-on training? Well, it starts on the first day of class! Now, down the hall we have the library you will use for research or study. Let me introduce you to Mrs. Brown, one of our instructors in the Medical Assisting program. Mrs. Brown, this is Linda and she's interested in applying for our Medical Assisting program. In fact, she could be in your class."*

BROWN: *"It is nice to meet you, Linda. You've chosen a great school and I hope I see you in my class very soon."*

REP: *"This is the Placement department. I want to introduce you to Ms. Jones. She will be the one assisting you when you graduate. Ms. Jones, this is Linda. She's interested in a career as a Medical Assistant."*

JONES: *"It is nice to meet you, Linda. We have dozens of offices that call us regularly for new personnel. I will be looking forward to sending you out on your first interview as soon as you graduate."*

REP: *"Here is our Student Finance office. The financial services staff really do an outstanding job in helping all of our students with their tuition plans. They are very knowledgeable about financial aid and finance options and* *are always willing to answer questions with a smile. We are very proud of this department."*

REP: *"OK, from what we have discussed, it looks like a career as a Medical Assistant would give you what you're looking for: The challenge of working in a medical office; the chance to work full-time; the opportunity for advancement; spending more time with your family; and making a good income. Are you willing to make the sacrifices needed to make this a reality?"*

PROSPECT: "Yes, it really sounds good."

REP: *"Great! Well, our next Medical Assisting class begins October 5th and completes on June 7th. Classes are four hours a day from 8:00 am to 12:00 noon, Monday through Friday. Is this a schedule you can live with for the next eight months?"*

PROSPECT: "Sure, I can do that. I'll have time to study and spend time with the girls before I have to leave for work at 4 PM."

REP: *"OK, Good. Let me explain the entrance requirements for the Medical Assisting program. First, you must take an entrance evaluation, which is designed to identify your strengths and areas where you may need additional help. Second, to be admitted to this program you must have a high school diploma or a GED. We also accept some students who do not have a high school diploma or a GED, but can demonstrate that they have the ability to benefit from the program. This is determined through the evaluation process. (This statement applies to ATB schools only). Third, you will need to pay a $50.00 registration fee. You'll also be required to meet with the Finance department in order to determine how you will meet your tuition obligation. The price of the program is $8,500. The tuition includes books and lab supplies. Have you and your husband discussed how you are going to pay for your education?"*

PROSPECT: "I have the $50.00 for registration, but we don't have that kind of money. My husband said that maybe we could afford to make payments each month, but we'd have to get some help from the college."

REP: *"OK. I understand. Then let's talk about how our Student Finance department can assist you with the cost of tuition. Their job is to assist you with various financial assistance options available to you, depending on your eligibility. They will work with you to set up an affordable payment plan. I know you'll feel comfortable working with them because their job is to help you in every way possible to finance your education. Most of our students are in the same boat as you and your husband and the Finance department has done a great job of helping every one of them."*

REP: *"Linda, after seeing the campus and meeting some of our staff, are you feeling pretty good about becoming a part of our college?"*

PROSPECT: "Everyone's been so nice, and I like the small classrooms and all the equipment. I think I'd really like it here."

REP: *"That's great! I think you will too. I know how important it is for you to get started and get finished, so you can begin your new career in as short a time as possible. Why don't we begin the enrollment process today."*

PROSPECT: "All right! Let's get started."

REP: *"Excellent! Let me explain the steps to enrollment here at our campus. The application for admission begins the process. We'll do that right now. Then, we'll schedule your evaluation, visit with the Finance office and set your enrollment appointment. We'll need to get this accomplished as quickly as possible so that there are no uncertainties or loose ends as you prepare to begin school. Generally, we'd like to have you complete your evaluation, enrollment and Finance office appointment within the next couple of days. After you complete the enrollment paperwork, I will introduce you to our Director of Admissions and, if all goes well, I'll recommend you for acceptance into the Medical Assisting program. So, shall we get started on the application for enrollment?"*

PROSPECT: "Sure."

REP: *"From what we have discussed, the 8 am to 1 pm class beginning on October 5th would be perfect for you. Is that correct?"*

PROSPECT: "Yes."

REP: *"Great! We can schedule an appointment for your entrance evaluation and then I will take you over to the Finance department for a preliminary look at what you might be eligible for. They'll explain all the various programs that are available at our campus and how these may assist you with the balance of your tuition. You will be able to take the information home and go over it with your husband."*

PROSPECT: "That would help a lot."

REP: *"I have scheduled you to take your entrance evaluation tomorrow at 2 pm, is that time good for you?"*

PROSPECT: "Yes, I will be here."

REP: *"I have you scheduled to take your evaluation at 2 pm tomorrow followed by your meeting with the Finance office at 3 pm. When we receive your evaluation results, we can begin the enrollment paperwork. I will need a copy of your high school diploma and registration fee at that time. Do you have any questions so far?"*

PROSPECT: "I don't think so."

REP: *"Great! Do you think your husband might have any questions or concerns we have not covered?*

PROSPECT: Not that I can think of.

REP: *"Well, if he does, I'd be happy to talk to him. If possible, please bring him in. I would enjoy meeting him. If everything goes as planned, we should have the enrollment paperwork completed tomorrow. Once all of that is done, I'll be proud to introduce you to the Director of Admissions for acceptance into the Medical Assisting program. How does that sound?*

PROSPECT: "It sounds great."

REP: *"Linda, before you leave today, I would like to ask a favor of you. OK? We realize that word-of-mouth is the best advertising we have. We find that we get our best students from other good students like yourself. We have also found that going to school with a friend helps ensure your success because friends that study together often succeed together. Here's a paper and pencil. I need to step out of the office for just a moment. While I'm gone, will you please take a minute to think of a friend or two that might benefit from a new career? If you can think of anyone, just write down their name and phone number. I would be happy to call them and see if I can help them also. OK? I'll be back in just a minute.*

(2 or 3 minutes elapse and rep re-enters)

REP: *"I hope I wasn't too long. I just wanted to check and see if my next appointment had arrived. It was such a pleasure meeting with you today. In no time at all, I will be congratulating you on your new job. I'll be contacting you from time to time until you start school. I like to keep my incoming students informed on the latest happenings here at the college. Before you go, I'm going to introduce you to our Director of Admissions. All of our students meet with the Director before being accepted into the college, and I'd like you to meet her before you visit with her tomorrow.*

DIRECTOR: *"Hi Linda! I'm delighted that you have chosen our college to pursue your education. We like to think of ourselves as partners in your success and so we're committed to assisting you in reaching your goals. We'll do everything we can to help you. For now, all we ask of you is to be on time for all your appointments. Reliability is one of the assets we look for in our students. I'm sure you understand how important this is in the medical profession."*

PROSPECT: "I certainly do."

DIRECTOR: *"Great! I'll look forward to talking with you again tomorrow.*

PROSPECT: "Thank you for all your help, Steve."

REP: *"It has been my pleasure, Linda. I will see you tomorrow at 2:00 pm.*

From: Redacted by HELP Committee
Sent: Tuesday, May 13, 2008 9:08 PM
To: Redacted by HELP Committee
Subject: FW: Tuition Increase Nursing

FYI, Red has some concerns based on Redact discussion in the communications meeting yesterday......

From: Redacted by HELP Committee
Sent: Tuesday, May 13, 2008 2:07 PM
To: Redacted by HELP Committee
Subject: RE: Tuition Increase Nursing

Don't lose sight of the fact that the increase is necessary because the students will be eligible for a minimum of $2,000 more in unsubsidized federal loans on July 1 which increases our 90/10 exposure. The only way we have available to us is to create a gap by raising tuition. If the tuition goes up $2,000 we are not creating any additional gap just trying to preserve the one we have. With that said there is more science around the pricing than Peter described in yesterday's meeting. Schools and programs are being looked at individually; there is not a blanket increase of 10% being put in place. I appreciate your concern and we will do everything we can to protect the programs.

From: Redacted by HELP Committee
Sent: Tuesday, May 13, 2008 8:57 AM
To: Redacted by HELP Committee
Subject: Tuition Increase Nursing

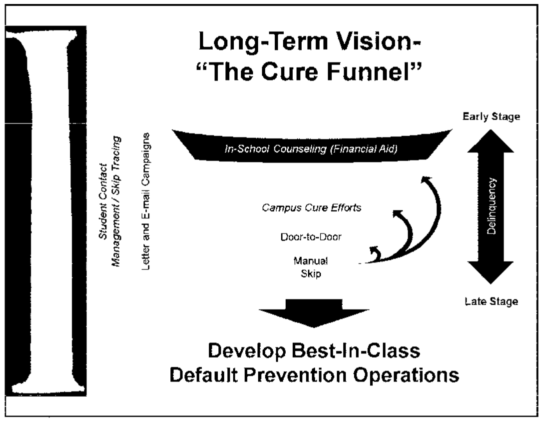
Redacted by HELP Committee
After thinking about the tuition increases that Reda [redacted] talked about yesterday, I have some concerns related to nursing. At this time for the LPN/LVN and RN programs we already have a large gap. For the April/May starts for the VN/PN programs we have had quite a few students turned away because they cannot afford such a large gap between the tuition and the loans. In Grand Rapids we were down 6 students for this last start. I could see a 5-6% increase that would address the cost of living increases, but I really think we will have problems filling the VN/PN program.
Yesterday evening I was talking with Reda [redacted] and he told me that he had put in a 6% increase for the program in Phoenix but he was concerned that we would not be competitive with the other career colleges offering nursing. I know that for the RN program we have seen more credit worthy students and some are paying over $600/month cash. Again with the increase, I don't know if they could continue to do this. I know for the profitability model I put in REDACTED and we talked about EDACTE I do not think we would have a problem with going to DACT plus books and supplies, but think if we increased it more that we might. If you have any questions, please let me know. Thanks
Redac
t d b
Redacted by HELP Committee

Director National Nursing Operations
6 Hutton Centre Drive, Suite 400
Santa Ana, CA 92707
Redacted by HELP Committee

Default Prevention Operations

- **FY2010 Key Accomplishments**
  - Developed internal capabilities from scratch to manage almost 200K accounts in the 2009 and 2010 Cohorts
  - Built Campus Support Call Center and counseling expertise
  - Brought on GRC (35 FTE), EdFund (20+ FTE) and Second Alliance (5 FTE) to provide external counseling services
  - Established "door-to-door" approach with new vendors- ROI (20+ FTE) and TEAM Enterprises (10+ FTE)
  - Put in place metrics and analytics to track progress
- **FY2011 Priorities**

REDACTED



Long-Term Vision-
"The Cure Funnel"
Early Stage
In-School Counseling (Financial Aid)
Student Contact
Management / Skip Tracing
Letter and E-mail Campaigns
Campus Cure Efforts
Door-to-Door
Manual
Skip
Delinquency
Late Stage
Develop Best-In-Class
Default Prevention Operations

- CCi is reaching out to separated students at **unprecedented levels across multiple verticals** (CDR, SCMS, Genesis, Collections, Career Services)
  - Call volume (up to 150 calls+ per month) driven primarily by CDR, with SCMS, Genesis & Collections to a lesser extent
  - Overlap, independence and high volume are the best short-term mechanisms to optimize results within each vertical
  - However, this duplication and lack of coordination is costly, can lead to a negative student experience and creates headline risk

- Given the criticality of each vertical to **regulatory outcomes** and **financial performance**, we must **begin achieving adequate results** over the **next ~6+ months before contemplating greater integration**

- Within the **next 6-12 months**, we should drive **greater coordination** across verticals
  - Duplication within CDR diminished to areas of "strategic overlap" as cure funnel takes hold and results are achieved
  - SCMS becomes central repository for ranked verified/potential contact information for all verticals; interfaces with operating systems made seamless
  - Some sharing of right party contacts via characteristic driven call transfers to other call centers; potential to use "gate keepers"

- **Longer term**, CCi could consider creating a **centralized "Student Contact Management" group** to manage all post-separation student activities, at least for **student finance-related verticals**
  - Creates tremendous cost saving opportunities since finding and contacting students currently requires tremendous resources
  - Provides a streamlined customer experience, especially for managing financial obligations
  - Allows CCi to prioritize different outcomes given overall business and specific campus needs
  - Requires strong leadership, centralized infrastructure and a more nuanced approach to counseling/working with students

[redacted]

[redacted]

	Description	In-School	Early Grace	Repayment	Early Del.	Late Del.	Default/ Charge-Off
CSLS	• In-school education • Counseling/ training	• <1X/ month	• Currently N/A	• N/A	• Limited	• Variable by campus: 50X+/ month? • Letters, postcards, etc ?	• Variable by campus: 3X+/ month?
Call Centers	• Outbound dialing • Letter campaigns	• N/A	• <1X/month • Letters	• <1X/month • Letters	• 60X+/ month	• 60X+/ month	• Limited
Door-to-Door	• Home visits	• N/A	• N/A	• N/A	• N/A	• Up to 5X/month	• Limited
Total		**Low** • <1X/month	**Low** • <1X/month	**Low** • <1X/month	**High** • 60X+/ month	**Very High** • 110X+/ month	**Low** • 10X+/ month

[redacted]

	Description	In-School	Early Grace	Repayment	Early Del.	[redacted]	Default/ Charge-Off
SCMS	• Out-reach calls to verify contact info	• N/A	• 30X/month	• 30X/month	• 30X/month	• 30X/month	• 30X/month
Genesis	• Private Loan Collections	• Mnthly stmt	• Mnthly stmt	• Mnthly stmt	• 10X/month • Mnthly stmt	• 3-6X/ month • Letter • Mnthly stmt	• 2X/month • Letter • Mnthly stmt
Collections	• Cash Plans	• ?	• 10X/month?	• 10X/month?	• 10X/month?	• 10X/month?	• Limited?
Perkins	• Outbound calling-small portfolio?	• ?	• 10X/month?	• 10X/month?	• 10X/month?	• 10X/month?	• Limited?
Career Services	• Career counseling • Placement	• 2-4X/month starting 2 mths before grad	• 2-4X per month for 3 months	• 1X to employer, 2 months after placement	• N/A	• N/A	• N/A
Retention	• Campus activities	• Variable	• Variable	• Variable	• Variable	• Variable	• Variable
CDR		**Low** • <1X/month	**Low** • <1X/month	**Low** • <1X/month	**High** • 60X+/ month	**Very High** • 110X+/ month	**Low** • 10X+/ month
TOTAL		**Low** • <10X/month	**Med** • 50X+/month	**Med** • 45X+/month	**Very High** • 110X+/ month	[redacted]	**Med** • >10X+/ month

[redacted]

	"Free for All"	"Cross-Vertical Coordination"	"Centralized Contact Management"
Description	• Each vertical **maximizes its own results** with limited cross-communication	• Limited coordination via **information sharing** and some **right party contact transfers**	• **Central ownership** of verticals with **strong leader** overseeing all activities
Pros	• Clear accountability for results • Limited coordination costs (overhead, time) and faster decision-making • High volume/repetition drives outcomes ("please make the phone calls stop")	• Reduced cost, student hassle and headline risk • Quicker achievement of company-wide results • Increased ability to prioritize verticals	• Large cost savings opportunities • Ability to prioritize verticals across company and by campus/OPEID • Improved student satisfaction
Cons	• Negative student experience and headline risk • Duplication drives excessive costs • Limited leverage of verified/potential contact info • "Contact attempt fatigue" - most aggressive vertical gets results at the expense of others	• Some coordination costs • Ownership of results somewhat complicated • "Contact duration fatigue" - student may only have patience to solve one issue at a time and refuse follow-up	• Strong leadership or governance model needed • Complicated ownership of results • More nuanced counseling approach and supporting infrastructure needed • "Contact duration fatigue"

6

Corinthian Colleges, Inc.
Document 7, Page 8

Excerpts, selected by the HELP Committee, from a larger document produced by the company

CORINTHIAN COLLEGES, INC.

Counseling At Risk Borrowers

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Campuses and Delinquent Borrower Counseling

- To start, the Campus SLS focus was on current and in-grace students
- CSC's team along with GRC were given the task of contacting delinquent students
- Pilot schools in the last couple of weeks have been given lists of delinquent students to call
  - We've seen huge success with this approach

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Incorporating Four Top CDR Priorities on Your Campus

- Your delinquent borrower list
- Build awareness on campus amongst faculty and staff
- Gather contact information
- Counseling drops

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The List

- CSC will provide Delinquent Borrower Lists to each school
- Each school will have their own folder and file on the shared drive
  - Sorted by cohort year and days delinquent

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Working the list

- Briefly research each borrower in NSLDS
- Work through the contact info
- Record the outcome of the call
- Provide counseling or transfer the call to CSC at Redacted by HELP Committee
- Record the cure outcome
- Indicate latest contact date
- Enter any applicable notes, such as new phone numbers or addresses
- Update your FAM with confirmed information

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Forbearances, Deferments and Repayment Options

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Some Student Loan Specialist best practices...

1. Establish credibility

- The quality or power of inspiring belief
    - -Why should I listen to you?
    - -Facts tell and stories sell

2. Break the barrier

- Generation education teaches us that today's generation has an issue with authority
- Include yourself in the recommendations ("we" instead of "you")
- It's easier than it sounds

3. Outline the consequences

- These loans won't go away
- Not paying will seriously impact their credit history
- They will get hassled by multiple parties
- The government will get their money eventually, with interest

4. Educate through laughter

- Making people laugh obviously makes them feel good; when people feel good they remember what they were discussing at the time
- This can be boring information; make it fun or lose them quickly

5. Make a strong close

- You've got to "close the sale"
- The last feelings they should have before they leave the classroom:
    - -They can do it!
    - -They can't afford not to!

Reach the student

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FORBEARANCE REQUEST

Borrower SSN:	Please Make Any Corrections Here:
Name:	Name:
Address:	Address:
Home Phone Number	Home Phone Number
Secondary Phone Number:	Secondary Phone Number:
e-mail address:	e-mail address:

Dear Borrower:

If you are having difficulty making your student loan payment(s) and are ineligible for a deferment, you may be able to receive temporary financial relief through forbearance.

Forbearance allows you to temporarily postpone your payments. However, during a period of forbearance, you will be charged with the interest that accrues. We will add (capitalize) any unpaid interest to your principal balance at the end of the forbearance period. However, you can minimize this increase by paying the interest as it accrues.

IF YOU ARE PAST DUE ON YOUR PAYMENTS, IT IS ESPECIALLY IMPORTANT THAT YOU RETURN THIS FORM TO US AS SOON AS POSSIBLE! Collection activities, including phone calls and late notices, will continue until we receive and approve the request form.

If you would like to be considered for forbearance, please fill out this form completely and return it as soon as possible. Completion and submission of this form does not guarantee your request will be approved. You will receive official notification of the approval/denial of this forbearance request. If your request is approved, this forbearance will be applied to all applicable student loan accounts, unless you provide instructions to the contrary.

Section 1: Borrower Section

Borrower Request

I request a forbearance to cover any amount currently past due on my loan(s) and to end on ____________ (month/year) [not to exceed a total of 12 months].

Although I intend to repay my student loan(s), I am temporarily unable to make payments because:

Understanding and Certification:

I understand that: (1) My lender will not consider this forbearance request unless all applicable sections are completed. (2) If I am requesting forbearance on a federal PLUS or Consolidation Loan with joint borrowers (co-makers), each borrower must sign below. (3) If I am past due on payments not covered by the forbearance request in Section 1, my lender will include the past due amount in the forbearance period. (4) The number of days I am past due plus the period of time I am unable to make payments cannot exceed 12 months. (5) I am willing but currently unable to repay this past due amount. (6) I intend to repay my loan(s) and understand interest continues to accrue during the forbearance period. (7) I have the option of making interest payments during the forbearance period; however, any accrued interest I do not pay may be capitalized by my lender as permitted by law. I also have the option of making additional payments during the forbearance period to reduce the total amount I owe on my student loan(s).

I certify, under penalty of perjury, that: (1) Information I provided is true and correct. (2) I have read and I understand the terms and conditions of the forbearance for which I am applying, and (3) I agree to repay this loan(s) according the terms of my promissory note and repayment schedule, whether forbearance is granted or not. I understand that if forbearance is granted, I will be notified of my next payment due date and payment amount when the forbearance period ends.

Borrower Signature	Date
Co-maker Signature (if applicable)	Date

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[redacted]

IN-SCHOOL DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
Form Approved
Exp. Date 05/31/2012

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SCH

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN
Name
Address
City, State, Zip Code
Telephone - Home ( )
Telephone - Other ( )
E-mail Address (Optional)

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5 and 6.

- I meet the qualifications for the deferment(s) checked below and request that my loan holder defer repayment of my loan(s) (check all that apply):
  - ☐ While I am enrolled **FULL TIME** at an eligible school. (For borrowers with any FFEL Program loan.)
  - ☐ While I am enrolled **AT LEAST HALF TIME** at an eligible school. (For borrowers who, on the date they signed the promissory note, did not have an outstanding balance on a FFEL Program loan made **before July 1, 1987**; Federal PLUS Loans first disbursed **on or after July 1, 2008**, are eligible regardless of when the oldest outstanding loan was made.)
  - ☐ If I am a parent borrower of a Federal PLUS Loan first disbursed **on or after July 1, 2008**, during the 6-month period after I cease to be enrolled at least half time at an eligible school.

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

- I understand that:
  - **(1)** I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s).
  - **(2)** I have the option of paying the interest that accrues on my unsubsidized loan(s) during my deferment.
  - **(3)** I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.
    - ☐ I wish to make interest payments on my unsubsidized loan(s) during my deferment.
  - **(4)** My deferment will begin on the date I began full-time or at least half-time enrollment, as certified by the authorized official who completes Section 4 of this form, and will end on the earlier of the date that I cease to meet the enrollment status requirement that qualifies me for the deferment, or the expected ending date of my qualifying enrollment status as certified by the authorized official.
  - **(5)** If I am a graduate or professional student Federal PLUS Loan borrower, I will also receive a deferment on my Federal PLUS Loan(s) first disbursed **on or after July 1, 2008** during the 6-month period after I cease to be enrolled on at least a half-time basis.
  - **(6)** If I am a parent borrower of a Federal PLUS Loan first disbursed **on or after July 1, 2008** and I request a deferment during the 6-month period after I cease to be enrolled on at least a half-time basis, my deferment will begin on the day after I cease to be enrolled at least half time and will end 6 months after that date.
  - **(7)** If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or, if the period for which I am eligible for a deferment has ended, a forbearance for all payments due at the time my deferment request is processed.
  - **(8)** My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during the forbearance will not be capitalized.
- **I certify that: (1)** The information I provided in Sections 1 and 2 above is true and correct. **(2)** I will provide additional documentation to my loan holder, as required, to support my deferment status. **(3)** I will notify my loan holder immediately when the enrollment status that qualified me for the deferment ends. **(4)** I have read, understand, and meet the eligibility criteria of the deferment for which I have applied.
- **I authorize** the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature _______________ **Date** _______________

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

NOTE: ***As an alternative to completing this section, the school may attach its own enrollment certification report listing the required information.***

I certify, to the best of my knowledge and belief, that the borrower named above:

(1) Is/was enrolled as (check the appropriate box) ☐ a full-time student or ☐ at least a half-time student during the academic period from __-__-____ to __-__-____ and

(2) Is reasonably expected to complete his/her program requirements on __-__-____.

Name of Institution _______________ OPE ID _______________
Address _______________ City, State, Zip Code _______________
Name/Title of Authorized Official _______________ Telephone ( ) _______________
Authorized Official's Signature _______________ **Date** _______________

Page 1 of 2

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UNEMPLOYMENT DEFERMENT REQUEST

Federal Family Education Loan Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0005
Form Approved
Exp. Date 05/31/2012

UNEM

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN |__|__|__|-|__|__|-|__|__|__|__|

Name ____________________

Address ____________________

City, State, Zip Code ____________________

Telephone - Home ( ) ____________________

Telephone - Other ( ) ____________________

E-mail Address (Optional) ____________________

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 4, 5, and 6.

- I meet the qualifications stated in Section 6 for an Unemployment Deferment and request that my loan holder defer repayment of my loan(s). **To document eligibility, complete the following:**

(1) I became unemployed or began working less than full time (see definition in Section 5) on |__|__|-|__|__|-|__|__|__|__|. Except as explained in Section 3, my deferment begins on this date, unless I request my deferment to begin on the following later date: |__|__|-|__|__|-|__|__|__|__|.

(2) Check ONE of the boxes below:

(A) ☐ I am diligently seeking but unable to find full-time employment in the United States (see definitions in Section 5) in any field or at any salary or responsibility level. I am registered with a public or private employment agency if there is one within 50 miles of my current address. If I am requesting an extension of an existing unemployment deferment, I have made at least 6 diligent attempts to find full-time employment in the most recent 6 months.

NOTE: School placement offices and "temporary" agencies do not qualify as public or private employment agencies.

OR

(B) ☐ I am eligible for unemployment benefits, and I have attached documentation of my eligibility for these benefits. The documentation includes my name, address, and social security number, and shows that I am eligible to receive unemployment benefits during the period for which I am requesting deferment.

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

- I understand that:

(1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s).

(2) I have the option of paying the interest that accrues on my unsubsidized loan(s) during my deferment.

(3) I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.

☐ I wish to make interest payments on my unsubsidized loan(s) during my deferment.

(4) My deferment will begin on the date the condition that qualifies me for the deferment began, as shown in Section 2, item (1), unless I request my deferment to begin on a later date. However, if this is my first unemployment deferment request for my current period of unemployment and I am not providing documentation of my eligibility for unemployment benefits, my deferment will begin no more than 6 months before the date my loan holder receives this request, even if I became unemployed or began working less than full time more than 6 months ago.

(5) My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the date on which I exhaust my maximum cumulative eligibility as explained in Section 6.

(6) My deferment will last for no more than 6 months after the date my loan holder receives the deferment request. I must reapply every 6 months.

(7) My loan holder will not grant this deferment request unless all applicable sections of this form are completed and any required additional documentation is provided.

(8) If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or—if the period for which I am eligible for a deferment has ended—a forbearance for all payments due at the time my deferment request is processed.

(9) My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during this forbearance will not be capitalized.

- **I certify that:** **(1)** The information I have provided in Sections 1 and 2 above is true and correct. **(2)** I will provide additional documentation to my loan holder, as required, to support my deferment status. **(3)** I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. **(4)** I have read, understand, and meet the eligibility criteria of the deferment for which I have applied, as explained in Section 6.

- **I authorize** the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature ____________________ Date ____________________

Page 1 of 3

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ECONOMIC HARDSHIP DEFERMENT REQUEST

OMB No. 1845-0005
Form Approved
Exp. Date 05/31/2012

Federal Family Education Loan Program

HRD

Use this form only if all of your outstanding Federal Family Education Loan Program loans were made on or after July 1, 1993, or if you had no balance on loans made before July 1, 1993, when you obtained a loan disbursed on or after July 1, 1993.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN |_|_|_| |_|_| |_|_|_|_|

Name

Address

City, State, Zip Code

Telephone - Home ( )

Telephone - Other ( )

E-mail Address (Optional)

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 4, 5, and 6.

■ I meet the qualifications stated in Section 5 for the Economic Hardship Deferment checked below and request that my loan holder defer repayment of my loan(s) beginning:

|_|_|-|_|_|-|_|_|_|_| **(You must provide this date regardless of which condition you check below.)**

To qualify, I must meet **one** of the conditions listed below and must provide the required documentation, as described in Section 5, for only that condition.

Check one:

(1) ☐ I have been granted an economic hardship deferment under the William D. Ford Federal Direct Loan (Direct Loan) Program or the Federal Perkins Loan Program for the same period of time for which I am requesting this deferment. **I have attached documentation of the deferment.**

(2) ☐ I am receiving or received payments under a federal or state public assistance program, such as Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Food Stamps, or state general public assistance. **I have attached documentation of these payments.**

(3) ☐ I am serving as a Peace Corps volunteer. **I have attached documentation certifying my period of service in the Peace Corps.**

(4) ☐ I work full time and my monthly income does not exceed the **larger of** (A) the Federal Minimum Wage Rate or (B) 150% of the poverty guideline for my family size and state. **I have attached documentation of this income.**

My monthly income (as defined in Section 5) is $ .... My family size (as defined in Section 5) is ....

(A) Federal Minimum Wage Rate (monthly amount, based on $7.25 an hour): **$1,256.67**

(B) 150% of the poverty guideline for my family size and state: **This amount is listed in Section 6.**

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

■ **I understand that:**

(1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s).

(2) I have the option of paying the interest that accrues on my unsubsidized loan(s) during my deferment.

(3) I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.

☐ I wish to make interest payments on my unsubsidized loan(s) during my deferment.

(4) My deferment will begin on the date the deferment condition began.

(5) My deferment will end on the earlier of the date that the condition that establishes my deferment eligibility ends or the certified deferment end date.

(6) My maximum cumulative eligibility for an economic hardship deferment is 36 months. Except for a deferment based on condition (3), as described in Section 2, I must reapply every 12 months if I continue to meet the criteria for an economic hardship deferment.

(7) If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment. If the period for which I am eligible for a deferment has ended, my loan holder may grant me a forbearance for all payments due at the time my deferment request is processed.

(8) My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during this forbearance will not be capitalized.

■ **I certify that: (1)** The information I provided in Sections 1 and 2 above is true and correct. **(2)** I will provide additional documentation to my loan holder, as required, to support my deferment status. **(3)** I will notify my loan holder immediately when the condition that qualifies me for the deferment ends. **(4)** I have read, understand, and meet the eligibility criteria of the deferment for which I have applied, as explained in Section 5.

■ **I authorize** the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature .... **Date** ....

Page 1 of 3

CCi
CORINTHIAN
COLLEGES, INC.

PUBLIC SERVICE DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
Form Approved
Exp. Date 05/31/2012

PUB

Use this form only if you have an outstanding balance on a Federal Family Education Loan Program loan that was made before July 1, 1993, or had a balance on a loan that was made before July 1, 1993, at the time you obtained a loan disbursed on or after July 1, 1993.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1. BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN |_|_|_|-|_|_|-|_|_|_|_|

Name

Address

City, State, Zip Code

Telephone - Home ( )

Telephone - Other ( )

E-mail Address (Optional)

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5, 6, and 7.

■ I meet the qualifications stated in Section 7 for the deferment checked below and request that my loan holder defer repayment of my loan(s) while I am:

☐ On active duty in the **ARMED FORCES** of the United States.

☐ Serving full time as an officer in the Commissioned Corps of the **PUBLIC HEALTH SERVICE**.

☐ Serving in the **PEACE CORPS**.

☐ A full-time paid volunteer in the **ACTION PROGRAMS**.

☐ A full-time paid volunteer for a **TAX-EXEMPT ORGANIZATION**.

☐ On active duty in the **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)**

The NOAA Deferment is available only to Federal Stafford and SLS loan borrowers whose first loans were made **on or after July 1, 1987**, and **before July 1, 1993**, or borrowers who had a balance on a loan that was made **on or after July 1, 1987**, and **before July 1, 1993**, at the time a loan was disbursed **on or after July 1, 1993**.

NOTE: Federal PLUS Loans made **on or after August 15, 1983**, and Federal Consolidation Loans do **not** qualify for these deferments.

SECTION 3: BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

■ **I understand that:**

(1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s).

(2) I have the option of paying the interest that accrues on my unsubsidized loan(s) during my deferment.

(3) I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.

☐ I wish to make interest payments on my unsubsidized loan(s) during my deferment.

(4) My deferment will begin on the date I began performing the public service that qualifies me for the deferment, as certified by the authorized official who completes Section 4 of this form.

(5) My deferment will end on the earlier of the date that I stop performing the public service that qualifies me for the deferment, or the ending date of my qualifying public service, as certified by the authorized official.

(6) If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or—if the period for which I am eligible for a deferment has ended—a forbearance for all payments due at the time my deferment request is processed.

(7) My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during the forbearance will not be capitalized.

■ **I certify that: (1)** The information I provided in Sections 1 and 2 above is true and correct. **(2)** I will provide additional documentation to my loan holder, as required, to support my deferment status. **(3)** I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. **(4)** I have read, understand, and meet the eligibility criteria of the deferment for which I have applied, as explained in Section 7.

■ **I authorize** the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature __________ **Date** __________

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

I certify, to the best of my knowledge and belief, that the borrower named above is/was engaged in the service indicated in Section 2, and that the borrower and the borrower's service meet all the eligibility requirements specified in Section 7.

The borrower's service began on |_|_|-|_|_|-|_|_|_|_| and is expected to end/ended on |_|_|-|_|_|-|_|_|_|_|

Name of Organization

Address | City, State, Zip Code

Name/Title of Authorized Official | Telephone ( )

Authorized Official's Signature | **Date**

Page 1 of 3

Corinthian Colleges, Inc.
Document 8, Page 13

CCi
CORINTHIAN
COLLEGES, INC.

E-mail and text incentive plan
1/28/2010

I. Overview

- **Pilot**
  - Target delinquent students (>55 days) in a few high CDR OPEIDs (San Antonio and San Bernardino, potentially more if low n of students with e-mail and mobile contact info) to test effectiveness.
  - Launch text, e-mail campaigns and test $10 and $20 incentives (McDonald's gift cards) (and no incentive as a control group)- evenly divide population randomly across each inventive
  - Target pilot launch date, week of 2/8/10

- **Broader launch**
  - Roll out to delinquent students (>55 days) in other OPEIDs or more generally to "Cohort D" depending on success of pilot
  - Consider adding phone and direct mail campaigns with incentives
  - Potentially add link to landing page in subsequent communications
  - Timing TBD

- **Governance**
  - Weekly meetings to discuss progress, insights and how collateral/infrastructure can be leveraged; include other "Inbound" efforts in this meeting

II. Execution

Deliverable	Owner	Status/timing
Borrower list	Redacted by HELP Committee	**Complete**
Appended contact information (e-mail address and mobile number) from Infolure		In progress
E-mail		
• Content		In progress
• Creative/images		1 week
• E-mail blast plan		1 week
• To and From addresses		2-3 days
• Available Outlook Folders		2-3 days
Text		
• Content		In progress
• Keywords		In progress
• Agent process (script/process for interacting with students)		2-3 days
• Text blast plan		1 week
Explore direct mail campaign with Redacte(for post-pilot program)		1 week
Toll free numbers and adkeys (1 number only?)		2-3 days
Compliance review of e-mail, text and overall incentive plan		2-3 days
Add form to call center database to track incentive program		2-3 days
• *Type: E0, E1, E2, T0, T1, T2*		
• *SSN Validated: Yes, No*		
• *Contact info updated or validated: validated, updated, not validated*		
• *Rep should be able to see if student has already called to receive incentive*		
Call center training		1-2 days
Develop letter to be sent with gift card		1 week
Procure and send out gift cards on a monthly basis		1 week
Analyze results and assess effectiveness/cost by channel		1 week

III. Questions

- Can we list McDonald's on the messages as the source of the gift certificate?
- Is it okay to repay a student who's loan has already been cured or who has already talked to us (assume yes)?

IV. Sample messages (currently being adjusted by Content Team)

A. Text Message (to be shortened to 160 characters)

If you are a former Everest Student and are having trouble paying your student loans, contact us now to receive help *and a free $X gift card to McDonald's*! The service is free and you have lots of options available to manage your student loans, some of which may allow you to postpone your payments. Please reply to this text with *L123* or call us at *1-800-XXX-XXXX* to get help *and receive your gift card*. From your *Everest Loan Counseling Team (check with* Redacted by HELP *if right term).*

B. Email

(Insert Everest brand and images)

Contact us now about your student loan *and receive a free $X gift card to McDonald's!*

John,

Do you have a student loan you are having trouble paying back? Are you unclear about how much you owe and to whom? Would you like to better understand your options? If so, we can help.

We help former Everest College students find ways to better manage their student loans. The service is free and there are lots of options available to you, some of which don't even require you to make an immediate payment. You may even be able to postpone your payments until you are better able to pay.

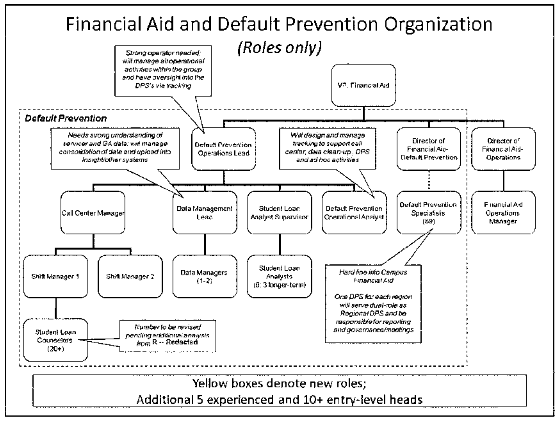
Not paying your student loans can have serious consequences that could affect your immediate future and the rest of your life. It's not as scary as you think. We have helped hundreds of people just like you. You are not alone. But we can't help you unless you call now.

There are solutions and the help is free. Please respond to this e-mail or call us at *1-800-XXX-XXXX* to get help *and receive your free $X McDonald's gift card.*

Sincerely,
The Everest Loan Counseling Team (check with Redacted by HELP *if right term)*

Disclaimer: you must be a former Everest College student and provide an up-to-date address in order to qualify for the gift card.

2554



Financial Aid and Default Prevention Organization
(Roles only)
Strong operator needed: will manage all operational activities within the group and have oversight into the DPS's via tracking
VP, Financial Aid
Default Prevention
Needs strong understanding of servicer and GA data: will manage consolidation of data and upload into Insight/other systems
Default Prevention Operations Lead
Will design and manage tracking to support call center, data clean-up, DPS and ad hoc activities
Director of Financial Aid-Default Prevention
Director of Financial Aid-Operations
Call Center Manager
Data Management Lead
Student Loan Analyst Supervisor
Default Prevention Operational Analyst
Default Prevention Specialists (88)
Financial Aid Operations Manager
Shift Manager 1
Shift Manager 2
Data Managers (1-2)
Student Loan Analysts (6: 3 longer-term)
Hard line into Campus Financial Aid
One DPS for each region will serve dual-role as Regional DPS and be responsible for reporting and governance/meetings
Student Loan Counselors (20+)
Number to be revised pending additional analysis from R -- Redacted
Yellow boxes denote new roles;
Additional 5 experienced and 10+ entry-level heads

Backup calculations

Call center staffing model

	Base	High case	
Annual cures needed	20,000	25,000	Cure forecast model for CCi OPEIDs (15K) + additional 5-10K for 2010
Cures/call	1%	1%	GRC average
Annual calls needed	2,000,000	2,500,000	
Business days per year	242	242	Less two weeks vacation
Calls per day	8,264	10,331	
Calls per rep per day	429	429	GRC estimate- 15K per day divided by 35 FTE
No. reps needed	19	24	

Data integrity staffing model

No. records- 2009 and 2010 Cohort	140,000
Business days per year	242
Records per day	579
Records per day per loan analyst	100
No. loan analysts needed for 2010	6
No. loan analysts needed for 2011	3

DPS staffing model

Sessions per week per DPS	2
Weeks per year	48
Sessions per year per DPS	97
Annual sessions per student	2
Students per session	20
Students per DPS	968
No. students	70,000
Base case	72

CONFIDENTIAL CCi-00057051

From: Hoag, Thomas
Sent: Thursday, June 17, 2010 7:45 PM
To: Redacted by HELP Committee
Cc:
Subject: FW: Fwd: REDACTED

Thomas Hoag
Vice President, Finance - Online Division
Corinthian Colleges, Inc.
Redacted by HELP Committee

From: Reg AVP Student Finance - redacted
Sent: Thursday, June 17, 2010 12:43 PM
To: Redacted by Hoag, Thomas
Subject: Fw: Fwd: REDACTED

Reda please clarify not happy global is telling staff we have a 90:10 issue?!

Redacted by HELP Committee

From: Redacted by HELP Committee
To: Redacted by HELP Committee
Sent: Thu Jun 17 12:27:34 2010
Subject: Fwd: REDACTED

Something new?

Begin forwarded message:

> **From:** Redacted by HELP Committee
> **Date:** June 17, 2010 3:25:02 PM EDT
> **To:** Redacted by HELP Committee
> **Subject: RE:** REDACTED
>
> CCI Corporate is evaluating some stipend considerations as it relates to 90/10. The hold is effective 6/8 until further notice. You can tell the school that. If you need to follow up, please contact their Regional Director.
>
> Thanks, Redacted by HELP Committee
> Division One Client Services Supervisor
> Office hours are 8 am to 5 pm CST
>
> -----Original Message-----
> From: Redacted by HELP Committee
> Sent: Thursday, June 17, 2010 12:12 PM
> To: Redacted by HELP Committee
> Cc:
> Subject: Re: REDACTED

Corinthian Colleges, Inc.
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What causes a payhold to occur? Is this an error, ecar related etc.

On Jun 17, 2010, at 1:05 PM, Redacted by HELP Committee
Redacted by HELP Committee wrote:

This students disbursement has been sent to COD to pay. However, your school has been placed on a payhold which will not all the disbursement to post.

Thanks, Redacted by HELP Committee
Division One Client Services Supervisor
Office hours are 8 am to 5 pm CST
From: Redacted by HELP Committee
Sent: Monday, June 14, 2010 2:34 PM
To: Redacted by HELP Committee
Subject: FW: REDACTED

This students case has been sent to IT because there was an error that did not allow the Pell to pay. IT is working on resolving this. Once this is corrected and the payment posted I will send you an update.

Thanks, Redacted by HELP Committee
Division One Client Services Supervisor
Office hours are 8 am to 5 pm CST
From: Redacted by HELP Committee
Sent: Thursday, June 10, 2010 10:44 AM
To: Redacted by HELP Committee
Subject: RE: REDACTED

This was set to process yesterday but I do not show it is on the register. I will send to disbursements to question why.

Thanks, Redacted by HELP
Division One Client Services Supervisor
Office hours are 8 am to 5 pm CST
From: Redacted by HELP
Sent: Wednesday, June 09, 2010 10:44 AM
To: Redacted by HELP Committee
Subject: FW: REDACTED

This will be in today's disbursement.

Thanks, Redacted by HELP Committee
Division One Client Services Supervisor
Office hours are 8 am to 5 pm CST
From: Redacted by HELP Committee
Sent: Tuesday, June 08, 2010 2:12 PM
To: Redacted by HELP Committee
Cc:
Subject: FW: REDACTED

I have not received a response to this issue.

Please advise.

Thank you

Redacted by HELP Committee
Director of Student Finance/Accounts

Toll Free Phone: Redacted by HELP Committee
Direct: Redacted by HELP Committee

Email: Redacted by HELP Committee
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Monday, June 07, 2010 3:27 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: REDACTED

Redacted by HELP Committee

Student REDACTED is a CIS that is waiting on $224 in Pell. There is no record in Saint of a Check sent; however, COD shows it processed on 5/24/10. This is the third student showing as disbursed in COD on 5/24/10 but not showing in Director.

Please advise

Thank you

Redacted by HELP Committee
Director of Student Finance/Accounts

Toll Free Phone: Redacted by HELP Committee
Direct: Redacted by HELP Committee

Email: Redacted by HELP Committee
Redacted by HELP Committee

FIRST AMENDMENT TO
COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

THIS FIRST AMENDMENT TO COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT (this "Amendment") is made effective as of **June 17, 2010** by REDACTED REDACTED and Corinthian Colleges Inc. ("CCI").

WHEREAS, EDACTE and CCI entered into that certain COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT dated as of October 29, 2009 (the "Agreement"); and

WHEREAS, EDACTE and CCI now desire to amend the Agreement pursuant to the terms and conditions described herein; and

WHEREAS, DACT and CCI are entering into this Amendment pursuant to Article IX, Section D of the Agreement.

NOW THEREFORE, in consideration of the mutual covenants contained herein, the receipt and sufficiency of which are hereby acknowledged, EDACTE and CCI, intending to be legally bound, agree as follows:

1. Capitalized terms used herein and not otherwise defined shall have the meanings set forth for such terms in the Agreement.

2. Article VI of the Agreement is hereby amended to include the following provisions:

C. FISCAL YEAR 2010 "REASSIGNED" ACCOUNTS.

For those designated as Fiscal Year 2010 "Reassigned Accounts" (Borrowers formerly serviced by a CCI internal workgroup now assigned to EDACTE for Cohort Default Management Services) in a one-time placement from the Fiscal Year 2010 Cohort in which the close of the 3-year 'trial' review period is September 30, 2012, CCI shall pay EDACTE a monthly maintenance fee of EDACTE per Borrower that CCI assigned to EDACTE for Cohort Default Management Services per month.

Additionally, CCI will pay EDACTE a performance bonus of REDACTED each time EDACTE brings a CCI student borrower with a delinquent Account into a current and up-to-date status for all loans that would impact the Fiscal Year 2010 3-year 'trial' Cohort Default Rate if a default were to occur, thus preventing that Borrower from entering default status which would negatively impact CCI schools' Cohort Default Rates. This performance bonus shall be payable upon presentation by EDACTE to CCI of a detailed "cure" report which identifies the resolved delinquency, and (if available) the specific delinquency resolution method (e.g., up-to-date payment, in-school deferment, unemployment deferment, military deferment, economic hardship forbearance, administrative forbearance, etc.) with the duration of the specific resolution method (if applicable) by specific CCI Borrower.

Upon the finalization of the Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2010 Cohort, a performance bonus amount paid to EDACTE under the terms of this section shall be refunded to CCI for each and every CCI Borrower, who after appeal with the U.S. Department of Education, remains in the numerator of the Cohort Default Rate formula and negatively impacts CCI's Fiscal Year 2010 Cohort Default Rate as determined pursuant to 34 C.F.R. 668.183(b).

IN WITNESS WHEREOF, the parties have executed the Amendment to this Agreement.

CORINTHIAN COLLEGES INC. (CCI)
6 Hutton Centre Drive Suite 400
Santa Ana, California 92707

REDACTED

By: ____________________

REDACTED

By: ____________________

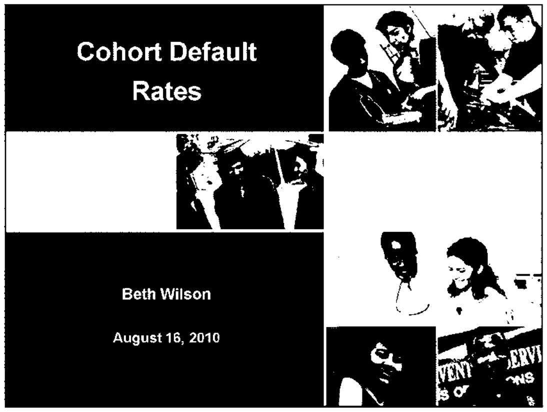
REDACTED
(Print Name)

Title: REDACTED

Title: REDACTED

Date: ____________________

Date: ____________________



Corinthian Colleges, Inc.
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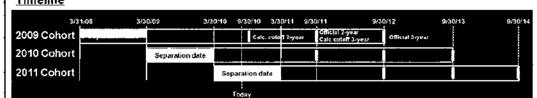
- Cohort Default Rates are calculated and reported two years in arrears
- We have 49 OPEID numbers (main campuses) with imbedded branch campuses
- Current threshold for negative action is 25% or higher for three consecutive years
  - Sanction is loss of Title IV access for two years
- Transitioning to a three year rate with a threshold of 30%
  - Sanctions if over 40% in any given year

Timeline



2009 Cohort
- All students separated and in repayment
- Many delinquent or defaulted

2010 Cohort
- All students seperated
- Most students have entered repayment
- Many delinquent
- First defaults in next few months

2011 Cohort
- Recent separation, current students or haven't started yet
- Separated students still in grace period

2

From: Barker-Garcia, Deb
Sent: Monday, January 18, 2010 9:27 PM
To: Redacted by HELP Committee

Cc:

Subject: Update on Outside Default Aversion Vendors & Student Loan Specialist Team

Importance: High

Good Afternoon:

I hope everyone had a relaxing weekend and is ready to jump right into the DPS activities happening on your campus this week. I wanted to take a minute to clarify who is handling default aversion activities for your individual campus. Even though we have gone through all of the players in our regional team meetings, I wanted to again clarify the role that all parties were playing so that you can effectively work with your students.

In order to assist us in working our cohort default rate, we have contracted with an outside vendor to conduct default aversion services on our behalf. General Revenue Corporation (GRC) has been selected to work with a cohort of our schools. They are contacting students during their grace period and continue throughout repayment and delinquency. In their role, GRC is contacting students in grace reminding them of their student loan obligations and encouraging them to contact them if the student needs any assistance. Students are contacted by letter as well as phone call. They also continue to contact the student if they go into delinquency. Phone calls and letters are sent with an increasing sense of urgency based upon the stage of delinquency. I have listed the schools in your region that are being outsourced to GRC for default aversion efforts as well as a toll free number that can be used to contact them. If a student shows up in your office with a letter from GRC, please help the student contact GRC by using the toll free number so that they can work out a positive solution.

We are also building an internal CSC team of Student Loan Specialists. While the entire team of Student Loan Specialists is empowered to help any student that calls, each school also has a specific Student Loan Specialist assigned to their school. The Student Loan Specialist team is contacting students via phone and letter campaigns, again with an increasing sense of urgency based upon the stage of delinquency. I am listing the schools that are kept at CSC by the Student Loan Specialist team, along with the toll free number and the direct line of the Student Loan Specialist assigned to the school. If a student comes into your office and has received a letter of phone call from the CSC team, please help them by coordinating a phone call to the CSC Student Loan Specialist team.

Second Alliance has also been brought on board to work with late stage delinquencies from the assigned Campus Support Center schools. They are contacting students via phone and letter. I am also listing their phone number under the CSC team schools. If a student happens to come into your office with questions about a letter from Second Alliance, please assist them in resolving their issue by coordinating a phone conversation with Second Alliance.

Please advise your school receptionist as well as the staff in Student Finance and Student Accounts of the above-referenced players. Any student coming into the school with questions surrounding either of these parties should be referred to the DPS for support and assistance.

Please let me know if you have any questions.

Deb

GRC Schools
Redacted by HELP Committee **– Toll Free Number**

San Bernardino
Fremont
Los Angeles
Sacramento
Anaheim
Reseda
Hayward
San Jose
Long Beach
West Los Angeles
City of Industry
Ontario Metro
Bremerton
Everett
Tacoma
Renton
Seattle
Fife
Tigard
Vancouver
Torrance

Campus Support Center – Student Loan Specialists
Redacted by HELP Committee **– Toll Free Number**
– Second Alliance – Late Stage Delinquency

REDACTED

San Francisco

REDACTED

Gardena

REDACTED

Ontario

REDACTED

From: Redacted by HELP Committee
Sent: Thursday, April 29, 2010 4:22 AM
To: Redacted by HELP Committee

Cc:

Subject: CDR Daily Activity 4-28-10
Attachments: image001.gif; Central Division Daily Tracker Report Week Ending 4-30-10.xls

Team Central...you did it! We cured **243 students** on Wednesday, with 176 from the 2009 Cohort!

Excellent work. As we discussed on the President's call today, our Division is leading CCi and that is a direct reflection of your daily efforts to drive down our CDR.

Action Required:

As discussed previously, we want to ensure that our efforts are being accurately counted. I will be sending a separate email to each school with a spreadsheet of all the cures to date. Each school will need to reconcile (name-by-name) the spreadsheet against your records. This will give us the information we need to fill-in the "gaps" in our reporting. The sheets will be due back to the Central Divisional Team by COB Thursday, April 29, 2010.

We will discuss this directive on our Thursday morning call. I will be on the road Thursday afternoon, however feel free to leave a message and I will get back to you ASAP.

Happy Dialing!

thanx, Redacted by HELP Committee

Redacted by *Regional Director-CDR*
Everest Central Division
Redacted by HELP Committee

"a **C**ure a **D**ay is a **R**ing away!"

Corinthian Colleges, Inc.
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From: R -- Redacted by HELP Committee
Sent: Wednesday, April 21, 2010 4:40 AM
To: Everest Central Student Loan Specialists; Everest Central Dir of Finance; Everest Central School Presidents
Cc: R -- Redacted by HELP Committee

Subject: CDR Daily Activity 4-20-10
Attachments: image001.gif; Central Division Daily Tracker Report Week Ending 4-15-10 to 4-21-10.xls

Team Central,

REDACTED

REDACTED We cured 138 students. REDACTED

REDACTED

As I looked over your daily reports there were a few commonalities. In looking at the comprehensive daily report I have attached, it is pretty obvious: Level of activity. Tuesday saw the lowest number of staff calling in the past several days. This lead to less calls and less students we talked to. We all know two truths: This must be a campus-wide effort and this is definitely a numbers game. The more staff we have calling, the higher number of calls we make. The more calls we make, the greater our chances of reaching students. The more students we reach, the more we can cure.

I get it. I know we have orientations, start weeks, short staffs and other initiatives going on daily. However, let's work smarter and not harder. The campuses who have more consistent success are those that are getting everyone involved from the DOFI's and Admissions on the front end, to Education and Career Services in the back of the house. Some of our campuses are using their Re-Entry Coordinator and finding them a tremendous asset to the CDR team. Others use the Student Success Coordinator or even Campus Collections Rep. Not everyone has to be on the phone at the same time...make someone a runner, or someone the Facebook expert. Someone can research the lenders and NSLDS, while others are capturing notes on the spreadsheet.

Just today, R -- Redacted by (Division Director of Career Services) asked us what speaking points she could give to her teams to assist while they make their calls. I believe that you will find others are ready and willing to help out.

Team, I believe in you. Our Division has lead CCi in cures for the past few weeks and our momentum is strong.

The answer is Yes. It can be done. Every day.

thanx, R -- Redacted by HELP Committee

R -- Redacted *Regional Director-CDR*
b: HELP *Everest Central Division*
R -- Redacted *(Cell)*

CONFIDENTIAL CCi-00068830

Corinthian Colleges, Inc.
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