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 3 of 4
JULY 30, 2012

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U.S. GOVERNMENT PRINTING OFFICE
74–952
WASHINGTON : 2012
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

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

UNITED STATES SENATE

JULY 30, 2012
# Table of Contents—Part I

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Summary</td>
<td>1</td>
</tr>
<tr>
<td>Introduction</td>
<td>15</td>
</tr>
<tr>
<td>Institutions Examined</td>
<td>25</td>
</tr>
<tr>
<td>Publicly Traded Companies</td>
<td>25</td>
</tr>
<tr>
<td>Private Equity Owned Companies</td>
<td>27</td>
</tr>
<tr>
<td>Closely Held Corporations</td>
<td>29</td>
</tr>
<tr>
<td>The Federal Investment and the Changing Sector</td>
<td>30</td>
</tr>
<tr>
<td>Increasing Federal Investment</td>
<td>30</td>
</tr>
<tr>
<td>Increasing Reliance on Federal Dollars</td>
<td>30</td>
</tr>
<tr>
<td>Pell Grant Funds</td>
<td>31</td>
</tr>
<tr>
<td>Military Education Benefits</td>
<td>33</td>
</tr>
<tr>
<td>Growth and Change in the For-Profit Sector</td>
<td>37</td>
</tr>
<tr>
<td>Why Are Companies “That Own For-Profit Colleges Financially Successful”</td>
<td>40</td>
</tr>
<tr>
<td>High Cost of Attendance</td>
<td>40</td>
</tr>
<tr>
<td>Tuition Decisions Made to Maximize Revenue</td>
<td>42</td>
</tr>
<tr>
<td>Executives’ Recognition That Higher Tuition Leads to More Withdrawals</td>
<td>49</td>
</tr>
<tr>
<td>Concealing the Cost of Tuition</td>
<td>51</td>
</tr>
<tr>
<td>Aggressive and Deceptive Recruiting</td>
<td>53</td>
</tr>
<tr>
<td>Recruiters Operate in a Boiler-Room Sales Atmosphere</td>
<td>55</td>
</tr>
<tr>
<td>Misleading and Deceptive Tactics</td>
<td>61</td>
</tr>
<tr>
<td>Techniques to Close a Sale</td>
<td>68</td>
</tr>
<tr>
<td>Military Focused Recruiting</td>
<td>78</td>
</tr>
<tr>
<td>How Are Students Performing</td>
<td>82</td>
</tr>
<tr>
<td>Inadequate Public Data for Meaningful Oversight</td>
<td>83</td>
</tr>
<tr>
<td>Worst Performing Programs</td>
<td>85</td>
</tr>
<tr>
<td>Online Student Retention</td>
<td>87</td>
</tr>
<tr>
<td>Publicly Traded Company Student Retention</td>
<td>88</td>
</tr>
<tr>
<td>Heavy “Churn”</td>
<td>89</td>
</tr>
<tr>
<td>The Costs of Withdrawal</td>
<td>91</td>
</tr>
<tr>
<td>Why Do Many Students Fail to Complete For-Profit Programs?</td>
<td>92</td>
</tr>
<tr>
<td>Spending Choices of For-Profit Education Companies</td>
<td>92</td>
</tr>
<tr>
<td>Marketing, Recruiting, and Profit</td>
<td>92</td>
</tr>
<tr>
<td>Executive Compensation</td>
<td>95</td>
</tr>
<tr>
<td>Instructional Spending</td>
<td>98</td>
</tr>
<tr>
<td>Student Success is Divorced From Company Success</td>
<td>100</td>
</tr>
<tr>
<td>Academic Quality</td>
<td>101</td>
</tr>
<tr>
<td>Part-time Faculty</td>
<td>108</td>
</tr>
<tr>
<td>Student Services</td>
<td>109</td>
</tr>
<tr>
<td>Career Placement Services</td>
<td>112</td>
</tr>
<tr>
<td>Incentives for Career Services Staff</td>
<td>115</td>
</tr>
<tr>
<td>Programmatic Accreditation and Licensure</td>
<td>117</td>
</tr>
<tr>
<td>What Is Programmatic Accreditation</td>
<td>117</td>
</tr>
<tr>
<td>Students Are Not Informed About Programmatic Accreditation</td>
<td>118</td>
</tr>
</tbody>
</table>
### Table of Contents—Part I—Continued

A Case Study of Sanford-Brown's Disclosures for Popular Program Areas .................................................. 122
A Comparison of Multiple Schools' Disclosure for Two Smaller Degree Programs ............................................. 125
Lower Licensing Exam Pass Rates .............................................................................................................. 127
Conclusion .................................................................................................................................................. 128

**What Are the Consequences for Students?** ................................................................. 128
High Debt .............................................................................................................................................. 128
What Default Means for Students and Society ....................................................................................... 136
Higher Unemployment .............................................................................................................................. 138
Credentials in Lower Demand Careers ................................................................................................. 139

**Why is This Happening?** ............................................................................................................. 140
Accreditation ............................................................................................................................................ 141
Structural Defects in the Accrediting Process .......................................................................................... 142
Accreditors Are Not Equipped to Properly Regulate Large For-Profit Institutions ..................................... 144
Higher Learning Commission of the North Central Association of Colleges and Schools ......................... 146
Federal Law and Regulation ...................................................................................................................... 153
Evasion of Regulatory Requirements ....................................................................................................... 159
90/10 Strategies ...................................................................................................................................... 159
Student Loan Default Rate Management and Manipulation ........................................................................ 174
Return of Title IV Funds ........................................................................................................................... 185
Job Placement Rate Manipulation ........................................................................................................ 187

**The Consequences of Inaction** ..................................................................................................... 194

**What Needs to Be Done?** ............................................................................................................. 196
Enhanced Transparency .............................................................................................................................. 197
Stronger Oversight .................................................................................................................................. 199
Meaningful Protections ............................................................................................................................. 200

### Table of Contents—Part II

<table>
<thead>
<tr>
<th>Institution</th>
<th>Students/Based Location</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Walden, LLC</td>
<td>47,456</td>
<td>Minneapolis, MN</td>
</tr>
</tbody>
</table>

**Table of Contents—Part III**

<table>
<thead>
<tr>
<th>Minority Committee Staff Views</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>793</td>
</tr>
</tbody>
</table>

**Table of Appendixes**

<table>
<thead>
<tr>
<th>Appendix 01: Definitions</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appendix 02: The Committee Investigation</td>
<td>804</td>
</tr>
<tr>
<td>Appendix 03: Methodology</td>
<td>816</td>
</tr>
<tr>
<td>Appendix 04: The Committee Document Request and Compliance</td>
<td>828</td>
</tr>
<tr>
<td>Appendix 05: The Undercover General Accountability Office Recruiting Investigation, Report and Corrections</td>
<td>851</td>
</tr>
<tr>
<td>Appendix 06: Responses of Companies to Documents Being Made Public</td>
<td>854</td>
</tr>
<tr>
<td>Appendix 07: Full Enrollment, 2001–2010</td>
<td>1024</td>
</tr>
<tr>
<td>Appendix 08: OPEID Numbers Controlled by Each of 30 Companies Examined, Fiscal Year 2010</td>
<td>1027</td>
</tr>
<tr>
<td>Appendix 09: Funds Reported Pursuant to 90/10 Rule by Company, Fiscal Years 2006–10</td>
<td>1033</td>
</tr>
<tr>
<td>Appendix 10: Estimated Federal Revenues, Fiscal Year 2010</td>
<td>1038</td>
</tr>
<tr>
<td>Appendix 11: Post 9-11 GI Bill Disbursements to 30 Companies Examined and Cumulative Data</td>
<td>1039</td>
</tr>
<tr>
<td>Appendix 12: Tuition Assistance and MyCAA Disbursements to 30 Companies and Cumulative Data Fiscal Years 2009 and 2010</td>
<td>1041</td>
</tr>
<tr>
<td>Appendix 13: Pell Grant Disbursements, Award Year 2007–10</td>
<td>1043</td>
</tr>
<tr>
<td>Appendix 14: Tuition and Fee Comparison</td>
<td>1044</td>
</tr>
<tr>
<td>Appendix 15: Retention and Withdrawal</td>
<td>1055</td>
</tr>
<tr>
<td>Appendix 16: Trial 3-Cohort Default Rates by Company, Fiscal Years 2005–8</td>
<td>1062</td>
</tr>
<tr>
<td>Appendix 17: Executive Compensation</td>
<td>1066</td>
</tr>
<tr>
<td>Appendix 18: Revenue, Expenses, and Profit (Operating Income), Fiscal Years 2006–10</td>
<td>1071</td>
</tr>
<tr>
<td>Appendix 19: Revenue, Profit, (Operating Income), Marketing, Fiscal Year 2009</td>
<td>1076</td>
</tr>
<tr>
<td>Appendix 20: Per Student Spending on Profit, Fiscal Year 2009</td>
<td>1077</td>
</tr>
<tr>
<td>Appendix 21: Integrated Postsecondary Education Data System Per Student Spending on Instruction, Fiscal Year 2009</td>
<td>1078</td>
</tr>
<tr>
<td>Appendix 22: Per Student Spending on Marketing, Recruiting, and Admissions, Fiscal Year 2009</td>
<td>1079</td>
</tr>
<tr>
<td>Appendix 23: Per Student Spending on Instruction at Comparison Institutions in Other Sectors</td>
<td>1080</td>
</tr>
<tr>
<td>Appendix 24: Employment Distribution by Company, Fiscal Years 2006–10</td>
<td>1083</td>
</tr>
<tr>
<td>Appendix 25: Documents Produced to the Committee</td>
<td>1087</td>
</tr>
</tbody>
</table>
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.
### Appendix 25: Documents Produced to the Committee

<table>
<thead>
<tr>
<th>SCHOOL</th>
<th>DOCUMENT NUMBER</th>
<th>BATES NUMBER</th>
<th>NUMBER OF PAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alta/Westwood</td>
<td>Document 1</td>
<td>HELP-ALTA-000001</td>
<td>21</td>
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<td>Document 2</td>
<td>HELP-ALTA-000022</td>
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</tr>
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<td>Alta/Westwood</td>
<td>Document 3</td>
<td>HELP-ALTA-000042</td>
<td>1</td>
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<td>Document 4</td>
<td>HELP-ALTA-000043</td>
<td>17</td>
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<td>Document 5</td>
<td>HELP-ALTA-000097</td>
<td>3</td>
</tr>
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<td>5</td>
</tr>
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<td>Document 9</td>
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<td>27</td>
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<td>Document 12</td>
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<td>15</td>
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<td>25</td>
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<td>Letter from Eric Schmidt, Kaplan student, to Senator Tom Harkin, April 1, 2011</td>
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<td>Letter from Laura Brozek, June 24, 2012</td>
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<td>Letter from Patti Walsh to Senator Harkin, April 20, 2011.</td>
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<td>Document 26</td>
<td>Letter from Steven Gossman, former ITT Student, to Chairman Tom Harkin, April 9, 2011.</td>
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<td>Letter to Chairman Harkin, from ITT Student Adam Gonyea, April 5, 2011.</td>
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<td>Memo from Help Committee Re: Daily Caller Shoots Self in Foot with “Smoking Gun”</td>
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<td>Redline of GAD Report</td>
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<td>Presentation of CCA Default Presentation</td>
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<td>Letter from William Taggart to Senator Harkin, March 09, 2011.</td>
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one of the key decisions we make at this time of year is for FY11 tuition price increases. These increases are usually effective around the end of July. The attached spreadsheet shows competitive pricing for the MA program in each market as well as the gainful employment analysis prepared by Tom Babel's group. These are the two primary data points we used in determining the proposed new tuition prices. Here is a summary of our recommendations:

1. We price all certificate or diploma programs equally within each market, but each market has different prices depending on the competitive environment.
2. We would adjust the Apollo prices differently in each market, ranging from 3% to 4.9%.
3. We would increase Western's prices by 2%.
4. We would not announce any increase in the degree program pricing until we get visibility on the gainful employment regulations. Many of these programs may exceed the 8% threshold.

We will load these assumptions into the first pass of the budget, understanding that those assumptions might change. I wanted to share this rationale with you and get your perspective before the budget meeting.

Thank you.

Redacted by HELP Committee

President

U.S. Education
27401 Los Altos, Suite 4400
Mission Viejo, CA 92691

Redacted by HELP Committee
Excerpts, selected by the HELP Committee, from a larger document produced by the company
For Discussion Today:
Potential Changes to Price Level and Structure

- A compelling argument exists for implementing more aggressive price increases in the next five years
  - The current range among competitors is wide
  - Higher priced players do not appear to have slower enrollment growth
  - Macroeconomic analysis demonstrates only moderate levels of price elasticity

- Based on this evidence, we'd like to discuss the opportunity to raise prices at above market rates and reduce the gap versus ITT
  - Gradual implementation with careful monitoring should mitigate risk

- The conjoint survey and focus groups demonstrate that different student segments have different preferences for how to structure and finance their tuition

- These segments are more alike than they are different on other measureable characteristics and are difficult to identify

- Therefore, we'd like to discuss implementing choice in pricing packages, offering students two distinct ways to structure their tuition and financing

At the end of today's meeting, we'd also like to agree on the goals for the final meeting on 9/26.
We will not cover today other pieces of analysis that are in process for the 26% (financial impact of changes; price discrimination by geography, program or online/onsite; corporate and military discounts; implementation considerations)
Focus Groups Indicate That ITT Students Are Not Unhappy About High Prices and Do Not Even Perceive ITT as High Priced

- ITT's Value Proposition

- Price Perceptions
  - Price is least important attribute (of 6 proposed) in determining a school
  - Students value all-in pricing and would not trade it in for discounts on tuition
  - Students think of price per class ($2,000/class) and per quarter ($5,000/quarter)

Redacted by HELP Committee
Current Strategic Plan Assumes Price Increase, Which Will Increase the Gap With ITT Redacted by HELP Committee
Four Distinct Student Segments Were Identified in the Conjoint Survey, Each With Different Pricing Preferences

<table>
<thead>
<tr>
<th>Group A (24%)</th>
<th>Group B (30%)</th>
<th>Group C (13%)</th>
<th>Group D (32%)</th>
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<tr>
<td><em>I want the lowest total tuition</em></td>
<td><em>I hate private loans</em></td>
<td><em>I hate out-of-pocket and I want a refund</em></td>
<td><em>I hate out-of-pocket and I want books paid for</em></td>
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<td>• Tend to prefer financial aid packages with the lowest total tuition</td>
<td>• Averse to taking out student loans to pay for school</td>
<td>• Strongest aversion to out-of-pocket expenses</td>
<td>• Prefer minimal out-of-pocket expenses</td>
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<td>• Still prefer minimal out-of-pocket expenses</td>
<td>• Still prefer minimal out-of-pocket expenses</td>
<td>• Highly value refund checks</td>
<td>• Value tuition packages which include books and fees</td>
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</table>

These groups are more alike than they are different: they share similar demographic characteristics and differ primarily on their preferences for how tuition should be structured.

Source: DeVvy Conjoint Survey, n=405
Choice Between Two Different Pricing Plans Would Allow DeVry to Meet the Different Preferences of Various Segments

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<tr>
<th>Group A (24%)</th>
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- Most transparency in pricing
- Minimize "extras"
- Emphasize simplicity
- Provide support and financial discipline for students who value it

Traditional model plus "rollover" credits

- Traditional price per credit hour pricing
- Students earn "DeVry credits" that can be redeemed in future semesters
- The more credits that they take, the more future credits they earn
- Potentially require minimum credit load to redeem credits

Degree-Based Tuition

- Fixed cost per semester for duration of study (with time limit for completion)
- Subscription-based (with different levels for both part-time and full-time)
- Guaranteed access to private loans up to the Cost of Attendance
- All fees included
Redacted by HELP Committee

From: Pauldine, David
Sent: Monday, September 15, 2008 5:56 PM
To: Pauldine, David
Subject: pricing

1. Reasons to be careful about a strategy to more aggressively raise prices:
   a. It appears pricing has some elasticity to it? See page 8.
   b. Congressional scrutiny

Redacted by HELP Committee

d. Redacted by HELP Committee

e. Is raising prices more aggressively really a strategy?

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DeVry, Inc.
Document 3, Page 1
2. Let's be sure to do something unique and that responds to the research
   a. Giving the student choices
   b. Cohort pricing
   c. Loan adverse program
   d. Include books and fees
   e. More loans, less out of pocket
   f. The analysis didn't convert loan and credit hour rates to a semester

David J. Paulding
President, DeVry University
DeVry Inc.
One Tower Lane
Oakbrook Terrace, IL 60181

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Excerpts, selected by the HELP Committee, from a larger document produced by the company
Net Promoter Score (NPS)*
Strategic Pricing
Brand Building

A presentation to the Chamberlain Leadership Team
February 4th, 2009

*NPS = Promoters – Distracters.
Promoters rate us 8, 9, 10 out of 10. Distracters rate us a 1, 2 or 3 out of 10
How do we improve our NPS?

Communication, Seriousness, Resources, Transparency, and Preparedness of the student are 5 different issues with Clinicals/Labs – all require a separate focus.

- “Clinicals are okay but I feel the major focus is academics. I go to clinicals and do what I need to do but I must pass the class in order to move on. I feel clinicals could be more hands on. On some clinicals like pediatrics hands on experience is limited.”

- “Clinicals are very disorganized. There is no communication between the clinical coordinator and the student when things are needed to be done. Clinical experience has not been the best because I feel like I have learned nothing. Some of my instructors are not willing to help me or encourage me to be hands on and learn to my best benefit.”

- “I am afraid to go out in the real world – I am not getting what I need here.”

- “I don’t feel that I can be a competent nurse based on what I am learning here. My opinion of CCN has dropped dramatically. I am afraid that I am going to end of killing patients.”
How do we improve our NPS?

Communication, Seriousness, Resources, Transparency, and Preparedness of the student are 5 different issues with Clinicals/Labs – all require a separate focus.

- "It's very, very boring and you don't learn anything. I get so jealous listening to other students that took A & P elsewhere...that's how people learn is hands-on. I feel like I am getting nothing out of it." (BSN, Phoenix)

- "We have equipment in our labs, but we don't necessarily have not enough for all of those who are actually practicing labs, so you spend half the time waiting to use the equipment." (BSN, Columbus)

- "We read everything in a book, and then we go to clinical places. It is positively terrifying." (ADN, Columbus)

- "In our OB course, we did not learn beforehand [before clinical] how to assess a newborn and how to assess the mother. We read it, but we didn't physically go to a lab and know what you need to do step by step." (ADN, Columbus)
How do we improve our NPS?

Communication, Seriousness, Resources, Transparency, and Preparedness of the student are 5 different issues with Clinicals/Labs – all require a separate focus.

- “Everything seems like a secret...you don’t know when clinical is going to start, you don’t know where you’re going for clinical, you don’t know how they are dividing you, and if you ask, you get the response of ‘I know, but you don’t know’”

- “There seems to be a lack of communication” You can be new, you can not be 100% sure, but if everyone is on the same page (communicating), I’ll work with you.” St. Louis”

- “Too much medical terminology – FRUSTRATING for those who have never been in the medical field. IF THEY TOOK CLASSES IN THE LABS INSTEAD OF GOING THERE FOR A TEST we would actually learn something”
How do we improve our NPS?

- Start with Labs

1. Fix/Repair all lab equipment especially in St. Louis
2. Ensure lab supplies are in stock
3. Provide better faculty to teach labs
4. Work in smaller groups in the lab so everyone has an opportunity to work hands on
5. Appoint a lab coordinator in each location
6. Increase lab time in the curriculum itself
7. Aggressively promote open lab
8. Encourage peer group lab projects- pair employed in health with not employed in health
Chamberlain nursing students were clear about their program choice. Pursuing the nursing degree was a "non-negotiable" for most participants.

"I think we're so passionate about becoming nurses we'll pay almost anything." (BSN, Addison)

"I could wait at another school or pay more to come to Chamberlain now. It would actually save me money in the long run to get done faster and earn nursing wages sooner." (BSN, St. Louis)

Based on 11 focus groups with students in January, 2009
Most would continue with Chamberlain at a price increase and many even at a hike (Caution: Qualitative Research - directional results)

Redacted by HELP Committee

"There was absolutely no top for me. I could honestly say that. If they would have told me it was $60,000 a semester, sign up." (BSN, Addison)

"I knew what the costs were going to be but I didn't really care [what the cost was going to be]. I'm going to have this job until I retire, and if it costs me $30,000 for a good job for the next 15 years, that's a drop in the bucket." (BSN, Phoenix)

"It's definitely way more expensive. But either way, I am paying for college. And if I can get it done quicker, that was way more important to me because I'll be out in the work force, making more money." (ADN, Columbus)

"Cost is one thing and affordability's another." (RN-BSN, Columbus)

Based on 11 focus groups with students in January, 2009
Students seem total price agnostic

"Which pricing scenario do you prefer"

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Based on 11 focus groups with students in January, 2009
Of course, if students were to have a choice, one will see evidence of price elasticity. Overall, on a the scale of increase in tuition, you can expect to lose share of preference for every increase in tuition.

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Tuition Increase

CCN Quantitative Research with 588 inquirers- about half had already enrolled by the interview time- Jan 2009
However, price Structure can mitigate the loss of share preference. For example, offering a grant facilitates increasing tuition up to approximately $X, before any loss in share of preference is seen.

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Tuition Increase

CCN Quantitative Research with 588 inquirers- about half had already enrolled by the interview time- Jan 2009
For example, low interest rate, grants and no cash expense allows increase

Which financial package would you choose?

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Recommendations

1. Two Options for FY10

   1) Increase tuition by \( \frac{1}{2} \) \$/semester at all campuses and programs. In addition, each student will be eligible for a \( \frac{1}{2} \) \$/semester scholarship. Chamberlain should work to ensure that student’s out-of-pocket expenses are reduced close to through a streamlined private loan process (either through DeVry’s EduCard program, or third party vendor).

   2) Increase tuition by \( \frac{1}{2} \) \$/semester and offer a menu of packages to meet the unique needs of the student segments:
   - Cash Conscious: out-of-pocket expenses, books included in cost of tuition
   - Interest Rate Conscious: interest rate on private loans
   - Tuition Conscious: in scholarships, out-of-pocket expense

2. Chamberlain should weigh the risks and returns of a move to a “fixed tuition” structure, as students highly value predictability in pricing.

3. Chamberlain should invest immediately in brand reputation as it rates significantly low than competitors in each market. RN-BSN is a notable exception.
Pricing FY10+?

- **CCN can** effect an increase for all programs without any loss in share of preference provided it compensates with no out of pocket or scholarships.

- **Should CCN take a** increase?
  - Scholarships help with advocacy/reputation
  - Price Premium is a cause and effect of brand reputation
  - If the revenue surplus is invested in better lab experience and faculty/facilities- this could be a win-win for CCN and students.
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
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DeVry, Inc.
Document 5, Page 3
Excerpts, selected by the HELP Committee, from a larger document produced by the company
SERVICES AGREEMENT

This Services Agreement ("Agreement") is entered into as of this 20th day of May, 2010 ("Effective Date") by and between Chipperise LLC, a Delaware limited liability company ("Consultant"), and DeVry Inc., a Delaware corporation ("Client").

1. SERVICES LICENSES.

1.1 Statement of Work. The services to be provided by Consultant (the "Services") are identified in Exhibit A, Statement of Work (the "Statement of Work").

1.2 Performance of Services. Consultant shall render the services set forth in the Statement of Work in a timely and professional manner consistent with generally accepted industry standards. Client shall provide in a timely and professional manner, and at no cost to Consultant, assistance, cooperation, complete and accurate information and data, computer network interconnections, and other resources reasonably requested by Consultant to enable Consultant to perform the Services, as further provided in the Statement of Work and Exhibit C, Data Request ("Data Request"); (collectively, "Assistance"). Consultant shall not be liable for any deficiency in performing the Services if such deficiency results from Client's failure to provide full Assistance as required hereunder. Assistance includes, but is not limited to, designating a project manager to interface with Consultant during the course of the Services.

1.3 License to Client. Consultant grants to Client a personal, non-transferable, non-exclusive, worldwide license during the term of this Agreement to use, within Client's enterprise only, any materials developed by Consultant for Client under this Agreement solely for Client's internal business purposes.

1.4 License to Consultant. Client grants to Consultant a personal, non-transferable, non-exclusive, worldwide license during the term of this Agreement to use, for purposes of performing the Services, any materials provided by Client to Consultant under this Agreement.

2. COMPENSATION.

The amounts payable by Client to Consultant and the dates on which such payments are due are set forth in Exhibit B, Payment Terms (the "Payment Terms"). Any anticipated amounts payable by Client under this Agreement that remain unpaid sixty (60) days after the due date will bear interest at the rate of ten percent (10%) per annum, or 3% per month, from the due date until the date paid.

3. TERMINATION.

3.1 Term. This Agreement shall commence on the Effective Date and continue in effect for a period of twelve (12) months.

3.2 Termination for Cause. Either party may terminate this Agreement immediately upon notice to the other party if the other party materially breaches any obligation hereunder, including the failure to make any payment when due, which default is incapable of cure or, if capable of cure, has not been cured within thirty (30) days after receipt of written notice from the non-breaching party.

3.3 Effect of Termination. Upon termination of this Agreement, Consultant shall immediately cease performing any Services and Client shall pay Consultant any compensation due for Services actually rendered. In addition, at Client's sole discretion, Consultant will complete any Services already initiated at the time of any such termination. Client shall also pay Consultant any amounts that become due and payable following such terminations for work performed prior to the termination, as expressly provided under the Payment Terms. Sections 1.1, 2, 3, 6 and 7 shall survive the termination of this Agreement. Termination of this Agreement by either party shall not act as a waiver of any breach of the Agreement and
EXHIBIT B

PAYMENT TERMS

Fixed fees
- $7,500 per month payable Net 30 days for the life of the contract with first payment due at execution of Agreement and subsequent payments due per Net 30 days terms.
- $7,500 per Borrower who participates in a Counseling Session payable by Client to Consultant within thirty (30) days of presentation of invoice to Client ("Fixed Borrower Fee").

Performance fees
Client will pay Consultant a performance fee per Borrower ("Performance Fee") in addition to the Fixed Borrower Fee If Borrower either makes his or her required minimum payment under his or her current repayment plan, achieves in one of the repayment plans defined below, or enters a deferment, as defined below. The Performance Fee will not be paid if a Counseling Session not held with the Borrower (No Performance Fee will be paid if the amount was trouble current as a result of the Borrowers' actions but without Consultant's interaction). Consultant will not receive a Performance Fee for putting a Borrower into forbearance or deferment, as defined below. Client agrees to pay a Performance Fee to Consultant if the Borrower meets the aforementioned loan repayment conditions for two (2) consecutive months ("Successful Outcome"). A Performance Fee is payable upon receipt of evidence of a Successful Outcome and presentation of invoice to Client. Performance Fees will continue to be due and payable after termination of this Agreement upon achievement of Successful Outcomes.

<table>
<thead>
<tr>
<th></th>
<th>Staffed (subsidized)</th>
<th>All Other Federal Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forbearance</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>School Deferment</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Deferment other than School</td>
<td>$10</td>
<td>$25</td>
</tr>
<tr>
<td>Consolidation</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Repayment</td>
<td>$75</td>
<td>$75</td>
</tr>
</tbody>
</table>

1 Includes staffed federal student loans provided under the FFELP and DL Programs.
2 Includes unsubsidized Federal Stafford Loans provided under the FFELP and DL Programs, Federal Stafford (Professional FLSP), and Federal Perkins Loans.
3 See https://www.els.org/borrower/fulldisplaysite?show=Section&Site.
4 Deferment other than School loans in deferment for academic re-enrollment in the DeVry system.
5 See https://www.devry.edu/financialaid/Deferment.html. Includes Borrowers who make interest only payment term under any repayment plan, receiving any of the standard, consolidated graduated, extended, income contingent, income based repayment plans.

Payment obligations to Consultant will be calculated by Consultant based on the weighted average of a Borrower's federal students loans portfolio. For example, payment to Consultant for a Counseling Session that successfully puts a Borrower with $5,000 of subsidized Staffed loans and $10,000 of unsubsidized Staffed loans into Deferment other than School would be $33.33 ($5,000/$15,000 x $50 + $10,000/$15,000 x $25).

VIRGINIA-c291531

CONFIDENTIAL: SUBJECT TO STANDING RULE OF THE SENATE XXIX

DeVry, Inc.
Document 6, Page 3
Excerpts, selected by the HELP Committee, from a larger document produced by the company
acceptance with customary and usual procedures for other cohort debt management companies within design audit database similar to accounts, and (ii) use and exercise the degree of skill and attention that is customary with other cohort debt management companies, which manage cohort debt similar to the Borrowers. GRC and its agents, representatives and successors shall issue all Borrowers with courtesy and respect and shall be fair, courteous and professional in all dealings with the Borrowers.

VII. FILE MAINTENANCE

GRC shall continue the following file integrity obligations on all data files received from GERVY or any guarantor, lender or servicer and shall ensure that all of the records are recorded, transmitted, processed, and/or stored in such that files and consumer records received by GRC or its agents are secure and that all data files are maintained in accordance with Article 6 rules and regulations as follows:

VIII. FEE FOR SERVICES

GRC shall pay GERVY a one-time Placement Fee (the "Fee"), billed during month following the settlement, as Account upon the designation of such Account in accordance with Article 6 of the Agreement as follows:

A. FISCAL YEAR 2016 AND 2017 SUBSIDENT CONTRACTS:

GRC shall pay GERVY a one-time Placement fees of $5,000 per Borrower placed to realize Cohurt Default Management Services upon settlement from access for up to 30 months of coverage during the January grace period and up to 36 months of repayment.

B. CONTRACTS ALREADY IN PROGRESS:

For Borrowers in Cohurt already in progress for the following Cohurt Fiscal Years the pre-Borrower Placement Fee will be as follows:

- FY2009 Student Borrowers = $3500 (up to seven (7) months of coverage through September 30, 2017)
- FY2010 Student Borrowers = $3500 (up to 18 months of coverage through September 30, 2017)
- FY2011 Student Borrowers = $6500 (up to 30-months of coverage including grace periods in the month upon separation from school through September 30, 2017)

C. CONSIDERATION FOR RE-ENROLLED STUDENT BORROWERS:

GRC will pay to the GERVY charge per Borrower per Cohurt Fiscal Year (the year in which the Borrower's contract enters grace)
<table>
<thead>
<tr>
<th>COMMON OBJECTIONS</th>
<th>VERBIAGE TO OVERCOME OBJECTIONS</th>
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<tbody>
<tr>
<td>I don’t have time to talk.</td>
<td>I understand. When is the best time to reach you? What is the best number to reach you? While I have you on the phone, I can save you some time. Are there any questions that I can answer for you?</td>
</tr>
<tr>
<td>Send information in the mail. Just collecting information.</td>
<td>What kind of information are you looking for? I would be happy to email you the information. Use this method to get you all the information you need. While I have you on the phone, I can save you some time. Are there any questions that I can answer for you?</td>
</tr>
<tr>
<td>I want to look over information before speaking with you.</td>
<td>While I have you on the phone, I am the best source of information. Ask those same questions that I am answering now. I would be happy to send you the information. This would be the fastest method to get you all the information that you need. I have a few questions to confirm that the information you are looking for is correct.</td>
</tr>
<tr>
<td>I want to start next session.</td>
<td>Okay, how long have you been considering moving from an RN to a BSN program?</td>
</tr>
<tr>
<td>You busy right now… (along with:工作)—care of ill parents, going through a divorce, family commitments taking priority, etc.</td>
<td>For the first 6 months, I understand that you are going through some tough times right now, however, what we shared you is current information at this time. I understand that you may have a busy schedule right now, however, we have other programs you may want to consider also, which you can work to your educational schedule around your other obligations.</td>
</tr>
<tr>
<td>How much does Chamberlain cost?</td>
<td>This will depend on what circumstances you already have and information you already have. What program can we offer you? If you have any questions, please feel free to call.</td>
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Total tuition will depend on many factors such as the number of credits you have left to complete your degree program and course load.
No money. Can't afford your tuition.

Many people have run into this situation. However, there are options available that allow you to make school more affordable. What happens in programs is you think only Financial Aid is available to those who qualify and in other schools' payment plans.

Do you have tuition reimbursement through your work? Do you have military assistance? If not, what other programs are there that you can see as a reimbursement of tuition to help pay for your tuition?

Not looking to return school for another year. Too busy to get started in school.

It sounds like you are thinking a lot about your future. That is why I recommended that you start thinking about what you want to do.

Why have you decided not to return to school now? What is preventing you from returning to school now? I would be more than happy to assist you in your planning. I will send you some information.

I am going to another school.

Congratulations! What school have you decided to attend? What are the benefits of that school for you?

Best of luck to you! Should your plans change, please feel free to contact us.

I remember requesting information, but I am no longer interested.

That's okay. We have received many requests for information. I will remove your name from our list.

Try to order your transcript and begin work on the application.

Chamberlain is more expensive than other colleges I'm looking into.

I understand how cost is a concern. It is not the only concern that you have. Do you plan to make your decision about a school based on cost alone?

How do you plan to finance your education? Chamberlain's programs are comparable to other schools in overall quality. With Chamberlain you will have access to the credit that you have left to complete the program.

I am not sure where I will attend. I'm just gathering information.

That is great! You are doing all the research to make a well-informed decision. What questions can I answer for you?

I just want my transcripts evaluated.

That goes to our college advisor and they will let you know if your transcripts will be accepted and what you need to complete for your degree.
I just want to know the total cost of the program.

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<tr>
<td>I know DeVry.del and went the application process and still the able to make a price list of minimum for you. The will allow you to get precious information on what credits will transfer and what you have left to complete for your degree. The will give you an idea of what your total cost will be. Once your evaluation is completed you will be able to speak with the financial advisor to see what your financial options are. If you wish to complete the program, AUP, we offer a discount to those based on the hours you are registered for.</td>
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Excerpts, selected by the HELP Committee, from a larger document produced by the company
Smokescreens

Defined...

- a screen of smoke to hinder enemy observation
- something designed to obscure, confuse, or mislead
Let’s start with the literal definition of a smoke screen and compare it to the ones we have from our students. Does anyone in the room have a military background? What does the military use smoke screens for? Now let’s compare to DeVry/Keller terms. Why do we have smoke screens from our students?
I need more time to think about it.

Now is not the right time for school.

I'm just looking.

Please send me some information.
Discuss common smokescreens not just DeVry specific. We are all guilty of this one when we walk in to a store...? Why do we tell the sales clerk that we are just looking? What may we be afraid of or hiding from? Proceed with other sample smokescreens (not time to overcome yet, just stating examples). We will get to these when we have time to practice.
Objections

• A statement of challenge of resistance
• Valid, emotional concern
• Positive sign that decisions are being made
Now that we've discussed smokescreens let's define objections and understand the difference. Who can tell me what the definition of an objection is? What's the difference from a smokescreen? Is it bad to hear objections during the interview? Why or why not? When do they typically come up? Now that we understand what objections and smokescreens are, let's talk about what to do with them during the admissions process.
1) Use strategic questions 2) Prevent objections from happening. Sometimes this is as simple as conducting a solid interview. 3) Resolve – transition into techniques.
The first step is to give feedback. Ex. "I don't have time to go to school!" Student: If I hear you correctly, what you are telling me is that you don't have enough time for school right now? Repeating the phrase with the goal of the objection eventually surfacing. Acknowledge - I can understand your situation where you might feel that you don't have enough time. Isolate to make sure that is the only objection. "Other than time, what else concerns you about going back to school? Repeat F and A on all objections and Resolve. Does that sound FAIR?"
Listen

Acknowledge

Clarify

Answer

Confirm

Finalize
Notes Slide: 12

L - This doesn't mean passively listening. It means listening actively - not just with your ears, but with your eyes and your mind. A - "You have every right to be concerned about that." Or, "I can appreciate how you feel." C - "Is it the cost of the program or your ability to pay for it that you are concerned with?"

The second technique is to limit or rephrase the objection by saying something like, "Let me see if I understand - what you're really concerned about is the value of your education - is that right?" A - Following slide as techniques C - By asking confirming questions like, "Can you see the difference that would make?" or "Is that what you want?" F - If the prospect says "yes," then you are ready to complete the finalization process.
The "If" Statement...
The "if" statement is another effective way to transition into the Resolve step. Example... If I were to show you a way to make this affordable would you be willing to move forward? If I were to show you a way to fit education into your busy schedule would you be interested? Use as transition into answering objections.
5 Techniques to Answer the Objection

- Provide new information
- Reconfirm benefits
- Describe an alternative plan
- Clarify information that was misunderstood
- Turn a stated negative into a positive
Top Two Reasons Students Don’t Start School
Ask training class: What do you think are the main reasons students don’t start school? Typically the two main reasons students do not start school are cost and the fear of trying something new.
Overcoming the Cost Objection

- *Is this an investment or debt?*

- *Who do you know that’s made this investment?*

- *Why should you invest in yourself?*

- *“You Say it they hear it, they say it they believe it?”*
We need to make sure the prospect has the right mindset about cost vs investment. How do we help the prospect realize they are investing in themselves? (Lead into ROI)
For the prospect to feel that DeVry is worth the investment value must meet or exceed cost. Taking away all of DeVry’s features leaves the student with the option of community college. After explaining this slide have advisors take a minute to practice overcoming cost objection with partners. Revisit LACAF and feel felt found.
Overcoming the Fear Objection

Fear Driven

Vision Drawn
When overcoming the fear objection we need to think of what motivates people. Generally people are motivated in two ways, the Desire for Gain – Vision Driven or the Fear of Loss – Fear Driven (Problem Pushed).
Sample PIE Questions

1. What got in your way the last time you tried to start school?
2. What has prevented you from ever starting school?
3. What are you most worried about starting/attending college?
4. How does it make you feel when you think about attending college?
5. How does it make you feel when you think of yourself graduating?
6. Is making more money important to you? Do you feel college will help you with that?
7. How does your family feel about you attending school? What are the positive effects for them? Negative?
8. What in your life do you want that you do not have now? What do you need to do to get it?
9. Are you where you wanted to be or imagined you’d be when you graduated high school?
Sample PIC questions to identify fear and emotional motivation.
"The only thing we have to fear is fear itself."

--Franklin D. Roosevelt

- Replace the fear of trying with a greater fear of not succeeding
- Compare and contrast consequences of trying VS not trying
- What happens 20 years from now if you don’t earn a degree?
The easiest way to overcome a fear is to replace with a greater fear. Intensify the fear of not succeeding. Paint a clear picture for the prospect 20 years from now. Get them to take a look in the mirror...what do they see? Is that an option?
Common Objections...

- I need to talk this over with...
- Isn’t DeVry just a tech school?
- Now is not the right time
- Please just send me some info
- I don’t have the $50
- I’m too busy to talk right now
“Do you really want to wonder what could’ve, should’ve, would’ve, happened if you had only tried? Don’t you think you would regret it if you didn’t give it your best shot? Together we can make the future you want a reality if you’re willing to try.”
Sample verbiage continued. Give advisors a minute to practice overcoming the fear objection.
“Prospect, I know exactly how you feel and it’s perfectly understandable that you are apprehensive about trying something new for the first time. I felt the same way when I started school too! What helped me through that was to think of myself 20 years later looking in the mirror at 40 years old and being able to say one of two things: Either, I’m sure glad I finished my education and now have the Career I always wanted or I wish I had finished my education instead of this job that I really don’t want!”
Excerpts, selected by the HELP Committee, from a larger document produced by the company
Online Admissions Advisor

CHAMBERLAIN
College of Nursing

New Hire Training
1. Working Prospects is the first step of the eight step admissions process.

2. We will be asking two questions each time we introduce a new step to the process: What Came Before? What Comes After?

3. What came before “Working Leads”? Nothing for us! It is the first step of the process and if it does not happen then the process does not start! However, we do get the nurse’s information from them inquiring about our program.

4. What comes after “Working Leads”? If done well, then the rest of the process should happen consistently from step 2-8. The more this step happens the more times the process has a chance to be completed!
2658

Notes Slide : 6

1. Working leads truly is the power to the process. That is why the picture assigned to this step is a power button. If you do not turn on the process then there is no power to keep it going. And the more times you turn it on the more power there will be!
1. This step is where you will develop new business. So, when you turn the power button on the hope is that you will see new business develop. You will start with only a list of names on a screen. You have to turn on the process by working those leads to find new students for Chamberlain.

2. We will ask this question of Will v Skill with each of the steps of the process as well. Will being the fact that we just need to do it! Skill being that there is a specific way it must be done or you will not have success. Every step will require a little of BOTH of these. However, with each step one will be heavier than the other. What do you think has more control in this step— Will or Skill? That’s right! This step is all about will! There is a little skill involved as well. But with this step it is all about being willing to pick up the phone as many times as you can. And that takes us to our next point...

3. The Law of Ratios states that the more activity you produce the more results you will see. This is proven true in any phone recruiting business! The people who make the most calls tend to see the most results. Why? Because they have more opportunity to see it! If you are willing to pick up the phone and make 100 to 200 dials a day, you will see results from that!
Transition: How else do you think you can create urgency with a student?
Point out that they have example voicemail scripts in their Resource Guide in the folder pocket of their notebooks. Explain that each team is a little different and they may have their own voicemails for their team. However, these are approved by compliance and it is important that we are compliant in all that we do.

Explain that with all voicemail it is important to keep these points in mind.

1. Be Excited
2. Smile with your voice
3. Say their name, say your name (names are personal and make a big impact in voicemail.)
4. Urgency!
5. No ifs- don’t give them the option to call back, “call me if you are interested” as you are also giving them the option to not call back.

We also provide you with an interview guide for when you do get students on the phone. We will look in detail at that tomorrow morning when we talk more about the interview.

Transition: We also provide you with tools for communicating through email.
Let's review the process... (Go over the 8 steps briefly)

So, what comes before the interview? This morning we talked in detail about the first step of Working Leads. We looked at the tools that you will have to help you be successful and hopefully at this point you feel as though you could sit down at a computer and begin working leads (at least on the technical side and if you don't get an RN on the phone. ☹️) But what happens when you get an RN on the phone? You obviously want to move the process along and move on to the second step.

And what comes after this step. Well, honestly it depends on how well you do your interview... But, if you do it well then you should find the person wanting to fill out an application and work through the rest of the process with you to start the next session.

Transition: Why is it so important that we do a good interview?
Notes Slide : 58

When we talked about Working Leads we said that it was the power of the process. You must turn on the process for anything to happen. However, once the process is turned on, the Interview is the heart of it! What would happen if your heart didn’t work the way it is supposed to? If you had a blockage or it stopped beating all together? You would die, right?

Transition: That is the same with the admissions process.
The interview is what keeps the process alive. You will find that if you do an effective interview it will keep the entire process running more smoothly. It will get your student from one step of the process to another. It will keep them going until they actually start the next session. It is this step of the process that will keep the whole thing alive and moving.

We talked about will vs skill with working leads and said that it is mostly will. You have to pick up the phone. You have to make the calls. If you are willing to put in the work then you should see results. Do you think the interview will be heavier on the will or the skill side? You will have to be willing to put in the energy to make it happen. But for this step of the process this is definitely skill heavy! You have to be able to keep a person on the phone and help them to work past their objections. You will have to be able to take the product knowledge that you have learned and apply it to the process. There is definitely skill involved here!

Part of that skill is in selling! This is a sales position. Yes, you are calling people who have requested information about our program for the most part, but that does not mean that they are simply going to hear from you and always decide to go to school here. There is a lot of competition out there. If they are talking to you likelihood is they are also talking to a number of other schools. You will have to learn to sell yourself and the program in a way that gets them excited and keeps them excited until the day they sign. This is all part of the interview. Remember, if it isn’t working well the process will die here. The person will get off the phone and likely you will never talk to them again. The interview is your selling point!

We will provide you with tools for this step of the process as well. Though these will be more soft skill tools. The one thing we will give you on paper is our interview guide. It is not a script but a guide to a great interview. It is proven to work and we will go into that in more detail toward the end of our time together this afternoon.

Transition: So, as I have mentioned, a big part of the interview is selling. Let’s talk about the type of sales we will be doing during the interview...
On this slide you see two types of sales that an interview can be. One of them may get you to an application but is less likely to get the student to start. While the other is going to get you the application and a student who is excited about starting the RN to BSN program and will work through the process with you. Let’s look at these two in more detail.

Using the white board to write down the ideas that they bring up ask, “What do you think of when you think of a sale as a transaction? Who does transaction types of sales? What are some descriptive words you would use for a transaction sale?”

Do the same for Consultation asking the same questions as above. Ask what the biggest difference between these two would be? Point them in the direction of one being product focused while the other is customer focused. One tends to talk about the product, what we call “feature dumping” while the other focuses on how their product will benefit the customer, “Benefit Selling”.

Transition: What difference can doing a transaction interview v a consultation interview make?
Let's look at the timeframe for our admission process. From the power turn on with great lead workage to the registration for class we hope to be about 2 weeks. Right? Remember our two week turn-around time? From the registration to the start of class could be anywhere from 3-8 weeks or longer, depending on when we register them and when classes start.

If we are going a transaction type sell during our interviews we are going to find that taking us to about this point in the process. A lot of times you may even get the application but then the person gets off the phone and goes to talk to a spouse or just start thinking about going back to school and they will disappear. It is not personal to them, it is just a program that stands alone. So, we can lose them at this point.

If we are doing a consultation type sell during our interviews we are going to find that taking us to about this point in the process. That's right - all the way to the end. So, when they get off the phone and go to talk to their spouse they can say, "Hey, my doing this means I will have more time with you and the kids and possibly get that promotion I have been wanting." It is more real to them because it isn't just a program, it is a plan for them!

Transition: How do we make sure that our interview is more of a consultation than a transaction?
And we are going to call our approach Benefit Selling as opposed to Feature Dumping!

When you are Benefit Selling you are taking the great things about our program and making them personal to the student. You are selling them on why THEY personally should go to school at Chamberlain. You are selling the things that are important to them.

When you are feature dumping you are simply giving them a lot of information about Chamberlain but it may or may not apply to them at all. This can be overwhelming and the points that are personal to them can get lost in the shuffle.

Transition: Let’s look at the different between a Feature and a Benefit.
Interview

- **Feature** -
  - Things we can say about Chamberlain

- **Advantage** -
  - What’s good about the feature

- **Benefit** -
  - How the advantage benefits them personally
This diagram shows the three levels at which we can sell our program.

The first is by simply feature dumping. We tell the person all of the things about our program. You learned a lot during our product knowledge and intro to chamberlain. You have a lot that you can tell them. But this is not the best way to sell the program. That is why it is assigned a -.

The second is by selling the advantage of the program. We go a step past just giving them a lot of information here, but we actually share why that feature is good for a student who attends Chamberlain. This is probably where most people stay. It has good points and bad. You are giving them more than just a feature. You are telling them more than we are an online school that came from a classroom based program but you go a step further and tell them that this means that students who attend can have the flexibility of an online schedule while knowing they are getting a quality education.

But if we take it even one step further and sell the benefit to them, we will see more results still. This is where we make it personal. We have taken the time to talk with them. We have found out that they have two small children at home and want to be home with them as much as possible and there crazy nursing schedule already keeps them away. So, we tell them about how our program will fit all their needs because we are a quality program that will allow them the flexibility to be in school when it is convenient to them, while the kids are in school or in bed instead of having to spend time traveling to and from a campus program. It is personal to them, they can picture in their minds now how this feature will benefit them in their day to day life! This is Benefit Selling!

Transition: Now that we know the difference between features, advantages and benefits let’s look specifically at Chamberlain’s...
Using their Participant's Guide have them write down in the feature boxes as many features as they can come up with based on what they know about the program so far.

Make sure that the following are mentioned:

- Triple Accreditation
- Flexible, fast track program with 8-week courses
- Online platform available 24/7
- 80 transfer credits
- Same for diploma as for ASN
- Evaluation prior to enrollment
- Experienced, practitioner based faculty
- Run by nurse, taught by nurses, for nurses- single practice nursing school
- Personal attention
- Structured Support

Transition: So, we obviously have a number of features to sell. But we don't want to just dump them all out! Let's take this a step further and find the advantages of these benefits...
What are the advantages of each of the features that we listed. Talk through each of them.

Transition: So, if these are the advantages of our features how will be sell the benefit to our students?
The benefits are going to be different based on the person you are talking to. But the idea is that you will focus on the features that the person you are on the phone with will be the most affected by. You will make sure to personalize the advantages of those things that are most important to them. Ask the following as examples:

If I have told you that I have an employer who offers tuition reimbursement but that in order to receive that I have to do to a school that is accredited. How might you sell our triple accreditation?

If I have told you that my supervisor at work will be retiring in the next year to a year in a half and I know that to be considered for the position I will need my BSN. What feature will you focus on and how will you sell it to me?

If I have told you that I want to get my BSN so that I can eventually get into a position so I can make my own schedule because I have a young family at home and want to have a set schedule and be home more. What feature might you sell and how?

If I have told you that my employer is encouraging me to get my BSN but I do not see how it will benefit me because I plan to stay on the floor until I retire because I love patient contact and enjoy the fast pace environment, what feature might you focus on and how would you sell it to me?

If I have told you that I am not sure about going to school online because it just doesn’t seem credible, what feature would you focus on and how would you sell it to me?

If I have told you that I haven’t been in school for over 20 years and that the idea of being back in a classroom setting scares me to death, what feature would you focus on and how would you sell it to me?

If I have told you that I have been thinking about going back to school for years, but I just didn’t know where to start and the process just seemed to overwhelming, what feature would you focus on and how would you sell it to me?

If I told you that I want to get my BSN and will start school in the next two months but need to speak to a number of schools to know what to expect for timeframe and cost before I will commit, what feature would you focus on and how will you sell it to me?

Transition: We are on our way to consultation selling by Benefit Selling and not Feature Dumping, but what happens when they are still objections in our way?
First, let’s talk about what an objection is. Let’s play a little word associate game. What is the first word that comes to your mind when I say, “Objection.” How would you define an objection?

Now what I want you to do is to take this negative view that you have of an objection, this definition that you have had in your mind for years and years and I want you to ball it up and throw it into the trash can of your mind. I want you to adopt a new definition. And I promise that if you think of an objection in this way it will make a difference in the results you will see!

The new definition I want you to adopt for an objection is a request for more information. It is simply a person letting you know that they do not have enough information just yet to know that this is something that will benefit them.

If you do not adopt this definition then when someone throws an objection at you then you will simply hang up the phone. It is easy to do in phone sales especially. But if you can adopt this in your mind you will find that you will keep people on the phone and will begin to be able to move past those objections that they have!

Transition: So, if I have been benefit selling with a nurse, why would I still be getting an objection?
Interview

Overcoming Objections

Motivation?
Often if we get to the point of asking for the sell and the person still has an objection it is because we didn’t spend enough time figuring out their motivation. Or we just simply didn’t address it.

I typically draw a picture of a house on a hill here and ask the group what the typical answers we will get from nurses when we ask them why they want to get their BSN would be the I write those on the surface under the house. Then I create black markings deep under the hill and explain that there is oil under the house. That this nurse is rich with motivation and we just have to find out way down to that oil. What do we dig with?

More questions: we need to get them talking again! (I typically draw a few shovels and will talk about them being question shovels.) One of these shovels is the “WHYY?” shovel... just keep asking why until you get deeper and closer to the core motivation.

Transition: A few other shovels can be a few question techniques that I want to talk about now.
Once questioning technique that can be extremely successful is SPIN. This is a leveled questioning technique. It starts at the surface and digs deeper until you get the nurse’s buy in.

- The S of SPIN stands for Situation questions. What are they doing as a nurse? What kinds of hours do they work? Do they have a family at home?

- The P of SPIN stands for Problem questions. They have requested information. Why? What is the thing that has made them start to think about going back to school at getting their BSN? What problem has prompted them to request information?
  - People typically stop here and want to solve the problem. That is human nature we see something broken and we want to fix it. But a true sales person knows that before you fix it you want the person to feel the pain of the problem. That is why we keep going deeper.

- The I of SPIN stands for Implication questions. What implications does this problem have on this nurse, on her family or her finances? This is where we really start to make the nurse feel the pain of her situation.

- The N of SPIN stands for Need Payoff questions. Again, it is easy enough to give the answer to the problem. But with this technique the Need Payoff is still a question. It is you giving them the opportunity to tell you why they need to get their BSN. It is getting their complete buy in because you didn’t just tell them it is a good idea but you are letting them tell you it is.

There is another questioning technique that is similar to the SPIN. SPIN is focused on here at Chamberlain, but we give you this other option if it is something you would like to use. It will not be quizzed on but can be extra credit on the final exam.

- N- what are they doing NOW?
- E- what do they ENJOY about what they are doing?
- A- what would they ALTER about what they are doing?
- D- what DECISION FACTORS will effect their getting their BSN?
- S- what is the SOLUTION to altering their situation by getting their BSN?

Transition: There are a few other questioning techniques that could be found in any Sales for dummy book that can help you in your business as an advisor.
The first is called the porcupine. Ask, “What would you do if I threw a porcupine at you?” Hopefully you get an answer to the effect of move out of the way. Why? So they don’t get stuck. 😊

The purpose behind this questioning technique is to not get stuck with an answer that I assume they are looking for.

This works by answering a question that they ask with a question to clarify what they are asking.

Example: Student, “Is Chamberlain’s program a program I will finish quickly?” Instead of just assuming that they want to finish quickly we would ask back, “Were you hoping to finish quickly?” This way we clarify and don’t get a response like, “Well, all of the programs I have spoken to keep saying you have to finish quickly. I don’t have time for this” and a hung up. Phone sales is dangerous this way.

Transition: Another type of questioning technique would be...
The second questioning type I want to talk about is called the Tie Down.

The purpose behind this questioning technique is to get the prospect to say yes as many times as you possibly can throughout the call so that when you ask for the final yes it almost seems ridiculous that they would say no.

This works best by summarizing information that the nurse has given you and then asking them to agree.

Example: "It sounds like getting your BSN would help you not only to achieve your goal of becoming a manager but also will allow you to be at home with your kids more, is that right?"

We actually have these tie down questions built into our interview guide which we will be looking at in detail tomorrow morning. We call them trial close questions. At the end of each section you will summarize what you have learned from the nurse and then get them to agree with you.

Transition: The final questioning type I want to talk about is...
The Alternate of Choice.

The purpose to this questioning type is to give the nurse the illusion of control while you actually maintain control. You give options with the purpose of getting them to make a decision.

How this works is to give the nurse two options of which you do not care which one they choose.

Example: Would you be able to get the TRF back to me today by 5p or tomorrow by 8a? I don’t care which one she chooses as long as she commits to one of the times given.

Transition: Now that we have talked about some techniques for overcoming objections I want to look at some common objections that you will hear when talking to nurses about our program.
Ask, “What objections have you heard while sitting on the floor with observations?” “What other objections would you imagine that we hear?”

(In their resource guide there is a list of common objections and verbiage for overcoming those. Talk through these with the group and do a little role play through a couple of them.)
Now you will go out onto the floor and hopefully get to hear an advisor overcome some of these objections. Who will you be sitting with?
2010 Enrollment Agreement

Degree Programs Offered (check appropriate area for availability by location)
- Accounting
- Biomedical Engineering Technology
- Business Administration
- Computer Engineering Technology
- Computer Information Systems
- Electronics and Computer Technology
- Engineering Technology
- Health Information Technology
- Game and Simulation Programming
- Management
- Marketing and Sales Management
- Network Systems Administration
- Technical Management
- Web Graphics Design

Enrollment

The terms of this Agreement are to make clear the educational services to which you are entitled as a student of DeVry University. This agreement applies to all eligibility to obtain a degree or certificate in technological disciplines that are offered as part of your degree program. Specific requirements and costs are outlined under the appropriate category and are listed in the following paragraphs.

Application Fee

The application fee of $50 is required of all applicants.

Tuition

The tuition information includes tuition and fees, laboratory fees, required and nonrequired books, supplies, or transportation. Duties assess the tuition to enroll in tuition and fees in any one-time payment. The tuition of $50 per credit hour for each course. The tuition of $50 per credit hour for each course.

Students requiring repeat courses may be charged additional tuition at the following tuition rates. This may reflect the degree program as an online or distance learning program. Schedule changes or faculty changes will result in a tuition adjustment according to the new fees.

Although classes may be scheduled for seasons shorter than a full semester and courses may be shorter than a full semester, tuition is billed according to enrollment for the entire semester.

Student Tuition

Tuition charges are calculated each semester per semester credit hours enrolled. Rates are as follows:

<p>| Tuition For Services for Credit Hours 1-5 | $557 |
| Tuition For Services for Credit Hours 6 and Above | $587 |</p>
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The economy is in a slump and there aren't many good signs right now for most businesses... So, I believe we should all be thankful we are in an industry that appears to be bucking that trend. We have a bright future in an industry that is capable of great success regardless of the state of the economy. But we must manage our risks or we could find our individual colleges with great short term success, but no future.

In my estimation, we face 2 very serious risks, and a few other minor ones.

What do you all think are some risks we face? (0011... was this solved by congress this week? No! we have a period to adapt, but we better start adapting because it could be VERY tough when this grace period wears off, and we may really trick ourselves with this temporary transition period)

Default for many will be the biggest risk, and by the end of this session, I think you will understand why! Limited Financial Assistance. Get a nice increase that will help, for some it will outweigh the loss of free money (usa prime / opa pools). State and federal regulation.

I attended this leadership institute in 1992. At that time, default rates were the biggest risk facing our industry. Many colleges didn't figure it out and were closed down. But in the early 90's we figured out the rules for default, and basically made this a functional area of the college and for most of us became something we thought about twice per year. When our draft default rates came out in April, and our final rates in September... We high five each other, brag about how great we are for a few minutes, then focus on the other operations of the business.

I think it will be helpful to look at the history of student loan default rates. When it was decided to publish default rates, most career colleges got letters saying their default rate was 25-50%! This was in the late 80s/early 90s. In 1992 institutions with over 25% for 3 years were closed, or one year over 40%. There actually were hundreds of colleges put out of business due to high default rates.

But the DOE and pretty much everyone wanted to show the great progress being made to reduce defaults, so they changed the formula to indicate a student was in default after being 270 days delinquent on their student loan instead of 180 days. Administratively, you could also 'cure' your default during the claims process, which could take up to another 60 days. The result of this formula change, and additional effort by schools/lenders/guarantors, had everyone beating their chest that the problem was solved as default rates continued to decline for 15 years.
Here is the formula currently in use to calculate default rates, but don't ask me to defend the formula or suggest it is an accurate business model. It is just the formula that Congress decided on and the rules we must live by.

**INSERT FORMULA CHART**

So, what do we have to do to keep someone out of default? On average, we only have to get students to pay or forbear their loans for 6 months! With the proper effort, it really isn't that hard to keep your default rate low!

Much is talked about what default rates mean. Well, the rates determined from this formula tell us a few things, but not much. They are intended to measure the quality of an institution and whether it is worthy of taxpayer investment in students attending there. OK.

In reality, they can tell us that a college is doing a good job of following up to make sure their former students follow a few simple steps to stay out of default... just for a while, then we don't care. They also are a reflection of the socioeconomic risks of the population an institution serves. If they really wanted to accurately measure quality or effectiveness of taxpayer investment, they would regulate based on graduation rates, employment rates, and starting salaries. But that doesn't work because if they did, career colleges would be the only ones standing!!!
Guarantors and lenders are not stupid though; they have their own calculations and ways to evaluate risk. They may pretend to look at your published default rate, but the fact is there was great profit in student loans that meant they didn’t have to care too much. But I assure you, REAL dollar-based, lifetime default calculations are being done now, and are a factor in decisions to give your students access to FFEL and private loans. It doesn’t matter the worthiness of taxpayer investment, profit is what matters.

So, given that default rates have declined, and we as a sector have basically conquered the issue of default rates… WHY am I saying default rates are one of the two biggest risks we face? Can someone tell me what has changed that?

YES! I recall hearing the next morning that on a Wednesday evening, I believe it was, a congressman had added an amendment to a bill at the last second that would change the formula for measuring default rates. It sounded logical enough, and relatively harmless. After all if the national default rate was around 5% and we hear that the current cohort period doesn’t allow much time for default, that by just adding one more year to an already 5 year cohort period would give a more accurate default rate… makes sense!

I happen to think this was carefully orchestrated and supported through ACE and maybe a few other trade organizations in a way to slow down career colleges. I was invited to a meeting with DOE officials from the default management division a little over a year ago, and along with 9 other large career colleges, was told they felt that defaults were going to receive increased attention, and we should be taking some steps to admit more qualified students to our institutions in order to lower default rates. Well, it seemed to come out of left field, but I suspect they were receiving inquiries about default rates at career colleges, and this was carefully orchestrated plan to make a change without giving us a chance to fight it. CCAs and career colleges have been successful in increasing the penalties for higher default rates, for which we should be grateful. But don’t kid yourself, even if your default rate doesn’t get to the new 30% threshold where penalties can be applied, the battle can be lost long before that as consumers, legislators, PRESS, all do plenty of damage by declaring how horrible your 20% default rate is and an erratic formula has been hiding the fact for years that your students are not successful because huge numbers of them default on their student loans.

WE MUST ACT NOW TO LOWER THEM because the first students that will be in first couple of years are already in your school, and the first cohort under this formula has just left your college starting this April!

SO what is the new formula, and why is it so serious.

INSERT NEW FORMULA AND EFFECTIVE DATE
As you can see, the "opportunity window for default" has not increased just 50% from 2 to three years, but as much as 150% from 6 months on average to 18 months on average! At the same time, lenders could become less gracious in granting forbearances and cooperating in general to do extra work beyond what due diligence is required to prevent defaults. Guarantors whose job it is to prevent and then recover defaulted loans are under fire some as well, and I fully expect the currently 18 guarantors out there will pare down to 7 or 6 over the next few years. Plus research has shown that students being serviced in the direct loan program are more likely to default, and we know there will be big increases, maybe really big increases, in the use of DL. The effects of the new formula will be much more significant on career colleges as well, because we all know that we do much more work than other colleges in getting our default rates low, so when most of us have ended that work at the end of the cohort period, when you go beyond the cohort period, the rates are likely to skyrocket. I have had analysis from our guarantor, and informally from the Dept as to do as they won't say anything official, that the rates are going to be around 2.5% greater than the current cohort rate, and I think some colleges may see 4x or more in some cases. You can imagine how that will play in your local newspaper when they do a story on the default rates of institutions in your city? Now is everyone getting a sense of why this topic is on your agenda?

So what can we do to lower our default rates? I will show you some of the things we have done, or have in the works to implement at our college. Also, if your college outsources DM, I would be asking your DM servicer whether they are already extending the period to track defaults.

INSERT SLIDES FROM CCA PRESENTATION.
ENROLLMENT AGREEMENT

Applicant:  
Phone #:  
SOC. Sec. #:  
Address:  
Start Date  
□ D.A.Y.S  
□ E.V.E.N.I.N.G.S  
□ N.I.G.H.T-\W.E.E.K.E.N.D  

In this Enrollment Agreement, the word "Student" means the person applying for the course of training described below, the words "I", "me", and "my" mean the Student and each and all persons who sign this Agreement; and the word "ECPI" means ECPI College of Technology, L.C.

The Student hereby applies for the program of training described and checked below. If this enrollment is NOT ACCEPTED by ECPI, there shall be a COMPLETE REFUND of any monies paid to ECPI with NO DEDUCTIONS by ECPI for any ECPI services whatsoever. Acceptance by ECPI entitles the Student to all the benefits of ECPI as described in this Agreement. ECPI agrees to provide services and materials described below and I agree to pay for those services/materials subject to the terms and conditions set forth hereunder and on the next three pages hereof.

<table>
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<tr>
<th>Description of Services and Materials</th>
<th>Term Cr. Hr</th>
<th>Minimum Semester Of Instruction</th>
<th>2009-2010 Semester Tuition</th>
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| B.S. Degree in Computer & Information Science; Concentration in:  
  l. Database Programming 121 8 $6,550  
  l. Networking Security 121 8 $6,550  
  l. Simulation & Game Programming 121 8 $6,550  
  l. Web Development 121 8 $6,550  |
| B.S. Degree in Business Administration; Concentration in:  
  l. Business Management 121 8 $6,550  
  l. IT Management 121 8 $6,550  |
| B.S. Degree in Electronics Engineering Technology; Concentration in:  
  l. Electronics Engineering Technology 124 8 $6,550  
  l. Mechatronics 124 8 $6,550  
  l. Wireless Systems 124 8 $6,550  |
| B.S. Degree in Criminal Justice:  
  l. Criminal Justice 121 8 $6,550  
  l. Homeland Security 121 8 $6,550  |

The student is obligated for the current semester’s tuition. All students enroll ECPI full time unless an exception is approved. The application fee is $100. A semester is 15 weeks of instruction. A semester is 15 weeks of instruction. *See the Tuition and Fee Disclosure for a complete listing of applicable fees. All charges for an academic year (2 semesters) are due and payable prior to student beginning instruction unless financing is approved by ECPI.

I acknowledge that I received and read a completed copy of this Agreement, including the provisions on pages 2, 3, and 4, before signing below. I also acknowledge receipt of the Catalog.

Student’s Signature  
Date  

APPLICANTS UNDER THE AGE OF 18 must be interviewed in the presence of a parent, guardian, or custodian, and this Enrollment Agreement must bear their signature. I certify I was present during the interview. I understand the terms and conditions of this Enrollment Agreement and, if accepted by ECPI, I agree to be bound by its terms.

Signature  
Relationship  
Date  

□ Accepted  
□ Rejected  
□ Probation  
Authorized Signature, ECPI College of Technology  
(Effective 000610)

Page 1 of 4  

NOTICE: SEE PAGES 2, 3, 4, AND TUITION ADDENDUM FOR ADDITIONAL TERMS OF AGREEMENT
## SAMPLE FINANCIAL WORKSHEET (THIS IS NOT A DISCLOSURE STATEMENT)

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FINANCIAL ASSISTANCE: As indicated, I will not need financial assistance in the amount of $.

In addition to any in-school financing provided by ECPI.

If I need such additional assistance, I understand that this Agreement is not an application for such credit and I agree to promptly (in no event later than 10 business days from the date of this Agreement or 5 business days before the commencement of instruction, whichever occurs first) submit all information as required by ECPI in order to apply for this assistance. I understand that such financial assistance may come from various sources including but not limited to governmental grants, governmental loans, loans from private lending institutions, and financing from ECPI. I authorize ECPI to submit all information which I provide to any and all sources of financial assistance, including such information to any and all providers of such financial assistance, and to any and all sources of financial assistance, if such requested financial assistance is not obtained, I understand that ECPI has no responsibility to allow the Student to continue instruction.

### ADDITIONAL TERMS AND CONDITIONS

I understand that:

1. Upon submission of application information satisfactory to ECPI and ECPI's further acceptance in writing of this application, the agreement will constitute a binding contract and both ECPI and I will abide by its terms.

2. Grounds for termination of the Student's enrollment by ECPI prior to completion include insufficient progress, poor attendance, non-payment, or failure to comply with rules, as stated in ECPI's Catalog.

3. I agree that ECPI may sell this Agreement or any associated evidence of indebtedness to a bank or other third party. No such transaction will alter the refund policy contained in this Agreement.

4. The right to adjust class schedule or to amend the curriculum from time to time is reserved by ECPI. Any such change that affects the course content of the course will be optional for the Student and will not be mandatory for graduation provided the Student does not go on a leave of absence or otherwise interrupt consecutive instruction.

5. ECPI may, at its sole discretion, allow the Student to commence instruction prior to the payment of all amounts due and the completion of any needed financing. It is understood, however, that notwithstanding any such action, ECPI retains its right to terminate the enrollment of the Student without additional cause until the Student has complied with all terms of this Agreement.

6. ECPI does not guarantee, and cannot be held responsible for, the transferability of courses completed at ECPI to any other institution. The transfer of credit is solely at the discretion of the institution which the Student plans to attend.

7. It is understood that ECPI cannot guarantee employment for the student.

8. I agree and authorize ECPI to publish photograph(s), film(s), or video(s) in which I appear for advertising or public relations purposes without any compensation whatsoever.

9. All charges due ECPI, regardless of type or payment if not deferred by ECPI, are the first of class for any student in the event that a Student leaves ECPI, whether through withdrawal, cancellation, or graduation, all charges remaining unpaid at the time of such leaving, whether or not deferred, are immediately due and payable.

10. Most ECPI students make monthly in-school payments to the college. These in-school payments are based upon the student's ability to pay and reduce the amount of money students borrow.

11. I consent to receiving notices regarding all required consumer information (adoption reports, curriculum updates, receipts for federal assistance, academic progress, financial aid counseling, etc.) via my college assigned email account which I can access from any PC at the college and from home.

Date: __________ Applicant’s Signature: __________

Notice: See pages 1, 3, 4, and tuition addendum for additional terms of agreement.

ECPI Colleges, Inc.
Document 2, Page 2

HIGHLY CONFIDENTIAL

E0008273
CANCELLATION CLAUSE

Definitions: As used in this Cancellation Clause, the following terms shall have the following meanings:

"Semester" is the period for which students are charged and is defined in the Enrollment Agreement. An academic year consists of two semesters. Costs are shown in the "Description of Services and Materials" section of the Enrollment Agreement.

"Tuition and Fees" means the stated program price for a Semester, or portion of a Semester if less than a Semester remains in the student's program, together with textbooks, sales tax, Administrative Fee and other fees charged by ECPI.

Class Postponement: In the event a program starting date is postponed by ECPI, the Applicant is entitled to a full refund of all monies paid to ECPI.

Refunds: If a student's enrolment is NOT ACCEPTED by ECPI, there shall be a complete refund of any monies paid to ECPI. If cancellation is effected (under this clause), the Applicant shall have the right to apply for reinstatement within 12 months from the date of enrolment, at which time a credit will be given for all monies paid. Written notice of cancellation or withdrawal is required. ECPI will use a cancellation/withdrawal date of the last recorded date of actual attendance. When Applicant requests a cancellation within three (3) business days after the date of their Agreement, there shall be a complete refund of monies paid within 30 days of receipt of the cancellation notice from the Applicant.

If the student cancels before attending 10 days of their first Semester, ECPI will refund all money less a $50 non-refundable registration fee. Thereafter, the refund for each Semester will be the larger of (a) the refund, if any, required by state law, or (b) the refund, if any, required by Federal law, and (c) the ECPI refund policy.

Refund Policy: If termination occurs in the first 10% of the Semester, ECPI will refund 90% of the Tuition, and Fees. If termination occurs after 10% and up to 35% of the Semester, ECPI will refund 80% of the Tuition and Fees. If termination occurs after 35% and up to 70% of the Semester, ECPI will refund 60% of the Tuition and Fees. ECPI shall retain a $100 non-refundable registration fee for each refund. If termination occurs after 70% of the Semester, no refund will be made. Book charges include sales tax.

Federal Return of Funds Requirement: If a student withdraws before 60% of the current Semester (or portion of a Semester if less than a Semester remains in the program) has been completed, a pro-rated portion of the Federal Title IV Financial Aid for that semester must be returned. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% - the percentage of earned aid) multiplied by the total amount of aid that could be disbursed minus the percentage of earned aid multiplied by the total amount of aid that could have been disbursed during the semester. Breaks during the Semester of five days or more are excluded from the calculation. However, if a student withdraws after completing at least one course within a semester, the return of funds requirement does not apply.

Payment of Refunds: Any refunds due under the foregoing provisions to the Student who properly cancels, withdraws, is discontinued, or fails to return from an approved leave of absence, will be refunded within sixty days of the last date of attendance or within sixty days of the date the student failed to return from an approved leave of absence. Refunds due per the U.S. Department of Education will be made within 45 days of the last date of attendance or 45 days from date of official withdrawal whichever is sooner. Refunds due other entities will be made within their required timeframes, but never more than sixty days after the last date of attendance.

Special Cases: In case of student prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, ECPI shall make a settlement that is fair.

Applicants who have not visited ECPI prior to enrollment may withdraw without penalty within three (3) days following either their scheduled class orientation or following a tour of the College and its facilities.

Individual Subjects: For students enrolled only for individual courses, the entire cost of the course tuition, textbooks, sales tax, and fees are due and payable upon commencement of the course.

Date __________________ Signature __________________

(Effective 01/01/2000)

PAGE 3 OF 4
NOTICE: SEE PAGES 1, 2, 4, AND TUITION ADDENDUM FOR ADDITIONAL TERMS OF AGREEMENT

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Document 2, Page 3

E0008274
13. ARBITRATION AGREEMENT: Both Student and ECPI recognize and agree that any dispute which may arise between Student and ECPI should be resolved as quickly and amicably as possible. Accordingly, the following procedure shall apply to the resolution of any dispute arising out of or in any way related to this agreement, any amendments or addenda hereto, or subject matter hereof, or the relationship created hereby including but not limited to, any tort, contract, or statutory claims (individually and collectively the “Dispute”):
   a. The parties shall make an initial attempt to resolve the Dispute in accordance with the College’s Student Complaint/Grievance Procedure.
   b. If the Dispute cannot be resolved through the Student Complaint/Grievance Procedure, then the Dispute shall be resolved by binding arbitration between the parties. The arbitration between Student and ECPI will be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association, to the extent not inconsistent with such rules, the Federal Arbitration Act, subject to the following modifications:
      (1) The arbitration shall be conducted before a single arbitrator, who shall be experienced in the resolution of commercial disputes.
      (2) The site of the arbitration shall be the city in which the College is located.
      (3) The substantive law, which shall govern the interpretation of this Agreement and the resolution of any Dispute, will be the law of the state where the College is located.
      (4) The arbitration shall not include any party other than the College and Student, and shall not be joined or consolidated with any other arbitration.
      (5) Attorneys’ fees are recoverable under the substantive law pertaining to the arbitration or in accordance with the Arbitration Rules of the American Arbitration Association.
      (6) Notwithstanding anything to the contrary herein, the prevailing party, in any of the following matters shall be entitled to recover its reasonable attorneys’ fees incurred in connection with such matters: (i) any motion which any party is required to make in the courts to compel arbitration of a dispute; or (ii) any appeal of an arbitration award for the purpose of vacating, modifying, or compelling the award.
      (7) All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, shall be strictly confidential. The parties shall have the right to seek relief in the appropriate court to prevent any actual or threatened breach of this provision.

14. THIS ENROLLMENT AGREEMENT, TOGETHER WITH THE CONSUMER CREDIT INSTALLMENT SALE AGREEMENT AND DISCLOSURE STATEMENT, CONTAINS THE ENTIRE AGREEMENT BETWEEN THE PARTIES, AND IT CANNOT BE ALTERED OR MODIFIED IN ANY WAY EXCEPT IN WRITING SIGNED BY THE PARTIES HERETO.

Date ____________________________
Applicant’s Signature ____________________________

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.

(Effective 05/10/81) ECFM

PAGE 4 OF 4
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ECPI Colleges, Inc.
Document 2, Page 4
Excerpts, selected by the HELP Committee, from a larger document produced by the company
Submitted to:
Southern Association of Colleges and Schools
Commission on Colleges
Attention: Redacted by HELP Committee
1866 Southern Lane
Decatur, GA 30033-4097

FIRST MONITORING REPORT
Core Requirement 2.8 and Comprehensive Standard 3.3.1.1

Submitted by:
ECPI College of Technology
5555 Greenwich Road
Virginia Beach, VA 23462
Contact: Redacted by HELP Committee
Vice President, Accreditation & Regulatory Affairs
Telephone: Redacted by HELP Committee

Submitted on:
April 13, 2010
Table of Contents

Introduction .................................................................................................................. 2
Background .................................................................................................................. 2
Mission ....................................................................................................................... 2
History of ECPI College of Technology .................................................................. 3
ECPI College of Technology Relationship with the Commission .................. 3
Purpose of Report .................................................................................................... 4
Core Requirement 2.6 (Faculty): ........................................................................... 5
Recommendation from the Commission’s December 2009 Meeting .......... 5
History of the Responses to Recommendation ..................................................... 6
Current Request from the Commission ................................................................. 6
ECPI College of Technology Response ............................................................... 7
The Faculty .............................................................................................................. 8
Credits delivered by full time faculty ................................................................. 10
Faculty Workload Policy ...................................................................................... 14
Total Number of Faculty .................................................................................... 17
Other metrics to demonstrate quality instruction ........................................... 20
State Nursing Boards .......................................................................................... 20
State Massage Therapy Board ........................................................................ 21
Programmatic Accreditations ............................................................................ 22
Student-to-Faculty Ratio and Class Size .......................................................... 22
Achievement of Student Learning Outcomes .................................................. 23
Achievement of Educational Program Outcomes .............................................. 25
Graduate Employment Rates in Field of Study ................................................ 26
Student Feedback ................................................................................................. 26
Summary ................................................................................................................. 27
Attachments: ........................................................................................................... 28

Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs) ................................................................................................................................. 29
Recommendation from the Commission’s December 2009 Meeting .......... 29
Current Request from the Commission ............................................................... 30
ECPI College of Technology Response ............................................................... 30
Institutional Effectiveness Process .................................................................... 31
Institutional Effectiveness Plan .......................................................................... 39
Institutional Effectiveness Report ...................................................................... 42
Actions Plans for Continuous Improvement ..................................................... 44
Annual Institutional Effectiveness Report ......................................................... 45
Examples of the Application of the IE Process .................................................. 46
FY2010 Institutional Effectiveness Plans ............................................................ 53
Summary ................................................................................................................. 53
Attachments ........................................................................................................... 54

FIRST MONITORING REPORT Page 1

HIGHLY CONFIDENTIAL
ECPI Colleges, Inc.
Document 3, Page 3
Introduction

Background

ECPI College of Technology (the "College" or "ECPI") is an independent, private, for-profit institution of higher learning offering the bachelor of science, associate of science, and associate of applied science degrees, and diploma programs in computer and information science, criminal justice, electronics engineering technology, business, health sciences, and culinary arts. The programs offered vary by campus. The College's main campus is in Virginia Beach, Virginia and operates branch campuses in Newport News, Virginia; Richmond, Virginia; Charlotte, Greensboro and Raleigh, North Carolina; and Charleston, Columbia and Greenville, South Carolina.

Mission

ECPI College of Technology's primary mission is to provide quality collegiate education. The College is committed to being a premier institution of higher education with an innovative, student-centered learning environment. The curriculum is designed to foster inquiry, research, analysis, and critical thinking. Instruction is delivered in a variety of effective formats to enhance student access to the College educational programs and learning resources. The College responds to the educational needs of the communities it serves through cooperative efforts with students, faculty, alumni, businesses, organizations, professional associations, and government. ECPI is dedicated to assisting graduates with career development and the pursuit of lifelong learning.
History of ECPI College of Technology

ECPI College of Technology was founded in the Commonwealth of Virginia in February 1968 to meet the needs of employers for well-prepared data processing specialists. ECPI quickly established a reputation for providing high-quality instruction in certificate and diploma programs while using industry-standard equipment and teaching the computer applications and software most in demand by employers. Classes were small, and instructors had industry experience, academic credentials, and teaching ability. Successful student outcomes, including high graduation rates and program-related employment, were considered of primary importance. These values continue to serve the institution, its students, and graduates.

In subsequent years, program offerings expanded into electronics and computer technology, and were followed by business, medical, and nursing programs. Branch campus locations began to be established in other cities. In 1999, the Associate of Applied Science degree was offered in most program areas. More degrees have since been added including the Associate of Science and Bachelor of Science. In 2006, a Culinary Arts program was added at the Virginia Beach campus and offers the Diploma and Associate of Applied Science degree.

Throughout its history, the College has maintained a strong relationship with industry and employers. Program advisory boards regularly meet and provide valuable feedback regarding employer needs and industry trends. This feedback often translates into curriculum revisions that both add value and help to make the College’s programs effective.

ECPI College of Technology Relationship with the Commission

ECPI College of Technology was initially accredited by the Commission on Colleges of the Southern Association of Colleges and Schools (the "Commission") in 1998 as a Level I Institution.
offering associate’s degrees and was reaffirmed in 2003. In 2004, the College was authorized by the Commission as a Level II institution to offer the Bachelor of Science degree. In December 2008, the Commission continued accreditation following a review of the College’s off-campus sites in Richmond, Virginia and Columbia, South Carolina. The College submitted its Fifth-Year Interim Report to the Commission in September 2008.

In December 2009, the Commission placed the College on warning for failure to comply with the Principles of Accreditation, specifically Core Requirement 2.8 (Faculty) and Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs). The institution is scheduled for its reaffirmation review in 2013.

Purpose of Report

The purpose of this report is to address the Commission’s concerns expressed in the January 12, 2010 letter and to demonstrate the College’s compliance with Core Requirement 2.8 (Faculty) and Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs) of the Principles of Accreditation. A copy of the January 12, 2010 Commission letter is included as Attachment 1.
Core Requirement 2.8 (Faculty): The number of full-time faculty members is adequate to support the mission of the institution and to ensure the quality and integrity of its academic programs.

Recommendation from the Commission’s December 2009 Meeting

The recommendation of the Board of Trustees of SACS Commission on Colleges at its December 2009 annual meeting, as stated in the January 12, 2010 letter to the College:

<table>
<thead>
<tr>
<th>CR 2.8 (Faculty)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The institution has not yet demonstrated compliance because, although data are provided regarding the percentage of full-time versus part-time faculty as well as courses taught by each faculty member on each campus, the course load for a number of faculty per semester seems excessive. For example, on page 20 of Volume 1a, the column “courses taught” in fall 2009 lists 10 courses for faculty #79 at the Virginia Beach campus; page 6 shows 8 courses for faculty #17 at the Greensboro campus; page 4 shows 9 courses for faculty #11 at the Charleston campus, and so forth. The data show that a number of faculty members in both fall 2009 and spring 2009 taught 7 to 10 classes per semester.</td>
</tr>
<tr>
<td>A further report is requested which should demonstrate the number of full-time faculty is adequate to ensure the quality and integrity of academic programs and that faculty workloads are not excessive so as to impair the quality and integrity of academic programs.</td>
</tr>
<tr>
<td>Source: January 12, 2010 Letter from the Commission to ECPI College of Technology</td>
</tr>
</tbody>
</table>
History of the Responses to Recommendation

In 2008, the College submitted its Fifth-Year Interim Report, which was reviewed by the Commission at its December 2008 Commission meeting. As a result of the review, the College was required to submit a Monitoring Report to the Commission, as the Committee on Fifth-Year Interim Reports reported that it had found "significant deficiencies with Core Requirement 2.8 (Faculty)." In its letter dated February 19, 2009, the Commission outlined the requirements of the required monitoring report to address these deficiencies. This report was submitted to the Commission, as requested, on September 8, 2009.

The Commission reviewed the Monitoring Report at its December 2009 meeting and notified the College, in a letter dated January 12, 2010, that the College was placed on Warning for six months. In its letter to the College, the Commission noted that the Committee on Compliance and Reports did not authorize a Special Committee to visit the institution.

Current Request from the Commission

The Commission has requested the following:

A further report is requested which should demonstrate the number of full-time faculty is adequate to ensure the quality and integrity of academic programs and that faculty workloads are not excessive so as to impair the quality and integrity of academic programs.
As noted earlier, the College has hired new faculty members, both Full-time Faculty and Adjuncts in 2009 to serve the growing College enrollment. Additional faculty members were hired to ensure compliance with the College's revised Workload Policy described above. The total number of faculty is 749, of which 534 are Full-time Faculty and 215 are Adjuncts. This represents an increase of 132 faculty between the Fall 2009 semester and the faculty reported in the previous monitoring report to the Commission and Spring 2010 semester as presented below:

<table>
<thead>
<tr>
<th></th>
<th>Fall 2009</th>
<th>Spring 2010</th>
<th>Difference</th>
<th>% difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty (full time)</td>
<td>367</td>
<td>534</td>
<td>+167</td>
<td>-45%</td>
</tr>
<tr>
<td>Adjunct</td>
<td>266</td>
<td>215</td>
<td>-51</td>
<td>-20%</td>
</tr>
<tr>
<td>Total</td>
<td>633</td>
<td>749</td>
<td>+132</td>
<td>21%</td>
</tr>
</tbody>
</table>

A majority of the College's total faculty, or 71 percent, are full-time. The assimilation of the new full-time faculty during one semester was achieved through hiring Adjunct faculty who had taught at the College for at least one semester. The new full-time faculty were employed across the 10 campuses, with the Virginia Beach (main campus) experiencing the largest number of new faculty. The Virginia Beach campus hired a total of 25 full-time Faculty and 28 Adjuncts across all the programs. The 25 new full-time Faculty included 12 Adjuncts who were promoted to full-time Faculty positions. The remaining nine campuses each added several new full-time Faculty. Aside from the Virginia Beach campus, no branch campus added more than four full-time Faculty in any individual program. The following chart represents the total full-time Faculty and Adjuncts for the College, by program area:
Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs)

Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs): The institution identifies expected outcomes, assesses the extent to which it achieves these outcomes, and provides evidence of improvement based on analysis of the results in each of the following areas: Institutional Effectiveness

3.3.1.1 educational programs, to include student learning outcomes

Recommendation from the Commission’s December 2009 Meeting

Comprehensive Standard 3.3.1.1 (Institutional Effectiveness – Educational Programs)
The institution has not yet demonstrated compliance because, although the institution provided data on course completion rates, graduation rates, and curriculum changes, evidence was not found regarding the extent to which goals are matched to student outcomes, or how assessment results are used for improvement.

Source: January 12, 2010 Letter from the Commission to ECPI College of Technology

History of the Responses to Recommendation

As a result of the Commission’s review of the Fifth-Year Interim Report at its December 2008 Commission meeting, the College was required to submit a Monitoring Report to the Commission. The Committee on Fifth-Year Interim Reports reported that the Commission found "significant deficiencies with Core Requirement 2.8 (Faculty) and Comprehensive Standard 3.3.1 (Institutional Effectiveness) – 3.3.1.1 Educational Programs." In its letter dated
February 19, 2009, the Commission outlined the requirements of the required monitoring report to address these deficiencies. This report was submitted to the Commission, as requested, on September 8, 2009.

This Monitoring Report was reviewed by the Board of Trustees at the Commission’s December 2009 meeting. The College was notified in a letter from the Commission, dated January 12, 2010, that the College was placed on a sanction, Warning, for six months. The Committee on Compliance and Reports did not authorize a Special Committee to visit the institution.

Current Request from the Commission

A further report is requested and should provide evidence that the institution has analyzed student outcomes and has used the results of the analysis for improvement.

ECPI College of Technology Response

The College recognizes that the presentation of the data in the Monitoring Report reviewed by the Commission at its December 2009 meeting led to the conclusion that the College was not “closing the loop” in regard to analysis and improvement within the institutional effectiveness process, as the examples cited did not document the process used by the College to close the loop. To demonstrate that the College does “close the loop,” the institutional effectiveness process and use of results for improvement are briefly summarized in the following paragraphs. The analysis and data are used in a cycle of continuous improvement of the College’s educational programs. This narrative and the examples are presented to demonstrate the College’s compliance with this Comprehensive Standard.
February 1, 2008

Dear Mark Deepix:

We are writing this letter to express our concerns and demand resolving the criminal justice program at ECPI College of Technology (Raleigh location). This letter is an attempt to elucidate our concerns about this issue and to support the efforts of our fellow classmates who are interested in the criminal justice program at ECPI College.

We have been enrolled in the criminal justice program at ECPI since November of 2006. Since that time we have had many problems and concerns. We have wanted to respond, however, until we did some research of our own. Our goal was to attempt to figure out what each side was saying, and to put the situation in context. The following is our understanding of what is happening.

Issues

- Upon signing up for this school, we had been given misleading and false information. The admissions rep said there was a forensic lab in place. However, to our surprise there is no existing lab. We will be completing our crime scene forensic course on 2713, and we have not had any hands-on experience in this class.

- In June of 2007, the professor began as our criminal justice teacher. He spent two consecutive terms with her teaching court procedures and ethics. The knowledge that we obtained from these two classes was self-taught. He was much unprepared, unprofessional, and unknowledgeable about the information he was teaching. We feel we would have actually learned more by reading those two terms in the library and studying on our own. The professor himself never attended class or was unprepared and did not very knowledgeable about the information he was teaching. The information the professor told us was not based on facts. He told us that the books that we used were incorrect. We paid for these two courses, took 5 hours out of our day, and spent our money purchasing books and taking classes. We feel that since these simple standards were not met we should be reimbursed for those two terms.

- We have contacted and spoken to the Director of Education. He has informed us that the professor was replaced by Academic Advisor. He has informed us that the transfer of the professor was an attempt to resolve the issues we have encountered. We have had several meetings since then. Their response was as follows:

- July 2007 (meeting with Academic Advisor) said they were working on the forensic lab and it would be complete by our forensic course. Their response to our concerns about price instructor
Reduced by was they would sit in our close to see what the problem were.

o None of the above ever happened

o When the issue came up about the admissions office lying to get students enrolled in their program. Of course Reduced by HELP Committee Reduced, we were unaware of this behavior, but yet they failed to ever investigate the matter any further.

o Reduced by HELP Committee are hardly ever present past 5:30 p.m., because we are all night students we do not arrive until 5:30 p.m., so if we have questions or concerns, we get the run around or are left to leave a note under their doze because they have left for the evening.

o Reduced by HELP Committee told us they are there during the day if we want to set up a meeting. However, we all have full time jobs. We cannot leave work early to meet with them every time we have a question or a concern. This is another reason we chose this school. We were told the faculty would be available to us at any time, and that this was convenient program for people that have jobs during the day. It is not.

o 1/12/08 (meeting with Reduced by) 6:36 - 6:45 p.m., Reduced by came to our class to discuss the course credits with us. We had been given a course sheet on the first day of school with a list of all the required courses and the number of credits we needed to graduate, which were 73 credits. However, we have recently noticed that we are scheduled for more classes and will have more than 73 credits upon graduating. Dr. Reduced by stated that we still needed all these classes because SCCB is in the process of switching over from an A.A.S. program to A.S. program. We were told that we would be graduating in February and now it will be sometime in April or May for most of us. Reduced by told us that the teaching sheet that was given to us was from Virginia Beach and that it was wrong. We asked Reduced by if we could set up a meeting with you (Mark Dreyfus) due to our concerns, and his response was that he does not speak with you. Reduced by ended the meeting and said Reduced by would get back to us.

o 1/24/08 (meeting with Reduced by) 8:00 - 8:15 p.m., Reduced by told us that the finance lab was coming but it would not be ready before we graduate. We expressed our concerns again with her about our prior instructor, the fact that she has failed to get back with us with a response, our credit issues, and the criminal justice program as whole or lack

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Document 4, Page 2
thieved. Radio's response to us was that they would need to be "consulted!" for the two areas with Redacted by; she told us that when ECPI accepted the criminal justice program they were not ready for it, the symposium with the way the program has been for so long that something needed to be done. Redacted told us that she was going to get more involved with our scheduling and academic needs. We asked her if she had informed you (Mark Dreyfus) of any of the concerns we have been having. Her response was that she had not, but that she would talk to you and the two of you would come up with a solution. Redacted told us she would have an answer on Monday 1/2/08.

- 1/2/08 (meeting with Redacted by HELP at 6:00-6:15 p.m.) Radio Redacted by HELP still did not have a solution. They talked to us further about our concerns, but there was nothing new. Redacted said that she Figured nothing with our concerns. Redacted said there was some communication. Radio was supposed to be the one who took care of this matter, but she handed off to Redacted, and Redacted did not follow through with her previous statements. Redacted told us she would be back on Thursday 1/5/08 with an answer, and that Redacted by would be there as well with a guest speaker for our class.

- 1/3/08 (meeting with Redacted by HELP at 6:00-6:10 p.m.) Redacted by was showing up for the meeting. Redacted by arrived at 6:01 p.m. without a guest speaker. He told us that he had his way to meet with the guest speaker. Radio said since we had been "complaining" so much he was going to try and bring some more guest speakers in for us. Redacted by has recently been involved with the criminal justice night students. However, he has managed to provide the day students with numerous guest speakers, a criminal justice alliance club, a thorough lesson on fingerprinting, and numerous field trips. Unfortunately, he has failed to provide the night class with those same opportunities. Redacted by's response was that it was hard to get guest speakers due to HELP during the time frame because they have class and they want to go home. Radio said to him that he was just as frustrated as we are with the night class, and that he was aware of our concerns and that Redacted by should address our problems. Red did not have a solution and said it was out of his hands. Red ended the meeting at 6:10 p.m., upon his departure we went to the main office to see where Redacted by was since she had not showed up for the meeting. Once again, Redacted by avoided us. We were told by Redacted by that the career advisor that Radio had left around 3:30 p.m., at that time we went to the front desk and asked for the front desk contact information and received your telephone number.

As you can see from the above events, we are very frustrated and disappointed that this matter has not been resolved. Redacted by has not been able to follow through or give us any
2716

[Paragraph]

[Paragraph]

[Paragraph]

[Paragraph]

Thank you for your time and we look forward to your reply and a resolution to our problem.

Sincerely,

[Paragraph]

Please contact:

[Paragraph]

Or

[Paragraph]

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Document 4, Page 4
Campus wide

- Even though the only 2 schedules for night classes are to start at 5:30 or 6pm, they have made their official start time at night 5:45pm. Nothing is starting until 6pm, of course.
- Some classes start late – closer to 8:30pm.
- Instructors seem all over the place – very social – very often not in class. One instructor took me for a “walk” around the parking lot to discuss what turned out to be “international teaching opportunities” – when I mentioned he should stay in class, he said they were fine.
- The above is because in many classes, the instructors are not teaching. They are babysitting and students go through the book and assignments (various comments in the surveys as well as what I saw).
- Faculty are not seemed to be held to any standard – they seem to teach what they want when they want. Additionally, there is no enforcement of policy. Drink, food and drinks in classes, etc. I was told many classes take “time-out breaks”.
- Overall lack of management and organization

Criminal Justice

Student Surveys

- Overall, many Average Marks
- Poorly/Ineffective – by far their least effective instructor. Retactad by also.
- Many Poor Scheduling marks
- A lot of Below Averages and Unstats on educational quality
- Extensive lack of hands on

My take

- Retactad by HELP Committee both need to be replaced immediately
- Scheduling – they are running 2 day and 2 night courses to keep the instructors paid. Students in Intro to CJ are taking their next CJ class at the same time.
- Retactad by – a lot instructor assigned CJ course. Not Credentialed OR capable.
- Lab tables are in – no excuse for not doing labs.
- In spite of repeated claims by Blair that the faculty use sharepoint – they do not and are not being told to.

Medical Assisting

Student Surveys

- Overall many Average marks
2718

- Redacted by HELP: have any Least Effective Instr comments
- Many Poor Scheduling marks
- Some Equipment/ Lab concerns – not working or not enough

My take
- Redacted is new advisor – but it seems that Redacted is doing the scheduling
- Lots of Independent Studies for med classes

Net. Seq/CEET/Web

Student Surveys
- Overall many Average marks
- Redacted by HELP Committee have many Least Effective Instructor comments
- Many poor Scheduling comments.
- They want clubs for evening school

My take
- Redacted – like most instructors in Raleigh – puts his class on autopilot – almost self-paced.
- Scheduling – actual instructors are not on schedule – Redacted by was assigned to 3 day classes, but is not there in the day (full time at IBM)
- One instructor told me he was told they would be switching back to the official book list – even tough Redacted has claimed many times that they were in fact using the official book list.
- Redacted by – Electronics Inst – had about 8 students in a class and real dry lecture the whole time – he wasn’t even pleased by the fact that 3 of them had their heads down sleeping. No one had a book open or anything, the tables were bare.

Collected Syllabi

- Med courses – I do not have access to official curriculum
- NST190 Units – AAS course –
  o Textbook matches the Syllabus in SharePoint.
  o Objectives are different.
  o Course has 15% of grade for attendance – maximum allowed is 5%
- IST120 Computer Applications
  o Listed on Syllabus as 2 credits – it’s 3 credits
  o Objectives much different than what’s in SharePoint, and very basic
2719

- 10% of grades is attendance and 10% is professionalism (7) for a total of
  20% participation. Max allowed is 5%.
- BIO20 Biology
  - Different textbook than in SharePoint
MEMORANDUM

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To: Redacted by HELP
   Director of Academic Affairs
   ECPI College of Technology, Virginia Beach Campus

From: Redacted by HELP Committee
   Associate Dean for Criminal Justice
   ECPI Colleges

Date: February 22, 2008

Re: Assessment Visit to the ECPI Campus, Raleigh, North Carolina

BACKGROUND:

Pursuant to a request from Mark Dreyfus, an onsite visit to the Raleigh Campus was conducted from February 22, 2009, to February 22, 2008. I was asked to perform the following tasks during the visit:

- Meet with the Raleigh Criminal Justice faculty;
- Observe and review the correct installation of computer software applicable to the ECPI Criminal Justice program and demonstrate the application of that software to the Raleigh Criminal Justice faculty;
- Perform classroom lecture and computer laboratory exercises with the Criminal Justice students on the Raleigh campus;
- Generally observe and report back on the status and quality of the Criminal Justice program on the Raleigh Campus.

SUMMARY AND RECOMMENDATIONS:

The following memorandum constitutes a report on my visit to the Raleigh campus. I have provided both a chronological and subject matter based recap of that visit. However, for convenience, I do offer this initial list of recommendations in summary fashion:

1. That all future hiring of criminal justice faculty for the Raleigh Campus should be conducted under the supervision of the Virginia Beach Campus. This should include interviews of, and teaching demonstrations by, prospective candidates via the VCJM system. The supervision of the Beach Campus is needed to ensure that only faculty members who possess the required requisite skills, knowledge, experience and professional and academic credentials in criminal justice will be hired. The teaching demonstrations must include evidence of an appreciation for relevant/laboratory modules on the curriculum.

2. That regular audits be conducted of the curriculum for significant changes needed to ensure the utilization of that system by the Raleigh faculty and full-time CJ faculty members.
3. That regular audits be conducted of the course materials and textbooks used in the Raleigh C2 classes. It is imperative that such audits involve more than a simple request and submission of documents by faculty members. A survey of C2 students (see point 64, below) should also be utilized to ensure the validity of any such faculty report.

4. That regular student surveys should be conducted (via confidential email transmitted directly to the Virginia Beach campus) to determine what the student perspective is on the Criminal Justice program on that campus. This should include questions regarding: (a) curriculum, (b) active and collaborative learning opportunities, (c) faculty, (d) admission process, (e) externship process, and (f) career placement process.

5. That the Raleigh Campus administration and faculty be required to undergo training on effective class scheduling and classroom utilization;

6. That the Raleigh Campus faculty be required to undergo training on active and collaborative learning to facilitate the implementation of "hands-on" activities and laboratory exercises in C2 classes;

7. That immediate steps be initiated to rectify the enrollment for the Raleigh C2 students. It is embarrassing that this is the first term that the students have enrolled;

8. That Admissions be required to meet weekly with the C2 faculty to facilitate training on the program's content;

9. That Career Services be required to meet weekly with the C2 faculty to facilitate training on the program's content and develop ideas for future internship sites and potential placement sites;

10. That until qualified faculty can be hired, Raleigh C2 classes be synchronized (via VCOM) with the Virginia Beach Campus (for C2 technology classes, etc.) and the classes at Norfolk and the Fredericksburg campus (for law enforcement classes, Radiology, etc.)

CHRONOLOGY OF VISIT:

Wednesday February 20, 2008:

CJ 100 Introduction to Criminal Justice Classroom Visit
• We arrived on Campus just prior to 12pm
• Went directly to the classroom location
• Visited the classroom and reviewed a film with the students and listened to class discussion
• I then engaged the students in a discussion on the purpose of criminal justice positions in the "grand scheme" of reducing criminal activity and combating crime. We also discussed career goals and career fields.
• Provided an overview of the activities for Thursday's Keeping Methadone Day Class.
• The students invited me to a class later on Thursday at 11am.
• Resided by HELP Center

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Document 4, Page 9
Post CJI/100 Classroom Visit / Afternoon

- I met with Rick Parcell (CJ instructor) to discuss the exercise lab planned for the day.
- We further discussed the lab activities that I would facilitate on Wednesday evening in the lab led by patrol observations.
- Finally, we discussed the need for details to be worked out with the instructor for the next week, as discussed in the classroom.
- Rick Parcell is checking me on any issues that I was having and discussing the situation.
- Rick Parcell informed me about the situation and discussed the exercise in the class.
- I was informed about the need to be more careful in the next assignment.

CJI/100 Investigation Principles Classroom Visit

1. I met with the instructor for thirty minutes prior to class.
2. Rick Parcell (CJ instructor) appears to be a very bright young woman. She is
   attending school for her PhD and has a strong research background.
3. Rick Parcell informed me about the need to be more careful in the next assignment.
4. I introduced myself to the students in the Investigation class. These were the
   same students I met on VCOM last Tuesday. They remembered me and
   were very nice and eager to learn.
5. The students immediately began discussing the case and asking questions.
   They didn't know anything (as they did not know anything on VCOM), but
   they were excited about the investigative cases. I explained the U.S.司法
   Investigative processes and the importance of the justice system.
6. The students immediately began discussing the case and asking questions.
   I explained the investigative processes and the importance of the justice system.
7. The students immediately began discussing the case and asking questions.
   I explained the investigative processes and the importance of the justice system.
8. The students immediately began discussing the case and asking questions.
   I explained the investigative processes and the importance of the justice system.
9. The students immediately began discussing the case and asking questions.
   I explained the investigative processes and the importance of the justice system.
Student Reaction:
1. The students were very pleased with the activities for the night. I decided to step out of the classroom at 8:00 p.m. to provide the instructor with time to continue her lesson plan.
2. The students expressed anger that tonight was the first "hands on" night that they had in their entire program. They appear very upset about the situation.
3. By the end of the night, I was able to get to know the students and their names. They thanked me and (see above - one of the students that the Campus President had "warned" me about) came up and personally thanked me in the restroom and told me that I made a difference in his life tonight.

Thursday February 21, 2008:
CJ 1000 Campus Visit:
1. I introduced myself to the class. I had met some of the students in the CJ 100 class prior to today's visit.
2. I entered the class under the impression that these students didn't have any concerns so I prepared to teach a few research concepts. However, the students immediately expressed concern about the degree and a future BS degree. This was followed by equal concerns regarding careers and internships. Based on these concerns:
   (a) I decided to provide the day students with some professional development workshops that I provided to the right students on Wednesday. I discussed the importance of internships and the need to build a resume. I provided some handouts developed to ease the students into the resume development process. The handouts explore the items which should be listed on a Criminal Justice resume, and some formatting tips. I also discussed the "do's and don't's" for CJ interviews.
   (b) I was very pleased that the majority of the class was happy. However, one student cried. I asked her why and she said, "because no one ever told us all this stuff." I felt pretty awful about it so we continued our discussion for an hour.
3. Next we discussed the FISRA certification. I walked through the website and gave them the sequence of certifications to take. I also encouraged them to form a CERT (Community Emergency Response Team) for the school similar to the team at the Beach campus or a local group. I added that the training is free and it is a great experience that is extremely valuable on a resume or law enforcement. In response, the students asked if they could carry on training at the Beach Campus. I told them I feel although that is possible, it would be even nicer if they created these activities in their community to protect their own neighborhoods. I don't know if they said them on that issue. Some of the students have decided that they want to purchase the BS at the Beach campus, but I don't know any way to get off the Chapter of the American Criminal Justice Association. I gave them a membership application, which will get them involved in my chapter. Ask them to the website, get them involved in regional conferences, national conferences and they will receive journals in the mail and network with CJ professionals. They loved this idea, and the $36 fee didn't scare them.
4. At this point, I finally had an opportunity to lecture. I engaged them in a lecture discussion on the purpose of crime analysis. It became really interactive and they took notes. They told me they loved it and they said that "they were really learning." One female student asked me if I wanted to move to North Carolina. I laughed and kept lecturing.
5. Next, I discussed the "Seven Step Research Process" and provided them with handouts with potential diagrams to assist in the learning process (this is handy for field research and research projects). At this point, a male student asked me if I would consider being their teacher since I seem to know "a lot." Because, Rotterdam had left the room, I said that they did have a teacher and that I was happy when I was.
6. I then discussed eyewitness and victim testimony and descriptions and we moved on to
7. Computer Forensics. I had the students assist me in recovering a female composite. They all
8. really enjoyed it and loved the software but complained that their campus doesn’t
9. have “that stuff”! So, I was really happy to tell them that I was using their computer and they
10. could use this software as well and construct wanted poster templates for their job
11. search/professional portfolio.

8. The next lecture was on data and data integrity
9. After Redacted left the room, the students stated that the only SPSS thing they
10. had done was the tutorial because Redacted didn’t know how to use it. So, I
11. decided to help them load their files. I gave the students a handout and then walked them
12. through the data set loading process with a projector (SPSS Lab 1). I assisted those who
13. needed help. Redacted came in the room and began assisting students after the
14. second data set was loaded. I think that he can do this himself now. I apologized to
15. the students for my abundance of handouts for the day but I like to give people instructions
16. on how to do everything. They loved it.

9. Next, I taught them how to create frequency tables and determine the measure of central
10. tendency with a variable from a data set. I provided a lab sheet in case they forget after I
11. leave (All of this is on Redact).

10. A male student then asked me again if I would move to North Carolina and become a
11. teacher for their campus because this was the first time in 7 months that they had
12. done anything. I told him that he was still early in the term and he would be doing
13. more Labs. Plus, he had many more courses ahead of him with hands-on activities
14. coming. I said that I may come to visit in the future. The class was pleased with that.

11. I provided them with a Mapgiz 2 Lab sheet. This is an online lab (also available on
12. Redact). I told the students that they can do it at home but I will introduce them to
13. mapping principles. I had to at least give them this because Arcmap has not yet
14. arrived on this campus so I cannot train the students or faculty on this software.

C:027 Classroom Visit
1. I arrived on Campus at 3:45 p.m. to set up a scenario for the students. I reserved
2. Room 206 for me. I decided to have the students synthesize the principles in CJ05
3. (Criminal Law), CJ06 (Criminal Procedure), CJ10 (Law Enforcement Operations),
4. C:200 (Investigations), and CJ225 (Crime Scene Management) into one exercise
5. along with principles in the Computer Investigation course.

2. I prepared a digital crime scene. I developed a scenario involving a drug distribution
3. network and placed a laptop in Room 206 with cell phone numbers on the screen. I then
4. randomly placed ten floppy diskettes in the room with information he entered into Room
5. 206. I then randomly placed 16 CDs with maps of drug distribution sites in the room.

3. I briefed the students on the scenario and again reviewed the principles of digital media
4. and investigations.

4. We then discussed the importance of having reliable informant testimony. The address
5. for the “denier” and the information for the exercise was based on a trusted “informant.”

5. We discussed the proper way to complete a search warrant and the process of assessing
6. a scenario and preparing for an investigative raid involving digital media.

6. The students completed the search warrants and were approved by me after completing a
7. risk assessment of the scenario and drafting a list of resources necessary to conduct this
8. raid and analyze any digital media located in the suspect’s

7. The students processed the “evidence” and sketched the location. Next they seized
8. the faxes, COAs, and cell phone records on the information on the laptop screen. A crime
9. scene report was drafted as well as an IRT (Incident Based Report). The students then
10. completed a digital evidence recovery for the deleted files on the floppy drive to complete
11. the required multi-evidence forms provided.

8. The students were informed that the entire lab packet could be placed in their portfolios.
9. The students became upset when we left but I left business cards for them to keep in touch.

STUDENT OBSERVATIONS:

Day Students:
1. I was under the impression that the Day students did not have any issues with their education. I was wrong.
2. The day students are very active and feel that they are missing out. They love the C.U.3 lecture and stated that it was the most “hands on” they had ever had at the school. They “don’t want to get it right” but they are really frustrated.
3. These students asked if they could join the A.C.D. Chapter (the A.C.D. Campus chapter). I encouraged them to form one with me with the students. They refused. So I provided applications.
4. The students informed me that they will return to Virginia Beach to attend any workshops that we schedule because they are eager to learn things and they said that they will even stay in hotels if they can have training and labs.
5. The students then asked if they would be allowed to go to Virginia Beach for the 2013 degree.
6. I was able to hold the class until slightly after 7pm because they wanted to keep learning. When I told them that class was over, they said that they would stay late for another class.
7. A student cried when I passed out business cards and said goodbye to them. They pleaded with me to come work in North Carolina.

Night Student Audit:
1. Night students are unaware of the existence of externships.
2. Night students say that they do not know who their career advisor is.
3. The night students informed me on Wednesday night that they just made appointments with someone to learn how to make a résumé and they are graduating within the next one to three terms.
4. The night students state that they have never had a “hands on” project prior to my arrival.
5. The night students lack career and professional development training.
6. The night students come to school whenever they feel like attending. School does not start at 5:45pm. Instructors start classes at 6:30pm each night (based on my observation from walking around).
7. The students (C.J. and men) have no activity. During my rounds of walking down the hallway I saw students in solitary positions wearing out of books while instructors worked on the instructor PC’s or laptops, which I can only assume were personal computers.
8. Instructors fail to use the approved curriculum from Sharepoint. The C.J.G. class was installing operating systems, which is clearly a Network Security activity, not Criminal Justice. The instructor was doing tasks from the textbook which are not part of the approved curriculum. The curriculum is in Sharepoint. I mentioned this to him on 1/31/2011 prior to the V.C.O.M class during the first week of the
term and during my visit. I also noticed that C/A was not using the SPSS or
Mapping labs from Sharepoint. I had them print them and make copies so that I
could run through them with the students. They loved the labs. This is a hands on
activity that is readily available that they are just failing to comply with!

3. Redacted by HELP Committee

11. The night students expressed concern about what would happen to them once I
left. They stated: “What will happen to us after tonight?”

FACULTY OBSERVATIONS:

CU Faculty Audit:

1. Redacted by HELP Committee

2. Redacted by HELP Committee

Facility Training Issues:

7 of 19
1. In sum, faculty training was impossible in Raleigh:

   - Redacted by eill the Campus shortly after day classes each day, eliminating any ability to conduct training after class with him on software. I observed his Day students how to use SPSS and ComPsychSoft. The students took notes on each class and compared results, even though he was present. He did not take notes on either program. I am not comfortable believing that he will successfully be able to work the software without student assistance.
   - Redacted by removed shortly before class each night, eliminating any ability to conduct training prior to class with her on software. I observed the Night students how to use ComPsychSoft. The students took notes on each class. Even though she was there during my presentation, Redacted did not take notes, I am not comfortable believing that she will successfully be able to work the software but I may be incorrect.
   - Redacted by appeared to be interested in Drake but assumed me that he knew how to use it. I will have to take his word on this because he said that he introduced the software to the students prior to my arrival. Please see my observations above regarding his ability and credentials to teach a CJ course.
   - Redacted by introduced both the day and night population to the EMSA Certification Programs that we utilize for CJ students. The students upload the data and I showed them how they can do the training in groups on campus, lead by an instructor or a club member to alone in the privacy of their homes. Neither Redacted by took notes on this briefing.

2. Additionally, I introduced both the day and night population to the EMSA Certification Programs that we utilize for CJ students. The students upload the data and I showed them how they can do the training in groups on campus, lead by an instructor or a club member to alone in the privacy of their homes. Neither Redacted by took notes on this briefing.

CAMPUS ADMINISTRATION OBSERVATIONS:

1. The Raleigh Campus Environment felt borderline hostile to me. Redacted and me, it was obvious from the moment that we arrived that people knew why we were there and that they didn't want us there. Redacted and me, we were repeatedly followed around the building. The building's are random observances that I would offer in support of this conclusion:
   - We were constantly watched while outside. For example: Redacted approached for where he was smoking outside (usually within a few yards of the campus 'smoking area'). This was very disturbing because it was unnecessary to scrutinize every movement we made since we came to assist them.
   - The faculty were very resistant. They did not seem to want to cooperate. The faculty simply cut down while I taught or made a few copies. There was zero teamwork.
   - The communication between Redacted and me and the faculty and staff was strained and passively hostile.
   - The environment was such that it was impossible to leave faculty, note pads or brochures unaccompanied in a room for fear that they would be viewed, copied, or stolen. In all of my experience in Criminal Justice, I have never felt such a feeling of insecurity among co-workers.

2. Reduced by were extremely nervous with us around. Certain details regarding our interaction (and our interaction with other Raleigh staff members) should be listed:
   - Redacted pulled me into a room when I walked away the first day we arrived to ask me a series of questions. This was extremely uncomfortable. She asked me why I was really there... why I had been sent... what was going on... I simply replied that I was sent to do tasks with the students.
   - Twenty or thirty minutes after Redacted pulled me in a room to "chat", Redacted pulled me into a room to "casually" inquire about what I was doing while I was in Raleigh. I truly
let it hit like a bomb in a crime. They seemed to be under the impression that a
D3n I should know more about what was going on than I let on.

Later Wednesday night I was asked why I was there again by faculty members who
would come individually when I was trying to answer emails in a classroom (working
hours). I just told them I came to visit the campus.

The librarian came to ask questions. This is when I began to realize how bizarre
the campus was and that the environment was borderline hostile.

Finally, on Thursday Rnf pulled me aside to confront me about the adminstrating
saw on Wednesday night to students.

He said that the faculty were very angry and he compared me to a terrorist
based on the warnings that they were giving college students on television.
He said that the faculty was blaming that it was not me as myself. I knew
for a fact that this was not true because Rnf interrupted a class I was teaching to
do a survey. So, what Rnf, or the faculty, were trying,

He then said that as a CJ person I should talk to him so that he doesn't continue
this behavior. He then asked me what I was up to. I told him that I had no
idea. I insisted that I was here to do labs for the students and that Rnf was my
boss and he brought me down to Raleigh. Rnf came in and asked but again I
didn't say anymore than agreeing to mention the concern about identifying
himself when entering a classroom.

3. Rnf pulled me out of a classroom on Thursday afternoon to tell me about a textbook
issue he was having with Mr. Dreyfus based on a Logic Design book on the official
textbook list that used Cobal which is an old programming language. I told Rnf that my
program doesn't use the book so I don't know anything about it. He said that his web
editor found a book using Visual Basic to they switched to that book. But the new book
isn't on the official textbook list.

4. I asked Rnf for tape and to point me in the direction of the copy machine. He took me
downstairs and we ended up passing Rnf's office. He said, "Oh, she's gone". I asked
why that mattered and asked where the copier was. He took me to the copier and then
depressed it. I finished my copies and took the elevator back to the classroom I was
trying to use as a workspace. Rnf appeared and escorted me to the elevator. He said that
he and Rnf needed me to talk to Admissions reps (see below).

CAMPUS ADMISSIONS DEPARTMENT OBSERVATIONS:

Rnf instigated an interview between me and members of the Admissions staff (see above).
The admissions reps filed one at a time and then complained that the comments we
make are casting the CIS (Computer Science Investigation - stats popularity of the Televison
show problem). They then asked me with a round of questions on the previous
documentation on the program. I wasn't prepared for these, so I didn't have anything for them.
However, they asked that they toured students through the lab. I immediately criticized this
and cited the following reasons:

a. Crime Scene Management is a small portion of the program and the field. A tour
of the lab is unnecessary and misleading.

b. The Admissions staff should know enough about the program's math and
science requirements to scare most people away from the CIS once they hear it.

I am concerned regarding the product knowledge of the Raleigh Admissions staff for the
following reasons:

a. After two years, they still don't know the basics of the CIS program;
CONCLUSION AND FINAL COMMENT:

- They didn't know about internships;
- There is clearly no communication between Admission and the CJ faculty;
- They don't visit CJ classrooms with prospective students;
- They don't know what students do in the classroom.

After two days on the Raleigh campus, my trip ended like this: On Thursday, Redacted by pulled me out of the classroom to discuss training with his CJ faculty. He felt it would be best if we didn't conduct training in the morning and simply headed back to Virginia on Friday.
Mr. Mark Dryfe,
President
ECPI College of Technology
5555 Greenwich Road
Virginia Beach, VA 23462

Dear Mr. Dryfe:

I am copying you on the letter below, which has been sent to the Virginia Attorney General's Office, the Virginia Office of Consumer Affairs, the accrediting commissions of ECPI Technical College and ECPI College of Technology, local media outlets, the Virginia Department of Education, the State Council of Higher Education for Virginia, and the Federal Department of Education. I believe this information would interest you greatly. The Virginia Attorney General's Office has notified me of its consideration of a case against ECPI College of Technology-Glen Allen and the Office of Consumer Affairs has already opened an investigation. From this point forward, you will be receiving the letter I have sent to the Virginia Attorney General's Office (similar variants of which have already been sent to the aforementioned agencies and organizations):

Having been referred to you by the Virginia Department of Education, I am writing for two reasons today. First, I would like to request your assistance in resolving a serious matter I am involved in with a local college. Second, I would like to provide you with information so that the need arises you can alert other seniors, students and prospective students to stay away from the promises of this institution.

The issue at hand is between myself and the Brambleton campus of ECPI College of Technology. I enrolled at the school in August 2005 when it was named ECPI Technical College. I chose ECPI primarily because of their accelerated Bachelor's degree program, which would allow me to obtain my B.S. degree in Management Information Systems and graduate in 29 months so I could then go on to get a Master's degree. The short time in school also appealed to me because I did not want to hurry up and get my graduate-level degree, and a short time in undergraduate school would make this possible.

When I enrolled, I was assisted by an enrollment advisor by the name of [REDACTED]. He was well aware of my reason for choosing ECPI, even stating that it would be possible for me to go to any other school I wished because my undergraduate degree would be accepted at any school. He spent a lot of time trying to highlight that ECPI was like any
other college, and the degree was just as legitimate as one from, say, Randolph-Macon College or Virginia Commonwealth University. I made the mistake of listening to him.

Through dedication and hard work I completed my Bachelor's degree ahead of schedule, graduating in June 2007. I did not immediately go on to school for my graduate degree because I wanted to spend a year deciding whether or not to stay in the Richmond area, among other things. In addition, I wanted to build up some savings so I could put some of my own money into paying for the graduate degree without having the only completely on student loans.

When I did begin looking at schools to attend for my Master's degree, I received a rude awakening from every school I talked to. Though it had not been disclosed to me that this would be a problem by my admissions advisor, ECPI Technical College was nationally accredited. Most universities (and many institutions with a good name) are regionally accredited. Because ECPI was not regionally accredited at the time I received my Bachelor's degree, I have not been able to enter a graduate school of my choice (University of Virginia, Harvard University, University of Richmond, Virginia Commonwealth University, and even Ave Maria University). These schools do not accept degrees from nationally accredited schools. This was not disclosed to me by Mr. Red, my admissions advisor, and in fact he told me that I could go on to any school to earn my Master's degree once I had a Bachelor's degree from ECPI.

Last year, ECPI Technical College became regionally accredited by the Southern Association of Colleges and Schools and revised ECPI College of Technology. They now offer a program for students from the old school to come back to the new school and earn a Bachelor's degree under the new accreditation. Based on my knowledge of ECPI, refunding a student nearly all of his tuition in the past because of issues with his degree not being accepted elsewhere, as well as the fact that my admissions advisor misled me about my degree being accepted by universities, I have been attempting to have the school pay for me to complete the 30 credits required to upgrade my degree. They are stating this is not their problem, and refuse to do so.

I am in $40,000 of student loan debt with ECPI already, for what has turned out to be a worthless degree. What they have done to me and hundreds of other students was unethical at the least, and I would hope even illegal. At the recommendation of a very helpful admissions director, I have met with the campus director, Redic, who seemingly tried to end our meeting as soon as it started. He tried to insist that
my issue was that the universities would not accept my credits - however, as explained to me by every university I have talked to, the issue is not my credits, but the degree itself. Once a Bachelor's degree is earned, it is not the credits earned towards the degree that determine its acceptance by a university, but rather the degree itself (and whether it is from a nationally accredited or regionally accredited school). If I receive a new degree under the new regional accreditation of ECPI College of Technology, I could attend a university of my choosing. So far, however, there has been absolutely no assistance on this matter, and so I am writing to you to see if you might be able to offer me any assistance in talking with the school and in resolving this matter.

The fact that ECPI wants me to take on an additional $12,500 in loans is not acceptable for two reasons. 1) I am already struggling with payments on my $40,000 of student loan debt from ECPI for a degree they granted to me and which is now basically worthless. I make $25,000 gross per year and the loan payments are $486 per month - a lot of money. I still live at home with my parents because I cannot afford to move out due to this high debt load. 2) My second reason for not agreeing to pay this tuition fee myself is because my plan had always been to go to ECPI, and then to a university where I was aware I would have to take out more loans. I never counted on my first degree from ECPI being a sham, and so did not (and could not have based on the amount I make) make financial allowances for having to pay ECPI twice.

My issues with ECPI do not end here. Upon meeting with the financial aid department when I first enrolled at the school in August 2007, I was told all of the loans they helped me obtain would be deferred five years as long as I was in school and attending full-time (which I did the whole time I was there). One of the loans they helped me obtain was in my mother’s name, as I could not qualify for any further loans on my own. Unfortunately, the financial aid department misled me by telling me this loan would be deferred my whole time in school, but payment came due after I had been in school only 6 months. Because we had to apply twice for a 6-month hardship forbearance, hundreds of additional dollars in interest piled up on the original loan. Again, I have encountered financial hardship because of misinformation.

So I am writing to you today for your assistance. As I stated earlier, I am aware my request of the school is not completely unusual as ECPI has refunded a student’s tuition in the past for a matter similar to this one. In addition, I am aware of a class action lawsuit with 40-plus plaintiffs in South Carolina related to the same issue with an ECPI campus there. I am not the only person facing this same problem, by any means. The judge overseeing the South Carolina case over-ruled the arbitration agreement that ECPI forces all new students to sign and the case proceeded, though I am unsure of how it concluded.
Mr. Mark Dreyfus
April 23, 2009
Page 4

I would prefer not to have to go to court to settle this matter, as I do not believe that is the
necessary or even mature thing to do. Instead, all I ask is that ECPI will make right (by
waiving the $12,200 tuition fee) the fact that my first degree from them is now essentially
worthless because of the misinformation fed to me by their enrollment advisor. I will
complete the 30 credits required for my replacement degree and move on. My goal is
certainly not to cause trouble or tarnish the name of the school.

I have no problems with the quality of the education I received while at ECPI; it was
actually top-notch. However, upon graduating and after unsuccessfully trying to enroll in
several universities, I am very disappointed. I would never have gone to the school had I
known that I could not continue on toward my Master’s degree; regrettably in hindsight, I
tasted what I was told. I have already paid ECPI $50,600 ($40,000 of that in high-
interest loans) and don’t feel I owe them a single penny since as I was misled by them. If
I am unable to continue my education based on this degree, I have basically wasted
$50,000 and 2 years of my life which I will never get back - all for a supposed college
degree that is worthless to me and not accepted by any other legitimate university.

They have not listened to me. Will you please help me? My higher education dreams
have been crushed, and it looks like I can go no further with my education, which is very
degressing. I am desperate and don’t know who else to turn to for assistance.

Sincerely regards,

ECPI Colleges, Inc.
Document 5, Page 4
Very good information! I'll print this out.

---Original Message---
From: [Redacted by HELP Committee]
Sent: Wednesday, November 12, 2008 2:05 PM
To: [Redacted by HELP Committee]
Subject: RE: Eqpt Loan Help

Beginning with 2009 the 3 yr default range phase in starts. This will certainly cause an increase in the default rates, not to mention what effect the state of our economy will have on rates. There are bonuses in low rates several school reputation, 2 consecutive yrs rates below 15% qualifies school for exemption in loan disbursements and then loan's the negative side. If school has 2 yr consecutive 20% or greater rates there are sanctions requiring default prevention plan as well as lenders' relationship with school (of which I don't have details without research). Once the 3 yr phase in received the loans rate of 15% qualified school for exemption and threshold of 30% for sanctions will begin. This is causing restructuring from admissions through default management departments.

Our counseling efforts regarding alternate repayment are limited to counseling like "services offer alternate repayment plans to reduce monthly payments, contact [services] for details. How's that?"

Definitely starting with 2009 accounts when talking with borrowers (and this is a judgment from your fees if the conversation whether student is receptive of your call) counseling to include something like: There are several options to postpone payments as well as alternate repayment plans offered by services. "We want to determine when possible" student's situation, working or unemployed followed by determining if student qualifies for either. If you need me to give you details of qualification just let me know I'll be glad to do so. Towards end of conversation of discussing forbearance I let student know interest continues to accrue on account during the forbearance period. The account to using forbearance option is the payments are temporarily postponed and account no longer delinquent. These students you get that don't want to talk just do what you can to get the form to them. How is a good time to update the menu used with mailings? I'll email you the one I use after updating to include alternate repayment plans.

You may notice my comments in db are a bit detailed to attempt to cover all aspects of my "counseling" attempts. Just for the concern Redaches about us focusing on forbearance. My comments often would show we're not only focusing on forbearance.

---Original Message---
From: [Redacted by HELP Committee]
Sent: Wednesday, November 12, 2008 2:08 PM
To: [Redacted by HELP Committee]
Subject: RE: Eqpt Loan Help
What kind of a huge impact? I take it badly.
I hope we do get better or more references. It's amazing to me that they put theまず atelier from childhood, their family MD who only sees them when they have a cold, etc. etc. I have made the changes to my email, but I still probably be calling you when I hear from students who want to reduce their payments. I'm not sure how to counsel them on that.
Also, I was wondering - when I talk to a student about forbearance, should I be explaining in detail as well that their interest will be accruing? It's a tough situation we are in, because once I get a student on the phone, they don't really want to talk. They appear to have a chip on their shoulder. Once I mention postpone they put up their tone a bit. So I do make my phone calls short and to the point and get them off the phone quickly.

Redacted by HELP Committee
Student Loan Advisor:
ECPI, ATIC Culinary Institute
Redacted by HELP Committee

-----Original Message-----
From: Redacted by HELP Committee
Sent: Wednesday, November 12, 2020 12:01 PM
To: Redacted by HELP Committee
Subject: RS: Klpi Loan Help

May, good for you getting his attention. The 3 yr cohort period has Redacted by making changes. This could have a huge impact on the college. I mentioned the escalation issue to Redacted or Friday, glad to see immediate action taken. We’ll see how many are actually loaded to view.

Make the slight change to your emails sent. thanks

-----Original Message-----
From: Redacted by HELP Committee
Sent: Wednesday, November 12, 2020 1:44 PM
To: Redacted by HELP Committee
Subject: RS: Klpi Loan Help

Good for you, Red. We need to have Jeff’s ead today. Anything else we should bring up? No.

Redacted by HELP Committee
Student Loan Advisor:
ECPI, ATIC Culinary Institute
Redacted by HELP Committee

-----Original Message-----
From: Redacted by HELP Committee
Sent: Wednesday, November 12, 2020 12:28 PM
To: Arthur, Jeff, Redacted by HELP Committee
Subject: RS: Klpi Loan Help

I’ve noticed some reviewers limit the verbal forbearance request to 6 months, forbear, approved for 12 months unless borrower specifically shortens period. Elfinancial will not accept forbearance request if account exceeds 270 days delinquent.

My response to negative spin in debit increases and increases also if loan isn’t cleared in forbearance/deferruent and default resulting in accrued interest and collection costs. Will modify messages as suggested.
-----Original Message-----
From: Arthur, Jeff
Sent: Wednesday, November 12, 2008 12:39 PM
To: Redacted by HELP Committee
Subject: Redacted by HELP Committee

This is great!

Are you seeing any reluctance to work with students on forbearances by lenders?
Will they still be as feasible for a student who needs it for another year when the formula changes?

Concerns: We could have some criticism coming (already have actually, but hasn't resulted in any kind of policy or regulatory response) regarding schools postponing defaults until the cohort is up. A legislative assistance group recently put out a negative spin on this practice saying that default is just increasing and increasing through the use of forbearance. Of course we know that it is a far more desirable result than a default! Our next action will be to address comments that all we care about is the cohort, is by expanding our efforts before delinquency and beyond the cohort in order to demonstrate that we have concern in general, not just for the cohort.

The other concerns I think we need to modify our message to students slightly. The first message to this former student appears to focus entirely on forbearance. We go know that it is the only successful answer most of the time, but we should modify the message something like:

Please give me a call or reply to this email as soon as possible. I would like to help you with options that include postponing payments, reducing payments through different plans, etc...

Basically everything you said, but let it show some options that include paying something in addition to forbearing payments.

-----Original Message-----
From: Redacted by HELP Committee
Sent: Wednesday, November 12, 2008 10:07 AM
To: Redacted by HELP Committee
Cc: Arthur, Jeff
Subject: Redacted by HELP Committee

Are we good or are we good!!!

Redacted by HELP Committee
Student Loan Advisor
ECPI, ATE, MLA, Culinary Institute
Redacted by HELP Committee

-----Original Message-----
From: Redacted by HELP Committee
Sent: Wednesday, November 12, 2008 9:43 AM
To: Redacted by HELP Committee

Now, this will be 6:00 f/b/d due submitted this week and I'm waiting on a fax right now. Also, there are a few that have called services to request f/b due to our calls.

-----Original Message-----
2737

From:    Arthur, Jeff
Sent:    Thursday, November 15, 2007 3:24 PM
To:      Redacted by HELP Committee
Subject: RE: Grapolia Amendment Yesterday
Follow Up Flag: Follow up
Flag Status: Rod
Categories: Redacted by HELP Committee

Could be... we may want to outsource the 'life of loan' idea whereby we give someone else responsibility for working our loans beyond the cohort period. I guess that rate would be dealing with every single loan we've ever made!! Pretty hard to fathom.

From:    Redacted by HELP Committee
Sent:    Thursday, November 15, 2007 2:54 PM
To:      Redacted by HELP Committee
Subject: RE: Grapolia Amendment Yesterday

Wow... It will be interesting to learn more about changes to formula. DM dept operations would definitely need revision. It may be the time to take a look at services offered by outside firms.

From:    Arthur, Jeff
Sent:    Thursday, November 15, 2007 2:15 PM
To:      Redacted by HELP Committee
Subject: FW: Grapolia Amendment Yesterday

Since yourself, this is all I know right now, that the House Education Committee has put an amendment on the reauthorisation of the higher education act to change the formula for the cohort period, and measure 'life of loan default rates. This would certainly make our job more challenging and certainly your dept would need to be expanded to deal with it. This has to go to the House floor for vote (which it will very likely pass), and then coincide with the Senate bill whenever they get that introduced. We are probably talking about effective dates of July 1 2009, but hard to say right now. It could end up impacting this fiscal year's students that are going into repayment now.

Sorry to make you cry.

From:    Arthur, Jeff
Sent:    Thursday, November 15, 2007 2:12 PM
To:      Redacted by HELP Committee
Subject: RE: Grapolia Amendment Yesterday

I was thinking of Redacted when I saw this knowing she would have a good idea of what this data would look like and immediately knew the threat this could pose. Albert, it does mean there would be even more spent by career colleges in managing default rates, creating more opportunities for firms that provide these services, but I suspect this would make it very hard for them to be as successful as they have been.

This a difficult one to argue against as well. As policymakers you would think it makes sense to have this data.

From:    Redacted by HELP Committee

11/15/2007
HIGHLY CONFIDENTIAL

ECPI Colleges, Inc.
Document 7, Page 1
Sent: Thursday, November 15, 2007 12:12 PM
To: Arthur, Jeff
Subjects: RE: Grijalva Amendment: Yesterday

Jeff,

When this amendment was introduced last night, we immediately recognized the danger it poses for the sector. Your analysis is on target. 

Thank you

Redacted by HELP Committee
Vice President, Government Relations
Career College Association
Redacted by HELP Committee

From: Arthur, Jeff Redacted by HELP
Sent: Thursday, November 15, 2007 11:21 AM
To: Redacted by HELP Committee
Subjects: Grijalva Amendment: Yesterday

Redacted, this is potentially a very serious issue for our sector. Note the Grijalva amendment that was accepted to change the default formula and disclose life of loan default rates! This amendment passed and could have significant impact and increased scrutiny for our sector. They can really target our schools with this information! Career colleges have worked hard to manage their default rates for the cohort period, which has been a considerable job and expense. But beyond that period, we know there is a big drop off for most. We work harder than other sectors in that cohort period, so the gap must be much wider when you go beyond the current cohort period. The risk demographics and cost of our private institutions will be overlooked when they talk about our default rates being 2-3x the national rate, which I would guess would be the case if you look at life of loan, or even extend the cohort period a year or more.

Jeff

Grijalva (D-AZ) offered two amendments together. One would lengthen the two-year period used to measure Cohort Default Rates and provide life of loan default rates. The second amendment would require lenders and the Department of Education to provide students with financial literacy education. The amendments were adopted by a voice vote.

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This software also confirms that this email message has been swept for the presence of computer viruses.

ECPI Colleges, Inc.
Document 7, Page 2
From: Arthur, Jeff  
Sent: Thursday, July 15, 2010 11:00 AM  
To: Redacted by HELP Committee  
Cc: Redacted by HELP Committee  
Subject: RE: FY09 rates

So I think we are good using 3600 for our denominator.

From: Redacted by HELP Committee  
Sent: Wednesday, July 14, 2010 2:03 PM  
To: Arthur, Jeff  
Cc: Redacted by HELP Committee  
Subject: RE: FY09 rates

Yes, looking at FY09 NSLDS. Org. Repayment Information:

*The following information reflects the current repayment status of certain borrowers in FFEL and Direct loan programs who attended a school during a specific period. This information has no relationship to the calculation of an official cohort default rate for a school and will not be used in that process. This data is provided solely for informational purposes and may not be used in any administrative procedure. This information is reported based on information provided by the Guarantor Agency that guaranteed the loan or by the Direct loan Servicer.

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As of now we’re NOT actively working 2008 ‘not critical’ to 2 yr cohort range. Many ‘not critical’ are repeat delinquent borrowers previously in 2008. When we are actively working in the new LDM database we will leave more manpower time to actively work those accounts. If we can reach the repeat delinquent borrowers to ‘gain’ more payments the percentage of defaults in 3rd yr will taper off as you said. Are those borrowers inclined to begin making payments, many will not due to economy, unemployment, and other circumstances. Thus, the volume of defaults in 3rd year may be higher.

Replies tend to account for estimate of late-stage delinquencies cured through tributary and some by consolidation. I agree with Red’s possibly 90%, definitely a high percentage.

7/15/2010
HIGHER CONFIDENTIAL  
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ECPI Colleges, Inc.  
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Remington College September 2005- August 2007

Criminal Justice 2 year degree Program

- Survey of Correctional Systems Instructor ( Goree) This class was challenging, informative, instructor had book completely outlined and conducted tests every two chapters. Final test consisted of questions from entire book. Each student was to do a final presentation on related subject of choice orally to entire class. This class was fun, but required studying and everything on test were covered in class so everyone had a fair chance at a good grade. All enjoyed instructor and most of us did quite well.

- Speeches Instructor ( Goree) First of the general education classes. This was a class of getting to know fellow students and learning to speak in front of everyone which made most of us nervous. We were to do a total of 4 speeches plus the final was a pairing speech to do with a friend. Class was fun and hardly broke the ice for most of us to do public speaking. Instructor did a great job. Many students dropped our and by the end of the 12 weeks there were only 7 of us left.

- Survey of College Mathematics Instructor ( Goree) Typical college math class. Did a good job getting the assignments needed to those who had trouble in this type of math. Homework was assigned and was easily completed. Great refresher for those in out of school a long time.

- Packaging Applications Instructor ( Goree) This class consisted of basic computer skills including word, excel, power point. Had personal problems that greatly affected his ability to teach. We learned minimal from his actual teaching time most of it we learned to do assignments from the book as it had work projects in it that were to be turned in. Tests were very difficult and hard to understand vague and little value for the future. Required for a beginning. We did not have access to the lab and student receives as a student at the college so many of us would not practice at home. This was not a beginner class for a person with no computer skills. Team project was assigned and teams pulled from a hat. Many people do not work well in this situation, subject was controversial for many students and the team that was voted best did not have to take the final. The teams had a test that actually worked on the project and others did absolutely nothing and still passed final. School teachers were to decide best presentation. We spent one day watching this instructor as he appeared on Dr. Phil with a family. Many of us were frustrated at this class everyone seemed to pass whether they did work or not. Many students left the school after this quarter.

- Substantive Criminal Law Instructor ( Goree) This class is my first experience with Springstone we all heard the rumors of his teaching style. This class had many students that would be graduating after the semester, he favored his senior students even carried on personal conversations in front of the class with them. Teaching was minimal, tests were open book, but difficult as he made them up and was looking at any angle to trip you up. While I did this ok, his answers would be either of two, but he refused to argue. Seems ever one passed. I had a fellow student show the 'er blackboard where he gave her A's for assignments she never turned in. I had a hard time working on my grades and watching her pass for doing nothing. He liked certain girls and would be very flirty, he would frequently talk about being in favor of prostitution, strip clubs and...
subjects ran at us from out of line including his ‘fighting days’ and his gun collection. He always seemed to be in the middle of controversy, offensive to most of us and like the power trip attitude he carried. I kept quiet, read the book, and did my best to just get thru it.

- Survey of Mathematics II: Instructor: This is continuation of Math I. Good class, he did teach using the chalkboard and several samples until everyone got it, as many hate the math area. We all got by.

- Critical Thinking: Instructor (game): Another boring general education class, we all dragged through. He was a good instructor and kept class neat and organized with in-class assignments plus homework. I only had a hard time when we were forced to learn about Black History as related to the class to blacks and African Americans every chance he got. We watched a lot of movies unrelated to the class like ‘Coop’ and ‘Roots’, both movies on black men and their life story. Others felt the same way but kept complaints to the outdoor smoking section.

- English Communications I: Instructor: General Education class we started out watching cartoons from Saturday morning IV. Ok class, boring same old repetitive thing. We all got by.

- Criminal Investigation and Evidence Processing: Instructor: Was thankful to see and get back to real school work good teaching and challenging tests.

At start of the week, I could see a change in he changed his teaching style dramatically and was just trying to keep everyone happy. He again outlined the book, covered the entire book as most teachers to not and went out of his way to get everyone through with least amount of complaints, he changed to open book testing and was much easier on exams. When I looked him what happened to the old teaching us with an iron-fist he said that his class the last semester was a class from hell, they were difficult and whipped all the time. He was too hard, he was told by admin to ease up and get the kids by. It is my opinion that all these kids were used to teaching style which is if you did not do well, he gave a million chances to those who struggled to pass. Where was old style teaching but still got you by. stood before the class and went thru the book every day, the entire class, these students were not used to this as stood up and sat and taught the entire class as if it was 45 minutes to an hour, most of the time less. Kids were used to having their own free time in classes. was not renewed after this due to student complaints which was sad since he was truly a good instructor that incoming students would have benefited from. I just think that for ones used to one style of simple classes could not go to more difficult instruction, where I started that way and thought that is how it should be.

- Principles of Success: Instructor: did his usual style of teaching, using the book and throwing in those usual Black History sections that had nothing to do with what we were learning. Ok class, minimal effort.

- Law Enforcement Operations: Instructor: Another class that I just want to get through. We did a little more hands on projects this semester, with an ongoing study of crime and policing in Washington DC and how we would handle different situations. This is also a team project, class is small so only two in a team, my partner never came to class or did a single bit of work on the project and I explained that I would be doing my own work if she is here. she is, but I would not rely on her for anything. She was there for presentations to him 2 out of the five weeks, she did zero research and still got an A as I. I expressed my disappointment to him and got the answer that I should
English Communications II: [Instructor] This is a class that I had one on one, many students have dropped out of the school so those that started with me were gone or behind. [Instructor] was a fun teacher. This is his last semester so he was getting to know the school as we got to know him. He is fair, hands on type, actually talked most of the time allotted, with homework assignments in writing using subject from book. He definitely is proud of fresh air to the college but not sure from what he said is his previous job that he is qualified to teach. Good experience for me.

Human Relations: [Instructor] This was a much larger class, several new students and many starting out with this new instructor. Interesting class discussions and hands on, group talks. We got along well new teacher, new students mixing with us that had been there. Many kids looking to get by however they can, young kids that needed extra help and even resorting to cheat on their tests. One note card allowed for notes, kids quickly learned to keep several in their pocket and switch them out. Criminal justice students in first quarter. Going to be a long 2 years for them!

Liability and Ethics for Criminal Justice: [Instructor] (police officer) [Instructor] is a retired Cleveland police officer, not sure where he makes him a qualified instructor. This is complicated class, starting on book for liability, then ethics, I copied class, minimal learning. He did stand and teach at the board but did get off subject as kids got bored and asked questions not related to the class at all. We were required to find newspaper articles on the subject and read them in class, this was one way to pass as his texts were out of the book, very long with not enough time to complete most of us failed or passed with D grades. He was approached by Admin to ease up complaints about him were rampant since students felt he was too hard and messing with their GPA. Vague books that taught very little waste of time since we got nothing out of these subjects.

Career Development: [Instructor] was told to pass this little subject between all the other stuff. He had no idea what to do and just told us to make sure we had a mission statement, for example in the book and have updated resumes using example in book. We learned nothing. I refuse to believe I have to pay for this as a class since it was just thrown in. He did not teach a single thing; I had a federal resume already online and got nothing out of this as did everyone else.

Survey of Criminal Justice Systems: [Instructor] Another class of my major that was a disappointment, we did just a few chapters in the book, a presentation of local police department in a major city of choice, some of us took the project serious, most did not do it or present anything, still passed the class with success. How can you move on to a job getting pushed through the Remediation College way of no effort, here’s your diploma. At this point I would have dropped out and found a school to where I would be getting a real education not this wishy washy joke as everyone put it. No one complain to President, they just want to get done and out. Repetitive and nothing learned.

Communications: [Instructor] Dreaded this instructor again, just want to get through, we now have 4 people in the class and 2 show up just enough to pass the class. Great project as a group, really try to learn hostage communication. I ended up writing a police report and a lot of busy reports on subjects in the news. He grades very tough on this simple class and spends most of our class time thanking God that the last class has left and graduated; I was a thorn in his side. He tells of personal issues that students.
have confused him, he constantly talks about problems going on with students that have made complaints against him. Most of this I do not want to be involved in and try to not be in the room alone with him. If you are caught alone, he goes on and on justifying how he handles people and just loves his power trip. I personally felt I was getting dumped on and very uncomfortable with his statements about others. Overall I was ok, but he lectures for a 2 hour stretch, we did a lot of internet via loans and class time to do work. As for what I learned?? Not much. Qualified teacher on this subject??

- Criminal Justice and Victimology - Instructor: Two useless books and an instructor that doesn't seem to be very knowledgeable on the subjects. He reads the books himself then tries to pass this along. He tells the class that the books are useless and poorly written and cannot really teach what he doesn't understand himself. It's just using it and get through the semester. We did an oral project, nothing else. Tests were mostly oral to everyone, whoever wanted to answer. I have no idea where we got our grades from. Nothing against the instructor. He was a very nice person but by no means able to teach these subjects, most of us will agree we got nothing out of this again. More money wasted.

- Constitutional Law - Instructor: This is my final class with this man. We have a total of 4 students and I am in class myself most of the time. This class was mostly learning the constitution on landmark cases. The book was very interesting for a change. Again Minimal teaching, we did most learning on our own. His tests are vague, confusing and he loves seeing us sweat it out. If we got anything out of his thick questions this would be acceptable, but questions are always trivial details that mean little to the class and what we are trying to accomplish. When approaching him, he feels he is doing a good job, laughs and could care less how we feel on his teaching style. Power trip again. We just gulp and go, hoping to get out alive. He continues to feel the need to dump on me his feelings of other students and why he hates them. He is furious that he cannot attend the graduation party of a fellow female student he was fond of because it would break rules and someone would tell on him. His personal opinions are amazing and embarrassing most times. I feel bad for the female student that’s now gone but still the subject of his anger and ‘things’ be found she was doing for grades and money. These accusations are harsh, damaging and getting back to this girl through another student. This student had contacted me about comments and wants to write statements for her lawyer. As the class in general, would have been a far learning experience with cases that we all know and have heard of, he chose to minimize it, leaving us with little gain.

- Forensics - Instructor: is a new instructor, he explains to me that he is a Federal Probation Officer and doing this part time for some extra dough. While he is a nice gentleman, he has minimal knowledge of the subject and plans to do complete book study. When I signed up for CI here, I was told we would be getting a hands on kit for this class and learning fingerprinting and footprint study, among all the other physical work that relate to the science of crime fighting. We had the class in the courtroom and my Constitutional law class was in the forensic room. Why no one knows, but it never gets changed. gets easily distracted and off the subject and caught up in gossip of the school. He really is interested in what is going on and why this is such a poorly run school, who is responsible and why did I stay. This class was a complete wash, nothing gained again, no crime scene investigation, no fingerprinting, no study of footprints, blood spatters, nothing. Very disappointing, too late to quit now.

- We find up a field trip for all CJ students to meet with a Juvenile court judge and tour the facility where the kids are kept and learn what happens there. We are to

Education America, Inc.
Document 1, Page 4
meet in the lobby and will go to the court room together. The other

2745

man has evening

classes and arrived at least an hour

earlier than me. We all

wait for the judge to arrive.

The other man

showed up twenty minutes late in

court. The company of three

students, I stir across the room

with the other behind, a look of horror on

the face of this female judge. The

disrespect was enough that a few of us

knew better than to

listen to the

complaining.

The students came to this court
dressed in

short shorts.

flip their

shoes,

revealing

shirts

and

tattoos hanging out everywhere.

A few of us know that court is

courtesy; you show up on time and
dress properly. When we

told him how embarrassing it was to

be in this court representing the school,

he became

very
defensive and told his students that

few girls were going to tell on them that

they

were

improperly
dressed and announced at the court. After

hearing his

conversation with the

class, I took my
center to my
counsel and

asked

whatever her

title was. He

looks at the girls like this and
defended them even saying

that they

were
told how to
dress and

behave. Hardly the case and they

should have

been

rejected at the
door. He

wasn't

come

himself
to
take

this.

This
trip

really

had

nothing to
do with

the

study

of

forensics, I

still

hoped to gain a

learning

experience to

take

with me when I am
graduated. I learned that you never

disrespect a female judge, be

aware of what you look like before you

leave

your

home

and

dress appropriately for the

situation, because you never

know who may be judging you. The

judge laughed when

someone

asked how to

get a job there.

Another class

with

things

made

the

book

readable

and

interesting.

Security Management

Instructor.

Finally at

my last class,

repeatedly

told

me

I

should have

been

done

but

due
to

a

few students getting

special

treatment

and

a

few others that

constantly

complained

and

get away with things, I

was

held up and missed the August

graduation.

I

was

under

the

impression

from

the

original

papers signed that I started in

September 2005 and

would be

finished in

June of 2006.

Life

is

a

little

little

OK,

but

this

put

me

through

August

of

2007,

a

bit

longer

than

expected.

Still

no

problem until the

issues

that

I

was

messing

up

schedule

due to

special classes

by

others

that

hunted

me

later.

Very

disturbing.

For

the

third
time

I

am

in

class

doing

one

with

a

teacher.

Security

management

book

was

slow

and

boring as

I

chose

to

do

nothing from there. I showed him how to fix

up

things

on

the

laptop

and
did

computers

work

most

of

the

six

weeks.

He

really

had

no

knowledge

of

this

area

and

was

to

a

box

to

teach.

Again, he is a great

person

but

not

qualified

to

instruct

this

class.

What

can

I

possibly

gain if he

has

no

clue?

Over view of the two years

My two years at Remington College started out to

be

an

ok experience.

I
did

know

that

this

school

has

a

poor

reputation

but

hoped

I

could get my criminal justice degree and be done

with

hopes

of

finding

a

promising

career.

Things
turned

two

quickly

and

students

were

dropping like flies

as

they

progressed.

Many

students

were

aware

this

degree

holds

little

value

and
decided
to

go

elsewhere

for

the

money

were

being

charged.

The

staff

at

the

school

is

always

ready

to

help,

with

very

short

with

not

the

impatient,

chairs

would

stand

outside

and

smoke

with

us

like

a

kid.

Financial aid

was

great

at

giving

you

a

scholarship

but

never

explaining

what

was

really

going

on,

with

one

person

leaving,

no

one

knows

why,

except

papers

were

misled.

The

two

people

showed

me

out

the

last

day

of

my

class

because

I

called

him

on

his

told.

The

overall

experience

is

a

shame

with

the

only

hope

being

and

the

aid

that

have

a

good

job

keeping

me

up

with

potential

jobs.

I

understand

that

when

you

call

a

contact

you

are

responsible

for

what

you

agree

to,

but

I

feel

I

was

shorted

on

the

education.
and experiences promised. This school turned out to be a big, "push em thru" waste of money.

The instructors were changing quarterly and nothing was ever in sync. Staff changed often also
and it was hard to find help when needed. I had the unpleasant experiences of seeing ********
at my job where she decided to question me about the disagreement on my schedule that held me
longer than I was told. This was not the time and place for her to get on my case and interrupt my
work. I have been finished since August 30th of this year and I have financial aid questions. Why
charges were occurring, no graduation date even though I have the certificate. I believe this
school needs to be looked at as long as it is getting Federal funds and being considered an
accredited school. Whatever the student, we still deserve to be treated with dignity, not like street
rats that feed their bank account. I plan to forward this letter to others.
BY US CERTIFIED MAIL WITH
RETURN RECEIPT REQUESTED

Date: October 26, 1999

Rec: Settlement and Release Agreement

[Redacted]

Dear [Redacted],

Pursuant to paragraph 1 of the Settlement and Release Agreement dated and executed by you and Remington College - BOC, Inc. and Remington College - Cleveland West Campus, Remington College on October 8, 1999, et al. you are hereby notified that the release of [Redacted] and final payment of [Redacted] is to take effect in the terms of the Agreement.

If you should have any questions, or begin pursuing any action, notice, or proceeding in this matter, please do not hesitate to contact me directly. I am available.

Sincerely,

[Redacted]

Remington College

[Redacted]

Education America, Inc.
Document 1, Page 7
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement (the "Agreement") is entered into by and between Remington College - PCL, Inc. d/b/a Remington College Cleveland West Campus (the "Company") and [REDACTED] ("Student"). (collectively, the "Parties")

WHEREAS, Student was enrolled in the Company's Criminal Justice Program;

WHEREAS, a dispute has arisen between Student and the Company regarding the educational services provided to Student during her enrollment in the Company's Criminal Justice Program;

WHEREAS, the Company and Student desire to resolve this dispute in an amicable manner without either Student or the Company admitting to any liability whatever relative to the above-referenced dispute;

NOW THEREFORE, for good and valuable consideration, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Consideration. Subject to Student's compliance with the terms and conditions of this Agreement, the Company agrees to:

(a) Issue a check to Student in the amount of [REDACTED] within ten (10) business days of Company's receipt of this Agreement fully executed by Student;

(b) Pay directly to Student's [REDACTED] the amount of [REDACTED] per month payment totaling [REDACTED] for books used to pay Student's tuition in the Company's Criminal Justice Program;

(c) Issue a check payable to Student in the amount of [REDACTED] on the anniversary date of Student's [REDACTED] and Company's receipt of this Agreement fully executed by Student;

(d) Comply with the terms of the Agreement as specifically outlined in Paragraph 3;

(e) Comply with the terms of outstanding tuition and/or fees owed to the Company by Student relative to Student's enrollment in the Company's Criminal Justice Program;

Student understands and agrees that she will be wholly responsible and indemnify and hold the Company harmless, for and from any and all tax obligations/liabilities associated with the consideration set forth above in this Paragraph.

Education America, Inc.
Document 1, Page 8
2. Release of Claims. In consideration for the agreement of the Company to provide Student the consideration set forth above in Paragraph 1 of this Agreement, Student hereby releases, waives, and forever discharges (as the Company together with its directors, officers, employees, agents, successors and assigns; all of the Affiliated Companies (as defined below) and all of their respective directors, officers, employees, agents, successors and assigns, and for all shareholders of the Company or the Affiliated Companies (collectively all of the foregoing in (a), (b), and (c), the "Releasing Parties") of and from any and all actions, causes of action, claims, demands, losses, costs, fees of service providers and compensation or rights to sue or to assert claims or causes of action against any of the Releasing Parties whatsoever, whether known or unknown, including but not limited to any of the foregoing arising out of or in any way relating to Student's enrollment in the Company's Criminal Justice Program, including but not limited to, any of the following: any federal, state or local law, ordinance, rule, or regulation, (or any contract between the Company and Student or any of the Affiliated Companies and Student, whether express or implied, or any tort or negligence committed by the Company, any of the Affiliated Companies or any officer, director, or employee of the Company or any of the Affiliated Companies, or any violation of or failure to comply with any policy or procedure or rule of the Company, the Company's Criminal Justice Program or any of the Affiliated Companies.

The term "Affiliated Companies" means Education America, Inc., an Arkansas corporation, and all corporations whose common or other voting stock is owned or controlled by Education America, Inc., its wholly owned subsidiaries, including but not limited to Education America of Texas, Inc., Texas School of Theology, Inc., Texas School of Law, Inc., and any other entity that is controlled by Education America, Inc., and their respective successors and assigns.

3. No Other Claims. Student represents and warrants that she has no disputes against the Company or any of the Affiliated Companies, aside from the dispute referenced above in this Agreement. Additionally, Student represents and warrants that she has not filed, and will not file in the future, any complaints with any governmental agencies, national or state accrediting bodies or any court, judicial body or other entity relative to any disputes she may have or have had with the Company, any of the Affiliated Companies or relative to her enrollment in the Company's Criminal Justice Program.

4. Confidentiality. Student acknowledges and understands that the terms of this Agreement and Student's settlement with the Company are strictly confidential and Student agrees not to disclose any information or details concerning the settlement agreement to any person, including but not limited to Student's family or friends, except for Student's attorney, tax consultant or immediate family members, subject to their agreement to keep the terms of this Agreement confidential.

5. Non-Disparagement. Student warrants and represents that she will not, directly or indirectly, herself or through any other person or entity, make any negative or disparaging remarks to any
person or entity about the Company, any of the Affiliated Companies, or the Company's Criminal Justice Program.

7. Breach of Agreement. In the event Student breaches any of the terms of this Agreement, Student acknowledges and understands that the Company has the right to pay any amounts owing to Student pursuant to Paragraph 1 of this Agreement shall immediately cease, and Student shall immediately be obligated to pay the Company an amount equal to any amounts paid to Student or paid to others on Student's behalf (e.g., Lenders). Additionally, in the event Student breaches any of the terms of this Agreement, the Company shall have all remedies available to it under applicable law, including but not limited to, obtaining an injunction prohibiting any further breaches of the confidentiality, non-disparagement, or non-solicitation provisions of this Agreement. Further, in the event Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, breaches this Agreement, Student agrees to indemnify and hold the Company harmless from any and all losses, costs, attorneys’ fees, or other amounts paid to any person or entity resulting from such breach, including but not limited to, any amounts paid to the Company by any other current or former student of the Company, as well as any attorneys’ fees incurred in defending against any claims asserted by any current or former student of the Company that resulted from or related to any breach of this Agreement by Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, asserting any and all Student’s rights under this Agreement.

8. Arbitration. Except as necessary to obtain an injunction as set forth in Paragraph 7, Student and the Company agree that any and all claims, disputes, or controversies, whether in contract, tort, or otherwise, either Party has against the other arising under or out of this Agreement and any related damages will be submitted to binding arbitration. The arbitration shall be governed by the Federal Arbitration Act and the Rules of the American Arbitration Association. Judgment upon the award rendered by the arbitrator may be entered by any court having jurisdiction. ARBITRATION IS MANDATORY AND THE ARBITRATOR’S DECISION IS BINDING.

9. Complete Agreement. This Agreement constitutes the final and complete agreement of the parties and supersedes any oral or written agreements, representations, warranties, or commitments of any kind pertaining to Student’s enrollment in the Company’s Criminal Justice Program.
Settlement and Release Agreement

Remington College Cleveland West Campus

11. Governing Law and Venue. This Agreement shall be governed by the laws of the State of Ohio. The Company and Student agree that the venue for all arbitrations shall be in Cleveland, OH, unless otherwise mutually agreed upon in writing by the Parties.

Executed and entered into this ______ day of ______, 2008.

Student

State of Ohio

County of

I, the undersigned Notary Public, certify that this Settlement and Release Agreement was executed before me by the above-named person, personally known to me, who produced the following as verification of her identity: Type of Identification: Driver's License.

Redacted by HELP Committee

Company

Jack [Redacted], President & CEO

Education America, Inc.

Document 1, Page 11
Consumer's Original Complaint:
I was never helped to find employment and now have no experience and can't find a medical assistant job that will expect me. I don't believe I should have to pay student loans I am in debt and it is because of Remington they ruined my life and my credit. I can't afford to pay them I honestly feel Remington should foot the bill, they set me up for failure!

Consumer's Updated Resolution:
I want my student loans to get paid in full, I have suffered for 4 years with being unable to use the knowledge of a medical assistant that I carry because Remington didn't stay true to there word and their contract to help me find employment after graduation.

BBB Processing:
<table>
<thead>
<tr>
<th>Date</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/23/2010</td>
<td>web</td>
<td>BBB Case Received by BBB</td>
</tr>
<tr>
<td>04/23/2010</td>
<td>par BBB</td>
<td>Case Reviewed by BBB - Member</td>
</tr>
<tr>
<td>04/23/2010</td>
<td>Otto</td>
<td>Mail Send Acknowledgement to Consumer</td>
</tr>
<tr>
<td>04/23/2010</td>
<td>Otto</td>
<td>BBB Notify Business of Dispute - Member</td>
</tr>
</tbody>
</table>
May 17, 2000

VIA FACSIMILE TRANSMISSION

[Redacted by HEIP Committee]

Re: Response to Complaint filed by [Redacted] against Remington College - Colorado Springs Campus.

[Redacted]

Some accept this statement and attached exhibits on behalf of Remington College - Denver Campus, Inc. (the Remington College - Colorado Springs Campus (the "Colorado Springs Campus") for consideration in your review of the above-mentioned complaint filed by [Complainant].) While the complaint was filed against the Colorado Springs Campus, Complainant is actually a graduate of Remington College - Denver Campus (the "Denver Campus"), which opened operations in an actual April of 2007. As such, the Colorado Springs Campus objects to this complaint and contends that it is not a proper party to this complaint. Notwithstanding and without waiving this assertion, the Colorado Springs Campus provides the following statement, demonstrating that Complainant's allegations are otherwise without merit.

Here, Complainant, a graduate of the Medical Assisting Program, alleges that she was provided unsatisfactory counseling employment guidance. After investigating these allegations, the Colorado Springs Campus has concluded that Complainant's allegations are

The provision of the above statement is made without prejudice to the rights of any party or any other legal action that may be asserted. If the complainant submits a written statement of the complaint to the Colorado Springs Campus, the Colorado Springs Campus will consider the complaint and will respond as appropriate.

Education America, Inc.
Document 2, Page 2
Response to Complaint filed by [Redacted] against Remington College - Colorado Springs

unfounded, and upon review of this position statement, is confident you will reach the same conclusion.

By way of background, Remington College is a common name used by all campuses of a group of affiliated companies of privately-owned post-secondary educational institutions. Remington College, and its predecessor companies, have operated privately-owned colleges since 1985. Remington College offers both degree and non-degree (diploma) programs of study intended to provide students with the education and training needed to help prepare them for entry-level positions in a variety of career fields including, but not limited to, business, computers/information technology, criminal justice, and health sciences/allied health.

Remington College provides students with hands-on, career-focused training, and as an ancillary service, Remington College offers job placement assistance to its students/graduates. Despite providing this ancillary service, Remington College makes it very clear to prospective students from the outset that employment after graduation is not guaranteed. To the contrary, Remington College provides numerous notices to prospective students to make them aware prior to enrollment that employment is not guaranteed after graduation. More specifically, prior to enrolling at the Denver Campus in September of 2005 and re-enrolling in September of 2006, Complainant signed a “Program Application and Enrollment Agreement,” which clearly states the following:

The School provides employment assistance upon graduation without additional charge. The Applicant is advised this is not given as an inducement to enroll and no guarantee or representation of employment is made or implied.

(See Program Application and Enrollment Agreements, attached hereto as Exhibits A-B). In addition to the Program Application and Enrollment Agreements, in October of 2005, Complainant signed an “Acceptance Interview Form,” acknowledging that she understood that “graduation is not a guarantee of job placement.” (See Acceptance Interview Form, attached hereto as Exhibit C).

Complainant graduated on or about November 1, 2006. Since that time, Complainant has been provided with the following job placement assistance: (1) advice on updating her resume; (2) notified Complainant of numerous job leads and/or interview opportunities, (3) distributed her resume to potential employers and/or instructed Complainant as to where to find potential job opportunities/network with employers; and (4) offered refresher courses to Complainant to help keep her knowledge/skills current. Complainant failed to take advantage of all of this assistance and/or was otherwise simply unable to secure employment, despite the assistance provided. Furthermore, in or around, September of 2008, Complainant indicated that she was pregnant and was not looking for employment at that time.

Remington College is committed to assisting all of its graduates in finding viable employment related to their field of study; however, Remington College does not guarantee that all graduates will be able to secure employment after graduation. As set forth above,
Complainant was advised prior to enrolling, and prior to re-enrolling, that employment after graduation was not guaranteed. Furthermore, following her graduation, Complainant was provided with job placement assistance. In light of Complainant's alleged difficulties in finding employment, the Colorado Springs Campus is ready and willing to help Complainant secure viable employment. Consequently, Remington College denies any wrongdoing and respectfully requests that the Bureau dismiss this complaint without further action.

If you should have any questions, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at [Redacted by HELP Committee]

Respectfully submitted,
Redacted by HELP Committee

[Redacted by HELP Committee]

[Redacted by HELP Committee]
December 3, 2008

Dear Accrediting Commission of Career Schools and Colleges of Technology,

This complaint is concerning the Career Services department at the Remington College North Houston Campus. I am VERY dissatisfied with the service they have provided. I STRONGLY feel as though they are not doing the best they can do. It has been almost two months since I graduated from the school and I still do not have a Medical Assisting job. They lead me in the wrong direction in their own and I find out on my own. I have not received any leads from companies that may have contacted them for employment opportunities. I DO NOT have my own transportation so I have to use the city’s public transportation system (Metro) to get to and from home. I have been going to the school for the past two to three months and/or other places on the following dates: October 13, 14, 15, 16, 17, 20, 21, 22, 23, 24, 27, 28, 29, 30, 31, November 3, 4, 5, 6, 7, 9, 11, 12, 13, 14, 17, 18, 19, 20, 21, 24, 25, 26, and December 1, 2, and 3. The other places I have been to and/or have applied for includes: the Worksource, Texas Children’s Hospital, Methodist Hospital, Michael E. DeBakey Veteran’s Hospital, Houston Northwest Hospital, Woman’s Hospital of Texas, Relsey Seybold, Novan Pharmaceutical Research, IntraCare Hospital, MD Anderson Career Center, Texas Department of Health and Human Services, Harris County Hospital District, Memorial Hermann, Priority Personnel, Dean’s Professional Services, and to numerous jobs on craigslist.org, workintexas.com, monster.com, and indeed.com. I have also been to two job fairs, one through Career Builder and the other through the Employment Guide where I gave my resume to prospective employers. I have also dropped off my resume at various doctor’s offices and clinics. I need a Medical Assisting job to better myself and to save up money for a car. I need this position soon because I have to begin loan payments that I got from Remington in March of 2009. A rapid response to this issue will be greatly appreciated.

Sincerely,

[Signature]
February 6, 2009

VIA OVERNIGHT DELIVERY

[Redacted]

Accrediting Commission of Career Schools and Colleges of Technology
2104 Wilson Boulevard, Suite 302
Arlington, Virginia 22201

Re: Response to Complaint filed by [Redacted] against Remington College – North Houston Campus (School #MC7074)

Dear [Redacted],

Please accept this statement and attached exhibits on behalf of Remington College – North Houston Campus ("Remington College") for consideration in your investigation of the above-referenced complaint filed by [Redacted] ("Complainant").

Complainant alleges that she was "very dissatisfied" with the career placement services provided by Remington College because the student had not obtained gainful employment within two (2) months after graduating from the Medical Assisting Program. After investigating the allegations, Remington College has concluded that Complainant's dissatisfaction is unfounded.

Upon review of the position statement, we are confident you will reach the same conclusion.

Here, Complainant enrolled in Remington College's Medical Assisting Program on or about January 14, 2008. At the time of her enrollment, Complainant signed an Application and Enrollment Agreement, which clearly states under the "CAREER SERVICES" heading on page 6, that "REMINING COLLEGE CANNOT AND DOES NOT GUARANTEE EMPLOYMENT BEFORE OR AFTER GRADUATION." (See Application and Enrollment Agreement, attached herein as Exhibit A.) Further, assurances that employment is not guaranteed...

---

Please note that this statement and attached exhibits include information not to be disclosed without the written approval of Remington College. In addition, this statement is based upon the investigation of the facts and information received to date. This statement and attached exhibits are submitted for the purpose of aiding the Commission in its investigation and efforts to conclude this matter. This statement, while believed to be accurate, may not constitute an admission or a finding of Remington College's liability, nor is it intended to be used in evidence of any kind in any other administrative or court proceeding in connection with Complainant's allegations. By submitting this statement and attached exhibits, Remington College does not waive or relinquish its right to present additional information at a later date or to participate. Moreover, by responding to this complaint, Remington College does not waive or relinquish any rights to the complaint under Complainant's allegations.

Remington College, Inc.
2104 Wilson Boulevard, Suite 302
Arlington, Virginia 22201

Education America, Inc.
Document 3, Page 2
after graduation is contained later on in the "CAREER SERVICES" section of the Application and Enrollment Agreement held on page seven, whereafter Complainant initiated and filed her understanding of this section. (See Exhibit A).

In addition to the basic information and disclaimers found in the Application and Enrollment Agreement, prospective students are also referred to the "Career Services" section in the School Catalog, which explains the scope of the services provided and again disclaims that employment after graduation is not guaranteed. (See School Catalog, attached herein as Exhibit B. Career Services Information is contained on page 13). More specifically, the Career Services section in the School Catalog specifies that Remington College will assist students in preparing their resumes and completing employment applications, assist students in job interviewing, refining skills, and extend invitations to employers to visit the campus and interview graduating students. (See Exhibit B).

In this case, Complainant graduated on or about September 26, 2008, and since that time, the Career Service Department at Remington College has assisted Complainant with the preparation of her resume, provided her with numerous job leads and interview opportunities (some of which Complainant declined to take advantage of due to transportation issues or otherwise), and participated in a mock panel interview with Complainant. Moreover, it is clear from looking at Complainant’s complaints that Remington College provided a great deal of assistance to Complainant in her job search – 30 days listed for either visiting Remington College, career placement assistance or actively seeking employment, as well as 15-20 prospective employers she contacted regarding employment opportunities.

It is unfortunate that Complainant has not found viable employment in her field, as it appears to have been a very good student, and I have been told by the Career Services Director that she did well during her mock interview. Nonetheless, Remington College has provided the services specified in the School Catalog and the Application and Enrollment Agreement. As such, Remington College denies any wrongdoing, and respectfully requests that the Commission dismiss this complaint without further action.

If you should require any additional information, or if I can otherwise be of any further assistance during the course of your investigation, please do not hesitate to contact me directly. I can be reached at 334-267-****

Respectfully submitted,

Redacted by HELP Committee

Associate General Counsel

DCN#ule
Endorsees
April 22, 2003

USPS MAIL  
CONFIDENTIAL

Director  
Remington College-North Houston Campus  
12310 Emera Crossing, Suite 300  
Houston, Texas 77097

Dear [Name]

The Accrediting Commission of Career Schools and Colleges of Technology ("ACCCT") or "the Commission") considered the complaint submitted by [Name] against Remington College-North Houston Campus ("Remington") located in Houston, Texas. In its review of the school's Admissions information from April 9, 2009, the Commission determined that the allegations made in the complaint regarding the lack of employment search career services at the school were not sufficient to continue reviewing the complaint. The documentation submitted by Remington supports the school's efforts regarding assistance provided to students and graduates in their job search efforts.

Overall, Remington has demonstrated, through the submission of records and documentation, that it has followed its policies and procedures to demonstrate compliance with the ACCCT Standards of Accreditation as described above in this letter. Therefore, the complaint filed by [Name] against the school is considered closed. No further action is required in regard to the matter.

Should you have any questions, please contact me directly at [Name] or by email at [Email]

Sincerely,

[Name]

Compliance Analyst

Redacted by HELP Committee
I am writing a letter of complaint against Remington College Tampa Campus. The reason for this is because that class I attended at Remington College this past semester did not have a teacher for eight weeks. Instead, what we had was the Director of Education, teaching the information that was not relevant to the curriculum and a substitute who taught bits and pieces of the book. This class was on Monday, Tuesdays, and Thursdays from 6:00 p.m. until 11:00 p.m. They would come at 6:00 p.m., sometimes 6:30 p.m. and would leave at 9:30 p.m. because either the Director of Education would have to go home or the substitute would have to teach his class that started at that time. At times, , who also had another class, would come in at 9:00 p.m. to give us work not related to the course. However, most of the time she would just pass by to see if we were in the class and that we hadn't left.

As a class we let this go on for about 4 weeks until we spoke with and told him about our concerns and about how unsatisfied we were with the class. We all knew things needed to change. The next time we had class, during Week 5, our original teacher was present and we were finally able to set up the class and tab like it was designed to be. Unfortunately, this didn't last long because the teacher did not show up again. We then went back to the routine of teaching us something not on the curriculum and the substitute teaching us pieces of the book until 8:30 p.m. This went on until Week 8, when became our teacher until the last week of class. He then had other obligations, so we had a substitute administer our final study guide, which we had no idea how to do. After the way the class ended, I decided to leave Remington College because I felt that I wasn't getting the education that I was paying for. I went and visited the Dean, and explained her the situation about the course. I asked if she could give me a refund and , the Dean, again stated that she would have answers for me on Friday November 6th. I also explained the situation of wanting a refund from the class to , who again stated that she would have answers for me on Friday November 6th. I've called her multiple times and have left her two voicemails since then and she has yet to respond and I have.

12/1/2009
yet to hear anything about the ledger from the Remington Staff. This is why I am seeking your help to resolve this issue.

If any more details are needed please feel free to call me anytime at [redacted]

The people that I have dealt with about this issue are:

[redacted]

Thank you.

12/1/2009
From:  
To:  
Cc:  
Subject:  

RE: M. DOUGIE - Complaint against Remington College - Tampa Campus (Complaint No. 1233)

David Netley
From:  
To:  
Cc:  
Subject:  

RE: M. DOUGIE - Complaint against Remington College - Tampa Campus (Complaint No. 1233)

In light of my hope that the resolution of this matter will be finalized in the next 4-7 days. More specifically, I intended to remind you that the Agreement is more detail yesterday, and it is my understanding that the parties have signed and will sign the Agreement and request the withdrawal of his complaint. Once we receive the original signed Agreement, I will send you a copy of the original Agreement along with documentation of the withdrawal of his complaint, we will

If you have any questions, or if you need otherwise, please do not hesitate to contact me.

Respectfully,

Delton Associate General Counsel
Remington Administrative Services, Inc
500 International Parkway, Suite 200
Westbrook, Maine 04801

From:  
To:  
Cc:  
Subject:  

RE: M. DOUGIE - Complaint against Remington College - Tampa Campus (Complaint No. 1233)

Please update me as to whether or not this agreement has been signed by both parties. I have not received anything further regarding the complaint.

Sincerely,

Florida Department of Education
Commission for Independent Education

Education America, Inc.
Document 4, Page 3
From: Redacted by HELP Committee
Sent: Friday, January 13, 2012 4:06 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: PL DOB:CE - Complaint against Remington College - Tampa Campus (Complaint No. 1233)

This is an offer of settlement and compromise, and pursuant to Federal Rule of Evidence 408 and analogous state law, this correspondence is not admissible as evidence of an admission of liability and/or the amount of liability.

As a follow-up to our telephone conversation and the resolution of your complaint that we reached this morning, attached please find a copy of the Settlement and Release Agreement (the "Agreement") I have prepared to assist in documenting and finalizing the resolution of this matter. Please review the Agreement, and if you are agreeable to the terms therein, then complete/sign/date the Agreement, return the original signed Agreement to me, and I will have it signed by our President & CEO, Jack Forrest. Once, and only when, we receive the original, signed Agreement back from you, along with documentation of your request to withdraw your complaint (as referenced in the Agreement), we will process the agreed-upon refund and send you a copy of the fully-executed Agreement.

Additionally, please let this correspondence confirm that you have received both your Transcript and Letter Card, and thus, that portion of your complaint has been resolved without any further action required on the part of Remington College - Tampa Campus.

If you should have any questions, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly.

Respectfully,

Redacted by HELP Committee

Server Associate, General Counsel
Remington Administrative Services, Inc.
500 International Parkway, Suite 200
Huntersville, North Carolina 28078

Redacted by HELP Committee

THIS ELECTRONIC MESSAGE CONTAINS INFORMATION FROM THE LEGAL DEPARTMENT AT REMINGTON ADMINISTRATIVE SERVICES, INC. AND IS INTENDED ONLY FOR THE USE OF THE ADDRESSEE(S). THIS MESSAGE MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND/OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW(S). THIS MESSAGE MAY NOT BE READ, USED, DISTRIBUTED, FORWARDED, REPRODUCED OR STORED BY ANYONE OTHER THAN THE INTENDED RECIPIENT(S). IF YOU ARE NOT THE INTENDED RECIPIENT(S), PLEASE NOTIFY THE SENDER IMMEDIATELY BY TELEPHONE AT 704.907.6008. THANK YOU.
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement (the "Agreement") is entered into by and between Remington College – Tampa Campus, Inc. d/b/a Remington College – Tampa Campus (the "Company") and [Redacted] ("Student"), collectively, the "Parties".

Recitals

WHEREAS, Student enrolled in the Company’s Computer and Network Administration Program (the "Program") on or about October 20, 2008 and withdrew from the Program on or about October 15, 2009;

WHEREAS, a dispute has arisen between Student and the Company regarding the classroom instruction provided during his enrollment in the Network Implementation and Support Course (CN1270) offered by the Company;

WHEREAS, Student filed a complaint with the Florida Department of Education, Commission for Independent Education (Complaint No. 1231) regarding the above-referenced dispute; and

WHEREAS, the Company and Student desire to resolve this dispute in an amicable manner without either Student or the Company admitting to any liability whatsoever relative to the above-referenced dispute;

NOW THEREFORE, for good and valuable consideration, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Consideration. Subject to Student’s compliance with the terms and conditions of this Agreement, the Company agrees to refund directly to Student’s lender(s) [Redacted], the equivalent of the tuition earned and/or received by the Company in relation to Student’s enrollment in the Network Implementation and Support Course (CN1270) offered by the Company; however, the Company will retain (and will not refund) all Student’s Pell Grant funds, and any other loan funds or other monies received and/or earned in relation to Student’s enrollment in the Program. The refund of loan funds referenced above will first be applied to Student’s unsubsidized loan balance, and should any refund monies remain after being applied to Student’s unsubsidized loan balance, the remaining refund monies will be applied to Student’s subsidized loan balance.

Student understands and agrees that he will be solely responsible, and indemnify and hold the Company harmless, for and from any and all tax obligations/liabilities associated with the consideration set forth above in this Paragraph 1.

2. Release of Claims. In consideration for the agreement of the Company to provide Student the consideration set forth above in Paragraph 1 of this Agreement, Student hereby releases, acquits and forever discharges: (a) the Company together with its directors, officers,
employees, agents, successors and assigns; (b) all of the Affiliated Companies (as defined below) and all of their respective directors, officers, employees, agents, successors and assigns; and (c) all shareholders of the Company or the Affiliated Companies (collectively all of the foregoing in (a), (b), and (c), the "Released Parties") of and from any and all actions, causes of action, claims, demands, damages, costs, loss of service, expenses and compensation or rights to sue or to assert claims or causes of action against any of the Released Parties whatsoever, whether known or unknown, including but not limited to, any of the foregoing arising out of or in any way relating to Student’s enrollment in the Program, including but not limited to, any of the foregoing that may arise from or be actionable under or related to any of the following: (a) any federal, state or local law/ordinance/rule/regulation, (b) any contract between the Company and Student or any of the Affiliated Companies and Student, whether express or implied, (c) any tort or negligence committed by the Company, any of the Affiliated Companies or any officer, director, or employee of the Company or any of the Affiliated Companies, or (d) any violation of or failure to comply with any public policy connected in any way with Student’s affiliation with the Company, the Program or any of the Affiliated Companies.

The term "Affiliated Companies" means Education America, Inc., an Arkansas corporation, and all corporations whose common or other voting stock is owned or controlled by Education America, Inc., EAI Realty LLC, EAI Realty of Texas LP, EAI Realty, Inc., any other entity that is controlled by Education America, Inc., and their respective successors and assigns.

3. Withdrawal of Claim/No Other Claims. In consideration for the agreement of the Company to provide Student the consideration set forth above in Paragraph 1 of this Agreement, Student agrees to request the withdrawal of his above-referenced complaint with the Florida Department of Education/Commission for Independent Education (Complaint No. 1233). Student further represents and warrants that he has no disputes against the Company or any of the Affiliated Companies, aside from the dispute referenced above in this Agreement. Additionally, aside from the above-referenced complaint filed with the Florida Department of Education/Commission for Independent Education (Complaint No. 1233), Student represents and warrants that he has not filed, and will not file in the future, any complaints with any governmental agencies, national or state accrediting bodies or any court, judicial body or other entity relative to any disputes he may have or have had with the Company, any of the Affiliated Companies or relative to his enrollment in the Program.

4. No Enrollment/Re-Enrollment. Student represents and warrants that he will not apply for, enroll in or re-enroll in any program offered by the Company or any of the Affiliated Companies (e.g. another Remington College Campus).

5. Confidentiality. Student acknowledges and understands that the terms of this Agreement and Student’s settlement with the Company are strictly confidential, and Student represents that neither he nor his agents has revealed or will reveal to any person or entity (except for Student’s attorney, tax consultant or immediate family members) any of the terms of this Agreement. Student further represents that Student has not instructed the Company to do any of the above with respect to any other person or entity.

Education America, Inc.
Document 4, Page 6
keep the terms of this Agreement and/or Student's settlement with the Company confidential) the
terms of this Agreement and/or Student's settlement with the Company. Additionally, Student
acknowledges and agrees that any breach of this provision by Student's attorney, tax consultant
or immediate family members will constitute a breach by Student as if Student had committed
the breach.

6. Non-Disparagement. Student warrants and represents that he will not, directly or
indirectly, himself or through any other person or entity, make any negative or disparaging
remarks to any person or entity about the Company, any of the Affiliated Companies, or the
Program.

7. Non-Solicitation. Student agrees not to, directly or indirectly, himself or through any
other person or entity, solicit or induce, or in any manner attempt to solicit or induce, any current
or former student of the Company or any of the Affiliated Companies: (a) to drop or otherwise
discontinue their enrollment in any program offered by the Company or any of the Affiliated
Companies; (b) to make any negative or disparaging remarks to any person or entity about the
Company, any of the Affiliated Companies, or the Program; (c) to file a complaint with any
governmental agencies, national or state accrediting bodies or any other entity against the
Company or any of the Affiliated Companies; or (d) to seek a refund or other relief from the
Company or any of the Affiliated Companies.

8. Breach of Agreement. In the event Student breaches any of the terms of this Agreement,
Student acknowledges and understands that the Company's obligation to pay any amounts owing
to Student pursuant to Paragraph 1 of this Agreement shall immediately cease, and Student shall
immediately be obligated to pay the Company an amount equal to any monies paid to Student or
paid to others on Student's behalf (e.g. lenders). Additionally, in the event Student breaches any
of the terms of this Agreement, the Company shall have all remedies available to it under
applicable law, including but not limited to, obtaining an injunction to prohibit any further
breaches of the confidentiality, non-disparagement or non-solicitation provisions of this
Agreement. Further, in the event Student, any person or entity acting on Student's behalf, or
anyone to whom Student discloses the terms of this Agreement and/or Student's settlement with
the Company, breaches this Agreement, Student agrees to indemnify and hold the Company
harmless from and against any and all losses, costs, attorneys' fees, or other amounts paid to any person
or entity resulting from such breach, including but not limited to, any amounts paid by the
Company to any other current or former students of the Company, as well as any attorneys' fees
incurred in defending against any claims asserted by any current or former students of the
Company that resulted from or related in any way to a breach of this Agreement by Student, any
person or entity acting on Student's behalf, or anyone to whom Student discloses the terms of
this Agreement and/or Student's settlement with the Company, occurring on or after Student's
receipt of this Agreement.
9. **Arbitration.** Except as necessary to obtain an injunction as set forth in Paragraph 8, Student and the Company agree that any and all claims, disputes, or controversies, whether in contract, tort, or otherwise, either Party has against the other arising under or out of this Agreement and any related damages will be submitted to binding arbitration. The arbitration shall be governed by the Federal Arbitration Act and the Rules of the American Arbitration Association. Judgment upon the award rendered by the arbitrator may be entered by any court having jurisdiction. ARBITRATION IS MANDATORY AND THE ARBITRATOR'S DECISION IS BINDING.

10. **Governing Law and Venue.** This Agreement shall be governed by the laws of the State of Florida. The Company and Student agree that the venue for all arbitrations shall be in Tampa, Florida, unless otherwise mutually agreed upon in writing by the Parties.

11. **Complete Agreement.** This Agreement constitutes the final and complete Agreement of the parties and supersedes any oral or written agreements, representations, warranties or commitments of any kind pertaining to Student's enrollment in the Program.

   Executed and entered into this ___ day of __________, 2010

   Student

   [Redacted]

   Company:

   [Redacted]

   Jack Frost, President & CEO
June 2, 2010

Remington College  
2740 Nonconnah Blvd.  
Memphis, TN 38137

Re: [Redacted]

Dear Dr. [Redacted]:

The investigation of complaints against schools is one of the most important functions performed by this agency. A copy of a complaint recently received against your institution is enclosed. Please respond to each of the allegations and provide all documentation needed to support the findings.

The response should outline the steps taken in investigating this matter, what was found, and the plans for resolving this complaint. Please note that it is important that a fair-minded and complete investigation assists in the satisfactory resolution of this complaint.

This response should be received in our office by Thursday, June 17, 2010.

We are available to help you in all phases of your effort. If you need assistance, please feel free to call me at [Redacted].

Sincerely,

Redacted by HELP Committee

Investigation Officer  
Division of Postsecondary School Authorization

Enclosure
To Whom It May Concern:

I have been corresponding with [redacted] at the Nashville TSAC/Lottery Scholarship office, and I have recently been denied eligibility of the Hope for Heroes grant, because I already have a Bachelor's Degree. I met and even exceeded the other requirements.

My Bachelor's Degree is from Southeast College of Technology. It is now called Remington College. I went to this college willingly, and the Recruiter [redacted] told me that their credits would transfer to any college, and that it was accredited and I wouldn't have any trouble applying it to a military commission. Since then I have tried to apply it to the Community College of the Air Force - they do not accept the credits. I have tried to transfer it to the University of Memphis and Southwest Community College in Memphis -- they do not take their credits. I have tried to start over and obtain a new degree, but I can't get state scholarships (even veteran ones) because I have this bachelor's degree from them. For several years I have paid off my student loans. I was also a victim of this fraud in the Middle East. I was forced to go for my military obligations from a full-time job last year, which the Department of Labor demonstrated in an investigation, and I just need a break and for someone to see past this fraud that is now Remington College. I am stuck. I just want the degree to go away now as well as the outstanding debt. Held by Direct Loans. This would be an acceptable solution. I have contacted the FTC and Direct Loans in an attempt to forgive the debt and strike the education from my record - I don't want it. I am petitioning your office because I believe Remington College uses deceptive recruiting pitches, misrepresents themselves, and inflates their accreditation to would-be victims of their scam. Remington College has made one hell of a mess out of my life as well as my efforts to pursue a REAL education.

The degree is worthless. My dates of attendance are 10/26/1998 - 10/09/2002. I was misled, and made a terrible mistake. I don't know what authoritative powers that your office possesses, but my desired outcome is to have my education from this institution disappear, and waive the outstanding debt - held by Direct Loans.

Respectfully,

[Signature]

5-27-2010
In accordance with your request, I hereby acknowledge receipt of a complaint submitted on behalf of Remington College - Memphis Campus ("Remington College")

We have determined that the complaint is not subject to the provisions of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act of 1990.

The complaint has been formalized in a letter dated July 1, 2020, and sent to Remington College - Memphis Campus, 1600 Poplar Avenue, Memphis, TN 38103.

The complaint alleged that Remington College failed to provide appropriate accommodations for a student with a disability.

Remington College is notified of the complaint and is required to respond within 30 days.

If Remington College fails to respond, the complaint will be referred to the U.S. Department of Education, Office for Civil Rights (OCR) for further action.

Remington College is advised that non-compliance with the provisions of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act of 1990 may result in the imposition of monetary sanctions.

Remington College is further advised that all disabilities and other conditions that may result in the complaint's dismissal.

Remington College is also advised that it may submit a response to the complaint alleging that the complaint is not subject to the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act of 1990.

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Remington College is further advised that it may submit a response to the complaint alleging that the complaint is not subject to the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act of 1990.
v. Remington College – Memphis Campus

College – Memphis Campus.” At the time Complainant attended the campus, the school was still operating under the “Education America – Southeast College of Technology” name. For ease of reference, the campus will simply be referred to as “Remington College” throughout this response.

Complainant enrolled in Remington College’s Electronic Engineering Technology Program (the “EET Program”), on or about October 26, 1998, and remained enrolled in that program through completion in April of 2001. On April 14, 2000, Remington College awarded Complainant an Associate of Occupational Studies diploma in the field of Electronic Engineering Technology. Complainant re-enrolled in Remington College, this time in its bachelors degree program for Operations Management – Electronics Engineering Technology (the “Operations Management Program”), on or about April 23, 2001. Complainant also successfully completed the Operations Management Program, and Remington College awarded him a Bachelor of Science in Operations Management on October 9, 2002. Complainant’s transcript, as well as both diplomas he earned from Remington College, are attached hereto as “Exhibit A.”

For nearly eight years after successfully completing his education at Remington College, Complainant did not make any formal complaint against the school until submitting the subject complaint on May 27, 2010. Complainant’s primary allegation is that he was purportedly misled by a recruiter. Prior to his enrollment, regarding the transferability of credits earned at Remington College to other academic institutions. The complaint states that he was assured that credits from Remington College “would transfer to any college.”

Remington College adamantly denies Complainant’s allegations in their entirety. As demonstrated by the attached documents, it is undisputed fact that Complainant acknowledged such promises or representations regarding the transferability of credits. In fact, the attached documentation demonstrates that Complainant expressly acknowledged, in writing, that the “general rule” was that any credits earned at Remington College would not transfer to any other institution. Moreover, there is absolutely no evidence or documentation whatsoever to support Complainant’s remaining vague and ambiguous allegations. For these reasons, and for the reasons set forth below, Remington College respectfully asserts that the complaint is entirely without merit and should be dismissed.

B. Remington College’s Response to Complainant’s Allegations

1. Complainant repeatedly acknowledged, in writing, that Remington College did not make any verbal representations to him regarding the transferability of credits. In fact, Complainant repeatedly acknowledged, in writing, that he was advised credits generally would not transfer to other institutions. Accordingly, his allegations to the contrary, made more than a decade after his initial enrollment, are completely without merit.

Complainant signed four separate “Enrollment Agreements” with Remington College, dated September 14, 1998, October 9, 1998, October 6, 2000, and April 9, 2001. These four Enrollment
Agreements are attached hereto as "Composite Exhibit B." Complainant also signed two disclosure forms acknowledging that Remington College had made certain disclosures to him pursuant to Rule 540.1-2-04(26) of the Rules of the Tennessee Higher Education Commission. These disclaimers signed by Complainant are dated October 5, 1998, and April 11, 2001, and are both attached hereto as "Composite Exhibit C."

In each of the six documents (attached hereto as Composite Exhibits "B" and "C") all signed by Complainant on different dates over a span of almost two years, Complainant expressly and unambiguously acknowledged that Remington College made no representations to him regarding the transferability of credits. Furthermore he acknowledged that, contrary to the allegations contained in his complaint, he was expressly advised that generally speaking any credits he earned would not transfer to other institutions. Specifically, in each of the four Enrollment Agreements signed by Complainant (attached as "Composite Exhibit B"), it is stated, in relevant part, as follows:

"Programs at the School are designed for employment purposes. The student should not assume that the courses in any program can be transferred to another institution for credit. While some institutions may accept credits from these programs, the general rule is that courses taken in these programs do not transfer." (Emphasis added.)

This language is found on the very first page of each of the four attached Enrollment Agreements, on the bottom right hand side of the page. Complainant not only signed the four attached Enrollment Agreements containing the quoted language, but he also separately initialed and dated the stand alone paragraph containing this language. See "Composite Exhibit B."

Additionally, each of the two disclaimer statements (referenced above and attached hereto as "Composite Exhibit C") contain the following relevant language:

"Southeast College of Technology [Remington College's predecessor, as described in the preceding section] is a special purpose institution. That purpose is high quality, college level, career oriented education. This purpose does not include preparing students for further college study. Students should be aware that transfer of credits is always the responsibility of the receiving institution directly to determine to what extent, if any, credits can be transferred." (Emphasis added.)

Each of the four Enrollment Agreements signed by Complainant and attached as "Composite Exhibit B" also contains the following language on the first page:

"In entering into this Enrollment Agreement, I have relied only upon written information and statements published in the School Catalog. I acknowledge receipt of Catalog Number [relevant number inserted for each Enrollment Agreement]."

2/ The language in the disclaimer statements signed by Complainant on October 5, 1998 contains slightly different language than the above quoted language which is contained in the disclaimer statement signed by Complainant on April 11, 2001. Specifically, the first sentence of the disclaimer statements dated October 5, 1998 states: "Any student interested in transferring credit hours should check with the receiving institution directly to determine to what extent, if any, credits can be transferred." (Emphasis added.)
There have been no verbal or written agreements or promises other than those appearing in this contract." (Emphasis added).

Each of the Enrollment Agreements signed by Complainant also contain the following language on the first page of the agreement, highlighted in all capital, bold letters:

"BY SIGNING THIS AGREEMENT, THE STUDENT ACKNOWLEDGES THAT HE/SHE HAS READ BOTH SIDES OF THIS ENROLLMENT AGREEMENT, UNDERSTANDS THE CONTENTS, AND AGREES TO ABIDE BY ITS TERMS..." (Emphasis in original).

Finally, Complainant also signed another document entitled “Education America, Inc. Acceptance Interview.” This document, which is signed/dated April 11, 2001, and is attached hereto as “Exhibit E,” further documents Complainant’s understanding of the provisions of the Enrollment Agreement. The document states, in relevant part, as follows:

“Do you understand the Enrollment agreement and refund policy?” [Complainant circled “Y” for “yes” following this question]

...”I have received and read a copy of my Enrollment Agreement and the current school catalog.”

Accordingly, as clearly demonstrated by the attached documentation, it is beyond dispute Complainant was aware he should not assume that any of the credits he earned at Remington College would transfer to any other institution. In fact, it is beyond dispute that Complainant was aware that the general rule was that the credits earned at Remington College would not be transferrable. Premised on the language cited above, it is likewise beyond dispute that Complainant acknowledged he read and understood each of the four Enrollment Agreements he signed, and acknowledged that he did not rely on any promises other than those contained in the Enrollment Agreements themselves. Any assertions to the contrary, made by the Complainant more than a decade after he first signed the acknowledgments described above, is disingenuous and entirely without merit.

It should also be noted that when Complainant initially enrolled in Remington College in the fall of 2004, he requested that certain credits he had earned at the University of Memphis be accepted by Remington College as transfer credits. This request was, however, denied based on the determination that none of the University of Memphis credits were “eligible for transfer” to Remington College’s EET program. (See Internal Memorandum from Remington College employee, attached hereto as “Exhibit D.”) Accordingly, notwithstanding the explicit disclaimers and explanations provided to Complainant by Remington College in the six separate documents attached hereto as Composite Exhibits “D” and “E,” he should have been well aware that credits from one academic institution will not necessarily qualify for transfer to another based on the fact that Remington College did not allow for the transfer of Complainant’s credits from the University of Memphis.
Although Complainant's primary grievance appears to be his treatment, claims that he was misled regarding the transferability of credits, he also makes several other vague, ambiguous, and completely unsubstantiated allegations against Remington College. Complainant vaguely alleges that he "believes" that Remington College owes "dehumanizing pitches," misrepresents itself, and implies that another victim of their scam. Complainant does not offer any specific factual allegations, nor any documentation or evidence in support of these vague assertions. Moreover, Complainant states these vague and unsubstantiated allegations more than ten years after he first enrolled in Remington College. Many, if not all, of the Remington College employees who interacted with Complainant at the time of his enrollment are no longer employed by the company, or simply do not recall their interactions with Complainant more than a decade after the fact. Upon information and belief, the administration representative was the primary point of contact for complainant for most, if not all, of his time at Remington College. According to a review of records and information provided by Remington College, Remington College is unable to provide any meaningful response to Complainant's vague allegations. However, Remington College takes complainant matters very seriously, and immediately denies Complainant's allegations.

C. Conclusion

Remington College adamantly denies that there is any factual or legal basis for any of Complainant's allegations. Complainant's primary allegation—namely that he was allegedly misled about the transferability of credits earned at Remington College—is demonstrably false and inexplicable. Numerous documents bearing Complainant's own acknowledgment and signature confirm Complainant's remaining allegations are vague, ambiguous, and completely unsupported by any documentation or evidence. Consequently, Remington College asserts that Complainant's allegations are entirely without merit, and respectfully requests that this complaint be dismissed as expeditiously as possible.

If you should require any additional information, or if I can offer any other assistance, please do not hesitate to contact me directly. I can be reached at [contact information removed].

Respectfully submitted,

Redacted by HELP Committee

[Signature]

Associate General Counsel

[Name]

[Title]

[Date]

Education America, Inc.
Document 5, Page 7
Consumer's Original Complaint:
In February, 2009, I started working with Remington College in Colorado Springs, CO, on transferring from Memphis, TN. My transfer was approved the same day I filled out the application. My start date was on April 23, 2009. Between February, 2009 and June, 2009, I was working with Remington to get all of my paperwork completed. The financial aid department told me they would contact me if they needed help with anything else.

On June 2, 2009, financial aid contacted me and stated, "If we do not get everything finished by tomorrow, then you will have to pay monthly for school." I asked, "Why is this just now getting taken care of?" In response, "The girl that was working on your file is no longer here and corporate just now brought your file to attention." I did everything I could to help finalize all the paperwork that was needed.

While attending to my loan application, I had to try to get my loan over grant money from Memphis, TN, off my last year's FASFA. Remington was having trouble entering in my school code. To remind you, this was all at the last minute. For them to be able to add in the school code, they needed my step-father to apply for a PIN online and sign electronically because he lives in Memphis. My last date of attendance was on June 2, 2009. When I called to inform financial aid that my step-father signed the FASFA they told me that I have been dropped from school. I was told several different dates on when I was dropped. Finally had to go to the school to get a copy out of my drop date to receive the accurate date. I was dropped on the 8th of June. I tried calling why I was dropped and in reply I received from the registrar, "I tried contacting you one day and you said you could not talk at the moment. So, we just thought you were not coming back." I stated, "I was at work and could not talk at that moment. And, I am not supposed to be dropped for ten calendar days after my last date of attendance if there is no contact between the school and the student. That being said, I have had contact with the school, but if you need it, I have phone records." In reply of that I received, "No, actually it is fourteen calendar days not ten." I tried contacting the financial aid department to see if I could get a list of all the loans agencies I owe and how much. I yet to receive a phone call back.

I would also, like to add that I have had trouble out of Remington College since I started at Memphis, TN. I have not yet filed a claim about Memphis, TN. My problems with the school go from financial aid, to the school losing paperwork constantly, to returning my laptop, to lazy teachers and all of the above! Before I attended school in Memphis and Colorado Springs, I was so impressed about how they talked about their school. Thought I was going to learn a whole lot. When it comes down to it, I am being cheated and it is sad. The tuition and fees total up to be about $34,000. For that, I am getting bad customer service.

If I did graduate from Remington, I would not have the knowledge I needed for an associates degree career. Most of my teachers that I have had, in almost two years, have been extremely lazy. The only class I took in Colorado Springs was Dental Hygiene/Vitamology. The teacher did not show up the first day, but I understand if you have to miss class. The second day we got to meet him, he stated, "There is no way one person will fall my class. We will only have four grades. Four grades that you receive will be four tests. You can use your notes and your book on your tests, and I will give you all of the notes. There is no way that you all will fail my tests. I just do this on the side, and I am going to be relaxed." That course is twelve weeks long.

Consumer's Desired Resolution:
I would Iike Remington College to be responsible for their negligence. I know The Better Business Bureau cannot help me with a refund, but that is what I deserve because of the grievance I went through and I am still going through.

BBB Processing
07/21/2009  web  BBB Case Received by BBB
07/22/2009  kurt@BBB Case Reviewed by BBB - Member
07/22/2009  Otto  REMAIL Send Acknowledgement to Consumer

Education America, Inc.
Document 6, Page 1
August 13, 2006

RE: Remington College Denver Campus, Inc. v. West Remington College - Colorado Springs Campus (Case Number: 378/1225)

Dear Ms. Clark,

Please be advised that I am in receipt of your letter to Remington College Denver Campus, Inc. v. West Remington College - Colorado Springs Campus (Case Number: 378/1225) and the handling of the same.

Remington College's handling of the complaint filed by [Complainant] is unlawful and is hereby brought to your attention. Remington College must be held accountable for its actions and must be made to answer for its conduct.

Complainant, a former Remington College student, has filed this complaint regarding her complaint with the U.S. Department of Education, Office for Civil Rights (OCR), concerning the lack of due process and the failure of Remington College to provide an equal educational opportunity.

Remington College has not provided adequate due process to Complainant, and has failed to respond to her concerns in a timely manner. Remington College has also failed to provide an adequate investigation into the allegations made by Complainant.

Remington College's failure to provide adequate due process and the failure to respond to Complainant's concerns is a violation of her rights under Title IX of the Education Amendments of 1972 and the Civil Rights Act of 1964.

Remington College must be held accountable for its actions and must be made to answer for its conduct. Remington College must provide an adequate investigation into the allegations made by Complainant and must provide Complainant with adequate due process.

Sincerely,

[Your Name]

Associate Attorney General

Education America, Inc.

Document 6, Page 2
A. Background Information

Remington College is a private, for-profit vocational college that provides practical, hands-on training to help prepare students for new careers in the fields of criminal justice, pharmacy technician and medical assisting. Complainant originally enrolled in the CJ Program at Remington College – Memphis Campus (the "Memphis Campus") in July of 2007. Complainant attended classes at the Memphis Campus through late October of 2008, and in late April of 2009, Complainant enrolled in the CJ Program at Remington College (Colorado Springs Campus). Remington College officials worked with Complainant in order to facilitate the transfer of her credits earned at the Memphis campus.

Complainant attended classes at the Remington College from April 27, 2009 through early June of 2009. During this time, as set forth in additional detail below, Remington College employees attempted to work with Complainant in order to help resolve several issues relating to her financial aid, and also to provide her with general guidance. In early June of 2009, Complainant stopped attending classes. Remington College employees contacted Complainant in order to ascertain why she was no longer attending class, and also to try and ensure that she stayed on track to complete the CJ Program. Despite Remington College's efforts, Complainant was adamant that she had no interest in completing the CJ Program or otherwise attend classes. Accordingly, Remington College dropped Complainant from the CJ Program effective June 8, 2009, at which time she had not attended classes in over a week and had advised Remington College that she did not wish to continue her studies. Following Complainant being dropped from the CJ Program, Campus President personally reached out to Complainant in order to encourage Complainant to re-enroll and assist with her re-enrollment in the CJ Program; however, Complainant was unresponsive to or otherwise not interested in Mt.

B. Response to Complainant's Allegations

Complainant alleges that her financial aid was not handled timely or appropriately. Complainant also alleges that she was supposedly dropped from school without warning. Complainant enumerates several other vague and unsubstantiated allegations regarding her experiences at Remington College, including complaints about an unidentified instructor, and complaints that if she had graduated Remington College, she "would not have had the knowledge [she] needed for an associate's degree career." She alleges that she is "being cheated and it is sad," without any explanation of what she means by these vague assertions. For the reasons that follow, Remington College asserts that all of these allegations are unfounded and without merit.

2 The complaint also contains several vague and wholly unsubstantiated allegations regarding Complainant's experiences at the Memphis Campus. Although Remington College adamantly denies these vague allegations, Remington College takes the position that it is inappropriate to address allegations regarding the Memphis Campus with the Better Business Bureau of Southern Colorado.
While Complainant claims to be confused as to the reasons why she was dropped from Remington College, it is clear that Complainant was dropped in response to her absences and statement that she no longer had any interest in the CJ Program. Despite repeated and continued efforts by Remington College employees to keep Complainant enrolled (and/or re-enrolled), Complainant was adamant that she wanted to drop out of and/or otherwise had no interest in completing the CJ Program.

The “Student Withdrawal Form” documenting Complainant’s withdrawal from the CJ Program, attached hereto as Exhibit 1, and signed by Ms [redacted] documents that Complainant voluntarily dropped out of Remington College due to her own dislike of the CJ Program. It is specifically noted in the “comments” section of Exhibit 1 that [redacted] said that she was only taking CJ to appease her dad. “She has no interest in the CJ program. Tried to convince her to finish it out since she is so close to finishing but she did not even want to discuss it.” (See Exhibit 1) (emphasis added).

Several Remington College employees confirm this version of events. In particular, the Director of Student Finance, [redacted] originally began working with Complainant in order to resolve several financial aid issues and devoted a substantial amount of time and effort towards persuading Complainant that she should remain in school and complete the CJ Program. Ultimately, [redacted] found that Complainant was unresponsive to her assistance. More specifically, when Complainant stopped attending class in early June of 2009, [redacted] attempted to convince Complainant to remain in school and finish the CJ Program. However, Complainant informed [redacted] that the only reason Complainant had ever enrolled in the CJ Program was because that is what her father wanted her to do. Complainant stated that because she was no longer living with her father, she did not feel like she had to continue the CJ Program as she had no interest in the Program. Nonetheless, [redacted] encouraged and advised Complainant that she would be better served to finish the CJ Program. Ms [redacted] also counseled Complainant that she may wind up owing Remington College money for tuition if she stopped attending her classes or dropped out of school, and carefully explained the monetary consequences of Complainant dropping out of school. However, Complainant was adamant that she did not want to finish the CJ Program.

Remington College employees continued attempts to convince Complainant to remain in school even after she was dropped. More specifically, [redacted] personally advised Complainant if she agreed to resume attendance of her classes, with the intent on finishing the CJ Program, then [redacted] would make sure Complainant was reinstated. Complainant stated she would consider that offer, but then later called back and advised that she was not interested in re-enrolling.

Complainant’s allegations regarding the handling of her financial aid are also without merit. Although it is true that there were delays in the processing and handling of Complainant’s financial aid, these delays were due in large part to Complainant’s own failure to timely respond to Remington College’s Financial Aid Department. In particular, there were several instances
when financial aid paperwork had to be updated or changed because that status or Complainant's had changed from being a dependent to not being a dependent and/or because she had recently married. Remington College's Financial Aid Department experienced difficulty in getting Complainant to respond to phone calls and other communications. For example, in one instance, it was necessary for Complainant's father to sign certain financial aid paperwork, since Complainant had been listed as a dependent at the time she originally applied; however, Complainant failed to provide the executed paperwork with her father's signature until after she had actually dropped out of the GI Program.

It is difficult to provide a meaningful response to Complainant's remaining vague allegations, such as her complaints about an unidentified person, or her complaints that she was somehow "cheated." However, Remington College adamantly denies these unsubstantiated allegations in their entirety. In particular, Remington College denies that Complainant was somehow "cheated" as its employees were above and beyond, dedicating extra time and attention to resolving Complainant's problems to keep her enrolled in school and help secure her financial aid. Complainant was also specifically advised of the ramifications of dropping out of school.

C. Conclusion

As set forth above, Remington College denies that there is any basis for Complainant's allegations that she was unclear as to why she was dropped from the GI Program. In fact, it was the Complainant herself who essentially requested to be dropped and later failed to seek reinstatement due to her lack of interest in the GI Program. There is likewise no basis for her allegations of any substantial delays, misbranding or other problems with her financial aid by Remington College, nor any basis for her other vague complaints. As set forth above, Complainant herself was the major contributing cause of the issues associated with her financial aid, and Remington College made several efforts to assist Complainant in resolving these issues. Consequently, Remington College respectfully requests that this complaint be dismissed.

If you should require any additional information, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at [redacted].

Respectfully submitted,

Redacted by HELP Committee

[Redacted]

Associate General Counsel

ifed America, Inc.
Document 6, Page 5
Dear Mr. [Name],

Please allow this correspondence to serve as a response to the rebuff (or characterizing "Complainant") in the above referenced status. This correspondence will also serve to confirm our phone conversation of yesterday, August 25, 2009. Lastly, please allow this letter to briefly outline the history regarding the response of Remington College – Denver Campus, Inc. (the "Complainant") to the Better Business Bureau, and to clarify that no further conclusions are possible in this regard.

A. Response to Complainant's "Rebuff".

Confirming our correspondence regarding Remington College received Complainant's "rebuff" two days ago on August 24, 2009. The rebuff was submitted to us by Colorado Springs Campus (hereafter "the entity") for the purposes of offering its comments and concerns, as well as to complete the set of documents submitted as part of the "EEOC Process" in which we are involved. The rebuff of Complainant states, in its entirety, as follows:

If I could only somehow get this whole mess cleaned up, I would be very happy, as I know that the students who have attended the college are satisfied with the service and would highly recommend the school.

Please note that while the statement above is critical to us, it is not consistent with the expectations of the Complainant. This correspondence is submitted for the purposes of offering our comments and concerns, as well as to complete the set of documents submitted as part of the "EEOC Process" in which we are involved.

We are without further notice.

Respectfully,

[Signature]
that I was dropped. I have a receipt from turning it in. I did not call Remington
College stating that I wanted to be dropped from school. That being said,
everything that was stated in the response is completely false and untrue.
Remington College just showed the BBB that their credibility is completely not
reliable."

Complainant’s rebuttal does not substantively address any of the positions set forth in
Remington College’s response, previously submitted on August 13, 2009. Instead, Complainant
simply alleges that all of Remington College’s assertions in the response are false. Remington
College stands by its initial response, and asserts that all of the factual positions taken in that
response are accurate, based on our investigation and the facts known as of this date. Remington
College adamantly denies the allegations set forth in Complainant’s initial complaint and in her
rebuttal. Additionally, Remington College asserts, as previously detailed in its response, that
several Remington College employees went above and beyond in attempting to assist
Complainant with her financial aid and other issues. Despite the efforts of Remington College
and its employees, Complainant was unresponsive and/or not diligent herself, leading to many of
the issues referenced in her complaint. For these reasons, and for the reasons set forth in
Remington College’s previous response, dated August 13, 2009, it is our position that the
complaint is entirely without merit.

During our conversation yesterday, you suggested that the parties consider mediation of
this dispute, and provided some information regarding the Better Business Bureau’s mediation
procedure. I appreciate you taking the time to explain that process to me. However, Remington
College respectfully declines to participate in mediation of this complaint. Because Remington
College firmly believes that this complaint is entirely without merit, it is our position that
mediation would not be beneficial to either of the parties.

B. Clarification Regarding Remington College’s Timely Responses to The Better
Business Bureau.

I wanted to confirm our conversation, and my prior communications with [REDACTED] of
your office, regarding the timing of Remington College’s responses to the complaint, and to the
Better Business Bureau of Southern Colorado (“BBBSC”) generally. At several points during
our handling of this matter, the BBBSC has inferred that Remington College has failed to timely
respond. Respectfully, the written documentation in this matter clearly demonstrates that
Remington College has been timely with all of its responses and submissions. Because it
appears as if there has been some confusion in this regard, and because it appears as if some of
the notes contained in the “BBB Processing” notes may not be accurate on this issue, Remington
College would like to again confirm and document the history and timing of its responses.

2 Complainant also devoted several sentences to addressing her return of a laptop. However, Remington College did
not address any issue relating to a laptop in its response, neither did Complainant address any issues regarding a
laptop in her initial complaint, other than to vaguely assert that she had “problems” “returning [her] laptop.”
On or about July 23, 2009, Remington College received the initial letter from the BBBSM, providing a copy of Complainant’s complaint. That letter provided a deadline of August 2, 2009 for a response from Remington College. On July 30, 2009, at 11:24 A.M., [redacted] of this office spoke with [redacted] of your office, and confirmed that Remington College was granted an extension to respond to the complaint, through August 12, 2009.

On August 3, 2009, prior to the extended deadline of August 12, Remington College received a facsimile from your office advising that it would have until August 13, 2009 to file our response. Accordingly, we calendared the deadline to respond as August 13, 2009.

On August 13, 2009, the date that Remington College’s response was due under the extension, Remington College timely submitted its response to the complaint via facsimile and U.S. mail. A fax confirmation sheet demonstrates that the response was successfully transmitted to your office at 1:20 PM, EST, on the due date, August 13.

Also on August 13, Remington College received several e-mails from [redacted] in which she asserted that the response to the complaint had not been timely submitted because “the extension was an additional 10 days which expired August 13th.” [redacted] asserted that it was “impossible” that Remington College respond by August 24, 2009, and suggested that Remington College’s accreditation with the BBBSM was in jeopardy.

We were surprised by these e-mails from [redacted], given that they were transmitted on August 13, early in the business day, and prior to the expiration of the deadline. Accordingly, at 3:43 PM EST, I sent an e-mail to [redacted] seeking to clarify the apparent confusion regarding submission of Remington College’s response. In that e-mail, a copy of which I attach for your convenience, I reiterated the history of Remington College’s communications with the BBBSM, and confirmed that our response had been faxed to your office earlier that day. I also specifically confirmed my understanding that “Remington College’s response was timely submitted prior to the close of business today, August 13, 2009...”

On August 14, 2009, I received an apologetic e-mail from [redacted] in which she stated “I do apologize for the confusion,” and verified that Remington College’s response had been timely received, but stated that she was “away from her desk” on August 13. Ms. [redacted] e-mail of August 14 is attached as well.

On August 24, 2009, you contacted [redacted] and apparently asserted that Remington College had not timely responded to the complaint. I understand that you also inquired regarding our response to Complainant’s “rebuttal.”

Late in the day on August 24, I received a copy of the “rebuttal” which had been mailed from your office on August 20, and received by [redacted] on August 24. The cover letter from your office states that a response to the rebuttal is due August 30, 2009, which is a Sunday. I immediately called you directly and left a voice mail message for you.
When we spoke yesterday, I again confirmed my understanding that Remington College had timely responded to the complaint. I also sought to confirm my understanding that the deadline to respond to Complainant's rebuttal is August 15. You informed me that I should treat the actual deadline to respond to the rebuttal as Monday, August 13.

My review of the "BBB Processing" notes reveals, respectfully, that there are errors regarding the history of Remington's response. The "BBB Processing" notes indicate that as of August 9, your office had not received any response from Remington College. As agreed previously, however, Remington College had already spoken with [redacted] in July, and obtained an extension of time. The "BBB Processing" notes assert that a "final notice" was sent to Remington College on August 13, and that the response to the complaint was not received until August 14. As stated above, and as confirmed previously in writing by [redacted], Remington College timely submitted its response on August 13.

Unfortunately, the "BBB Processing" notes do not reflect the conversation of July 30 confirming an extension, and do not properly reflect that the response was submitted timely by Remington College. Additionally, these notes do not reflect the email that was transmitted from me to [redacted] on August 13, confirming the timeliness of the response, and do not reflect [redacted]'s response email of August 13 apologizing for the apparent confusion. Remington College respectfully requests that the "BBB Processing" notes be corrected to reflect all pertinent communications, and to reflect that Remington College timely responded to the complaint.

C. Conclusion

Remington College reaffirms its position previously set forth in its response dated August 13, 2009. Remington College also expressly denies the allegations set forth in Complainant's "rebuttal," and asserts that the complaint is entirely without merit. As previously explained in Remington College's initial response, Complainant herself was the major contributor of the issues associated with her financial aid, and Remington College made several efforts to assist Complainant in resolving these issues. Consequently, Remington College respectfully asserts that the complaint should be dismissed.

If you should require any additional information, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at [redacted].

Respectfully submitted,

Redacted by HELP Committee

[redacted]

Associate General Counsel

Education America, Inc.
Document 6, Page 9
2784

Complaint Details

Complaint ID: 990749
Decision Assigned: DOCS
Category: Other
Status: Received
Date Filed: 9/2/2009

Person Filing Complaint:

Address:

Telephone, Fax:

School Name: Remington College, Colorado Springs Campus

Date Last Activated: 9/2/2009
Date Filed at School:

Description:

(Category or Complaint is academic and financial aid) When I first started school I attended in
Memphis, TN at Remington College I now I cannot do anything about those dials I had there
My husband and I had to move here to Colorado due to the military. As soon as I heard there
was a Remington College here I called and asked about their programs. I waited measured
that I would not have any issues at the Colorado Springs campus like I did in Memphis. Just like
that advertisement, everything was very motivating. I was wrong, twice. I moved to Colorado
Springs, CO, in February of 2009. On February 17, 2009, I went to Remington College to get all
paperwork completed. I paid an application fee even though I was a transfer. I was approved
the same day. The financial aid department told me if they needed anything else they would contact
me. My first day of class was on April 21, 2009. Our teacher did not even show the first day. I
did not know what to do. I called the school and was told that I am totally understandable. On the second day of class, our teacher
did not show up. Our syllabus and teacher stated that we would only have four tests in a twelve week period.
My classmates and I asked why? He told us that he has another job and this is basically his
down time. He also stated that no one in this class could possibly fail. We have four tests and we
can use all notes and our book on the tests. The notes will also be provided. No other
assignments would be given. To me this is not right. I am not spending thirty-five thousand
doing this. But wait, there is more. On June 22, 2009, the financial aid department called me
to their office I left class immediately to go check on whatever they needed. I spoke with


10/13/2009

Education America, Inc.
Document 6, Page 10
Complaint Details

The complaint details include an account of a situation where the complainant was not able to continue attending classes due to financial difficulties. The complainant reached out to Remington College for assistance and requested a call-back, which was not provided. The complainant mentions that they were not told about the drop policy and were not given the opportunity to meet with the financial aid office to discuss their situation.

The complainant also includes a screenshot of a conversation with the BBB (Better Business Bureau), stating that Remington College did not respond to their inquiries.

Details

Insert a new entry for the complaint:

http://intrant/DEPOSNET/ComplaintEdit.aspx?ID=990749

10/13/2009

Education America, Inc.
Document 6, Page 11
Please be advised that I am in receipt of your correspondence to Remington College Denver Campus, 6218 Southlands Blvd, Denver, CO 80237, regarding the complaint filed by [Name of Complainant]. In accordance with applicable law, the complaint has been forwarded to Remington College for their response to this complaint, and I will be in contact with Remington College as necessary.

Complaint relates to violation of the Higher Education Act (HEA) and the handling of the complaint. The complaint was filed with the Better Business Bureau of Southern Colorado (BBB) on about July 24, 2020, which contained many of the same allegations as those in the subject complaint. The BBB ultimately took no action regarding the complaint.

For your convenience, a copy of the complaint is provided. This is the only copy of the complaint that has been made available to both parties.

I will be happy to forward any后续 correspondence to you.

Sincerely,
[Signature]

Remington College Denver Campus, 6218 Southlands Blvd, Denver, CO 80237

Education America, Inc.
Document 6, Page 12
Complainant's education records are attached hereto as "Composite Exhibit 2", and the completed "Tuition Refund Calculation Worksheet" is attached hereto as Exhibit 3.

Remington College adamantly denies Complainant's allegations and contends that any issues Complainant had relative to her financial aid processing or the CJ Program were previously addressed with Complainant to the extent possible. In fact, several Remington College employees went above and beyond in attempting to assist Complainant with her financial aid and other issues. Despite the efforts of Remington College and its employees, Complainant was unresponsive and/or not diligent herself, leading to many of the issues referenced in her complaint.

Additionally, it continues to be unclear what Complainant is seeking as an acceptable resolution to her complaint. The crux of Complainant's complaint is that she was allegedly improperly dropped from Remington College. However, it was Complainant who voluntarily dropped out of the CJ Program after advising numerous Remington College employees that she had no interest in criminal justice, and that she had only gone to school because her father had forced her to attend. Further, Complainant admits in her own complaint that the Campus President called her after she was dropped and offered to help her re-enroll. Complainant also admits that she refused this offer of assistance, stating that she would not re-enroll at Remington College for purported reasons that frankly are unclear and not credible, as detailed further below.

A. Background Information

Remington College is a private, for-profit vocational college that provides practical, hands-on training to help prepare students for new careers in the fields of criminal justice, pharmacy technician and medical assisting. Complainant originally enrolled in the CJ Program at Remington College – Memphis Campus (the "Memphis Campus") in July of 2007, where she attended classes through late October of 2008. In late April of 2009, Complainant enrolled in the CJ Program at Remington College (a/k/a Colorado Springs Campus). Remington College employees worked with Complainant in order to facilitate the transfer of her credits earned at the Memphis Campus.

Complainant attended classes at Remington College's Colorado Springs Campus from April 21, 2009 through early June of 2009. During this time, as set forth in additional detail below, Remington College employees attempted to work with Complainant in order to help resolve several issues relating to her financial aid and also to provide her with general guidance. In early June of 2009, Complainant stopped attending classes. Remington College employees contacted Complainant in order to ascertain why she was no longer attending class and to try and ensure that she stayed on track to complete the CJ Program. Despite Remington College's efforts, Complainant was adamant that she had no interest in completing the CJ Program or otherwise attending classes. Accordingly, Remington College dropped Complainant from the CJ Program, effective June 8, 2009, at which time Complainant had not attended classes in over a week and had advised Remington College that she did not wish to continue her studies.
Following Complainant being dropped from the CJ Program, Campus President, [REDACTED] personally reached out to Complainant in order to encourage Complainant to re-enroll and assist with her re-enrollment in the CJ Program. Complainant was unresponsive to or otherwise not interested in [REDACTED] offered assistance.

B. Response to Complainant’s Allegations

1. Complainant’s allegations regarding her Criminology Instructor are unsubstantiated and without merit.

Complainant alleges vague complaints about an unidentified “teacher” who she states was the instructor for her first class at Remington College. She asserts the teacher “did not even show the first day,” although in the very next sentence she admits that “I know things come up and that is totally understandable.” Complainant also asserts that the unidentified teacher “told us we would only have four tests in a twelve week period,” although she does not explain why such a schedule would be the basis for a complaint. She alleges that the unnamed teacher supposedly stated that “he has another job and this is basically his downs time,” and that “... no one in this class could possibly fail. We have four tests and we can use all notes and our book on the tests... no other assignments would be given.”

Although Complainant does not name the instructor, Remington College’s records demonstrate, upon information and belief, that the instructor at issue is [REDACTED] Mr. [REDACTED] taught a Criminology class that Complainant was enrolled in during April of 2009. Mr. [REDACTED] states that Complainant was a very bright and engaged student who he enjoyed having in his class. He also recalls Complainant maintained an “A” average until she contacted him to advise she was planning on dropping out, stating that her “heart was not in criminal justice,” and that she had only enrolled in school because her father had forced her to do so.

[REDACTED] however, adamantly maintains that Complainant’s allegations are misplaced. He does admit that he missed one class during the time that Complainant was enrolled. Mr. [REDACTED] who also works as a juvenile parole officer, was required to transport a parolee on the day in question, and made arrangements with his Department Chair regarding his planned absence from the class period in question. As Complainant herself admits, this is “totally understandable.”

[REDACTED] acknowledges that he administered four tests for the Criminology course at issue, as detailed on his syllabus. However, there is nothing wrong with administering four tests during a course, and, in fact, Complainant does not articulate any reason why this is the basis of a complaint. [REDACTED] also acknowledges that his tests for the Criminology course were “open note” and “open book.” Once again, however, there is nothing wrong with having tests in that format, nor does Complainant articulate any reason why this would be the basis for a complaint.
2789

Remington College – Colorado Springs Campus
(Complaint Number: 99174)

The complaint involves a student who allegedly did not take his position as an instructor seriously. To the contrary, [REDACTED] states that he has a passion for teaching. He did not state that his position as an instructor was his “down time” as alleged, but that it is his “fun job” as he enjoys teaching so much. He did not tell his students that “no one in this class could possibly fail.” What he did tell his students was that if they worked hard, maintained good attendance, participated in class, completed all assignments properly, studied, and put forth effort on the tests, that they would not fail his class. It is important to note that [REDACTED] did not imply that it was easy to get a good grade, or that students were guaranteed an ‘A’ or even a ‘B’ if they attended, participated in class, and completed their assignments. To the contrary, [REDACTED] was telling his students that if they worked hard and completed all their assignments, they would not fail the course – although they may not get a very high grade either. [REDACTED] was not implying that a student could not fail if he or she failed to participate and complete assignments.

Finally, [REDACTED] denies that “no assignments” were given other than the four tests during his class – even though there would be nothing wrong with such a format. To the contrary, [REDACTED] assigned certain readings to the students and assigned homework, which included handouts. For all of the reasons stated above, Complainant’s allegations regarding Mr. [REDACTED] Criminal class are without merit or support.

2. There is no basis for Complainant’s allegations that she was improperly dropped from Remington College, as she voluntarily dropped out of school, and the Campus President personally offered to help her re-enroll if she so desired.

Complainant’s allegations that she was supposedly dropped from school without warning are completely baseless, and are contradicted by student records as well as by Complainant’s own statements. While Complainant claims to be confused as to the reasons why she was dropped from Remington College, it is clear that Complainant was dropped in response to her absences combined with her statement that she no longer had any interest in continuing in the CJ Program. Despite repeated and continued efforts by Remington College employees to keep Complainant enrolled (and/or help her re-enroll), Complainant was adamant that she wanted to drop out of and/or otherwise had no interest in completing the CJ Program. The “Student Withdrawal Form” documenting Complainant’s withdrawal from the CJ Program, attached hereto as Exhibit 3 and signed by Campus President [REDACTED], documents that Complainant voluntarily dropped out of Remington College due to her own dislike of the CJ Program. It is specifically noted in the “comments” section of Exhibit 4 that [REDACTED] said that she was only taking CJ to appease her dad. She has no interest in the CJ program. Tried to convince her to finish it out since she is so close to finishing but she did not even want to discuss it.” (See Exhibit 4) (emphasis added).

Although Complainant has continually denied that she voluntarily dropped out of school, several Remington College employees independently verify that Complainant chose to drop out.
even though she was advised against that course of action. These employees also independently verify that Complainant stated she only enrolled in the first place, against her wishes, because her "father made her," and that she was really not interested in criminal justice.

Remington College’s Director of Student Finance, _______ originally began working with Complainant in order to resolve several financial aid issues and devoted a substantial amount of time and effort towards persuading Complainant that she should remain in school and complete the CJ Program. Ultimately, _______ found that Complainant was unresponsive to her assistance. More specifically, when Complainant stopped attending class in early June of 2009, _______ attempted to convince Complainant to remain in school and finish the CJ Program. However, Complainant informed _______ that the only reason Complainant had ever enrolled in the CJ Program was because her father wanted her to. Complainant stated that because she was no longer living with her father, she did not feel like she had to continue the CJ Program as she had no interest in the CJ Program. Nonetheless, _______ advised Complainant that she would be better served to finish the CJ Program. Additionally, it is important to note that _______ also advised Complainant that she may wind up owing Remington College money for tuition if she stopped attending classes or dropped from school, and carefully explained the monetary consequences to Complainant of dropping out of school. Despite this advice, Complainant was adamant that she did not want to finish the CJ Program.

Aside from _______ also verified Complainant’s voluntary withdrawal from the CJ Program. _______ recalls that just before she dropped out of school, Complainant contacted him and stated that she wanted to “let him know before she dropped out.” Complainant told _______ that her “heart was not into criminal justice,” and that the only reason she had even pursued a degree was because “her father wanted her to do it.” Complainant advised her that it would probably be in her best interest to finish her degree, or at least finish out the academic quarter. Once again, however, Complainant was adamant that she wished to drop out of school.

1 It should be noted that this is just one of several examples of statements contained in Complainant’s complaints – both with the Department and previously with the BHE – that seriously call Complainant’s credibility into question. Although Complainant adamantly maintains that she is mystified as to why she was dropped from school, one that she never advised anyone that she wished to drop, two separate employees independently verify that Complainant voluntarily dropped and expressed a complete lack of desire to even be enrolled in the CJ Program. Complainant also makes the extremely dubious assertion in the closing paragraph of her complaint that she “moved from Memphis, TN to give Remington College another shot,” contradicting her own assertion in that regard earlier in the complaint when she states that “only husband and I had to move here to Colorado due to the military.” She also falsely alleges, as detailed in Section III A below that she ever from “the corporate office in Florida” ever returned her calls. Despite the fact that several employees of the Legal Department (in the Florida office), including the undersigned, spoke with Complainant on several occasions. Additionally, as detailed below in this section, although the complaint appears to be based almost exclusively on the allegation that she was improperly dropped from Remington College, Complainant admits that the Campus President personally attempted to help her get re-enrolled, and she refused that assistance – purportedly for reasons that are themselves not credible or plausible.
Remington College employees continued their attempts to convince Complainant to complete the CJ Program even after she was dropped. More specifically, personally advised Complainant that if she agreed to resume attendance of her classes and her intent on finishing the CJ Program, then _______ would make sure Complainant was reinstated. Complainant stated she would consider that offer, but then later called back and advised that she was not interested in re-enrolling.

Although in the [BB] proceedings Complainant apparently denied this offer by _______ to assist her in getting re-enrolled (stating in her August 18 "rebuttal" that "everything that was stated in [Remington College's] response is completely false and untrue . . . . "), she now admits in her complaint filed with the Department that "[t]he campus president contacted me to try and get me back in school." She also admits that she refused the Campus President's offer to assist her in getting re-enrolled, stating "I denied it for many reasons." However, the "many reasons" Complainant offers for not re-enrolling in class are, quite frankly, not credible. These "many reasons" include that: 1) "I should not be in this situation right now;" 2) "I cannot afford to pay monthly for school;" 3) "even if I did enroll back in school I would have to pay Remington another application fee, pay monthly for school and not learn anything."

Complainant's first "reason" candidly makes no sense, assuming that her "situation" is that she is no longer enrolled, that problem would obviously have been solved by taking _______ up on her offer regarding re-enrollment. The reason that she "cannot afford to pay monthly" is likewise invalid. As verified with Remington College's Student Finance Department, Complainant would have had to make monthly payments towards her tuition regardless of whether she would have dropped out, then re-enrolled, or whether she would have never dropped in the first place. Simply put, Complainant would have had to make some monthly payments no matter what. Regarding her objection to "another application fee," Remington College likely would have agreed to waive any such fee. However, Complainant never even inquired in this regard, or made any effort to re-enroll. Finally, Complainant's allegation that she would "not learn anything" is entirely unsubstantiated and without merit—particularly since she dropped out of school after attending for slightly longer than one month.

3. Complainant's allegations regarding the handling of her financial aid are likewise completely without merit.

Complainant makes several allegations regarding the handling of her financial aid that are also without merit. Although it is true that there were delays in the processing and handling of Complainant's financial aid, several Remington College employees confirm that these delays were due primarily to Complainant's own failure to timely respond to requests from Remington College's Student Finance Department. In particular, there were several instances when financial aid paperwork had to be updated or changed because the status of Complainant had changed from being a dependent to being independent and/or because she had recently married. While assisting with the processing of Complainant's financial aid paperwork, Remington College's Student Finance Department experienced difficulty in getting Complainant to respond
to phone calls and other communications. For example, in one instance, it was necessary for Complainant's father to sign certain financial aid paperwork, since Complainant was listed as a dependent at the time she originally applied. Complainant failed to provide the executed paperwork with her father's signature until after she had actually dropped out of the CJ Program.

4. Complainant’s allegations that her phone calls to “the corporate office in Florida” went unanswered are false.

Complainant alleges that she “called corporate in Florida” and that “no one has yet to call me back” [sic]. This allegation is simply not true. Several employees in the Legal Department, located in Florida, spoke with Complainant in August of 2009, after she called regarding her complaints. Although Complainant vaguely alleges that she again attempted to contact “corporate” on October 6, 2009, the Legal Department has no record of any such call, or any other communication from Complainant during that time frame.

5. Complainant’s allegations regarding Remington College’s Collections Department are entirely without merit.

As of the date of this response, Complainant continues to owe Remington College a past due balance of $2,643.78 related to her enrollment in the CJ Program. Towards the end of her complaint, Complainant makes several allegations regarding Remington College’s Collections Department. Specifically, Complainant alleges that [name redacted], who is employed in the Collections Department, told her that collections activity on her past due account was on hold while her BBB complaint was pending. She also alleges that after being told collections were on hold, she then received additional written demands for past due amounts. She asserts that she then spoke with [name redacted] and [name redacted], Collections Manager, and that [name redacted] supposedly denied that she was ever told that her account was placed on hold. Finally, she asserts that she “tried asking about a payment plan and I was talked to like an idiot.”

It is true that a brief hold was placed on the collection of Complainant’s past due account, pending an internal investigation into her BBB complaint, in late July and early August of this year. This is standard procedure when any allegations of this nature are made while an account remains past due. Following internal investigation, however, Remington College determined that Complainant’s allegations were entirely without merit and the hold on Complainant’s account was lifted.

[Redacted] and [Redacted] deny the remainder of Complainant’s allegations. They specifically assert that Complainant’s only attempt to ever set up any “payment plan” was when she attempted to transmit payment of $5 on the past due balance of nearly $3,000 as an installment. Complainant was advised that such small installments would not be satisfactory given the amount of her debt and how long it would take to satisfy her debt at that rate.
Nonetheless, Remington College remains willing to consider a payment plan for Complainant’s account on reasonable terms.

6. Complainant’s remaining complaints are completely without merit.

The Complaint contains a number of other unsubstantiated, sometimes vague complaints regarding minor or insignificant issues. These complaints are also without merit, and include the following allegations.

Vague allegations about her time at Remington College’s Memphis Campus
Complainant vaguely alleges that she “had issues” while enrolled in Memphis, but does not in any way articulate those issues. In any event, as recognized by Complainant, any complaints regarding Memphis would not be appropriately addressed before the Department.

That she “paid an application fee even though [she] was a transfer” when enrolling at the Colorado Springs Campus—Pursuant to Remington College policy, it is standard for all transfer students to pay an application fee. Stated otherwise, while Complainant had attended the Memphis Campus, she was a first-time student at Remington College (a/k/a Colorado Springs Campus). Each institution charges a separate application fee when a student “applies” for enrollment at that institution for the first time.

That Remington College supposedly provided “false information” to the BBB by submitting a Student Withdrawal Form reflecting that she had not returned her laptop computer—As is the case with many of Complainant’s allegations, she attempts to make an issue out of an insignificant fact, where there is absolutely nothing improper. It appears that when the “Student Withdrawal Form” (the form) was originally issued on June 8, 2009, reflecting Complainant’s voluntary withdrawal, a line next to “Laptop Returned” was checked “No.” This notation was apparently made at a time before Complainant had returned her laptop. On June 16, 2009, the form was updated, indicating that “Yes” she had returned her laptop as of that date, and crossing out the “no” that had previously been entered. The first version of the form, with “No” marked was inadvertently submitted as an attachment to Remington College’s response to Complainant’s BBB complaint. The June 16, 2009 version, confirming the laptop was returned, is attached hereto as “Exhibit 4”. Consequently, Remington College does not dispute that Complainant returned her laptop on or about June 16, 2009 after dropping from school. However, the issue of whether or not Complainant returned her laptop and Remington College’s records in that regard are completely irrelevant to Complainant’s main allegations relating to her being dropped from school, and to her allegations relating to financial aid.

C. Conclusion

As set forth above, Remington College denies that there is any basis for Complainant’s allegations that she was unexpectedly dropped from the CJ Program without notice. To the contrary, as set forth in detail above, it was Complainant herself who requested to be dropped
and has failed to seek redressment due to her lack of interest in the UI Program. There is
no merit to Complainant's allegations regarding substantial delays in the processing
and handling of her complaints. As set forth above, Complainant herself was the
main contributing cause of the issues associated with her financial aid. Remington
College made several efforts to assist Complainant in resolving these issues. As
set forth above, Remington College employees were above and beyond in their
efforts to assist Complainant and to encourage her to remain in the UI Program. Consequently, Remington College respectfully requests that this
complaint be dismissed as expeditiously as possible.

If you should require any additional information or if I can otherwise be of any further
assistance, please do not hesitate to contact me directly. I can be reached at

Respectfully submitted,

Redacted by HELP Committee

Associate General Counsel

No. 12188
Exhibits
STATE OF COLORADO

Department of Higher Education
DIVISION OF PRIVATE OCCUPATIONAL SCHOOLS

Redacted by HELP Committee

327 - B Hartinger Circle
Colorado Springs, CO 80930

Remington College – Colorado Springs
C/o Remington Administrative Services, Inc.
Attn.: Scott D. Danahy, Asst. General Counsel
500 International Parkway – Suite 200
Heathrow, FL 32746

Re: Complaint # 990749; redacted concerning Remington College - CS

Dear Parties:

A complaint was filed with the Division of Private Occupational Schools (“Division” or “DPOS”) by [redacted] ("Complainant"), a former student of Remington College - CS ("School"). In summary, the complaint raises issues about the methodology used by a particular instructor in a course taught as part of the criminal justice program at the school's Colorado Springs campus. Specifically, the Complainant asserts that the course was designed such that "no student would fail" because there was to be only four open book tests administered in a twelve week period with no other assignments given. The Complainant opines that such an approach does not offer the level of instruction expected from a program costing over thirty-five thousand dollars. She asserts that this type of methodology would not result in her receiving the skills and knowledge needed to be successful in the criminal justice occupational field. The Complainant adds that she was further concerned about the effectiveness of the class when the assigned course instructor was not present on the first day, but accepts that "sometimes this may happen."

The Complainant also takes issue with the manner in which the School processed her financial aid documents. She states that prior to her transfer from its Memphis, TN location the Complainant was told that her financial aid had been approved and would enable her to complete her program in Colorado. Then on or about June 2, 2009, after she had re-located and commenced the Colorado-based training, she was told by the Colorado Springs Financial Aid Office that her loan application was incomplete, and that she had to submit additional...
information online within 24 hours or else she 'would have to pay monthly' for her training, which the Complainant states could not afford to do. The Complainant expressed her dissatisfaction and confusion in having originally believed based on school representations that her paper work was in order, complete and had been processed prior to the commencement of classes. In her complaint and subsequent reply to the complaint statements that she informed the School she would be missing a class in order to complete the online financial aid application process, and that she was to provide the appropriate information, in an expedited effort to correct the problems identified with her financial aid application. The Complainant indicates that at this same time she would attempt to transfer some of the grant money she had in Tennessee to help defray the costs of completing the program in Colorado. The Complainant asserts that when she later contacted the School to inform the School that the alternate payment arrangements had been completed, she was told that she had been dropped from the school, effective June 8, 2009.

A copy of the complaint was provided to the School. Upon receipt of the School's response, the Complainant was provided an opportunity to submit an additional reply in further support of her claims. She availed herself of this reply opportunity and submitted additional information clarifying her claim.

In light of the concerns expressed about the methodology used by one instructor for one class within the Criminal Justice Associate Degree Program ("CJ") and its impact on the experiences of private and public sector professionals, the Board of Private Occupational Schools ("Board") has the clear authority to determine the particular methodology to be used in occupational training. However, the methodology must reasonably result in its graduates being able to meet the occupational objectives which are approved by the Board. For example, the specific course content and program length are determined by the Board. These objectives were to prevent the students from being qualified for entry level employment in the criminal justice field. No evidence was offered or found to reasonably show that the open book format methodology was used in this particular course. No evidence was offered or found to reasonably show that the open book format methodology was used in this particular course. Therefore, no violation of a minimum standard is demonstrated in respect to the teaching methodology issue and this particular claim is dismissed.

In addition, the admitted failure of an instructor to be present in class on the first day of a particular course is not an actionable matter under the statute, as the Complainant does not show the complaint is susceptible to a simple occurrence. It is noted that the Board is concerned that such things may be part of a broader pattern. In respect to this issue, the claim is also dismissed.

However, in respect to the issue of the Complainant's involuntary withdrawal by the School, upon review of the totality of the circumstances and based upon objective evidence submitted predominantly by the School, the Division finds Remington College (CC), U.S. violated a statutory minimum standard to which all private occupational schools must adhere. Specifically, it failed to "adhere to procedures, standards, and policies set forth in the school catalog and other printed materials", in accordance with §12-59-104(1)(g)(I) of the Colorado Revised Statutes.

The facts and evidence supporting this administrative finding are as follows.
The Complainant was enrolled in the Criminal Justice Associates Degree Program at the school’s Memphis, TN location. On or about February 17, 2009, she and the School began the transfer process in order for her to attend the Colorado Springs campus. This process included the Complainant’s completion and submission of financial aid paperwork. The Complainant began taking classes in Colorado on April 27, 2009, and last attended on Tuesday, June 2, 2009. On this same June day the Colorado campus registrar informed the Complainant that her financial aid paperwork had not been completed, and that she was not “pre-approved” as originally determined. The only explanation offered to the Complainant at the time was that the staff person with whom the Complainant had originally worked was no longer with the School. The Complainant admits she was confused and upset upon first learning that her financial arrangement “had fallen through”, despite earlier staff assurances made some four months earlier. She indicates that this was also at a time during which she had doubts about the effectiveness of her first class taken in Colorado and her dissatisfaction with the teaching method used by the instructor. It is not refuted that the Complainant informed the School that she would need to miss a class in order to have time to help her step-father re-submit financial information on-line, and also for the Complainant to attempt to have unused grant money from Tennessee transferred for use in Colorado. She missed the June 4th evening class as anticipated.

Evidence shows that when the Complainant contacted the School on Monday, June 8, 2009, to report she had completed what was asked of her in respect to the financial aid processing, she was told that the School had dropped her from the program and withdrew her from the School earlier that same day. Concerning the Complainant’s involuntary withdrawal, the School professes that the decision to drop her was based on two factors taken together. These primary considerations were comments purportedly made by the Complainant to staff and the Complainant’s lack of attendance around this same time.

The School insists that the Complainant told her CJ instructor and another staff member that she was “dropping the program”; that she had no interest in pursuing a career in criminal justice; and that she had only done so only to please a relative. The School explains that around this same time the Complainant last attended class on June 2, 2009, and then proceeded to “not attend classes for over one week.” The School explains that taking these two factors together resulted in a belief that the Complainant had dropped out. It is not in dispute that June 2nd was the Complainant’s last day of attendance.

In respect to the School’s stance that the Complainant told staff she was dropping out, the Complainant adamantly denies this and counters that if she was planning to or in fact did drop out of school, she would not have taken the time or effort to once again prepare and to re-submit financial aid information, nor seek transfer of a grant to pay for her Colorado-based CJ training, in the short time given to her by the School on June 2nd to complete this.

Evidence shows that the Complainant did openly criticize her instructor in respect to the methodology used by him in her first course taken in Colorado. However, even if a student expresses displeasure with an instructor, a program or a school, for whatever reason, such venting, without more is not sufficient to constitute adequate notice upon which a school may reasonably base a decision to withdraw that student. It is reasonable to expect a school to
exercise due diligence in seeking adequately verification from the student, preferably a written notice of withdrawal, before processing the dis-enrollment.

Review of student record does not yield any written notice or request to withdraw from the Complainant. The submitted “Student Withdrawal Form”, filled out by school staff indicates that the “student notified the campus” she was dropping via a “phone call” with no date of the call entered in the space provided. An unknown staff member circled the reason of the “withdrawal” to be “Program Dislike”. Additional comments appear on this form, including that the Complainant purportedly said “she was only taking the CJ to appease her dad”. This document shows the Director of Education determined on June 8, 2009, that the Complainant should be dropped” based on the alleged utterances, alone. Contrary to the School’s current position that attendance and not just her comments were considered at the time of the forced withdrawal, there is no reference on this official school action form about the Complainant’s attendance or lack thereof, leading the Division to speculate that the attendance rationale may have been an afterthought in response to this or the Complainant’s earlier Better Business Bureau (“BBB”) complaint. No other evidence is offered or found that the withdrawal decision by the Director of Education considered the Complainant’s attendance record.

On this issue of the withdrawal, the School adds that the Complainant admitted in this administrative investigation that after she protested the “drop”, the campus president offered to assist her in getting “re-enrolled”, but the Complainant declined this offer. The School believes that the Complainant refusal to accept this offer shows that she had no bona fide intent of continuing her education, despite her protestations about the dis-enrollment.

The Division does not find this persuasive in supporting the School’s position. Notwithstanding that under the circumstances present, the Complainant should not have been withdrawn in the first place, it seems understandable that a student-consumer may be hesitant to take a school up on such an offer after it failed to identify or notify her for nearly four months that her financial aid application was inadequate; after then placing the burden on the student to correct this situation, created by school’s assessment error; after giving the student a mere 24 hours in which to correct the problem or else face having to find the money on such short notice to make unanticipated and significant monthly payments; and after having involuntarily withdrawn her based only upon staff reporting her critical utterances about an instructor and/or the program. It is noticed that the offer to help re-enroll the student came close in time to the School learning that she was eligible for additional Title IV money which would be able to more easily access should she be re-admitted.

The School states that the withdrawal decision also took into account the Complainant having “not attended classes in over a week...”. The Complainant on reply sufficiently rebuts and identifies that the in fact at the time of the dis-enrollment had only missed one scheduled class, between June 2nd and June 8, the day she was dropped. The Complainant explains and school records, including the enrollment agreement and the student’s attendance ledger, corroborate that at the time of the withdrawal, the Complainant was enrolled in only one criminal justice class: “Criminology & Victimology,” which met in the evenings, three times a week on Monday, Tuesday and Thursday. The Complainant last attended on Tuesday, June 2, 2009. On that same day she was told about the financial aid problem, and that she had only one day to assist the School in correcting it. The Complainant informed the School she would have to
miss a class to help her step-father re-file financial aid contact information online. She then missed the next class scheduled for the evening of June 4th. Her next scheduled class was Monday evening, June 8th, but she could not attend because the School had withdrawn her earlier that same day.

Review of the enrollment agreement, referencing the written attendance policy which is memorialized in the catalog, in effect at the time of the Complainant’s student tenure shows the School violated its own policy in respect to the prescribed progressive remedial action outlined. Specifically, the March 11, 2009 enrollment agreement expressly states that a student may be dropped from the program for reasons which include “excessive absences” as detailed in the School’s Attendance Policy found in the applicable school catalog. Review of the catalog and the attendance policy reads that if a “student’s absence exceed 25% in any term”, in this case if the Complainant missed four weeks (or 12 days as each week has three scheduled class days) of the twelve week course, then the student “shall” (mandatory language) “be placed on Attendance Probation One for the Subsequent Term.” The Complainant’s attendance record shows that since April 27th she missed three Thursday classes (May 5; May 28; and June 4). This objective evidence supplied by the School, even when considered from a perspective supporting the School’s position, demonstrates that the Complainant’s attendance had not yet met the threshold which would have supported probation, much less being dropped from the program. Its own written policies do not dictate or support the decision to dis-enroll the Complainant.

Based on the circumstances and the information present, a preliminary determination of a violation of a statutory minimum standard is found. The School violated §12-59-106(1)(c) of the Colorado Revised Statutes, in that it failed to “adhere to procedures, standards, and policies set forth in the school catalog and other printed materials”. This failure is material in that it unreasonably interfered with the Complainant’s ability to continue her occupational training.

In regard to the final issue concerning the School’s role in the apparent failure to properly and timely process the Complainant’s financial aid information, the School does not appear to acknowledge its responsibility in this situation, other than to state as it apparently did to the Complainant that the staff person who “worked on [the Complainant’s] file was no longer [with the school]”. Rather in response to the complaint the School details a failure by the Complainant to have her step-father execute necessary agreements and that the School had difficulty reaching the Complainant.

Records, intra campus email correspondence, and notes written by School staff support the Complainant’s contention that she originally was “pre-approved” for a loan, but that this approval was later “withdrawn” due to a problem with “identity address info.” There is no evidence that the Complainant was notified of this rescision until June 2, 2009, some four months after initiating the transfer, and after she had started classes in Colorado.

Careful review of the email correspondence shows that the Memphis Financial Aid office ("FA") had apparently interpreted the Complainant’s FAFSA and other financial aid material to be complete. Based on this initial assessment, it pre-approved her, clearing the way for the Colorado Springs transfer. In school email correspondence dated June 3, 2009, the Colorado Springs Director of Student Finance asked, questions a "[ ]" why she ( )

Education America, Inc.
Document 6, Page 25
had thought that the Complainant had in fact "completed her 08-09 FAFSA", when she had not. The correspondence goes on to say that it had left two messages for the Memphis office and was still awaiting a response. In a follow-up June 4th email, Roth informs the Complainant "it's going to drop from school" (implying that she had not dropped as of this writing) and asks if the school can "originate [the Complainant's] student loan out of 09-10 since we have a valid ISIR [Institutional Student Information Record] for that year?". Roth at the time admits it did not have a "valid 08-09 ISIR on her [the Complainant]." The Division finds it interesting that the school sought to originate her 09-10 student loan if in fact the school had notice, as it maintains, that the Complainant had no intention of continuing her training or had already withdrawn from the school. A June 4th response from Catalano is that "yes, I will submit an urgent budget for them [the funds] now. She [the Complainant] will need to wait to drop until we have received the disbursements, though – otherwise we cannot keep the loans on the account if they are posted after she drops unless she returns the post withdrawal letter the exit processor will need to send out to her." This series of communiques occurred on or about the same time the Complainant resubmitted the necessary information.

Additional correspondence provided in this administrative inquiry by the School includes a June 30, 2009 letter to the Complainant informing her that "at the time of her withdrawal she had earned Title IV funds that were not paid on [her] account". The School goes on to inform that it expects she may still "obtain those funds" (even though she was no longer enrolled) and asks her to contact the School. It appears that on or about this time the campus president offered to help her to re-enroll and presumably then clearing the way for her and the School to access this federal loan money, but the Complainant declined this offer. Soon after in July 2009, the Complainant filed a complaint with the Better Business Bureau. Review of that independent process shows the Complainant like here asserts she was involuntarily dropped by the school.

Review of the "Refund Calculation Detail" sheet submitted shows the School assessed an administrative fee of $150, presumably as an "early cancellation charge" after it withdrew her without first obtaining her consent. It appears based on the school's ledger and refund calculation sheet that as of June 22, 2009, there was a balance of $2,634.78 still owed by the Complainant, which included the $150 fee.

The June 2009 intra school communication, exchanged around the time the Complainant was dropped, showing that it realized she was eligible for additional loan disbursements and that it would be best if she "delayed her drop" in order for the school to access the disbursements at a time that it professed she had or was going to withdraw, is of concern to the Division. Of equal concern is evidence that once the School realized that it had "processed her out" before June 8th, the campus president and other made efforts to in essence regain the Complainant's cooperation and possible trust to have her re-enroll, presumably resulting in school access to this loan money. Although the school's activities at this time raise questions, it is recognized that any determination about whether the processing or seeking access to this additional Title IV money under the circumstances present, comports with federal requirements as left to the U.S. Department of Education, as the regulating federal agency. Should either party wish to seek clarification about the school's activities surrounding the origination of the Complainant's loan during the time identified, you may contact: The U.S. Dept. of Education, Office of Student Financial Assistance Programs, 1391 N. Speer Blvd. Suite 800, Denver, CO 80204.
In accordance with established procedure and practice, the Division having preliminarily found a statutory violation, this matter is being referred to the Board of Private Occupational Schools for formal review and action. If a school wishes to appeal this preliminary finding to the Board the School must contact the Division in writing of such intent within ten (10) calendar days from the date below. In the interim should the Parties wish to attempt informal resolution with the facilitation by the Division, please contact Director Jim Parker also within this same ten day period.

If you have any questions regarding this matter, please feel free to contact me or the Director.

Sincerely,

For the Division/Board of Private Occupational Schools

Redacted by HELP Committee

Deputy Director

Cc.: File

June 2, 2010

Date
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement (the "Agreement") is entered into by and between Remington College – Denver Campus, Inc. d/b/a Remington College – Colorado Springs Campus (the "Company") and [REDACTED] ("Student"), (collectively, the "Parties").

Recitals

WHEREAS, Student enrolled in the Company’s Criminal Justice Program (the "Program") on or about April 27, 2009 and dropped from the Program on or about June 8, 2009;

WHEREAS, a dispute has arisen between Student and the Company regarding the circumstances pertaining to Student dropping from the Program;

WHEREAS, Student filed a complaint with the State of Colorado, Department of Higher Education, Division of Private Occupational Schools (Complaint No. 990749) regarding the above-referenced dispute; and

WHEREAS, the Company and Student desire to resolve this dispute in an amicable manner without either Student or the Company admitting to any liability whatsoever relative to the above-referenced dispute.

NOW THEREFORE, for good and valuable consideration, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Consideration. Subject to Student’s compliance with the terms and conditions of this Agreement, the Company agrees that it will forgive the outstanding debt that its records reflect the student continues to owe the Company, and will cease collection efforts regarding said debt. Specifically, the Company’s records reflect that Student currently owes [REDACTED] which will be forgiven, subject to Student’s compliance with all terms and conditions contained in this Agreement.

The Company will retain (and will not refund) all of Student’s Pell Grant funds, if any, as well as any other loan funds or other monies received and/or earned in relation to Student’s enrollment in the Program.

Student understands and agrees that she will be solely responsible, and indemnify and hold the Company harmless, for and from any and all tax obligations/liabilities associated with the consideration set forth above in this Paragraph 1.

2. Release of Claims. In consideration for the agreement of the Company to provide Student the consideration set forth above in Paragraph 1 of this Agreement, Student hereby releases, acquits and forever discharges: (a) the Company together with its directors, officers, employees, agents, successors and assigns; (b) all of the Affiliated Companies (as defined below)
and all of their respective directors, officers, employees, agents, successors and assigns; and (e) all shareholders of the Company or the Affiliated Companies (collectively all of the foregoing in (a), (b), and (c), the "Released Parties") of and from any and all actions, causes of action, claims, demands, damages, costs, loss of service, expenses and compensation or rights to sue or to assert claims or causes of action against any of the Released Parties whatsoever, whether known or unknown, including but not limited to, any of the foregoing arising out of or in any way relating to Student's enrollment in the Program, including but not limited to, any of the foregoing that may arise from or be actionable under or related to any of the following: (a) any federal, state or local law/ ordinance/ rule/ regulation, (b) any contract between the Company and Student or any of the Affiliated Companies and Student, whether express or implied, (c) any tort or negligence committed by the Company, any of the Affiliated Companies or any officer, director, or employee of the Company or any of the Affiliated Companies, or (d) any violation of or failure to comply with any public policy connected in any way with Student's affiliation with the Company, the Program or any of the Affiliated Companies.

The term "Affiliated Companies" means Education America, Inc., an Arkansas corporation, and all corporations whose common or other voting stock is owned or controlled by Education America, Inc., EAI Realty LLC, EAI Realty of Texas LP, EAI Realty, Inc., any other entity that is controlled by Education America, Inc., and their respective successors and assign.
confidential) the terms of this Agreement and/or Student’s settlement with the Company. Additionally, Student acknowledges and agrees that any breach of this provision by Student’s attorney, tax consultant or immediate family members will constitute a breach by Student as if Student had committed the breach.

6. **Non-Disparagement.** Student warrants and represents that she will not, directly or indirectly, himself or through any other person or entity, make any negative or disparaging remarks to any person or entity about the Company, any of the Affiliated Companies, or the Program.

7. **Non-Solicitation.** Student agrees not to, directly or indirectly, himself or through any other person or entity, solicit or induce, or in any manner attempt to solicit or induce, any current or former student of the Company or any of the Affiliated Companies: (a) to drop or otherwise discontinue their enrollment in any program offered by the Company or any of the Affiliated Companies; (b) to make any negative or disparaging remarks to any person or entity about the Company, any of the Affiliated Companies, or the Program; (c) to file a complaint with any governmental agencies, national or state accrediting bodies or any other entity against the Company or any of the Affiliated Companies; or (d) to seek a refund or other relief from the Company or any of the Affiliated Companies.

8. **Breach of Agreement.** In the event Student breaches any of the terms of this Agreement, Student acknowledges and understands that the Company’s obligations to pay any amounts owing to Student pursuant to Paragraph 1 of this Agreement shall immediately cease, and Student shall immediately be obligated to pay the Company an amount equal to any monies paid to Student or paid to others on Student’s behalf (e.g. lenders). Additionally, in the event Student breaches any of the terms of this Agreement, the Company shall have all remedies available to it under applicable law, including but not limited to, obtaining an injunction to prohibit any further breaches of the confidentiality, non-disparagement or non-solicitation provisions of this Agreement. Further, in the event Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, breaches this Agreement, Student agrees to indemnify and hold the Company harmless from any and all losses, costs, attorneys’ fees, or other amounts paid to any person or entity resulting from such breach, including but not limited to, any amounts paid by the Company to any current or former students of the Company, as well as any attorneys’ fees incurred in defending against any claims asserted by any current or former students of the Company that resulted from or related in any way to a breach of this Agreement by Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, occurring on or after Student’s receipt of this Agreement.

9. **Arbitration.** Except as necessary to obtain an injunction as set forth in Paragraph 8, Student and the Company agree that any and all claims, disputes, or controversies, whether in
contract, tort, or otherwise, either Party has against the other arising under or out of this Agreement and any related damages will be submitted to binding arbitration. The arbitration shall be governed by the Federal Arbitration Act and the Rules of the American Arbitration Association. Judgment upon the award rendered by the arbitrator may be entered by any court having jurisdiction. \textbf{ARBITRATION IS MANDATORY AND THE ARBITRATOR’S DECISION IS BINDING.}

10. \textbf{Governing Law and Venue.} This Agreement shall be governed by the laws of the State of Colorado. The Company and Student agree that the venue for all arbitrations shall be in Colorado Springs, Colorado, unless otherwise mutually agreed upon in writing by the Parties.

11. \textbf{Complete Agreement.} This Agreement constitutes the final and complete Agreement of the parties and supersedes any oral or written agreements, representations, covenants or commitments of any kind pertaining to Student’s enrollment in the Program.

Executed and entered into this \underline{2} day of \underline{August}, 2010.

\textbf{Student}

\hline
\textbf{Company}

\hline

Jack Forrest, President & CEO

\hline

Education America, Inc.
Document 6, Page 31
COMPLAINT ACTIVITY REPORT - Case # 19003239

Case Number: 19003239

Complainant: [Redacted]

Location Involved: [Redacted]

Consumer's Initial Complaint:

The comlant said that the agent who sold her the plan did not make it clear that she would need to pay a fee for the loan. The agent did not mention that the loan was subject to a variable rate. The agent also did not explain the terms of the loan, such as the interest rate and the repayment period. The agent also did not provide any information about the risks associated with the loan.

Consumer's Desired Resolution:

The complainant wants to cancel the loan and return the money she paid for it. She also wants to be reimbursed for any fees she paid. She also wants to be informed about the lender's policies and procedures for handling complaints.

BBB Resolution:

On [Date], the BBB received the complaint. The BBB contacted the lender and requested a response. The lender responded on [Date] and stated that they had reviewed the complaint and determined that the consumer had signed the loan agreement. The lender also stated that they would not be able to cancel the loan. The BBB requested that the consumer file a lawsuit against the lender if they felt that they had been wronged.

The BBB requested that the consumer file a lawsuit against the lender if they felt that they had been wronged.
October 16, 2006

VIA FACSIMILE TRANSMISSION

Received by MS. Carmen
Dispute Resolution Specialist
The Better Business Bureau of Arkansas, Inc.
1727 Washington
Little Rock, Arkansas 72201

Re: Business: Remington College – Little Rock Campus, Inc.
Consumer/Complainant
Case Number: 1906329

Dear Ms. Carmen:

I am in receipt of your fax to Remington College – Little Rock Campus, Inc. (hereinafter “Remington College”), concerning the claim filed by [name redacted] (hereinafter “Complainant”). I will be handling the response to this claim, and I will also be your point of contact for Remington College on this matter moving forward. This statement is submitted on behalf of Remington College for consideration in your investigation of and conclusion of efforts as the above-referenced claim filed by Complainant.

1. COMPLAINANT’S ALLEGATIONS

Complainant, a current Medical Insurance Coding student of Remington College, alleges that she was told that none of her loans would be due until six months after (she) graduated and that (she) only needed one year of taxes to show for a (Pell) grant. Complainant also alleges that she was misled through the process when she enrolled and did not really know what all the paperwork meant that she was filling out. As a resolution, Complainant indicated that she would like for Remington College to be more specific in explaining what prospective students are getting into when

Please note that this statement includes confidential information not to be disclosed without the written approval of Remington College. In addition, this statement is based upon the investigation of the facts and information received thus far. This statement is submitted for the purpose of aiding the Bureau in its investigation and efforts to resolve this matter. This statement, while believed to be accurate, does not constitute an affidavit or a binding statement of Remington College’s legal position. It is intended to be used as evidence of any kind in any other administrative or court proceeding in connection with Complainant’s allegations. By submitting this statement, Remington College is not waiving its right to present any additional information or law, code, or substantive or procedural defenses that may exist to the charges under Complainant’s allegations.

Sincerely,

[Signature]

Remington College

Education America, Inc.

Document 7, Page 2
II. REMINGTON COLLEGE’S RESPONSE TO ALLEGATIONS

After receiving the above-referenced claim and conducting some initial inquiry regarding the situation, I contacted Complainant yesterday to discuss the claim with her in more detail. During our discussions, she explained that:

(1) she thought she was only required to fill out an application for financial aid once, but now understood that an application had to be filled out once per academic year (as opposed to calendar year). More specifically, Complainant enrolled in March, and while the duration of the Medical Insurance Coding Program is less than one calendar year, it crossed over into a second academic year. As such, Complainant was required to complete another financial aid application to determine her eligibility for aid during the second academic year;

(2) she thought repayment of all of her loans started six months after she graduated, but now understood that the repayment schedule for her private loan (as opposed to her federal loan) started before she graduated, as indicated in the Repayment Schedule and Truth-in-Lending Disclosure she signed.

In an effort to resolve her claim, I agreed to help coordinate a time for Complainant to meet with the Campus President and Financial Aid Director, so Complainant could discuss her experiences with them in an effort to help prevent student misunderstandings in the future. This meeting took place this morning, and from what I have been told, it was a very successful and productive meeting. Additionally, it should be noted that Complainant has been awarded financial aid to cover her tuition for the second academic year, and she is on track to graduate from the Medical Insurance Coding Program upon her successful completion of the Program requirements.

In conclusion, while Remington College adamantly denies Complainant’s allegations, Remington College has taken efforts to address Complainant’s concerns and has reached an amicable resolution to this matter. If you should require any additional information, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at

Respectfully submitted,

Redacted by HELP Committee

Associate General Counsel

DCN, Inc.

Education America, Inc.
Document 7, Page 3
October 23, 2016

Remington College
19 Remington Way
Little Rock, AR 72204-4862

REC. Case #: 19003229

Thank you for your cooperation in responding to the above consumer's complaint.

Following our usual procedure, we notified the consumer of your response and requested notification of whether or not a satisfactory resolution had been reached. The consumer did not notify our office and, therefore, we are closing the case as assumed resolved.

Please note, in the event the consumer should contact the Bureau once again regarding this issue, your office may be contacted to review any new or additional information we've received from the consumer.

Again thank you for your cooperation.

Sincerely,

[Redacted by HELP Committee]

Dispute Resolution Specialist
Better Business Bureau
Complaint Department
[Redacted by HELP Committee]
April 23, 2010

U.S. POSTAL MAIL & ELECTRONIC DELIVERY
CONFIDENTIAL

Campus Residency:
Remington College - Mobile Campus
828 Dauphin Street
Mobile, Alabama 36604

Dear Mr. [Redacted]

The Accrediting Commission of Career Schools and Colleges ("ACCSC") is in receipt of the enclosed complaint from [Redacted], a former Electronics and Computer Engineering student, against Remington College ("Remington") located at Mobile, Alabama.

The purpose of this letter is to summarize the allegations set forth by the complainant and allow the school an opportunity to respond in accordance with Section 9 Application to Schools for Review of Student Complaints..." Rules of Process and Procedure, Standards of Accreditation.

Section 2.4 (Statement of Purpose) Substantive Standards, Standards of Accreditation

The complainant alleges that Remington did not provide him with appropriate and sufficient graduate employment assistance. Accrediting standards state that schools must maintain available and ready to assist students and the extent and nature of employment assistance must be as claimed by the school. Therefore, Remington must provide the following:

- A narrative response to each of the complainant's allegations.
- An explanation of student services available in graduate and published in the school's catalog.
- Documentation of any student assistance with student
- Documentation of the qualifications of [Redacted] and [Redacted] and
- Documentation of the employer's application by Remington to demonstrate compliance with the above standards as it relates to this matter.

The school must submit its response in an electronic format, prepared in accordance with ACCSC’s Instructions for Electronic Submissions which is available online at www.accsc.org. The school's response must include a signed certification attesting to the accuracy of the information. If the school's response contains documentation that includes

Education America, Inc.  
Document 8, Page 1
personal or confidential student or staff information that is not required for the Commission’s review (e.g., social security numbers, dates of birth, etc.), please remove or redact that information. The school’s response must be received by the Commission on or before May 24, 2010.

Thank you for your attention to this matter. If you have any questions, please contact me directly at [redacted] or via email at [redacted]

Sincerely,

[Redacted by HELP Committee]

[Redacted by HELP Committee]

[Redacted by HELP Committee]
Monday, March 22, 2010

I attended Remington College, Mobile, AL campus, from 2004-2006 and I was a student in the Electrical and Computer Engineering program. I made very good grades throughout and had some very sore missed days (maybe one or two for the entire 2 years). There was supposed to be Career Services for students that were at the brink of graduation. I never received any such services. In fact, I didn't receive any help until after I had complained. I was finally contacted by [redacted] and she never did anything. I took my resume slightly and alert me to job postings I already had knowledge of and jobs that I had already applied to. Then, after attempting to help me secure employment, she never stayed in contact with me. Then came [redacted], and she pretty much did the same thing. I guess my resume. I met with him here in Mobile, AL and he told me to stay in contact with me. Not only did I always send emails to [redacted] detailing jobs I was applying to, and interviews I had, but also did the same thing with [redacted] and they both ignored my concerns and emails. I would send emails to [redacted] and he would say, “I’m going to contact you at such and such time”, but never did. This is not an isolated incident. I've spoken with fellow graduates who have experienced the same things. Four years removed from graduation and still I have to show for it are repeated calls from student loan companies. Other schools don’t accept Remington’s credits. There were no job fairs and other certification testings held at the school. Then I’ve heard there are now. I understand that the economy is bad but I graduated in 2006. I’ve had ONE permanent full time job and I’ve never been employed as an electronics technician, test technician, field service technician, or any thing that my degree suggests. I can’t even get hired at McDonald’s. Remington HAS NOT made an effort to help me and I want some answers.
March 11, 2010

VIA UPS OVERNIGHT MAIL

Audited by OCR Committee

Accrediting Commission of Career Schools and Colleges
2811 Wilson Boulevard, Suite 300
Arlington, Virginia 22201

Re: Response to Complaint filed by [REDACTED] against Remington College - Mobile Campus (School # 490520)

Dear Ms. [REDACTED]:

Please be advised that I am in receipt of your correspondence of April 23, 2010, enclosing the complaint filed by [REDACTED] against Remington College - Mobile Campus (Remington College), a complaint against Remington College on this matter moving forward. This statement is submitted on behalf of Remington College for consideration in your review of the aforementioned complaint.

1. Complaintant’s Allegations

Here, Complaintant, a Remington College graduate from 2008, alleges that Remington College has not assisted him in obtaining post-graduation employment. More specifically, Complaintant initially alleges that he never received any of the career services that Remington College offers to its graduates, however, later on in his complaint, Complaintant admits that representatives from Remington College helped “work his resume and get him to job fairs.”

I am authorized to make such a statement in good faith under the provisions of Title 34, Code of Federal Regulations, Section 608.501. This statement is submitted for the purpose of assisting the Commission in its investigation and efforts to promote the public interest. This statement, while helpful to the Commission, does not necessarily reflect the position of the school or an accrediting or certifying body’s or licensing body’s or licensure board’s position.

Remington College

[Signature]

March 11, 2010
openings". Thereafter, Complainant alleges that the Remington College representatives failed to stay in contact with him during his job search. After investigating these allegations, Remington College has concluded that Complainant's allegations are unfounded, and adamantly denies any wrongdoing in this matter. Upon review of this position statement, Remington College is confident you will reach the same conclusion.

II. Remington College's Response To Complainant's Allegations

Complainant enrolled in Remington College’s Electronics and Computer Engineering Technology Program on or about July 22, 2002 and graduated on or about July 8, 2004. While Remington College offers job placement assistance to its students/graduates, it does not guarantee employment for any student or graduate. To the contrary, Remington College provides numerous notices to prospective students to make them aware prior to enrollment that employment is not guaranteed after graduation. More specifically, prior to enrolling, Complainant signed a “Program Application and Enrollment Agreement,” which clearly states as follows:

The School provides employment assistance upon graduation without additional charge. The Applicant is advised this is not given as an inducement to enroll and no guarantee or representation of employment is made or implied.

(See Program Application and Enrollment Agreement, attached hereto as Exhibit A [emphasis added]). Complainant also signed an “Education America Interview Form,” acknowledging that he understood that “graduation is not a guarantee of job placement.” (See Education America Interview Form, attached hereto as Exhibit B.) Additionally, the Campus Catalog provides that while Remington College provides “Graduate Career Services”, it is ultimately the responsibility of the student/graduate to secure employment. (See Graduate Career Services section from the Campus Catalog, attached hereto as Exhibit C).

As referenced above, Complainant graduated on or about July 8, 2004, and initially, it appears as though he did not request much in the way of job placement assistance from Remington College; however, that may be due to the fact that, according to Complainant’s resume, he obtained employment with Best Buy installing mobile electronics. (See Complainant’s Resume, attached hereto as Exhibit D.) Thereafter, Remington College did not hear from Complainant for several years; however, when Remington College learned that Complainant was having difficulty finding employment, Remington College provided the following assistance to Complainant: (1) assisted Complainant with updating his resume; (2) provided Complainant’s resume to numerous employers; (3) notified Complainant of numerous job leads and/or interview opportunities; (4) assisted Complainant in coordinating job interviews; (5) notified Complainant of career fairs in Mobile and several surrounding cities (since Complainant expressed his willingness to relocate); (6) advised Complainant on various job search/networking strategies; (7) provided Complainant with the opportunity to participate in

Please note that Complainant actually enrolled when the campus was operating under the name Education America – Southeast College of Technology; however, during Complainant’s enrollment, in May 2003, the campus name was changed to Remington College – Mobile Campus.

Education America, Inc.
Document 8, Page 5
mock interviews and otherwise encouraged Complainant to visit Remington College’s Career Services office, so he could receive more personalized attention; (ii) provided Complainant advice on professional appearance and job interviews and follow-up techniques; and (iii) encouraged Complainant to visit employers of interest personally and hand-out his resume. See Student Activity printout attached hereto as Exhibit H. Complainant, on the other hand, did not show up for at least one scheduled interview initially had an incorrect number and address listed on his resume, was unable or unwilling to visit Remington College’s Career Services office for mock interviews and consultation, and Complainant often sought and/or applied for positions for which he was not qualified.

Among other qualified personnel, Complainant received job placement assistance from Remington College’s Director of Career Services, Susan Watkins, as well as from former Career Services Specialist, [REDACTED] has a Degree in Business Administration from the University of South Alabama and has completed training and development activities to support her role as Director of Career Services. [REDACTED] holds a Bachelor’s Degree in Marketing with a Minor in Communications, as well as a Masters in Business Administration. As evidenced by the Student Activity printout (Exhibit H), both [REDACTED] and [REDACTED] provided a great deal of assistance in helping Complainant search for and obtain viable employment.

III. Conclusion

While Remington College is committed to assisting all of its graduates in finding viable employment related to their field of study, Remington College’s primary focus is providing hands-on, career-focused training, and does not guarantee that all graduates will be able to secure employment after graduation. As set forth above and in the enclosed documents, Remington College took efforts to inform Complainant prior to enrolling that employment after graduation was not guaranteed. Furthermore, following his graduation, Remington College provided Complainant with job placement assistance and remains ready and willing to help Complainant secure viable employment. Consequently, Remington College denies any wrongdoing and respectfully requests that the Commission dismiss this complaint without further action.

As set forth in detail above and in the attached materials, Remington College did not commit any wrongdoing in this matter. Consequently, Remington College respectfully requests that this complaint be dismissed as expeditiously as possible. If you should require any additional information, or if I can otherwise help you further assistance, please do not hesitate to contact me directly. I can be reached at.

Respectfully submitted,

Redacted by HELP Committee

[Name]
Senior Associate General Counsel

education America, Inc.
Document 8, Page 6
June 3, 2019

U.S. POSTAL SERVICE
CONFIDENTIAL

[Address]

Mobile, Alabama 36604

Dear [Name],

The Accrediting Commission of Career Schools and Colleges (ACCSC) has concluded its review of your complaint against Remington College (Remington) located in Mobile, Alabama.

On March 29, 2019, the Commission received your signed complaint form and narrative, which granted the Commission permission to forward your complaint to the school. The Commission sent a letter to the school that included a complete copy of your complaint and the narrative information and documentation related to the matters raised in your complaint.

In accordance with Section 117 Rules of Process and Procedure, Standards of Accreditation, the Commission thoroughly reviewed your complaint and the school's response and determined that Remington has demonstrated, through the submission of records and documentation, compliance with the ACCSC Standards of Accreditation. Specifically, in response to your allegations that the school did not provide you with appropriate and sufficient student employment assistance, Remington submitted documentation, including detailed student attending notes that displayed evidence of required and ads search assistance and contact between Career Services and you, which demonstrated that the school provided you with extensive graduate employment assistance. You may contact the school to inquire about further placement assistance.

Based on the review and determination, the Commission has considered this matter closed. Pursuant to Section 117 Rules of Process and Procedure, Standards of Accreditation, the issue is subject to a complaint that the Commission has closed will not be subject to further review or consideration unless subsequent complaints are filed against the school under new facts or support a pattern of noncompliance with accrediting standards not evident from the Commission's initial review.

The Commission continues to monitor the school's compliance through reports and on-site evaluations and other monitoring as deemed necessary in accordance with the Rules of Process and Procedure, Standards of Accreditation.

We will keep a copy of your complaint and the school's response on file. If you have any questions, please contact me directly at [Contact information] or [Alternative Contact(s) Redacted by HELP Committee].

Sincerely,

Redacted by HELP Committee

[Signature]
Analytical Review and Development

Remington College - Mobile, Alabama
CUSTOMER EXPERIENCE INFORMATION

The details of this matter are as follows:

Customer's Statement of the Problem:
I went to this school to get an education what I feel I got was taken for a lot of money, they are saying I owe them over 3 thousand dollars for only 3 weeks of school. I didn't even complete one mud which is any, 2 muds, they said they would pro rate me. I was first told it would be about 1,750 which I got the bit. It was for 3,276.02 big difference. I withdrew from this school because I feel I was insulted by my teacher. I have to glasses to see. I took very seriously. I almost lost my vision in my left eye due to a auto accident, so when your teacher is in front of the class make fun of you as you see the board he is writing on, it is very unrespectful, not to say unprofessional. I talk to my counselor she knew I was very upset. I that day could not bring myself to tell her, I did tell her at a later date. The teacher did call me, to say he was sorry if he offended me, a little to late. I don't know why anyone would want to go back to that classroom. I feel I couldn't. I can't see paying that kind of money to be insulted. I am not a trouble maker, I just feel what happened was wrong. I have talked to a lot of teachers, they say believe he would do that. I have also talk to the board of education in Cleveland. They don't have any power over that college, but they did say I have a very good complaint against that teacher and that school would like to know if anyone else feels they have been taken by this school in one way or the other.

Desired Settlement:
To have that bill lowered, and see that those schools are watched a little more carefully.

Education America, Inc.
Document 9, Page 1
November 24, 2009

Re: 2818

Student: Remington College - BCL Inc dba Remington College - Cleveland West Campus
(Case Number: 8054567)

Dear Ms. [Redacted],

Please be advised that I am in receipt of your letter to Remington College - BCL Inc. dba Remington College - Cleveland West Campus on the subject of the complaint filed by the undersigned, known as "complaintant." I will be handling the response to this complaint and I will be in your office at the Remington College office within the next ten days.

The network is subject to federal regulations for educational standards, and I have reviewed the aforementioned complaint.

Complaintant, a former Remington College student, has filed this complaint regarding the clinic's failure to meet state regulations and withdrew from the Program - "P1 Program." The complaintant's primary complaint is that Remington College failed to follow federal and state regulations and withdrew from the program due to the clinic's failure to meet state regulations.

I will be handling the response to this complaint and I will be in your office at the Remington College office within the next ten days.

Sincerely,

[Redacted]
Remington College adamantly denies Complainant’s allegations. Remington College retained exactly the amount of tuition mandated by the official policy of the state of Ohio. Accordingly, the calculations regarding the amount of Complainant’s refund after her withdrawal were made pursuant to a policy adopted by the state, rather than any Remington College policy. Moreover, as detailed below, written documentation demonstrates that the refund policy at issue was explained in detail to the Complainant prior to her enrollment, and she acknowledged her understanding of the policy. Furthermore, Remington College asserts that there is no basis for Complainant’s allegations that one of her instructors deliberately insulted her.

A. Background Information

Remington College is a private, for-profit vocational college that provides practical, hands-on training to help prepare students for new careers in fields including Business Office Management, Criminal Justice, Dental Assisting, Medical Assisting, and Pharmacy Technician. Complainant’s first date of attendance at Remington College was September 21, 2009. Prior to completing her first module of study, Complainant informed Remington College that she wished to voluntarily drop out of the P-T Program. Accordingly, on October 14, 2009, at Complainant’s own request, she was officially withdrawn. At the time, she had not attended class since October 8. Complainant received grades of “W” or “withdrawn” for the three classes she had enrolled in for the first module. Significantly, as discussed in greater detail in Section “B” below, Complainant was in her third week of class — or stated differently, her “third week of obligation” — at the time of her voluntary withdrawal.

B. Response to Complainant’s Allegations

1. Remington retained exactly the appropriate amount of Complainant’s tuition, pursuant to the official “Refund Policy” of the state of Ohio, following her voluntary withdrawal.

Complainant’s primary complaint is that Remington College allegedly retained an unfair amount of her tuition. She states “they are saying I owe them over $3 thousand dollars for only 3 weeks of school . . .” and states at the conclusion of her complaint that she would like to “have that bill lowered . . .”

The amount of Complainant’s tuition retained by Remington College was not, however, an arbitrary amount. To the contrary, that amount was determined pursuant to a precise calculation specified not by Remington College, but by the state of Ohio. It is documented in writing that the state’s refund policy, as well as the exact percentage of tuition that would be retained if Complainant dropped out during her third week, was explained to Complainant prior to her enrollment.

Specifically, on August 26, 2009, Complainant executed an “APPLICATION AND ENROLLMENT AGREEMENT,” (“Enrollment Agreement”), a copy of which is attached
hereto as "Exhibit A." Included within the signed Enrollment Agreement is Complainant's written acknowledgment of explanation and understanding of numerous policies. The Enrollment Agreement specifically includes Complainant's written acknowledgement that she read the "TUITION REFUND POLICY AFTER THE STUDENT IS ACTIVATED AND SUBSEQUENT WITHDRAWAL," as indicated by her initials on the bottom of page 3 of 12.

Additionally, page 4 of 12 of the Enrollment Agreement specifically sets forth, under bold and underlined lettering, the "Ohio State Refund Policy Table." That "policy table" specifically makes clear that if a student withdraws "during the third calendar week of the period of obligation," then "the student owes" 100% of the period tuition plus fees. See "Page 4 of 12" of Exhibit "A" (emphasis added). At the bottom of page 4 of 12, Complainant placed her initials and the date directly below conspicuous, bold lettering that states the following:

"The Student hereby warrants that the Student has reviewed the "Exit Calculation and Tuition Refund Policies" section of this Agreement, and has had an opportunity to have the refund policy explained prior to executing the "Confirmation of Enrollment" section of this Agreement, and that the Student has no questions regarding these refund policies."

Additionally, at "page 10 of 12" of the Enrollment Agreement, the following is stated, in bold, conspicuous language:

"The Student acknowledges by execution of the "Confirmation of Enrollment" section of this Agreement that the Student:

..."

3) Had a reasonable opportunity to review this Agreement and the Campus Catalog;
4) Read and understands this Agreement and the Campus Catalog;
5) Reviewed this Agreement with the Campus Representative prior to the execution of this Confirmation of Enrollment;

..."

9) Had the refund policies set forth herein explained to the Student;
10) Had a general understanding of the refund policies or has had the opportunity to ask questions about the refund policies to gain such understanding;
11) Had an opportunity to ask any questions about this Agreement and the Catalog;


12) Has no further questions and that the Student, being an adult person, has a sufficient understanding of the terms of this Agreement and the Catalog.  
13) Was advised by the Campus Representative not to execute this Agreement if the Student had any outstanding/unanswered questions about any of its provisions.  

(Emphasis via underlining and italics added)

On “page 11 of 12” of the Enrollment Agreement, Complainant signed and dated the document, demonstrating her acknowledgment of all these statements. See, “Exhibit A”.

When Complainant voluntarily withdrew from the PT program following completion of her third week of school, Remington College retained the exact percentage of tuition mandated by the state of Ohio’s official “Refund Policy.” Specifically, Complainant’s total tuition for her “first payment period,” or “the period tuition,” was $5,646.81. See, “Refund Calculation Spreadsheet,” attached hereto as “Exhibit B”. As referenced above, the state of Ohio’s “Refund Policy” explicitly states that a student will owe “75%” of the period tuition plus fees when he or she withdraws “[d]uring the third calendar week of the period of obligation.” The relevant “period tuition” is the first quarter of the PT program. Seventy-five percent of Complainant’s tuition for the “period tuition” is $4,235.11 (seventy-five percent of $5,646.81). The exact amount of Complainant’s tuition retained by Remington College, as demonstrated by the breakdown in “Exhibit B,” was the seventy-five percent of the period tuition, plus her “application fee” of fifty dollars, for a total of $4,285.02. 

This amount of retained tuition was also the exact percentage of tuition that Remington College explained would be retained should Complainant drop out after her third week, prior to Complainant enrolling in the program. Moreover, the policy that determined that amount is not a Remington College policy, but a policy implemented by the state of Ohio. Accordingly, there is no basis for Complainant’s allegations that Remington College improperly retained an unfair amount of her tuition.

2. There is no merit to Complainant’s contention that a Remington College instructor deliberately insulted her during class.

Complainant’s other allegation is that the entire reason she withdrew from Remington College’s PT program is because she “feel[s] like I was insulted by my teacher.” She specifically claims that the “teacher” made fun of her poor vision “in front of the class.” Remington College asserts that this allegation is likewise without merit.

Although Complainant does not provide the name of the “teacher,” Remington College has determined that the instructor at issue is. According to the faculty and staff at

Education America, Inc.  
Document 9, Page 5
Remington College, [REDACTED] is a well-respected instructor who is also well-liked by his students. He has taught since 2004, when Remington College first began its PT Program at the Cleveland West location.

[REDACTED] denies that he made any statements that were intended to deliberately insult, offend, or embarrass Complainant. He also expresses shock and dismay that anything he said to Complainant would have “insulted” her, particularly to the extent that she would feel compelled to drop out of school altogether. As admitted in Complainant’s own complaint, once Mr. Mathis learned, to his surprise, that Complainant claimed he had “insulted” her, he made an effort to reach out to Complainant and discuss the situation. However, Complainant refused to speak with him.

[REDACTED] states that he does remember a class period during which he made mention of Complainant’s eyeglasses. However, he adamantly contends that he did not in any way make fun of Complainant’s vision, or insult her. To the contrary, he explains that his comments regarding poor vision were at his own expense, and were meant to be self-deprecating.

Specifically, [REDACTED] was explaining some of the math calculations when he noticed that Complainant seemed focused on her paperwork, rather than on the calculations he was demonstrating on the board. He suggested that she follow his work, instead of focusing so intently on her paperwork. It was then that he noticed the Complainant was using two different pairs of glasses – one to look at the board, and one to look at her own paperwork.

[REDACTED] asked “oh, you have two pairs of glasses?” to which Complainant replied “yes.” [REDACTED] then stated “I was born cross-eyed and used to be blind as a bat.” He explains that he often “makes fun” of himself by using such self-deprecating humor as a way to “lighten the mood” in his classroom and make his students feel more at ease. He has made jokes in the past, at his own expense, about his “large feet,” his “large head,” and about his own poor vision.

According to [REDACTED], none of the students in the classroom laughed when he made the comments about his own poor vision. More significantly, the Complainant herself did not complain at the time about his self-deprecating comments, or react in any way. In fact, immediately after the very class session in question, Complainant approached [REDACTED] for guidance and advice. She told him that she was “stressed out” and “tired,” and expressed feeling overwhelmed by the math involved in the PT program. [REDACTED] tried to reassure Complainant, stating that “we can get through it.”

At this point, Complainant began crying. [REDACTED] again attempted to reassure her, telling her that if she would just relax and not get stressed out about the math aspect of PT, he could help her out. He even volunteered to make extra time outside of class to help her. [REDACTED] also reassured Complainant that things were not as bad as they seemed, and that she was doing better than she thought in his class. It was shortly after this conversation that Mr. [REDACTED] learned Complainant had dropped out of the PT program.
Significantly, Complainant never complained to Mr. [redacted] or to any member of the Remington College administration or faculty about the perceived "incidents." In fact, when Complainant informed her advisor that she was planning to drop out, she initially stated that the reason was that she was frustrated and overwhelmed. Complainant added that she could not handle juggling her job and school, and that she had no time to study.

It was not until a day later that Complainant called [redacted] back to change her story and claim that the reason she dropped was that she was supposedly insulted by [redacted] When [redacted] was advised of this, he was stunned. Although he did not believe he had done anything to insult Complainant, it bothered him to think that a student would even make such an assertion. He immediately called Complainant and left her a voice mail message offering to discuss the situation. He stated in the message that he did not know what she meant when she said he had "insulted her," but that he wanted to "clear the air." Complainant never returned his call.

Based on the foregoing, Remington College contends that the instructor at issue did not deliberately insult or offend Complainant. Moreover, Complainant did not report the alleged insult to faculty or the administration or make any effort to resolve the perceived insult, or to have it addressed prior to dropping out of the PT program. When Complainant did drop out, she initially provided other reasons for her withdrawal that had nothing to do with [redacted]. Even if Complainant did have some valid reason for feeling that she had been insulted, she refused to return [redacted] call when he made it a point to reach out to her in an attempt to "clear the air." Accordingly, Remington College argues that Complainant has a legitimate basis for claiming that her instructor deliberately insulted her, and also argues that the perceived "insult" was a sufficient reason for her dropping out of the PT program.

C. Conclusion

As set forth above, Remington College denies that there is any basis for Complainant's allegations that the instructor at issue deliberately insulted her. Remington College further denies that Complainant's instructor deliberately insulted her. Consequently, Remington College respectfully requests that this complaint be dismissed in its entirety.

If you should require any additional information, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at [redacted]

Assistant General Counsel

Remitted by HELP Committee

Education America, Inc.
Document 9, Page 7
I am writing this email to you in regards to a complaint I'd like to submit against Remington College located in Tampa, Florida. During the third quarter I attended, we had a teacher that did not teach us the course material and instead, would complete her own homework for her school at the back of the class while a test engine was put up on the projector for the class to go through. This lasted most of the quarter: the class was Vista Operating Systems. I wasn't so much worried about this class because it was, after all, Vista, an operating system I knew well. However, by the end of the quarter, my complaints about this teacher became more frequent. Although I should have complained earlier, I didn't. The next semester was on Server 2003 operating systems. These classes were on Monday, Tuesday, and Thursdays from 6pm-11pm. Apparently, during this course, the teacher had won a chance to go on the game show ‘Who wants to be a millionaire’. (http://www.usatoday.com/life/money/2007-10-19-millions-who-rhp_x.htm) On the day of the final exam, the teacher explained the concept of ‘networking’, however, keep in mind that this class was for Server 2003 and not only this, but also the fact that she was teaching on the test engine, which is not a real life situation, but rather a theoretical one. I have never had a teacher that would come in late and leave early. By the time I was able to get the teacher to teach the class, the teacher would only come in late and leave early. I have never had a teacher that would come in late and leave early. By the time I was able to get the teacher to teach the class, she would only come in late and leave early.

If you'd like to ask more questions about this email, please contact me at:

Sincerely,
The purpose of this correspondence is to confirm our recent conversations regarding the above referenced matter. Having reviewed the file, I find that you have not been fully informed as to the status of the settlement agreement and the options available to you.

On March 7, 2010, I advised you that we had received the above referenced complaint and were in the process of preparing a formal settlement agreement. Accordingly, you advised that you would review the file and that the Florida Department of Education was prepared to sign the complaint and Model 12, and that no response would be necessary if the settlement was confirmed by the time. As previously indicated, I provided a proposal for a settlement and requested that you please review and sign the document if you were agreeable to the terms thereof. I have now received the signed agreement that you have signed indicating that a settlement has been reached. The agreement has been signed by the appropriate Florida Department of Education representatives.

A condition of the settlement agreement is that you will withdraw your complaint with the Florida Department of Education. On March 2, 2010, you were provided an email direct to you confirming that you had agreed to settle the complaint, and that you would withdraw the file complaint to the Florida Department of Education representatives. As previously indicated, I am enclosing a copy of that email for your convenience.

I am in the process of completing the necessary actions to finalize the terms of the settlement agreement which has now been fully executed by all parties. It is anticipated that
these actions will be accomplished within approximately the next week. We will, of course, provide [redacted] with a copy of the fully executed Agreement.

At this juncture, it is my understanding that the Florida Department of Education considers [redacted] complaint to have been formally withdrawn, and therefore it is unnecessary for Remington College to provide any response to that complaint. It is further my understanding that the Department will now consider the matter closed due to [redacted] withdrawal of the complaint, as well as the settlement reached between the parties.

If any of the foregoing is not to your understanding, or if there is any need to discuss these matters further, please contact me immediately. Thank you for your time and your attention to this matter.

If you should require any additional information, or if I can otherwise be of any further assistance, please do not hesitate to contact me directly. I can be reached at [redacted by HELP Committee].

Respectfully submitted,

Redacted by HELP Committee

Associate General Counsel

SDEgal
President

Cc: [redacted] (Document and U.S. Mail)
In an email sent to the Department of Education, dated Wed, March 3, 2010 @ 7:18pm:

Amy Lefstead,

I have spoken with Scott Dansby from Remington College and we have agreed to settle my complaint with a compensation of

Refund for the Server 3069 class
Balance of $958 to Remington

Therefore, I would like to withdraw my complaint to the Florida Department of Education at this time.
Thank you for your assistance Amy.

Sincerely,
Better Business Bureau of West Florida, Inc.

COMPLAINT ACTIVITY REPORT
Case # 0714976

Consumer Info:

Remington College
2410 F Butch Blvd
Tampa, FL 33612-6410

Location Involved: (Same as above)

Consumer's Original Complaint:
Between June, 2000 and August of 2002 this individual had instructors that did not have enough credentials to teach. The instructory staff did not carry any type of educational degree. The student was led to believe that the instruction and assignments were well taught and accountable for the student’s future. Speaking in general with the Electronic and Computer Engineering Technology department, several instructors were trying to instruct the students. Once, that it was verified that the teacher did not have the credentials to teach they merged the instructor position with other teaching positions. By the end of this period, there were no instructors left in the class. The student was told he had to attend a review class, but he could complete the English competency exam. He was from Kansas. He never attended the class that he signed up for. He was told that all of the information will be written on the board. This was a burden towards the students.

Consumer's Desired Resolution:
I am seeking a reimbursement from all the monies paid into this institution. I feel that a reliable education was not provided. Instructors and the financial aid department were deceptive.

BBB Processing:
05/23/2008 WEB BBB Case Received by BBB
05/31/2008 CLP BBB Case Resolved by BBB
06/02/2008 MAIL BBB Sent Re: Delinquency Notice
06/04/2008 WEB BBB RECEIVED BUSINESS RESPONSE: Contact Name and Title: Jeremy Hurlt, Ass. Dir. of Ed

Contact Name: R. B. Hurlt
Contact Email: Redacted by BBB Committee
Dear BBB,

We are in receipt of your correspondence dated May 23, 2008, regarding the above-mentioned customer.

Remington College's goal is to provide its students with a high quality, cost-effective education that will help them develop the skills necessary for successful careers. However, when a complaint is received, our goal is to resolve it promptly and fairly. In this case, the student has alleged that the instructors did not have the necessary credentials to teach. As such, we have reviewed the available records and have found that the instructors were qualified to teach the courses.

It is important to note, however, that Remington College must maintain specific licensing and accreditation requirements for its programs and its students. Our goal is to provide our students with the best possible education, and we take this responsibility very seriously. If you have any questions or concerns, please do not hesitate to contact us at your earliest convenience.

Sincerely,

Remington College
I have had the opportunity to review your complaint and the supporting documentation that you provided. I understand that you have asked for information about the status of your case and the status of the investigation conducted by the Florida Office of Insurance Regulation. I have provided the information that you requested.

As for the misinformation that you have received, I can only ask that you contact the appropriate authorities to correct the record. I cannot speak to the specifics of your case, as it is not my place as an employee of the Florida Office of Insurance Regulation to do so. 

I am sorry for any inconvenience that you have experienced, but I must ask that you seek redress through the proper channels. I encourage you to contact the Florida Office of Insurance Regulation and request a copy of your case file.

I hope this information is helpful and that you feel better. If you have any further questions, please do not hesitate to contact me.

Sincerely,
[Employee Name]
April 1, 2027

Delivered via U.S. Certified Mail, Return Receipt
Requested 6: 7955 2379-900 6380 3419
and U.S. First Class Mail

President
Remington College
2410 East Bascom Blvd.
Tempe, Arizona 85281

Delivered via U.S. Certified Mail, Return Receipt
Requested 8: 7902 2379-900 6380 3419
and U.S. First Class Mail

Re: Notice of Complaint and Claim of [Redacted] against Remington College under the Texas Deceptive Trade Practices Act (DTPA)

Dear [Redacted],

Be advised that the undersigned attorneys, [Redacted] in an action against Remington College as set out herein.

FACTS

In 2005, [Redacted] was considering becoming a certified pharmacy technician, and obtaining a pharmacy technician's license with the State of Texas. Accordingly, in August of that year, [Redacted] attended an informational meeting at Remington College ("Remington") concerning a pharmacy technician course of study. At that meeting and in subsequent meetings with Remington personnel, Remington represented to [Redacted] that it offered a pharmacy technician program that would provide him with the knowledge and skills necessary to prepare him for a career as a pharmacy technician. Remington also represented to [Redacted] that upon completion of the pharmacy technician program, she would become eligible to take the national Pharmacy Technician Certification Exam ("PTCE") and would become certified in CPR by a national organization.
Additionally, Remington represented to that its faculty had the knowledge, skills, credentials, and training necessary to teach pharmacy technician courses. Remington further told that upon completion of her courses, Remington would provide her with additional training in an externship program with a retail or hospital pharmacy. Remington also represented that upon completion of the courses of study, it would assist in finding employment with a pharmacy or hospital.

Based on these and other representations made to by Remington, enrolled in Remington’s pharmacy technician program, obtained grants for financial assistance, and obtained personal loans at an interest rate to finance the remaining balance of the tuition. began her courses on or about August 22, 2009.

As her course of study progressed, it was disclosed that Remington had made numerous misrepresentations and omissions to her regarding its pharmacy technician program, and failed to perform its obligations to provide her with competent instruction. Such misrepresentations, omissions, and failures to perform include, but are not limited to, the following:

1. False representing that a pharmacy technician program of the type offered by Remington was a prerequisite for becoming a certified pharmacy technician.

2. Representing that Remington’s faculty possessed the knowledge, skill, training, and credentials to teach the courses in the pharmacy technician program, whereas in many instances the case.

3. Providing incompetent faculty unfamiliar with the course materials and unable to answer even basic questions about the materials. In many instances, faculty members did not know the answers to exam questions and gave passing grades without even checking to see if exam questions were answered correctly.

4. Representing that a certain number of lecture hours and laboratory hours would be provided for courses, and for many courses, failing to provide the represented amount of lecture and laboratory hours. In some classes, no lecture or laboratory hours were provided at all. Rather, instructors merely sat at a desk during class and expected the students to study the book on their own.

5. Representing that the pharmacy technician program would adequately prepare students to take the PTCB, when it in fact it did not.

6. Representing that the pharmacy technician program would include a meaningful externship with a hospital or pharmacy when this was not the
case. As her "externship" a faculty member found she was stuck in a job at a pharmacy where she did nothing but shuffle papers and drop medications in a bin.

7. Representing that Remington would provide career assistance and help in finding a job when it did not

8. Representing that a competent CPR instructor would be provided, when the instructor in fact provided completely inadequate training, failed to give a required written exam and falsified records so that students would receive a CPR card.

Be aware that this is not an exhaustive list of misrepresentations, omissions and failures to perform by Remington, and this list may be supplemented at a later date.

GROUND FOR DTPA ACTION

Under Texas law, Remington is liable to [REDACTED] for making misrepresentations and omissions regarding the pharmacy technician program, and for breaching its obligations to [REDACTED] regarding that program. Remington's conduct constitutes a breach of contract and a violation of express and implied warranties given as part of the transaction between [REDACTED] and Remington. Further, such conduct is violative, among other things, of Sections 17.46 (b)(5), (7), (9), (12) and (24), and Section 17.50 of the Texas Business & Commerce Code, Texas Deceptive Trade Practices - Consumer Protection Act (DTPA). In addition, Remington committed such conduct knowingly and intentionally.

DAMAGES

Demand is hereby made that within sixty (60) days of the date of receipt of this letter, Remington pay the following damages incurred by [REDACTED] as a result of Remington's conduct as described above:

i) $6,625.00 at 7.14% interest beginning on or about August 22, 2005 in economic damages;

ii) $5,000.00 in mental anguish damages, and

iii) $2,500.00 for expenses, including attorney's fees.

This demand is made in the spirit of compromise, and is intended as a good faith effort to [REDACTED] resolution of this potential litigation quickly and on reasonable terms. However, if payment is not received as requested above, [REDACTED] has authorized [REDACTED] to file suit against you for all appropriate remedies under the DTPA. In such a suit, [REDACTED] would expect to recover economic damages, mental
Furthermore, be advised that under the DTPA an award of court costs and reasonable and necessary attorney’s fees is mandatory should our client prevail. Damages also for mental anguish and up to three times the amount of economic damages may be awarded at trial if the aforementioned conduct is found to have been committed “knowingly”, once more, if the aforementioned conduct is found to have been committed “intentionally”, our client may recover up to three times the amount of damages for both mental anguish and economic damages.

We reserve the right to pursue any other available remedies, including filing complaints with appropriate state and federal governmental agencies.

Please respond immediately and in writing to this demand letter, and forward it to your insurance carrier for review. If you have any questions or need additional information, please feel free to contact me or have your attorney do so. Do not contact me either orally or in writing.

YOUR IMMEDIATE ATTENTION IS EXPECTED.

Sincerely,

[Redacted by HELP Committee]

WIBC wbc

[Redacted] via U.S. Regular Mail
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement (the "Agreement") is entered into by and between
Education America, Inc., d/b/a Remington College – Fort Worth Campus (the
"Company") and Student (the "Student"), (collectively, the "Parties").

Recitals

WHEREAS, Student enrolled in and graduated from the Company’s Pharmacy Technician
Program.

WHEREAS, a dispute has arisen between Student and the Company regarding the
educational services provided to Student during her enrollment in the Company’s Pharmacy
Technician Program.

WHEREAS, the Company and Student desire to resolve this dispute in an amicable
manner without either Student or the Company admitting to any liability whatsoever relative to the
above referenced dispute.

NOW, THEREFORE, for good and valuable consideration, the sufficiency of which is hereby
acknowledged, the Parties agree as follows:

1. Consideration. Subject to Student’s compliance with the terms and conditions of this
Agreement, the Company agrees to:

(a) Issue a check payable to Student in the amount of $ , saline relative to her enrollment in the
Company’s Pharmacy Technician Program and her pharmacy technician certification examination,
and

(b) Issue a check payable to Student’s attorney, in the amount of $ for attorney’s fees and
costs.

Student and Student’s attorney understand and agree that they will be solely responsible, and
indemnify and hold the Company harmless, for and from any and all tax obligations/liabilities
arising with the consideration set forth above in this Paragraph 1.

2. Release of Claims. In consideration for the agreement of the Company to provide Student
and Student’s attorney the consideration set forth above in Paragraph 1 of this Agreement, Student
releases, acquits and forever discharges: (a) the Company together with its directors, officers,
employees, agents, successors and assigns; (b) all of the Affiliated Companies (as defined below)
and all of their respective directors, officers, employees, agents, successors and assigns; and (c)
all shareholders of the Company and the Affiliated Companies collectively all of the foregoing in (a),(b), and (c), the "Released Parties") of and from any and all actions, causes of action, claims,
demands, damages, costs, fees of service, expenses and compensation of rights in suit or to assert
claims or causes of action against any of the Released Parties whatsoever, whether known or
unknown, including but not limited to, any of the foregoing arising out of or in any way relating to:
Settlement and Release Agreement
Ramsey College - Fort Worth Campus
Page 2 of 4

Student's enrollment in the Company's Pharmacy Technician Program, including but not limited to, any of the following: (a) any claim, suit or legal action, whether express or implied, (b) any tort or negligence committed by the Company, any of the Affiliated Companies or any officers, directors, or employees of the Company or any of the Affiliated Companies, or (c) any violation of or failure to comply with any public policy connected in any way with Student's affiliation with the Company, the Company's Pharmacy Technician Program or any of the Affiliated Companies.

The term "Affiliated Companies" means Education America, Inc., any Arkansas corporation, and all corporations whose common or other voting stock is owned or controlled by Education America, Inc., EAI Realty LLC, EAI Realty of Texas, L.P., EAI Realty, Inc., any other entity that is controlled by Education America, Inc., and their respective successors and assigns.

1. No Other Claims. Student represents and warrants that she has no disputes against the Company or any of the Affiliated Companies, aside from the disputes referenced above in this Agreement. Additionally, Student represents and warrants that she has not filed, and will not file in the future, any complaints with any governmental agencies, initiated by state accrediting bodies or any court, related to the Company or other entity related to any disputes she may have or have had with the Company, any of the Affiliated Companies or relative to her enrollment in the Company's Pharmacy Technician Program.

2. No Injunction/Enforcement. Student represents and warrants that she will not apply for or obtain any program offered by the Company or any of the Affiliated Companies.

3. Confidentiality. Student acknowledges and understands that the terms of this Agreement and Student's settlement with the Company are strictly confidential, and Student warrants and represents that neither she nor her agents will reveal to any person or entity (except for Student's attorneys, tax consultant, or immediate family members) any of the terms of this Agreement and/or Student's settlement with the Company. Additionally, Student acknowledges and agrees that any breach of this provision by Student's attorneys, tax consultant, or immediate family members will constitute a breach by Student as if Student had committed the breach.

4. Non-Solicitation. Student represents and warrants that she will not, directly or indirectly, herself or through any other person or entity, make any negative or disparaging remarks to any person or entity about the Company, any of the Affiliated Companies, or the Company's Pharmacy Technician Program.

5. Non-Settlement. Student agrees not to, directly or indirectly, herself or through any other person or entity, solicit or induce, or in any manner attempt to solicit or induce, any current or former student of the Company or any of the Affiliated Companies, (a) to drop or otherwise discontinue their enrollment in any program offered by the Company or any of the Affiliated Companies, (b) to make any negative or disparaging remark to any person or entity about the Company, or (c) to make any representation to any person or entity that the Company or any of the Affiliated Companies are not providing the services or programs that are promised or represented.
Settlement and Release Agreement
Remington College – Fort Worth Campus
Page 7 of 8

Company, any of the Affiliated Companies, or the Company's Pharmacy Technician Program (to file a complaint with any governmental agencies, national or state accrediting bodies or any other entity against the Company or any of the Affiliated Companies; or fail to seek a refund or other relief from the Company or any of the Affiliated Companies.

8. Breach of Agreement. In the event Student breaches any of the terms of this Agreement, Student acknowledges and understands that the Company's obligation to pay any amounts owing to Student pursuant to Paragraph 1 of this Agreement shall immediately cease, and Student shall immediately be obligated to pay the Company an amount equal to any money paid to Student or paid to others on Student's behalf (e.g., Lenders). Additionally, in the event Student breaches any of the terms of this Agreement, the Company shall have all remedies available to it under applicable law, including but not limited to, obtaining an injunction prohibiting any further breaches of the confidentiality, non-disclosure, or non-solicitation provisions of this Agreement. Further, in the event Student, any person or entity acting on Student's behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student's settlement with the Company, breaches this Agreement, Student agrees to indemnify and hold the Company harmless for from any and all losses, costs, attorneys’ fees, or other amounts paid to any person or entity resulting from such breach, including but not limited to, any amounts paid by the Company to any other current or former students of the Company, as well as any attorneys’ fees incurred in defending against any claims asserted by any current or former students of the Company that resulted from or related in any way to a breach of this Agreement by Student, any person or entity acting on Student's behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student's settlement with the Company, occurring on or after Student’s acceptance of this Agreement.

9. Arbitration. Except as necessary to obtain an injunction as set forth in Paragraph 7, Student and the Company agree that any and all claims, disputes, or controversies, whether in contract, tort, or otherwise, either Party has against the other arising under or out of this Agreement and any related damages will be submitted to binding arbitration. The arbitration shall be governed by the Federal Arbitration Act and the Rules of the American Arbitration Association. Judgment upon the award rendered by the arbitrator may be entered by any court having jurisdiction. ARBITRATION IS MANDATORY AND THE ARBITRATOR'S DECISION IS BINDING.

10. Complete Agreement. This Agreement constitutes the final and complete Agreement of the parties and supersedes any and all written agreements, representations, covenants or commitments of any kind pertaining to Student's enrollment in the Company's Pharmacy Technician Program.

11. Governing Law and Venue. This Agreement shall be governed by the laws of the State of Texas. The Company and Student agree that the venue for all arbitrations shall be in Euless, TX, unless otherwise mutually agreed upon in writing by the Parties.
CUSTOMER EXPERIENCE INFORMATION

Customer Information:

Daytime Phone: [Redacted]
E-mail: [Redacted]

The details of this matter are as follows:

Billing or Collection Issues

Customer's Statement of the Problem:
In 2007 I enrolled in Remington for the Billing and Coding classes. When I first went there to sign up the woman told me the their success rate was at 98 percent of the graduates would get jobs. During the first part of the school semester, everything was fine. The second semester we were pretty much without a certified coding teacher to get us through the end, because the original teacher became sick and had to quit. We eventually graduated and the person in charge of helping find jobs that were not listed on the internet or the papers kept sending me to places the really wanted people with at least 1 to 2 years experience. I went to temporary agencies and they could not find me anything to at least get my foot into the door. The few girls that I associated with during school said they were pretty much hired because the had little background in the insurance business, where I do not. It's pretty disheartening to think I have to pay back all this money for the next 20 years for something that I cannot even get a career in. This ordeal has financial strapped me and I have to rely on a job that really doesn't pay much. I would like to see some resolve to this problem.

Desired Settlement:
Either to be refunded what I have already paid or for them to help me find a position in the field I went to school for. This complaint is against the North Olmstead Remington College.
May 7, 2018

Re: Response to Complaint filed by [Redacted] against Remington College — Cleveland West Campus (Complaint ID 274198)

Dear Ms. [Redacted],

Thank you for your letter regarding the compliance issues at Remington College — Cleveland West Campus, including allegations of unauthorized hours of work and overcharging for courses.

The College, like many other institutions of higher education, is committed to providing quality education and ensuring that its students receive a fair and transparent experience. We understand your concerns and appreciate the opportunity to address them.

Please accept the attached materials and statement of Remington College — Cleveland West Campus on its compliance with the rules and regulations of the Ohio Department of Education and the U.S. Department of Education.

We are committed to maintaining the highest standards of quality and integrity in all aspects of our operations. If you have any further concerns, please do not hesitate to contact us.

Sincerely,

Remington College — Cleveland West Campus

Education America, Inc.
Document 13, Page 2
Response to Complaint filed by [redacted] against Remington College – Cleveland West Campus
(Complaint ID # 817199)

Complainant enrolled in Remington College's Medical Insurance and Coding Diploma Program on or about November 18, 2006. While Remington College focuses on providing students with hands-on, career-focused training, and offers job placement assistance to its students/graduates, it does not guarantee that employment for any student or graduate. To the contrary, Remington College provides numerous notices to prospective students to make them aware prior to enrollment that employment is not guaranteed after graduation. More specifically, prior to enrolling, Complainant signed a Student Disclosure Form, which clearly states in the "Placement" section (next to Complainant's initials) as follows:

"Remington College is committed to the success of its students. The school provides ongoing placement assistance to its graduates. That includes assistance with resume preparation, interviewing techniques, and networking with area employers. Because the majority of a hiring decision is based on the candidates' personal and professional skills, the school cannot guarantee employment. I have not been guaranteed employment by any employee of the school."

(See Student Disclosure Form, attached hereto as Exhibit A). In addition to the Student Disclosure Form, Complainant signed a "Student Success Information Form," which provides Remington College's annual graduate placement percentages. With respect to the Medical Insurance and Coding Diploma Program, in which Complainant enrolled, there is no data listed, but rather, it states, "For the programs noted, there were no students that started, that could have subsequently graduated, or have been placed during the reporting period." (See Student Success Information Form, attached hereto as Exhibit B). Still further, Complainant acknowledged by her signature on the "Acceptance Interview Form" that she understood that "graduation is not a guarantee of job placement." (See Acceptance Interview Form, item 7, attached hereto as Exhibit C).

During her enrollment, Complainant was a good student and maintained good attendance, and she graduated on or about September 26, 2007. Since that time, Remington College's Career Service Department has: (1) provided Complainant's resume to numerous employers; (2) notified Complainant of numerous job leads and/or interview opportunities; (3) informed Complainant of a career fair; and (4) assisted Complainant with updating her resume. Additionally, when Complainant advised that she was concerned because she didn't have any in-field work experience, she was advised to stress and explain in detail the practical, hands-on training and externship she completed during her training at Remington College, when interviewing with employers who are seeking experienced workers. Furthermore, there were instances when Remington College employees were unable to get in touch with Complainant, as sometimes her phone would just ring (no answering, machine, voicemail) and/or Complainant's email had changed (as evidenced by the new email address listed in the complaint). Remington College is concerned that its employees could not reach Complainant at times, that employers may have had difficulty reaching her as well.

While Remington College is committed to assisting all of its graduates in finding viable employment related to their field of study, Remington College does not guarantee that all
Response to Complaint filed by [Redacted] against Remington College - Cleveland West Campus
(Complaint 10/17/94)

Remington College is dedicated to preparing its students for successful careers following their graduation. As set forth above and in the enclosed documents, Remington College took steps to inform Complainant prior to enrollment that employment after graduation is not guaranteed. Furthermore, following her graduation, Remington College has provided her with job placement assistance and various leads and willing to help Complainant secure work employment. Consequently, Remington College allows her to pursue and has specially requested that she contact Remington College without further action.

If you should have any questions or if I can otherwise be of further assistance, please do not hesitate to contact me directly. I can be reached at [Redacted].

Respectfully submitted,

[Redacted]

Director of
Enrollment

Education America, Inc.
Document 13, Page 4
**Better Business Bureau of the Mid-South**

**Consumer’s Original Complaint:**

I attended Remington College in 2013 and was charged $11,990 in tuition and fees. Remington College is an arm of Arizona Claims Handling of Kansas City, Missouri. The complaint is that Remington College did not include any of the required fees in the initial enrollment. I had made the full payment and the debt was settled after the fact. I received the enrollment contract from Remington College, but it did not include the required fees. I am requesting that Remington College retract the charge and return the money I paid for the enrollment.

**Consumer’s Desired Resolution:**

I want the debt removed from my credit report. A letter requesting the removal of the debt from my credit report has been sent to Remington College.

**ABB Processing:**

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<thead>
<tr>
<th>Date</th>
<th>Action</th>
<th>Notes</th>
</tr>
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<tbody>
<tr>
<td>08/09/2016</td>
<td>ADR</td>
<td>Info received by BBB.</td>
</tr>
<tr>
<td>08/10/2016</td>
<td>BBB</td>
<td>Requested removal of debt.</td>
</tr>
</tbody>
</table>
VIA FACSIMILE TRANSMISSION

September 3, 2010

Dispute Resolution Coordinator
Better Business Bureau of the Mid-South
3600 Ida B. Wells Drive
Memphis, TN 38125

Re: [Redacted]

Dear Mr. [Redacted]:

Please accept this statement in response to the complaint filed by [Redacted] against Remington College - Memphis Campus ("Complainant") against Remington College - Memphis Campus. Please be advised that it will be your point of contact for Remington College on this matter moving forward.

Complainant, a former student in Remington College's Medical Assisting Program, alleges that she was fraudulently charged for transportation and room and board, totaling $4,549.69, and claims that her defaulted student loan has compromised her future education in that she is now unable to receive any further financial aid. Complainant seeks that her loan balance be corrected and that her defaulted loan be removed from her credit report.

Remington College is a private, for-profit vocational college that provides hands-on education training designed to help prepare students for entry-level employment in a variety of career fields. Complainant was a former student in Remington College's Medical Assisting Program. Please be advised that Remington College is committed to providing educational opportunities that meet the needs of its students. If you have any further questions or concerns, please do not hesitate to contact us at 888-REMINGTON.

Please note that this statement includes confidential information, and the information is submitted for the purpose of addressing the allegations made by Remington College. In addition, this statement is based upon the investigation of the facts and information provided to us by [Redacted]. This information is submitted for the purpose of addressing the allegations made by Remington College. It also serves to inform the complainant of the status of its investigation and efforts to resolve the matter. The information, which includes confidential information, is submitted to address the allegations made by Remington College. It also serves to inform the complainant of the status of its investigation and efforts to resolve the matter. Please understand that this statement is confidential and must not be disseminated or used for any purpose other than addressing the allegations made by Remington College. By accepting this statement, Remington College is not waiving its rights under the laws or regulations that provide for confidentiality of educational records or financial aid information. Moreover, by accepting this statement, Remington College does not waive any rights to non-disclosure or confidentiality and preserves the ability to provide non-disclosed information in a manner that is consistent with applicable laws and regulations.

[Signature]

Remington College

Education America, Inc.
Document 14, Page 2
charged to Complainant relative to her enrollment in its Medical Assisting Program is correct and does not include any charges for room and board or transportation.

Here, the terms of Complainant's charges relative to her enrollment in Remington College's Medical Assisting Program are governed by the Program Application and Enrollment Agreement (the "Agreement") she entered into with Remington College on November 19, 2003 (the Program Application and Enrollment Agreement, signed by Complainant on November 19, 2003 and attached herein as Exhibit D). For the Agreement, Complainant would be charged an application fee of $30.00, tuition totaling $10,690.00, and additional fees as referenced in the Campus Catalog.

As can be seen from Complainant's Ledger Card, she was charged tuition totaling $10,690.00 on November 17, 2003 and an Application Fee of $30.00 on November 19, 2003. (See Ledger Card, attached hereto as Exhibit 2.) Thereafter, Complainant withdrew from school on or about June 16, 2004, and as a result, Remington College made an tuition adjustment (or charge reversal/credit) in the amount of $5,120.00 in accordance with the applicable refund policy and charged Complainant an Administration Fee of $100.00 (as referenced in the Agreement and Campus Catalog, dated June 30, 2004. (See Exhibit 2, see also, exhibits from the Campus Catalog, attached herein as Exhibit 1.) There is no reference for room and board or transportation anywhere in the Agreement or Ledger Card. (See Exhibit 1 and Exhibit 2.)

Complainant alleges that she has a "non-agreement and breakdown of charges from Remington College," and Remington College believes that Complainant is referring to her "2003-04 GEAS Continued Budget Worksheet" (the "Budget Worksheet"). (See the Budget Worksheet, attached hereto as Exhibit D.) Assuming this is the document Complainant is referring to, under the heading titled "Cost of Attendance," there is a monetary amount listed for transportation and room and board, which is simply an estimate of Complainant's transportation and room and board expenses during her enrollment at Remington College. This estimated amount of living expenses was utilized to establish Complainant's total cost of attendance, and ultimately determine how much financial aid Complainant was entitled to receive. As can be seen from the attached Ledger Card, Remington College never actually charged Complainant for these estimated living expenses.

Based on the aforementioned reasons, Remington College adamantly denies Complainant's allegations that she was charged for room and board and/or transportation fees otherwise denies any wrongdoing in this matter. Nonetheless, since Complainant appears to be confused about the estimated living expenses and charges related to her enrollment, Remington College is going to attempt to contact Complainant via telephone and provide her with a more detailed explanation of the foregoing and answer any questions she may have regarding the circumstances of her enrollment.
September 3, 2010

Remington College - Memphis Campus (Case Number: 60664877)

estimated living expenses and charges related to her enrollment. Accordingly, Remington
College respectfully requests that this complaint be dismissed in its entirety as expeditiously as
possible.

If you should require any additional information, or if I can otherwise be of any
assistance in this matter, please do not hesitate to contact me directly. I can be reached at

Respectfully submitted,

John Doe
Education America, Inc.
Document 14, Page 4
From: [Redacted]

Sent: Thursday, December 17, 2009 8:46 PM

To: HELP Committee

Subject: I need someone's help. Please.

I was unfortunate enough to have entered Tampa Technical Institute's Business Administration program in 1995. The school was located at 2410 E. Busch Boulevard in Tampa, Florida.

I was 16 years old. My mother had just passed away in 1993, leaving my father and myself, mom-less. Financial stress was not the only situation that my mom's untimely passing left us with. I was desperate. I needed to do something positive for my family. I made an appointment at TTI and went to listen to their pitch.

I entered the door to the Avenue where we needed to start. I would leave the school in 6 months, with an Associates of Science in Business Admin. Minor Accounting, and it would be completely comparable to any college. I specifically asked the Admissions lady I was working with if I would be able to transfer my degree to HCC or USF after Graduation, with living up to 2 cities to look for schools, and of course, she told me yes. That was it. I was so incredibly excited and proud, of the journey that I was about to embark on.

Being so young, I had no idea exactly how the Financial Aid process worked. They mentioned something about subsidized, something of unsubsidized, something about Perkins Loans (I don't even recall the names!) During my Admissions process, I didn't even recall specifically signing an actual Loan Agreement!

Well, long story short, I finished my degree, yet never received my Certificate of Completion. I do not physically have my degree. I was never mailed one, as I was told I would be. I gave birth to a sick child in 1997, so needless to say, I was pretty busy with the challenges involved, for a good amount of time. Periodically, I would put in a call for the Administrator to please call me, to try and get to the bottom of this. Not once, did I ever receive a call back. I also physically went to the location on Busch Boulevard once, to be told that I owed them a substantial amount of money. Funny enough, with all of this, Financial Aid. I wasn't supposed to owe them a dime. Next thing you know, they are closed down, for what I can imagine is at least Fraudulent Activity, as I am sure that I'm not the only person that had this type of situation from them. They reform as Remington College, and suddenly, they have never heard of me.

How can this happen? How can I be held financially responsible for a degree that I never received, from such an institution? Weren't there some sort of checks and balances in place to discontinue funds to schools that misrepresented themselves, not mention misappropriated their funding? Who was supposed to be there, protecting ME?

So now, here I am, 12 years later with Student Loans on my credit for a degree that I never physically received from a school that no longer exists.

I have a 34-year-old married mother of 2 beautiful children. Having recently lost yet another family member to Cancer, I found myself taking care of this individual. I recently put myself through CNA classes and am yet to take the State Exam. I thoroughly enjoyed all of the classes - I was so fortunate enough to bring into my Aunt's life during her last year. I have truly been inspired. I am now a Certified HHA, but would absolutely LOVE to pursue Higher Education for myself in the Nursing Field. *From a REAL School*.

Unfortunately, this will be nearly impossible, thanks to Tampa Technical Institute and my invisible degree.

If there is anyone that may possibly be able to help me in resolution of this situation, please let me know. It's family law when you are younger; you feel like you have all of the answers. Then one day your wake up and see things for how they really are.

12/18/2009
I am sending a Courtesy Copy of this E-mail to the following: The Florida Department of Education, Governor Charlie Crist's Office, and the Federal Student Aid Office-Defaulted Loans Department.

I certainly appreciate your time, consideration, and any assistance and guidance that you may be able to offer.
January 26, 2011

VIA FAX TRANSMISSION AND
ORIGINAL BY U.S. MAIL

Redacted by HELP Committee

Florida Department of Education
Commission for Independent Education
100 West Gaines Street
Tallahassee, FL 32399-0570

Re: Tampa Campus, Inc. d/b/a Remington College - Tampa Campus ("Remington College") (Complaint Number: 12-1)

Redacted by HELP Committee

Dear

Please be advised that I am in receipt of the correspondence sent to Remington College by Mia Sanders, Esq. of the Commission for Independent Education regarding the complaint submitted by you. Your complaint has been forwarded to the Office of the Director for Investigation for a determination as to whether the complaint is substantiated as alleged. The Director of Investigations will make a determination as to whether the complaint is substantiated as alleged.

Complaintors attended Remington College's Business Administration Program in the Program from January 14, 2010 through February 14, 2010. On February 14, 2010, the program was completed.

Please be advised that the Florida Department of Education stands ready to assist you at any time, should you need assistance in navigating the complaint process or have any other questions. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

[Signature]

Education America, Inc.
Document 15, Page 3
Remington College on or about February 16, 1998. For nearly twelve years after dropping out, Complainant did not make any formal complaint against Remington College until submitting the subject complaint on December 17, 2009.

Complainant makes numerous allegations against Remington College, all of which are either demonstrably false or are completely vague and unsubstantiated. Most of her allegations are expressly refuted by documents bearing her own signature. Complainant alleges that she "finished [her] Program," but "yet never received a Certificate of Completion." She further alleges that she was induced into enrolling at Remington College by promises from "the Admissions lady" that she would be "able to transfer her degree" to Hillsborough Community College or the University of South Florida following graduation from the Program. Complainant alleges that several false promises were made to her regarding financial aid. Finally, Complainant makes several vague allegations that Remington College "misappropriated" funds, "misrepresented[ed] themselves," and that Remington College "closed down" due to what she speculates must have been "at least Fraudulent Activity [sic]."

Remington College adamantly denies Complainant's allegations in their entirety. As conclusively demonstrated by the documentation attached hereto, it is undisputed fact that Complainant did not graduate from Remington College, did not complete the Program, and was not entitled to any "certificate of completion" or diploma. In fact, she did not even come close to completing the Program, voluntarily dropping out nearly 40 credits short of the requirements for completion. Additionally, Complainant personally signed documentation -- not once, but on three separate occasions -- attesting that no promises had been made to her other than those appearing in Remington College's Enrollment Agreement. On all three occasions, Complainant specifically signed disclaimers acknowledging that no promises were made by Remington College regarding the transferability of credits. Finally, the attached documentation demonstrates that Complainant was specifically advised of her continuing legal obligation to pay her student loans after she chose to drop out of the Program. For these reasons, and for the reasons set forth below, Remington College respectfully asserts that the complaint is entirely without merit, and should be dismissed.

Although Complainant alleges that she enrolled in the Program in 1995, appears to allege that she last attended the Program in 1997, and alleges that she "finished [her] Program," yet never received a Certificate of Completion,1 all of these assertions are simply false. As demonstrated in the exhibits attached hereto, and explained further below, Complainant actually first enrolled in January of 1996, and last attended the Program in February of 1998. More significantly, Complainant did not come close to completing the Program, instead voluntarily dropping out, and was therefore not entitled to any degree of "Certificate of Completion." As set forth in detail below, there are just a few of many examples of Complainant's allegations being conclusively refuted by written documentation. Respectfully, Remington College asserts that Complainant's credibility is seriously called into question by her many false allegations and statements, as well as by the length of time between her last date of attendance and the date of her complaint. Her credibility is further called into question by her apparent difficulty recalling facts and events at a point that is more than a decade after she last attended Remington College. As one example, she claims in her complaint that she does "not even recall" signing any loan documentation, despite the extensive documentation attached hereto reflecting her signature on numerous student loan and financial aid documents.

1. Although Complainant alleges that she enrolled in the Program in 1995, appears to allege that she last attended the Program in 1997, and alleges that she "finished [her] Program," yet never received a Certificate of Completion, all of these assertions are simply false. As demonstrated in the exhibits attached hereto, and explained further below, Complainant actually first enrolled in January of 1996, and last attended the Program in February of 1998. More significantly, Complainant did not come close to completing the Program, instead voluntarily dropping out, and was therefore not entitled to any degree of "Certificate of Completion." As set forth in detail below, there are just a few of many examples of Complainant's allegations being conclusively refuted by written documentation. Respectfully, Remington College asserts that Complainant's credibility is seriously called into question by her many false allegations and statements, as well as by the length of time between her last date of attendance and the date of her complaint. Her credibility is further called into question by her apparent difficulty recalling facts and events at a point that is more than a decade after she last attended Remington College. As one example, she claims in her complaint that she does "not even recall" signing any loan documentation, despite the extensive documentation attached hereto reflecting her signature on numerous student loan and financial aid documents.
2850

v. Remington College – Tampa Campus
(Complaint Number: 1271)

A. Background Information

Remington College is a private, for-profit vocational college that provides practical, hands-on training to help prepare students for new careers in fields including criminal justice, dental assisting, medical assisting, and electronic technology. Remington College’s Tampa campus began operations as “Tampa Technical Institute” in 1948. The campus has since had several name changes, and was officially renamed “Remington College - Tampa Campus” in 2003.

Complainant originally enrolled in the Program on or about January 10, 1996. Less than seven months later, in late July of 1996, Complainant stopped attending class. On or about August 13, 1996, Complainant was officially dropped by Remington College for the first time, due to unsatisfactory attendance, after registering fifteen absences during the relevant quarter. On the “Student Drop Sheet” dated August 13, 1996, it was noted that Complainant was having personal problems. The “Enrollment Agreement” as well as the “Student Drop Sheet” relevant to this time period are attached hereto as “Composite Exhibit A.”

In or around October of 1996, Complainant re-enrolled in the Program. Approximately eight months later, in June of 1997, Complainant was dropped from the Program for a second time, on this occasion having accumulated sixteen absences during the relevant quarter. The “Enrollment Agreement” as well as the “Student Drop Sheet” relevant to this time period are attached hereto as “Composite Exhibit B.”

In or around July of 1997, Complainant enrolled in the Program for a third time. Approximately seven months later, in early February of 1998, Complainant once again stopped attending classes. She was officially dropped from the Program by Remington College - for the third and final time - on or about February 16, 1998, due to excessive absences. At the time of her final termination from the Program, Complainant had registered 125 absences during the relevant quarter, and it was noted that she does not respond to phone calls. The “Enrollment Agreement” as well as the “Student Drop Sheet” relevant to this time period are attached hereto as “Composite Exhibit C.”

As a result of Complainant being dropped in February of 1998, she received three “W’s” (indicating “withdrawal”), and one “F” for the four final classes in which she had been enrolled. In the previous quarter, she had received two “W’s” after failing to complete those courses. At the time Complainant dropped for the final time, she had accumulated only 83 credit hours - out of the 124 required to complete the Program. Accordingly, she was 39 hours short of the credits required for program completion. At the time she dropped out for the last time, Complainant’s “Academic Transcript” is attached hereto as “Composite Exhibit D.”

8. It does appear as if the second time Complainant dropped, she did so voluntarily, for medical reasons, after having excessive absences.
On February 19, 1998, Remington College's Accounting Department sent a letter to Complainant, confirming that she was no longer attending the Program. That letter also expressly advised Complainant that she had a balance due, with her lender, on her outstanding student loans. The letter informed her that she "may expect to hear" from her lender within the next few months. The February 19, 1998 letter is attached hereto as Exhibit E.

B. Response to Complainant's Allegations

1. Complainant's allegation that she completed her program, but was never provided a "certificate of completion," is entirely false, as expressly documented by her own student record.

Complainant's primary complaint is that she supposedly "finished [her] program," and was promised that she would be mailed a "certificate of completion," but never received the certificate. However, as set forth in the "Background Information" section above, these allegations are simply false. As explicitly documented in the attachments to this response, including the Student Drop Sheets as well as the "Academic Transcript," Complainant dropped out of the program while she was still 39 credits short of the credits required for completion. She did not "complete the program," was not promised that she would be mailed a "certificate of completion," and was not entitled to any such certificate, or to any degree or diploma. Accordingly, these allegations are entirely baseless1.

2. Complainant's allegations that she was induced into enrolling at Remington College by promises made by Remington College's Admissions Department are demonstrably false, as documented by the Enrollment Agreements themselves.

Complainant alleges that she "specifically asked the Admissions lady" if she would "be able to transfer [her] degree to HCC or USF, after graduation" (emphasis added). As an initial matter, this complaint appears entirely moot, given the specific allegation that she was told her degree would transfer after graduation, given that Complainant never obtained a degree, and never graduated from Remington College. It should also be noted that Complainant does not allege that she ever made any attempt to enroll in either HCC or USF.

However, any allegation that promises were made to Complainant by Remington College Admissions Representatives is refuted, in writing, by documents signed by the Complainant herself. Specifically, all three of the Enrollment Agreements signed by Complainant, which are included in the attachments to this response, include the following pertinent language:

---

1 It should also be noted that Remington College does not appear to have any record of Complainant ever making any written request for a copy of her "certificate of completion," or a copy of her transcript, at any point in the nearly twelve years since she last attended classes. Accordingly, notwithstanding that Complainant merely was not entitled to any "certificate of completion," it does not appear that she ever attempted to request any documentation whatsoever from the school in the more than a decade since dropping out of the Program.
In entering into this Enrollment Agreement, I have relied only upon written information and statements published in the College Catalog. . . . There have been no verbal or written agreements or promises other than those appearing in this contract." (Emphasis Added)

This language appears conspicuously in a separately designated box on the front page of each of the three Enrollment Agreements signed by Complainant. Complainant not only signed the Enrollment Agreements containing this language on three different occasions, but she also specifically initialed and dated the stand alone boxes containing the above language on three separate occasions.

The first page of each of the three Enrollment Agreements also contains additional language, also designated by stand alone boxes, that expressly states the following:

"Programs at the College are designed for employment purposes. The student should not assume that the courses in any program can be transferred to another institution for credit. While some institutions may accept some credit from these programs, the general rule is that courses taken in these programs do not transfer." (Emphasis added)

Again, Complainant specifically initialed and dated the stand alone boxes containing this language on three separate occasions.

Finally, all three of the Enrollment Agreements signed by Complainant also contain the following bold-faced language:

"By signing this agreement, the student acknowledges that he/she has read both sides of this enrollment agreement, understands the contents, and agrees to abide by its terms and the College's training policies. The student hereby acknowledges receipt of a completed copy of this enrollment agreement." (Emphasis in original)

Accordingly, there is absolutely no basis for Complainant's allegations, more than a decade after the fact, that she was made promises by Remington College's Admissions Department that induced her to enroll. To the contrary, Complainant signed and initialed three separate documents, on three separate occasions, attesting that she did not rely on any such promises as an inducement to enroll.
3. Complainant’s allegations that she was induced into enrolling at Remington College by promises made by Remington College’s Financial Aid Department are demonstrably false, as documented by the Enrollment Agreements themselves.

Complainant also appears to allege that several false promises were made by Remington College’s Financial Aid Department, including purported statements such as “Don’t worry about that end, we’ll take care of it for you. Of course we understand.” She also implies that she was taken advantage of, stating that she was “so young” that she “had no idea how exactly the Financial Aid process worked.” She claims to have been surprised to later learn that she continued to owe money to her lenders, even after leaving Remington College, asking how she can “be held financially responsible from a degree that [she] never received.” She also states that “[d]uring my admissions process, I don’t even recall specifically signing any actual “Loan Agreement.”” (Emphasis added)

Any allegation that Complainant relied on promises by any Remington College employee is expressly refuted by the language cited in the preceding section, contained in all three Enrollment Agreements she signed, stating that she did not rely on any verbal or written promises, other than those appearing in the Enrollment Agreements themselves. Additionally, despite Complainant’s assertions that she does not recall signing any loan documents, she signed several different “Applications and Promissory Notes for Federal Stafford Loans,” (“the Notes.”). Complainant also signed several other documents, including “Installment Note and Disclosure Statements,” and “Federal-Family Education Loan Program Interview Checklists,” which explicitly explained her financial aid, as well as her repayment obligations, and the consequences of defaulting on the loans. Copies of the Notes, as well as other documents signed by Complainant relating to financial aid, are attached hereto as “Composite Exhibit F.” Included along with other relevant language in each of the attached Notes, all signed by Complainant, is the following:

“I understand this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised . . . My signature certifies that I have read, understand, and agree to the terms and conditions of this Application and Promissory Note . . .” (Emphasis Added).

Also included within the Notes attached as Composite Exhibit F are express explanations of Complainant’s obligations of repayment, as well as the amounts of the loans for which she was applying. Additional information regarding the cost of Complainant’s tuition, her obligations to pay, and Remington College’s official refund policy, were included and specifically explained in all three of the Enrollment Agreements signed by Complainant and which are attached hereto. Finally, as previously discussed in the “Background Information” section, Remington College transmitted a letter to Complainant (attached as “Exhibit E”), within days after she was dropped for the final time, expressly advising her that she would owe balances to her lender, and that she could expect to hear further from the lender.
Accordingly, for all of these reasons, there is no merit to Complainant’s allegations that false promises were made to her by Remington College’s Financial Aid Department. Her allegations that she was not provided with any explanation of the loans she applied for, the amount of her financial obligation, or her obligation to repay the loans, are also expressly refuted by written documentation, and are equally as frivolous.

4. Complainant’s remaining allegations are all either expressly refuted by written documentation, or are too vague and ambiguous to allow for a meaningful response.

Complainant makes several additional vague allegations, including that Remington College “misappropriated” funds, “misrepresented” themselves, and that Remington College “closed down” for what she can imagine is at least Fraudulent Activity [sic]. However, Complainant does not substantiate any of these allegations, nor provide any factual basis for making them. Her allegation that Remington College ever “closed down” for what she speculates is “fraudulent activity” is quite simply false. As detailed in the “Background Information” section above, Remington College’s Tampa campus has been in operation, under several different names and under different ownership, since 1948. Complainant’s false and groundless allegation that the campus has been “shut down” as the result of “fraudulent activity” further detracts from her credibility. Remington College adamantly denies this allegation, as well as every other allegation contained in the complaint.

C. Conclusion

Remington College adamantly denies that there is any basis for any of Complainant’s allegations. Most of her allegations are demonstrably false and expressly contradicted by numerous documents bearing Complainant’s own signature. Complainant’s primary allegation—that she was entitled to but never received a degree or “certificate of completion”—is simply untrue. As detailed in the documentation attached hereto, Complainant never completed the Program in which she was enrolled, and in fact did not even come close to completion. Instead, she dropped out of the Program after compiling excessive absences. Complainant’s allegations that Remington College staff made purported false promises to her are expressly contradicted by three separate enrollment agreements that she signed on three different occasions. Although she claims to have not understood the terms of the student loans she applied for and voluntarily incurred, these allegations are also expressly contradicted by numerous documents bearing Complainant’s own signature. Consequently, Remington College asserts that Complainant’s allegations are entirely without merit, and respectfully requests that this complaint be dismissed as expeditiously as possible.
If you should require any additional information, or if I can offer any further assistance, please do not hesitate to contact me directly. I can be reached at [redacted].

Respectfully submitted,

[Signature]

[Redacted]
CIVIL COMPLAINT

Plaintiff alleges that this Court has jurisdiction over the matter I am suing the Defendant because:

Complained to classroom, I was denied 120 extenuating circumstances, and asked to complete 30 days to graduate. I subsequently withdrew from the course due to extenuating circumstances. The college has been derelict in fulfilling their duties. I was advised that the tuition should be returned to me, as I was advised would be done. They advised me that the tuition were being returned when they had no intention of doing it. They advised my mother. They also did not prepare me for the final exam. (the reason I was given to school) I had taught with special course I was going to school and taught with special course.

Therefore, I am seeking for a judgment against the Defendant in the principal amount of $120.00, with court costs and interest at the legal rate from date of judgment.

Date: 5-1-97

Plaintiff

[Redacted]

THE STATE OF ARIZONA TO THE ABOVE-NAMED DEFENDANT:

1. You are to appear and file a written answer and the required filing fee in the Court named above. The Court will provide an answer form.
2. You have 20 calendar days from the date you were served to file your answer.
3. If the 20th day is a Saturday, Sunday, or legal holiday, the time runs out at the end of the next working day.

IF YOU LIVE OUTSIDE OF ARIZONA YOU HAVE 30 DAYS TO FILE YOUR ANSWER FROM THE DATE OF SERVICE

IF YOU FAIL TO ANSWER, Judgment may be entered against you as requested in the complaint. REQUESTS FOR REASONABLE ACCOMMODATION FOR PERSONS WITH DISABILITIES MUST BE MADE TO THE COURT AS SOON AS POSSIBLE AFTER THE DATE OF SERVICE.

Date: [Redacted]

Judge

Education America, Inc.
Document 16, Page 1
KYRENE JUSTICE COURT
COUNTY OF MARICOPA

Plaintiff,

vs.

REMINGTON COLLEGE,
Defendant.

No. CC 2007-085262
MOTION TO DISMISS

Pursuant to Rules 12(b)(2), Arizona Rules of Civil Procedure ("A.R.C.P."), and Arizona Revised Statutes ("A.R.S.") § 12-1501, defendant Remington College, whose true name is "Remington College – Denver Campus, Inc. d/b/a Remington College – Tempe Campus" ("Remington College" or the "College") hereby moves to dismiss the Complaint of plaintiff [redacted] for the reason that the Program Application and Enrollment Agreement (the "Enrollment Agreement") she entered into with the College contains an arbitration clause, and that this Court therefore lacks subject matter jurisdiction.

This motion is supported by the following Memorandum of Points and Authorities, the attached exhibit, and the record in this case.

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///

Education America, Inc.
Document 16, Page 2
MEMORANDUM OF POINTS AND AUTHORITIES

I. Factual Background.

[Redacted] initially enrolled with Remington College on March 28, 2006. She dropped out on August 29, 2006, having completed three of her seven classroom modules, and leaving midway through her fourth module.

She re-enrolled on October 23, 2006, re-took her fourth module, and completed her remaining three classroom modules. A true and accurate copy of the Enrollment Agreement that [Redacted] signed when re-enrolled is attached hereto as Exhibit A.

II. The Enrollment Agreement Contains an Arbitration Clause, and this Court therefore Has No Jurisdiction and Should Immediately Dismiss this Matter.

On the first page of the Enrollment Agreement, at the top of the second column, in boldface and all capital letters, is a section entitled: “UNIFORM ARBITRATION ACT.” See Exhibit A. [Redacted] initialed that she understood and agreed to that section of the Enrollment Agreement.1 The section provides, in pertinent part, that:

The student agrees that any dispute or claim by a student regarding the terms of this agreement or any other representation relied upon by the student in entering into this enrollment agreement shall be decided by arbitration in accordance with the Rules and Procedures established by the Uniform Arbitration Act. This agreement of arbitration applies to any dispute whether based upon contract or tort.2

In other words, the Enrollment Agreement clearly contains an arbitration clause.

Arizona law is clear that “[a] written agreement to submit any existing controversy to arbitration or a provision in a written contract to submit to arbitration any controversy thereafter arising between the parties is valid, enforceable and irrevocable, save upon such grounds exist at law or in equity for the revocation of any contract.”3

1 Exhibit A, p. 1.
2 id
3 A.R.S. § 12-1501.

Education America, Inc.
Document 16, Page 3
In addition to the statutory mandate, Arizona case law also “favors arbitration, both
statutorily ... and by the courts as a matter of public policy.”4 Additionally, due to
Arizona’s public policy unquestionably supporting arbitration, “arbitration clauses should
be construed liberally and any doubts as to whether or not the matter in question is subject
to arbitration should be resolved in favor of arbitration.”5

The Enrollment Agreement plainly has an arbitration clause that agreed to, and both Arizona statute and case law favor arbitration. And although claims are not precisely articulated, they must sound either in tort or contract, and the arbitration clause expressly covers both of those types of claims.6 This Court is therefore bound to follow the law and dismiss this matter for lack of subject matter jurisdiction pursuant to Rule 12(b)(2), A.R.C.P. and A.R.S. § 12-1501.

WHEREFORE, based upon all of the foregoing, defendant Remington College respectfully requests that this Court dismiss the above-captioned action for lack of subject matter jurisdiction. Remington College also requests its reasonable attorneys fees incurred in having to file this motion in the face of a clear arbitration clause.

DATED this 7th day of June, 2007.

[Signature]

Attorneys for defendant Remington College

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6 Exhibit A, p.1.
Original filed this 7th day of June, 2007 with:

Clerk of the Kyrene Justice Court
201 East Chicago Street, Suite 104
Chandler, AZ 85225

Copy mailed this same date to:

Redacted by HELP Committee
Maricopa County Justice Courts, State of Arizona

CASE NUMBER: CC1407953262
REMINGTON COLLEGE

RULING ON MOTION
On this date 6/20/20, the ☑ Plaintiff ☐ Defendant filed a motion requesting the following relief:

MOTION TO DISMISS

The ☑ Plaintiff ☐ Defendant ☑ filed a response to the motion. ☑ No responsive pleading was filed.

The ☑ Plaintiff ☐ Defendant ☑ filed a reply to the response. ☐ No reply was filed.

The Court has considered all which has been submitted by the parties.

IT IS ORDERED, ☑ Granting said motion ☐ Denying said motion.

IT IS FURTHER ORDERED,

Dismiss w/o prejudice

Redacted by HELP Committee

I CERTIFY that I delivered mailed a copy of this RULING ON MOTION to:

☑ Plaintiff at the above address or ☐ Plaintiff's attorney ☐ Defendant at the above address or ☐ Defendant's attorney

Date: 7/13/20

Education America, Inc.
Document 16, Page 6
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement (the “Agreement”) is entered into by and between Remington College - Denver Campus, Inc. dba Remington College - Tulane Campus (the “Company”) and [Redacted] “Student” (collectively, the “Parties”)

Recitals

WHEREAS, Student enrolled in and was dropped from the Company’s Pharmacy Technician Program after Student failed to complete her externship program;

WHEREAS, a dispute has arisen between Student and the Company regarding Student being dropped from the Company’s Pharmacy Technician Program.

WHEREAS, Student filed a Civil Complaint with the Kern County Justice Courts in the State of Arizona (Case No. CC2007VW362), which was dismissed without prejudice by the Court on July 12, 2007 (the “Civil Action”);

WHEREAS, Student desires the opportunity to continue and complete her educational training in the Company’s Pharmacy Technician Program, and the Company and Student desire to resolve this dispute in an amicable manner without either Student or the Company admitting to any liability whatsoever relative to the above-referenced dispute;

NOW THEREFORE, for good and valuable considerations, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Consideration. Subject to Student’s compliance with the terms and conditions of this Agreement, the Company will re-enroll Student and allow Student an opportunity to continue her educational training in the Company’s Pharmacy Technician Program. The Company will not assess any additional tuition or other charges to Student relative to her re-enrollment. Nonetheless, Student understands and agrees that she remains obligated to repay any financial assistance (e.g., federal loans, private loans, etc.) she received relative to her enrollment in the Company’s Pharmacy Technician Program pursuant to the terms of the financial assistance received.

2. Program Completion. Student and the Company agree that for Student to successfully complete the externship portion of and graduate from the Company’s Pharmacy Technician Program, Student must submit documentation that verifies she has worked 160 hours as a pharmacy technician. Student shall have [Redacted] complete and sign copies of the time card (attached hereto as Exhibit A) for each week of externship training/employment completed, and Student must fax the signed time cards to [Redacted]. Additionally, Student understands and agrees that the Company may contact [Redacted] and/or other supervisors to verify Student’s hours worked and satisfactory performance of Student’s job responsibilities.

Education America, Inc.
Document 16, Page 7
3. Release of Claims. In consideration for the agreement of the Company to provide Student the consideration set forth above in Paragraph 1 of this Agreement, Student hereby releases, acquits and forever discharges: (a) the Company together with its directors, officers, employees, agents, successors and assigns, (b) all of the Affiliated Companies (as defined below) and all of their respective directors, officers, employees, agents, successors and assigns, and (c) all shareholders of the Company or the Affiliated Companies (collectively all of the foregoing as (a), (b), and (c), the "Released Parties") of and from any and all actions, causes of action, claims, demands, damages, costs, accrued or past interest, loss or service, expenses and compensation or rights to sue or to assert claims or causes of action, against any of the Released Parties whatsoever, whether known or unknown, including but not limited to, any of the foregoing arising out of or in any way relating to Student's enrollment in the Company's Pharmacy Technician Program, including but not limited to, any of the foregoing that may arise from or be actionable under or related to any of the following: (a) any federal, state or local law, ordinance or regulation, (b) any contract between the Company and Student or any of the Affiliated Companies and Student, whether express or implied, or any tort or negligence committed by the Company, any of the Affiliated Companies or any officer, director, or employee of the Company or any of the Affiliated Companies, (c) any misunderstanding or dispute between Student and the Company in any way related Student's enrollment in and/or being dropped from the Company's Pharmacy Technician Program, or (d) any violation of or failure to comply with any public policy connected in any way with Student's enrollment with the Company or any of the Affiliated Companies.

The term "Affiliated Companies" means Education America, Inc., an Arkansas corporation, and all corporations whose common or other voting stock is owned or controlled by Education America, Inc., FAI Realty LLC, FAI Realty of Texas LP, FAI Realty, Inc., any other entity that is controlled by Education America, Inc., and their respective successors and assigns.

4. No Other Claims. Student represents and warrants that, aside from the Civil Action referenced above, she has no disputes against the Company or any of the Affiliated Companies. Additionally, Student represents and warrants that she has not filed, and will not file in the future, any complaints with any governmental agencies, national or state accrediting bodies, federal or state courts, or any other entity relative to any dispute she may have or have had with the Company, any of the Affiliated Companies or relative to her enrollment in the Company's Pharmacy Technician Program, including but not limited to, filing an amended complaint in the Civil Action referenced above.

5. Confidentiality. Student acknowledges and understands that the terms of this Agreement and Student's settlement with the Company are strictly confidential, and Student warrants and represents that neither she nor her agents will reveal to any person or entity except for Student's attorney, tax consultant or immediate family member, subject to their agreement to keep the terms of this Agreement and/or Student's settlement with the Company confidential the terms of this Agreement and/or Student's settlement with the Company. Additionally, Student acknowledges and agrees that any breach of this provision by Student's attorney, tax consultant
6. Non-Disparagement. Student warrants and represents that she will not, directly or indirectly, herself or through any other person or entity, make any negative or disparaging remarks to any person or entity about the Company, any of the Affiliated Companies, or the Company’s Pharmacy Technician Program.

7. Non-Solicitation. Student agrees not to, directly or indirectly, herself or through any other person or entity, solicit or induce, or in any manner attempt to solicit or induce, any prospective, current or former student at the Company or any of the Affiliated Companies, (i) to not enroll, not re-enroll, drop or otherwise discontinue their enrollment in any program offered by the Company or any of the Affiliated Companies, (ii) to make any negative or disparaging remarks to any person or entity about the Company, any of the Affiliated Companies, or the Company’s Pharmacy Technician Program, (iii) to file a complaint with any governmental agencies, national or state accrediting bodies, federal or state court, or any other entity against the Company or any of the Affiliated Companies, or (iv) to seek a refund or other relief from the Company or any of the Affiliated Companies.

8. Breach of Agreement. In the event Student breaches any of the terms of this Agreement, Student acknowledges and understands that the Company’s obligations set forth in this Agreement shall immediately cease. Additionally, in the event Student breaches any of the terms of this Agreement, the Company shall have all remedies available to it under applicable law including, but not limited to, obtaining an injunction prohibiting any further breaches of the confidentiality, non-disparagement or non-solicitation provisions of this Agreement. Further, in the event Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, breaches this Agreement, Student agrees to indemnify and hold the Company harmless for all losses, costs, attorneys’ fees, or other amounts paid to any person or entity resulting from such breach, including but not limited to, any amounts paid by the Company to any other current or former students of the Company, as well as any attorneys’ fees incurred in defending against any claims asserted by any current or former students of the Company that resulted from or related to any way to a breach of this Agreement by Student, any person or entity acting on Student’s behalf, or anyone to whom Student discloses the terms of this Agreement and/or Student’s settlement with the Company, occurring on or after Student’s receipt of this Agreement.

9. Arbitration. Except as necessary to obtain an injunction as set forth in Paragraph 8, Student and the Company agree that any and all claims, disputes, or controversies, whether in contract, tort, or otherwise, either Party has against the other arising under or out of this Agreement and any related damages will be submitted to binding arbitration. The arbitration shall be governed by the Federal Arbitration Act and the Rules of the American Arbitration Association. Judgment upon the award rendered by the arbitrator may be entered by any court.
Settlement and Release Agreement
Remington College - Tempe Campus
Page 4 of 4

Having jurisdiction, ARBITRATION IS MANDATORY AND THE ARBITRATOR’S DECISION IS BINDING.

10. Complete Agreement: This Agreement constitutes the final and complete Agreement of the parties and supersedes any oral or written agreements, representations, covenants or commitments of any kind pertaining to the aforementioned dispute or any claims Student may have or had relative to his enrollment in the Company’s Pharmacy Technician Program, including without limitation, any misunderstanding or alleged misunderstanding between Student and the Company related to Student’s enrollment in and/or being dropped from the Company’s Pharmacy Technician Program.

11. Governing Law and Venue: This Agreement shall be governed by the laws of the State of Arizona. The Company and Student agree that the venue for all arbitrations shall be in Tempe, AZ, unless otherwise mutually agreed upon in writing by the Parties.

Executed and entered into this 9th day of Feb, 2018.

Student

State of Arizona

County of

I, the undersigned Notary Public, certify that this Settlement and Release Agreement was executed before me by [Redacted], known to me personally (or) who produced the following as verification of her identity:

ID Type/Number: [Redacted]

Redacted by HELP Committee

Notary Public (Signature)

Redacted by HELP Committee

Notary Public (Print Name)

Education America, Inc.
Document 16, Page 10
MEMORANDUM

TO:   CAMPUS PRESIDENTS
       CAMPUS DIRECTORS OF RECRUITING
       CAMPUS DIRECTORS OF FINANCIAL AID

CC:   JERRY BARNES, CHAIRMAN
       PEDRO DE GUZMAN, CHIEF OPERATING OFFICER
       GREG FALCON, VICE PRESIDENT MARKETING & SFO
       REGIONAL VP OPERATIONS
       REGIONAL VP OPERATIONS
       NATIONAL DIRECTOR OF FINANCIAL AID
       SENIOR OPERATIONS SPECIALIST
       DIRECTOR OF COMPLIANCE AND ETHICS
       SENIOR VICE PRESIDENT

FROM:  JACK FORRESTER

DATE:  APRIL 21, 2004

SUBJECT: EFFECTIVE DATES FOR UPCOMING ANNUAL TUITION INCREASES

It is that time of year when we must increase our tuition rates to accommodate our annual increases in expenses, changes in the regulatory arena, and other changes in the operating environment.

Please be advised that every year is sensitive to tuition prices. So, before we discuss the upcoming increases, the following historical information is provided:

<table>
<thead>
<tr>
<th>Year</th>
<th>Year</th>
<th>Year</th>
<th>Year</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAS (24 month)</td>
<td>$25,875</td>
<td>$22,400</td>
<td>$24,280</td>
<td>$30,480</td>
</tr>
<tr>
<td>Annual % Increase</td>
<td>7.6%</td>
<td>5.2%</td>
<td>0.4%</td>
<td>3.5%</td>
</tr>
<tr>
<td>Compounded Annual Growth Rate AAS Tuition 2001-2005</td>
<td>5.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diploma (4 year)</td>
<td>$25,200</td>
<td>$20,000</td>
<td>$10,600</td>
<td>$12,200</td>
</tr>
<tr>
<td>Annual % Increase</td>
<td>7.1%</td>
<td>5.1%</td>
<td>6.4%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Compounded Annual Growth Rate Diploma Tuition 2001-2005</td>
<td>6.1%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Education America, Inc.
Document 17, Page 1
For the first time, we are providing our planned tuition rates for both the coming year and the following year. They are as follows (reflective rates discussed below):

<table>
<thead>
<tr>
<th></th>
<th>FY 2007</th>
<th>FY 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>A N S (24 months)</td>
<td>14,200</td>
<td>16,960</td>
</tr>
<tr>
<td>Bachelor's</td>
<td>30,050</td>
<td>32,000</td>
</tr>
<tr>
<td>Diploma</td>
<td>12,920</td>
<td>13,000</td>
</tr>
</tbody>
</table>

% Increase Year to Year

<table>
<thead>
<tr>
<th></th>
<th>FY 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>A N S (24 months)</td>
<td>8.1%</td>
</tr>
<tr>
<td>Bachelor's</td>
<td>4.0%</td>
</tr>
<tr>
<td>Diploma</td>
<td>5.8%</td>
</tr>
</tbody>
</table>

Compound Annual Growth Rates

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A N S (24 months)</td>
<td>6.7%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Bachelor's</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Diploma</td>
<td>6.3%</td>
<td>5.9%</td>
</tr>
</tbody>
</table>

There are two primary factors that drove the tuition rate increases set forth above. In order of importance, they are our changes in the 11th FY, built on the changes we made in year two students taking effect July 1, 2007, and the increased operating expenses which, by the way, cover Y 10 through 16 the over the past five years by 3.5%.

Obviously, increases in tuition rates can never be viewed as margin to easier to our students. The "true of grinding" on this issue, however, is that we have more alternative financing available that ever before. But means that there will be little to no impact on AFFORDABILITY for students required while in school.

In fact, as we move to packaging 100% of the GAP with alternative loans, we 35% PAVE (postgraduate that will be able to offer almost all students payments of $0 to $400 per month. So, while prices continue to rise, from an affordability perspective, this is the best situation we have ever been able to offer our students.

Finally, most "price resistance" comes from our current and financial aid offices. But, while this is true, people need to be aware that $1,000 of something is of much. This means that these people need to be aware that $1,000 of something is much more than $1,000 of something else. This is the reason we provide our educational products for our students.

I hope each of you makes a concerted effort to make sure that the employees and students rate our products and that they have received the proper training and have the confidence to be able to truthfully and ethically help our prospective and current students see the value in our programs.
Implementation of This Year's Tuition Price Increase

AAS Degrees

The tuition price increase will take effect on the July start for all applications written for that start or after May 15. Applications written on or before May 14 will be at the current pricing. Similarly, applications written for the June mid-quarter start will be at the current tuition rates, regardless of whether they are written before or after May 15. However, students who sign enrollment agreements on or after May 15 for the June mid-quarter who do not start in the basic mid-quarter start and “reschedule” for July or later, will have to complete a new enrollment agreement at the new tuition rates.

Diploma Programs

The tuition price increase will take effect on the June start for all applications written for that start or after May 15. Applications written on or before May 14 will be at the current pricing. Similarly, applications written for the May start will be at the current tuition rates, regardless of whether they are written before or after May 15. However, students who sign enrollment agreements on or after May 15 for the May start and who do not start in May and “reschedule” for June or later, will have to complete a new enrollment agreement at the new tuition rates.
MEMORANDUM

TO: CAMPUS PRESIDENTS
DIRECTORS OF ADMISSIONS

CC: JERRY BARNELL, REED ALISON, MIKE LANOUETTE

FROM: JACK FORREST

DATE: JULY 14, 2008

SUBJECT: Tuition Pricing Changes

Introductory Remarks/Background of the Decision

As you are all aware, Congress recently increased the amount of unsubsidized loans available to qualifying students by $2,000 per academic year. Also, the scheduled increase in the annual amount of Pell Grants available to qualifying students in the amount of $421 took effect on July 1, 2008.

You are undoubtedly also aware, that Congress has NOT yet passed a Higher Education Act Re-authorization bill. For those of you who may not have been following the “process” of the HEA bill, the Senate and the House have each passed a version of the bill, but there are differences between the bills so a “conference committee” is required to resolve the differences before a version of the final bill can be passed by both houses and sent to the President for signature. Accordingly, it is not yet possible for us to tell what 90/10 relief, if any, we will receive. If no bill is forthcoming, then we will continue to be subject to the current rules.

When Congress was considering increasing the annual loan limits Jerry and I (and others) were very active in making the Congresspersons aware that, absent some 90/10 relief, we would be forced to raise tuition by the amount of the increase plus at least 10% (exactly 10% would assume that we collect every penny, which in reality won’t happen). We met with Senators and Representatives and presented our arguments both orally and in written form. They are aware. Nonetheless, politics being politics, we do not yet have a bill.

Accordingly, after substantial discussions over the last few weeks, the Board of Directors has determined to proceed with a two-stage tuition increase 6.5% in one hope that the second tuition increase will be made unnecessary by the passage of a HEA Re-authorization bill that will provide some 90/10 relief. The first stage, which will take effect with all enrollments for the August start which are signed by the student on or after July 24, 2008, will raise tuition to approximately the amount of HEA funds that a full-time, Zero EFC (full Pell) student would be entitled to receive. The Board is aware that
The August Start Tuition Price Adjustment

The tuition prices set forth below are effective for all applications submitted on or after July 21, 2008 for August or later scheduled start dates and will remain in effect until the following dates:

- For Diploma Programs—until September 15, 2008
- For Degree Programs—until October 30, 2008

After these dates, the Second Round Price Adjustments will be in effect.

Effective July 21 for all scheduled start dates of August or later, the following are the tuition prices (note that the tuition price shown below DOES NOT include the application fee of $50.00):

<table>
<thead>
<tr>
<th>Program</th>
<th>Tuition Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma Programs (3.9 months)</td>
<td>$14,000</td>
</tr>
<tr>
<td>Diploma Programs-MAI-MAX (12 months)</td>
<td>$26,000</td>
</tr>
<tr>
<td>Diploma 12 months (FT)</td>
<td>$19,000</td>
</tr>
<tr>
<td>Cosmetology</td>
<td>$21,800</td>
</tr>
<tr>
<td>Bachelor Programs (18 months)</td>
<td>$33,000</td>
</tr>
<tr>
<td>Associate Program (24 months)</td>
<td>$39,000</td>
</tr>
</tbody>
</table>

(All Associate includes Culinary)

Closing Comments

We have not had a tuition price increase in any programs since January 1, 2007. I recognize that these price increases are very substantial. We do not make them by choice. None of us WANT to raise prices in these large increments. We have made that clear to members of Congress.

We have quite literally begged Congress to provide relief from 90-10 so we could avoid raising prices. We have made numerous trips to explain in person how the 90-10 Rate hurts students. We have provided long written explanations; we have provided brief "bullet point" explanations, we have e-mailed, called and made political contributions to gain access to just a few minutes of the decision-makers’ time. CCA has (finally) begun lobbying hard on this issue. (as of late Spring) Numerous other school companies, accrediting agencies, councils and others are involved in trying to obtain relief.
To date none of this has resulted in a new HEA bill that provides relief, but it has not been entirely without gain. At least there is meaningful consideration of some form of relief (from among the several forms proposed) and if there is an HEA bill, as we hope there will be soon, then some relief is likely. It is our sincere hope that this will enable us to avoid a second round of tuition price increases and perhaps, just perhaps, to "roll back" some of the current price increases.

In the meantime, while I know this will make things harder on our students (the point we have been making to Congress and harder on our overall recruiting effort, we are where we are and have no choice but to enact the current price increases. We are taking a substantial risk by deferring the tuition increases as long as we have in the hopes that an HEA bill will emerge and become law, hopefully enabling us to reconsider reduce the level of price increases required.

It is important, I think, that we not just give our Admissions Representatives the price list, but have a conversation explaining WHY we are making these unwanted adjustments at this time. I believe that when people are being asked to do something they would rather not do, understanding WHY makes it easier for them to accept the necessity of the change and to adapt to the change and perform their jobs with a positive attitude.
I haven't heard any news about HEA, but just wanted to pass along another problem we've found with 90/10 in a coming year.

We will make 90/10 this year, but don't see how we can make it in fiscal 2009, which starts on July 1, just two weeks away. The extra Title IV available has created a problem with our current students. All current students are set up on payment plans. This is to make sure we get the 10% we need to comply. However, in our Enrollment Agreement that every student signs we agree not to raise their tuition if they stay in school or only take a leave of absence for less than a year.

Now, all these students are starting the new Title IV award year, which also starts on July 1, and are getting the extra funding. Therefore, they don’t have to make payments anymore. All the payments that we had set up for this year are gone as of July 1, and we can’t raise tuition to make them pay again.

Even if we could raise tuition we wouldn’t want to. It would have to be a very large increase and would cause many to decide to go elsewhere for their education. However, this means that we will have to raise tuition even more on new students to make up for the difference that we were to get from the current students. (Hope this makes sense.)

If we could get relief from the 90/10 rule our current students would be in great shape, our new students wouldn’t have to see such a tuition increase, and we would be able to keep and recruit more students. In addition, we wouldn’t lose on July 1, 2008 when we miss 90/10.

Just thought I'd pass that along. Thanks again for your help.

Jerry | Chairman
Remington Colleges

Ps. Two large school groups have significantly raised tuition already to cope with this issue.
I am one of the shareholders of Rowan University. We have 20 campuses around the country, two of which are in Cleveland. Some students have a problem with financial aid. We have found that Senator Brown believes the 50/50 rule, either is okay. We need only modest changes in order to allow schools to comply with the rule. At least in our case, and for many schools around the country, we find it in the best interest of our students to comply. We are trying to help students and don't have the money. We get very little money from the federal and state agencies strictly from third parties, i.e., banks or other lenders making loans directly to students without government guarantees.

Our fiscal year ends this month on June 30. We will make the 50/50 rule this year, though only by the simmer of margins. We have been running in the black. We do not anticipate making any changes in our next fiscal year, which begins on July 1, and ends June 30, 2000. We cannot figure out a way to comply with the rule, unless substantial changes are made in the calculation.

Two things have happened that have involved the area. First was the loss of 10% of our 50/50 financing which was caused by the credit crunch and the reduction in subsidies by Congress last year. But that is not the only problem. The student loan rate is also increasing. This year we are going to put up around $30 million in capital financing that helps us get down to the 8%. We will not be able to do this next year.

The second cause for the cost increase is the increase in FICA taxes this year. The student loan rate increase is increase in the Pell grants of a little over $500 covers the amount of finance we are able to increase from our own resources $15,000 to $19,000 per student loan. That means that we have to cover the difference between the $15,000 and $19,000 that is going to be passed on to the student. The student loan rates are going to increase this year and after they get out of school. This is going to be a problem for our students and for our students. We have to cover the increased costs of student loans and the student loan interest rates.

In other words, the 50/50 is a question of regulation. Students like because it covers the initial costs for them, and they don’t have to pay for the initial costs for them. It is a way to get rid of the initial costs for them. They have to pay the interest on student loans. They have to pay for the interest on student loans. They don’t have to pay the interest on student loans.

The only solution to the problem is to reduce the $2,000 undergraduate loan interest rate to the 10%. This has been mentioned and is under consideration by the Conference Committee. So I am told. Since this increase was made with the intention of helping students who would otherwise have to get third-party loans for their gap financing this seems to be a logical extension of the intent of the law.

Please ask Senator Brown to support us in making this change. We need your help to help us change this rule that is so damaging to all of those involved.
P.S. I have copied the Campus President at our Cleveland campus so that he may provide you with more data that illustrates my points. I have also copied the Career College Association who is helping our industry bring attention to this problem.
Jenny Widener  
Director for Borrower Student Services

From: Jenny Widener  
Sent: Tuesday, December 08, 2009 11:15 AM  
To: Ned Allison  
Subject: RE: Cohort Default Rates - Three Year Calculation Publication

Categories: Red Category

According to the announcement in Nashville, these are true numbers. They reportedly tracked the actual cohort universe for an additional year and these are the numbers. I agree with you that some of them look out of line. We had some OPE ID changes that may have skewed the numbers, EO may have made some errors, or this may actually be what happened with some cohort universes after default averaged activity stopped. We've known all along what EO finally figured out -- that most of the borrowers who receive payment postponements (forbearance, deferment) during the cohort period ultimately default after the postponement ends. That's the primary reason I think the change to a 3-yr CDR -- they decided we were getting off too easy.

We could try to determine whether or not the numbers are accurate by digging into it ourselves but it would be very labor intensive and time consuming.

From: Ned Allison  
Sent: Tuesday, December 08, 2009 9:57 AM  
To: Jenny Widener

Subject: RE: Cohort Default Rates - Three Year Calculation Publication

Check if you made the calculations right? Are they expected or actual? The 2005 and 2006 numbers for Lafayette and Sun Deep look incorrect.

From: Jenny Widener  
Sent: Monday, December 07, 2009 3:45 PM  
To: Jack Forrest  
Cc: Jeni Barnett; Ned Allison  
Subject: RE: Cohort Default Rates - Three Year Calculation Publication

Jack . . . Here are the FY-05, FY-06, & FY-07 three-year trial CDRs for our seven school code groups. Most 3-year CDRs are 3 to 4 times higher than the 2-year rates. However, a few of the FY-05 rates are 5 and 6 times higher and even one (Houston) that is 12 times higher. I suspect the higher increases for FY 05 are the flip result of the mandatory forbearance notices following Katrina, et al, which drove the official rates artificially low.

From: Jeni Barnett  
Sent: Saturday, December 05, 2009 10:30 PM  
To: Jenny Widener

Subject: Three-year CDRs

I added the final three year CDRs to the spreadsheet for the year 2007, and a couple of the numbers seem to be higher than I expected. Could you take a look at the numbers and see if they match the methodology for calculating the CDRs? If they don't match, could you explain why they are different? I would appreciate it if you could also provide any additional documentation or calculations that support the CDRs you provided.

From: Jenny Widener  
Sent: Saturday, December 05, 2009 10:34 PM  
To: Jeni Barnett  
Cc: Ned Allison

Subject: Response to Jeni

Hi Jeni --

I have added the final three year CDRs to the spreadsheet for the year 2007. The numbers that seem high are the ones that include the mandatory forbearance notices following Katrina, et al, which drove the official rates artificially low.
APPLICATION AND ENROLLMENT AGREEMENT

Remington College - Mobile Campus

This Application and Enrollment Agreement is entered into by and between Remington College and the undersigned, and is made effective as of the date hereof. The execution of this Agreement constitutes a binding agreement between Remington College and the undersigned. This Agreement is subject to the terms and conditions set forth herein and any applicable laws, rules, and regulations. The undersigned agrees to be bound by the terms and conditions of this Agreement. Any modifications to the Agreement must be in writing and signed by both parties.

APPLICATION FOR ADMISSION

Name: ____________________________ Date of Birth: ____________ Sex: ____________
Address: ___________________________ Home Phone: ____________
City: ____________________________ Zip: ____________
State: ____________________________ Cell Phone: ____________

I am seeking admission to: ____________________________

Social Security Number: ____________________________

I certify that the information contained herein is true, complete, and accurate. I authorize Remington College to verify the information provided.

New Applicant: ____________________________
Prior Student Re-Applying: ____________________________
Current Student Changing Programs: ____________________________

Title of Program: ____________________________
Graduation Date: ____________________________

Meeting Hours: ____________________________ Start Date: ____________________________

Total Semester Credits Required: ____________________________ Total Hours of Program: ____________________________

Accredited Number of Weeks: ____________________________ Protected Rate of Program: ____________________________

Prior to enrolling, I understand that the Program is offered for credit by Remington College.

COURT ACT INFORMATION

Access to the courts is limited to the extent provided by law. Any disputes arising from the Agreement shall be resolved in the courts of Mobile, Alabama, and the United States District Court for the Southern District of Alabama.

FERPA INFORMATION

For the purpose of the Family Educational Rights and Privacy Act of 1974 (FERPA), Remington College's students have the right to examine certain educational records maintained by the college about the student. If you have questions or concerns about the education records maintained by Remington College, please contact the Admissions Office at 1-888-REMINGTON. If you have any complaints or concerns, please contact the office responsible for the educational records at 1-888-REMINGTON.

I understand that the terms of this Agreement are binding on me and that I have read and understood all the terms and conditions contained herein. I agree to be bound by the terms of this Agreement.

Applicant's Signature: ____________________________ Application Date: ____________________________

Remington College - Mobile Campus

Identification Date Between: ____________________________

Remington College - Mobile Campus

Education America, Inc.

Document 21, Page 1
ENROLLMENT AGREEMENT

CAPITALIZED TERMS

CAPITALIZED TERMS WITHIN THIS AGREEMENT ARE DEFINED IN THE DISCUSSION SECTIONS AT THE END OF THIS AGREEMENT.

CAYMAN:

The Program provides each Student with a degree as a Graduate and an academic degree in Business computed by the "University" which describes the extent to which the Program follows the degree requirements to complete the Academic and Professional requirements, including requirements for being a Graduate and producing a Master’s degree. The University reserves the right to modify any aspect as part of the Program’s operations and make a change in or add a new Agreement or the procedures of this Agreement as it deems necessary for the benefit of the Students and the University. The University may add, delete, or modify the Program at any time without prior notice.

EDUCATION AND FINES

The Agreement makes the Student’s obligations under the Agreement effective for the Entire Period. For the Academic Program, the Program’s length will be six (6) years plus any extension approved in writing by the University. For the Academic Program, the Program’s length must be five (5) years for the entire Program, and any extension approved in writing by the University for the entire Program will be six (6) years plus any extension approved in writing by the University. For the entire Program, the Program length is five (5) years plus any extension approved in writing by the University.

The Student agreement to pay tuition to the University is subject to the Academic Program, the Program length, the Academic Program, and the Academic Program length. For the entire Program, the Program length is five (5) years plus any extension approved in writing by the University.

The Student’s obligations to pay tuition under this Agreement are contingent upon the Student considering the University’s financial aid and retrospective requirements. To determine eligibility and financial aid, the Student must satisfy the University’s financial aid requirements. The University may require the Student to demonstrate financial need and the University’s ability to provide financial aid.

FINANCIAL ASSISTANCE, ESTIMATED COSTS, AND STUDENT INFORMATION REQUIREMENTS

The University reserves the right to modify any aspect as part of the Program’s operations and make a change in or add a new Agreement or the procedures of this Agreement as it deems necessary for the benefit of the Students and the University. The University may add, delete, or modify the Program at any time without prior notice.

The Student agreement to pay tuition under this Agreement is subject to the Academic Program, the Program length, the Academic Program, and the Academic Program length. For the entire Program, the Program length is five (5) years plus any extension approved in writing by the University.

The Student’s obligations to pay tuition under this Agreement are contingent upon the Student considering the University’s financial aid and retrospective requirements. The University may require the Student to demonstrate financial need and the University’s ability to provide financial aid.
IN THE EVENT THE STUDENT DROPS OR IS DROPPED, THE STUDENT MAY BE ENTITLED TO A REFUND OF A PORTION OF THE TUTION PAID; UNIVERSITY ADDITIONAL MONIES MAY BE OWED BECAUSE THE CAMPUS MAY BE REQUIRED TO RETURN FINANCIAL AID OR OTHER FINANCIAL ASSISTANCE UNDER THE REGULATIONS APPLICABLE TO THE FINANCIAL AID OR OTHER FINANCIAL ASSISTANCE PROGRAMS UNDER WHICH THE STUDENT RECEIVED THE FINANCIAL AID OR OTHER FINANCIAL ASSISTANCE.

By execution of the Contract of Enrollment, the Student acknowledges and agrees to the following: the Student has read and understands the Contract of Enrollment and agrees to the terms and conditions thereof. The Student further agrees to comply with all rules, regulations, and policies of the University. The Student also agrees to pay all fees and charges as specified in the Contract of Enrollment. The University reserves the right to change fees, charges, and policies at any time.

The Student agrees to abide by all rules, regulations, and policies of the University. The Student further agrees to pay all fees and charges as specified in the Contract of Enrollment. The University reserves the right to change fees, charges, and policies at any time.

THE UNIVERSITY RESERVES THE RIGHT TO CHANGE FEES, CHARGES, AND POLICIES AT ANY TIME.

THE UNIVERSITY RESERVES THE RIGHT TO CANCEL THE PROGRAMS OFFERED BEFORE THE BEGINNING OF THE SEMESTER.

THE UNIVERSITY RESERVES THE RIGHT TO REJECT ANY APPLICATIONS THAT DO NOT MEET THE REQUIREMENTS FOR ENROLLMENT.

THE UNIVERSITY RESERVES THE RIGHT TO REFUND THE STUDENT UNDER THE FOLLOWING CONDITIONS:

1. IF THE STUDENT WITHDRAWS FROM THE UNIVERSITY WITHIN THE FIRST 14 DAYS OF THE SEMESTER.
2. IF THE UNIVERSITY CANCELS THE PROGRAMS OFFERED BEFORE THE BEGINNING OF THE SEMESTER.
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FULL CALCULATION AND TUTION REFUND POLICIES

In the calculation of the amount charged for a Payment Period which the Student Drops, or is Dismissed, is according to the student’s admission status. The policy of the Institutional Refund Policy, as stated in the "Institutional Tuition Refund Policy" section of this document, is set forth below:

1. Determination of the dates each student’s account is updated is necessary to calculate the amount charged for a Payment Period, which is the point at which the student is expected to be fully paid for the courses he/she is enrolled in. The dates are determined as follows:

<table>
<thead>
<tr>
<th>Student’s Withdrawal Date</th>
<th>Dates for Update of Payment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dropping After 1st Day of Term</td>
<td>The end of the 3rd day of the term</td>
</tr>
<tr>
<td>Dropping After 2nd Day of Term</td>
<td>The end of the 7th day of the term</td>
</tr>
<tr>
<td>Dropping After 3rd Day of Term</td>
<td>The end of the 14th day of the term</td>
</tr>
<tr>
<td>Dropping After 4th Day of Term</td>
<td>The end of the 21st day of the term</td>
</tr>
<tr>
<td>Dropping After 5th Day of Term</td>
<td>The end of the 28th day of the term</td>
</tr>
<tr>
<td>Dropping After 6th Day of Term</td>
<td>The end of the 35th day of the term</td>
</tr>
<tr>
<td>Dropping After 7th Day of Term</td>
<td>The end of the 42nd day of the term</td>
</tr>
<tr>
<td>Dropping After 8th Day of Term</td>
<td>The end of the 49th day of the term</td>
</tr>
<tr>
<td>Dropping After 9th Day of Term</td>
<td>The end of the 56th day of the term</td>
</tr>
<tr>
<td>Dropping After 10th Day of Term</td>
<td>The end of the 63rd day of the term</td>
</tr>
<tr>
<td>Dropping After 11th Day of Term</td>
<td>The end of the 70th day of the term</td>
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<tr>
<td>Dropping After 12th Day of Term</td>
<td>The end of the 77th day of the term</td>
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<tr>
<td>Dropping After 13th Day of Term</td>
<td>The end of the 84th day of the term</td>
</tr>
<tr>
<td>Dropping After 14th Day of Term</td>
<td>The end of the 91st day of the term</td>
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<tr>
<td>Dropping After 15th Day of Term</td>
<td>The end of the 98th day of the term</td>
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<tr>
<td>Dropping After 16th Day of Term</td>
<td>The end of the 105th day of the term</td>
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<tr>
<td>Dropping After 17th Day of Term</td>
<td>The end of the 112th day of the term</td>
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<tr>
<td>Dropping After 18th Day of Term</td>
<td>The end of the 119th day of the term</td>
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<tr>
<td>Dropping After 19th Day of Term</td>
<td>The end of the 126th day of the term</td>
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<tr>
<td>Dropping After 20th Day of Term</td>
<td>The end of the 133rd day of the term</td>
</tr>
<tr>
<td>Dropping After 21st Day of Term</td>
<td>The end of the 140th day of the term</td>
</tr>
<tr>
<td>Dropping After 22nd Day of Term</td>
<td>The end of the 147th day of the term</td>
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<tr>
<td>Dropping After 23rd Day of Term</td>
<td>The end of the 154th day of the term</td>
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<tr>
<td>Dropping After 24th Day of Term</td>
<td>The end of the 161st day of the term</td>
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<tr>
<td>Dropping After 25th Day of Term</td>
<td>The end of the 168th day of the term</td>
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<tr>
<td>Dropping After 26th Day of Term</td>
<td>The end of the 175th day of the term</td>
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<tr>
<td>Dropping After 27th Day of Term</td>
<td>The end of the 182nd day of the term</td>
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<tr>
<td>Dropping After 28th Day of Term</td>
<td>The end of the 189th day of the term</td>
</tr>
<tr>
<td>Dropping After 29th Day of Term</td>
<td>The end of the 196th day of the term</td>
</tr>
<tr>
<td>Dropping After 30th Day of Term</td>
<td>The end of the 203rd day of the term</td>
</tr>
</tbody>
</table>

2. The amount charged for a Payment Period, which is the point at which the student is expected to be fully paid for the courses he/she is enrolled in, is calculated as follows:

- If the student has a tuition refund balance owed to the student, the amount charged for the Payment Period is the student’s total tuition and fees less the amount charged for the Payment Period.
- If the student has a tuition refund balance owed to the college, the amount charged for the Payment Period is the student’s total tuition and fees plus the amount owed to the college.

Institutional Tuition Refund Policy (Also Known as the Institutional Refund Policy)

The institutional Tuition Refund Policy, as stated in the "Institutional Tuition Refund Policy" section of this document, is set forth below:

Return of Title IV Funds

Title IV funds are federal, state, and institutional funds that are awarded to students to assist them in paying for their education. These funds are subject to strict regulations and are intended to ensure that students receive the assistance they need to complete their education. The regulations governing Title IV funds require that schools establish a return of funds policy that outlines the procedures for determining the amount of Title IV funds that must be returned to the federal government in the event that a student withdraws from the institution before completing their period of enrollment.

Refund Distribution Order for the Return of Title IV Funds

The order of the refund distribution for the return of Title IV funds is as follows:

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. Perkins Loan
4. Federal Direct Student Loans
5. Federal Direct Subsidized Loans
6. Federal Direct Unsubsidized Loans
7. Federal Direct Parent Loans
8. Federal PLUS Loans
9. State Awards
10. Other Aid
11. Tuition Fees
12. Room and Board
13. Books and Supplies
14. Other Expenses

Return of Student Credit Balances Upon Graduation

The return of student credit balances upon graduation is a critical aspect of the Title IV refund policy. The policy requires that any unearned Title IV funds be returned to the federal government. The unearned portion of the Title IV funds is calculated based on the period of enrollment for which the student received the funds and the proportion of the period of enrollment that the student completed.

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Page 4 of 4
The Student hereby warrants that the Student has reviewed the "Exit Calculations and Tribunal Refusal Policies" section of this Agreement, and has had an opportunity to have the refund policy explained prior to executing the "Confirmation of Enrollment" section of this Agreement, and that the Student has questions regarding these refund policies.

Student's Name: ____________________________ Date: ____________________________

Counselor Representative's Name: ____________________________ Date: ____________________________

FUNDING MODEL
The Program will not be liable for any damages, including but not limited to consequential damages resulting from the Program’s failure to meet the terms of this Agreement, including but not limited to the inability to provide the Program and to any other damages to the Party’s expectation of the Program from the Program. The Program may not be liable for any consequential damages resulting from the Program, and the Program will not be liable for any consequential damages resulting from the Program. The Program will not be liable for any consequential damages resulting from the Program, and the Program will not be liable for any consequential damages resulting from the Program.

CHANGES IN PROGRAMS AND COURSES
Any changes to programs or courses will be published in the Program's catalog. The Program may change the Program's catalog at any time without notice. The Program may change the Program's catalog at any time without notice. The Program may change the Program's catalog at any time without notice. Any changes to the Program's catalog will be published in the Program's catalog. Any changes to the Program's catalog will be published in the Program's catalog. Any changes to the Program's catalog will be published in the Program's catalog.

Disclaimers and Warnings
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2880
LAPTOP COMPUTER - PROPERTY OF THE COMPASS UNION AND NOT TRANSFERRED

If a Student enrolls in a laptop program for which a laptop computer is required, it will be the Student's responsibility to purchase a laptop computer that meets the specifications outlined in the program catalog. Laptop computer specifications are provided for the following programs: IT Business, IT Security, and IT Support. The Student is responsible for maintaining and updating the laptop computer as required. The Student is required to provide proof of ownership of the laptop computer to the IT Department prior to enrollment. If the Student fails to provide proof of ownership, the Student may be prohibited from enrolling in the program. If a Student enrolls in a program and later wishes to transfer to another program, the Student must provide proof of ownership of the laptop computer to the IT Department prior to enrollment in the new program.

The laptop computer is the property of the Student, and the Student is responsible for its care and maintenance. The Student is responsible for any damage to the computer, regardless of the cause of the damage. The Student is responsible for any repairs required to the computer, regardless of the cause of the damage. The Student is responsible for any additional costs associated with the repair of the computer.

In the event that the laptop computer is damaged, the Student must immediately notify the IT Department. The IT Department will provide the Student with a replacement computer. The Student is responsible for any additional costs associated with the repair or replacement of the computer.

If the laptop computer is damaged beyond repair, the Student will be responsible for the cost of a replacement computer. The Student is responsible for any additional costs associated with the repair or replacement of the computer.

The Student is responsible for any damage to the laptop computer, regardless of the cause of the damage. The Student is responsible for any repairs required to the computer, regardless of the cause of the damage. The Student is responsible for any additional costs associated with the repair of the computer.

If the laptop computer is damaged beyond repair, the Student is responsible for the cost of a replacement computer. The Student is responsible for any additional costs associated with the repair or replacement of the computer.

The Student agrees to return the laptop computer to the IT Department at the time of graduation or transfer. The Student is responsible for any damage to the laptop computer, regardless of the cause of the damage. The Student is responsible for any repairs required to the computer, regardless of the cause of the damage. The Student is responsible for any additional costs associated with the repair of the computer.

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TRANSFER OF CREDIT

To the campus:
The campus has accepted transfer credits only from accredited and approved two-year colleges. Students must have transferred to the campus and have been admitted to the campus. The transfer credits must have been earned at an accredited college and have a grade of "C" or higher. The student must have transferred to the campus and have been admitted to the campus. The transfer credits must be from an accredited college and have a grade of "C" or higher. The student must have transferred to the campus and have been admitted to the campus. The transfer credits must be from an accredited college and have a grade of "C" or higher. The student must have transferred to the campus and have been admitted to the campus. The transfer credits must be from an accredited college and have a grade of "C" or higher. The student must have transferred to the campus and have been admitted to the campus. The transfer credits must be from an accredited college and have a grade of "C" or higher. 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The transfer credits must be from an accredited college and have a grade of "C" or higher. The student must have transferred to the campus and have been adm
STUDENT COMPLAINT GRIEVANCE PROCEDURE

Schools accredited by the Accrediting Commission of Career Schools and Colleges of Technology may have a procedure in place for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or grievance, the student may submit a complaint to the Accrediting Commission. All complaints must be submitted in writing. The student must identify the nature of the complaint, the specific policies or procedures that were violated, and the specific remedy the student seeks. The complaint must be submitted within 90 days of the incident that prompted the complaint. The complaint must include evidence to support the allegations, and the student must provide a written statement of the complaint and the evidence.

Accrediting Commission of Career Schools and Colleges of Technology
2580 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 244-2422

A copy of the above procedure must be available at the school and may be obtained from the Campus President.

State Board

All complaints should be submitted to the appropriate school official. The student's grievances must be referred to the Student Responsibilities Office, unless the student chooses to file a complaint with the State Board or the Accrediting Commission. The State Board must receive the complaint within 45 days of the incident that prompted the complaint.

Department of Postsecondary Education
Post Office Box 302130
Montgomery, MD 20653-2130
(301) 244-2500

Alternative Dispute Resolution

In the event that the above procedures do not result in a satisfactory resolution of the dispute, the student may file a complaint with the Office of Consumer Protection. The Office of Consumer Protection will review the complaint and provide the student with a decision. The decision of the Office of Consumer Protection is final.

By: ____________
Date: ____________
Campus Representative's Initials: ____________
Date: ____________

Complaints may also be filed with the Accrediting Commission of Career Schools and Colleges of Technology. The Accrediting Commission will review the complaint and provide the student with a decision. The decision of the Accrediting Commission is final.

By: ____________
Date: ____________
Accrediting Commission Representative: ____________
Date: ____________

Arbitration is mandatory and the Arbitrator's decision is binding, unless the student pursues a claim in Small Claims Court or files for arbitration.

No Pages to 12
End Of Agreement

Education America, Inc.
Document 21, Page 8
2884

Student has paid all obligations to the Campus that existed and accrued at the end of the period. The Campus or the Student may prosecute a claim relating to the collection of payment of such Financial obligation within the applicable Statute of Limitations.

In some states, the 180-day one-year or 2-year limitations period will not be enforceable under applicable law. School is advised to consult with legal counsel applicable state law. If the limitations period is applicable, the Student and the Campus shall agree to extend the period, at least by applicable law, to commence a Claim.

**LIMITATION OF LIABILITY AND DAMAGES**

To the extent allowed by applicable law, the Student agrees to limit the liability of the Campus and its employees, agents, officers, owners and assigns, and the employees, agents, officers, owners and assigns of any affiliates of the Campus collectively, the "Campus" (and, as applicable, Third Parties), and not to seek damages against the Campus or any Third Parties, in connection with the limits of the amount paid to the Campus by the Student, or on the Student’s behalf, including any grants or scholarships that the Student has or no obligation to repay. The Damage Limitation Amount shall apply to any and all damages of the Student, including but not limited to damages caused by the Campus or any Third Parties due to any Claim. The Student agrees that the Campus shall have no liability for consequential damages suffered by the Student as a consequence of any Claim. The Student also agrees that the limitations of damages may not be enforceable, and the Student should investigate whether this provision is enforceable.

<table>
<thead>
<tr>
<th>Student’s Name</th>
<th>Date</th>
<th>Campus Representative’s Name</th>
<th>Date</th>
</tr>
</thead>
</table>

**CHOICE OF LAWS AND Venue**

This Agreement shall be governed by the laws of the State of Alabama. The Student and the Campus agree that venue for any Small Claims Court litigation and all arbitration for which a hearing is conducted shall be in the likewise Small Claims Court in the county where the Campus is located.
CONFIRMATION OF ENROLLMENT

Campus Representative Certification

I, [Name], Campus Representative, certify that I have met with the Student and reviewed this Agreement with the Student and that the Student has initialed each of the sections where the Student's initials appear after being asked if the Student understood the applicable section of this Agreement and after I responded to any questions the Student may have had. I initialed each section of this Agreement after I witnessed the Student initialing the same section. I advised the Student not to execute this Agreement if he had any unanswered questions about any of its provisions.

Campus Representative's Signature

[Signature]

Execution Date

[Date]

Student Certification

The Student acknowledges his execution of the “Confirmation of Enrollment” section of this Agreement that the Student:

1. Has a tour of the Campus;
2. Received a copy of this Agreement prior to execution and the Campus Catalog;
3. Had a reasonable opportunity to review this Agreement and the Campus Catalog;
4. Read and understands this Agreement and the Campus Catalog;
5. Reviewed this Agreement with the Campus Representative prior to the execution of this Confirmation of Enrollment;
6. Understands the estimated length of Program in academic terms and calendar time;
7. Has been informed that the total Tuition and fee cost of the Program is the amount of Tuition the Student will incur if the Student completes all courses for the Program without retaking any courses or receiving any transfer credits;
8. Understands what “transferability of credits” means and the specific limitations (if any) that should the Campus have articulation agreements;
9. Has the refund policies set forth herein explained to the Student;
10. Has a general understanding of the refund policy or has had the opportunity to ask questions about the refund policies to gain such understanding;
11. Has an opportunity to ask any questions about this Agreement and the Catalog;
12. Has no further questions and that the Student, being an adult person, is a sufficient understanding of the terms of this Agreement and the Catalog to make an informed decision on whether to execute this Agreement;
13. Was advised by the Campus Representative not to execute this Agreement if the Student had any outstanding unanswered questions about any of its provisions;
14. Initiated each of the sections in this Agreement where the Student's initials appear;
15. Acknowledges each of the prior representations and warranties contained in this Agreement;
16. Rely only on the information and statements published in the Catalog, written documents related to Financial Aid or other Financial Assistance (such as the tentative award letter), or contained in this Agreement in deciding to execute this Agreement, and has not relied on any oral statements, representations or promises;
17. Acknowledges that neither the Campus nor any of its employees, officers, agents, or any other Third Parties, have made any representation, guarantee or promise that the Student (i) will obtain employment after completion of the Student’s selected Program at the Campus; (ii) will be eligible to sit for or pass any certification or license exam required for the Student to be employed in a chosen field in the state where the Student is enrolled or in another state; or (iii) about what salary or other compensation the Student might receive if the Student is employed subsequent to the Student’s attendance at the Campus;
18. Acknowledges and understands that the availability of Career Services at the Campus is no guarantee of employment, and is provided merely to assist the Student in his or her search for employment;
19. Acknowledges that by executing this Confirmation of Enrollment that the Student will be confirming and acknowledging the terms of this Agreement and the representations made to the Student;
20. Confirms that the Student wants to enroll in the Campus pursuant to the terms of this Agreement and agrees that the terms of this Agreement will be binding and effective as of the date of the Campus President or Authorized Representative’s signature as indicated below.

This Agreement and the Catalog constitute the entire agreement between the Student and the Campus and supersede any prior oral or written agreements, which are hereby declared null and void.

Student's Signature

[Signature]

[Date]

[Institution Name]
THIS AGREEMENT SHALL BECOME BINDING UPON EXECUTION BY THE STUDENT OF THE CONFIRMATION OR ENROLLMENT SECTION OF THIS AGREEMENT AND SIGNING OF THIS AGREEMENT BY THE CAMPUS PRESIDENT OR AUTHORIZED REPRESENTATIVE OF THE CAMPUS. THE STUDENT WILL BE PROVIDED A COPY OF THIS AGREEMENT AT THE TIME THE STUDENT EXECUTES THE AGREEMENT.

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 THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREBUNDER.

CAUTION TO PROSPECTIVE STUDENTS

IF ANYONE AFFILIATED WITH THE CAMPUS IN ANY WAY HAS PROMISED YOU ANYTHING NOT SPECIFICALLY DESCRIBED IN THIS AGREEMENT OR IN THE CATALOG, DO NOT SIGN THIS AGREEMENT.

BY SIGNING THIS AGREEMENT, YOU SPECIFICALLY REPRESENT AND WARRANT: (1) THAT NO GUARANTEES OR PROMISES HAVE BEEN MADE TO YOU, AND THAT NO PROMISES OR GUARANTEES WERE MADE TO YOU; (2) YOU HAVE READ AND UNDERSTAND THIS AGREEMENT; (3) YOU UNDERSTAND THAT THE CAMPUS IS RELYING ON THIS REPRESENTATION IN AGREEING TO ENTER INTO THIS AGREEMENT WITH YOU.

<table>
<thead>
<tr>
<th>Student's Signature</th>
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<th>Executed on behalf of the Campus by the undersigned.</th>
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<th>Campus-President's Signature</th>
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Kensington College  Mobile Campus

Page 11 of 12

See Pages 11-12 for Balance of Terms of Agreement

Education America, Inc.
Document 21, Page 11
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<th>Goal</th>
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<th>Accountable person</th>
<th>Responsible person</th>
<th>Status</th>
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<td>Grow military students (active+vet)</td>
<td>Hire military call-center and generate inquiries</td>
<td>Kline</td>
<td>Cooper</td>
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<td>Brown Mackie College</td>
<td>3rd Party Pay</td>
<td>Grow 3rd party pay</td>
<td>Short term non-title IV programs leading to a nationally recognized or state licensed certification</td>
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<td>Grow 3rd party pay</td>
<td>Get on preferred provider list with Ed. Corp. - company that administers corporate tuition benefits programs</td>
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<td>Brown Mackie College</td>
<td>Military</td>
<td>Grow military students (active-vet)</td>
<td>Develop a structured approach to Military and Employer Assistance</td>
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<tr>
<td>EDMC Foundation</td>
<td>3rd Party Pay</td>
<td>Expand scholarships to our students</td>
<td>Quadruple the amount of employee contributions and school fundraising activity</td>
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**[COMPLETED]**

- Brown Mackie College: Tuition Gap
- Increase tuition to create larger gap
- Increase tuition rates by 13%

Two new tabs have been created (Early Stage & Inactive) to house items that are too early stage or being handled internally and
On Track

<table>
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<tr>
<th>Major risk item</th>
<th>FY10 Q1</th>
<th>FY10 Q2</th>
<th>FY10 Q3</th>
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Planning for $1.5 million year-end run-rate translating to $250k incremental cash for FY10 based on military initiative within FY10. S168K/Credit Hour. Hired Military Specialist. Looking for 20 incremental students from Yellow Ribbon by mid-September. Working with [REDACTED] to target 500 military leads/month. Developing short-term certification programs; prioritizing list of 156 programs (Phlebotomy Certification, real estate CEUs, etc) leading to recognized credential. January 2010 launch, 20-25 programs and still growing.

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Determine who is coming with tuition benefits, building a master list. Estimate 2.3% of new students are have corporate or military tuition benefits. Analysis expected by 10-25-09.

Take an online approach to start gaining virality state laws regarding discounts - 655 discount. Who are their larger clients? BMC - Louisville.

Just hired Business Development Director for military and 3rd party employer tuition benefits programs.

Nam - named EDMC Foundation chair. $1 million in annual donations - being evaluated by outside counsel.

Done - will go into effect in October. 13% versus 8% increase is expected to have a 5 percentage point impact on 90-10. Need to communicate the forecasted benefit to track actual impact of net increase.

Not expected to have meaningful impact on 90-
### 90-10 Early Stage

**EDMC Confidential - Internal Use Only**

<table>
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<tr>
<th>Business Unit</th>
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<th>Accountable Person</th>
<th>Responsible Person</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Angsly University</td>
<td>Military</td>
<td>Grow 3rd party pay</td>
<td>Capitalize on GI &amp; lifetime spouse benefit and the ability of spouses to use funds from GI Bill</td>
<td>Swenson</td>
<td>Evenson</td>
<td>&quot;?&quot;</td>
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<tr>
<td>Angsly University</td>
<td>Increase Credit Load</td>
<td>Increase registered credits/student</td>
<td>More Full Time students</td>
<td>Swenson</td>
<td>&quot;?&quot;</td>
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<tr>
<td>South University</td>
<td>Military</td>
<td>Grow military students (active-vet)</td>
<td>Start location next to a military base South</td>
<td>South</td>
<td>&quot;?&quot;</td>
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<tr>
<td>South University</td>
<td>Target Affluence</td>
<td>Attract more affluent students</td>
<td>Locate new schools &amp; relocations in more affluent areas</td>
<td>South</td>
<td>&quot;?&quot;</td>
<td></td>
</tr>
<tr>
<td>Angsly University</td>
<td>3rd Party Pay</td>
<td>Grow 3rd party pay</td>
<td>Large Company Tuition Benefits - get on preferred provider list with tuition benefits programs</td>
<td>Swenson</td>
<td>Evenson</td>
<td>&quot;?&quot;</td>
</tr>
<tr>
<td>EMDC</td>
<td>3rd Party Pay</td>
<td>Corporate Training programs/tuition benefits</td>
<td>Evaluate acquisition in corp. training; space to increase cash; Military Friendly ADAs</td>
<td>Garrett</td>
<td>&quot;?&quot;</td>
<td></td>
</tr>
<tr>
<td>Angsly University</td>
<td>Military</td>
<td>Grow military students (active-vet)</td>
<td>Military Friendly ADAs</td>
<td>Swenson</td>
<td>&quot;?&quot;</td>
<td></td>
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<tr>
<td>OHE - SuO/AuO/AO</td>
<td>Increase Credit Load</td>
<td>Increase registered credits/student</td>
<td>Increase credit load per student</td>
<td>Kline</td>
<td>&quot;?&quot;</td>
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</tr>
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90-10 Student Mix Project Tracker Nov 6 2009 via 5-Stage Review Process

Date Printed: [Date]
<table>
<thead>
<tr>
<th>Major risk item</th>
<th>Status Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setting up tuition deferral program for students whose employer's program pay late, to avoid students taking out loans to cover interim period. Should see some results now? Snapshot on Friday, September 18th.</td>
<td></td>
</tr>
<tr>
<td>Moving Undergrad students to Full-Time with a blended format by bundling 2 courses per evening instead of 1 for Fall 1 start. Need to estimate impact.</td>
<td></td>
</tr>
<tr>
<td>Caveat - greater chance of drops.</td>
<td></td>
</tr>
<tr>
<td>Looking at acquiring or opening a location next to a military base in GA. Met with President - waiting.</td>
<td></td>
</tr>
<tr>
<td>Deeply discount tuition to $106/credit hour for Active Duty, Yellow Ribbon.</td>
<td></td>
</tr>
<tr>
<td>Market Research to recommend more affluent segments to target by modeling desirable locales.</td>
<td></td>
</tr>
<tr>
<td>Changing the mandate of the 21 Business Development Representatives to focus on larger employers offering tuition assistance.</td>
<td></td>
</tr>
<tr>
<td>Beginning market criteria development - consulting with them on qualifications and structure.</td>
<td></td>
</tr>
<tr>
<td>Training for ADAs and call center.</td>
<td></td>
</tr>
<tr>
<td>Complex issue - Increasing the number of start dates.</td>
<td></td>
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<tr>
<td>Business Unit</td>
<td>Category</td>
</tr>
<tr>
<td>---------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Angosy University</td>
<td>3rd Party Pay</td>
</tr>
<tr>
<td>South University</td>
<td>3rd Party Pay</td>
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Redacted by HELP Committee
### On Track

<table>
<thead>
<tr>
<th>Minor Item</th>
<th>FY'10 Q1</th>
<th>FY'10 Q2</th>
<th>FY'10 Q3</th>
<th>FY'10 Q4</th>
<th>FY'11 Q1</th>
<th>FY'11 Q2</th>
<th>FY'11 Q3</th>
<th>FY'11 Q4</th>
<th>FY'12</th>
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</table>

<table>
<thead>
<tr>
<th>Major risk item</th>
<th>Status Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changing the mandate of the 21 Business</td>
<td></td>
</tr>
<tr>
<td>Development Representatives to focus on larger employers offering tuition assistance. Collecting info - need to add Employee field - CAARS and CampusVue</td>
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</tr>
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</table>

Redacted by HELP Committee

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Date Printed: [Date]
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
90/10 has become a very real challenge to our continued success

<table>
<thead>
<tr>
<th>Situation</th>
<th>Complication</th>
<th>Resolution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rapid changes in student mix and lower ARC's are increasing 90/10 ratios:</td>
<td>Additional challenges posed by simultaneous large increases in Title IV sources and decreases in non-federal funding sources</td>
<td>3-pronged approach - given the complexity, risk, and long lead times involved with lowering 90/10 ratios, a 3-pronged approach is needed</td>
</tr>
<tr>
<td>• Growth of online students at lower ARCs</td>
<td>• Increases in Title IV sources:</td>
<td>1. <strong>Structural adjustments</strong> - combine and acquire appropriate schools to achieve the long term 90/10 relief while maximizing alignment with our operational management structure</td>
</tr>
<tr>
<td>• Graduate students with higher direct federal borrowing</td>
<td>• Unsubsidized lending limits</td>
<td>2. <strong>Student Mix</strong> - increase penetration into cash paying programs and student segments - international, military, affluent student segments, 3rd party pay, short term “Non-Tide IV” programs yielding recognized credentials</td>
</tr>
<tr>
<td>• Growth of lower income students with less access to non-Title IV sources</td>
<td>• Pell grants</td>
<td>3. <strong>Legislative relief</strong> - lobby for interpretive rule concessions and longer term changes to the HEOA</td>
</tr>
<tr>
<td></td>
<td>• Potential impact of the Perkins program</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Decreases in alternative loan availability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Elimination/reductions of state grants</td>
<td></td>
</tr>
</tbody>
</table>
90/10 Possible Significant Solutions
Discussion

- Mergers
- Acquisitions
- Etc.
Negotiated Rulemaking on non Title IV eligible programs

The following was not finalized during negotiated rulemaking since the negotiation team did not reach consensus. I have been told that the below was acceptable to the members of the team so we should determine if these additional non-Tite IV eligible could help us with 90/10. We would have to wait to see the Notice of Proposed Rulemaking and final rules to have certainty.

- Funds paid by a student, or on behalf of a student by a party other than the institution, for an education or training program that is not eligible under §668.8 if the program—
  - Is approved or licensed by the appropriate State agency;
  - Is accredited by an accrediting agency recognized by the Secretary under 34 CFR part 602; or
  - Provides an industry-recognized credential or certification, or prepares students to take an examination for an industry-recognized credential or certification issued by an independent third party;
  - Provides training needed for students to maintain State licensing requirements; or
  - Provides training needed for students to meet additional licensing requirements for specialized training for practitioners that already meet the general licensing requirements in that field.

\[\text{Page 10}\]
FY10 State Grant Update Which Impacts 90/10 (as of 07/16/09)

- Alabama – OK ($0.1 million)
- California – lost proposal only first time recipients have lost eligibility ($10.7 million)
- Colorado – same amount as last year ($0.5 million)
- Florida – slight decrease in funding, about 9% ($1.6 million)
- Georgia – slight decrease in GTE, no change in HOPE ($5.4 million)
- Illinois – announced out of almost 67% ($4.6 million)
- Indiana – OK ($1.3 million)
- Kentucky – OK ($0.8 million)
- Massachusetts – OK ($0.2 million)
- Minnesota – actual increase in FY10 ($70.1 million)
- Mississippi – current no change ($2.1 million)
- New York – current no change ($2.2 million)
- Ohio – reduced to zero ($1.1 million)
- Pennsylvania – unknown, but possibly less than $100,000 ($1.1 million)
- South Carolina – current no change ($50.1 million)
- Tennessee – current no change ($0.2 million)
- Washington – current no change ($1.1 million)

The above represents about $40 million of the $54 million of the FY10 state grants

confidential

Education Management Corporation
Document 3, Page 6
COMMON OBJECTIONS AND ANSWERS

1. OBJECTION: I'm afraid I don't have the ability to succeed at AU
   ANSWER: I understand how you might feel that way, many of the students who are inquiring about AU have shared the same feelings. But the reality is, that's the purpose of going to school, is to build your skills and confidence levels. You have a real desire to become a nurse, and your interest and enthusiasm will help you to work at your techniques.
   OTHER SUGGESTIONS:
   • If you would feel more comfortable, I could have you visit a first semester class and see what they are working on and you can witness the many levels of talent we have here.
   • You could speak to an instructor who will calm your fears, would that help?
   • It’s normal for students to question their own ability, but let me assure you if you have real doubts, we could have someone of your work assessed by an instructor or academic advisor, just to ease your mind.

2. OBJECTION: I'm worried about the money.
   ANSWER: Most students who are investing in their education are concerned about the money, because it's just that, an investment that pays off in the future. Most students ultimately decide this is the best possible investment one can make. However, I think many people are concerned about their out of pocket expense. Is that your concern? One of the benefits of applying and enrolling at Agness University is that you have the opportunity to meet one-on-one with a financial planner. The Financial Aid Officer will assist you in filling out the necessary paperwork to determine if you are eligible for Federal and State Financial Aid. Once your eligibility is determined, the Financial Planner will direct a monthly or quarterly payment plan to assist you in handling any unmet balances. Because it is individualized, the Financial Aid Officer is committed to helping you explore every possible financial avenue to make attendance at AU possible.

3. OBJECTION: I don't want to quit my job.
   ANSWER: I know right now the idea of quitting your job and starting school may seem a bit overwhelming, but let's take a look at whether or not your current job is in line with your long term career goals.
   OTHER SUGGESTIONS:
   • Where will you be in five years if you decide not to leave your current job to pursue your education?
   • How important is following your dream to you?
   • Let's explore if it would be possible for you to do both. What would it mean?

4. OBJECTION: I think I'll just go to Community College first.
   ANSWER: Well, just going to the Community College is one option, but let's take a closer look at that. What appeals to you about that idea? The very use of the word JUST tells me it's not your first choice. It sounds like you might be settling for
second best. Community colleges are excellent for students who don’t know what they want to do. You seem very focused in your area of interest. Do you have any idea how many classes you will get in your area of interest at the Community College?

OTHER SUGGESTIONS:
- Review how the student has done previously in General Education classes
- Have the student list all the advantages of attending community college. The AOA must be prepared to list all features and benefits of AU.

5. OBJECTION: My parents want me to go to a different college.

ANSWER: From time to time I hear this, but in my experience, I have found that most parents just really want what's best for their son or daughter and what will make them happiest. Usually, what I've found is that they don’t really know much about a career-focused education. They don’t know what to expect and what a school like the Argosy University has to offer. Sometimes the student hasn’t really made it clear to the parents what they want to do. They’ve never discussed their interests and goals or what they would do with this type of education, once they've graduated. It’s about educating the parent. In part, that’s why we ask the parents to join the student for a visit to the school. Upon visiting the Argosy University, they can learn more about our school, our programs, and the kinds of careers our students pursue upon graduation. To be honest, for many parents, they are hearing for the first time what their son or daughter really wants for their future and why.

OTHER SUGGESTIONS:
- Where do you see yourself and have you shared that with your parents?
- Let’s take a look at your transcript and see how you did in the classes that would be similar to those you would be taking in a more traditional setting.

6. OBJECTION: I don’t want to move so far away.

ANSWER: A good percentage of our students are from out of town and I bet at some point in time, they felt exactly like you're feeling. Ideally, it would be nice if we could find a school right in our own neighborhood that offers exactly what we're looking for, but in most cases that school doesn't exist and that's why students choose to go away to school. In some cases, the greatest lesson they learn in school is how to live independently away from home. Let me ask you this, you really want to be a , right? Do you think the job selection in this field is greater in your home town or in this area?

OTHER SUGGESTIONS:
- It's understandable that you feel apprehensive, probably all students going away to school for the first time feel the same way. And, the important question would be, what would you do if you stayed closer to home and would it be what you really want to do?
- With so many of our students coming from outside of the area, there seems to be a real camaraderie among them. It’s a smaller, friendly atmosphere, with students who all share similar interests and creativity, so our students feel at home with their classmates almost immediately.
2908

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

• The purpose of this training is to establish a consistent method for deferring payments properly for students who utilize the DPO.
Learning Objectives

- Identify key talking points when discussing the estimator with a student
- Identify how to overcome student objections
- Step-by-step plan negotiation
- Discussing remaining balances
- What to keep in mind during plan negotiation
Key Talking Points

- Explain the content of the document:
- Enrollment options
- Estimated cost of attendance
- Anticipated financial aid awards for each available level of enrollment for the first academic year
- Indicate the purpose of the conversation
Key Talking Points

- Discuss the enrollment options (not cost and not aid)
- Get student feedback
- Discuss only full-time (if the student indicates preferring full-time)
Key Talking Points

• Discuss all enrollment options
  – If the student indicates a preferences below full-time
• Provide details about optional charges (if applicable)
• Provide details about the package and accepting awards
Overcoming Objections

- For objections related to finances
  - Remind student about striking a balance between goals, workload, and finances
  - Reinforce your recommendations and the student's enrollment preference
  - Be specific about:
    - Balances
    - Payments
    - Private loans options (including co-signers)
  - Discuss potential for school-based awards (if applicable)
    - Be specific about new balance
Overcoming Objections

- **Continued:**
  - Discuss potential for increased loan amounts based on TOC (if applicable)
  - Be specific about new balance
  - Discuss how making a payment now will:
    - Increase the number of credits earned per loan dollar borrowed
    - Reduce long-term loan debt and interest accrual
  - Discuss how over-borrowing early in the program could result in a funding deficit later due to aggregate limit
Overcoming Objections

- For objections related to workload and availability:
  - Remind student about striking a balance between goals, workload, and finances.
  - Reinforce your recommendations and the student’s enrollment preference.
  - Get specific information about the objection.

- For perceived factors limiting the student’s ability to enroll at a higher level:
  - What perceived factors are limiting the student’s ability to enroll?
Overcoming Objections

- Continued:
  - Remind the student that engaging in more classes per quarter enables the student to reach goals more quickly
  - Students who enroll at higher levels have a greater propensity for graduation
  - Discuss how time-management, routines, and some appropriate planning can make handling two simultaneous classes a reality
  - Discuss taking 3 classes per term
  - Indicate that student can start with one class during the first session and then two classes during the second session
  - This enables a student to truly assess his/her ability to manage taking one and two classes
Steps that *Must* Be Covered in the Negotiation

- **Student Data**
  - Must confirm degree type
    - AiPOD: Diploma, Associate, Bachelor
    - SUO: Associate, Bachelor, Master
    - AUO: Bachelor, Master, Doctoral
  - Must confirm start date
  - Must confirm tuition credit rate
Steps that *Must* Be Covered in the Negotiation

- **Investment In Your Future**
  - Describe Academic Year
    - AiPod/SUO: Three 11-week quarters divided into 5.5-week sessions
    - AUO: Two 15-week semesters divided into 7.5-week sessions
- **Indicate Number of Classes**
  - Per academic year, per quarter/semester, and per session
  - For all levels of enrollment
- **Indicate Number of Credits**
  - Per academic year
  - For all levels of enrollment
Steps that *Must* Be Covered in the Negotiation

- Continued:
  - Indicate Tuition Charge and Any Other Charges
    - Describe the calculation; number of classes multiplied by the tuition credit rate
    - AiPOD: Online Lab Fee is $100 for each class
    - AiPOD: Optional Charges (books/software/enrollment fee); very brief overview

Redacted by HELP Committee
Steps that *Must* Be Covered in the Negotiation

- Financial Aid
- Discuss Grants and Scholarships
  - Indicate that these awards do not require repayment
  - If applicable, indicate that Pell awards associated with the next FAFSA Year are estimated
  - AIPOD: Discuss potential for Merit Award if qualified by need but transcript is not available
- Discuss Student Loans
  - Indicate that these awards require repayment
  - Stafford Loan: sub vs. unsub, in-school deferment and grace period, interest rates
  - PLUS Loan: discuss with parent if intention is to borrow PLUS, deferment options, interest rates
Steps that *Must* Be Covered in the Negotiation

- Discuss Payment Options
- Indicate additional funding options (private loans)
- Indicate specific monthly payment amount
What to Keep in Mind

- Work toward your goals
  - Plan acceptance at the highest possible level of enrollment

- Personalize the interaction
  - Share your success; discuss mutual interests
  - Use student’s name

- Empathize but be realistic
  - Acknowledge concerns and work through them with candid conversation

- Engage in great conversations
  - Get feedback
  - Permit silence
  - Allow student to process and engage
What to Keep in Mind

- **Encourage full-time**
  - Negotiate from there if necessary
  - Strike a balance between goals, time, and finances
- **Speak confidently and positively**
  - If you are not encouraging and confident, the student likely won’t be either
- **Reinforce the student’s goals**
  - Acknowledging and reminding the student of goals is encouraging
- **Be specific**
  - Details of how TOC, transcript, and new FAFSA can impact balance yields sound decisions
What to Keep in Mind

- Never assume
  - Many students with balances and payments start school
- Never ignore student’s emotions
  - Reaching a positive outcome is difficult if student is in a negative emotional state
- Never acquiesce without having a great conversation
  - Passivity does not produce results
Excerpts, selected by the HELP Committee, from a larger document produced by the company
Financial Aid Training
2008

Overcoming Objections
Negotiating Payment Plans
Overcoming Objections – Example 1

- The student is independent; is not approved for an alternative loan; is unable to find a cosigner for an alternative loan; cannot afford the monthly payments
Overcoming Objections – Example 1

- Be sure that all payment alternatives have been discussed (savings, family help, etc.)
- Be sure that all possible suggestions for alternative loan co-signers have been discussed with the student
Overcoming Objections – Example 1

- Create a budget with the student
- Find out the student's monthly income vs. monthly expenses
- Write this out on paper with the student
- Suggest possible cuts in the expenses
  - Cable TV and other non-essentials
  - Taking one or more on-line class to reduce transportation costs
  - Using public transportation, if available, in place of driving
Overcoming Objections – Example 1

- Ask if income can be increased, especially if the student is not currently working
- Refer the student to Student Services to look for part time jobs, according to your school’s process
Overcoming Objections – Example 1

- Determine what the student can afford as a monthly payment
  - The payment might be higher than what the student initially expected
- Look at ways to reduce the monthly payment to the school:
  - Reduce credit load per term from full load to full time (12 credits)
  - Offer credit extension as available at your school
  - Alternative housing arrangements
Overcoming Objections – Example 1

- Remind the student that he/she is investing in her/his future
- Talk with the student about why they initially contacted the Art Institute and why they wanted to study (name program of study);
- Reconfirm the student’s desire to follow their passion to be (name result of program of study)
  - Always take the time to review the student’s application before beginning the appointment so that you know what they want to study
Overcoming Objections – Example 1

- Revisit the alternative loan co-signer question
- Write down a list of possible co-signers (parents, grandparents, siblings, aunts, uncles, family friend, boyfriend/girlfriend, etc.)
- Encourage the student to check with people who they ruled out without even asking or who they didn’t ask because they were embarrassed by their credit situation.
Overcoming Objections – Example 1

- Keep in touch with the student as a person who wants to help them achieve their goals.
- Continue to offer possible solutions.
- Give deadlines and follow up on the deadline dates.
Overcoming Objections – Example 2

- I don’t want my parents involved. I’ve been on my own since I was eighteen
Overcoming Objections – Example 2

- First, show understanding and empathy
- Then, explain the Federal Government rules
Overcoming Objections – Example 2

- Talk to the ADA to find out if the parents were part of the Admissions Interview
  - If not, work with the ADA and Student to get the parent into the school and involved with the process
- If parents are not willing to help, review the "Overcoming Objections – Working With Parents" information
Overcoming Objections – Example 3

- Parent denied PLUS and direct cost not covered. All possible campus based and institutional aid awarded. The student still has a payment that, even with parental support, they cannot afford. Alternative loan denied.
Overcoming Objections – Example 3

- Ask the parent to call the PLUS Lender to see if the credit can be fixed – remember, this is not a strict credit check based on a score
- Work with the parent to identify a possible endorser (co-signer) for the PLUS
- See if the other parent can apply for a PLUS
- Explore with the student/family who could be a co-borrower for an alternative loan
  - Give a deadline and follow up on the deadline date
Overcoming Objections – Example 3

- If PLUS or alternative loan is absolutely not possible, review the suggestions from Example 1, bringing the parents into the discussion
Overcoming Objections – Example 4

- **Independent student wants to attend full time or at least 12 credits. Not approved for an alternative loan, but willing to look for a cosigner. Problem - it is start week and the student does not have enough time to look for a cosigner.**
Overcoming Objections – Example 4

- Give the student a deadline of 2 days to get a co-signer
- If no co-signer, ask again about payment arrangements
- Payment arrangements must be made before the end of the drop/add period
- May need to take fewer classes if student does not have the ability to pay
- Last resort, student may need to delay starting
Overcoming Objections – Example 5

- **Student has attended another college in the past and does not want to apply for a loan until he/she knows how much the school will cost after transfer credits are evaluated**  OR
- **Parent will not apply for a PLUS Loan for the same reason**
Overcoming Objections – Example 5

- Let the student know that this is good news
- "That’s great that you have already made progress towards your degree. Our Registrar will evaluate the courses and assign transfer credits; we can then update and financial plan accordingly."
- Find out if transcripts have been submitted
- Let the family know what the timeline is for the transfer credits to be entered at your school
Overcoming Objections – Example 5

- Explain the impact of transfer credits on the student financial plan:
  - Reduces the overall cost
  - The number of terms required will likely be less
  - The graduation date will be sooner
- There probably will not be too much change in the first academic year
Overcoming Objections – Example 5

- Present the plan as it is
- Explain they will receive a new plan once the transfer credits are final
- Show them on the plan how costs and loans may possibly change
- Ask the registrar to evaluate the credits as soon as possible
Overcoming Objections – Example 5

- Explain that loans will not be certified until we know what the transfer credits are
- Explain that if there are enough transfer credits for the student to be grade level 2 the Stafford Loan will be more
- Explain that we will only certify a PLUS for the necessary amount to cover the balance and the parent will be notified what that amount will be
  - If the Stafford Loan goes up, the PLUS Loan will go down
Overcoming Objections – Example 6

- Student comes in expecting no payments.
  - "Can you share with me what your expectations are?"
  - Sample script - "Every student's financial situation is different. We need to evaluate yours and see specifically what we will be dealing with in regard to costs, and the financial aid for which you will be eligible. We will then talk about any balance that may or may not exist and options for covering it."


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

EDMC
Spring 2010
What is Default Prevention?

- Taking a proactive role in preventing students from defaulting on their Title IV student loans, assuming that the school establishes and maintains a low cohort default rate.
- Default prevention is an "all-school" activity.
- Loan counseling and default prevention begins when the loan is awarded and are ongoing throughout the student's education and repayment period.

Default occurs when a borrower goes a certain number of days without making a payment on their loan(s).
- FFELP Loans=270 days without payment
- Direct Loans=360 days without payment

*default prevention should include the admissions staff—all the way to the loan coordinators—(beginning to end) and should educate staff and students
**Why do I need a Default Prevention Plan?**

- Promotes student success by increasing retention and reducing delinquency and default
- Benefits both schools and students
- Schools benefit by avoiding limitations (sanctions) on participation in the loan programs
- Students benefit by having continued access to Title IV Student Financial Assistance Programs, learning debt management practices, and establishing healthy credit history
- Schools who are committed to promoting student success help their students learn, graduate, obtain employment, and demonstrate financial responsibility through repayment of funds borrowed to finance their education
- Requirement by Department of ED for high CDRs
The default rate is public information.
Prospective students/parents will evaluate the school based on the default rate.
Access to some alternative loans is based on the Stafford Loan default rate.
Potential investors in EDMC evaluate the company in part based on the schools' default rates.
Default rates are being looked at very closely right now.

Now that we are publicly trades company our default rates are looked at very closely, and because are 08 rates were fairly low (overall) for a proprietary school.
Resolving Delinquencies

- Phone Calls
- Letters
- Emails
- Options Counseling
- Alternative Repayment plans
- Consolidation
- Be sure to include all Federal Loans
- Deferment, if eligible
- Forbearance, if eligible
- Skip Tracing
- Contact Servicer

GET COMFORTABLE WITH DOING A VERSAL FORBEARANCE!

CALL SALLIE MAE AT 1 888 272 5543 (6657 schools)
Making the Call:
Clearly Identify Yourself: Give your name, your title, and where you are calling from.

Explain Your Role: "As a Loan Coordinator, I assist our students who may be facing difficulties with their loan repayment. My job is to help students who may be having a hard time...."

Explain Why You are Calling Them: "I received a report from DLSC DRO that you are delinquent with your student loan(s). I wanted to see if you are having a hard time and how I can help you?"

Listen for Clues: If they say they are not working, then an unemployment deferment.... If they are in-school somewhere else, then an in-school deferment, etc.

The Loan Coordinator will be working with many different types of people, with different attitudes and backgrounds. Some students will be greatful for your help, while others may be more hostile. Most delinquent students are delinquent on more than one payment, so work on your approach and don't just sound like another collector calling them. Many of them may want to vent, so remember to stay calm, do not be argumentative, be understanding, and reassure them that you are here to help. Avoid asking open ended questions - so to not take up too much of your phone time.
You Don't Want Money: If they think that you want money that they may not have, let them know you aren't just calling to get a payment that you can help them even if they just can't afford to pay. (Verbal forbearance)

If You Encounter Resistance: Make them aware of the consequences of defaulting. Let them know that the government will garnish their wages and withhold their income tax returns until the loan has been paid in full.

Outline Solutions: At this point in the conversation you should have picked up on their situation and be able to give them some solutions to their delinquency. Either a new payment plan, a deferment or forbearance.

Give Direction: "Let's make a call to the lender and get this resolved now with in a few minutes you'll be done. Or I'm sending you (a certain) form, I need you to fill it out and return it by _______."

Write something to say—

DON'T BE AFRAID—KEEP CALLING AND KEEP CALLING LET THEM KNOW THIS IS NOT GOING TO GO AWAY

*** IF I HAVE A STUDENT GIVING YOU TROUBLE—WE WILL CALL THEM IF I NEED HELP. ****
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 20th day of December 2009, between GENERAL REVENUE CORPORATION ("GRC") and EDUCATION MANAGEMENT LLC ("EMLLC").

WHEREAS, certain indirect subsidiaries of EMLLC operate post-secondary educational institutions (collectively, the "Schools");

WHEREAS, some of the students at the Schools who finance their education at the Schools with Federal Family Education Loan Program ("FFELP") and Federal Direct Loan Program ("FDLP") student loans;

WHEREAS, EMLLC desires to minimize the number of student loans accounts which 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 Services, and desires to assist EMLLC 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 EMLLC is a Delaware limited liability company with its principal place of business located at 210 Sixth Avenue, 31st Floor, Pittsburgh, Pennsylvania 15222. 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:

During the term of this Agreement, EMLLC shall, at its sole discretion, designate certain student loan accounts (each an "Account", and collectively "Accounts") of students who are borrowers in its federal Cohort, as determined pursuant to 34 C.F.R. 668.183(b) (each a "Borrower", and collectively "Borrowers"); for each specific Cohort year being serviced by GRC, 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, and to minimize the EMLLC Cohort Default Rate, as such rate 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 EMLLC with specialized FFELP and FDLP student loan borrower default management services, including, without limitation, monitoring of Accounts to avoid delinquency and default of Accounts, contacting and informing Borrowers via telephone and mail regarding their Account, updating Borrower demographic information, obtaining Borrower and Account information from third party lenders, servicers and guarantors, file balancing all data files received to ensure all records are
harassment, or otherwise violate any applicable law or regulation in performing the Services under this Agreement. GRC shall be duly licensed and bonded in all states that require licensure and/or bonding for the provision of such Services as GRC is providing under this Agreement. GRC shall: (1) act reasonably in accordance with customary and usual procedures for other cohort debt management companies which manage cohort debt similar to Accounts, and (2) at all times shall exercise that degree of skill and attention that is customary with other cohort debt management companies which manage cohort debt similar to Accounts. GRC understands that the Students and Borrowers are customers of EMLLC, and GRC, and its agents, representatives and subcontractors, shall treat all Borrowers with courtesy and respect and shall be fair, courteous and professional in all dealing with the Borrowers.

L. FILE BALANCING

GRC shall conduct file balancing (risk integrity validation) on all data files received from EMLLC or any guarantor, lender or servicer and shall (1) ensure that all of the records are received and processed, and (2) review all such data files and compare records received to GRC's current database to ensure updates were received for all records and that no extra records were received. GRC shall transfer all such data files to and from GRC in mutually agreed upon consistent and predefined formats using FTP or a file exchange web site and established GRC procedures.

VI. FEE FOR SERVICES:

EMLLC shall pay GRC a one-time placement fee (the "Fee") per Account upon the designation of such Account in accordance with Article III of this Agreement as follows:

A. FISCAL YEAR 2009 AND SUBSEQUENT COHORTS

For those Accounts for Borrowers who entered repayment during the period from October 1, 2008 through September 30, 2009 ("Fiscal Year 2009 Cohort") and subsequent Cohorts, EMLLC shall pay GRC a one-time placement fee of per Borrower.

(Example) Fiscal Year 2009 Cohort Accounts have been previously placed by EMLLC with GRC for Default Outreach Management Services prior to the execution of this Agreement. Therefore, EMLLC agrees to pay per Borrower fee for these previously placed Accounts for a total of

(Example) Accounts were previously placed in Fiscal Year 2009 under the former 1.50 per Borrower fee that have re-entered in school and will enter repayment in Fiscal Year 2010 or later fiscal year. EMLLC agrees to pay per Borrower fee for these previously placed Accounts for a total of.

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EDWC-916-000083114

Education Management Corporation
Document 8, Page 3
Hi Connie

From speaking to you last week this has been a topic of discussion. I would like for us to discuss this with Richard to ensure we are all on the same page of federal guidelines. Karen’s mind below is not the practice of BPA due to the understanding of DOE guidelines. If this is something that we can change then policy changes need to be delivered to Michael and I from CS rather than from the Campus President.

Thanks

Redacted by HELP Committee

Brown Mackie Campus President

From: Brown Mackie Campus President
Sent: Wednesday, December 09, 2009 2:12 PM
To: Redacted by HELP Committee
Subject: Quad Cities 09/10

Hello,

In order to positively impact my 09/10 ratio and inactive student accounts, my campus will no longer approve stipends request until the first term is completed.

Please let me know if there are any questions.

Redacted by HELP Committee

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Education Management Corporation
Document 9, Page 1
Redacted by HELP Committee
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
Education Management Corporation

Potential sources of cash from non-Title IV eligible education services

EDMC Confidential – Not for distribution
DRAFT Internal Management Committee discussion document

December 17, 2009
Some potential related options for programs that could qualify for Title IV

• Accredited non-US branch campuses
  – Non-US branch campuses could offer both non-Title eligible programs; and
  – Even for a Title IV eligible program, the non-US student revenue would counted 100% as a “cash-source”

• Accredited school within a college/university where the programs are not submitted to the DOE to appear on the ECAR, e.g.
  – IPSE offering a value-priced online MBA and choosing not to participate in the Title IV program for the MBA program

• At the 1/21/10 MC meeting, we will discuss our options
From: Fraid, Danny
Sent: Monday, May 04, 2009 7:00 PM
To: BMC-FRD
Cc: Redacted by HELP Committee
Subject: 0010

Presidents,

We are now posting all 90/10 rates on the shared drive as they are updated. Below is the link.

We have a lot of work to do to ensure that compliance with the 90/10 rates are met. Each campus should have a plan in place to ensure you track at 90/10. Make that your internal goal as we do not want to get close to the 90/10 calculation. A few areas to focus on.

Third party funding, WIA, VA, etc. Don't stop pursuing this. Too many say "they won't send these to us because we are too expensive" etc. I look I understand that you may hear that but make an appointment as the president of the college and ensure we are building a relationship with them. Never give up especially when dealing with important issues such as 90/10. This is a terrific opportunity. With the new additional funding that takes place in August this could really have a nice impact for your campus and for future VA students. There is also a new program called the yellow ribbon program where the shortage of tuition (between what the VA provides and what the school provides) will be split between the VA and the school. We will be filling out the paperwork for every school where a shortage will exist. More to come.

Cash payments. The big misconception is that if you collect a cash payment it automatically goes towards the 10%. Some locations want every student to make a minimal cash payment. While this is a good idea and could work, the problem is if you still package them through Title IV funds for the entire amount of their tuition and fees (in other words there is no gap but you collect cash anyway), the cash will never count towards the 90/10. I hope that makes sense and if not please let me know and I will further clarify.

What you could do is train your FA department to first discuss what they can contribute towards their education. Even if it is $10 a month it could have an impact. The key is that you package the balance after you have subtracted their cash contribution. If we just fully package them and as I said above there is no gap between what we charge and the Title IV funds they receive the cash will not impact you at all. We need to make sure our FA folks know how to present this as a way to lower their future payments as well as reducing interest charges.

Collect the cash that is owed to you. In school balances need to be collected. I am not telling you to kick students out of school if they do not make their payments (that is for

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Education Management Corporation
Document 12, Page 1
you to decide when all options have been exhausted and the student balance is getting ridiculously high) but I am saying that you need to look at your current system and see how fluid the process is. Do students really believe you will track them down when they miss a payment? Do they believe you will work with them when they make a commitment that they cannot keep? Look at your process and see where you need to tweak it to ensure you cash flow is improving. In looking at the daily report that them sends out it appears we have a lot of past due cash payments.

My point to this is that there are many ways to impact 90/10. You just have to look for them, plan for them and execute.

What do they always say?? “If you keep doing what you’re doing, you will keep getting what you’re getting.”

http://intranet3.edmc.edu/css/sfs/index.htm

Thanks

Danny
From: Them, Richard
Sent: Thursday, April 16, 2008 8:54 PM
To: Them, Richard
CC: Redacted by HELP Committee
Subject: RE: BMC - Tucson as Main Campus for Additional Campuses; State Aid in New Mexico

It is getting tougher to decide but yes

Redacted by HELP Committee

Sent: Thursday, April 16, 2008 4:51 PM
To: Them, Richard
CC: Redacted by HELP Committee
Subject: Re: BMC - Tucson as Main Campus for Additional Campuses; State Aid in New Mexico
Importance: High

Dear Richard:

Please see below. I don’t recall that you had responded to my question below:

Please let me know whether it will be OK for BMC-Albuquerque to branch from BMC-Tucson from a 50-10 perspective.

Thank you.

Redacted by HELP Committee

Assistant Vice President, Regulatory Affairs - Startup Campuses
Education Management Corporation
220 Sixth Avenue
Pittsburgh, Pennsylvania 15222
Redacted by HELP Committee
Dear Richard,

Please let me know whether it will be OK for BMC-Albuquerque to branch from BMC-Tucson from a 90-10 perspective.

I appreciate your assistance.

Thanks,

Redacted by HELP Committee

Assistant Vice President, Regulatory Affairs - Startup Campuses
Education Management Corporation
210 Sixth Avenue
Pittsburgh, Pennsylvania 15222
Redacted by HELP Committee

Redacted by HELP Committee

From: Dee, Richard
Sent: Friday, March 20, 2009 5:03 PM
To: Dee, Richard
Subject: RE: BMC - Tucson as Main Campus for Additional Campuses; State Aid in New Mexico
Importance: High

Thanks, Richard. Will it be OK for BMC-Albuquerque to branch from BMC-Tucson from a 90-10 perspective?
Assistant Vice President, Regulatory Affairs - Startup Campuses
Education Management Corporation
230 Sixth Avenue
Pittsburgh, Pennsylvania 15222
Redacted by HELP Committee

From: Them, Richard
Sent: Friday, March 20, 2009 4:56 PM
To: Redacted by HELP Committee
Cc: 
Subject: NE: BMC - Tucson as Main Campus for Additional Campuses; State Aid in New Mexico

Students attending for profits in NM are not eligible for state grants.

Redacted by HELP Committee

From:
Sent: Friday, March 20, 2009 4:56 PM
To: Them, Richard
Cc: Redacted by HELP Committee
Subject: FY: BMC - Tucson as Main Campus for Additional Campuses; State Aid in New Mexico
Importance: High

Dear Richard:

Please see my email below. If you could respond by March 27th, that would be great.

Thank you for your help.

Redacted by HELP Committee

Assistant Vice President, Regulatory Affairs - Startup Campuses

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Education Management Corporation
Document 13, Page 3
Dear Richard:

Another BMC startup is planned for Albuquerque, N.M. I have two issues for which I need your guidance.

1) The main campus is planned to be BMC-Tucson. Will that work from a 90-10 standpoint?
2) If not, which campus can be the main for Albuquerque from a 90-10 perspective?
3) Will state aid be available in New Mexico for students of the proposed BMC-Albuquerque?

If you could provide responses by March 17th, I would be most appreciative.

Thank you for your assistance.

Redacted by HELP Committee

Assistant Vice President, Regulatory Affairs - Startup Campuses
Education Management Corporation
230 Sixth Avenue
Pittsburgh, Pennsylvania 15222
Redacted by HELP Committee
From: [Name]
Sent: Friday, August 29, 2008 6:55 PM
To: Lynn, Chris, Smith, Kathleen
Subject: RE: 90/10 definition

Since 90/10 is cash basis, by delaying aid payments past the year end cutoff, the federal aid counts in the next year.

We have had to do this a few years ago at a few BMC locations.

---

From: Lynn, Chris
Sent: Friday, August 29, 2008 2:33 PM
To: Thom, Richard; Smith, Kathleen
Subject: 90/10 definition

Richard or Katie,

Can one of you please send me a definition of the variables used in the 90/10 calculation? I am looking at CODC's inconsistent treatment of their internal loan program and want to assess if they are doing this to obtain a positive impact on their 90/10 score. I noticed in their earnings call that they delayed receipt of Title IV funds to ensure compliance with 90/10.

Chris
From: Them
Sent: Saturday, November 18, 2006 12:44 PM
To: Cullor, Lee
CC: Shah, Vijay
Subject: Re: Tuition increase Roll-out Plan

Redacted by HELP Committee

--- Original Message ---
From: Cullor, Lee
To: Them, Richard
CC: Shah, Vijay
Sent: Fri Nov 17 21:54:57 2006
Subject: Fw: Tuition increase Roll-out Plan

Hi Richard,

--- Original Message ---
asked that I forward you what we plan to cover on the tuition lock-in calls. Let me know if you have any

Vijay and please feel free to review and let me know if you desire any additions or deletions as well.

Lee

Call Outline:

Slide one:

Explain the objective for the call:

* We want to make sure that everyone feels comfortable in their ability to create urgency and close without
having tuition lock-in as an incentive.
* The call is to begin creating their comfort level. The actual change will not go into place until mid-January.
* Between now and mid-January, they can and should continue promoting the tuition lock-in program.
* A few weeks before the January implementation date, we will hold this call again to help address their

Education Management Corporation
Document 15, Page 1
remaining concerns on how to sell without tuition lock-in.

Slide 2:

How this affects how we work:

* Upon January 15th, explain after covering the tuition per credit and academic year that there is an annual tuition increase that occurs each fall and that the rates shown are the current tuition rate.

* Address that how they create urgency and the reason to apply now can no longer be based on future cost savings.

Discussion Suggestions:

- Mention that a lot of good things can come out of not using cost savings as a closer: Buying on price or anything other than the product itself is called a "secondary sale." The commitment is generally high with a "primary sale" decision

- Optional: Give them an example of a product they don't really want right now, but perhaps have a moderate interest in, such as buying a Yazzzi. Sell it to them based on a price deal. Tell them they don't have to commit, just have to put $50 down to lock in today's pricing, as we're raising the price in a few months. Ask what are the odds this sale will go through?

- Ask what are some of the negative consequences possible when people apply mainly to save future costs?

  (1) Listen for or later add that this can hurt start rates. When they buy based on price, the product becomes secondary. Price based decisions can result in cancels and lowered start rates

  (2) The down fall of closing on something other than the rightness of the match: start rate. Is our price really a price to close on?

Slide 3:

Close based upon the rightness of the match

Ask “what do you think we mean by the rightness of the match?”
2976

- Listen for and add if missed that it's about the prospect having found the best possible curriculum and school environment that matches what they described to us during information gathering. In other words, the match between the needs, values and our features and benefits.

Ask something like. To order to create such a match, what are some key questions to ask during the interview.

- Listen for and add if missed such examples as:

  - To match to student services. “What would be important to you from a school?” Listen for the nature of the clubs, activities, tutoring or other services that the prospect may mention.

  - To match the curriculum

    - “What skills would you like to develop?” “What new skills would you like to acquire?” “What do you do now that you’d like to improve at?” “How would you like your work to be used one day?”

    - “How do you learn best?” “What were your favorite classes like at your last college / high school?”

    - “What kind of people do you like to work with?” “Who was favorite teacher in the past and what made them your favorite” etc.

Where is the match conveyed to the prospect by the ADA during the interview.

- After info gathering, during the “career field/program name match section”

- By paraphrasing what they are saying they are looking for in order to encapsulate it.

- By remembering to make tie-backs through every screen, most significantly the curriculum and tour.

- Mini final summary positioning the reason for the invitation to apply.

- Remember with HIS seniors, to take the approach of “Congratulations, your search is over! You’ve found the right school for you.” We want them to feel committed, and we do not want them to continue shopping other schools. Regrettably, we actually hear ADAs initiating pretty weak applicants by saying things like “and
you can still keep looking at schools’ or, “your probably going to apply to three colleges so this may as well be one of them.”

Slide 4:

Where to present lock-in:

- Between now and mid- January, cover it during the expenses section. After covering the tuition rate, explain the opportunities to lock-in their tuition provided that they apply paying the $150, sign the enrollment agreement, start into classes on time and proceed through school tih the allotted quarterly breaks and no more than one quarter off during their 4 years (or your school’s time off policy)

Slide 5:

Secondary sales and creating urgency:

- Discuss that there are times where presenting additional reasons why to apply now are needed. Sometimes people want to make the primary purchase (the education and school itself) but are afraid to action. In some cases, providing an additional reason to do so is helpful. These could include:

1. Be able to meet with your Ad while you are here today and have the enrollment packet explained for you.
2. (see slide)

Slide 6:

Follow-up and buyers remorse: how do you offset buyer’s remorse:

* What can happen between application and start date that can result in cancel?*
* What can happen if an applicant applies based upon looking in the price?*
- calling upon the app and reaffirming their decision
- personalized card noting just a few key needs and values
- making sure your following up no less than once a month

Slide 7:

End. Good luck, happy holidays!
Richard:

I want to run something by you. As you know, we are going to be implementing a 12% tuition increase that will be effective fall quarter. Although we all know intellectually why we are doing this, the fact remains that the sticker shock of a tuition increase of this magnitude, coupled with the financing issues we will face with the resulting gaps, could easily cause a dip in our enrollment and new start plans for fall.

Redacted by HELP Committee

Thanks.

Saturday, June 24, 2008
Hi Richard,

I just need some clarification on how to proceed with our summer and fall students who have already been planned under the old tuition rate. As you are aware this year, we have done much better and have already planned 30% of our summer and fall students. In addition to that, 23% are in process (status 1/2/09). We are already getting a significant amount of parents objecting to a new plan with the new rates — especially since they have just signed off on a plan recently. I am really concerned that we will lose many of these students since many of the parents are telling SFS that they feel that they have been deceived. I realize that our enrollment agreement says we have the right to raise tuition, but the financial aid rates were not loaded until recently and plans were presented as final plans. I understand that the rates are now updated for the next three years so this is a one time problem. I believe it would be in the best interest of the college to at least honor the original plans of the students who are in the 455 statuses.

I am also facing a moral problem in SFS department. They have been very excited to have moved so many students and now they feel that their work has actually been a negative. I would appreciate any help that you can provide me regarding this matter. Thanks a lot.

John

Resorted by HELP Committee

President
The Illinois Institute of Art-Chicago
Resorted by HELP Committee
From: Them, Richard
Sent: Saturday, May 24, 2008 3:50 PM
To: Finuf, Danny
Subject: Re: Tuition Increase

Hello

My point is that we do not need it in the agreement but that could be your practice.

---------------
Sent from my BlackBerry Wireless Handheld

------ Original Message ------
From: Finuf, Danny
To: Them, Richard
Sent: Sat May 24 08:15:50 2008
Subject: RE: Tuition Increase

I prefer not to. The problem is when we change the tuition on existing students if we do not provide them with this time it creates a back lash on the school and our potential for student drops is larger. They need to absorb the information and get over the initial emotional impact. This is why we have not had a major issue with students dropping with our increases (thus far).

-------------
From: Them, Richard
Sent: Friday, May 23, 2008 5:38 PM
To: Finuf, Danny
Subject: RE: Tuition Increase

Can we make sure the 90 day notice is not included in any new enrollment agreement printings?

---
From: Finuf, Danny
Sent: Friday, May 23, 2008 5:15 PM
To: BME PRO
Cc: Redacted by HELP Committee
Subject: Tuition Increase


Presidents,

As mentioned on the CoP call last week the annual increase information will be coming to you on Tuesday. Given the short notice please be prepared to do the following:

Have your thoughts prepared for the major accomplishments this past year (accreditation achievements, new equipment, new facility, expansion of facility, new programs, strong employment rates, etc) as well as your major plans for next year so that you can easily put them into the letter that I send to you.

Mailing preparation - Since these notification must be to the students house by June 3 (in keeping with the 90 notice prior to implementation date of Sept 2) it will be important that you are prepared to have these mailed by next Friday.

Thanks and have a terrific holiday weekend.

Danny
From: Finuf, Danny
Sent: Friday, September 07, 2007 7:22 PM
To: Redacted by HELP Committee
Cc: Them, Richard
Subject: FW: BMC August 2007 90-10s
Attachments: bmc:90-10% August FY08.xls

GDP's.

The following schools need to improve cash collections, tuition reimbursement, and party agency and creative loans for not only bad debt but also 90/10's.

Region 1
Campus Name
Campus Name

Region 2
Campus Name
Campus Name
Campus Name

remember that Atlanta is a branch of AI Charlotte because of 98/10. They need to do more to support AI and there number is ridiculously high.

Danny

Redacted by HELP Committee

From: Finuf, Danny
Sent: Friday, September 07, 2007 3:18 PM
To: Redacted by HELP Committee
Cc: Them, Richard
Subject: BMC August 2007 90-10s

Education Management Corporation
Document 19, Page 1
From:
Sent: Monday, May 21, 2007 4:20 PM
To:
Subject:  
Importance: High

John,

It would be good to communicate something on this soon, and have built in October increases. I thought it was clear from the start that increases should be expected in October. That is apparently not the case (see emails below).

Charles

From: President of The Art Institute of Washington
Sent: Monday, May 21, 2007 10:17 AM
To: Restivo, Charles
Subject: Re: October Tuition

Charles,

Not that I know of. The original discussion and the FAQ document that is on the intranet implied the next increase would be after the October start. I have asked John to confirm what our intention is. I had not heard of any change. Obviously there are budget implications.

Robert in WI

From: Restivo, Charles
Sent: Monday, May 21, 2007 11:25 AM
To: President of The Art Institute of Washington
Subject: October Tuition

[Signature]

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EDMC-916-000220745

Education Management Corporation
Document 20, Page 1
Has there been any discussion with the OUs on the tuition increase in October? So far only AIM has raised the issue.

Charles

Redacted by HELP Committee

From: Monday, May 21, 2007 9:13 AM
To: Restivo, Charles
Cc: Doyle, Lisa
Subject: Re: Chief Meeting in Houston June 4 - 5

Actually, John Maroni presented the pricing analysis for eliminating lock-in and implementing an annual (rather than semi annual) tuition increase effective in November 2006. John specifically stated, and the minutes of the call reflect it, that subsequent to the November 2006 increase there would be "another increase occurring in November 2007 for all continuing and new students." I remember hearing him say that to all of us on that call, Charles.

I understand the WACH may have been calculated at CS based on that increase occurring in November, which explains why our calculated WACH seemed high (as I expressed on April 17 to John). There has also been no formal communication directly to implement a rate increase at any specific rate effective either October or November. I have asked other school presidents if they were aware of a tuition increase being planned for October rather than November, and they indicated they were not aware.

We have over 500 60s written for the October start, with about 370 60s written by January 16 so they are subject to lock-in at the pre-January 17 rate. The rest have applied at the current "non-lock-in" rate, and while we have the right to raise the rate at any time we will need to go back those 230 60s applicants and tell them the rate is OK higher.

It appears this policy decision and determination of the actual rate increase at CS was made without clear communication to the campus, which I true greatly concerns me. We have 575 60s5 planning people at different rates for fall, and we do not have enrollment agreements prepared reflecting a fall increase since we were not notified. While I do not agree with an October increase for the above stated reasons, at least if we'd been informed our admissions team would have used that to push up July and August starts.

What do we gain compared to what we may lose, by doing this? More importantly, is this the right thing to do? I appreciate you being open to hearing me, Charles. I think this deserves a communication to all AUs in the event they are not clear on the intention by CS, and (like us) have not been preparing appropriately.
Redacted by HELP Committee

From: Festive, Charles
Sent: Thursday, May 17, 2007 5:13 PM
To: Retino, Charlie
Cc: Doyle, Lisa; Redacted by HELP Committee
Subject: RE: Chef Meeting in Houston June 4 - 5

It has always been the understanding that the annual tuition increases would be in October. I suspect that you may be confusing 2 unrelated issues on post-lock. Call me on Friday and I’ll explain.

Charles

Redacted by HELP Committee

From: Retino, Charlie
Sent: Thursday, May 17, 2007 4:46 PM
To: Festive, Charles
Cc: Doyle, Lisa; Redacted by HELP Committee
Subject: RE: Chef Meeting in Houston June 4 - 5

I learned today that "new" shows our tuition rate increasing in October from $418 to $435. Is this a decision that has been made? If so I had not heard of this.

Last year the schools were told by John Karroni that our annual increases would be in November (effective after the fall start). We currently have a large number of fall applicants who understand their rate will be $414; a decision to subsequently increase their
rate might be viewed very negatively. I am concerned they will see it as “halt and
switch”. If we increase in November, for which we do not yet have many applicants, we can
use that to help us promote the October start (a lower tuition rate for that quarter before
their rate increases for subsequent quarters).

I'd appreciate knowing what if any decisions have been made, and if we can confirm an
increase for November rather than October. Thank you.

Redacted by HELP Committee
Redacted by HELP Committee
From: Helpdesk HELP Committee
Sent: Monday, June 11, 2007 8:41 PM
To: Mattson, John; Reibke, Charles
CC: 
Subject: FW: Tuition Increase for October 1, 2007

I am not clear who to provide feedback to on the tuition increase letter so I am sending it to all of you as a follow-up to the AI OW discussion.

We'd prefer not to have any comment about why this increased is warranted as indicated in the original RPC-approved letter (i.e., “We have reviewed our cost and investments in providing this education and determined...”) because no matter what justification given it will be challenged and we think it is better to not attempt to explain it.

In considering the issue of who is/is not affected due to prior lock-in policy there is no easy way to address that and I suggest leaving any reference to lock-in policy out of the letter - we'll deal with individual inquiries from students who do not get the letter as they arise (yes, I know I was the one who raised the issue).

We'd simply say:

New tuition rates will go into effect for terms beginning on or after October 1, 2007. The new tuition per credit hour will be XXX ($431 for AIM).

Redacted by HELP Committee

President
The Art Institutes International Minnesota
15 South 9th Street
Minneapolis, MN 55402
John,

I would recommend we have two enrollment agreements for H5 students so that it is not a pass-off factor to tell them that tuition is increasing just after they started.

Bill.
From: Director of Admissions, the Art Institute of Charlotte
Sent: Thursday, September 08, 2005 4:58 PM
To: HELP Committee
Subject: Tuition Increase

I would prefer it not go up that much, but I think this is out of our control. You name it, we'll sell it.

Redirected to HELP Committee

From: HELP Committee
Sent: Thursday, September 08, 2005 4:57 PM
To: HELP Committee
Subject: Tuition Increase

Redirected to HELP Committee

We need to submit to CS for approval our proposed tuition increase.

Last time our increase was 2.3% and for the 6 prior quarters the increase ranged between 3.4% and 3.1%.

My recommendation would be for another $50 increase (same as last time) for a $363 per credit hour tuition rate. This equates to a 2.7% increase.

Please let me know if this works for you guys.

Also, do we need any other school level approvals or CS approvals of this increase?

Please advise.

Thanks so much!
90/10 plan FY2010
Akron

In order to ensure that BMC Akron meets and exceeds the 10% non-Title IV policy we will be enforcing the following initiatives and policies:

- New training has been completed in Admissions and FA to prepare students for alternative loans.
- This training includes all students being set up to expect to fill out alternative loan applications and to have co-borrowers lined up prior to their FA Packing appointment.
- We are staffing a full-time recruiter at the work force center. This employee will work with all of the agencies who assist with student tuition. This employee will have monthly goals of starts funded by the agency pay as well as contact training goals with agencies or organizations providing educational services for their employees.
- We have started numerous fund raising campaigns on campus for the EDMC Scholarship Fund which is has increased in dollars. These include silent auction items, pie in the face campaign, raffles of student parking spaces, book buy back funds and other planned events. A committee has been formed and tasked with ensuring events occur.
- Students are now enrolled with the concept of "how much have you saved for your education" and/or "how much can you contribute to your education on a monthly basis". We are attempting to have all students make some sort of payment to their education whether it is $20/month or $500/month.
- We already have put in place a tougher stipend check process which has cut our stipends down dramatically. Students are required to fill out budgets and get letters from their child care provider to support their stipend request. They are also counseled on the effect of taking out more loans.

These initiatives along with the over all changes to how Akron approaches enrollments will allow our campus to be successful in staying above the 90/10 ration policy.
Danny,

Thanks for catching this, you weren't missing anything. The BMC Cincinnati Total YTD of 2993 is correct; however the YTD ratios for Cincinnati's 7 component campuses were completely incorrect. I am sorry for causing the confusion on this and for not catching the errors prior to issuing the forecast.

I pasted the actual YTD values over the yellow values below (shaded in grey) and also have updated the values in the attached revised forecast. I also checked your other schools and all the other YTD values were correct. For additional reference, I am attaching the BMC YTD spreadsheet from 3/24/10.

Ed,

- The BMC Cincinnati and BMC Tucson forecasted year-end 90-10 ratios have not changed since the 2-18-10 forecast.
- We are expecting to have final DOE approval on EPMF prior to year-end, but at this point in time, as anticipated, we need to discuss the possibility of at least temporarily pulling the final lever beginning with April Title IV aid. Pulling the lever would ensure we stay under 40% in FY'10 until the anticipated DOE approval arrives while also ensuring we would remain under 40% if it does not materialize by year-end. The trade-off is student aid school disruption and potentially lost revenue to bad debt on drops.
- I am currently trying to schedule for time with Danny and Richard to discuss tomorrow or Friday and then also to have a follow-up discussion with Danny, Richard, you and Todd on Tues 3/23 or Wed. 3/24 if possible.

The other BMC forecasted year-end ratios are in the attached forecast and summarized here:

FY'10 Forecast

[Attachment: BMC FY'10 Forecast.xlsx]
Excerpts, selected by the HELP Committee, from a larger document produced by the company
## Table of Contents

- Recommendation
- Current Situation
  - Military Market
  - OHE Inquiries and Current Students
  - Tuition Assistance and Financial Aid
- Action Plan
  - Military Discounts / P&L Impact
  - Marketing to the Military
  - Military Focused Policies, Processes, and Staffing
- Next Steps
Recommendation

- EDMC OHE has an opportunity to better serve U.S. Servicemembers while achieving important company goals:
  - > 90/10 management
  - > Market share
  - > Incremental growth
  - > Leverage of fixed assets
- Implementation Phase 1: 24 Aug 09 – 19 Oct 09
  - > Establish military discounts for all brands
  - > Reach out to servicemembers via established channels for military students
  - > Direct incoming military inquiries to specialized ADA’s and FAO’s
  - > Establish military specialist student advisors
- Implementation Phase 2: Begin w/o 26 Oct 09, depending on success of Phase 1
  - > Create specific military teams spanning the student lifecycle
  - > Create umbrella military marketing for all OHE schools
  - > Direct marketing and sales to specific base education officers and command level contacts
Many OHE programs are well suited for Servicemembers and over-index with Military inquirers. Leveraging the existence of our ground based institutions and OHE’s flexible online education delivery positions us to serve Military students who may want/need either or both.

OHE’s extensive programmatic offerings create a unique opportunity to meet the requirements of a broad section of Military members, and to create synergistic communications to reach them efficiently.

Redacted by HELP Committee
Current Military Students
Percent SSB and Index vs. Inquiries

- Military as a percentage of SSB varies by school
- Looking at active students vs. inquiries, A.I. over-indexes vs. the other schools
  > Theory 1: A.I. has a 20% military tuition discount for Active Duty (AD) while the other schools have none
  > Theory 2: A.I. has cache and programs that are uniquely appealing to young men - - the demographic of most people exiting the military

Redacted by HELP Committee
- Of the 994 military students enrolled at the end of Spring 2 ’09, 822 (83%) used Title IV funds in addition to their military benefit.

- Montgomery G.I. Bill (MGIB) funds are paid directly to the veteran, so if the veteran is covering all tuition costs with Title IV, no MGIB funds reach the institution - - Title IV becomes a low interest loan to the veteran, and 90/10 is exacerbated.

Redacted by HELP Committee
## Action Plan

<table>
<thead>
<tr>
<th>Military Discounts and P&amp;L Impact</th>
<th>Marketing to the Military</th>
<th>Military Focused Policies, Processes, and Staffing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rationale</strong></td>
<td><strong>Leverage our portfolio of educational opportunities</strong>&lt;br&gt;• Promote the &quot;Top-Right-Box&quot; advantage&lt;br&gt;• Improve our mindshare with the military&lt;br&gt;• Ensure every person the servicemember comes into contact with is an expert on military educational requirements&lt;br&gt;• The Higher Education Relief Opportunities For Students (HEROES) Act of 2003&lt;br&gt;• Full training military specialized staff&lt;br&gt;• Direct inquiries to specialized ADA's embedded within existing teams&lt;br&gt;• Establish specialized FAO's and Advisors</td>
<td><strong>Base and command level Education Services Officer outreach</strong>&lt;br&gt;<strong>Military focused teams</strong>&lt;br&gt;<strong>24/5 staffing</strong></td>
</tr>
</tbody>
</table>

| **Phase 1**<br>24Aug09 – 19Oct09 | **Waive application & enrollment fees**<br>**Military price reductions for AD and Veterans**<br>**Stand alone military P&L's by brand**<br>**Partner with vendors specializing in military higher education**<br>**Revise recruitment slideshows**<br>**Update and enhance current military web pages for each school**<br>**Fully train military specialized staff**<br>**Direct inquiries to specialized ADA's embedded within existing teams**<br>**Establish specialized FAO's and Advisors** | **Base and command level Education Services Officer outreach**<br>**Military focused teams**<br>**24/5 staffing** |

| **Phase 2**<br>19Oct09 – On-going | **Reduce military specific costs**<br>**Base and command level Education Services Officer outreach**<br>**Military focused teams**<br>**24/5 staffing** | **Base and command level Education Services Officer outreach**<br>**Military focused teams**<br>**24/5 staffing** |
The purpose of price reductions would be to attract more military students by minimizing out-of-pocket expenses for students not using the Post 9/11 GI Bill.

- If reduced tuition rates for the military are desired, new tuition rates must be established vs. offering discounts (per R. Them).
- 90/10 is only improved if the military discounts discourage the use of Title IV funds.
- Price reductions offered must be the same for all veterans.
- P&L impact and 90/10 impact of price reductions vary depending on how many incremental military students the changes attract - the following slides detail the impact by school.
- The following analysis assumes the same cost structure for existing students and military students.
- If AD tuition rates are established to match TA, AD servicemembers show no profit, and the P&L becomes very sensitive to the AD/Veteran mix.
- Discount rate impact and TA impact are independent and additive.
Redacted by HELP Committee
AIPOD currently offers a 20% military discount to active duty service members, and to those who have separated from active duty within the last year.

Replacing this with a 10% priced reduction for all military does not cover the gap between SUO’s tuition rates and MGIB benefits.

It does improve the Title IV-to-cash ratio assuming the servicemember only takes out the loans needed to cover the gap.

Redacted by HELP Committee
Phase 1: Marketing to the Military Policies, Processes, & Staffing

- Although current inquiry levels appear to justify military specific admissions teams, the individual ADA’s would need to be cross-trained in all school programs and degree levels.

<table>
<thead>
<tr>
<th></th>
<th>Inq / Week *</th>
<th>Avg New Inq / ADA (Mid Tier – Top Tier)</th>
<th>Total ADA’s Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIPOD</td>
<td>390</td>
<td>30 – 40</td>
<td>10 – 13</td>
</tr>
<tr>
<td>AUO</td>
<td>421</td>
<td>40 – 50</td>
<td>8 – 11</td>
</tr>
<tr>
<td>SUO</td>
<td>824</td>
<td>40 – 50</td>
<td>16 – 21</td>
</tr>
</tbody>
</table>

- Actions
  > Admissions / Marketing
    - Identify military specific ADA’s embedded in current teams
    - Route military inquires via CampusVue based on “Veteran Identifier” and program
    - Identify mature military inquiries and assign appropriately
  > SFS: Route military students to military specialists directly - no intermediate planner
  > Advising: Same as SFS

* First 10 Months of FY09, ref. Slide 5
Phase 2: Marketing to the Military
Policies, Processes, & Staffing

- Create umbrella website for the Online Higher Education Military Consortium (ohemilitary.edu) for all three OHE schools
  - Positioning:
    "Only the Online Higher Education Military Consortium provides the widest variety of academic programs and degree levels for active duty servicemembers and veterans to support both their in-service and post-service career plans and goals."
  - Objective:
    Drive significant incremental enrollment among servicemembers
  - Strategy:
    Overcome late to market disadvantage by leveraging the breadth of the AIPOD, AUO & SUO offerings
  - Pricing:
    Blanket 10% Military price reduction from Consortium schools
- Develop targeted advertising/outreach initiatives
  - Display advertising on military appropriate sites/networks
  - Military-focused landing pages
  - Print ads
  - On-base brochures (as appropriate free-standing displays)
- Establish dedicated military toll-free numbers and call routing
Next Steps

- Kick off meeting Friday 7 Aug 09
- Recruit for and train “embedded” ADA’s to receive Military inquiries across all programs and degree levels
- Establish routing for military inquiries in CampusVue
- Establish headcount requirements for, recruit for, and train FAO’s and Advisors
- Identify mature military leads in existing Admissions databases
- Establish Military Pricing by school
- RFP from Military inquiry vendors - - Initiate first round of inquiries targeted at over-indexing programs by school
- Complete review and update of OHE information in the Defense Activity for Non-Traditional Education Support (DANTES) and Servicemembers Opportunity Colleges (SOC)
HI John

I attended the call yesterday with Jock McKeehan, Todd Nelson and Ken Smith (Strategic Partnerships). The call as expected was to review the areas that had been highlighted on the report as potential opportunities for 90/10. The outcome of the call was a follow-up call with Danny and Ken on opportunities for the local Workforce Boards and I took the action item for a follow-up discussion on ensuring we are leveraging the military spouse benefits to the fullest extent possible. I plan to include Matt Cooper in the next discussion. Do you recommend anyone else?

Redacted by HELP Committee

Have a nice weekend.
Kate


-----Original Message-----
From: Nelson, Todd
Sent: Monday, July 12, 2010 6:47 PM
To: Tsuef, Danny; Kailer, Catherine
Subject: FY: Possible Opportunities for EDPC '9010'

Danny and Kate,

After you have had a chance to review please give me a call. I know you are probably wondering why the two of you. Danny because of the potential match with DMC and Kate because of the impact on CDE.

Todd


-----Original Message-----
From: Ken Smith [mailto:ken.smith@publix.com]
Sent: Thursday, July 08, 2010 5:18 PM
To: McKeehan, Jock
Cc: Referenced to HELP Committee
Subject: Possible Opportunities for EDPC '9010'

Please see attached correspondence.

Ken Smith
Chairman & Chief Executive Officer
Strategic Partnerships LLC
1729 King Street, Suite 100

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Memorandum - Confidential
Redacted by HELP Committee

To: ~

From: ~

Date: July 8, 2010

Subject: Possible Opportunities for EDMC “90:10”

Thanks for the call outlining the interest of EDMC in learning more about potential areas of funding that could add students and revenue that would also address the “90:10” issue.

In light of that dual set of interests, let us briefly review the opportunities we see among recurring sources of government funding, plus some other prospects to consider. For ease of presenting, this document will be broken down as follows:

- **The Federal Government.** This includes the U.S. Departments of Labor, Education, Agriculture, and Health and Human Services in particular for direct contracts and grants on a periodic, competitive basis.

- **The State Level.** Forty states provide $500 million a year of funding to pay for 50 percent of the costs of training of incumbent workers covering, in one form or another, many of EDMC’s course offerings. These are recurring sources of funding.

- **The Local Level.** This category includes the roughly $2 billion of federal job training funding that is available through the 800 local Workforce Investment Boards on a recurring basis to help approximately up to two million people each year secure assessments, training, counseling, and placement assistance. These are recurring funds that were tripled under the Stimulus Act.

**THE FEDERAL GOVERNMENT**

There are a number of emerging opportunities that may present short, medium, and longer-term opportunities that should also be carefully considered, given their size and scale.

The Military

1. **Military Spouses.** Probably one of the most important potential short and long-term targets for EDMC are the 650,000-plus military spouses who have been authorized, for the first time in history, for a one-time entitlement of up to $6,000 that can be used for training, as well as for counseling and other ways to assist them in finding work. We are told by the DOD that the largest demand among the spouses is for healthcare-related training, although it can also cover almost all other occupational areas.
The Department of Defense has also informed military personnel and their spouses that under the most recent GI Bill they can authorize up to 50 percent of their education benefits for the spouse to continue their education. Therefore, in theory, every spouse has access to two separate sources of funding.

As you probably know, military spouses are a particularly attractive group of prospective students. Nearly two-thirds have at least some college education. The average age is 36, they have strong support systems with the military bases and operations and, of course, they tend to be very stable.

The big issue that is driving these new training funds is that when the military do their surveys, the primary reason people give for leaving the military is that their “spouse is not happy.” When the military spouses are surveyed, they say the reason they are not happy is that they cannot find a job or, more often, they cannot find a good job for which they believe they are qualified with their background and experience. This is the reason for the focus on providing training and other forms of assistance so that they can get better jobs and, in turn, encourage their spouses to stay in the military.

The “MyCAA” (My Career Advancement Account) program for the $6,000 entitlement for all 800,000 spouses, however, has been thoroughly bungled. The entire web-based system for enrollment literally collapsed in January. Therefore, the DOD is not authorizing any new CAA’s at the moment, and they have spent months trying to restore the system. At least 100,000 military spouses had gained eligibility when the system “crashed.” Those are approved for training. Once MyCAA gets up and running, one can safely assume an enormous demand will follow, given all the interest that has been shown by the spouses.

EDWC was provided information on becoming a “Military Spouse-Friendly School” in the past. We would strongly encourage this to be a first step since that is the first step the spouses see in their websites. No doubt, EDWC is already benefiting from some of this, but an aggressive effort to reach the spouses at the military bases with various career fairs, direct communications, and visibility with the Office of Military Families in Washington would be very important.

2. Enlisted Personnel. Of course, there is the long-standing tuition and other support for most members of the military as an entitlement.

3. Veterans also have a variety of tuition and other benefits, plus preferential eligibility for almost all other Federal programs.

Near-Term Federal Prospects for New Sources of Funding/Students for EDWC

1. U.S. Department of Labor. Although directed at community colleges, there will be the clear need for various kinds of partnerships within the focus of the new funding for expanding access, outcomes, and job placements. Among the most immediate potential opportunities is $500 million of new funding that was contained in the healthcare Reform Act. It is a long, complicated story, but the $10 billion set aside for community colleges under the proposed “American Graduation Incentive Act” was removed to make the Healthcare Reform budget work. Two billion dollars – spread over four years – was dedicated instead to the...
Department of Labor, with the idea that community colleges would be the preferred eligible applicants. What makes this of particular interest is its focus, for the first time, on laid-off workers who are on Unemployment Insurance.

Further, it is authorized under the Trade Adjustment Assistance Act. Therefore, unlike any other federal program, it is feasible to provide up to two years of training and, while students are in training, up to two years of Unemployment Insurance benefits. We found it very interesting that the Congress authorized the funding under TAA, since it does provide for unique longer-term potential training. Further complicating the funding is that every state must receive at least some funding (not less than 0.5%). Therefore, each state community college system will get a minimum of $2.5 million of funding. The larger states will receive much more.

Also of interest is the legislation allows for "training of incumbent workers whose jobs may be at risk of unemployment and, if so, would likely qualify for Unemployment Insurance." It is clear that the goal in targeting these funds, therefore, is to try to reduce the demand on the Unemployment Insurance system by training and job placement.

We are advised that the Department – surprised by receiving these funds – will not have an RFP. There will likely be at least two different RFPs targeting "low-wage workers" who have been laid off and are on Unemployment Insurance and another at a broader reach to the rest of the laid-off workers on UI.

Finally, a great part of the focus will be on job placement – therefore, getting people out of Unemployment Insurance. That is where some potential partnerships between EDMC and targeting certain categories of laid-off workers in concert with a Workforce Investment Board or a community college could prove attractive to all.

2. Department of Health and Human Services:

Training in Uses of Technology for Incumbent and New Healthcare Workers. As you may know, the Stimulus set provides for a $20 billion allocation of funding that will go to (by some convoluted formula) to healthcare providers for acquiring "new technology." For some larger healthcare providers, it is serious money - $150 million to $400 million for the bigger hospital management companies.

It is our understanding that a substantial amount of funding will be offered by HHS to provide training to incumbent and new healthcare workers in those new technologies. Our contacts at HHS report that funding should be available by the fall. (The first few RFPs with small amounts of money have already been released by HHS.)

Based on our discussions with our large healthcare clients, a good deal of work is already underway in the planning for major re-training of existing workers for a variety of new technologies. (Those will range from new MRI machines to new, more sophisticated computers, lots of new medical-related software of many kinds, various alert and monitoring systems, patient data processing, etc., all of which have training requirements.)
Electronic Medical Records. One of the biggest workforce impacts is contained in the Healthcare Reform legislation and, separately, by the Obama Administration’s Executive Order that no healthcare worker who interacts with any patient supported by Federal funding (which, of course, will make up the majority of people can do so without demonstrating competency in the use of Electronic Medical Records.

Our hospital clients report that they expect to have to re-train hundreds of thousands of current workers – which means across the country, among all healthcare providers, millions of current workers – to demonstrate mastery of the yet-to-be-defined Electronic Medical Record.

Work is underway at HHS to define those competencies. Microsoft, IBM, and others are lobbying hard to have their version of the EMR utilized. Best guess is that the government will set the criteria, multiple vendors will provide EMRs to fit, and the vendors will fight it out over market share.

These will be very sophisticated Electronic Medical Records, requiring the ability to use relational databases, very sophisticated ways of interacting with multiple sources of data systems internally and externally, and with lots of data input and verification requirements.

Adding to the major investment that will be required is the fact that almost all professional and technical post-secondary training programs for healthcare professionals will need to be reformed to incorporate the mastery of those Electronic Medical Records.

The Administration has established 2015 as the final date by which everyone who interacts with patients or medical activities that have any Federal funding whatsoever attached to them must be competent in the use of Electronic Medical Records. Some of the early funding from the Department of Health and Human Services has been around the issue of funding for public colleges to begin the process of reforming their curricula. HHS indicates that they will be providing RFPs in the fall to seek organizations to compete for training and around the new technologies and Electronic Medical Records.

It is important to note that many state and local sources of funding (described later) are already being responsive to requests for training funding by companies with whom we work related to meeting the requirements of the Federal government and improved healthcare.

3. U.S. Department of Agriculture. One of the most frequently ignored yet one of the largest Federal agencies is the U.S. Department of Agriculture. As you know from our dinner with Secretary Vilsack, he still has nearly $8 billion of Stimulus funding to invest in economic development in rural America. He is seeking to focus those resources around a significant commitment to improve educational opportunities in rural America—especially those that utilize technology to broaden the ease of access and opportunities for the full range of people in rural America. In the Stimulus, he reserved about $250 million, which he put out for competition to bring broadband to rural areas that did not have it, with the requirement that those who did respond had to show how broadband would be used to improve educational opportunities as well as other improvements in the community.
Taking place the week of July 19 is the National Conference on Technology in Rural America, organized by the Administration. Over this past weekend, the President announced (although there are not a lot of details) an additional $800 million to help finance more broadband and internet access.

**STATE FUNDING**

1. Most state-based sources of training funding, though not all, are focused on the re-training of incumbent workers.

   Some forty states provide approximately $500 million per year in various ways to offset the costs of training of primarily but not exclusively incumbent workers. Generally, these are grants in the $100,000 to $250,000 range, although large-scale training needs by companies in states like Texas and California can often exceed $1 million.

   However, in almost all cases the funding can be used for training of new workers, often with the requirement (such as in California) to provide job placement as part of the commitment under their training grants.

   These can be recurring sources of funding. California makes companies take a “holiday” for a year after three years of grants in a row, but then can come back for another three-year cycle, and many companies with whom we work do just that. As noted in previous communications, in some cases that funding could be used to offset the costs of training staff of EDDO, as a private sector employer.

   Typically, these grants cover approximately 50% of the direct costs of training. Most often – though not in every case – it does not include the cost of the wages of the trainees, but again, the direct costs of training, though they will accept fully loaded, defendable costs.

   Typically, the grants provide from several hundred dollars per employee to as high as $7,000 or $8,000, depending on the sophistication of the training and the level of employee to be trained.

   The priority is on skills training. However, that can include supervisory training in addition to a full range of technical skills.

2. The Unemployed. As noted, many states allow some portion of their training grants to be used for training of unemployed workers (though most rely on the Federal source of funding described below for that purpose).

   In a few cases — such as Virginia’s recent commitment of nearly $20 million of new funding to help support job creation, which includes funding for training incumbent and new workers — states have actually stepped up funding for both training and new workers.

**Local Funding**

1. Workforce Investment Boards. A major source of recurring funding is the Federal government’s $2 billion or so investment each year in 800 local Workforce Investment Boards that blanket the country. In turn, they utilize approximately 2,500 “One-Stop Centers,” where
the unemployed and those people who feel they are underemployed can go to receive assessments, counseling, and training.

Each Board is independent and, in most cases, acts like it. However, they are consistent in their focus on the re-training of the unemployed and requiring all training institutions to go through a process to become ‘Eligible Training Providers.’

EDMC should have no trouble being approved in every case, because it is recognized by the U.S. Department of Education as an ‘accredited’ institution — normally the fundamental requirement for being approved. Nevertheless, in some cases, the WBIs do require quite a bit of data about individual courses and programs, and the process can take from 30-60 days to complete from beginning to approval.

Once completed, in most cases it is a permanent eligibility. In a number of states, if you are approved by one Workforce Investment Board, then you are automatically approved as an Eligible Training Provider for all of that state’s Workforce Investment Boards.

‘Typically, training is funded in the form of Individual Training Accounts,’ those that are authorized after an individual is determined to be ‘eligible’ for WIA services (typically either a laid-off worker or an individual who can demonstrate they are economically disadvantaged). The individual then gets to choose which school to take their ITA for training.

The ITAs typically are in the minimum $3,000 range, but in a number of cases recently, those have been increased to as much as $15,000 (in the Dallas WIB that we worked on).

The Big Issues Facing WBIs. There are three crucial issues facing Workforce Investment Boards:

A. They are overwhelmed with millions of laid-off workers. Also, in many cases, they are not well equipped to work with those who have good educational backgrounds and work experience. In the past, they have primarily focused on the economically disadvantaged and under-skilled.

Further, the Administration has been pushing hard (as noted in the description of the new Federal funding from Healthcare Reform), also focused on those laid-off workers who are currently on Unemployment Insurance. In each year from 2003 to 2007, about a million people were served. In the past twelve months, the number has been closer to two million.

B. Community colleges are often at capacity. Because of state budget cuts, in many cases the community colleges can no longer absorb any more individuals. Therefore, the WBIs are searching for new capacity and new options.

C. Job Placement. In the end, Workforce Investment Boards are held accountable for getting people back to work. In this tough economy, that is very hard to do. Therefore, schools that are able to provide both the training and reasonably high percentages of job placement success have become very attractive.
Getting EDMC into the workforce system will take some work. The rationale for doing so is that this is a large and recurring source of funding which, given the anticipated long-term unemployment in this country, will receive disproportional amounts of funding for years to come as the primary mechanism by which the government seeks to help the unemployed get work.

As noted earlier, WIBs are faced with massive challenges and a lack of capacity to meet those challenges from their usual vendors (community colleges, non-profit/public vocational technical centers, and non-profit job training organizations).

Keys to Success with Workforce Boards. Happily, there is some good EDMC experience. It is our understanding that EDMC has won significant WIA training and placement contracts on an episodic basis (especially in the Miami area, as we recall). Based on our experience in helping others in this arena, the following are the keys to success:

- First and foremost, one must be serious about this. That means a commitment of senior level management time and on-the-ground engagement of committed staff who can reach out and build relationships with the local Workforce Boards.

- Key Workforce Boards should be identified in the locations where EDMC has schools and adequate staff to meet all of the requirements to become an Eligible Training Provider.

- Be aggressive in reaching out to the Workforce Board leadership to demonstrate your commitment and show the commitment to put people on the ground to introduce EDMC to the counselors in the One-Stop Centers. Also, provide those counselors with postcards, DVDs, and other information about the offerings through EDMC.

- Keep it up—keep returning to those One-Stop Centers, keep showing up at Workforce Investment Board meetings (campus-based staff), and demonstrate that EDMC is a genuine partner in the process.

- Work to have EDMC personnel be appointed to the Workforce Investment Boards as a further demonstration of partnership. That, of course, puts those individuals in a position to better understand the large-scale training needs in the community and how EDMC can respond most effectively respond to those.

In short, our recommendation is to make systematic what has been otherwise episodic: engaging with and becoming a regular partner to the workforce system.

2. Cities/Counties. Many cities and counties have small but significant sources of job training-related funding. Each would need to be assessed on a case-by-case basis where EDMC has facilities. Again, these are recurring sources of funding and may be used for a variety of innovative purposes helping to build partnerships between the EDMC campuses and the cities/counties, potentially in concert with a local Workforce Investment Board.
Other Potential Sources

1. Foundations. A number of America's major foundations have jointly committed to investing hundreds of millions of dollars over the next ten years in "expanding access and increasing outcomes" in higher education. They have teamed up with the Obama Administration in setting similar goals for doubling the number of people enrolled in higher education within 8-10 years, and most recently have shifted even more of the focus onto improving the outcomes of higher education.

The foundations have firmly concluded that the quickest way to achieve these goals is by helping adults get enrolled, especially those who have had some previous college experience but did not get through, and making sure those who are enrolled complete their training and are able to transition into work. The key foundations driving this priority are:

- The Bill and Melinda Gates Foundation
- The William and Flora Hewett Foundation
- The Carnegie Corporation
- The Lumina Foundation

It is important to underline that when we have talked to each of these foundations, each believes that for-profits generally are "doing a much better job" in terms of providing access, especially to the economically disadvantaged and those who are either first time or second-time college-goers. These Foundations also believe that they are also "far and away" more successful in achieving educational and vocational outcomes.

A number of RFPs are coming up this summer and fall, focused on various categories of adults to utilize foundation funding to leverage other resources to build the scale of access and outcomes.

In some cases, a nonprofit partner may be key. That might include community-based organizations (such as the National Urban League, various member organizations of the National Council of La Raza that do recruitment and screening of their populations, Goodwill Industries, Easter Seals, Opportunities Industrialization Centers, etc.) where EDMC could be the training provider and they might provide the recruitment and family/social support services as needed.

We believe that the Foundations could be a major missed opportunity for the for-profit sector because of the Foundations' view that the for-profit sector is, in fact, a far better performer on the access and outcome criteria.

2. International. We realize EDMC is able to recruit international students (if we recall from previous discussion, largely from the Caribbean but also from a few other countries).

At a minimum, EDMC should reach out to the non-profit international organizations funded by the State Department for the purpose of helping students interested in getting an education through a U.S. institution to become aware of EDMC.
Most for-profits do not take advantage of this funding which, as a practical matter, can provide free recruitment services.

One good example is AMIDEAST, an international non-profit focused on eleven countries in the Middle East, headquartered in Washington. The State Department provides several million dollars per year to fund eleven physical counseling centers and various phone banks and web-based assistance to approximately 200,000 individuals annually from those Middle Eastern countries seeking information about and assistance enrolling in U.S. institutions.

The Institute for International Education, certain American Chambers of Commerce, and others receive similar funding.

The U.S. Agency for International Development (USAID) is separately ramping up its spending on training, both on the ground in developing countries and in covering the costs of bringing students to the U.S. Over the past decade, the government has shifted away from four-year degrees to shorter-term, more business/technical courses for foreign nationals, who will then go back and enhance the workforce capabilities in their homelands.

The World Bank, the Asian Development Bank, and the Inter-American Development Bank all have major training components of all of their infrastructure and economic development-related grants. Often these training grants can be in the tens to even hundreds of millions of dollars over an extensive period. Again, most are targeted on technical and business skills, although in some cases that can include degrees up to an MBA.

We look forward to the call to discuss.
Excerpts, selected by the HELP Committee, from a larger document produced by the company
90/10 & Student Loans

- Restructure BMC main campuses from 8 to 5 to improve and protect consolidated 90/10 results
- Increase tuition 8% higher than normal annual tuition increases
- Increase tuition rates beyond the annual increase for new enrollments into our high demand/high outcome programs
- Increase cash collections through consolidated CS positions for out of school balances
- Implement new procedure and track results to ensure an increase in submitted and approved alternative loans with co-borrowers
  - 70% participation rate
  - 40% approval rate
I just got off the phone with [Redacted]. He is fine with our pricing. He wanted me to make it clear, he has no problem with what we proposed, but he wants us to downplay that with [Redacted].
Hi John, as a follow up to my voicemail. Argosy Ground wants a much higher tuition increase than what we have proposed. Last week Eric and I exchanged emails which led me to believe that he wanted me to wait to finalize our price increase until after his FY11 Plan presentation as he was going to ask Todd and Ed for some kind of relief since they had already baked in a much higher price increase into their plan.

In the end, I must have misinterpreted his approach because it sounds like he went to Todd and Ed asking them to push us to raise our undergraduate tuition to align with what they have proposed. He told me on Friday that he made the argument based on the potential impact of FY10.

While I recognize a higher tuition price point has the potential to positively impact FY10, I don't think it can be the solution as it will constrain our ability to get enrollments. We are already priced higher than any of our competitors so if this were a driving factor in FY10 we would be in a much better position as it relates to FY11. If we move to the rates Eric has proposed we will become even less competitive and there will likely be a negative impact on ARC.

We need to finalize this ASAP or we will be at risk of having to defer the price increase until after the fall 2 start as there is a 90 day notification period required.

Has Todd reach out to you? I am not even sure he will as I am getting things second hand from Eric. My preference would be to wait until 3/8 today and if you have not heard from Todd to move forward with our proposed increases.

Let me know what you think is the best way to proceed.

Thanks!

From: Allen, Travis
Sent: Saturday, May 29, 2010 8:34 AM
To: Same as by Mailing List
Cc: Klime, John
Subject: FY: Adu Pricing
I made the changes that we discussed and sent it over to Eric. I will wait to send it to others until I talk to him but think we will be right.

From: Allen, Travis  
Sent: Saturday, May 29, 2010 8:13 AM  
To: Evenson, Eric  
Subject: AU Pricing

Eric attached a model that shows the AU proposed tuition increase for FY11. The first sheet shows the AU increase compared to our competitors and the second sheet shows the increase compared to RU.

The proposed rates were based on the competitor matrix in the attached. As I mentioned to you on the phone we have a tremendous amount of pressure from competitors like Stanford and Canyon that are significantly less expensive at the undergraduate level.

As I went through this in detail it looks like we were only completely aligned at the Bachelor Degree level last year which makes it near impossible to get alignment this year. It also probably tells us that is not as critical as I thought to get alignment. We will be close at bachelor and master degree level (non-education) and materially different for education and doctorate degrees. I think you already have a way to solve for that by offering the scholarships to partnership organizations so I think we should be okay here.

I thought through offering scholarships as a way to go higher on price but still remain competitive but in the short-term I think there is too much risk for us to do so. Our students learn about us almost exclusively via the web which means we would have a good chance of losing them before we even had a chance to have a discussion about scholarships that offset the tuition. I am sure we can figure it out but we would need to do some focused pilots to get it right before rolling it out on a large scale.

I think we both need have to these finalized by CON Tuesday so let me know if you want to talk through them between now and then.

Thanks,

Travis Allen
Thanks Richard... As we move forward in the year, and tuition is increasing, it is getting harder and harder to package students without increasing the amount of institutional aid we give…

Redacted by HELP Committee
From: [Redacted by HELP Committee]
To: KCOH ADAMS
Subject: NO NSR tomorrow!

Hey Team,

Per Mr. Adams’ instructions we will not have a full NSR tomorrow.

However we want AC’s and ADA’s to meet tomorrow and do a mini NSR for March students. Please notify all and I about any problem students. We cannot afford to lose any March prospects so we must stay on top of them! Also we must focus on making our March short. The goal is 100 March slots and we only have 47 on the books. So we must take no less than 15 March apps each week for the next 6 weeks. This will be a challenge but we have already proved that we are not afraid of challenges. We will make the March short because that is what we do!

We will resume full NSR’s next week for all future states so make sure you are aware of where your students are and make sure notes are in for each one.

"*200*" and the AC team are calling all seniors to invite them to the upcoming FASFA workshop. They will also identify students and parents who require a personal AC visit and/or any problem areas. They will forward a list of confirmations for the workshop.

Please work in harmony with them to ensure that we do not lose future students.

Thanks,

Redacted by HELP Committee

Director of Admissions
The Art Institute of Charlotte
Three LakePointe Plaza
2110 Water Ridge Parkway
Charlotte NC 28217-4936

Redacted by HELP Committee
Looks like we might be going to Hawaii!!
Some of you are going to detention! :(
PLEASE everyone hit the phones!!! We are far behind where we need to be!!!!

POSS PUSH:-------------------

Redacted by HELP Committee

Director of Admissions
The Art Institute of Charlotte
Three Lakeshore Plaza
210 Water Ridge Parkway
Charlotte, NC 28217
Redacted by HELP Committee
GET OUT OF WORK AT 3 p.m. card!!!

Come on only 3 people can leave right now with 11. The rest of you have 3 hours and new lists!

Redacted by HELP Committee

Senior Director of Admissions
The Art Institute of Charlotte
Three Lakeshore Plaza
2108 Water Ridge Parkway
Charlotte, NC 28217
Redacted by HELP Committee
HI Everyone,

I want you to take a look at your personal conversion rates and see if you can find an opportunity this week to get over the 60% mark. As a department we are struggling and this is an area I feel we can really impact to get to October. We are only averaging 63% and we need to be in the mid 60's to impact October. Let's talk about this in our meeting on Monday, think about ways to increase this conversion.

Remember, we have those on campus already let's close them here and not have to do double time on the phones later.

Thank you for your efforts!

Redacted by HELP Committee

Director of Admissions
The Art Institute of Charlotte
Three Lakeshore Place
2200 Water Ridge Parkway
Charlotte, NC 28217

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Chapter 11: Enrollment Strategies
Learning Objectives

- Gain Understanding of Advanced Call Flow
- Learn Questions to Ask about Motivation
- Understand your Role Statement
- Expand Understanding of Trial Closing
- Examine the Benefits of Enrollment
- Learn About Value-based Selling
- Learn Questions to Move to the Application
- Learn Questions Gain Agreement to Start
- Explore Common Areas of Concern
- Learn Effective Voice and Email Messages
- Understand Solid Appointment Setting
Introduction

Effective enrollment strategies are key approaches that help establish rapport, understand student needs, present options, and overcome areas of concern. They are designed to increase the EC's ability to help students find that earning their degree is a priority with great value.

When multiple strategies are internalized by enrollment counselors, a library of approaches becomes available that can be accessed “on-the-fly” depending on individual student situations.

The most successful enrollment counselors realize the importance of always working to increase their ability to help students, which in turn increases their confidence to overcome any obstacles to enrollment.

Successful strategies result in high contact, high conversion, accomplished goals, happy counselors, students and alumni.

The following pages are not an inclusive list of all approaches available to assist students in their decision to enroll. Counselors will work with their Enrollment manager, peers, and attend ongoing training to increase ability and grow a library of approaches. There are also outside sources of training in these areas, including books, audio programs, seminars, speakers, and more that counselors may choose to attend personally for ongoing professional development.
Included in this chapter is:

1) The FERN Approach - call flow, helps establish student needs & return on investment, creates urgency to avoid past inaction

2) Feature and Benefit Approach – value-building approach, WIIFM, matches specific needs to features & benefits of GCU

3) Value Building Approach - value-building approach, reduces cost, focuses return on investment, student objectives

4) The "Ben Franklin" Approach - closing technique, compares pros & cons of a decision to enroll at GCU, creates urgency

5) Overcoming Areas of Concerns - removes roadblocks, includes an approach, feel, felt, found & set-aside

6) Closing - closing techniques, create urgency, ask student to take action, commit to next step, moves student forward

7) Effective Messages & Appointment Setting - prospecting approaches, maximizes daily effort, builds pipeline, generates inbounds
The FERN Approach

Use the FERN technique to uncover a student motivation, the need for earning the degree and paint a picture of two futures:
with a degree and without a degree.

Frustrations – “What’s the problem?”

- How long have you been thinking about returning to school?
- What has kept you from finishing your degree before now?
- Where would you be if you would have earned your degree ___ years ago?
- Has something happened at work that reminded you how important this is?
- What have you lost by not having a degree?
- What has not having the degree meant for you?
- How has not having your degree affected your life/career?
- How much has not having your degree cost you?

Effects – “What’s the effect of not solving the problem?”

- What options do you have in your career future without your degree?
- What will happen if you do not get a degree?
- Where do you see yourself in ___ years without a degree?
- How will you feel continuing in your present position without a degree or a chance to live up to your potential?
- What are your thoughts about downsizing in your industry and being in a job market without your degree?

Rewards – “How will you be rewarded if you do solve the problem?”

- Why is now a good time?
- What is motivating you forward now after ___ years?
- What does having a degree mean to you at this time in life?
- Where will you be in your career with your degree?
- What opportunities open up for you with a degree?
- How will life or your career be different once you graduate?
- Where do you see yourself with a degree? How does that make you feel?
- Do you know your estimated income once you become a GCU graduate?
- What would it mean to you to finish the degree you started ___ years ago?
Next step – “So, this is what you need to solve the problem?”

- Summarize the student’s needs and clarify P-E-R.
- Show the student you were listening.
- Thank them for sharing their personal information.
- Help them paint a picture of how a degree will benefit them.
- Agree with them that the outcome will be positive.

This approach requires good listening skills and control of the conversation. If you have not established enough rapport with the student or the student does not feel you are trying to help them, this approach can be condescending. Painting a picture in real terms, with a level of detail that allows the student to reflect on what life has been like without the degree and what it would be like with a degree can be a very powerful motivator to move forward. At the end of this approach, move the student to take the next step, reinforcing they are making a good decision to move toward the more successful future with a degree.

This approach is richer and more effective if the EC briefly shares from a real experience a time when they also looked back, forward and around to see where they had been, where they were going and what it was going to take to get there.

Imagine you are piecing together a mirror. It helps them to better see themselves, their goals and the path to achieving them.
Feature & Benefit Approach

Features describe an experience and benefits describe how they make it better or different. Understanding the features of GCU and how they benefit students is important to a student’s decision-making process. Committing these feature and benefit relationships to memory are important to successful counseling at GCU. Our features make us different and benefits are why your student chooses us over other schools. Below are some features and benefits for GCU:

Feature: Christian University
Benefit: All programs are values-based

Feature: Traditional Campus
Benefit: We are a traditional University with NCAA sports, campus housing, student life and thousands of students attending our main campus

Feature: Regionally Accredited
Benefit: Your credits transfer to regional Universities and the quality of your education has been thoroughly reviewed and acknowledged

Feature: Quality Faculty, most are doctoral degree holders; working in the fields they teach
Benefit: You learn from industry experts who provide proven, real-world solutions to your work-related challenges

Feature: 8 week classes
Benefit: Accelerated pace means you earn your degree more quickly so you can achieve your career goals sooner

Feature: Classes are offered three semesters per year; Summer, Spring & Fall
Benefit: Staying focused & on schedule, some finish degrees in only 18 months

Feature: Concierge and Exceptional Customer Service
Benefit: Friendly, GCU representatives are available and contact you to answer any questions you may have throughout your program

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<table>
<thead>
<tr>
<th>Feature: One of the fastest growing universities</th>
<th>Benefit: Growing resources help you accomplish your goals and our students' success is becoming nationally and internationally recognized</th>
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<tr>
<td>Feature: Ken Blanchard College of Business</td>
<td>Benefit: Name recognition, significant experience, proven Blanchard curriculum, relevant industry learning and a high standard for excellence.</td>
</tr>
<tr>
<td>Feature: Courses are designed for working adults and are tailored to advance your career</td>
<td>Benefit: Focus on courses that will allow you to perform better in your current job, or train for a new one.</td>
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<tr>
<td>Feature: Classes are offered one at a time</td>
<td>Benefit: Studies show that adults learn best when they focus on one subject at a time</td>
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<tr>
<td>Feature: Delivery system is Angel</td>
<td>Benefit: A very reliable licensed program, Angel helps you learn through ease of use, online archiving, discussion boards and interactivity.</td>
</tr>
<tr>
<td>Feature: Same quality education you can expect from campus programs</td>
<td>Benefit: The same level of quality education you would receive in a GCU classroom combined with the convenience of taking classes online.</td>
</tr>
<tr>
<td>Feature: Asynchronous learning format</td>
<td>Benefit: Allows you the ability to learn according to your time schedule. You also have the ability to interact with other students online through message boards and one-on-one professor feedback. You won't ever be called out in class &amp; will have time to articulate responses.</td>
</tr>
<tr>
<td>Feature: All student resources are 100% online</td>
<td>Benefit: From book buying to accessing the University library, all student resources are available 100% online from our student website. You'll never have to wait in line or waste time searching for information you need.</td>
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©2009 GCU Student Services Training
Using the Features and Benefits Approach, you will first establish rapport and learn about what the student is looking for in online education. Build a list as you discuss educational experience, work history and why they are looking at online of any potential features the student is seeking. Even ask what they may not have liked about their previous school or what they would like to see in an online program of their own design.

You will almost always find we have what they need. Even though it is easy to get excited in this approach, do not quickly fire back benefit statements after each question or statement the student makes, be patient and you will have an opportunity to impress them with our benefits.

GCU Feature and Benefit Statements:


My Story


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Value Building Approach

Adding value from a prospective student's perspective is a matter of helping them assign measurable value to the details or benefits of the GCU Online education. The details that make a positive contribution to the student can be in terms of time or money, or in terms of making the experience richer, easier, more satisfying or simply more valuable than that of the competition. These are all reasons for a student to enroll.

At the beginning of a student experience with GCU, some of the value is perceived value. As the EC, it is partly your responsibility to see that perceived value becomes actual value. This is in relation to your timely and professional follow-through, customer service and the preparation of the student in terms of expectations and the actual walk-to-class support you provide.

When value-building, you are promoting a result. As a result of our features, students have excellent experiences. As a result of our growth, our degrees are becoming well-known. As a result of our partnerships, our school of business teaches industry-proven curriculum. Each of these types of results has value. Why do you feel our program or educational experience is worth more?

Selling on value requires EC's to justify and highlight exactly how much a student will benefit from our school. The student must assign a value to each benefit. The benefit can be in terms of time saved, return on the overall education investment or in terms of convenience. This consultative selling approach can result in students who are ready to start the program before they even know how much it costs! In other words, the student thinks "of course I want to start, it sounds so valuable, it must be worth the cost of tuition."

Also, if a student is only buying on price, they must brush aside fears that cheap may also mean invaluable, and an investment as important as education is not worth that risk. Students are looking for a program that will meet their needs, deliver on their goals & provide great value. Fortune is in the valuable.
Culture of Convenience

In addition to value offered by the University, the Enrollment Counselor also offers great value to students. First, you offer knowledge of programs, the online system and application processes at the base of an arduous climb toward their degree. Study these things and become an expert. Second, you offer a clear path and urgency. Students need assistance climbing the hill, support them to complete the application process so they are eligible to start with the next session. Third, you provide students with professional follow-through to maintain momentum and motivation as they approach the climb. Poor follow-through with students sets poor habits for what is expected of them in class. Your students need you to show them the way, just as you will expect them to show you the good habits that help them be successful. Fourth, you set clear expectations of how students attend class. If your students are looking for easy, remind them that easy is not always valuable.

Counselor and TEAM Benefit Statements:

Remember that you are a very valuable and powerful part of your students’ futures. If power can be defined as the ability to influence change, then value can alter behavior and provide motivation, a sense that something unexpected can be accomplished.
The “Ben Franklin” Approach

People list many reasons they are not able to finish the typical college program of course, time is usually the biggest factor. It is difficult and inconvenient to arrange a busy work and home life around a rigid classroom schedule. With our online program, however, that isn’t a problem because our classes do not meet at a certain time in a particular place. Students are learning 100% online so they choose when and where to take the classes. Downloading lectures, readings and assignments whenever and wherever there is Internet access.

Do students still have reasons or excuses to decide not to attend? If they did not, everyone would be in school earning a degree. Ben Franklin used the following method when making a difficult decision. Ask your students to take out a piece of paper and draw a T. On the left, write “+” and on the right, write “-“.” Then help them create a list of good reasons to attend school and earn their degree. Once the list is about 7-8 long, ask them if they can think of any others. Next, ask them to go ahead and list all of their reasons not to move forward down the other side.

Now ask, “How many + do you have? How many -? Ok, I want you to feel comfortable and confident with your decision to start school and would not be setting you up for success if you do not feel that way, now if you are ready, let’s discuss each of your concerns so you can make a well-informed decision. Deal with each concern and find agreement on GCU being the ideal college program. Depending on how much of this has already been discussed, simply present the list to summarize, without further comment.
Closing

Regardless of which approach you may use to help a student make a decision to enroll, closing never happens at the end of the conversation. Closing is a process that takes place from the first call to the walk-to-class, and truly could be said to extend throughout the entire time the student attends GCU until graduation. Closing is simply how we help people make decisions that are good for them. The student needs to feel confident and comfortable.

However, when simplified, remember that closing is a conclusion, the sum of all things the student has encountered about Grand Canyon University and not simply a statement at the end of the conversation. Some of those statements are included below:

Alternate Choices Close

"Will you be starting your program alone in the Spring or do you have a friend who would also like to begin Online?"

Comfortable/Confident Close

"Since you seem to feel comfortable and confident about moving forward, let’s complete the application together now."

Isolation Close

"Is there anything else you’d like to ask? If not, I can help you plan your schedule and we can find when your first course will start."

Suppose Close

"If we address all of the concerns you have today, is there any other reason, other than yourself, you could not start in the Spring semester?"

Access/Technology Close

"Are you traveling out of the country or will be without Internet access any time in the next 3-6 months? No? Ok, are you ready to take the next step? Let’s take it together. "Do you have access to your computer or a fax machine right now?"
Permission Close

"Actually, I cannot do much more to help you until I have your permission. I mean, I really want to know that you are committed and ready to make this happen for yourself. If you are, then with your permission, I will help you take the next step and stay on you if you need it from the application process all the way through the 'door' to class for the first time."

Relexive Close

.. Student .. "Do you offer financial aid?" "Is that the way you plan to finance your education at GCU? .. Ok, then the next step is to request your PIN and complete the FAFSA application. Would you<br>like me to point you in the right direction? Actually, if you search on your own, some students stumble on to pay sites, but the<br>FAFSA is free. I can help show you the way."

.. Student .. "Can I start in the Spring semester?" "Do you want to<br>start then? Ok, then we really need to get your application complete and transcripts requested right away, can you go online with your computer now?"

Indecision Close

"Indecision often costs more than moving forward, aren't you ready to get back on track for your goals and feel good about where you are headed?"

Can't Say No Close

"One thing I have found in working with other students is that students can't really say 'no' to me about starting school. You see, if you decide to say no about starting school, you aren't saying no to me, you are saying no to the benefits you shared with me about starting school. I'm here to help you take the next step, is it ok for me to show you what to do next?"

I Wish I Would Have Close

"When was the last time you said you wish you had done something long ago? For example, investing in real estate in the 1990s or buying stock on the open market. In both cases, you had to take a risk to see the benefits. Aren't you ready to say 'I did' instead of 'I Wish I would Have' again?"

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Bail in Their Court Close

“What other information do you need to make your decision?” Students will typically ask for application steps. “Let me ask you, what do you think your next step is at this point?” Students often expect to complete an application to move forward even early in the decision-making process.

Invest in Yourself Close

“In moving forward, I know it will be a challenge, but as an investment in your future, I know this decision will be a good one for you. The smarter the investment, the greater the return and you are your own best asset; if GCU is a good fit for you, let me help you take the next step.”
Addressing Areas of Concern

Concerns are a normal part of the enrollment process and without voicing some concerns, most students would never move forward. Take time to understand your student's concerns, clarify them, question them and then provide an answer to their concern.

Feel, Felt, Found

"I see/understand/have a good feel for how you feel, in fact, I know many students/teachers/alumni that have felt the same way. What I/they/we have found is that when you/they/we really thought about it/evaluated it/started the class, we did well/understood/like it, etc."

The Set Aside

To set aside an concern and cover it later, simply acknowledge the concern, give it some value and say that since it is important to the prospective student, you will definitely spend time talking to them about it today. (e.g. Tuition)

The Six A's (A+A+A+A+A+A)

Agree, Add, Ask:

When a student likes a benefit we have, let them know that you noticed that they like it, ask why or how much and then ask your own feelings about that benefit or the feelings of other students to reinforce their positive feeling.

Acknowledge, Adjust, Ask:

When a student raises a concern, the worst response is to quickly overcome it. Instead, acknowledge what they said and make sure you understand where they are coming from, then offer a good reason for the student to change their mind. FFF is a form of Acknowledge and Adjust.
Areas of Concern Examples

I don't have time to earn my degree.

Questions: Do you control your own schedule? Tell me about it. Do you see any changes in your schedule over the next six months? Are you able to consider the moving around some priorities to move this goal to the top? There are two ways to make more money in the world, work more or get paid more. Only W x T = $!

Answer: so what you're really concerned with is how to best use your valuable time, right? That's what a lot of GCU students are concerned with...and although earning a degree is a commitment, you may find it surprising to know it takes a lot less time than you think. Most of our students are working adults like you. That's why GCU offers courses specifically to help meet the busy lives of it's students. Classes are offered one at a time so you only have to focus on one subject at a time. Could you see yourself being successful with this kind of schedule?

I'm not ready to go back, I was never good at school anyway.

Questions: What are your plans now? Are you concerned about whether you will be a good student? If I could help you learn the system, I'm confident you could handle the work if you made it a priority.

Answer: If I explained how you can be successful in GCU's program would you start school? Many students feel the same way about returning to school. However, our programs are specifically designed to meet the needs of the adult learner. Our courses are offered one at a time and the assignments and curriculum all take into consideration the fact that you haven't been in that "college" atmosphere in a while. You'll have a support group of students, faculty and of course me to help you through every step of the way.
It's too expensive.

Questions: Do you have other schools or opportunities you are comparing to GCU? Is the price the deciding factor for you? Can you afford not to move forward?

Answer: How much were you expecting to pay for college? Many people have thought the same thing about our programs, but after researching the competitors you'll see we are very reasonable. In addition, can you afford not to go back to school? With the recent research on how much more money you're apt to make after you earn your degree, isn't it time to get started now. You're concerned about earning a valuable degree, right? Well, don't get caught up in spending all your time and money on Jr. College or a community college. You'll soon find that the cost of attending GCU is much more reasonable – and time efficient.

I heard your faculty isn't qualified.

Questions: What do you know about our faculty training? Are you aware of the qualifications required to teach at GCU? Are good relationships with your teachers the most important thing to you?

Answer: You want to learn from the most qualified instructors, correct? You bring up a good question. All our instructors are not full-time traditional tenured faculty, because we know that having instructors who are currently working in the fields they teach will have a greater impact in the classroom. Adults want to be able to immediately apply what they learn in school to their jobs. In addition to real-world work experience, our instructors must go through a rigorous training process where they are evaluated by other faculty and business professionals – before they are allowed to teach. All our instructors are master's prepared and many have PhD's.

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I think I'll wait until next year to start my degree, can you just send some information?

Questions: Have you been researching schools already? If you continue to wait, what are the chances your life will get less busy? If I send you information, what will your next step be?

Answer: While I can understand where you're coming from, I think what your asking is how is starting my degree now going to help me, right? Well, most students will tell you that the sooner you start your degree the sooner you'll be done and on your way to earning a higher salary, getting that promotion you want, or just satisfying that life long dream. If you're committed to reaching your goals, which I know you are, then you won't put your goals on hold.
Leaving Effective Messages

- Never ramble!! Leave messages that are 30-45 seconds long and always give the prospective student at least 2 good reasons to call back.

- Speak at a fast pace when leaving a voicemail, but slow down and speak clearly when leaving the contact information.

- Keep calling and try to actually speak to the person. Try to find out when he or she will be available.

- Email the contact letting them know that you would like to call at a specified time. Set up an appointment in your Outlook Calendar.

- When following through on a fax or e-mail, feel free to ask if they received your fax or e-mail. Always say something like, “I am just following up on my e-mail about...” Go into a few exciting points about your topic. This is a good refresher to your student.

- Never leave the same voicemail twice. Always change your message to include another great point about why they should want to talk to you today.

- Practice by leaving yourself a voicemail. If you get bored listening to yourself then you know that you are in trouble.

- Call your Enrollment Manager once a month to leave a new message that you would leave for your students.

Remember, your voicemail is the first impression a student has of you. If it is filled with verbal talent, enthusiasm and knowledge, they will like you!

For your voicemail greeting, share a point of value to let them know when you are normally "on campus" and that you are excited to return their call.

When you are away, let your students know when you will return to campus and set your "off campus" email and voicemail greetings.
Sample Voicemail Scripting

Hi, __________, this is _______ from the College of _______ at Grand Canyon University. I'm calling to help you move forward with earning your degree. I would like to go over with you how our program works, the cost, and how soon you can graduate. Many students don't even know they can earn their degree in less time than they expect and do it 100% online. I'll be here on campus until _______ pm. Please call me at _______. I look forward to helping you achieve your goals. Have a great day!

Hello __________, this is _______ with the _______ at Grand Canyon University. I'd love to talk with you about our online degree programs, including the cost, time involved and how convenient it actually is to earn your degree online. Give me a call back when you return and we can look at your program and financing options so you have a realistic idea of whether or not this is possible. My number is _______, and I am on campus from _______ to _______, Monday through Friday. Look forward to speaking with you soon! I'll be sending an email so you have all of my contact information.

Hi, this is _______ calling from _______ at Grand Canyon University. This message is for _______ and I understand you needed some help from me regarding our program. I'd love to speak with you so we can determine what information you may need to get a good idea of how the program works, how much it costs and how soon you may be able to graduate. I look forward to speaking with you soon! You can reach me at _______. I look forward to speaking with you soon! You can reach me at _______. I look forward to speaking with you soon! You can reach me at _______.
Voice Messages & Greetings

Introduction Message:


Voicemail Greeting:


Introduction Greeting:


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Document 1, Page 22
Effective Email Messages

When using email, try to always ask a question that requires a response, either in the subject, body or at the end of the email. This gives the potential student something to take action on right away.

Keep the question simple and use it to:

- move the student forward in the process (i.e. Did you complete the MPN, if so, email me and I'll review it for you. The next step is the ______

- find out if they are still on track (i.e. Subject: Did you complete your next step?)

- or to restart contact (i.e. Since we talked last, I was wondering, did you talk to your employer about reimbursement? If not, give me a call, I have some information for you that may help with that).

Even the best email communication is not substitute for voice to voice contact with your prospective students.

Remember, when prospecting that all email messages must first be approved by marketing. Be sure to send your messages to your manager so they can receive approval. Your manager will also be able to provide you with pre-approved email messages.

All emails should have the University or a Director approved auto-signature.
Email Guidelines

Sending Spam

Sending unsolicited commercial email is not authorized and can result in immediate termination. Unsolicited commercial email is also known as spam, junk email, and bulk email. More importantly, we do not want GCU to have the reputation as a source of spam.

Marked as Spam

There are many occasions when a prospective student will "mark" or "flag" an email message as being spam. This may result in all future messages being blocked from certain internet domains (aol.com or yahoo.com). When someone marks an email as spam, some of the larger internet providers, such as AOL and Yahoo, will send this message back to the administrators of the GCU systems. If we determine it is spam, appropriate disciplinary action will be taken.

How can this happen?

Some may select the message as spam if they do not wish to communicate with GCU any longer. It is more likely that software or the user may unknowingly select an email if they receive a large amount of spam messages. They could select all emails and then scan the sender's name for recognized emails. When this occurs, it is very easy to miss an email sent by GCU.
Online
- What has prevented you from completing your degree?
- Why are you looking at online education?
- Tell me about your schedule? (Find out why online education would benefit your student)

Payment Options
- How do you plan to pay for your educational investment?
- How are you planning to finance your education?
- How does your school district’s (and/or company’s) reimbursement policy work?
- Does your school district (and/or company) offer any tuition assistance?
- Did you know that we offer our students adult financial aid?
- Did you know that we offer a payment plan through tuition pay?

Start Date
- When are you looking to take action?
- When do you want to graduate?
- How soon do you see yourself graduating?
- When do you plan to start?
- How long have you been postponing your educational goals?
- Are you aware that you can finish your degree in as little as two years?
- Your first class begins on ______, is that soon enough for you? Is there anything keeping you from starting then?
Examples of effective messages:

(LM1)

Hello __________ this is Monica Chandler, your enrollment counselor at Grand Canyon University. I received your request for information and would like to provide you with details, but I do have a few qualifying questions for you. Please give me a call back TODAY! I can be reached at 1-866-***-****.

(LM2)

Hello __________ this is Mona Lisa your enrollment counselor at Grand Canyon University. You requested information within the last two weeks and I would like to know if you are still interested in pursuing an education here at the university. If so please call me at your earliest convenience so I can provide you with detailed information. We are currently enrolling for our FALL TERM, which begins in September. You can reach me at 1-866-***-****. I look forward to speaking with you. Have a great day!
Tips for Leaving Effective Messages

NEVER RAMBLE! 30 SECONDS OR LESS!

Speak at a fast pace when leaving a voice mail, but slow down and speak clearly when leaving the contact information.

Keep calling and try to actually speak to the person. Try to find out when he/she will be available. E-mail the contact letting him/her know you would like to call at a specified time. Set up an appointment in your Outlook Calendar.

When following up on a fax or e-mail, never say did you get my fax or my e-mail. Always say "I am just following up on my e-mail about..." (go into a few exciting points about your topic). This is a good refresher for your student.

Never leave the same voice mail twice. Always change your message to include another great point about why he/she would want to talk to you.

Practice leaving yourself a voice mail. If you get bored listening to yourself then you know you are in trouble.

Call your manager once a month and leave her a new message that you would leave for your students.

Your voice mail is the first impression the student has of you. If it is filled with verbal talent, enthusiasm, and knowledge, they will like you!!
Building Value and Adding Urgency

Guideline: Enrolling with Confidence.

OPENING:

Kent is calling you from the admissions team here at Grand Canyon University. How are you? I am the Enrollment Counselor for the College of Education. Apparently you contacted our school regarding registration.

Pause and wait for the student’s response

As a counselor my job is to discuss admissibility of specific degree programs, set up the expectations for potential candidates and determine if this would be a good fit for you.

Pause and wait for the response

If you would tell me a little bit about yourself, including your professional and educational experience?

Fantastic, why are you considering this program now?

Why would completing your degree benefit you?

How long have you been thinking about finishing your degree?

ADMISSIBILITY:

Recap…So you graduated in… and you have so many credits… great. Do you know what your GPA was upon graduation? From what you told me you have worked in the educational field for many years, right? Is your teaching and nursing certificate current? (If the student is a teacher).

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Chapter V - Selling

ADDING VALUE:
How did you hear about Grand Canyon University? Really? That is great I like to find out how our candidates learn about Grand Canyon University. As a counselor I like to paint a picture that summarizes what we offer to candidates who are accepted into our programs.

If you are accepted into the University you can be assured of the recognition and accreditation associated with our programs.

Now that you know a little bit more about Grand Canyon University, do you think our program would benefit you?

QUALIFYING/INTERVIEWING:

1. How comfortable are you functioning online from 1-10 with 10 being most comfortable? What do you do when you are online?
2. How much time do you see yourself dedicating to school each week on average?
3. What makes you successful as a student? What successes have you had as a student?
4. If you felt the Grand Canyon University was a strong option for you why would it make sense for me to recommend your application?
5. What would earning this degree mean to you personally/professionally?
6. How do you feel about working in teams? Tell me about your educational/professional experience that involved being part of a team.
FORMAT/CURRICULUM:

- Outline how long on average, it will take student to earn their degree based on credits.
- Classes are not based on a typical semester system, our classes go year round.
- Our classes are scheduled eight weeks at a time and each class is worth three credits, making the program easy to manage.
- You have access to your class 24/7.
- We judge participation and attendance by postings/explain.
- You have access to your teacher via the e-mail discussion board.
- Class sizes are limited to 20 students allowing maximum interaction and participation.
- Curriculum is structured around comprehension. There are weekly discussion questions regularly, explain further.

Generally, a successful student spends about 10 to 15 hours in school per week.

Recap: Does this make sense to you? Given our format, do you feel that would do well in our program?
FINANCE/INVESTING IN YOUR DEGREE:

- Have you thought about how you will invest in your education?
- Outline the core cost of tuition for their program.
- If the student says he/she wants to pay cash to cover the core cost of tuition per class.
- If the student is not sure, discuss Financial Aid with him/her step-by-step, include qualifying questions.
- List options for the student (Stafford Loan/Tuition Pay/Scholarships).

Close/Creating Urgency

This is your chance to seal the deal!

Candidates are evaluated on their admittance into the program and how timely and accurate their applications are presented.

Recap:
Does this make sense, are you comfortable with our admission process?

TAKE AWAY STEPS:

- Ask your students to call you or e-mail you and let you know they have received/completed the application.
- Ask your student to open up directions to the application and print them out (if you don’t have directions let your manager know I will forward them to you).
- Set up a time the next day with your students to discuss their progress.
- Advise your students that you will recommend their application once you measure their progress.
"I have no time to go back to school... I am 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 a year from now?
- Are you able to reorganize your priorities?
- Do you work in a team environment?
- Do you control your schedule?

"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?
- On a scale of 1 – 10, how important is school to you?
- What is your school going to do for you at work or personally?
- How much thought have you put into returning to school?

"I am 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?
Chapter V - Selling

- That's why I'm here... to help you shop. What kind of timetable are you on?
- 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?
- Great! Consider me your personal shopper for education!

"It's too expensive."
- Expensive compared to what?
- Is cost the biggest factor in making the decision?
- Do you know anybody who has attended the University?
- 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?
- Have you inquired the Human Resources department regarding your company's tuition reimbursement program?
- What will having a degree mean to you at this time in your life?

"I am going in 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 2, 3, 4 years from now?
- How has not having your degree affected you?
- Are you afraid of what kind of student you will be?

"I need to drop."
- What do you mean?
- Why is quitting school more important than graduating?
- Who has been motivating you to quit?
GROW your Prospects

At Grand Canyon University, we believe prospects and students “GROW” as a result of a conversation with us. For that reason, we follow a “GROW” conversation model to learn more about the prospect’s needs and to determine if GCU has a program and offers a modality that will work for them.

G Goals
R Reality
O Options
W Will

We discourage Enrollment Counselors from following an exact script, though understand walking through a sample conversation and preparing for conversations is a great way to build skills. We also encourage Enrollment Counselors to remain cognizant of the conversation’s flow—it’s not necessary to uncover or discuss all of the GROW elements in the exact order provided.

Remember, the prospect should “GROW” from the conversation—they should walk away feeling educated and knowledgeable, ready to make the best decision for him/herself.

There are some factors which will help you become successful. These are powerful tools to use alongside the GROW process.

Success Factor - URGENCY

1) Assume that NOW is a good time to talk with the student. We are working with busy working adults who can multi-task and do 99% of all transactions via cell phone. Never ask “is this a good time to talk?” if it is not a good time, they will let you know. Remember, they requested information from us. Think about a time you requested information. When the person called you, were they bothering you? Since you answered the phone, 99% of the time they were not bothering you. This is exactly how we should approach every prospect we contact. Most people won’t answer the phone if they can’t talk. When this happens, we need to leave an effective voicemail. We should never send all the information via email when contact has not been made. You want to be the one on the other end of the phone who can help with any questions, objections or concerns our future students have.

2) If it is a new lead alert, (we are assuming you are following the rapid response policy and this student is contacted within a minute) the conversation should start with, “What made you click on our banner today?” If it is a lead older than a few hours, the question is, “What changed in your life or motivated you to request information” The
response to whatever the student says is CONGRATULATIONS for taking this very important step towards changing your life! I am looking forward to working with you to help you accomplish this exciting milestone.

Success Factor – SET DEADLINES FOR THE STUDENT

1) Same day action deadlines are the norm. For example, like completing the Apply Web application instantly or that evening if the prospect isn't in front of a computer. It is critical to set deadlines and milestones for our students. This will prepare them for their homework assignments in school. Use the example and treat it as this is your FIRST homework assignment. If they can't get online with you on the phone and can't find the time for the application that night, remind them that school is going to require them to find time. Ask them to go through their evening with you so you can HELP them find 25 minutes. Let them know you understand they are busy working adult with a family (if that is their situation). Help them understand they are just like 90% of all our students who had to find a way to work school into their life. Assure them that you are here to help them be successful and their first course is also designed to help them be a successful student. There will be resources and tools to help with time management since this is a common struggle for our new students. Let them know, the good news is after a few weeks, they will figure out exactly how to fit school into their everyday life and it will become part of their routine.

Example wording includes:

Are you by a computer now? If yes, say GREAT let me know when you are ready for the web address. When they are ready say, go to (insert our aw address here) and just start walking them through. Assume they have time unless they tell you they can’t. If they are not near a computer the wording is: Since your start date is (pick the next start date, don’t give multiple options) we will need your completed application by 10AM tomorrow. Will you have 25 minutes tonight to complete this? If yes, congratulate them on making school a priority. If no, remind them that school will require them to find time. Have them walk you through their night and let them know you will help them find the 25 minutes. Keep reminding them of the reason they requested the information. Just like anything we want in life, college requires hard work, dedication and desire to accomplish earning this degree. Our students, who make this a priority, find the time and after a few weeks it just becomes a part of their normal daily life.

Overcoming Objections:

3/31/10 V1
Example objections/answers might include:

**Objection:** I’m interested in another university that costs less.
**Response:** I understand cost is a concern. Most college students share the same concerns. What I’d like you to do is think about your return on investment.

1) Do you think it matters what University is listed on your diploma? The reason I ask is many employers place a high emphasis on not only what type of degree you have but where you obtained your degree. Did you know GCU is ranked as one of the Top 10 Universities with an online program according to edhub.org?

2) How long will it take you to graduate from ________? The reason I ask is we offer a 4-credit model for many of our programs. This can potentially help you accomplish your goal of graduating a lot sooner. If you can fax me your transcripts, I will have a pre-evaluation completed and let you know exactly when you can be walking across the stage at Graduation!

**Success Factor – RELATE YOUR OWN GCU EXPERIENCES**

Relating your own experience as a current or prior GCU student is a valuable method to bond and establish a relationship with your potential student.

Example wording includes:

Besides being your Enrollment Counselor, I’m a student/prior GCU student as well. Like you, I also work full-time (and have a family if applicable), so I can relate to what you’re going through. Just as you will have to do, I found a system that works for my busy life and I am still able to work full-time and spend quality time with my family. The great thing about our online learning environment is that you can choose when you go online. Whether it is after you put your children to bed, during a lunch break or before you leave for work whenever you can find the time, your class is there. Isn’t that great?

Once you become a student, you will have a course syllabus that you will print out as your guide. You will be able to plan your week according to the syllabus and you won’t have to give up working or your precious family time that is so important. We also have several time management resources that will be available. The best part is we all understand what you are going through, including your instructors. They are here as another great resource for you and will have a focus on time management best practices in your very first class. Just like anything, we have to find time to work into our lives, and I assure you after a few weeks, this will be just part of your routine. You will be so excited to cross off each class as you move closer to your goal of earning your degree.
Goals
So let’s go through a sample GROW conversation starting with obtaining the student’s goals.
Sample questions:
   (IF NEW LEAD): What circumstances in your life caused you to click today? Why are you interested in going to school?

Taking the conversation one step farther, you can ask more specific questions to determine the program of interest:
What kinds of careers are you interested in?
What level of education is required? What level of income would you like to earn?
What is the projected growth of this occupation?
What are the benefits of this occupation?
The questions listed above are discussed in depth on the Bureau of Labor Statistics website. In addition, the BLS provides extensive statistics, education overviews and other requirements for those seeking to progress in any industry.

In today’s changing work environment, prospective students have to be concerned about several factors which include but are not limited to the following:
   - Which graduates are in demand from a particular field of study?
   - What graduates do to be the most attractive candidate?
   - What are the future career or occupation trends?

Success Factor – Advise the student the advantages of attaining their degree using the US Bureau of Labor Statistics.

Some example wording includes:

Degrees pay. According to the 2008 Bureau of Labor Statistics, the average salary between someone who obtains a bachelor’s degree versus someone who just has a high school diploma is around $20,400 per year.

Graduates are also much less likely to become unemployed. According to the 2008 US Bureau of Labor Statistics, only (2.4% Masters degree and 2.8% Bachelor Degree) were unemployed in 2006 compared to 5.1% with some or no college. So the likelihood of getting a job gets higher with a degree while the chances of becoming unemployed become lower.
Enrollment Counselors who ask many open ended questions and listen carefully to the needs of the prospective student will be more successful in assisting the student with their enrollment into the correct program of study. Enrollment Counselors who are viewed as experts in career growth areas will gain the respect of the prospect. For that reason, we encourage you to explore the job opportunities for the specialty you are enrolling for.

Reality
In this section of the call, the Enrollment Counselor is trying to find out more information about the prospect’s current situation. Specifically, number of transfer credits or previous degrees earned, amount of time the prospect can commit to school, what kind of student she has been in the past, payment, and any concerns.

Prior College Experience
Sample questions include:
- Do you have any previous college experience? If yes, how many credits did you earn?
- Do you have access to your transcripts? If you fax those to me, I can have a pre-evaluation completed and let you know exactly when you will accomplish your goal of Graduating! 😊
- What GPA did you earn previously?
- Tell me about how much time you have weekly for school.
- How were you planning to pay for school?

Options
During this part of the conversation the Enrollment Counselor is finding out more about which factors will impact the student the most and whether GCU can meet those needs.

Success Factor – UNDERSTAND WHY GCU IS THE BEST FIT FOR THEM

Make sure you understand and can communicate why GCU is a great fit for them.

Example wording might include:
- Many employers place a high emphasis on not only what type of degree you have but where you obtained your degree. Did you know GCU has been ranked as one of the Top 10 Universities with an online program according to cedu.org?
- Many of our programs now contain 4-credit classes which may allow you to complete your degree even sooner than you expected!
WILL

It isn’t necessary to badger or pressure a potential student. It is however important for you as a counselor to help our students see that they CAN go to school, along with all the other things going on in their life. Everyone is busy, which is why online school is their only option (a majority of the time). Life is never going to become “less busy.” It comes down to committing to a goal before another 5 years pass them by (or however long it has been this is important to find out). A month or two down the road, life won’t be “less busy.” It all comes down to how important it is to the student and your ability to let them know you are going to help them take this next step towards their future. It is very easy to be a counselor to students who call and say they are ready to start. You are a truly successful counselor, helping to change lives when you can help a potential student who has put their dream on hold for years that now is their time to work towards this goal.

We have examples of students who are single parents, have multiple jobs and they find the time to earn their degree because it is priority. Some students understand that without their degree, nothing in their current situation will change. Most students need you to help them understand this. It is your job to build the value of the freedom and pride that will come with earning their degree.

Many counselors say they are “Just here to help students.” Helping students is defined as follows: You help our students when you work with them and show them that they can accomplish their goal with everything else going on in their lives. You help our students when you commit to them that you will help them finally take this step and make sure they are fully prepared for a successful journey with us. You help our students when you care enough about them to not give up on them and help them through the difficult times when they call and ask you to drop. You help our students when they finally walk across the stage at Graduation and tell you, “If it wasn’t for you being there for me and encouraging me to stick with this, I would never be here today.”
You are the Counselor; they are looking for you to tell them the next step and their start date.

**Sample Wording:**

Are you by a computer now? If yes, say: Great! Let me know when you are ready for the web address. When they are ready say, go to (insert our pw address here) and just start walking them through. Assume they have time unless they tell you they can't. If they are not near a computer the wording is: Since your start date is (pick the next start date, don't give multiple options) we will need your completed application by 10MM tomorrow. Will you have 25 minutes tonight to complete this? If yes, congratulate them on making school a priority. If no, remind them that school will require them to find time. Have them walk you through their night and let them know you will help them find the 25 minutes. Keep reminding them of the reason they requested the information. Just like anything we want in life, College requires hard work, dedication and desire to accomplish earning this degree. Our students, who make this a priority, find the time and after a few weeks it just becomes a part of their normal daily life.

Never ask when a student wants to start. Assume based on the information you have gathered and the fact that this is something they need to accomplish for their future that the next date available is THEIR START DATE. They have already waited years (in most cases). You are the counselor, they need you to help them finally start working towards this goal.

**Sample Wording:**

We all know how life can tend to “happen”. I am going to commit to you that I will help you from now until the time you call me to say you are walking across the stage at Graduation. Won’t it be so exciting to share this exciting news with your friends and family?

What we’ve outlined here is a very basic conversation. Please take time to develop and work on a conversation flow that’s natural for you. If your prospect senses you are knowledgeable and that you care about them (even if the end result is not attending GCU), you will win in the end!
ENROLLMENT
MANAGER
WHAT IS YOUR ROLE?
OVERVIEW

- Your Roles as a Leader
- Transitioning Employees
- Speaking Positively About the Plan
- Tracking Performance
- Corrective Action
YOUR ROLE AS A LEADER

- Personal Accountability
- Employee Development
- Change Agent
- Servant Leadership
- Employee Expectations
- Team Culture
- General Management
- Conflict Management
TRANSITIONING EMPLOYEES

4 Scenarios:

1. New EC 6 Month Review Requirements Not Met.
(1) NEW EC 6 MONTH REVIEW REQUIREMENTS NOT MET.

- EC transitions to the new plan immediately.
- EC can anticipate the 4% Retention Adjustment to coincide with the 1st Pay Period after the 6 month tenure mark is achieved.
(2) NEW EC 6 MONTH REVIEW
REQUIREMENTS MET, REVIEW NOT DELIVERED YET.

- Review completed under previous plan and salary outcome noted
- Calculate salary with 4% adjustment as outlined in the new plan

The greater of the two above will determine the pay adjustment with the effective date to align with the previous plan.

EC transfers to new plan going forward.
(3) TENURED EC REVIEW
REQUIREMENTS FOR CURRENT
REVIEW PERIOD NOT MET.

- Performance Evaluation completed under
  New Plan and salary outcome noted
- If pay was decreased at prior evaluation,
  salary prior to decrease noted

The greater of the two above will determine
the pay adjustment with the effective date
to align with the previous plan.

EC transfers to new plan going forward.
(4) Tenured EC Review Requirements
For current review period met, review not delivered yet.

- Review completed under previous plan and salary outcome noted
- Performance Evaluation completed under New Plan and salary outcome noted
- If pay was decreased at prior evaluation, salary prior to decrease noted

The greater of the three above will determine the pay adjustment with the effective date to align with the previous plan.

EC transfers to new plan going forward.
SPEAKING POSITIVELY ABOUT THE PLAN

- Job Performance Expectations Transparency
- Emphasis on Student Retention and Service
- Eliminated Salary Reductions
- Annuity Earning Potential

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TRACKING PERFORMANCE

- Monthly Tracker/Quarterly Tracker (Handout)
- 1st & 2nd Course & AY Completed Web Report
- Annuity Tracking Report(s)
### MONTHLY/QUARTERLY TRACKER

#### Quantitative Enrollment Expectations

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#### Activity Guidelines

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MONTHLY/QUARTERLY TRACKER

Each Manager will have a folder on your QA folder called “Monthly Enrollment Counselor Summary”

Each month you will be required to complete this form using the Web Reports and review this form with your EC’s

You will be required to save it as Word document:
- EC First/Last Name/M/D/Y
  Example BobSmith6-1-10

These folders will be audited once a month
Overcoming Objections Phase 4
- Socratic Method
- Common Objections
- Objection Tips
- Activity
- Best Practices
In order to treat a novel there has to be something missing that needs Psychology teaches that people are driven either by the fear of pain or the desire for pleasure. The stronger of those forces is aversive or overpowering a situation. Pain is perceived as something that needs to be avoided or prevented by the choice to avoid or overcome that pain. Most of us don’t find enough to eat and water. We often look for anything we can have an advantage. But good health at heart means. We are vulnerable in what slowly good for our bodies are discovered the other causes of what health is a person to get more advantage.

In order to understand how perspectives and emotions would affect a situation called the-system method. Using the system method you will see how emotions are involved in a certain aspect and an understanding of the root problem in order to get the most pronounced and well-balanced outcome.
The Modern Socratic Method is a process of questioning used to successfully lead a person to embrace a specific belief and thus allow you to control the direction of the conversation.

Easier to lead a person to their steps to specific knowledge through a series of questions than it is to force a person to swallow a cherished idea and rethink an important or controversial issue and by asking creative open-ended questions:

- An open-ended question requires an answer greater than a simple word or two.
  
  
  Why do you think going back to school is too difficult?

- A closed-ended question can be answered with a simple "Yes," "No," or either one of multiple answers.
  
  Do you think going back to school is too difficult?
I am not sure I want to go that career path anymore and I want to wait until I decide what I am going to start back.

Why did you originally want this degree?
I am not sure I want to go that career path anymore and I want to wait until I decide what I am going to start back.

E: Why did you originally want this degree?

S: I’ve never liked working in hospitality."
I am not sure I want to go that career path anymore and I want to wait until I decide what I am doing to start back.

Q: Why did you originally want this degree?

S: I’ve never liked working in hospitals.

Q: “What don’t you like about the hospitality industry”?

S: [Thoughtful silence]
I am not sure I want to go that career path anymore and I want to wait until I decide what I am doing to start back in. Why did you begin your law degree?

"I've always wanted to pursue a career in counseling."
I am not sure I want to go that career path anymore, and I want to wait until I decide what I am doing in that field.

Why did you graduate with that degree?

I've always wanted to pursue a career in counseling.

"What area have you thought about specializing?"
How far could you advance with your current employer with this type of degree or where else would you go?

What other opportunities will this degree give you?

How much more income could this type of degree dictate?

What are some of the disadvantages if you do not get this degree?

How does this make you feel?

Describe on a scale of 1-10, your current level of motivation to start school?

What's keeping you from being motivated to go back to school?

If I can take care of student issues, what would stop you from starting school by target date?

Questions
I had a bad experience and I could never get a hold of any of your departments.

"If you have any issues with GCL, please call this number. If you have any questions and I cannot answer your question, please feel free to contact anyone from our customer service team. We will work together to ensure you have the right person. I will make your experience with GCL better than your last one."
You seem to have lost the GCC family. Where are you looking to construct your education? Would you like to have more assistance at GCC to assist with your graduation goals?

I want to search other universities. Can you just send me some information.

What are you looking for in a college program and university? If I send you information, what is your next step?
"Before you make the decision to pursue your goal, I would like to help you explore your financial options. I talk to many students who are in the same situation and fortunately GCU has many options for you as a student that you may not even know about.

LOCAL OPTIONS

"Is price a deciding factor for you when comparing colleges? How much were you expecting to pay for college? Many people have thought the same thing about our programs, but after researching the competitors you'll see we are very reasonable. In addition, can you afford not to go back to school? With the recent research on how much more money you'll get to make after you earn your degree, isn't it time to get started now?"
With the transition to Borrowed Based Academic Year (BBAY) and Student Portal, students are going to feel frustrated, let's all ensure that we are taking care of them.

1. Being sure to ask questions that go layers deep so that they truly reveal what is interfering with the motivation.

2. Don't be afraid to show the emotions of the student.

3. By trying to cut through any of the minor issues and tell them their responsibility. Being blunt and trying to get the message across may be what the student needs to be accountable.

4. ...
Talk to an EC if you need to, but Semester or Quarter accelerated or one accredited program details information are all useful and can be found on the application.

The student can then sign the form. The EC will then sign it if the student is new or an EC in the AF will sign it. If the student is not new and they want to drop a course, the EC will sign it. You can send it to the AF or have it signed by the AF director. We prepared to use them at no extra charge to help in keeping the student and hold the student accountable for what is located, processed, and expected.

As we discussed, the EC has been trained in the program and knows more about the student. If a student wants to drop, get the EC on the line to ensure that. Don't take no for an answer, as these are your students and your unique checks. Do not let your EC approve them.
Role play activity - Review and critique as group
Call them with frequency.
Call them 2 times weekly, and mix up the time you call them.
Leave condoms that have a purpose, create URGENCY.
Always send a follow-up email.
Note contacts in CRM so you know when you called them last.
When you do get them on the phone build out the rest of their schedule - less work in the future.
ASK for a referral; you want to build up your team by asking your best and brightest students. They will help coach their friends to be successful.
Go through the students we've to see what the conversation should sound like.

- Is there a budget?
- Do you need to help your E O collect the money?
- In this area of our park?
- Can the student have a payment plan?
- Is there a scholarship that we can offer?
- Can you talk to the student about paying their balance?
• Great! You made a difference in someone's life.

• Over 1,500 students graduated this year from CSSI!

• Remember your best customer service experiences and duplicate it!

• Communicate with your graduation team and your STUDENTS!
Enrollment Agreement

Student Agreement:

I understand that I must remain in good academic standing in accordance with the University Academic Catalog by fulfilling degree completion through Grand Canyon University.

In order to fulfill Grand Canyon University's academic requirements, a minimum number of credit hours must be completed at Grand Canyon University or the University Academic Catalog by subject. I have read and fully understand the statement of responsibility for academic integrity, which is available online through the University Academic Catalog by subject. I understand that all academic and professional studies programs follow a course sequence, and I agree to pace the courses accordingly. I understand that all graduation requirements must be completed within 7 years of first entering the University, or I may be required to provide new information. I understand that all academic and professional studies programs follow a course sequence, and I agree to pace the courses accordingly. I understand that all graduation requirements must be completed within 7 years of first entering the University, or I may be required to provide new information.

Initials: ____________________________

The course requirements are subject to change as determined appropriate by Grand Canyon University. I also acknowledge having received a Grand Canyon University Academic Catalog and Student Handbook, available at the website...growing. In addition, I understand that I am responsible for all individuals that access the online Academic Catalog and online course materials, including but not limited to personal and institutional policies.

Students of the College of Education are responsible for reviewing their course requirements and program requirements.

Technology Requirements:

Courses may require access to the Internet and e-mail. Some courses may also require additional software. It is important that students check the course catalog for specific technology requirements for each course. If you enroll in a course, you will receive an email notification of your own personal course introduction to the technology required. You will also be notified of any additional software or technology requirements specific to your course. Please check your student email for the most current information.

Initials: ____________________________

General Information:

Grand Canyon University does not guarantee job placement to graduates after program completion or graduate certification. To acknowledge your understanding of the above information presented in your Enrollment Agreement, please sign and date below.

Signature of Applicant: ____________________________

Date: ____________________________
Hi Dan. Thanks for the welcome. I have been in back-to-back meetings all day so sorry for the delay. I am more than excited to be here and really have enjoyed getting to know all the folks in Financial Aid Office. Yes, Red has been wonderful to me and I really like her work style with us. She is awesome.

There are a few things that add to the projected spike in the 3 year CSIR calculation:
1. The premise of having the two-year calculation was based on the assumption that students are more likely to default within the first year of repayment (as you already mentioned) or never intended to pay to begin with. Schools figured out how to keep students in deferments and forbearances just long enough to stay out of the two year cohort years. Thus the reason for the 3 year calculation. The Income Based Repayment Plan will help with these students. It is up to my office to make sure older borrowers in default are aware of this program that just started July 1st.
2. Students at a certain point run out of options and are no longer able to apply for forbearances and such. They realize the payments are too high so they don’t pay anything. This is a new trend that has been recognized recently that more and more students are defaulting between years 3 and 4. Again Income Based Repayment Plan will help here.
3. Many students that are successfully repaying loans for the first two years take on more debt from buying a house, car, etc and don’t make student loan payments a priority. We don’t currently see this trend because of the two year calculation, but will definitely appear sooner than later.
4. Economy – There is so much that can be said here. Did you know that the Bankruptcy rate in Arizona is up 103% for this month compared to last year? That is just Arizona.

I think there are many other reasons that we don’t realize yet. There are new programs offered from guarantors that will help us soon with trend analysis using data from Defaulted Students. These three reports will help me narrow the student segment that will affect GCU the most. There are other opportunities that I will be putting this place very shortly. The good thing is that we have time to put the program in place and put the resources where it needs to be.

Now that the CSIR’s are up and running I can turn my focus to the Default Aversion efforts and develop an opportunity to build relationships with students while they are in school that will carry for a long time after graduation or withdrawal. This will also help with the Alumni efforts as well. At least I think it will. If students can see us as the trusted adviser, they will call us when they are in trouble.

I hope this helps somewhat. Looking forward to meeting you!

Redacted by HELP

From: Dan Bachus
Sent: Thursday, September 03, 2009 6:27 PM
To: HELP
Subject: FW: 2008 Default Rate Projections
Importance: High

Redacted by HELP

First, welcome to GCU. We are glad to have you. I am not sure why Red has not brought you around so I could say hi. When you have a chance can you explain to me why adding the third year causes such a spike in the CSIR? I have received a couple of questions about this from analysts. You would think that the largest percentage of defaults come in the first year a student goes into repayment as a result of the students that start, take one or two classes, decide they can’t handle the academic rigor and thus drop. It surprises me that students would start repaying their loan and then at some point stop.
Below are some projections on where our Default Rates are trending. Our 2007 CDR will be finalized in 2 weeks and we are confident it will be 1.4%. The nation saw an increase in the number of students in the first two years of loan volume for the next 10 years and based on the numbers below it would say over 3.0%. For our 2008 CDR it is a very safe bet. It's difficult to project the 2009 CDR right now but we will have recently joined GCU and that will be one of his primary focuses so we should have regular projections going forward.

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Please let me know if you have any questions.

Redacted by HELP
Executive Director
Office Finance Counseling Operations
Grand Canyon University
Redacted by HELP

Here are the projected rates for the 2008 Cohort Year that will end on September 30, 2009. The Official 2007 CDR will be published on September 14, 2009. The first 3 year calculation will be published in 2012 (for the 2011 CDR). While we will probably look good for two more years, (because it will still only show 2 year rate) the information can be misleading if not understood properly. The 2011 CDR will go back and include 2009 & 2010 rates so what we do now to keep these students in good status is more important than ever. I hope this makes sense. I will be able to provide more data in the future in a better format if you will need ongoing updates. Let me know and I will be more than happy to provide Information on our efforts as we get the program really going.

Redacted by HELP

and were the only guarantors that could provide me with hypothetical 2008 3 year CDR Rates.

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<th>2008 Projected 2 YR CDR</th>
<th>2008 Projected 3 YR CDR</th>
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Redacted by HELP Committee

*The actual rate will be weighted so there will be a variance because we will have most of the volume for which these percentages will be calculated.

Redacted by HELP

Financial Aid Customer Service Manager

Grand Canyon University

Redacted by HELP
Dan, I heard discussion a while ago about this but nothing recently. Have you heard anything recently in an article or something?

Here is a partial calculation for GCU using one of our guarantors. I can do more work on the total loan volume if you need me to. In addition, I will start working on the 3-year rate projections as a side-by-side comparison with the current 2-year rate.

Delinquent = 61
Default = 34
Deferment = 104
Forbearance = 24
Total Not Making Payments = 273

Total borrowers in repayment = 902

If the DOE were to count everyone above as not making a payment then GCU’s active repayment rate would be 69.7% (273/902 = 30.3%). This means 30.3% of the borrowers are not making payments and 69.7% of borrowers are making payments.

Financial Aid Customer Service Manager

From: Dan Bachus
Sent: Monday, June 14, 2010 11:58 AM
To: Christine Underseon; Dan Bachus
Subject: CDR Forecaster

Re: not sure if you are aware but the DOE has been talking about an active repayment calculation. I think it is the 3-year default rate plus students in forbearance and defer? Is there any way to calculate our most recent amount?

From: Redacted by HELP
To: Christine Underseon; Dan Bachus
Sent: Mon Jun 14 07:36:51 2010
Subject: CDR Forecaster

I am working on the CDR Forecaster this morning. Top priority!!!

Redacted by HELP
Financial Aid Customer Service Manager
Redacted by HELP
That is great! I'm glad the event was so successful for you! I will be here until 4pm so I look forward to putting a face to the name.

We were a big hit...I consolidated our position with the Army National Guard at this event...you probably didn't know that I am working on a COHORT with them, and we should finalize it shortly. I also made many contacts with the wounded warrior unit that had not been able to make in the past (the post has a non-solicitation policy), and I will be invited onto Ft Lewis to speak with the whole unit because of this event. I also gained 5 solid leads that will turn into applications this next week. Here is the receipt, I will try to drop off the original this afternoon.

Apply with GCU at: https://apply.gcu.edu/login.aspx?myid=88588

"You are receiving this message because you have requested information from Grand Canyon University. We will not provide your information to any third party without your consent. For more information, read our Privacy Policy http://www.gcu.edu/privacy.asp. To unsubscribe from our email list, please click here http://www.gcu.edu/unsubscribe. This email was sent by Grand Canyon University 3500 W. Camelback Road, Phoenix, AZ 85017."

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From: Grand Canyon University [NDP@GCU.edu]
Sent: Thursday, April 01, 2010 10:15 AM
To: Marketing
Subject: EVENT RECAP

Event Name: WA National Guard Wounded Warrior Presentation
Event Code: WA34.0310
Event Date: 2010-03-31
Event Location: CAMP NURRAY, WA 98430
Outside EC: Redacted by HELP
Inside EC: Redacted by HELP

Event Results
Total leads generated for this event: 5
Num. of apps received prior to this event: 0
Num. of Actual event attendees: 40
Num. of apps received at the event: 0
Num. of application packets used: 0
Num. of flyers used: 0
Num. of tri-folds used: 40
Num. of lead cards used: 10

Enrollment Counselor Expenses
Redacted by HELP Committee
Dino,

Per your request, please see attached.

I have also included some the information below:

**GCU MILITARY EXECUTIVE STAFF TRAINING TOPICS:**

**Suggested Topics for Military Trends and Insights:**

1. Military Education Overview: 5 Branches Overview and focus on education while active duty;
   a. Philosophy on outside "civilian" education according to each branch
   b. Use of ACE’s & CCAF to credential military service credits
   c. Inclusion of STD, SODA, SOCMAR, CCAF as "governing" bodies
   d. Non-government based Military Education organizations – e.g. COMER

2. Top Tier competitors in Military Education Industry: Oldest, most respected, largest military student body
   a. Competitive advantages
   b. Tactics and Strategies to work with military student
   c. Cost comparison – tuition, fees, overall degree cost

3. Servicing the Overseas Military Student: OCONUS students in Alaska & HI vs. established overseas military institutions (Germany, Japan, Korea) vs. Combat Deployed (Iraq, Afghanistan) students vs. Fleet Deployed students
   a. Qualifying the market total numbers vs. qualified students
   b. Tactics and Strategies
   c. Difference in options vs. US based military students

4. Maximizing Military Experience Towards College Credit:
   a. Tactics and Strategies used
   b. GCU Degree Completion programs
   c. Resisted by HELP Committee
   d. Articulation agreements with specific commands / training experience – Resisted by HELP Committee
   e. Post Military transition programs – Troops to Teachers, Green to Gold, OCS, Wounded Warrior

**Suggested Topics List for Training Best Known Methods/Practices Topics:**

1. What does the average military student look like? Demographic profile – age, time in service, rank, previous college education, etc.
   a. How to guessimate transfer college credit, benefits, time to completion etc. from the interview

2. Military Methods of Payment:
   a. Processing the military MDP front and back
   b. Payment Cycle time to GCU
   c. Ease of use invoicing, grade, payment, support

3. Scaling Up to serve a larger Military Market:
Redacted by HELP

From: Assistant Director of Finance
Sent: Wednesday, June 02, 2010 2:38 PM
To: Assistant Director of Operations
Cc: Assistant Director of Operations
Subject: Re: Voc rehab - Redacted by HELP

Thanks. I appreciate the feedback. Dino and I are currently mapping out a plan for his concerns.

Redacted by HELP

Assistant Director of Finance
Military Division
Grand Canyon University
Redacted by HELP

From: University Enrollment Rep
To: Redacted by HELP
Cc: Redacted by HELP
Sent: Wed Jun 02 14:35:09 2010
Subject: FW: Voc rehab - Redacted by HELP

Redacted by HELP

I received this email from Redacted by HELP. The way I see it we have 2 options:

1. Knowledge Transfer all of the information/expertise and processes to something we can train all FC's on (this is in the interface with Voc Rehab Counselors)
2. More FCOs to be one of the "Military Education Specialists" - MEBIS positions and then hire another FC to take his place on his SuperTeam

Relative to the increasing amount of Voc Rehab students. I would say there has been an increase and there will continue to be an increase of Voc Rehab students especially with the programs that we offer, the combat veterans coming home, Wounded Warrior programs that we align with etc. 

Just my thoughts.

Thanks.

University Enrollment Rep
Veteran USAF
Project Manager Military Division
Grand Canyon University
Redacted by HELP
Hi

I have been working with the Hospital at Balboa in San Diego. I will be visiting with the Service Rep for the Wounded Warrior program. I am going to be attending the Warrior Transition briefings to discuss our degree programs.

I have a few questions. I can answer some; however, I need clarification on if we participate in the Yellow Ribbon program? From our past conversations...no. However, our scholarship program is very similar.

I now have established office hours at the hospital. It looks very promising for us to be there on a bi-weekly basis. I will also be sending her brochures, etc. I will be able to meet students at the hospital on a continuous basis (that’s great). If I need anything, or if more questions arise, I will call you.

Very Respectfully,
University Development Representative

----- Original Message ----- 
From: Redacted@HELP 
To: University Development Representative 
Sent: Wed Jun 23 14:57:10 2010 
Subject: Wounded Warriors from the Balboa Naval Hospital, San Diego

Good Afternoon, Mr. Redact;

I really enjoyed meeting you during the Education Fair on Tuesday, June 8th at the Balboa Medical Center in San Diego. I was very pleased to have a chance to discuss the Education opportunities available for the Army Wounded Warriors and their Family Members. It was also my pleasure to learn more about your Education Programs. I am especially excited about the possibility of the partnership opportunities and close working relationships between the Grand Canyon University and the Army Wounded Warriors in San Diego.

A Warrior in Transition is a medical hold-over, active-duty medical extension, medical hold, and any other active-duty Soldier who requires a Medical Evaluation Board or has complex medical needs requiring six months or more of treatment or rehabilitation. A Soldier’s mission while assigned to a Warrior Transition Unit (WTU) is to heal. Soldiers assigned to a WTU may have work assignments in the unit or take College Classes, but such work assignments may not take precedence over the Soldier’s therapy and treatment.

Please take a few minutes to answer the following questions below:

1. Is your university participating in the Yellow Ribbon Program? Please, provide the VA POC for your School.
2. Do you have any Scholarships available for the Wounded Warriors Spouses? If YES, please provide the details.
3. Are you participating in the GoArmyEd? Are you 101 or Non-101 School?
4. Please, provide a link to your University Website.

Grand Canyon Education, Inc.
Document 8, Page 5
Thanks, Randi, it starts next Monday (1/4). I wasn't expecting 3 year trial until next Monday so this is good to have. I have some real good stuff to talk about this week with you. It feels good to be going on this finally.

Chris Linderson

Financial Aid Customer Service Manager

Re: 3yr Draft Cohort Rate

FYI = the Department has posted what our 3 yr rate would have been for the last three years.

What you can see is that the denominator decreased for the 3 yr in 2007. I think we need to also start monitoring/challenging on a monthly basis students who go IN to this number. I'm sure we have never even looked at this in the past because our rate was so low.

Let's discuss sometime this week.

When does your default person transition over?

Chris Linderson

3114

Grand Canyon Education, Inc.

Document 9, Page 1
### Cohort Default Rate History List

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Chris Linderson  
VP - SFA Compliance  
Grand Canyon University  
Retraded by HELP
Dan,

I have attached an updated Default Rate Forecaster for the current 2009 Cohort. Guarantors and Lenders are required to provide updated data to schools by the 5th of every month; therefore, you should expect an up-to-date forecaster within five business days after the 5th. The report will reflect previous month’s data based on the efforts of the Guarantor, Lender, and Grand Canyon University. I started making phone calls, mailing letters, and transmitting emails earlier this month; therefore, those efforts will be reflected on the January Default Rate Forecaster in an additional section that I will add to the report.

Most of the descriptions on the left of the report are self-explanatory; however, the two most important lines are 12 and 15. Line 12 represents the amount of delinquent borrowers that I handled (new Default Aversion Specialist) and I will be working to avoid through direct phone calls, letters, and emails. These numbers include all stages of delinquency starting at day 31 and above. Line 15 is our actual cohort default rate as of 12/5/2009 based on the number of defaults that have already occurred on line 11.

Line 17 measures the worst case scenario if all the current delinquencies default before the 2009 - 2 Year Cohort repayment window ends (06/30/10). Our overall goal is to lower the number of delinquencies and avoid increasing the number of defaults; ultimately lowering the projected rates in line 18 and 17.

Please let me know if you have any questions regarding the Default Rate Forecaster or efforts that we are taking in the Default Management Office.

HELP
Grand Canyon University
Financial Aid, Customer Service Manager
Dan,

The most obvious trend we are experiencing at GCU is that borrowers are not educated enough on their rights under the Stafford Loan Program. As long as we can get a borrower on the phone or respond to an email, we usually can make him or her aware of various options, thus making it easier for the borrower to talk with the Guarantor or Lender. This is our current success right now.

The second obvious trend is the effectiveness of a genuine Default Aversion Department. Many schools focus on mailing delinquency letters and working the Incorrect Data Challenge when the delinquency rate is published; however, these same schools are now realizing that such reactive measures are no longer effective. There is absolutely no reason a borrower should ever default on a student loan given all the options that are available even in a bad economy. For this reason we are starting to focus more on proactive measures such as grace letters, grace phone calls, and a Borrower Education Webpage. If we are held accountable for the Cohort Default Rate (even more so in the future), then it is our responsibility to make sure students are educated as much as possible before withdrawing or graduating.

Financial Aid Customer Service Manager

From: Dan Bachus
Sent: Thursday, March 11, 2010 6:47 AM
To: Director of Financial Aid
Cc: Financial Aid Counselor
Subject: RE: 2009 Default Rate Forecaster - March

What are your general thoughts on the trends of defaults and delinquencies?

Hi Dan,

Attached is the 2009 Default Rate Forecaster for March. Let me know if you have any questions.

Grand Canyon University
Financial Aid Office Service Manager

Grand Canyon Education, Inc.
Document 11, Page 1
Dan,

The Default Aversion Team started calling delinquent Perkins borrowers a few weeks ago to supplement the efforts of the service and collection agencies. I am tracking those efforts similar to the DL and FFELP Loans. Attached are two CDR projections for Perkins and Stafford Loans. Let me know if you have any questions.

Grand Canyon University
Financial Aid Customer Service Manager

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February 26, 2008

R – Redacted by HELP Committee
Executive Director
DETC Accrediting Commission
1601 18th Street, N.W.
Washington, D.C. 20009

RE: Restructuring of Liberty Partners’ Majority Stock Ownership

Dear R -- Redacted by HELP Committee

It was great to spend time with you last week at the CCME conference. I am writing to you on an administrative matter described below.

In accordance with the DETC Accreditation Handbook C.3, we are writing to inform you of an anticipated restructuring in the majority stock ownership of Henley-Putnam University ("Henley-Putnam" or the "University") by Liberty Partners. However, as described below, this stock restructuring will not result in any changes to the University's management team, mission, faculty, educational programs or curricula. Moreover, the stock restructuring will not involve an acquisition of control over the University's management or policies by any new individual or entity.

As you may recall from earlier discussions, Liberty Partners is a highly respected private equity investment firm that has established a very strong reputation in for-profit education. In addition to Henley-Putnam, its current portfolio includes Edison Schools, Inc., Concorde Career Colleges, Inc., YTI Career Institute and the Ogle Schools of Hair Design. Liberty Partners maintains its portfolio investments as independent companies.
Liberty Partners has exercised control over Henley-Putnam through its management (on behalf the Florida State Board of Administration) of Liberty Partners Holdings 49, LLC ("LPH 49"), which presently owns approximately 56% of the University’s shares.¹

Liberty Partners is currently in the process of creating a new investment fund, Liberty Partners II, L.P. ("LP-II") with capital contributions from several new institutional investors, and plans to transfer majority stock ownership of the University from LPH 49 to LP-II. The various investors in LP-II will be limited partners with passive ownership interests and control over LP-II will reside with its general partner, Liberty Capital Partners. Thus, as shown on the attached chart, this restructuring will not affect the ultimate control of the University.

We respectfully seek your confirmation that the proposed restructuring requires no formal approval by the DETC Accrediting Commission. In the event you determine that approval or some other action is required, particularly if such action must be completed before we consummate the transaction, we would greatly appreciate your assistance in providing any required application materials and reviewing them on an expedited basis.

Thank you again for your continuing support of our program. Please feel free to contact me should you have any questions with respect to the foregoing. I look forward to seeing you in Boston in April.

Sincerely,

[Signature]
Gregory H. Von Gehr
Chief Executive Officer

¹ The remaining 37% of the University’s shares are held in the aggregate by our founder, Mr. Nirmalya Bhownick, management personnel and several individual investors.
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Online Campus Business Development

The Online campus plan to build toward 90/10 self-sufficiency involves a multifaceted launch of outside sales professionals whose goal is to secure leads representing enrollment revenues of around $2.2m. On the proposed 2010 revenue budget of $35.6m, this would represent 6.18%. When executed, online is projected to move from 9.61% dependence upon Title IV funds to 8.92%.

The Director of Business Development came to us from Capella where he developed, led, and grew a dedicated team of sales professionals generating over $70m in non Title IV revenue after nine years.

A summary of channel goals along with a short description follows below. Each channel has a plan that involves staffing, market penetration and primary targets, collateral material development, lead acquisition and conversions, as well as revenue goals.

Channel One - Military $585k
This channel includes two demographic groups: active military and veterans. Staffing includes a Director of Military Education and 3-5 educational liaisons (outside sales reps) placed near large bases and veteran populations across the US. Focus on lead generation involves (1) internet marketing and advertising at select media venues around bases, (2) a local base presence with education service officers and access to off base veteran and service organizations, and (3) established presence nationally with formal relationships among critical military gatekeeper organizations.

Channel Two - Education $260k
The second channel also has two demographic groups: high school and post secondary institutions (Community Colleges and Technical Colleges). Each requires a different focus and represents different opportunities. Staffing includes a Director of Education and 3-5 educational liaisons. High school strategies involve affiliation and dual enrollment agreements directly with school systems, as well as third party partnerships with existing K-12 organizations with field sales forces already established and capable of generating interest for Herzing programs. Post secondary involves articulation agreements with institutions and bridge programs whereby students graduate with diplomas or associates and enter our associates or bachelor programs.

Channel Three - Corporate $400k
A focus on Business to Business (B2B) sales makes up our third channel. This initiative is the most tested of the six channels. Staffing includes 3-5 corporate account executives and direct leadership falls under the Director of Business Development with a plan to hire a Corporate Director in the Spring. Efforts focus on building relationships with large accounts (Herzing Educational Leadership Program),
leverage assets and assisting local campuses grow in their geographical areas, and establishing relationships with third party agencies similar to those in the Education channel but focused on verticals such as healthcare.

**Channel Four: Native American**
$230k
Native American Tribal funding serves as the fourth channel. Significant funds are available for Native Americans through both federal BIA and local tuition assistance from casino monies. Staffing includes a Director of Native American Education and 3-5 educational liaisons. Relationships and trust are built slowly, but our director has longstanding relationships with a variety of Tribal nations. Additionally, our participation in the Milwaukee national Indian Educational Association event has generated opportunities among Tribal colleges that we are pursuing. Focus is on Tribal Nations with full scholarships and established protocols for higher education tuition assistance.

**Channel Five: International**
$145k
The fifth channel involves efforts abroad and relies upon relationships with external agencies. Staffing focuses on a Director of International Education who is capable of establishing relationships with agencies and organizations to direct students into Herzing’s online programs. Opportunities are being pursued in China, Israel, and Saudi Arabia. Recent discussions have opened up opportunities in Sub-Saharan Africa. Several agency arrangements, should they bear fruit, will also open Western Europe and Southeast Asia. This channel is likely very slow to develop, but it has significant opportunities over time. No revenue is forecasted in the first six months of 2008.

**Channel Six: State/Federal (non-military)**
$120k
The last channel comprises several areas including Workforce Development, Vocational Rehabilitation, Not-for-profit organizations, and Civil Service. Unions may also be a part of this initiative but will depend upon the talent and disposition of staff under the corporate channel. Staffing includes a Director and 2-5 educational liaisons. Targeted efforts will be directed to areas of the country hardest hit by the recession but supported by state and federal monies. Staff will partner in discussions with the corporate and educational channels where synergies develop.

Additional: Continuing students account for $370k of the plan.
90/10 Report to Finance Committee of the Board
Board of Directors Meeting; June 5, 2007; Akron, Ohio
By Renee Herzing

Regulatory Concern for the Online Campus (with Madison): 90/10
The Online Campus is currently at 93.8% on the ratio of Title IV to other payment sources (vs. 92.7% YTD 2006). Combined with Madison, the ratio is 93.5% (vs. 94.7% YTD 2006). The following initiatives are being pursued to encourage more cash payments from Online Campus students:

1. New Programs: The greatest potential for affecting the amount of cash payments made by students is to launch programs that target a higher socio-economic or potentially working student, such as Graphic design, gaming, and management level health care programs.

2. “Bridge Program” marketing: The Career Services Director for Online, has visited about 6-8 technical colleges promoting our Bachelor “top-off” degrees. The concept is that some students will be working after graduation and able to pay some cash. We have created a specific scholarship for technical college graduates based on grade point, and Milwaukee’s technical college allows colleges to purchase their student list and offers other direct marketing options.

3. “Upsell” Advisor: Admissions is going to have one Admissions Advisor focus purely on encouraging our Diploma and Associate graduates to pursue a Bachelor degree, again with the hope that they qualify for employer reimbursement or are working and can pay cash.

4. Business Development Efforts: Online President has been working with Admissions Advisors to work their local business contacts to promote our program.

5. Military Initiative: A company policy has been established to offer courses at special rate for military, equal to their educational benefit. Bill Getter has a contact in Europe who has outlined some initial ideas on promoting Herzing College to UB Military abroad. He may be engaged directly to organize presentations in Europe.

6. Admissions Recruitment Strategies: Online President is proposing the following management changes in the Admissions department to encourage cash payments:
   - Phase in increased Enrollment Fee ($100) within next 6 months. Consider enrollment fee based upon degree level.
   - Add language to script that speaks to student average up-front educational investment.
   - Add Cash Payment Component to Performance Matrix. Advisors receive points based on cash collected from their students.
   - Hire desired skill-set - current advisors are accustomed to current business practices. New hires will be trained differently and given different expectations.
Consumer's Original Complaint:
I was a student of Herzing College online Program in or around 2004. I was connected to the Minnesota branch of the school. I had only completed a couple of classes when I decided that the program was not suited to me. I owe the college $1000.00 as a payment sometime before I dropped attending. I did not complete the program, nor did I even come close to completing it. Now they are calling me every week for payment on the full program, which is around $6000.00. I believe it would be only fair if I paid for the classes I did complete (even the ones with a failing grade). I do not think it is right or just to charge me for classes I did not take.

Thank you.

Derek Betterman
Other (requires explanation)

Consumer's Desired Resolution:
I would like to only be charged for the classes I attended. I take full responsibility for those few classes, even the ones with a failing grade.

BBB Processing
03/06/2006
BBB Complaint Received by BBB
03/16/2006
BBB Complaint Validated by BBB Operator
03/18/2006
OIC EMAIL Send acknowledgment to Consumer
04/06/2006
OIC EMAIL Inform Business of Complaint
04/01/2009
OIC / DBR First Request for Resolution to Business
04/01/2009
OIC / DBR Second Request to Business
CASE ID:
On April 09, 2009, you provided the following information:

Contact Name and Title: Campus Prov.
Contact Phone:
Contact Email:

was never, to our knowledge, a student through our campus here in Minneapolis. Our last address on record for indicates she was a Wisconsin resident, so she would not have enrolled through our campus.

Student records we were able to access here in Minneapolis indicate that she took a substantial number of credits before withdrawing from the program, hence the substantial liability to the college. Students are customarily responsible for paying for coursework regardless of academic outcomes. We suggest further inquiries on this matter be directed to the following contact at Herzing's home office in Wisconsin:

Rickel Todd
President, Online Campus,
Vice President e-learning
Herzing University
535 N. 6th Street
Milwaukee, WI 53203
STUDENT COMPLAINT SUMMARY

Name of Student: [Redacted]
Student ID #: 6605627

Date of Original Complaint: November 2007
Description of Complaint: Alleged statements guaranteeing eligibility for Coder II exam
Department(s) Involved: Education / Admissions
Additional Information:
Case #: 44039795

Consumer Info:

Business Info: Herzing University
525 N. 6th Street
Milwaukee, WI 53203

http://www.herzing.edu

Nature of the Complaint: Contract Disputes

Consumer's Original Complaint:
When I contacted Herzing College about the Medical Coding Program, I was informed that I would be a Coder II upon completion. That is false. In order to obtain the status of Coder II, you must have three years of experience to be eligible to take the certification test. I contacted employment agencies for coders and was told they wouldn't even talk to a coder without any experience.

Also, the school employed instructors with fraudulent credentials so I literally had instructors "teaching" the classes who had never gone to school for the subject or worked in the field. They were unable to answer questions because they just didn't know how to answer the questions.

Instructors REFUSED to give out answers so the students had no way of knowing if they were even on the right track. Imagine trying to learn algebra and you don't know if the work done the previous week was done correctly and yet you are supposed to build on that information for the next session.

Two particular instructors taught the class the way they wanted without even using the book. For example, in Anatomy and Physiology we had to write "detailed experiment reports" and learned absolutely nothing about the subject itself. Another instructor liked papers on Pharmacology and again didn't use the book so nothing was learned about that subject.

I now have over $10,000 in student loans to repay and I had to take a pay cut to get into the field of coding since I didn't have any experience, however, I was told that the salary increase would be immediate because coders are in need at this time. The whole point in going back to school at the age of 54 was to get myself into a field where I could support myself since my husband's health is declining and I have to be prepared to live alone.
I'm hoping to protect someone else from making the same mistake I made by going to Herzing College. They say they have the same credentials as Penn State and they may, however, the education is a joke. When I called to get the answers, I was told that that was the teacher's method of teaching. I finally was able to get the answers AFTER the class was over from a Dean who insisted the teacher send them.

**Consumer's Desired Resolution:**
December 3, 2007

Ms. [Redacted]
U.S. Department of Education
Complaints Analyst
Better Business Bureau of Wisconsin
10101 W. Greenfield Ave., Suite 125
West Allis, WI 53214

Dear Ms. [Redacted],

The purpose of this letter is to provide a response for the record concerning the complaint filed by Ms. [Redacted].

In regards to the concern for alleged statements conveyed by a Herzing College Admissions' representative guaranteeing eligibility for the Cosmetology exam, we are not aware of any such commitment being made. Upon the conclusion of our investigation, it was determined that such alleged statements were not made upon review of the transmissions documented in the record between Ms. [Redacted] and Admissions personnel. It is Herzing College’s practice not to make any promise for licensing and/or employment guarantees. Herzing College can direct students to national websites that report community data for employment opportunities, market compensation ranges and professional organizations who conduct examinations specific to a discipline.

It is incorrect in identifying that Herzing College had an instructor that was dismissed for not providing instruction that meets our standards for instructional delivery. When the issue was brought to Herzing College’s attention, appropriate action was taken to ensure that our standards are maintained if not surpassed.

Ms. [Redacted] was enrolled in the diploma program for Medical Billing and Insurance Coding. She chose not to complete the internship course that was reflected on her program schedule when she registered. Herzing College is more than willing to have Ms. [Redacted] re-take the course (MC-163 aka MC-173 Com. program) at no cost in which she expressed a concern with the learning outcomes she achieved. Ms. [Redacted] earned above average grades in her program of completed courses.

Ms. [Redacted] notified her student advisor on 09/12/2006 that she has obtained a "better coding job". It is welcome to contact our Career Services department for additional career resources and counseling services should she desire to seek such services at no expense to her for such services.

It is unfortunate that [Redacted] perceives dissatisfaction with her experience at Herzing College. We hope to rectify her perception by welcoming her to re-take the course referenced above at no cost for which we had to take appropriate action with the faculty member.

Regards,

Mr. Henry Herzing
President, Herzing College

Cc: [Redacted]
From: Getter, William
Sent: Friday, May 29, 2009 5:42 PM
To: Getter, William
Subject: RE: Herzing - Birmingham, AL - (Important)
Attachments: Herzing letter.doc

Dear [Name],

Thank you for your email outlining the customer service issues you faced while in the Birmingham Campus. I want to assure you that your experience did not meet our expectations. We are taking your feedback seriously and have reviewed our processes to improve our overall customer service.

Just the other day, our campus officers were at the Birmingham Campus this afternoon and I can assure you that the training of employees was all finished yesterday. I’ve also set up a meeting to discuss this issue.

Agent, thank you for sharing your feedback.

Best Regards,

[Signature]

[Name]
Director Campus Operations
Herzing College

Redacted by HELP Committee

From: Getter, William
Sent: Friday, May 29, 2009 2:15 PM
To: Getter, William
Subject: RE: Herzing - Birmingham, AL - (Important)

Confidentiality Notice: The information contained in this email message is privileged and confidential information and intended only for the use of the individual or entity named in the address. If you are not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this information is strictly prohibited. If you received this information in error, please notify the sender and delete this information from your computer and retain no copies of any of this information.
5/29/09

To Bill Getter,

Re: Herzing University at Birmingham, AL.

First let me introduce myself. My name is . I started attending Herzing College in 1998. In 2002, I graduated with my Associate Degree in Business Administration. I am the first person in my family to attend and graduate college. I attended Herzing at night and worked a full time job all while raising an infant toddler. My experience with Herzing was ok. I chose Herzing because of the close proximity of my home and work. In addition to the location, I did not want to attend a major university because I did not want to be “just a student”. When I first attended Herzing, I was excellent and very thorough. He returned every call and assisted me with questions, etc.

After I graduated in 2002, I decided to build a home and continue with other priorities. In 2007, I decided to obtain my Bachelor degree, however the only option I had was to attend online because of my career, motherhood and community involvement. Herzing seemed like the right place to attend since I was an already established student and my credits and classes could transfer.

Needless to say, I have not had a great experience with Herzing University in the past 5 years. For instance, “Blackboard” is not very user friendly. There were numerous times that Blackboard was down and “IT was working on it”. In addition, in one particular class, we did not get a response from the teacher until after several days of class. Also, if a class assignment test or final was multiple choice, Blackboard would not recognize I had selected the appropriate answers and when I would submit my answers the error was “The following questions were not answered 1, 2, 3, 4, etc.” Upon trying to re-submit my answers, halfway through this process, my laptop would “freeze up” and “get stuck.” I had to call IT several times with no improvement. IT suggested Firefox and other suggestions, and still nothing would help. This was extremely aggravating throughout each class. I had to call or email each instructor about this “problem” and get him/her to reset the assignment or test. In addition, had to re-type each question or problem and re-submit it in a Word document.

My laptop is relatively new and my computer should not have been the issue. Making matters more frustrating, my last class at Herzing was taken as an independent study course because there were not enough students to make a full class. On my first day of class with , I took the pre-test on campus. At the end of the test, the same “message” appeared at the end of my pre-test. “The following questions were not answered 1, 2, 3, 4, etc.” I ask Ms. why this problem continued to occur on each test. He said “Because there is a glitch in the system but your answers have already been submitted so you do not have to start the test over”. If I would known there was a “glitch”
Another "issue" that really, really upsets and disturbs me is that Herzing University does not offer on-ground assistance for online students. I have always maintained very good grades and attendance, and expect help when I am not doing well in a class. I should have had no problem receiving it. Example: My most recent class was Decision Making: Quantitative Analysis. This class was extremely difficult. In week one, I knew first hand that I was going to require tutoring in order to stay afloat. I called Herzing and asked for help. The response was "You need to ask your online teacher and classmates for help." I did!

My instructor called me, and might I add she lives in Wisconsin and I live in Alabama. She did not speak English clearly nor slowly enough to be understood. She and I (along with another student) conducted a conference call in or around the third week of class. By this time, I was more lost than I was in week one. She rushed through the assignment and expected us to "catch on" and "catch up" in a 30 minute phone call. I desperately needed more of the instructor's time. I did ask my classmates several times for help. Only one guy responded and really did not help. By this time it was week 4 or 5. The instructor and I attempted to conduct another conference. I was still lost. I continued to ask my friends, family and co-workers to tutor me. I even called Herzing again, but still I could not get the help I needed. I finally finished the class with a 76. The lowest grade I had received at Herzing with my Bachelor's degree. I was disappointed in my grade; however, I blame the low grade was not because of my lack of effort but on the lack of support offered by Herzing instructors.

Another issue that I have with Herzing is the fact that the graduation ceremony is held on a Friday, in the middle of the day. This time does not work well with the majority of working adults. Herzing does major marketing towards online and night students, you would think that having a graduation ceremony during the evening or on a week-end day would encourage participation in the graduation ceremony and attendance at the ceremony. Certainly, other surrounding Universities do conduct their graduation ceremonies DURING THE DAY! On line students work long and hard towards completing their degrees, most while caring for families and working full time jobs. I believe I speak for many when I say it would certainly have been nice to take part in the graduation activities!

While I am on the subject, I was given two different dates and times for the graduation ceremony. Herzing University in Birmingham should be communicating with the faculty and staff in addition to ALL of their students.

In my experience, communication between Herzing and on-line students does not exist. Few times was I contacted for anything. I received no notice of graduation date, exit exams, caps and gowns, etc.
if I wanted to know what was going on, I had to call Herzing and probably have spoken with almost every person in the Administration department. I called Herzing on a weekly to bi-weekly basis for various reasons. When I would call and have to leave a message, for the most part, it would take several days for a returned call. Has anyone not ever heard of the “Sun-down rule”? Obviously not! Towards the end of college, I knew that I was supposed to attend an exit exam. Fortunately, I knew this because of that being a requirement when completing my Associates degree. I called Herzing and spoke with ..... when the exit exam was scheduled. She said “That I should receive something in the mail soon about the dates and time and that I should hear from soon”. Needless to say I never did!

I called back on a Friday, April 17th, 2009. To my surprise and irritation, the exit exam date had passed. I explained to Joyce that I did not receive any indication about the exit exam and that my final was on Monday, April 20th, 2009. She and I set up an appointment for her to go over the material.

As I was leaving the campus on April 23rd, 2009, I ask “How was I doing?” He and I sat in his office for a long time as I vented to him about the disappointment that I have had in Herzing verifying my address and telephone in the system. To our surprise, my telephone number was incorrect. How can a student who has been attending Herzing for 1 1/2 years have the wrong telephone number in the system? I have had my cell number for several years so there should be no excuse. In addition, I have been employed at the same location for almost four years. Herzing had my previous employer’s telephone number! I am absolutely astonished by the lack of communication, lack of effort and lack of support that I have had from Herzing.

If I were getting my education for free, I MIGHT be able to tolerate this lack of customer service. However, since I have paid for my education myself without any assistance from my family or friends, I expect higher standards from Herzing.

Finally, I would like to discuss my diploma issue. I called Herzing and let them know that I was not going to attend the graduation ceremony on May 15th, due to the fact that it was being held in the middle of the day and it was not convenient for working adults. I was told at the end of April that each student would receive his/her diploma before the actually graduation ceremony. As May 15th approached, I still did not have my diploma. Once again I called Herzing. This time I was told that Herzing was creating new diplomas and masts with “Herzing University” on them and that we would receive them soon.

“Well today is May 29th and guess what?? Still no diploma! I had to once again call whom by the way is the only person who shows excellent customer service skills. He returns phone calls back in a timely manner. He has great phone skills, good rapport and always follows through with action. When I spoke with him he said that in charge of the diplomas. I have left her a message, so we will see if I get a returned call.
Please understand while I am grateful for the opportunity to complete my on-line degree and anticipate many career opportunities to open up because of it, I felt compelled to voice my concerns with your Birmingham Campus program. I hope this letter will help identify areas that you can improve upon to enhance customer service. Online students are an important part of your customer base and if you wish to grow your Birmingham campus, their needs must be addressed timely and effectively.

Please feel free to contact me at [redacted] if you would like to discuss further.

Thank you
Slama, John

From: Slama, John
Sent: Monday, September 14, 2009 11:54 AM
To:

My name is __________. I graduated from Herzing in September 08 from the Dental Assisting program. I have still not found a job and I have not had much help with job assistance. I was under the impression that ______ would try and find the students jobs. All she has done for me is send me job postings that I have already sent my resume to for the most part. But I have heard from former and present staff at Herzing that she does not do her job and she does not do anything to help the students get jobs. It is very disappointing. I was under the impression that we receive job assistance and if I would have known I would be without a job a year after I finished school then I would have never come to your school. I will never refer someone to Herzing University. I have actually told people not to go there because we get no help with job assistance. Any of the girls who have found jobs in my class found them their selves, had no part in it. I really hope she is not taking credit for it because she did nothing. I would really appreciate it if you or someone could talk ______ about this. I am trying to be the most professional I can be about this, but you have to understand my frustration. Something needs to be done about job placement because once people start realizing they really get no help with finding a job, nobody will want to go there. Thank you for your time.

Ready for Fall shows? Use Bing to find helpful ratings and reviews on digital TV’s. Click here.

Redacted by HELP Committee
Wednesday November 25, 2009

To Mr. [Name]

My name is [Name] and I am writing this letter to you today to formally express my concerns regarding the education that I am receiving currently at Herzing. I have spoken with Mr. [Name] on a couple of different occasions to express some of these issues in hopes that something will change. However, I do not feel that much has happened.

I am currently taking my Clinical Lab I with [Name], which is where I am having many concerns. We are currently in our fourth week of class, and I feel as though I am wasting my time and money to attend this class. Up until Tuesday November 24th, I can honestly say that I have not learned anything in this class from [Name]. I have learned some things this term by volunteering and seeking help from outside sources.

My main concerns with this are that 1: I do not need to pay for that kind of education, I can do that on my own time, and 2: I do not feel that [Name] is fully qualified to be teaching a class that he has very minimal experience working in.

There have been several occasions that a student in class (my self included) has asked him some different types of questions that seem to be fairly basic in nature, and he has not been able to answer them. Also there have been two occasions that I can recall where students have used basic vocabulary terms from the book, and [Name] had

[Signature]

Herzing, Inc.
Document 7, Page 1
"never heard that before" or did not know what we were talking about. Just this week I asked a question regarding what a letter stood for in an abbreviation, and received the answer, "I don’t know, and I don’t really care, I never learned that," as well as telling me that it was not relevant. I think that this was a very poor and inappropriate way to address a question from a student.

Redacted by HELP Committee

I would like you to understand that this is a brief and generalized version of what has been happening, and my concerns. I would gladly sit down and talk with you about this in more detail.

I would appreciate that this information be kept as confidential as possible at this time.

By this I mean, if this is to be discussed, I would like to remain anonymous.

Thank you for your time,
Handling Objections

A Step by Step Process
Objections
The real selling begins when the customer says, No!"

- What is an objection?
  - A reason or concern that prevents a prospect from making the buying decisions.
  - Two types of objections.
    - A real objection.
    - A stall.
  - Most objections offered by prospects are stalls.
    - Classic stall "I want to think about!"
  - Secret to success is uncovering the real objection. "Peeling the onion"
Objections

- Why do prospects object?
- Fear.
  - Fear of risk
    - Risk of loss.
      - Loss of money.
      - Loss of time.
- Eliminate the fear = overcoming the objection.
Objections

“On ounce of prevention, is worth a pound of cure.”

- Preparation is the key.
  - Build a comprehensive list of objections.
  - Prepare an objection response form.
  - Keep the list up to date, add new objections and responses as they occur.
  - Set up a Strategic Tactical Objections Response Meeting (S.T.O.R.M) to deal with new objections.

- Probing questions and trail closes are your best defense.
Four Basic Steps

1. Empathize
2. Probe
3. Verify
4. Respond
Empathize

- There's no such thing as a "silly" objection.
- Show the prospect that their concern is important to you and that your job is to help.
- Use the words "Feel & Felt" in your empathetic statement.
  - Ex. "I understand how you feel...other students felt exactly the same way...."
Probe

- Ask questions that will help you clearly understand the objection.
  - Often prospects are not clear about their concerns. The classic objection "I want to think about" is very general and doesn't tell you the specific concern.
Verify

- After the prospect responds to your questions, summarize the response and say it back to the prospect.
- Be sure to verify with the prospect that your understanding of his objection is accurate.
  - Example: “Let me make sure I understand, what you’re saying is……”
- Ask a follow up question that incorporates the solution.
  - “So, if I were able to find a way to make this program affordable to you, would you consider enrolling?”
Respond

- Deliver your response to the prospect's objection.
- Use the word "Found" in presenting your argument.
- Use documents and facts to support your response.
- Proceed with another attempt to close.
Preparing for Objections

- Develop an Objection Response form.
- Identify the main objections you are likely to encounter.
- Script a response to the objection.
- Be sure to use the 4 steps (handling objections) to formulate your response.
Objection Response Form

- List the objections
- Categorize it as “Real” or “Stall”
- Script a response using the 4 basic steps.
  - Don’t forget the “F” words.
- Rehearse and role play response during a S.T.O.R.M. session.
- Tweak script for your comfort zone.
- Keep an update O.R.P. in a binder.
Objection Response Tools

- Similar situations
  - Share other prospect experiences who "Felt" the same way.
- Testimonials "emails" from satisfied students.
  - "I was really nervous about taking courses online, but everyone at Herzing was so helpful, someone was always available when I needed help!"
    - Peter Panic - Madison, WI.
- Articles
- Charts
Most Common Objections

1. Now is not a good time, too much going on-family, job, planning a wedding, moving etc.
2. Tuition is too high compared to community college.
3. Too much money for a diploma program.
4. Can’t afford tuition at this time.
5. Don’t want loans, only grants, heir job.
6. Concerned about placement, looking for guarantee.
7. Leery about the credibility of an online school.
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
### Tuition Increases

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#### Atlanta Tuition Increases (2006-2010)

#### Boston Tuition Increases (2006-2010)

#### Birmingham Tuition Increases (2006-2010)

#### Kennesaw Tuition Increases (2006-2010)

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**Herzing, Inc.**

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### Herzing, Inc.

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Notes:
- Students must earn a minimum grade of 2.0 in all courses.
- The final grade for each course is based on a 4.0 scale.
- The total number of credits required for graduation is 122.
- The average grade is calculated on a 4.0 scale.
- The program total is the sum of all credits completed.

**Source:** Department of Education, Self-Reported Data
From: Herzing, Henry [herzing@herzing.edu]
To: Herzing, Henry
Sent: Wednesday, November 25, 2009 9:49 AM
Subject: 90/10 initiatives-possibilities

1) Keep focus on getting cash commitments - can we measure cash payment per rep and 
   High priority

2) In Akron and possibly Alabama and Miami hire a rep to focus on VHA, veterans, 
   rehabilitation, workers' compensation clients, and tuition reimbursement or corporate 
   contracts - easiest if we can fit the training into existing courses and we could discount 
   as much as it takes to get the business if the company or institution pays. Look what we 
   were willing to do in China in discounting. Let's be aggressive in getting sponsored 
   students - offering 30 or 50% discounts in Ohio-High Priority

3) Acquisitions - High Priority

4) Merge OFFICE numbers - exploring

5) Tuition bending - at this point may help more with average income per month by student 
   than 90/10

Our goal should be to get under 80% so we not living on the edge.
By increasing our cost to create a gap, to assist in 90/10, our students will have higher cash payments or they will have to apply for alternative loans.

In my experience, and especially lately, the majority of our students cannot afford higher payments. We have people coming in weekly asking to reduce their contributions or take out the maximum loans to increase their credit balances.

We have been very unsuccessful in using the alternative loans. Either the student doesn't want to take out an additional loan or the loan is denied. Ever since Katrina, the occupants of this area are suffering a financial crisis. The credit scores are extremely low and so are potential co-signers.

I'm concerned that we will have increased drops and lower starts. Just this past month, we've had over 25 drops so far and many are for financial problems. If that is the trend, we may be setting ourselves up for failure.
From:  
Sent: Tuesday, November 24, 2009 12:18 PM  
To:  
Subject: Tuition

Ana,

As you know our tuition in May will go up to:

$425 for IST, $390 for IT and $375 for all other.

Roger would like us to reconsider going up to $390 for everything minus IST.

Our 90/13 issue is driving this as we are well over the 90% mark. As Roger put it "All and高铁 are keeping us in business."

Thoughts?

Redacted by HELP Committee

Campus President
Herzing University New Orleans
2006 Veterans Memorial Blvd., Ste 410
Kenner, LA., 70062
Redacted by HELP Committee

www.herzing.edu

Accredited by The Higher Learning Commission and a member of the North Central Association. The Higher Learning Commission can be contacted at www.ncahigherlearningcommission.org <http://www.ncahigherlearningcommission.org/> or 800.221.7400
Suggest: O$ only INCREASE retention 100 OR 150 pts, PROFIT INCREASE TO 150 pts for 20+ and subtract/ask 10 per point up or down with max of 250, and add 5pts for each 0.1% 90/10 is reduced for the year compared to first semester of last year or ALTERNATIVELY give them a goal and they get 100 POINTS for goal.

Henry Herzing, Chancellor
Annaicily HELP Committee

Hi!

cea Revisited by HELP Committee

Www.herring.edu

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From: Gablekauer, Roger
Sent: Thursday, April 29, 2010 3:27 PM
To: Herzing, Renee
Cc: Herzing, Henry
Subject: YTD HAPPY Bonus Results

Renee, attached are the 2010 UNIFI results through March under the current plan. The first placement results for 2010 will be included in next month's UNIFI. I have also attached a sheet that explains how the points are calculated for each KPI.

If we are going to include 90/10 in this year's criteria, I would recommend that we use the 90/10 percentage for each campus in January (1/29/10) as a baseline and then award points based on each 0.1% improvement at the end of the year. If we add this as an additional criterion and an additional way the campus employees can earn HAPPY money, we may want to consider capping the number of points a campus can earn in the profitability section (350 - 400) as campuses like Akron can currently earn 500 points in this section based on their percentage of profit.

Food for thought.

1

Confidential/Business Sensitive
Roger

Roger J. Gugelmeyer
Vice President of Operations
Herzing Educational System
Phone: Redacted by HELP Committee
Fax: Redacted by HELP Committee
E-Mail: Redacted by HELP Committee

Herzing University is accredited by the Higher Learning Commission and is a member of the North Central Association. The Higher Learning Commission can be contacted by phone at 319-266-7500 or on the Commission’s website at: www.ncalrc.org

Please consider the environment before printing this e-mail.

Information from ESET NOD32 Antivirus, version of virus signature database 4970 [20100403]__________
The message was checked by ESET NOD32 Antivirus.
http://www.eset.com
From: Herzing, Henry [hherzing@herzing.edu]
Sent: Friday, September 04, 2009 9:20 AM
To: Help@Herzing.com
Subject: RE: 90/10 combining

Thanks, delighted to hear that 90/10 is a multi-front battle, like cancer—we won’t find one single solution other than abolition.

From: Harris Miller [mailto:HarrisM@career.org]
Sent: Thursday, September 03, 2009 11:48 AM
To: Redacted by HELP Committee
Cc: Herzing, Henry

Hank: One of the options we have been discussing with folks on the Hill and I presented to Bob Shireman at ED yesterday is allowing schools under common ownership to have a consolidated 90/10. That would help many of our schools, though not all. Some of our smaller schools would not be helped and one or two larger schools may not be safer either. But it is one of the options we are promoting aggressively.

From: Redacted by HELP Committee
Sent: Thursday, September 03, 2009 12:39 PM
To: Herzing, Henry; Harris Miller
Cc: Renee Herzing
Subject: RE: 90/10 combining

Hank:

resigned from CCA near the end of August. I am forwarding your question onto who will respond.

From: Herzing, Henry [mailto:hherzing@herzing.edu]
Sent: Thursday, September 03, 2009 11:47 AM
To: Redacted by HELP Committee

Redacted by HELP Committee

Cc: Herzing, Renee
Subject: RE: 90/10 combining

12/2/10
Confidential/Business Sensitive
A suggestion was made that an organization of schools under common ownership be able to combine them for the purpose of the 98/10 calculation without going through a complete reorganization with DOE. This could help a lot of organizations, greatly including ours. A backup position could be that the school group has common accreditation also. A second backup would be that the group is recognized as one entity by the accrediting organization— for instance, we are recognized as one entity by North Central, but have 6 OPEID numbers.

Has this been discussed with congressional personnel or the DOE?
I agree on Omaha for Toledo and we ought to move now if everyone is in accord—it would take a small amount of pressure off the Madison group for the last 4 months.

My initial thought is to match Toledo with Omaha because they are smaller enterprises and that way we can reserve Minneapolis for Akron if necessary. Right now the Toledo/Omaha rate would be: $1,213,965.80/$1,671,082.79 = 72.6%. In theory, their revenue could go up to about $4,000,000.00 combined, with the current cash and they would still be under the allowable threshold so that gives them room for growth. I am a bit concerned that Omaha’s demographic might shift a bit though because they are now going to be offering MA and MBIC programs. The drawback to this combination is that it might not be as long term as we want it to be, but it does leave Minneapolis open in case we need to do something drastic with Akron.

Right now Akron/Minneapolis would be $7,465,435.49/$9,511,055.42 = 78.3%. This group could in theory go up to the $20,000,000.00 mark in combined revenue, with the current cash and still be under the 90% threshold. The problem with this calculation is that it includes a half year of OSb grant in the calculation so it is skewed as well.

These are my initial thoughts, let me know if you would like to discuss in further detail.

From: Herzing, Henry
Sent: Monday, August 24, 2009 8:38 AM
To: Herzing, Henry; Herzing, Renee

Think we should move Toledo to Minneapolis or Omaha—your thoughts?

From: Herzing, Henry
Sent: Saturday, August 22, 2009 3:49 PM
To: Herzing, Renee

I am thinking we should move Toledo to Minneapolis or Akron. What do you think?
Below is the 2009 90/10 calculation as of 8/14/2009 for all US campuses:

<table>
<thead>
<tr>
<th>Campus</th>
<th>Title IV Receipts</th>
<th>Denominator Amount Used in 90/10 Calculation</th>
<th>90/10 Percentage</th>
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<tr>
<td>Akron</td>
<td>$5,643,493.00</td>
<td>$6,370,098.98</td>
<td>88.6%</td>
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<td>Group</td>
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<td>Atlanta</td>
<td>$4,346,191.62</td>
<td>$5,194,821.93</td>
<td>83.7%</td>
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<tr>
<td>New Orleans</td>
<td>$2,434,935.58</td>
<td>$2,634,038.87</td>
<td>92.4%</td>
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<tr>
<td>Orlando</td>
<td>$2,794,050.50</td>
<td>$2,946,163.84</td>
<td>97.9%</td>
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<tr>
<td>Birmingham</td>
<td>$3,100,619.11</td>
<td>$3,579,253.87</td>
<td>86.9%</td>
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<td>MSN/ONL/TOL</td>
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<td>Group</td>
<td>$18,954,473.87</td>
<td>$20,816,578.00</td>
<td>88.2%</td>
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<tr>
<td>Madison</td>
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<td>$7,833,912.78</td>
<td>67.2%</td>
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<tr>
<td>Online</td>
<td>$12,613,922.67</td>
<td>$13,139,629.27</td>
<td>95.9%</td>
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<tr>
<td>Toledo</td>
<td>$5,705,317.00</td>
<td>$603,036.00</td>
<td>96.1%</td>
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<tr>
<td>Minneapolis</td>
<td>$1,821,962.65</td>
<td>$3,140,956.44</td>
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<td>Omaha</td>
<td>$631,448.85</td>
<td>$1,068,046.74</td>
<td>59.4%</td>
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<tr>
<td>Total</td>
<td>$38,639,154.93</td>
<td>$45,749,958.82</td>
<td>84.5%</td>
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</tbody>
</table>

Redacted by HELP Committee

System Director of Financial Services and Administration
Herzing Educational System
525 North 6th Street
Milwaukee, WI 53203
Email Address: Redacted by HELP Committee
Phone Number: Redacted by HELP Committee
Fax Number: Redacted by HELP Committee
www.herzing.edu

12/2/2010
Confidential/Business Sensitive
It was nice meeting you at the CCA Clinton lunch. As discussed, we are interested in reviewing schools for acquisition for 90/10 strategies. We are only interested in schools with low 90/10 ratios, which are healthy, and 014 in revenue. However, the Brookfield operation is close to one of our existing sites and we are willing to review that opportunity as well. Let me know if you have any additional schools that fit that bill. We are not particularly interested in bid situations as you will appreciate, but if you have some schools that may appeal to us please feel free to send them along.

TR

Todd A. Nickel Ph. D.
VP Learning Herzing Educational System
Campus President
Hersing University Online
Administrative Offices
525 North 6th St.
Milwaukee, W. 53203
Toll Free: Redacted by HELP Committee
Email: Redacted by HELP Committee
<http://www.hersingonline.edu> www.hersingonline.edu

Do you know someone who would be interested in joining the Herzing Family of Students and Alumni? Of course you do! Click <http://www.keysurvey.com/survey/249045/1a4/> here to share Herzing with them.

Herzing University is accredited by the Higher Learning Commission and is a member of the North Central Association. The Higher Learning Commission can be contacted by phone at (800) 621-7440 or on the Commission’s website at: <http://www.nca.hlc.org> www.ncahlc.org.
do you know your senator's leg ails for education? I think at this point it is worth hanging out the laundry because we know we are going over this year and it will shortly be a matter of record. Point out that Ohio eliminating the state grant in mid year caused the problem whereas in states like Minnesota there is no problem with the state grant and a better economy. Note my points below: 90/10 is unfair to Ohio vs other states not so adversely affected by the auto downturn and those states that have state grants-are completely unfair and non uniform impact on schools which will then impact thousands of students' education. If one added up the direct state support for community colleges the loans and grants students get who attend and measure it as a % of tuition, I am sure it would exceed 90% also. So do they want to take tax paying institutions, put them out of business and put their students into institutions that will have to raise more state taxes to educate them. Send them some pictures of our facility also.

From: Herzing, Henry
Sent: Thursday, September 17, 2009 2:40 PM
To: Herzing, Renee
Cc: Herzing, Renee
Subject: SLIDES BOARD MEETING SEPT 09 EFC EQUAL TO ZERO BY CAMPUS.pptx

Use the attached with discretion --one of our schools with the following locations. It shows the increase in "0" EFC** students in every market year over year and at the same time it demonstrates almost all variation is explained by the market, not the institution, and, to an extent not the programs. We offer most of the same programs everywhere with Minneapolis being a little unique with Dental Hygiene and Dental Assisting. Hope it helps explain to others what is happening. Does Congress want to let the strong states like Minnesota continue and cut off weak states like Ohio?? Our 90/10 problems follow the same path- Ohio will be over the 90% mark this year barring an unpredictable miracle.
To: Madelung, Don (CN=HERZING MSN/OU=FIRST ADMINISTRATIVE GROUP/CN=RECEPIENTS/CN=DONMAD)
Subject: RE: Don Madelung & Fieldbruegel Holly on Local Radio 2/7/2009
Send: Tue 2/10/2009 3:29:45 AM
From: Fieldbruegel Holly
Message Flag: 0x00000021

Don,

Thank you for the answers to my questions and getting back to me so promptly. I truly appreciate it. You can be sure that I will turn the information about contacting our congress people into a viral campaign. Financial Aid can be difficult for me, but I know how difficult it is for others as well. I look forward to hearing what you and the other HELP Committee have to say next week about the college. From what I hear, it will be very exciting.

Redacted by HELP Committee

Vice President Student Council
PBL Reporter
Redacted by HELP Committee

---

From: Madelung, Don
Send: Mon 2/9/2009 1:00 PM
To: Redacted by HELP Committee
Cc: HC Madison Department Heads
Subject: RE: Don Madelung & Fieldbruegel Holly on Local Radio 2/7/2009

Thanks for your questions. Tuition increases for 2009 which go into effect in the May semester are modest by comparison to other colleges and schools. We will average just a little over 4% in total. Books have increased in cost and we have to replace them periodically. Equipment, upkeep and all the expenses that run the college have not decreased. I would imagine, just like your home budget, you are not seeing any reductions. This economy is tight and tough on us all and I believe we have been responsible in trying to keep our tuition costs to the very basics.

You and your fellow students can help yourselves by contacting your Congressmen and women to increase funding in Pell Grants and other programs that impact your attending college. The more they hear from students, the more likely they will act in a positive way.
Mr. Madelung,

I am not sure why the cost of tuition needs to be increased. We borrow books and give them back after every term and I am pretty sure that old books are sold when they are either out dated or no longer used. I know that it helps to defray the cost of the tuition. From my understanding the tuition didn't change when the school changed how it was going to deal with the books. I had heard from an accounting instructor that the school never decreased the tuition and therefore should've publicly identified where that money was going to go if it were not going to books.

My concern is that we have instructors that are adequate at best and shouldn't be teaching to begin with. If I felt I were getting a quality education with quality instructors, I might be for this increase. Because I have invested so much money and time into this institution, I feel I have no other choice but to stick it out. Also, I can understand that software, technical maintenance, etc is necessary, however I don't see any of it. For example, there are two color printers on the campus that are available for student use. They are both in the Mac lab. Not everyone can use a Mac and not everyone has access to those classrooms when needed (There might be one more color printer in 17C, but I am unsure of that)

As a single mom of three, I am getting barely enough financial aid to cover my classes. I don't receive enough in return from it to purchase my school supplies. When it comes down to it, the tuition will have increased twice during my time at Herzing College and even though I can understand the school not being able to afford everything during tough financial times, but realistically the students can't afford this either. I would be willing to present facts and statistics
to the Executive Committee on how things could be changed.

Another question I have is, where has the budget been cut to help us save money and has anyone considered a pay reduction for salary employees?

Thanks for listening to my concerns.

Redacted by HELP Committee

Vice President Student Council
PBL Reporter

Redacted by HELP Committee

From: Madelung, Don
Sent: Tue 2/3/2009 2:56 PM
To: Redacted by HELP Committee
Subject: RE: Don Madelung & on Local Radio 2/7/2009

Me.

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Tuesday, February 03, 2009 1:54 PM
To: Madelung, Don
Subject: RE: Don Madelung & on Local Radio 2/7/2009
Don,

Who do we send our comments to for the tuition increase?

Redacted by HELP Committee

Vice President Student Council
PBL Reporter
Redacted by HELP Committee

From: Madelung, Don  
Sent: Tue 2/3/2009 12:19 PM  
To: HC Madison Employees; HC Madison Students  
Cc: Gugelmeyer, Roger  
Subject: Don Madelung & Director of Career Services on Local Radio 2/7/2009

Dear Staff and Students,

Director of Career Services and I will be on “Meet the Experts” on Radio Channel 1310 AM with Marty Kay this Saturday at 6:00 AM.

Tune in, call in, or just listen and have a good laugh. We promise to be entertaining and informational.

Don Madelung
Tuition increases are annual and the enrollment agreement that all students sign states that our Financial Aid office is always willing to work with each student to see if there are financing options available that meet your need.

The cost of a private college/university is always higher than a state school due to the fact that private schools receive no state funding and the cost of doing business, so the tuition fee rates, increases every year.

I hope you will speak with someone in the FA department before you make the decision to withdraw from the nursing program however I do understand that everyone's financial situation is unique and some things are just unaffordable.

so this now means I will have to spend an EXTRA $1350 to go to this already expensive RN program. I don't know if I am going to be able to continue, and I wish this "Annual" increase was brought to my attention before I signed all the papers to be admitted. I have been out of a job for over a year now, and I just lost my unemployment benefits.

---Original Message---
From: [Redacted by HELP Committee]
Sent: Fri 2/12/2010 4:14 PM
To: All Students
Cc: All Orlando Instructors; All Orlando Employees
Subject: Annual Tuition Increase

Please read attached memo regarding upcoming tuition increase.

Redacted by HELP Committee, Campus President

Herzing University
1505 S. Semoran Blvd.

Winter Park, FL 32792

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Excerpts, selected by the HELP Committee, from a larger document produced by the company.
CONTRACT FOR SERVICES

This contract is entered into on the 25th of August, 2005, between GENERAL REVENUE CORPORATION (hereinafter referred to as "GRC"), and ITT Educational Services, Inc. and its schools authorized to participate in the Federal Family Education Loan Program (hereinafter collectively referred to as "ITT").

WHEREAS, ITT desires to minimize the number of accounts which default in their current year FFELP COHORT account group, as defined in 34 C.F.R. 668.181, et seq., and to obtain collection services on their self pay and private loan accounts, and,

WHEREAS, GRC is in the business of collecting defaulted student aid accounts, and providing default prevention services, and desires to assist ITT with reducing its Cohort default rate, and in collecting the defaulted balances on ITT's various student aid accounts,

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 located at 11501 Northlake Drive, Cincinnati, Ohio 45249, and ITT is a for profit institution of Higher Education headquartered at 13000 North Meridian Street, Carmel, Indiana 46032-1404. Each party warrants to the other party that the person executing this contract is duly authorized to do so.

II. STATEMENT OF SERVICES TO BE PERFORMED:

GRC shall provide FFELP default prevention services, as more fully described in section III, for ITT's current year FFELP COHORT account group.

GRC shall also provide collection services for ITT's outstanding student accounts receivable (self-pay). For this second group of debt types, GRC will provide at least the following collection activities: continuing telephone calls, letters, skiptrace efforts, provide account information for consumer's questions and negotiation of an appropriate resolution of the outstanding debt. All collection and default prevention activities shall be conducted in accordance with all controlling Federal and state consumer laws and regulations, including, but not limited to, the Fair Debt Collection Practices Act (FDCPA). ITT reserves the right to assign accounts to GRC for arbitration services.
Accounts that are paid in full or closed and returned after 6 months will be removed from this report.

3. PLACEMENT ANALYSIS REPORT

GRC shall provide to ITT a Placement Analysis Report listing the account activity by month of placement and the recovery percentages from each monthly placement. This report also captures activation numbers and percentages, a method used to measure the coverage given to the number of accounts placed.

4. ATTESTATION AUDIT REPORT

Upon request by ITT, GRC shall provide a copy of its most recent annual compliance attestation audit report, as required by Title IV of the Higher Education Act of 1965 as amended.

5. CORRESPONDENCE

GRC will utilize ACA (American Collectors Association) approved collection notices in its attempt to collect debts owed to ITT.

GRC will follow all applicable state and federal requirements and guidelines for verbal and written communication with all debtors.

L. POWER OF ATTORNEY

ITT hereby grants to GRC, a limited power of attorney for the purpose of GRC's collection of unpaid accounts that it places with GRC for collection. GRC is hereby authorized to accept, endorse, sign and deposit all checks, money orders, bills of exchange and other forms of remittance made by debtors for as long as the account is under the control of GRC.

M. BILLING SERVICE CONTACT

ITT authorizes GRC to contact its billing service, if any, for the purpose of maintaining accurate up-to-date balances on accounts placed for collection with GRC, through verification of transactions such as adjustments, payments, deferrals, etc.

VI. FEES FOR SERVICES:

With the exception of the FFELP COHORT default prevention services which are to be provided to ITT at no charge pursuant to section III of this agreement, and in consideration for the services to be provided to ITT by GRC, GRC shall be paid the following fees:

Page 9 of 12
1. ITT will pay GRC a contingency fee of eight (8%) percent on all non-federal accounts collected during the initial Demand Period (the first 30 days after the account has been placed by ITT for collection with GRC). If a borrower enters into a payment agreement during the first 30 days after placement, and continues to make payments pursuant to that payment agreement, GRC shall be limited to a contingency fee of eight (8%) percent of the total amount collected so long as that original repayment agreement is maintained.

During the Initial Demand Period, GRC’s efforts to collect an account will include one mailed letter and three telephone attempts. At day 31 after account placement, the account will convert to a new fee schedule under the category of “First Referral” for additional collection efforts.

For all accounts, of all debt types where the borrower has returned to ITT as a student, and said account(s) has been recalled, GRC shall be entitled to a flat fee of $50.00.

2. ITT will pay GRC a contingency fee of twenty-six and one half (26.5%) percent only of the amounts collected on all FIRST REFERRAL accounts placed by ITT with GRC, regardless of account balance.

3. ITT will pay GRC a contingency fee of thirty-seven and one half (37.5%) percent only of the amounts collected on all SECOND REFERRAL accounts placed by ITT with GRC, regardless of account balance.

4. Collection costs will be determined by the provisions of the FFELP COHORT Promissory Note.

5. For accounts that GRC provides arbitration services on for ITT, GRC shall be entitled to contingency fee of Thirty-seven and one half (37.5%) percent. GRC shall be responsible for advancing the arbitration fee, if any, and shall be entitled to recover said costs from the first post arbitration payment prior to any payments going to ITT.

VII. MISCELLANEOUS

A. INDEMNIFICATION

GRC agrees to indemnify and hold ITT (including its officers, agents and employees) harmless from and against any and all losses, claims, demands, damages, liabilities and costs incurred by ITT, including reasonable attorneys’ fees arising out of the willful or gross negligence of performance of any of GRC’s obligations or responsibilities under this contract.

ITT agrees to indemnify and to hold GRC (including its officers, agents and employees) harmless from and against any and all losses, claims, demands, damages, liabilities and costs incurred by GRC, including reasonable attorneys'
SECOND AMENDMENT TO
COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

THIS SECOND AMENDMENT TO COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT (this "Amendment") is made effective as of August 3, 2010 by GENERAL REVENUE CORPORATION ("GRC") and ITT EDUCATIONAL SERVICES INC. ("ITT ESI").

WHEREAS, GRC and ITT ESI entered into that certain COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT dated as of January 24, 2010 (the "Agreement"); and

WHEREAS, GRC and ITT ESI now desire to amend the Agreement pursuant to the terms and conditions described herein; and

WHEREAS, GRC and ITT ESI are entering into this Amendment pursuant to Article IX, Section 2, of the Agreement,

NOW, THEREFORE, in consideration of the mutual covenants contained herein, the receipt and sufficiency of which are hereby acknowledged, GRC and ITT ESI, 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 now read:

A. FISCAL YEAR 2008, FISCAL YEAR 2009, AND FISCAL YEAR 2010 COHORTS

<table>
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<th>Segment</th>
<th>Fiscal Year 2008 Borrowers</th>
<th>Fiscal Year 2009 Borrowers</th>
<th>Fiscal Year 2010 Borrowers</th>
<th>Total Borrowers</th>
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<td>Delinquent Tranche B (90-120 days past due)</td>
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<td>3,791</td>
<td>11,464</td>
<td>10,355</td>
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Fiscal Year 2008 ($15 Account Disengagement Fee and $120 Cure Fee)

For those 268 borrowers designated as Fiscal Year 2008 Accounts in the Fiscal Year 2008 "Delinquency Tranche B" (in the table above) ITT ESI will pay GRC an Account Designation Fee of $15.00 for Cohort Default Management Services.

Additionally, ITT ESI will pay GRC a performance bonus of $120.00 Cure Fee each time GRC brings an ITT ESI Borrower with a delinquent Account from the Fiscal Year 2008 "Delinquency Tranche B", into a current and up-to-date status for all loans that would impact the Fiscal Year 2008 3-Year Cohort Default Rate if a default were to occur, thus preventing that Borrower from entering default status which would negatively impact ITT ESI schools' 3-Year Cohort Default Rates. This performance bonus shall be payable upon presentation of a detailed "cure" report which identifies the specific outcome (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 ITT ESI Borrower.
Upon the finalization of the 2-Year Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2008 Cohort, a performance bonus amount paid to GRC under the terms of this section shall be refunded to ITT ESI for each and every ITT ESI Borrower, who, after appeal with the U.S. Department of Education, remains in the numerator as a default and negatively impacts ITT ESI’s 2-Year Cohort Default Rate as determined pursuant to 34 C.F.R. 688.18(b).


Additionally, ITT ESI will pay GRC a performance bonus of $39.00 Cure Fee each time GRC brings an ITT ESI Borrower with a delinquent Account from Fiscal Year 2009 and 2010 from “Delinquency Tranche-A” and “Delinquency Tranche-B” (of the 9,662, Borrowers described above) into a current and up-to-date status for all loans that would impact the Fiscal Year 2009 and Fiscal Year 2010 2-year and 3-Year Cohort Default Rates if a default were to occur, thus preventing them from entering default status which would negatively impact ITT ESI schools’ 2-year and 3-Year Cohort Default Rates. This performance bonus shall be payable upon presentation of a detailed “cure” report which identifies the specific outcomes (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 ITT ESI Borrower.

Upon the finalization of the 2- and 3-Year Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2008 and Fiscal Year 2010 Cohorts, a performance bonus amount paid to GRC under the terms of this section shall be refunded to ITT ESI for each and every ITT ESI Borrower, who, after appeal with the U.S. Department of Education, remains in the numerator as a default and negatively impacts ITT ESI’s 2- and 3-Year Cohort Default Rate as determined pursuant to 34 C.F.R. 688.18(b).

GRC will make the Account billing reports available online for viewing and printing at ITT ESI’s convenience, by the 10th of the month following the prior month. Account billings are due and payable within the next 45 days. Designated student borrowers or ‘Accounts’ will be documented in the account billing reports distributed by GRC to ITT ESI monthly.

IN WITNESS WHEREOF, the parties have executed the Amendment to EFS Agreement.

ITT EDUCATIONAL SERVICES INC.
13001 N Highland Avenue
Carmel, Indiana 46032-1484
By: [Signature]
Print Name: [Name]
Title: [Title]
Date: [Date]

GENERAL REVENUE CORPORATION
11501 Northlake Drive
Cincinnati, Ohio 45249-1643
By: [Signature]
Print Name: [Name]
Title: [Title]
Date: [Date]

ITT Educational Services, Inc.
Document 2, Page 2
FIRST AMENDMENT TO
COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

THIS FIRST AMENDMENT TO COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT (the "Amendment") is made effective as of June 30, 2010 by GENERAL REVENUE CORPORATION ("GRC") and ITT EDUCATIONAL SERVICES INC. ("ITT ESI").

WHEREAS, GRC and ITT ESI entered into that certain COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT dated as of January 24, 2010 (the "Agreement"); and

WHEREAS, GRC and ITT ESI now desire to amend the Agreement pursuant to the terms and conditions described herein; and

WHEREAS, GRC and ITT ESI are entering into this Amendment pursuant to Article IX, Section E of the Agreement.

NOW THEREFORE, in consideration of the mutual covenants contained herein, the receipt and sufficiency of which are hereby acknowledged, GRC and ITT ESI, 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 now read:

A. FISCAL YEAR 2009 AND FISCAL YEAR 2010 COHORTS

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<th>Segment</th>
<th>Fiscal Year 2009</th>
<th>Fiscal Year 2010</th>
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<td></td>
<td>Borrowers</td>
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<td>Total</td>
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Segment #1: $30 Account Designation Fee and $50 Cure Fee

For those 8,939 (7,063 Fiscal Year 2009 and Fiscal Year 2010 “Delinquent 2” Borrowers and 1,896 Fiscal Year 2010 “Delinquent 1” Borrowers) Borrowers designated as Fiscal Year 2009 and Fiscal Year 2010 Accounts in the table above, ITT ESI shall pay GRC a one-time Account designation fee of $30 per Borrower assigned by ITT ESI to GRC for Cohort Default Management Services.

Additionally, ITT ESI will pay GRC a performance bonus of $50.00 each time GRC brings an ITT ESI Borrower with a delinquent Account from “Segment #1” of the 8,939 Borrowers (described above) into a current and up-to-date status for all loans that would impact the Fiscal Year 2009 and 2010 2-Year Cohort Default Rates if a default were to occur, thus preventing that Borrower from entering default status which would negatively impact ITT ESI schools’ 2-Year Cohort Default Rates. This performance bonus shall be payable upon presentation of a detailed "cure" report which identifies the specific outcome (e.g., up-to-date payment, in-school deferment, unemployment deferment, military deferment, economic hardship forbearance, administrative forbearance, etc.) and the duration of the specific resolution method (if applicable) by specific ITT ESI Borrower.
Upon the finalization of the 2-Year Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2009 and Fiscal Year 2010 Cohorts, a performance bonus amount paid to GRC under the terms of this section shall be refunded to ITT ESI for each and every ITT ESI Borrower, who after appeal with the U.S. Department of Education, reamins in the numerator as a defaulter and negatively impacts ITT ESI’s 2-Year Cohort Default Rate as determined pursuant to 34 C.F.R. 668.363(b).

Segment #2 (Account Designation Fee and 5182 (Late Fee))

For those 4,790 Borrowers designated as Fiscal Year 2009 Accounts in the Fiscal Year 2009 "Delinquent 1" (in the table above) also known as "Segment #2", there will be no Account designation fee per Borrower designated by ITT ESI to GRC for Cohort Default Management Services.

ITT ESI will pay GRC a performance bonus of $125.00 each time GRC brings an ITT ESI Borrower with delinquent Account from the Fiscal Year 2009 "Delinquent 1", also known as the 4,790 Borrowers from "Segment #2", into a current and up-to-date status for all issues that would impact the Fiscal Year 2009 2-Year Cohort Default Rate if it default were to occur, thus preventing that Borrower from entering default status which would negatively impact ITT ESI schools’ 2-Year Cohort Default Rates. This performance bonus shall be payable upon presentation of a detailed “cure” report which identifies the specific outcome (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 ITT ESI Borrower.

Upon the finalization of the 2-Year Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2009 Cohort, a performance bonus amount paid to GRC under the terms of this section shall be refunded to ITT ESI for each and every ITT ESI Borrower, who after appeal with the U.S. Department of Education, remains in the numerator as a defaulter and negatively impacts ITT ESI’s 2-Year Cohort Default Rate as determined pursuant to 34 C.F.R. 668.363(b).

GRC will make the Account billing reports available online, for viewing and printing at ITT ESI’s convenience, by the 15th of the month following the prior month. Account billing reports are due and payable within the next 45 days. Designated student borrowers or “Accounts” will be documented in this account billing reports delivered by GRC to ITT ESI monthly.

IN WITNESS WHEREOF, the parties have executed the Amendment to this Agreement.

ITT EDUCATIONAL SERVICES INC
13000 North Meridian Street
Carmel, Indiana 46032-1404

By ____________________________

Dee Eppensteiner
(Print Name)

Title: Executive Vice President & Chief Financial Officer

Date: ____________________________

GENERAL REVENUE CORPORATION
11501 Northlake Drive
Cincinnati, Ohio 45249-1943

By: ____________________________

Harold Winkler
(Print Name)

Title: VP, CDO, Contingency Services

Date: ____________________________
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 24th day of January 2010, between GENERAL REVENUE CORPORATION ("GRC"), and ITT EDUCATIONAL SERVICES, INC. ("ITT ESI").

WHEREAS, ITT ESI owns and operates post-secondary educational institutions (collectively, the "Schools");

WHEREAS, some of the students at the Schools finance costs of their education at the Schools with Federal Family Education Loan Program ("FFELP") and Federal Direct Loan Program ("FDLP") student loans;

WHEREAS, ITT ESI desires to minimize the number of student loan accounts which default in their current year federal Cohort, as defined in 34 C.F.R. 668.181, at seq.; and

WHEREAS, GRC is in the business of providing Cohort Default Management Services, and desires to assist ITT ESI 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 ITT ESI is a company with its principal place of business located at 13000 North Meridian Street Carmel, IN 46032-1454. 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, ITT ESI 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 Cohort, as determined pursuant to 34 C.F.R. 668.181(b) (each a "Borrower", and collectively "Borrowers"), for each specific Cohort year being serviced by FFELP and FDLP lenders 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, and to minimize the ITT ESI 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 ITT ESI with specialized student loan borrower default management services, including, without limitation, monitoring of Accounts to avoid delinquency and default of Accounts, contacting delinquent Borrowers via telephone and mail regarding their Account in order to counsel the Borrowers on how to avoid default, updating Borrower demographic information, obtaining Borrower and Account information from third party services, file balancing all data files received to ensure all records are

CONFIDENTIAL

ITT Educational Services, Inc.
Document 4, Page 2
VI. FEE FOR SERVICES:

ITT ESI shall pay GRC a one-time Account designation fee (the "Fee") per Account upon the designation of such Account in accordance with Article II of this Agreement as follows:

FISCAL YEAR 2009 COHORT:

For those Accounts for Borrowers who entered repayment during the period from October 1, 2008 through September 30, 2009 ("Fiscal Year 2009 Cohort"), ITT ESI shall pay GRC a one-time Account designation fee of $35.00 per Borrower.

Additionally, ITT ESI shall pay GRC a performance bonus of $50.00 each time GRC brings an ITT ESI Borrower with a delinquent Account into a current and up-to-date status for all loans which would impact the Fiscal Year 2009 Cohort if a default were to occur, thus preventing that Borrower from entering default status which would negatively impact ITT ESI's cohort default rate. This performance bonus shall be payable upon the presentation of a detailed "core" report which identifies the specific outcomes (e.g., military deferment, unemployment deferment, administrative forbearance, economic hardship forbearance, etc.), the duration of the specific outcome (if applicable) by specific ITT ESI Borrower.

Upon the finalization of the 2-year Cohort Default Rates by the U.S. Department of Education for the Fiscal Year 2009 Cohort, a performance bonus amount paid to GRC under the terms in this section shall be refunded to ITT ESI for each and every ITT ESI Borrower who, after appeal with the U.S. Department of Education, remains in the numerator as a default or negatively impacts ITT ESI's Fiscal Year 2009 Cohort as determined pursuant to 34 C.F.R. 668.163(b).

GRC will make the account billing reports available online, for viewing and printing at ITT ESI's convenience, by the 15th of the month following the prior month. Account billings are due and payable within the next 45 days. Designated student borrowers or "Accounts" will be documented in the account billing reports distributed by GRC to ITT ESI monthly.

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 hereeto, 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
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
<table>
<thead>
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**Note:** All data is as of September 30, 2020.
Champagne Scholarship Application

The primary purpose of the Champagne Scholarship is to provide and encourage higher education for working adults by helping to lessen the financial burden of going to college. The Champagne Scholarship Fund is a non-profit organization that intends to award a number of Champagne Scholarships each calendar year to qualified students attending each ITT Technical Institute. Champagne Scholarships will be awarded each academic quarter to selected students who are in their first academic quarter of attendance at an ITT Technical Institute. A Champagne Scholarship award is for a total of $3,000. A Champagne Scholarship award is disbursed to ITT Technical Institute for application to the recipient’s account in two equal installments of $1,500 each. The first installment is disbursed at the start of the recipient’s second academic quarter of attendance at the ITT Technical Institute, and the second installment is disbursed at the start of the recipient’s third academic quarter of attendance at the ITT Technical Institute.

Section 1: Eligibility Criteria

1. The recipient must be enrolled full-time in a program of study at the ITT Technical Institute.

2. The recipient must be a U.S. citizen.

3. The recipient must have a $0 Expected Family Contribution (“EFC”) as determined under the U.S. Department of Education’s ("ED") regulations. The recipient’s EFC will be determined based on the recipient’s information used to apply for federal student financial aid in his or her first academic year of study at the ITT Technical Institute.

4. The recipient must be enrolled full-time in a program of study at the ITT Technical Institute at the time of each disbursement of the Champagne Scholarship award.

5. The recipient must be classified as an independent student under the ED’s federal student financial aid regulations.

6. The recipient must be making satisfactory academic progress in his or her program of study at the ITT Technical Institute at the time of each disbursement of the Champagne Scholarship award.

7. The Champagne Scholarship Fund will determine each recipient of the Champagne Scholarship. The Champagne Scholarship Fund will make its determination based on its review of the applicant’s information contained in this application and information obtained from the ITT Technical Institute regarding the applicant’s satisfactory academic progress and EFC.

8. A recipient is only eligible to receive one Champagne Scholarship award.

9. Unless specifically authorized by the Champagne Scholarship Fund, any subsequent disbursement(s) of the Champagne Scholarship with respect to the recipient will be cancelled if the recipient fails at any time to be enrolled full-time in a program of study at the ITT Technical Institute during the recipient’s first academic year of study at the ITT Technical Institute.

ITT Educational Services, Inc.
Document 6, Page 1
Section 2: Personal Information

Name
Permanent Address,  
City, State, Zip Code  
Home Phone (_____) Cell Phone  
Email Address  Student ID#  
Are you a U.S. citizen?  
Yes No  
Are you considered an Independent student for financial aid purposes?  
Yes No  

Section 3: Employment History

Please describe your work experience for the last 5 years.

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<th>Employer/Position</th>
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<th>To: Month/Yr.</th>
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<tr>
<td>5.</td>
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<td></td>
</tr>
</tbody>
</table>

Section 4: Career Objectives and Goals

Please provide a brief statement of your education and career objectives and goals.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Section 5: Special Circumstances

Do you have any special circumstances that should be taken into consideration in reviewing your application? These might include family care, financial responsibilities or personal challenges that you have encountered or are encountering.

Section 6: ITT Technical Institute Education

In which ITT Technical Institute program of study are you enrolled and what are your reasons for pursuing that program?
Section 7: Personal Statement

Please describe in 500 words or less why the Champagne Scholarship is important to you and your future development.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

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________________________________________________________________________

Section 8: Letters of Recommendation

Please attach two letters of recommendation written by two different individuals who are closely involved with your education or employment. Preference would be that these letters do not come from relatives or ITT staff members.
Section 9: Application Certification

In submitting this Application, I certify that the information provided is complete and accurate. If requested, I agree to provide proof of the information I have provided in this Application. If requested by the Champagne Scholarship Fund ("Fund"), I authorize ITT Technical Institute to provide the Fund with any grade transcripts and BPC. In the event that I am unable to provide proof to the satisfaction of the Fund that the information I have provided in this Application is complete and accurate, I acknowledge that the Fund may revoke any Champagne Scholarship awarded to me, in which case ITT Technical Institute will return to the Fund all Champagne Scholarship monies received on my behalf. In the event that I am awarded a Champagne Scholarship, I agree to provide the Fund with a picture of me and give the Fund permission to use the information in this Application and my picture in any publications or promotional materials and activities with respect to the Champagne Scholarship.

Applicant's Signature: __________________________________________

Printed Name: _________________________________________________

Date: ______________________

ITT Technical Institute Location: _________________________________
City State

Start Date: ________ / ________
Month Year

ITT Educational Services, Inc.
Document 6, Page 5
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
While the instructor was enthusiastic regarding the subject matter, when she was actually in class, that is perhaps the only positive that I can bring up regarding the instructor. The lectures were not organized, we did not receive lecture on 66% of the material that we were tested upon, and cut instructor missed 25% of the scheduled class periods between five consecutive weeks of vacation and the July 4th holiday. To make matters worse, we were assigned to drastically insufficient time for both of the class projects due to these absences. On the first project we were given one week in order to complete what was a 10+ page semester outline along with a presentation where we were required to present for 3 minutes or more per person in the group. One week is worldly inadequate time to prepare for a project of this scope. That's this was followed by two weeks of vacation by the instructor during which time we did not receive responses to our topic choice for the final project when we were emailed to her care of the time. This lack of response to emails has caused us to be forced into the entire final project in a time period of two weeks which once again is rather inadequate.
To complicate matters even further, we were lectured on approximately 50% or less of the material on the first test, 30% of the material on the second test, and were forced to take it in her absence, and no more than 60% of the material on the third test. Even worse, we were forced to spend our money on the course and then sit and watch reality TV shows which have zero learning potential or knowledge value.

Considering this late date, and the fact that she still plans to present this homework assignment in class, there is no way that we must watch as a class in week 10, the entire week 11 class will be presenting the final project, and we must take a test this week (week 10) for the third test as well, it appears that for the final we will be tested on exactly 60% of the material in the final 3 chapters. I say again, 100% of the material to be mastered in class and we will be forced to read those three chapters on our own and simply guess at what she may consider to be important for the final. This has been entirely representative of the pace at which this course has been taught for the entire quarter. This complete and total lack of preparation, effort and care to perform on the part of the instructor has made this course without any doubt in my mind the largest waste of time, money and resources since I have been attending this school. I am seriously disappointed with the teacher and instructor, and would recommend anyone else make all possible efforts to avoid doing themselves the disservice of being instructed by this person in their career path.
Follow up on an anonymous student complaint

Ms. __________ GE347 Class

__________ stated that he did not approach Ms. __________ with his concerns earlier because he felt as if it would be analogous to him telling his boss how to do his job.

I encouraged __________ to (in future classes) try sharing his concern about a class with his instructor first, so that he/she can be aware that a problem exists and can work to resolve it; and expressed to him that he is always welcome to escalate the issue to his school Chair, Associate Dean's, and Dean, if he feels that a resolution had not occurred or if he does not feel comfortable approaching an instructor.

I apologized to __________ for not receiving a higher quality of service in the classroom, but assured him that his suggestions for class improvements were taken under advisement and would be incorporated into future GE347 classes.

Suggestions included:
- Lectures should cover material included in the exam
- Improve application to the real world vs. focusing on vocabulary
- If the instructor is absent from class for 2 weeks he/she should have realistic expectations for assignment due dates

I was pleased with the outcome of this complaint and was impressed that his concerns were promptly addressed.
### ITT Educational Services, Inc.

**Student Comment/Complaint Report**

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<tr>
<td>Other Contact</td>
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<tr>
<td>Disposition</td>
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**Complaint Summary:**

Former student ________ submitted an email to his school's director requesting a refund of his tuition in full.

He alleged that the instructors were inadequate and not qualified to teach at the college level. He claimed that the school's dean told him that "the reason the instructors were of poor quality is because they have a very limited selection of people to choose from."

The former student also stated that he did not feel challenged in his TR143 Introduction to Personal Computers course. He feels that ITT Technical Institute did not uphold their side of the contract in providing him a quality education and therefore he should receive a refund of his tuition in full.

**Resolution Summary:**

It was advised of the school's program requirements, and was denied any refund.

**Resolution Narrative:**

The school explained to _______ that all instructors meet the standards set forth by the Minnesota Office of Higher Education and the Accrediting Council of Independent Colleges and Schools, Inc. Also, it explained the process that the school goes through when it is being faculty (such as teaching demonstrations, seminars, and background checks).

The TR143 concern was most because he successfully passed it, and was not charged for the course.
The address that it needs to go to is on the TO line.

To Whom It May Concern:

I am requesting the tuition I have paid to be refunded to me and these are the reasons why:

I feel that in my course of attending ITT Tech that I was misled in multiple ways regarding the education that I was to receive while attending. When I talked to the admissions counselor I was told that the school was going to be a challenge for me from the get-go, even after I had told him all of my background. When I started I was shocked to find out that my first class was an intro to proc class, what I thought would be a challenge I was thinking that it would be hard classes not hard classes to stay awake in. The teacher that I had for the intro to proc class had made mention that he has never really even looked into a computer before and that he really only taught for it. The first general that I had was taught by a teacher that had a license to teach K-4 and only working at ITT till he could get into a public school. That is hardly my idea of a college professor. During my class time there I was told that I should assume things in science I don't know about college science but that theory goes against everything that I have ever learned about science before. In my second quarter I had intro to OS this class still being very basic was taught by another person that should not have been teaching a class. I had talked to the dean about how poor of a teacher he was on the 2nd day of class. During my time in this class the teacher was trying to explain how to do a type of conversion and now of the class couldn't figure it out. I looked at it and he was showing one student I went up to the board and showed the class how to do it, apparently they all understood it when I showed them how to do it the right way. I was approached by him in the next class period and was told by me knowing all the stuff and thinking that I shouldn't have to show all the pointless work that he wanted that I was making the rest of the class feel dumb and that I had any respect for them that I should stop. Another time in this class he asked the class what the Linux equivalent to DIR is in DOS and when someone answered LS he asked the correct answer, he told them no and told them that it was the FIND command in Linux. I spoke up and told him that he was incorrect and that it is LS and I was repeatedly told that was wrong. My math class was taught by someone that didn't know much about math and was ineffective multiple times when trying things on the board to help people. When I talked to the dean the first time I was told that the reason the teachers are of poor quality is because there is a very limited selection of people to choose from. I feel that any college that is worth $13,000 a year should not have a problem with bad teachers. That is why I am requesting a full refund of my tuition you, as the school, have not kept up your side of the contract in providing an education.
I think your letter looks fine. This student will probably attempt to raise his complaints here, but I'm going to tell him the same thing you did.

Thanks.

Student Relations Manager
ITT Educational Services, Inc.
13000 N. Meridian St.
Indianapolis, IN 46260

Directed by HELP Committee

Subject: RE:

I received a formal complaint from one of my students. I have attached a copy of the complaint in a pdf file as well as my response for your review. Please provide me with any changes you feel appropriate. Thanks for your help.

Director
ITT Technical Institute

8911 Columbia Road
Edina, MN 55437

2042 Wooddale Drive
Suite 250
Woodbury, MN 55125

www.itt-tech.com
thought this was a good first draft, but suggest that you put some additional detail around the responses to the student's comments of inadequate instructors. Specifically, I would include the instructor names, and for the September 2005 course, the results from the student surveys show that 80% of the respondents favorably viewed the instructor's performance.

Also, I noticed on the transcript that the student received "TR" rather than "CR" for one of the test outs.

From: [Redacted by HELP Committee]
To: [Redacted by HELP Committee]
Subject: [Redacted by HELP Committee]

I received a formal complaint from one of my students. I have attached a copy of the complaint in a pdf file as well as my response for your review. Please provide me with any changes you feel appropriate. Thanks for your help.

From: [Redacted by HELP Committee]
To: [Redacted by HELP Committee]
Subject: [Redacted by HELP Committee]

Director
ITT Technical Institute
8911 Columbine Road
Eden Prairie, MN 55347
2042 Wooddale Drive
Suite 230
Woodbury, MN 55125
www.itt-tech.edu

3/7/2006

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ITT Educational Services, Inc.
Document 8, Page 4
March 6, 2006

Attached - Business Sensitive

This letter is in response to your email that was received at the college on February 22, 2006 regarding a request for a refund of your tuition. According to your letter, there are four primary reasons as to why you feel you should receive a refund of your tuition. I would like to address each item individually.

First, you stated that the faculty at ITT Technical Institute were not qualified. The entire faculty at the college meet the standards set by the Minnesota Office of Higher Education and have been approved by the office. In addition, all of the faculty that teach at the college meet the standards set by the Accrediting Council of Independent Colleges and Schools (ACICS), which is the accrediting body that accredits the college.

Second, you have commented that the courses that you enrolled in were not challenging enough for you. When a student brings previous experience for the college, we will provide the student with credit if the student is able to successfully demonstrate that they have the knowledge. I understand you were given the opportunity to demonstrate your knowledge for a particular class; unfortunately, you were unable to successfully pass the test. Therefore, it was concluded that you did not have all of the necessary knowledge to advance in the curriculum. We do this to ensure that our students are coming into our courses with the necessary skills to be successful.

Third, you addressed a concern about your "lack of DB" instructor. The instructor that you refer to is well qualified, who does meet the qualifications of both the Minnesota Office of Higher Education and ACICS. In addition, he has had several years teaching technology in a college setting and has several years of industry experience by being in the classroom. After having received your letter, I also reviewed Mr. student surveys from September 2005 quarter (survey results from the December 2005 quarter are not available yet), and found that 80% of the students surveyed stated they "Strongly Agree" or "Agree" with the statement that they were "satisfied with my instructor in this course."

ITT Technical Institute
ITT Educational Services, Inc.
Lastly, you said in your letter "when I talked to the dean the first time I was told that the reason the teachers are of poor quality is because they have a very limited selection of people to choose from." In talking with [Redacted by HELP Committee], Dean, she told me she had explained to you the process that the college goes through in hiring faculty (several interviews, mock teaching demonstration and complete background check) and that our goal is to hire the best instructors possible.

I am sorry that you were not happy with your education at ITT Technical Institute; however, based on the information I explained above, I do not believe a tuition refund is in order.

I wish you the best of luck in your future endeavors.

Sincerely,

[Redacted by HELP Committee]

Director
Redacted by HELP Committee

From: [Redacted]
Sent: Friday, March 10, 2006 7:09 AM
To: [Redacted]
Subject: [Redacted]

You should let him know that he would need to contact compliance, but we were the individuals that wrote his letter and we don't see any reason why he would receive a refund. He will not receive any type of refund and we would basically write him a letter stating that you've already responded to his issues, he doesn't make any new claims therefore his complaint is closed. He's not going to get anywhere with this.

Redacted by HELP Committee

Student Relations Manager
ITT Educational Services, Inc.
13000 N. Meridian St.
Carmel, IN 46032
317-705-9302
317-705-9303

From: [Redacted]
Sent: Thursday, March 9, 2006 5:36 PM
To: HELP Committee
Subject: [Redacted]

I just received a voice message from [Redacted] saying he received my letter and we didn't meet our end of the agreement and he wants to talk to the next person up. What is the process from here? Do I refer him to you?

Redacted by HELP Committee

Director
ITT Technical Institute

8913 Columbine Road
Eden Prairie, MN 55347

2042 Wooddale Drive
Suite 250
Woodbury, MN 55125
www.ittech.edu

3/10/2006

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ITT Educational Services, Inc.
Document 8, Page 7

ITT-00004218
Excerpts, selected by the HELP Committee, from a larger document
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<td>Submitted a post to the Yahoo! Message Board for ITT/ES in which she alleged dissatisfaction with the school's administration and the decision to move her BBA program online.</td>
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<td><strong>Complaint Narrative:</strong></td>
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<td>Submitted a post to the Yahoo! Message Board on May 6, 2006, read: &quot;I enrolled at this school about a year ago. To the business program. The director of the Henderson campus scheduled a meeting to meet with me and all the other students in my program. When I arrived at the meeting, the receptionist told me to sit and wait. I sat for 30 min. as the receptionist and another faculty member started and whiners about me. After that I got angry and left. When I went to class that night I met with the director. The director tells us all of our classes are going online. He says he is cancelling our program. He tells all of us this night before we are suppose to have a test in consumer behavior. The online teachers do not know anything about the subject they teach, at least that has been my experience. The online teacher can not answer simple questions. Instead they insult you and tell you to refer to the book. The Dean at the Henderson campus went to the restroom and started screaming about the situation and taking trash on the programs chair person. This is a horrible school. The faculty hates their job. all the students in my program are very unhappy with the school. None I know will ever attend this school.&quot;</td>
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<td><strong>Resolution Summary:</strong></td>
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<td>The school catalog clearly provides that the courses comprising the Business Administration Bachelor's program may be taught online.</td>
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**ITT Educational Services, Inc.**

**Document 9, Page 2**
Resolution Narrative:

Director addressed concerns about the delayed meeting by explaining that (1) he had an earlier meeting with one of his classes and the secretary was late; and (2) the secretary and receptionist were whispering because they wanted to be sure that he knew she was late. He apologized for any inconvenience or perceived disinclination, which (he believed) may have occurred while waiting to speak with him.

He also explained that the school's decision to move the remaining BBA students from resident to online courses was specifically permitted in the CURRICULA section of the school catalog. However, the student's concerns regarding the movement to the online learning environment were correct. By the time the Chair for the School of Business was able to devise an alternative solution in which the remaining BBA core courses would be offered as resident courses. Further, the student was advised that while the new schedule may result in a slight delay in graduation, the BBA core courses would continue to be offered in the evenings and the remaining BBA students would attend the same classes.
May 9, 2006

Re: Your complaint concerning the BSBA program switching to online.

Dear [Name],

Complaint about online courses and your desire to not switch to online

I again apologize for having to wait for my meeting but as you are aware I had meeting with one of your classmates and I was not in a position to remove myself. I had been misinformed as I was told you aware of this meetings running late. During our conversation on May 4th I indicated that I was going to move the remaining BSBA students to all online classes. You were unhappy about the decision and indicated that moving online was not a viable option for you as you have been unhappy about your previous online experiences. I also told you that Mr. was working on an alternative solution and if viable I would share that with you this week. Based on Mr. efforts your classes will not be moved to online. Mr. plan will allow all remaining BSBA students to attend the same classes. There may be a slight delay in graduation but your BSBA courses will be in the evenings and the classes held in residence. Your General Education course(s) will be online during the June 2006 term. Your remaining General Education courses may or may not be online in the future.

I am sorry our conversation upset you before your exams. I had no knowledge of your exam and I let each student choose their meeting date in advance with several days to choose from. I have always altered my schedule to meet the student needs. In the future if we have a planned meeting and you wish to reschedule I will always accommodate your request.

Online course issues

As we discussed in our meeting that we have local resources to assist you with your online courses. If you are struggling in a course or with an instructor please speak with or . Both of these individuals will help you resolve any issues you may have.

168 N. Gibson Road, Henderson, NV 89014-6712
Telephone: (702) 559-5404

ITT Educational Services, Inc.
Document 9, Page 4
May 10, 2006

Re: Your complaint concerning the BSBA program switching to online.

Dear [Student Name],

I appreciate the opportunity to respond to your concern about courses in the Business Administration, Bachelor of Science Degree program ("BSBA") at ITT Technical Institute Henderson being taught completely online over the Internet as a distance education course. I also would like to restate my earlier apology for any perceived discomfort you experienced while waiting to speak with me earlier this month regarding this matter. Unfortunately, a meeting with one of your classmates overran its allotted time, and I was unable to maintain my planned schedule.

School's Discretion to Teach Courses Online

As you may realize, students' perceptions regarding the quality and value of any given online or residence course can vary greatly. However, one of the goals central to the operating philosophy of the ITT Technical Institutes is that ". . . each curriculum will integrate technology, lifelong learning and professional development activities. Curriculum Integration can help students connect the entire learning process to their lifelong career goal" (see Henderson 2005 school catalog, inside back cover). ITT Technical Institutes therefore offer a variety of courses that integrate Internet technology into the course curriculum, recognizing that such proficiency is essential in today's ever-changing business model.

During our conversation on May 4, 2006, I had indicated that the remaining BSBA students would be moved to online courses, as specifically permitted in the CURRICULA section of the BSBA program of the school catalog (see Volume 25, page 10). As expressly disclosed in the catalog, each Core, General Education and Technical elective course is followed by a "+" or "++" symbol, indicating that the course "may be taught either completely in residence at the school, completely online over the Internet as a distance education course or partially in residence and partially online, as determined by the school from time to time in its discretion." In response, you said you were unhappy with that decision and explained that moving online was not a viable option for you because of previous, unsatisfactory online experiences.
May 10, 2006
Page 3 of 2

As you may also recall, during our meeting earlier this month I also told you that our Chair for the School of Business was working on an alternative solution and if viable I would share that with you this week. I am pleased to inform you that based on Mr. [redacted], your remaining BSBA Core courses will be taught online, and the remaining BSBA students will be able to attend the same classes. Although this scheduling may result in a slight delay in graduation, your BSBA courses will be offered in the evenings and the classes held in residence at the school.

Please note that students at ITT Technical Institute Henderson will have their General Education course(s) taught completely online during the June 2006 Quarter. Effective with the September 2006 Quarter, the school will review this decision and make a determination as to whether future General Education courses will be taught either completely in residence at the school, completely online over the Internet as a distance education course or partially in residence and partially online (reserving the school’s discretion to change this determination from time to time).

Dean and Faculty Issues

You also raised several allegations in your recent post to the Yahoo Message Board for ITT Educational Services, Inc., that concerned Dean [redacted] school faculty and other students in your program of study. Although I will not be able to speak with Ms. [redacted] until she returns to work later this week, your statements about the faculty being unhappy are surprising and inconsistent with the feedback provided by faculty members and staff via a variety of confidential methods. Likewise, information and average scores received from student surveys consistently rate the school and instruction very high. I would appreciate any comments or suggestions about ways to improve your educational experience, and would also welcome the opportunity to investigate and resolve any other specific issues of which you may be aware.

As a final consideration, I am sorry our conversation upset you before your exam. I did not have any knowledge of your exam and had been intentionally allowed each student to select their own meeting date and time in advance to avoid any potential conflicts. I have always maintained an "open door" policy for all students, and attempt to keep a flexible schedule to accommodate the unexpected or unplanned events which frequently arise.

I wish to thank you for candidly expressing your concerns and I encourage you to contact me with any other issues you would like to discuss. Please feel to call me or stop by my office anytime.

Sincerely,

[redacted] by HELP Committee

Director

ITT Educational Services, Inc.
Document 9, Page 6
Dean and Faculty Issues

I will not be able to address your issues with the Dean until I speak with the Dean. Ma. will not be returning to work until Thursday May 11, 2006. Your statements about the faculty being unhappy are surprising. The feedback I have received from faculty is the morale has never been higher and the faculty and staff have a variety of confidential methods to express any concerns they may have. I am available to hear your suggestions to improve your experience. I read the student surveys and the average scores rate the school and instructors very high. If you have any specific issues please let me know and I investigate and resolve any issues you may have.

I wish to thank you for expressing your concerns and I encourage you to inform me of all issues or concerns you may have. Please feel to call me or stop by my office anytime.

Sincerely,

Redacted by HELP Committee

Director
Excerpts, selected by the HELP Committee, from a larger document produced by the company
After meeting with you in regards to my concerns about my experience at ITT-Tech, you had asked me to write a letter expressing the specifics of my concerns. It's not that I intended to put off writing that letter to you, I wanted to be able to fully focus myself on my studies and hopefully avoid any distractions that would cause me further concern. Being the first person that ever attended college in my family was a huge step for me. Most of my life I settled for what I could do to get by since I didn't finish high school, as most others do. My son had just died, I was living on my own, and the last thing on my mind was dealing with the daily life of being a high school student. To be honest with you, I had no ambition, no desire to make any improvements in my life, and my only day to day motivation was to quickly find the bottom of a bottle somewhere to try and numb the pain. That was my plan, to keep going that way until I couldn't feel anymore. Like all the kids, I had other plans for me that I would soon find out. Six months down the road I found out I would be having a baby girl. She's not just my daughter, she saved my life. I don't think I would be here today, if she had not come along. She was my ultimate encouragement to finally get my general education diploma, and has always been supportive of me furthering my education. In January I had reconstructive surgery on both of my legs, and almost lost my right leg. But off I went 300+ stitches in each leg, to sit through an eight hour test to get that diploma. I will never forget laying in that hospital bed and getting the call from my mom that I passed. All I could do was cry. It was the first time in my life my family had actually acknowledged something good that I had accomplished. I remember starting to see the commercials on television about the School of Criminal Justice. I couldn't stop thinking about it. I wanted to be part of it, so badly. So I made the call to the school to ask for information. That is when I was connected to -HELP Committee, who spoke so highly of the program and scheduled a time for me to come in and tour the facility very quickly. He told me how the teachers at ITT are the actual tutors that help the students out if they need it. He also told me how I would be in classes with all of the other Criminal Justice students, not students that were there for other degrees. He opened the program book to the page that showed the required credits and classes for the Criminal Justice program and highlighted certain information, and gave me a tour of the facility. I took the required test to apply for admission to the school and passed it. So -HELP Committee had talk to financial aid, and schedule an appointment to come back in and sign all of the paper work. I was given a schedule, and within a few days, I was attending classes in the Criminal Justice program. I made it very clear to him that I had never attended college, checked into attending college, and knew nothing about
how things went when attending college. I also expressed concerns about what math classes I would be required to take due to the fact that I probably had the least experience with math. That is when he went into a story about how he had formerly been a dish washer in a kitchen, and how even though he knew the math class he was taking in college was difficult, all he had to do was get through that one class and that would be all he had to take. That is exactly what I told Mr. [redacted] in my: at the beginning, because when I began classes, I was placed in Problem Solving. Problem Solving is not considered to be a math class, yet from day one, it's nothing but algebraic equations that many times took up the entire whiteboard for the instructor to find the answer. I was absolutely terrified, but I asked for help from the beginning, because I did not understand the work I was being asked to do. Rarely would get some assistance from the instructor, other times I would just be told, "Oh, you know more than you think you do," or "just go talk to the librarian." That doesn't seem to add up to what I had been told about how the instructors were the tutors for students that needed help. But still, I spent numerous days that I didn't even have class, at the facility, in the library asking for help. Eventually I spoke to Mr. [redacted] after being pulled into the Dean's office while she had stepped out, by [redacted] telling me that I needed to watch who I spoke to, and how the people I was talking to weren't my friends, that they were coming back to him and saying I was agitation them. I had been sitting in the library, alone. Not one person was in there with me that day, until three students walked in that I had seen around now and then. They sat down at the table I was at, at their own free will, not because I asked any of them to. Mr. [redacted] told me that he would help me and offered to tutor me on Thursday's or Friday's. So I even though I had to make arrangements to do so on Friday's, I came in on those days for the help that I needed so badly. But each time I did, he would be busy with a group of guys, working on Physics. So it was a waste of my time. Mr. [redacted] did have me do an assessment on the computer for him, and it would not even allow me to do the types of math equations that the class I was in was all about. It said I wasn't ready yet. Mr. [redacted] asked me if I knew I would need to use this type of math in my daily work, and I told him no, not that I was aware of. His response was, "Then why do you care?" Why do I care? Maybe because I'm paying $405 per credit hour to take a class that I have to pass either way? I do appreciate that [redacted] called me to offer to help me on my final project for Problem Solving, but I had been asking for help for so long, that by then, if I took the time to meet with her to do that project, I would not have been able to complete my other two projects. It was all like attending a school of lies, instead of a school of education. When they gave me my schedule of classes, I didn't know they changed each quarter, or that you have to renew information with financial aid each quarter. Yet your answer to my concerns when I came to see you, Dean [redacted] were that I should have "assumed" certain things,
and that I would have to "learn" certain things as an adult attending college. I can honestly tell you now, had I ever "assumed" that any of my instructors would advise me to go take some classes at Sylvan, I would never have bothered attending school at ITT. In so many ways I feel like my life's dream has been ripped right out of my hands. Just because I didn't know every aspect of being a "college student". To have one of my instructors tell me that they were hesitant to pass me because they knew it would only be more difficult for me in the next classes was very hurtful. Especially since I knew I had asked repeatedly for help in their class. I had two other instructors look at the instructions for my Problem Solving final project, and they themselves said that the directions were so vague to them, that they didn't know how to help me. For the cost to attend school at ITT, the one thing that I would "assume", would be that there would not be so much misleading information being given to students, and that the education received would actually be useful. I may have only been there one quarter at this point, but so far I can honestly say all I truly learned were a few different stories about laws in different states, and how to use power point. During one day that I was in one of the computer labs doing some work, I overheard two instructors having a bit of a loud discussion about how they felt the students were so mislead when they were signed up to attend classes. I didn't say anything, but it certainly confirmed that I'm not the only one that feels this way. I've been told both sides of the story that "students" at HELP Computing does get money for getting students to sign up, and I've also been told that he doesn't. Regardless, he lied to my face. Mislead me about every aspect of being a student at ITT, other than the fact that it's a square building, and how happy he is not to be washing dishes still. It's ironic how the student handbook says that if a student expresses concerns, whether it be written or oral, that they will receive a written response. But of course I've received nothing, other than my new schedule in the mail, which wasn't what I was told my schedule would be for next quarter. Perhaps just something else I should have assumed.

Thank you for your time,

[Signature]

Redacted by HELP Committee
June 13, 2006

Redacted - Business Sensitive

Dear [Redacted],

This letter serves as official acknowledgement that I have received a copy of the letter you gave to [Redacted] Dean of Academic Affairs, on or about June 9, 2006. From our follow up conversation on June 7 you had determined, based on a number of conversations with instructors, the Dean, the Associate Dean and me, that it was in your best interest to withdraw from ITT Technical Institute effective at the end of the March 2006 quarter. In several phone conversations with me you expressed frustrations about our activities and procedures and, as your letter states, ultimately chose not to participate in several proposed review and tutoring-type sessions with [Redacted] or me.

Additionally, I confirmed that the scheduled disbursements of Title IV funding (Pell grants and loans) for the June quarter were cancelled and/or returned. Your current account shows that a total of $2,141.78 (combined Stafford subsidized and unsubsidized loans) was refunded. I have included a copy of the Refund Verification Report for your review.

I have valued your candid feedback and comments about our recruiting process, your classroom experiences, curriculum objectives, and recommended changes. If I can be of further assistance do not hesitate to call me.

Sincerely,

Redacted by HELP Committee

Director

Enclosures

CC: Student file

ITT Technical Institute
ITT Educational Services, Inc.
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**Complaint Summary:** Student F. alleged one of his instructors was fired and ITT Technical Institute Little Rock did not provide a replacement.

**Complaint Narrative:**

Mr. F. submitted a complaint via the "Student Portal" that read:

"I am an 8th quarter TPM student; I have been at ITT for just about 4 years. Now I have a huge problem. I have no teacher. It seems that ITT has yet again fired a teacher that plays a very important role up there with out a replacement. Therefore, there was a class full of students last night and not one person knew what was going on. Now this seems a little much for me, this school teaches us about being responsible, and how to be professional. It leaves a whole class standing in the hallways with no phone calls, email, nothing. So since ITT won't give a hold of us, and yes I have called, sent emails, and yet nothing has been returned, then I will not give a hold of you all. What do we need to do? Please let us know, there is only a few of us and I have there names, email address, and some of there phone numbers."

**Resolution Summary:** An instructor was not present for the scheduled class session on December 11, 2006.

**Resolution Narrative:**

Dean C. confirmed that the assigned instructor for the EC014 course, Mr. F., had his employment terminated.
effective Friday, December 9, 2006. Although another instructor was initially scheduled to cover the evening course scheduled for the following Monday, the replacement instructor was forced to leave the school after his wife experienced a medical emergency.

As a result of this medical emergency and the disruptions at the Little Rock campus in mid-December, the school failed to have an instructor present for the CR14 evening course on Monday, December 11, 2006. Dede confirmed that an explanation had been provided to the affected students, and the missing class session would be rescheduled to ensure that the minimum contact hour requirement for the course was satisfied.

Also, effective January 4, 2006, a new instructor had been hired to teach the remainder of the course during the current academic quarter.
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
### ITT Educational Services, Inc.

**Student Comment/Complaint Report**

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**Complaint Summary:**

Graduate __________ claimed that she has been unable to find a job since graduating from ITT Technical Institute Youngstown in September 2005 and is dissatisfied with the education she received.

**Complaint Narrative:**

Email to Director stated: "Already attended; Graduated Sept 2005. I want a complete refund! I have a year to request it! The education was horrible! It was a waste of my time and money! You can keep the money the government gave you, but I want you to refund my student loans all of them. Your school robbed me blind and the fact that your name is now on my resume employers won't even look at me! One even told me that ITT takes a bunch of hype up our *** How, what are you going to do about this?"

**Resolution Summary:**

Vector provided a written response to concerns, and the college's Career Services Department was ultimately successful in assisting the graduate obtain employment.

**Resolution Narrative:**

Significantly, with respect to financial aid, the student did not dispute the amount of her obligations, but was frustrated about having to repay student loans when she had been unable to obtain employment following her graduation. __________ was advised to contact the college's DCF if she was unable to begin repayment, and the school would assist her with filing for a deferment or forbearance.
Response to Student Complaint:

The responses will follow the order in which they were received:

Correspondence received May 10, 2006, 7:28 am...

Complaint Summary Item 1...wants student loans refunded, and has a year to request it.

Response...If you are unable to begin repayment at this time, please call our Director of Finance at [Redacted] by HELP Committee. He can help you file a DEFERMENT, which delays the student loan payment because you are not working. If you are working and cannot afford to begin repayment at this time, ask Mr. about how to file for a FOREBEARANCE; neither negates your obligation to repay the loan, however, each is devised to allow the student more time to reach a position, wherein, they are better able to repay the loan. Additionally, the Director of Finance is not aware of any one year timeframes within which, student claims for refunds can be made.

Per Federal law, you as the borrower of the Student Loan are responsible to repay your loan on time (including interest, insurance, or origination fees) even if you are unable to get a job, or if you are dissatisfied with the education you receive. These responsibility were explained to you in the Entrance Interview process when you began school, and you signed the form indicating this had been explained to you. The form is in your Finance file at the college.

Complaint Summary Item 2...the name of ITT on her degree is the reason employers will not look at her.

Response...The College makes no claim of guaranteed employment. Your signature on the Disclosure Statement for Computer Drafting and Design at the time you began your schooling, acknowledged your understanding of this on 8-3-2003. The form is in your Academic file at the college.

A review of our Career Serves file indicates you began working in a field related to Computer Drafting and Design two (2) weeks, prior to graduation. Your employer was ERP Consultants in Willochly, Ohio, and you remained employed there until 12-05-2005 as confirmed by the company. The fact that you left, for whatever reason, does not preclude the fact you were employed before you graduated.
By your own admission in response to my e-mail confirming receipt of your complaint on May 10, 2006 at 1:08 pm, you were offered a second job in a field related to your degree, however, you made the decision to turn the job down. Thus, you have worked at a job, and turned down a second job related your degree within the first six months after your graduation. This reality casts doubt on, and contradicts your statement "employers won't even look at me."

On May 15, 2006, you were contacted to inform you that your resume had been sent to the company in heating and cooling business. You have been and continue to be on the mailing list for weekly job openings. We understand you want something different/better. We will continue to help you accomplish this.

Complaint Summary of first paragraph... faculty issues, time not used per understanding, cheat sheets in Math, $500 kit was included in tuition and never used, books were awful/erroneous. Structural Drafting was eliminated before she started, Civil Engineering was not taught.

Response...

Faculty issues...It is up to the faculty, per ITT policy, to determine if a student has been in class a sufficient amount of time to be counted present. We do this because a majority of our students work, and cannot always get to class for the entire class period.

Time not used per understanding...Classes were scheduled for the appropriate amount of time.

Cheat sheets in Math...formalac sheets were permitted in Math and tolerance provided students in CDD. Major universities permit open book and note exams.

$500 kit was included in tuition and never used...Some items from the toolkit were used, i.e., scales were used to create and check drawings and the final exam questions students on this skill, irregular curves were used to layout curves for manual sketching, mechanical pencils with different leads (important in manual drafting) were used. Manual drafting (to include manual board) was phased out of the curriculum as a result of less employer demand for these skills.

Books were awful/erroneous...The books were those required by the curriculum at the time, unfortunately, it is not uncommon for books to contain errors.

Structural Drafting was eliminated before she started...Structural Drafting was never listed in the catalog, not part of the curriculum, when you began school. All courses were clearly listed in the catalog.
Civil Engineering was not taught...our records indicate you received a grade of 99% for a plan and profile drawing for the ODOT (Ohio Department of Transportation). In addition, horizontal and vertical curve calculations are both part of Civil Drafting. I therefore, do not understand your claim as it relates to Civil Drafting.

Complaint Summary of second paragraph...could not perform basic skills needed on entrance exam for surveying firm due to never having studied Civil Drafting at ITT. Offered job at $8.00 per hour because she had no Structural Drafting background in AutoCAD. Recruiters guarantee jobs, failed to be notified of job openings (career fair), and wants refund.

Response...

Could not perform basic skills needed on entrance exam for surveying firm due to never having studied Civil Drafting at ITT...our records indicate a contrary position as it relates to teaching Civil Drafting. You admit a partial understanding of terms related to Civil Drafting in your complaint.

Offered job at $8 per hour because she had no Structural Drafting background in AutoCAD. Structural drafting was not listed in the catalog as a course of study when you began school with us in September 2003. You knew this before you began school.

Recruiters guarantee jobs...ITT requires that all students acknowledge that ITT does not guarantee jobs by having the student sign the Disclosure form for the program of interest before starting school. Your signature on the Disclosure form attests to the fact you knew the college did not guarantee employment before you began school. The form is in your academic file.

Failed to be notified of job openings (career fair)...Based on discussions with Mr. Career Services Director, our records indicated you began working in a field related to your program of study two weeks before you graduated and remained employed until 12-2005. Based on this knowledge, the CS department considered you employed and did not send you weekly job opening reports. Your name has since been added to the list of weekly job openings. Please contact... to confirm we have your correct address. On 5-15-2006, we contacted to inform you your resume was sent to...an international company in the heating and cooling business.

Wants refund...Federal law requires the borrower to repay the loan. Please contact Mr. at...to Redact by HELP Committee to file a deferment, forbearance, or which can defer the beginning of loan payment now.

Conclusion...I am sorry your experience with us did not meet your expectations. You will probably not agree with some of my responses. I tried to answer your concerns, as I understood them, and did not speculate; some of your concerns were general in nature. Nonetheless, the college stands ready, willing and able to continue to work with you and we do understand your concerns. It is not uncommon that students, who are not
employed, become concerned if they are not working when the time comes to begin repayment of student loans. Based on what you have been telling me, you are not confident in certain areas related to your degree program, and are therefore not confident in the interviewing process. We can choose to be contentious or work together to do something positive about it for you. I encourage you to keep the lines of communication open with our Career Services Department and with the faculty who stand ready to assist you. I would like to point out that other graduates who received the same education as you have been successfully placed in CDD related positions. We cannot help you, if you or the school, is not willing to work together. We are willing to continue to work with you, therefore the college will offer, at no charge the following:

A free re-take of a class or classes currently offered in the catalog, wherein you feel your skills may be lacking;

A one-on-one session with a faculty member agreed upon by both you and our Dean for the expressed purpose of learning to use all items in the CDD tool kit. Training can be facilitated by face-to-face (preferred style), e-mail or phone conversation;

Continued use of our Career Services Department personal and resources to assist you in your Career Search in a field related to your degree.
From: Redacted by HELP Committee
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee

Subject: Re: Complaints

I am not focusing your entire complaint on the CDD faculty. Faculty was mentioned by you in your complaint, correct? I do not weight the complaint, rather I deal with each in the same way. I want to speak with all CDD faculty and one is out of town, thus I must wait until all are present. I wanted to update you on the status of my actions.

--- Original Message ---

Sent: Friday, May 12, 2006 5:46 PM
To: Redacted by HELP Committee
Subject: Re: Complaints

Please don't focus my entire complaint on the CDD instructors. Some of them, yes, they need a little improvement! The majority of my complaint is the curriculum. I am just not satisfied with the education we received. We had class 3 days a week, approximately 15 hours a week. I would say about 7 of those hours were actually spent learning something. I believe some very viable, crucial, need to know information was either left out, forgotten about, or eliminated from the course. Not to mention the books we had to pay for! The books were useless, horrible reference material, and full of numerous errors. Every quarter we had to fill out the surveys about the school. I don't know if you have access to those or not, but if you do, you will see what I, and many others, wrote about ITT. I thought if for sure I would have been called on some of the stuff I wrote. I never was. Why is that? A school that "picks themselves on education and success", you would think that they would be more concerned with what their students feel, am I say. I feel as though the students of ITT are just a number in the books and a huge paycheck. If we weren't then our curriculum and our concerns would have all been corrected! I think if you want to know more then you should contact some more of the students that graduated in September 2005, and I don't mean only the CDD program. A lot of my fellow students felt the same way I do, for some reason none of them spoke loud enough at the time, including myself.

--- Original Message ---

Sent: Friday, May 12, 2006 4:18 PM
To: Redacted by HELP Committee
Subject: Complaints

I am still researching your issues... will not be able to meet with all CDD faculty until this coming Monday evening, as one faculty member is out of town... after I meet with them on Monday, I will e-mail you on Tuesday.
Redacted by HELP Committee

From:  Redacted by HELP Committee
Sent: Wednesday, May 10, 2006 2:38 PM
To:  
Cc:  Redacted by HELP Committee

Subject: RE: Your e-mail of May 10th, 2006, 7:28pm

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as I stated earlier, I will research all of your files...in addition, by your response to my earlier e-mail printed below, you have now added serious additional issues, which must be investigated in fairness to all...I will need to meet with each person you have identified to get their side of the story, which is the way I handle student issues...I do not make decisions without thoroughly investigating each case...am I to assume we are going to correspond by e-mail, if not, please correct me?

---

Original Message---

Redacted - Business Sensitive
Sent: Wednesday, May 10, 2006 1:08 PM
To: Redacted by HELP Committee
Subject: Re: Your e-mail of May 10th, 2006, 7:28pm

These are my concerns: I am just not satisfied with the education I received. I am not sure if you remember me or not, but I think we spoke once while I attended school. That was when I gave me a 65% on my final comp paper. After receiving A's during my entire class, I was disappointed. I then got that very low grade. Ms. I. read my paper and agreed with me that it was definitely a paper with a higher grade. The issue was brought up to Ms. I. and Ms. H. informed me that the instructors are the king of the classroom. They can do what they want. If you turn in a paper, whether it's turned in on time or not, they can choose whether they are going to accept it. If you show up to class and stay for an hour, they can choose whether or not to count you present. Those were his exact words. I will never forget that conversation! This complaint is not only personal towards you! I feel what I learned there could have been learned in 6 months max. More than 50% of class time was play time. We were lucky if the instructors taught or "lectured" for more than an hour. The math classes, come on, what school lets you use 4 cheat sheets, full notebook paper size - front and back? That's not making anyone learn anything, that's an easy A. Don't get me wrong here, some of the instructors there really did try to teach the entire time, but they were far and few between. Let's talk about AutoCAD for a few minutes here. Here are a list of things I am unsatisfied with.

Included in my tuition, was that $89 dollar kit. That was never used. What is that all about? The books were awful! Full of errors. You guys took the good books away, before we started. I was fortunate, and an instructor that actually cared gave me one or two of the good books.
Structural Drafting was eliminated from the program before I started. Why? Is that not necessary for a drafting student to learn?
Civil Engineering - We didn't do one ounce of civil drafting. I think it is necessary.

I feel as though I owe back all this money because someone taught me the basics of AutoCAD. I could have gone to a local JV and learned more about AutoCAD for maybe 600 dollars. I am not sure if you ever sat in on any of the classes, which is why I did. An instructor might have actually taught something. The teachings were not of Associate Degree level. I don't deserve the degree I have. I am terribly sorry that I wasted two years of my life, but you can have the degree back! It is worthless. I went on an interview a while back for a survey firm. I was required to perform an AutoCAD skills test. I was given a chart, on it were some numbers listed under categories that included: tangent, delta arc, and a few more. The result would have been a portion of this plot map that I was to be creating. I sat there for 45 minutes, about to cry, not having a clue what to do. I mimicked, walked out. Well, through my very basic education, I did learn what an arc was and a line, I knew tangent, so I decided just to pick a location and enter in the number. My plot plan was not right, close, but not right. Now don't you agree, had we done any drafting in our Civil class, I may have had better success with that skills test? That was during my eighth quarter there at ITT. I went back to school and talked to some of my instructors about that test. Not one of them could tell me how to
Your e-mail of May 10th, 2006 7:28pm

plug these numbers into CAD. Why is that? Now, just last week, I had an interview, with a structural drafting firm. I was offered the job. The job is an hour from my house and due to the fact that they only wanted to pay me $8 dollars an hour, I had to turn it down. They said due to my lack of knowledge of structural drafting and AutoCAD, that was all they could afford to pay me. Now, I am aware that I need to start in an entry-level position, but come on, when you go to a college that charges over $20,000 dollars, you would think you'd have a high tech education! I was wrong in believing that ITT would give me that! I also want to bring up your career services and recruiters! Your recruiters guarantee ITT will find you a job. Wrong! That is false advertisement. I did not find out that was false until, probably my sixth quarter. Career services even acknowledged the fact that the recruiters say that, they also said the recruiters had to stop doing that. Now, as for Career Services, they know I am seeking employment. Yet they fail to update me when they have any possible jobs. A girl I went to school with gets calls all the time, I only receive them if they are returning my call! I wasn't even notified of the job fair that was recently held, I was told by the girl I graduated with, but not until the day of and about an hour before it started. Apparently there were companies there from my area. Can you explain why career services are not doing their job? Now, how do I get a refund, or at least get you to return my loans?

Original Message:

From: [redacted by HELP Committee]
To: [redacted by HELP Committee]
CC: [redacted by HELP Committee]
Subject: [redacted by HELP Committee]

Erin...I am in receipt of your e-mail, which arrived in the e-mail for Recruitment today. Please be advised, I am reviewing your files in an effort to better understand your concerns...in order to be sure I am addressing your concerns correctly, I have duplicated your e-mail as I received it today...

"I already attended! Graduated Sept 2005-I want a complete refund! I have a year to request it! The education was horrible! It was a waste of my time and money! You can keep the money the government gave you, but I want you to refund my student loans all of them. Your school robbed me blind and the fact that your name is now on my resume employers won't even look at me even though I told them that ITT takes a bunch of hype up its ***. Now, what are you going to do about this?"

Please confirm that these are your issues as you stated them...I have also started our compliance department about your issues. I will be more than happy to meet with you in person, communicate via e-mail, or talk by phone...[redacted by HELP Committee]...please advise your preference.

[redacted by HELP Committee]

5/23/2006

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ITT Educational Services, Inc.
Document 12, Page 10
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
ITT Educational Services, Inc.

Student Comment/Complaint Report

Complaint Date: 2/22/2007
Received Date: 2/26/2007
Logged Date: 3/2/2007
Category: Complaint
Days Open: 0
Source: Letter

Location: Arlington
School: WIL
State: TX

Complaint Code: Quality of education
Functional Department: Academic Affairs
Complainant & Profile: Student
Student Name:
Other Contact (Agency/Ref):

Complaint Summary: Student, alleges several issues with respect to the quality of education provided at the Arlington campus.

Complaint Narrative: Student, alleges that several of the classes he attended at the Arlington campus were inadequate due to untrained or unqualified instructors, the lack of any instructor in certain classes, the lack of book availability in other courses, and problems accessing equipment and software in others.

Specifically, alleges the following:

1. His Digital Imaging class was inadequate due to the instructor, Mr., not being able to teach any HTML and instead encouraging students to find code from other internet websites and copy and paste said code into the student's own work. Furthermore, alleges that Mr. installed a computer game on computers which were supposed to be used for students' final exam website demonstrations and spent the class period playing that game instead of evaluating student projects.

2. alleges that his Visual Design Theory class was inadequate due to the original instructor quitting the class two weeks into the quarter for another job, and the replacement instructor, Mr., failing to properly train students on the use of Adobe Illustrator and Adobe Photoshop.
4. The company alleges that its Interactive Communication Design 1 class was inadequate due to the fact that the class had no instructor for three weeks at the beginning of the quarter, and the software provided, Macromedia Flash, was not usable due to the school's Internet security.

5. The company also alleges that its Audio/Video Techniques course was inadequate due to the lack of access to a capture station for five weeks, making it impossible to perform any video editing. The company alleges that the class complained of this situation to the Dean, but no action was taken.

6. Further, the company alleges that its Animation 1 class was inadequate due to the teacher's (not identified in the complaint) lack of subject matter knowledge about the topic and reliance on students to answer questions posed by other students.

7. Additionally, the company alleges that its Professional Procedures and Portfolio Development class was inadequate due to the lack of preparation by the instructor (not identified in the complaint) in assisting students to conduct job interviews.

8. The company also alleges dissatisfaction with the classes he is taking in the current quarter and the scheduling of said classes in such a manner that conflicts with his full-time work responsibilities.
March 16, 2007

Re: ITT Technical Institute – Arlington

Dear [Name]

Thank you for your letter, received in our offices on February 28, 2007, with respect to your concerns regarding your experience with the ITT Technical Institute in Arlington, Texas. ITT Educational Services, Inc. takes the concerns of all of its students very seriously and a full and thorough effort was undertaken, in conjunction with school Director [Name] and Dean of Academic Affairs [Name] to review each of your concerns regarding the Multimedia program of study and various classes and instructors at that location. The following is a summary of our findings as relayed to me by Dean [Name]. I apologize both for the delay in responding to your initial letter and for the length of this response, but I wanted to ensure that your concerns were addressed fully and accurately.

You alleged in your letter that your Scripting and Web Authoring I class was inadequately taught by the instructor, [Name], and that the final exam included questions about the DreamWeaver software notwithstanding the fact that the software was neither installed on your classroom computers nor taught in classroom lecture. With respect to the DreamWeaver software availability issue, that concern has been resolved and a discussion between Dean [Name] and other members of your class indicated that the overall portion of the class time dedicated to DreamWeaver development was minimal and its effect on the exam was non-prejudicial. Therefore, I do not believe it likely that either your grade or your academic performance was materially impacted by the lack of availability of this software.

Mr. [Name] also confirmed that, after speaking with your class with respect to their exposure to HTML coding, he arranged for several workshops to be held prior to the final exam, on both Thursdays and Saturdays, as well as making sure that Mr. [Name] would be available for private review sessions with students unable to attend the workshop sessions. However, it appears from our records that you did not choose to attend any of the workshop sessions offered, and these workshops had minimal student attendance and were eventually cancelled for lack of student interest in pursuing them.

Mr. [Name] assures me that, with respect to the DreamWeaver, Photoshop and Visual Design Theory/Interactive Communication Design I class deficiencies that you allege in your letter, he had arranged as appropriate to offer supplementary workshops.
and review sessions in each of these subject areas. Workshops on Adobe Photoshop were offered by instructor Harms and Mr. [Redacted] recalls that you expressed interest in attending one or more of those workshops but ultimately chose not to attend.

After a review of the school's internet security procedures, Mr. [Redacted] was unable to replicate any situation in which the school's security was violated or interfered with the operation of Macromedia Flash per your allegations.

After a discussion with instructor [Redacted] it was determined by Mr. [Redacted] that capture stations were available for student usage in the Audio Video Techniques class; however, it is possible that those capture stations were not compatible with removable hard drives provided by the students. This is a personal hardware compatibility issue and is outside the control of ITT Technical Institute.

With respect to your concerns regarding the qualifications of the instructors for the Animation 1 and Professional Procedures and Portfolio Development classes, each of those instructors has been verified as having the necessary experience and professional credentials to teach the course in question.

In summary, with the exception of the concerns regarding Dreamweaver software availability noted in the letter above, which situation has been reviewed and corrected, we are unable to substantiate many of your concerns. While it is the goal of ITT Technical Institute to ensure the satisfaction of its students whenever possible, it is not possible that there is any additional corrective action that is required to be taken in order to address your issues. I do encourage you to continue to attend whatever classes and supplementary workshops are offered and to continue your ongoing dialogue with Dean [Redacted] and others in the school administration in order to ensure that your expectations are met.

If there is anything else I can do to assist you, please feel free to contact me at or speak with Director [Redacted].

Sincerely,

[Redacted]  
Director of Compliance  
ITT Educational Services, Inc.  
13000 N. Meridian Street  
Carmel, IN 46033  

[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]
Listed below are notes and facts addressing the complaint filed on 2/28/07:

1. Scripting and Web Authoring course: The instructor, Mr. [Redacted], taught this course. He had requested that the Dream Weaver software be installed in the computers. He requested this to our SST to install it several times. However, it never got installed. I found this out only this quarter. I addressed him on the subject matter and assured him that next time, when it comes to student needs, that he would make sure that he informed someone in Academics of his needs and not ever let it go unresolved.

I uncovered this issue this quarter when I talked with the last Multimedia class we have. They said that they did not get enough of the HTML coding because the software wasn't installed in the computers. So, I arranged workshops outside of their classes schedule to ensure they were introduced to the material. Mr. [Redacted] offered to conduct workshops on his own time to review anything they wanted to learn from the course. I personally addressed this class and arranged for the workshops. They agreed on meeting on Thursdays, from 9:00am - 12:00pm and again on Saturdays, 9:00am - 12:00pm. I made sure that they also understood if they could not make these times, then they could talk with Mr. and arrange a private session also. The first week, no students showed up. The second week, only one student showed up. The third Saturday, there was a communication problem when I did not inform Mr. [Redacted] in time to arrange the 1st Saturday workshop (1/27/07). I called the two students who I was told showed up and apologized. Then finally, February 3, 2007, two students, [Redacted] and [Redacted], came to the Saturday workshop. After talking to them, they made comment that it really was not much to cover and that it was easy. They said they realized that the Dream Weaver part of the course was minimal.

At the same time, when I addressed this class, their other concern was that they had taken Photoshop several quarters back and they wanted a review of that software. We arranged for Mr. [Redacted] to offer a workshop as well. He did one workshop on February 17, 2007, where four students attended. When I went into the class to arrange that particular workshop, there were 9 students who expressed interest in coming, one of which, if I remember correctly, was [Redacted]. We set the workshop up in the LRC and installed 10 stations of Photoshop. The students also knew that they were welcomed to arrange workshop sessions with Mr. [Redacted] if they could not attend the scheduled ones. I talked with the students after this workshop and they said they may want to do another refresher for Photoshop next quarter.

2. I am not aware of any deficiencies in regards to the Visual Design Theory class they had under Mr. [Redacted] until they brought it up to me this quarter. Mr. [Redacted] was our School Chair and was well versed using Photoshop. To address the students' review needs, see the next line above.

3. I do not have any knowledge of our internet security system interfering with any of our course software. I am not sure what this is in regards to, but will discuss with the school chair and our SST's.

4. The instructor, Mr. [Redacted] did in fact take the capture station into the classroom during the quarter for several weeks. He had asked our SST if there was a way to allow students to use their own removable drives. The computer that they were using was from an older dell, and they were not capable with the existing capture stations. Mr. [Redacted] informed our SST, told me that he did see students use the capture stations on

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ITT Educational Services, Inc.

Document 13, Page 6
their as well. So the capture stations were available, but they may not have been compatible with their own removable hard drives.

5. I have not been informed of any difficulties or issues with their current Animation I instructor. I will discuss this with the instructor and school chair.

6. I have not been informed of any issues in the Professional Procedures and Portfolio Development class. I know that the two instructors, and others, who teach this course, have been doing so for at least 2-4 years successfully. I will discuss this also with his instructor to determine if there have been any problems.

7. I was informed several quarters back, as were all students, that the days of the week are always subject to change from quarter to quarter.
Excerpts, selected by the HELP Committee, from a larger document produced by the company
There was a problem with the placement rates of ITT graduates. The numbers were inflated, leading to misleading information about the job market for ITT graduates. This has led to complaints from ITT alumni and current students about the university's practices.

We do not believe that ITT is acting ethically in this matter, as the inflated numbers could mislead potential students about the job prospects for ITT graduates. We believe that ITT should be transparent in its reporting of placement rates and take steps to ensure that its students are prepared for the job market.

Many students enter our programs while they are currently employed in the hope that upon graduation with a higher degree, they will be able to advance and earn a higher salary in the same organization. As a result of obtaining a degree, many companies promote the employee to a higher paying job. Or, our graduates may seek work at another company. Regardless, they have completed the course and have the skills necessary to work in their field of study.

Many students enter our programs while they are currently employed in the hope that upon graduation with a higher degree, they will be able to advance and earn a higher salary in the same organization. As a result of obtaining a degree, many companies promote the employee to a higher paying job. Or, our graduates may seek work at another company. Regardless, they have completed the course and have the skills necessary to work in their field of study.

Since graduation in December 2003, we continued to assist the same way we assisted all of our graduates. We sent them regular emails with job leads, we made phone calls and left messages, and we mailed job leads packets with opportunities that we found in...
the community that matched his skills. We have sent him hundreds of documented job leads of which he has not responded to us about the results of his follow through with these. We will continue to provide services to him. Our Director of Career Services, [Redacted by BBB Committee] is eager to continue assisting him, and would welcome having him contact her to help him in any way possible. We are proud of his accomplishments and are here for him. If he is in a position to need our services. We wish him the very best and hope to see him succeed.

[Redacted by BBB Committee]

Director
ITT Tech

radiobutton: radiobutton
Thank you for responding to the complaint from one of your customers. Your response has been forwarded to the Bureau for processing. If you have any questions please feel free to contact us at [Redacted by BBB Committee]
This is a complaint filed by the Better Business Bureau. Please read all comments and give me any input you can about his job search history. I guess I should also look at his transcript to see how well he did in school.

I will probably send it to corporate so they can get involved as well.

February 12, 2007

ITT Technical Institute
Boise, ID 83707

Dear

Enclosed is a copy of a complaint we received from one of your customers. We recognize there are two sides to every dispute and as a neutral third party, the BBB would like to assist you and your customer in reaching a resolution outside the legal system.

We know that as a successful business person, you are aware of the importance of customer goodwill. We encourage you to contact your customer directly with your response to this complaint. We also request that you inform our office of your response. Please respond within 15 days to: Better Business Bureau via phone, in writing or by using our on-line response form. For the on-line response forms go to www.askbbb.org. Click on MEMBERS ONLY. Then click on ELECTRONIC RESPONSE. Put in the username which is response and your password 11238. Then complete the response form.

As a reminder, the BBB provides mediation services to assist member companies and consumers with issues that are in dispute. Please contact our office immediately if you would like to utilize
our mediation services in this situation.

Thank you for your time and cooperation in this matter.

Cordially,

Redacted by HELP Committee
BBB Consumer/Business Relations
Redacted by HELP Committee

Description for Complaint ID # 5014171

ITT Technical Institute
Redacted by HELP Committee

Boise, ID 83707

Prior to enrollment at ITT; part of this process is showing what the placement rate of various fields of studies are. For example, if a field shows 100% placement of students it it assumed that these students can get jobs with this education. During four years of enrollment the graduating class of 255 students had dropped to 8 or 9 people. The majority of these people were already working in their careers either at HP, or for family businesses. However, I was still working in my original field. Career Services does provide job leads, either businesses calling in, or email notification on jobs. During a discussion with Career Services they wanted me to register a business so that they could have 100% placement for this class. What I am finding out going to interviewes is that in order to be employable I need to be certified and that these Associate and bachelors degrees will help you get a job in a call center. The complaint I have is that the way the placement percentages are generated (counting of people already in the field of studies) is misleading. ITT should report true numbers not to mislead people. This can be done by counting people already in their field of study, counting people who get a chance their career fields with this education.

SETTLEMENT: Other (requires explanation)

SETTLEMENT EXPLANATION:
I have not decided yet. However, legal methods maybe an option
Yes, thank you so much as well. It was a pleasure dealing with you and as well, she is a great lady and a very good director. Thank you to both of you for your support.

I will speak with my father tonight if possible and let you know about that.

And when I get it completed anyone from ITT that wants to see the Cisco Test LAB I am building here, which will be multi platform so it should be pretty interesting and cool.

Thank you for coming by today so we could discuss the issue concerning your text book. I am glad that we were able to work things out to your satisfaction, and I hope that in the future you will bring any issues or problems that come up to me or the College Director, as soon as they arise. I will also look into obtaining the supplemental study guide for your Cisco course, and let you know about it when you come in next week. As we also discussed, please let me know if you feel that you require a tutor for your class so we can arrange one.

I look forward to hearing from your father, and I hope he makes the decision to speak at our graduation ceremony on March 10, 2007.

Thank you again for the opportunity to work with you to resolve this issue. I wish you the best as you work towards your goal of graduation from your CNS program.

Sincerely,

Dean of Academic Affairs

1/12/2007

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ITT Educational Services, Inc.
Document 15, Page 1
Peggy Payne at 063

From: Redacted - Business Sensitive
Sent: Wednesday, January 10, 2007 7:55 AM
To: Redacted to HELP Committee
Cc: Redacted by HELP Committee
Subject: Van Class ITT 320

Hello Mr.

I have to bring an issue to your attention. I still do not have books materials for this class, I have spoken with Mr. _______ and _______ regarding this and have been waiting but still no books. It makes it very difficult to take a class when I have no materials for that class.

Now even when I am finally given a book I have been put at a severe disadvantage regarding this class, I will have to “Go Back” and do all the labs and homework after the fact. The one test I have taken I got a 95 on, but I feel like I need to say something, I am sure I can still pass this class but To have to do it this way is a little upsetting considering the dollar amount these classes cost me.

Please help me rectify this situation as it is disturbing to me.
To whom it may concern;

To say I am disturbed would be a massive understatement. We are in week 5 of this quarter and I still do not have books or software for this class ITT-320. I would like to know what is going on here with the amount of money I am paying your school could at least live up to their end of the bargain. I suggested to ITT that they reschedule me for this class next quarter assuming they can get the materials. They said they would charge me for the class if dropped even though you school has put me in a very bad position because of this.

Not only am I going to speak with my attorney, a copy of this letter will go to the Virginia Dept. of Education, The US Dept of Education and ITT's corp. headquarters. Quite frankly this situation is unacceptable and quite disturbing to me and if we need to rectify the situation in a court of law than so be it, but if you think I am going to pay you for this you are crazy and delusional.

ITT needs to fix this situation and you need to fix it. Now, if you do not I will look into all of my options up to and including a lawsuit. So you want to charge me for what? For ITT's incompetence and ITT's mistakes.

It will be Week 6 before you get me a book! Unacceptable at any level. You know I have a 3.7 GPA and am doing quite well, but your company and school has put me at an incredible disadvantage here and I am severely upset and disturbed by this.

I expect to have an answer very, very soon from you.

Sincerely,

Redacted by HELP Committee
Redacted by HELP Committee

Redacted by HELP Committee

Redacted by HELP Committee

This is a follow-up of the message I left for P. around 5 p.m., regarding - his consta
tool instruction/tools needed to be successful.

He had his math class this morning. As he has current math teacher, and I discussed with him, 
extra attention to assure his success in passing the test is no secret to either of you. Both he and I have repeated 
very matter was pre-discussed with him. We were assured that every tool necessary for his success would be available, including 
scheduling, etc. To date, we have found nothing extra effort on the part of you that you would continually fail to follow through. He has actually expr
adequate, and appears to be quite short and uncom
situations that - tools requires his attention. Mr.

He had a great tutor session with who appears to be a good teacher and knows how to teach so that the material is understandin
Unfortunately, it appears that is only there at times when is not. We would like to request that one or both of you help coordinate tutor dates with such that he can let his work place know ahead of time and schedule accordingly. He very much wants to be successful in this class.
He has assured us that he is doing all he can to try and coordinate it and try to work with his teacher, but keeps finding road blocks that is creating a great deal of frustration for him. Today he approached the teacher for after-class assistance and apparently she was irritated by the fact that she had to tutor him, and made him feel like the should know it and not have to ask for further assistance. She even pointed out that she was not suppose to be tutoring her own teacher. We will not tolerate our young man being made feel like he's inadequate or can't ask for assistance when needed.

We are looking forward to successful completion and graduation, and at this point, just want to help him get through it. We are rather exhausted with the constant badgering back and forth about getting the assistance, tools and instruction offered to that we are paying for. We have been so extremely mired with what we were initially told in our pre-admission interview would be offered our son, and what he is actually receiving, that we are about ready to give up and pursue legal action. We are at the point of taking all the paperwork and sending it to our pre-interview, our own experiences, and the experiences of others

1/10/2007

CONFIDENTIAL

ITT Educational Services, Inc.
Document 15, Page 4
student's that have shared similar frustration, and turning over to our family lawyer for his
‘review and assistance’ in getting you to start doing your jobs and/or find some sort of restitution
for our son.

This whole experience is suppose to be exciting and filled with hopes for the future. Instead it
has been turned in to an exhausting nightmare that he can't wait to get out of. The career
department is suppose to be guiding him through putting his resume on line and trying to help
him find work in his field of interest. That has not been happening, due to him being told they
are understaffed and overly busy. He was suppose to be getting a bachelor's degree, and
now has been told, "Oh no, we aren't offering that now". We were told our costs for classes
would not increase during his term for the associates degree, but would when he began the
bachelor program, and that was a lie. It has been one misleading tale after the other. We
are extremely frustrated and fed up.

At this point we want to know how you intend to do to immediately rectify the tutor situation
and assist in his successful completion of this math class?

We expect immediate attention to this matter. You have the contact information for both

1/10/2007

ITT Educational Services, Inc.
Document 15, Page 5
Thank you for coming by today so we could discuss the issue concerning your text book. I am glad that we were able to work things out to your satisfaction, and I hope that in the future you will bring any issues or problems that come up to me or the College Director, as soon as they arise. I will also look into obtaining the supplemental study guide for your Cisco course, and let you know about it when you come in next week. As we also discussed, please let me know if you feel that you require a tutor for your class so we can arrange one.

I look forward to hearing from your father, and I hope he makes the decision to speak at our graduation ceremony on March 10, 2007.

Thank you again for the opportunity to work with you to resolve this issue. I wish you the best as you work towards your goal of graduation from your CNS program.

Sincerely,

[Signature]

Dean of Academic Affairs

5/7/2007
Excerpts, selected by the HELP Committee, from a larger document produced by the company
Student Comment/Complaint Report

Complaint Date: 5/14/2008
Received Date: 5/16/2008
Logged Date: 5/14/2008
Closed Date: 5/16/2008
Category: Small
Source: Email
Location: Nashville
Complaint Code:未填写
Functional Department: Academic Affairs
Complainant & Profile: Redacted - Business Sensitive
Student Name: Student
Other Contact (Agency/Entity):未填写
Final Disposition: Unsubstantiated
Detail: Academic support provided

Complaint Summary:

In a complaint through the Student Portal, Student states:

"I really don’t mean to complain but my biggest issue of concern is that when you need a little help with a course, no one is available to assist you. I would suggest that we could hire tutors from other places or work in conjunction with other schools to provide tutoring for our students. I lost that as a win-win situation. It would be way much like PennState or Tennessee State/Vanderbilt. The benefits would be for the students. Thanks for listening."

Resolution Summary:

The Director of Student Services has not requested any tutoring outside of the normal tutoring hours. The Dean and School Chair have met with the student to outline tutoring options for her. The student was satisfied with the result of the meeting.

Resolution Narrative:

Dean provided the following initial report as to the status of the meeting:

"Around 2 p.m. today, Ms. XXXX asked to assist a student (Ms. XXXX), who was at the front desk and seemed to be able to give a little help. However, when I approached, she was not available."

Confidential

ITT-0007388
went to speak with her, I discovered that she didn't seem unduly upset. I told her that I would look for someone who could assist her while she waited in the lobby. Unfortunately, none of the available personnel were in the building at that time. I assured Ms. ___________ that her concerns would be addressed, noting that both of the individuals who could help her would be in when she returned. She said that she understood that "these things happen." Nonetheless, I told her that I would make sure that Ms. ___________ the department chair, would speak to her about her needs tonight. I also asked about tutoring, but, apparently not arranged for tutoring up to this point and had two projects she needed advice on, but she waited until today (unexpectedly) to seek help for these. Later, when I spoke to ______________, she said that ___ came by to ask for assistance, but that no one in drafting was scheduled for that particular moment.

Later, I spoke again ___ in Lab 3 in order to emphasize that Ms. ___________ would talk to her tonight and arrange some assistance for her. I told her to check back with me if the results were any satisfactory. She seemed content with my remarks. I told her that, in the future, we will arrange tutoring outside of the usual hours if she will let us know in advance what she needs. She said that she understood and that she would do as I suggested. I think that what happened was that Ms. ___________ became unhappy that no one could help her at the last minute with a problem she encountered with a project.

School Chair: ___________ also met with ___________ to discuss tutoring and her concerns. The ___________ was pleased with her discussion with Ms. ___________.

A behavior change because she had not requested tutoring from the school, the above matter is closed as unsustained.
From: [Redacted by HELP Committee]
Sent: Friday, May 16, 2008 12:42 PM
To: [Redacted by HELP Committee]
Subject: [Redacted by HELP Committee]

It stops after this one - there is more info on Ms. - from the other evening...

From: [Redacted by HELP Committee]
Sent: Friday, May 16, 2008 10:49 AM
Cc: [Redacted by HELP Committee]
Subject: [Redacted by HELP Committee]

I really appreciate your kind words and clarification on the events of that day, and have both said very encouraging words in regards to your work ethic and how you continue to push until you gain an understanding. You are one of the few students who truly take advantage of getting the most out of your education. I will agree that you started out a little rough but I also noticed that with each quarter that passes, you have calmed down and taken constructive criticism much better and I appreciate your effort in doing so. Regardless of my title or position, I will always help you or any other student in any way I can, whether it be tutoring, advising or monitoring. Keep up the good work in your classes and I promise it will pay off when you get that degree.

From: [Redacted - Business Sensitive]
Sent: Friday, May 16, 2008 2:49 AM
To: [Redacted - Business Sensitive]
Subject: [Redacted - Business Sensitive]
Importance: High

(this one is a little long... sorry, but needed to be said)

I didn't mean to cause any problems for you by asking for help. You and I had already talked as I explained to the staff. They were the ones in the dark and didn't even know it. I know you had other things you'd planned to do and I was absolutely fine with that because I also sent an email at the same early point during the day as I did you. After you and I spoke he was my next name on. He never answered back or was available when I arrived at the campus. I checked with several folks (even who was sit about helping me find someone as well). She can vouch for the fact that no one was upset. I think the person from oncrone may have need that fire. However, finally came and provided some assistance.

All that being said, while I journaled my day before bed last night, it dawned on me that I had not responded to you. That is to say that I just want you to know that I appreciate all help and guidance that you have provided in the past and I hope as well in the future. My goal in getting help is always to inform them first and you as a last line of defense due to your BUSY schedule. I understand and accept that because we often have to work at the 130% level while many others are allowed the luxury to work at the 95% level or sometimes even less. Enough said about that though. You know the full scope of that story. Just know that I have great admiration and respect for you as a department head at the college level. In many instances that is rare.

I do however look forward to learning all I can while I work toward completion of my degree at ITT and hopefully you will
continue to be as helpful as you always have. Frankly, I cannot believe how far I have come in comparison to my days of yelling, crying, and crying due to my lack of knowledge and understanding. That has and continues to change daily at ITT. I have some serious plans after this Associates degree and it is looking like "I HAVE A DREAM" is certainly coming to fruition for me. I appreciate you and all that have contributed to my current level of success. Thanks.

E-mail for the greater good. Join the ITT Initiative from Microsoft.
Around 2 am today, I was asked to assist a student who was at the front desk and seemed to be agitated about not getting any assistance from anyone in Drafting. When I went to speak with her, I discovered that she didn't seem upset. I took her to look for someone who could assist her while she was working on the baby. Unfortunately, none of the qualified persons were in the building at that time. I assisted her in addressing her concerns, noting that two of the individuals who could help her would be in class this evening. She said that she understood that these things happen. Nonetheless, I told her that I would make sure that she spoke to the department chair, who would speak to her about her needs. I also spoke about being present and not arranging for her to be here. She had two projects she needed advice on, but she walked in today (evidently) to seek help for these. Later, when I spoke to her, she said that she was going to try to seek assistance, but that no one in Drafting was scheduled for that particular moment.

Later, I spoke again to the student in Lab 1 in order to emphasize that I would talk to her tonight and arrange some assistance, and I told her to check back with me if the results were not satisfactory. She seemed content with my remarks, and I told her that, in the future, we will arrange assistance outside of the posted hours if she feels there is a need to know in advance what she needs. She told me that she understood and that she would do as I suggested. I think that what happened was that she became upset at the last minute with a problem she encountered with a project.

It may be pertinent to point out that the past has demonstrated a tendency to react emotionally and somewhat inappropriately to situations in which she encounters frustration. Last June, at the request of the online dean, I had to talk to the student about her attitude towards an online instructor. Interaction with the instructor is typified in the email below. In IIIS, there are several entries in which the student has successfully sought assistance from instructors and in which instructors have not responded to her communications.

That having been said, we will certainly follow up to provide the appropriate level of service. I will let you know how we resolve the situation.

Academic Dean, ITT Nashville

E-mail sent on 6/17/07: Posted by: Responded by: Date / Time / Status: Business Sensitive
06/17/07 19:45:39 Sent: Category: COMPOSITION II: Subject: About the course Question: Mrs. 
Answer: Mrs. K. I will put a copy of this email in your permanent file so the dean receives a copy. I am informing you that I am dropping your Composition II class. I took the liberty (LOL!) of pursuing you for your requirements. I do not have time to log into your course 5-6 times per week. I work a full-time job and am a graduate at the same time and only have to attend my on-campus classes 1x per week. I am allowed to complete assignments up to the point of the next class. The funny thing is, those courses are "MY MURAL!" I give all those courses EXTENSIVE TIME AND ATTENTION! They require it. Period. That is not to say that the study of English and its components have no importance. However, if you have any question as to how these courses appear to be, I understand the need to be appreciated for your level of education in this one, but you must realize that individuals do communicate whether they use the spoken word or sign language. I cannot you and your little complaint now doesn't it. The only point I'm trying to make here is that you should lighten up. Don't beat your students down. Life is too short to spend it being a tadbit. Even if I choose medication, I prefer that it be my choice. So, I am withdrawing from your course. Would love to take a bead, but got too many sizes in the fire. Love ya, see ya, bye bye.

Attachments
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
January 27, 2009

This letter is in response to the concern you filed regarding ITT Technical Institute ("ITT"). In your complaint, you voiced concern over your financial obligation and in particular the Montgomery GI Bill funding you thought you would be receiving. The Board initiated an investigation into this matter and reviewed all of the financial documents involved in your enrollment. In response to the Board's request for information, ITT submitted the attached response to the concerns you raised.

The documentation submitted by ITT shows that you completed one term with the school and withdrew late in the second term. When a student withdraws from school, the school is required to calculate a tuition refund in accordance with Ohio Revised Code § 3332.1-10 and the school may also be required to calculate a refund of federal loan money in accordance with applicable federal regulations. According to the refund calculations, your total financial obligation to the school for those two terms equaled $10,709.68. This tuition charge was financed through two loans for your education, one for $5,769.80 and one for $4,417.00. In addition to the loans that were used to pay your tuition costs, it appears that between March 2007 and July 2007, you received a total of six payments for veteran's education benefits in accordance with the Montgomery GI Bill to subsidize your tuition costs, totaling $9,806.33.

For students who receive Montgomery GI Bill funding, it is standard procedure for a school to set up loans or other funding mechanisms for a student before they begin classes. This is due to the fact that the GI Bill funds are dispersed directly to the student after the student has already begun classes. The school cannot control whether the student uses that money to reduce their student loan obligations or whether it is used for other purposes. As such, the loans that you applied for while you were enrolled at ITT were properly attributed to your tuition charges and it was within your discretion to use your GI Bill funds to reduce your loan obligations. There is no evidence that ITT is in violation of any law or rule under the jurisdiction of this Board.
Finally, I would also note that ITT has served 155 veterans during the last two years and during a visit to the school in December, the State Approving Agency for Veterans Training conducted a review of the ITT’s administration of veteran’s benefits and nothing out of the ordinary was noted.

ITT has offered to meet with you and your mother and assist you in exploring any deferment or forbearance options you may have with your lenders. If you wish to accept their offer, you may contact [redacted by HELP Committee] School Director, to set up an appointment.

Sincerely,

[Redacted by HELP Committee]

Investigator

[Redacted by HELP Committee] ITT Technical Institute

[Redacted by HELP Committee] Senator Sherrod Brown’s Office
October 29, 2008

[Redacted for Privacy Reasons]

Ms.
Investigator
State Board of Career Colleges and Schools
15 East Gay Street, Suite 403
Columbus, OH 43215-3138

[Redacted for Privacy Reasons]

Dear Ms.,

I am writing in response to your October 9, 2008 correspondence in relation to a complaint filed by a former student of our institution. I appreciate you providing me the opportunity to review and respond to [Redacted for Privacy Reasons]'s complaint.

As evidenced by the documentation provided to your office, I have previously reviewed [Redacted for Privacy Reasons]' claims and provided him with a response. My prior response is the August 15, 2008 letter he included in his package to you. Since receiving your correspondence, I have again reviewed this matter and cannot substantiate [Redacted for Privacy Reasons]' claims that a member of our campus made misrepresentations to him.

Enrollment and Financial Aid

In November 2006, [Redacted for Privacy Reasons] enrolled in our campus' Information Technology – Computer Network Security associate of applied science degree program. As requested, I have enclosed a copy of [Redacted for Privacy Reasons]' Enrollment Agreement which completed the December 2006 Quarter and withdrew late in the March 2007 Quarter. It was not until his August 4, 2008 letter that I became aware of claims.

Upon receiving an August 4, 2008 letter from [Redacted for Privacy Reasons], I discussed his claims with [Redacted for Privacy Reasons]. Ms. stated that she made no such statements to [Redacted for Privacy Reasons]. Further, she could not recall anything unusual from her meeting with [Redacted for Privacy Reasons] which could have led to such a discussion about VA benefits being paid for his schooling. Rather, Ms. assisted [Redacted for Privacy Reasons] in packaging his financial aid for his desired enrollment at our campus.

As I stated in my letter [Redacted for Privacy Reasons]' campus does not make any representation or promise of aid that a student will receive. Such determinations are made by the agency providing the aid.

Sincerely,

[Redacted for Privacy Reasons]
October 29, 2008
Page 2 of 4

The assistance provided is outlined in the Financial Assistance section of campus's Catalog which states in pertinent part:

The school must, from time to time, provide the student with (i) information on federal, state and other student financial aid for which he or she may apply to receive and/or (ii) estimates of the amount of federal, state and other student financial aid for which he or she may qualify, but: (a) the federal, state and other authorities, and not the school, determine the student's eligibility for any federal, state or other student financial aid; (b) the federal, state and other authorities, and not the school, determine the amount of any federal, state or other student financial aid the student may receive; (c) the student, and not the school, is responsible for applying for any federal, state or other student financial aid; and (d) the student, and not the school, is responsible for determining when and where to apply for any federal, state or other financial aid.

In meeting with Ms. ________ assisted in completing any required applications for Federal Financial Aid, such as Subsidized and Unsubsidized Stafford Loans, and for private loans. The estimated funding for his first three academic quarters of schooling was described in his Cost Summary and Payment Addendum (CSPA). I have enclosed a copy of the CSPA along with his entire finance file for your review. As seen in the CSPA, ________ expects a branch of the military or Department of Veteran Affairs (VA) paying for Mr. ________'s schooling. Further, as evidenced in the enclosed documentation, ________ executed applications and promissory notes related to the loans he did receive as outlined under the CSPA.

Mr. ________'s Charges and Funding

You have requested documentation related to the funding ________ did receive. As to this request, I have enclosed a copy of ________'s Student Financial History. This document provides a detailed breakdown of charges and funding related to his enrollment. As was stated in his CSPA, ________ enrollment was funded through Subsidized and Unsubsidized Stafford Loans and a private loan which is noted as CALP loan on both the CSPA and Student Financial History. CALP stands for College Advantage Loan Program.

Veterans' Benefits

In your letter, you have asked how veterans' benefits are explained to potential students. Our campus does offer programs which are approved by the VA and allow eligible veteran students enrolled in those programs to receive VA benefits. A Financial Aid Administrator (FAA) may become aware that a student may be eligible for VA benefits while assisting the student through the financial aid process.

For example, a student completes a Student Profile relating to whether he or she is a Dependent or Independent student. In the Student Profile, the student is asked if he or she is a veteran of the U.S. Armed Forces and if he or she is on active duty in the U.S. Armed Forces for purposes other than training. Also, ________ referenced a FAFSA form. The FAFSA is the Free Application for Federal Student Aid. A student completes a FAFSA in relation to the process of applying for
October 29, 2008
Page 3 of 4

Federal Financial Aid, such as Subsidized and Unsubsidized Stafford Loans. Within the FAFSA, a student is again asked if he or she is a veteran of the U.S. Armed Forces.

Should a student have a question about VA benefits, the FAA will typically provide an answer if known or refer the student to resources from the VA such as 1-888-GIBILL or www.GIBILL.va.gov. Also, the FAA may assist the student in completing an application for VA benefits. However, as stated above, it is the student’s responsibility to complete any application and submit it to the VA. A copy of an Application for VA Education Benefits is included in the enclosed documentation. As evidenced by the application, applied for benefits under the Montgomery GI Bill.

In having programs approved for VA benefits, our campus has certifying officials established who perform certain functions related to VA benefits. These functions include providing information to the VA on the enrollment status of student approved by the VA to receive benefits. As part of this function, our campus periodically receives notices of payments by the VA to our students under the Montgomery GI Bill. These payments are made directly to the students and not our campus. Our records indicate received benefits from the VA totaling at least $6,808.

Refund Calculation

Next, you also requested a copy of a refund calculation. I have included a Student Drop Refund Calculation worksheet with the enclosed finance file. As stated in his Enrollment Agreement, the applicable refund to which is entitled depends upon the calendar week in which the program course during which the student withdraws.

As stated previously completed the December 2006 Quarter. As such, he was appropriately charged the full tuition. During the March 2007 Quarter, he withdrew from our campus. For each course in which he was enrolled during the March 2007 Quarter, the last day of attendance was as follows:

<table>
<thead>
<tr>
<th>Course</th>
<th>Start Date</th>
<th>Last Day of Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>GBI127 College Mathematics I</td>
<td>March 12, 2007</td>
<td>April 23, 2007</td>
</tr>
<tr>
<td>IT103 Operating Systems</td>
<td>March 13, 2007</td>
<td>May 8, 2007</td>
</tr>
<tr>
<td>IT104 Introduction to Computer Programming</td>
<td>March 15, 2007</td>
<td>May 3, 2007</td>
</tr>
</tbody>
</table>

As evidenced above, his last dates of attendance in the three courses were all after the third calendar week. As such, he was obligated for the full cost of each program course and any related fees. For the two academic quarters in which he was enrolled, total charges were $10,709.68 as outlined in the enclosed Student Financial History.

Again, I appreciate you providing me the opportunity to respond to complaint. However, as evidenced by the information summarized above, the facts are that misrepresentation that our campus misrepresented the funding for enrollment. If’s expected funding was clearly outlined in the CSPA and other finance documents he executed.

ITT Educational Services, Inc.
Document 17, Page 6
October 29, 2008  
Page 4 of 4  

To and his mother, I and my Director of Finance would be more than willing to meet with them to explore and assist with any deferment or forbearance options they may have with their lender(s). However, the granting of any such option would be in the sole discretion of the lender(s).

ITT Technical Institute does not prey upon returning soldiers as has been alleged. We recognize the sacrifices that veterans such as yourselves have made in serving in the U.S. Armed Forces. In fact, ITT Technical Institute offers the Daniel P. Weadock Military Grant for eligible students. As described in the school’s Catalog, the Daniel P. Weadock Military Grant provides for a 10% reduction of tuition for qualifying students. The total tuition for the March 2007 Quarter was reduced as a result of the Daniel P. Weadock Military Grant. The total tuition discount for that academic quarter was $510.00.

Should you have any questions or require any further information, please do not hesitate to connect with me.

Sincerely,

Redacted by HELP Committee

Director  
ITT Technical Institute - Norwood

Enclosures
10/4/08

[Redacted - Business Sensitive]

Dear

Normally, a 26-year-old man doesn't need his mom advocating for him. But this is anything but a normal situation.

I expected my son to be changed by his tour of duty in Iraq. But I could not have been prepared for the reality of these changes.

My son struggles on a daily basis with symptoms from PTSD (Post Traumatic Stress Disorder) and TBI (Traumatic Brain Injury). He suffers from bouts of depression, anxiety, headaches, nightmares, vision problems, mental confusion, insomnia, and many other symptoms. You have to pretty much “bottom-line” your conversations with him. He can’t mentally process a lot of details. If you continue with your details, he is done with the conversation, unless you can return to a quick “bottom-line.” It is my belief that the ITT Rep. may have quickly figured this out and taken advantage of the opportunity.

I remember when he called me from ITT because I was on my way out to an important occasion. He said the Rep. told him he needed a co-signer just so he could start school immediately, but not to worry about it, because the military was going to pay for everything, even give him money to live on and pay his expenses. He sounded so hopeful, something I hadn’t heard from him since before the war. It was really hard for him to admit he couldn’t continue going to school. He said, he just couldn’t retain the material. It became too stressful for him to continue.

He is a proud, young man. He is not looking for pity or charity. He is embarrassed that he believed what he was told by the ITT Rep. He could hardly come around me when he found out Sallie Mae was calling me for payment of his loan. Veterans with PTSD commonly isolate themselves from family and friends. This made it even worse.

As a mother and a human-being, I am outraged that this kind of predatory lending tactic is used on anyone, but especially on an American soldier who gave everything he had and almost lost his life many times, and who continues to suffer.

I will pursue this, on my son’s behalf, until someone listens and forgives these loans.

Thank you for all of your effort, it is very much appreciated.

[Redacted - Business Sensitive]
10/4/08
Dear—

Thank you for inquiring into this matter of injustice. The following is an account of his ITT enrollment experience as transcribed by me, his mother.

I can’t remember the ITT Rep’s name, only that she was an African-American woman. I told the Rep. I wanted to go to school, but the reason I couldn’t go to school full-time was that I needed to work to pay for rent, food, bills, etc. She told me the Army would pay for the schooling and give me money to pay my expenses if I went to ITT full-time. And that she would run all of the paperwork through the school. She mentioned something about FASFA (federal aid for soldiers?). I promised you my complete understanding after talking with her was that, as a veteran, I could go to school full-time and receive expense money from the Army. So much so that, when the Rep. told me I needed a co-signer to be able to start school immediately, I called my mom, with the Rep. sitting right there, and told my mom that I needed her to co-sign so I could start school immediately. Because the Rep told me it would take a while to get the military funding. And the Rep. told me not to worry about it, that the loans would be paid for by the military. Now, the Rep was sitting right there, hearing me tell my mom what I believed to be the way it was, and the Rep. never once said, “No, I’m afraid you misunderstood,” or anything like that. Why not?

So, when I received one check for approx. $1,400, and another a little over a month later for approx. $1,000, I assumed that that was the living expense money the Rep told me that I would be getting. I didn’t receive any more checks, which I didn’t question, because I quit school. I mentally couldn’t do it because of the Post Traumatic Stress Disorder symptoms from Iraq.

And now I find out that I have a private and a federal loan through Sallie Mae. The private loan is apparently the one with my mom as co-signor. The loan amount is $6,805 at 13.25% interest for a total of $9,095!!! (copy attached). I don’t have a copy of the federal loan, but it is for about the same amount!

I went to ITT for approx. three months. The Rep. told me she would run all of the paperwork through and that I wouldn’t have to do anything but go to school. I can’t believe that I go to Iraq to fight for my country. I was almost killed several times and witnessed unspeakable horrors, causing me to continue to struggle mentally and physically. Only to be taken advantage of by an institution that presented itself as “veteran friendly”, while deceiving me into a financial situation that only causes me more stress. Why would I take out loans, I don’t even have a car or my own place to live?!

I really do appreciate you looking into this. My hope is that you can have these loans dismissed.

Thank you,

[Redacted - Bushman Service]

ITT Educational Services, Inc.  Document 17, Page 9
Re: ITT Technical Institute - Norwood

I am writing in response to your August 4, 2008 correspondence. I appreciate you bringing your concerns related to your enrollment at our campus to my attention. I am sorry to hear of your difficulties following your service in our nation's military. However, after reviewing the available information, the facts do not substantiate the refund or waiver of the tuition and fees related to your enrollment in the Information Technology - Computer Network Systems program.

In your letter, you claim you were told that the military would pay for your schooling. This statement cannot be substantiated. While our institution assists students in seeking financial aid for which he or she may qualify, we do not represent to a student that he or she will have their education paid for by a particular entity.

The Catalog you received at the time you enrolled at our campus outlined this further. Specifically, the Financial Assistance section of the Catalog states in pertinent part:

The school may, from time to time, provide the student with (I) information on federal, state and other student financial aid for which he or she may apply to receive and/or (II) estimates of the amount of federal, state and other student financial aid for which he or she may qualify, but: (a) the federal, state and other authorities, and not the school, determine the student's eligibility for any federal, state or other student financial aid; (b) the federal, state and other authorities, and not the school, determine the amount of any federal, state or other student financial aid the student may receive...

As this language states, the school makes no representation or promise of aid which a student will receive. Rather, such a formal determination is that of the agency providing the aid. In speaking with the Financial Aid Administrator (FAA) who assisted you, the FAA does not recall any discussions that the military would be paying the full cost of your education. Rather, in assisting you with the financial aid process, there were discussions pertaining to your possible eligibility to receive benefits from the Veterans Administration (VA).
August 15, 2008
Page 2 of 2

For your information, I have enclosed a copy of your Enrollment Agreement and related Cost Summary and Payment Addenda (CSPA). The CSPA provides an outline of the expected cost and funding for your first three quarters of attendance at the campus. Further, our records also indicate that you did apply for VA benefits. Any such benefits would have been paid directly by the VA to you. Our school does not receive these funds on your behalf.

Again, I appreciate you bringing your concerns to my attention for review and response. While I sympathize with the circumstances you have endured since leaving the military, I must review each matter based upon its own merits. In this instance, the facts do not substantiate a refund or waiver of tuition and fees.

If you have any questions or wish to provide any further information, please do not hesitate to contact me.

Sincerely,
[Redacted by HELP Committee]

Director
ITT Technical Institute - Norwood

Enclosures
August 4, 2008

Dear Mr.

My name [REDACTED] write this letter to you with the hope that you will be able to help me. I [REDACTED] Veteran who was honorably discharged from the United States Army, diagnosed with Post Traumatic Stress Disorder. For that reason, I have had to ask my mother to help me write this letter, as I am unable to do so on my own.

After coming home from the war in 2004, I struggled to fit back in to society. I have tremendous anxiety doing the smallest of tasks. All I want is to be able to live a life doing something I enjoy and can do well and make an honest living.

That desire led me to your school in 2006. I was hopeful when your representative gave the impression that the Newwood Campus was “veteran friendly”. I felt like I was finally going to be able to start over and really do something with my life, in spite of the trauma I had suffered in Iraq.

The ITT Representative I met with told me that the military would pay for my schooling. But, since it takes awhile to get the money from the military, I should get the loan now, so I can start classes immediately. I also would need a co-signor, but none of this money would come due to me, it would be paid for by the military.

I asked my mom to co-sign, with the understanding that this was just a temporary, so I could start school immediately. My mom only did so, with this understanding, so that I could start classes since she knew how hard I had been struggling since the war.

I went to your campus for about three months and I really tried as hard as I could. With the PTSD, I just couldn’t do the work. It wasn’t easy for me to give up. It was really hard. Mr. [REDACTED] I thought if I really tried, I could do it. But being in Iraq really effected my ability to concentrate, more so than I knew.
Then a few months later, I got a bill from Sallie Mae saying I owe money for two loans! A federal and a private loan! What? I was told I would never see a bill. Now, I'm not only trying to get my life back, but also have the added weight of two student loans that I can't even begin to pay for. I also have a lot of guilt, because I can't pay the loans, my mom is being harassed by Sallie Mae. I can hardly go around my mom because of this. She did this on the word I was given by the ITT Rep. that I would never see a bill for this. I called your financial department and was blown off and basically told that that's the way it was and there was nothing they could do.

Me: I feel this is an injustice. I came so close several times to losing my life in Iraq protecting my country. My injuries are not visible to the naked eye, but they are just as real. Me and my family have already paid, and are still paying, a high enough price. Your corporate philosophy stated on your web site is: "Long-term integrity is worth far more than short-term profit."

I believe my case is a perfect opportunity for this philosophy to be more than just words.

Thank You.

Redacted - Business Sensitive

NOTE: I am Redacted - Business Sensitive For many people, this is an abstract sound bite on the evening news, but for our family, it continues to be very real. We almost lost several times, and these are only the incidents he was able to tell us about. He came home from Iraq a very different young man. As a mother, it has been, and still is, painful to watch my son try to climb his way out of a mental and emotional hell. There is no quick fix. I believe, he will get better and find his way, with time and much support. I am working to get---- to a PTSD in-patient program with the VA Hospital. He is having such a hard time that it is said "He is tired and just wants to die." I will not have my energies divided between disputing these loans and getting him the help he needs to save his life. As he said, the weight of these student loans only adds to his struggle. He wouldn't have taken these loans if he thought he had to pay them. He knew he couldn't.

He feels so bad about Sallie Mae hounding me for payment of his loan, that he can't pay, that he will hardly come around me. I feel like I'm losing my son all over again. Our family continues to pay very close to the "ultimate price." Enough is enough. We hope your attention to this unfortunate situation will be one of integrity.

We are working with Senator Sherrod Brown's office to find justice for by getting these loans forgiven. We owe him that much.

Therefore, we ask for the loans to be forgiven by ITT and for you to contact Sallie Mae to stop the harassing phone calls and cancel the debt.

Thank You.

Redacted - Business Sensitive
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
## ITT Educational Services, Inc.

### Student Comment/Complaint Report

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### Complaint Statement:

In a complaint submitted through the Student Portal, former student [Redacted] states he is unsatisfied with the Youngstown campus and has withdrawn. He also states he is unsatisfied with the Youngstown campus and has withdrawn. He claims his representative told him his credits would transfer should he seek a bachelor degree elsewhere. He provides that his School Chair has told him this is not true and that at least the recruiting process does compare students to false hopes. He states questions began entering when a representative made any such statement. Also, he signed disclosures stating credits would transfer, but...

### Resolution Summary:

In response to these disclosures stating credits were unlikely to transfer, the representative denies making any such statements. Also, the signed disclosure stating that credits would transfer...

### Resolution Narrative:

The representative reports the person discussing bachelor degree programs was not from the school, but was from ACEC. He states he has never received such a complaint about the representative. Further, he signed the required disclosures for the state of Ohio which states that credits are unlikely to transfer. As to the School Chair, he...
Representatives at time mishandled students. Rather, he apologized if anything was misunderstood.

Mr. met with the student on July 28, 2008. He complained about 3 courses he did not align with the above complaints. At a gesture of good faith, Mr. offered to refund the 3 courses. Mr. refused the offer and demanded a refund for all charges related to his enrollment. Mr. declined as no wrong doing has been found. Mr. followed up with a written summary of the meeting.
Subject: Transfer of Credit

I am writing to express my concern regarding the transfer of credits to your institution. I attended ITT Educational Services, Inc. for a year and have completed several courses. Upon transferring to [Target School], my credits were not accepted, and I was informed that I would need to repeat several courses.

I believe this is a mistake in the transfer process. The credits I have earned at ITT have been validated by [Previous Institution], and they should be recognized by [Target School].

I would appreciate it if you could look into this matter and ensure that my credits are transferred properly. I am attaching a copy of my transcript for your reference.

Thank you for your attention to this matter.

Sincerely,

[Your Name]
found out this was not true.

I had withdrawn from classes as soon as I found out. I was very disappointed and felt like I was put to the school to get a copy of a transcript and to say goodbye to a couple fellow students and teachers. I had spoken with my department chair Joe German and understood my problem and was quick to say he had talked to the enrollment people about giving people false hopes. Other teachers who had talked to had also agreed. I told him I was trusting the word of the representative, thought I was being told the truth.

I do not mean to be in polite but, I have had teachers tell me they have seen this happen before, and I am very disappointed with the director of the Youngstown campus. I felt my meeting with him was absolutely worthless and I would rather not handle this through him. This is why I chose to contact you.

I am requesting a full refund for feeling I was misled and given false hopes. I now have spent a year at ITT, $12,200, and I cannot use any of it to further my studies. I have to now start all over.

These are many other concerns I have with my time spent there which I feel should be addressed if needed to be.

I hope to hear back to you soon.

Thank you for your time.

--

Reduction Summary: I signed disclosures related to the transferability of credits within the institution outlined in the school's catalog.

Reduction narrative: The Director of Compliance provided the following response to Mr. [Redacted]:

I am writing in response to your August 22, 2008 email concerning our Youngstown campus of ITT Technical Institute. I appreciate you bringing this matter to my attention for review and response. I apologize it has taken me a few weeks to respond. I was out of town for a period of time when I received your email.

In your email, you claim that representatives influenced you that credits you would earn at the Youngstown campus would be transferable to Youngstown State University (YSU). However, the facts do not substantiate your claim. First, Mr. [Redacted] misstated such a statement during the enrollment process. Rather, he stated he informed you that the acceptance of credits is up to the receiving institution as it is in the Youngstown campus' discretion whether to accept credits from another institution.
Next, you received and/or executed several documents which state that credits earned at the Youngstown campus are unlikely to transfer to another institution. The first document is the State of Ohio Student Disclosure Form ("Ohio Form"). For your reference, I have attached a copy of this form. The document outlines specific points. The fifth point is titled "Transferability of Credits" and is italicized by you. This point states:

I understand that the transferability of credits to another institution is determined exclusively by the receiving institution. No person can imply or guarantee that my credits will be transferable.

Along with the Ohio Form, you received and executed a form titled Document and Disclosure Summary ("Disclosure Form"). Again, for your reference, I have attached a copy of this form. In this form, you acknowledge that you have received and reviewed certain other documents including the School Catalog. As with the Ohio Form, you initialed various sections and signed at the bottom of the Disclosure Form. For the School Catalog, the form highlights certain topics contained in the School Catalog including the "Unlikely Transferability of Credits to Other Institutions."

In your email, you state that the Director sent you a "student handbook" which was the first time you had seen the document. By "student handbook," I am assuming you are referring to the School Catalog. As stated above, you acknowledged in the Disclosure Form receipt of the School Catalog. Further, when you enrolled at the campus, you acknowledged receipt of the School Catalog when you executed your Enrollment Agreement. For your review, I have attached a copy of your Enrollment Agreement. The acknowledgment is stated on page 4 of the document.

The School Catalog is very clear as to the Transfer of Credit policy. The Transfer of Credit section is stated on page 38 of the current Youngstown campus Catalog. This section states in pertinent part:

DECISIONS CONCERNING THE ACCEPTANCE OF CREDITS EARNED IN ANY COURSE TAKEN AT THE SCHOOL ARE MADE AT THE DISCRETION OF THE RECEIVING INSTITUTION. THE SCHOOL MAKES NO REPRESENTATION WHATSOEVER CONCERNING THE TRANSFERABILITY OF ANY CREDITS EARNED AT THE SCHOOL TO ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE AS SPECIFIED ABOVE. IT IS UNLIKELY THAT ANY CREDITS EARNED AT AN ITT TECHNICAL INSTITUTE WILL BE TRANSFERABLE TO OR ACCEPTED BY ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE.

ANY STUDENT CONSIDERING CONTINUING HIS OR HER EDUCATION AT, OR TRANSFERRING TO, ANY INSTITUTION...
OTHER THAN AN ITT TECHNICAL INSTITUTE MUST NOT ASSUME THAT ANY CREDITS EARNED IN ANY COURSE TAKEN AT THE SCHOOL WILL BE 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. THE STUDENT MUST CONTACT THE REGISTRAR OF THE RECEIVING INSTITUTION TO DETERMINE WHAT CREDITS EARNED AT THE SCHOOL, IF ANY, THAT INSTITUTION WILL ACCEPT.

Besides being in all capital letters, this verbiage is also typeset in bold print in the School Catalog.

You also mention that you had a conversation with your School Chair. You asked Mr. ______ if he talked before with the Representatives about "giving people false hopes." Mr. ______ states he told you that it is up to the receiving institution to determine what credits, if any, it would accept as transfer credits. As you were considering transferring to ITT, he provided you with a person at ITT to contact to discuss the issue. Mr. ______ deduces that he stated that there have been past issues with this topic being misrepresented to students.

Again, I appreciate you providing me the opportunity to review and respond to your concerns. However, based upon the above summarized information, the facts do not substantiate a full refund of tuition and fees as you have demanded.

If you have any questions or wish to provide any further information, please feel free to contact me.
Excerpts, selected by the HELP Committee, from a larger document
produced by the company.
ITV

January 28, 2009

Mr. /Deceased Business Owner
Redacted by HELP Committee

Rec: ITT Technical Institute

Dear ———

Your January 15, 2009 correspondence to the Director at the Indianapolis campus of ITT Technical Institute was forwarded to my attention for review and response. I appreciate you bringing your concerns to our attention.

In reviewing available records, you attended the ITT Technical Institute located in Richardson, Texas. Your enrollment began in December 2003. In November 2005, you graduated with an associate of applied science degree in Computer and Electronics Engineering Technology.

Cost of Education

In the first concern outlined in your correspondence, you complain of the cost of your education and claim that staff at the campus did not know the cost of tuition. First, the school's staff would not be able to quote to you a guaranteed cost of tuition for the completion of your program of study. The total cost of tuition can vary based upon several factors including, but not limited to, the number of credit hours taken, any change based upon transfer credits, failed or repeated courses and the number of credit hours taken at a specified amount of cost per credit hour.

When you enrolled at the campus, you executed an Enrollment Agreement. I have enclosed a copy of this document for your review. In the Enrollment Agreement, an Estimated Total Program Cost was provided. As seen in the Enrollment Agreement, the Estimated Total Program Cost stated was $36,283.00. In reviewing your account history, the Estimated Total Program cost was very near the actual amount you were charged of $36,588.39.

Finally, you also would have received a copy of the school's Catalog when you enrolled. You acknowledged receipt of the Catalog when you executed the Enrollment Agreement. The tuition change per credit hour was stated in the Catalog, including future expected tuition increases.

Quality of Education

Next, you complain of the quality of education you received at the Richardson campus. You claimed that textbooks were incorrect and instructors merely provided students A's in the courses.
January 28, 2009
Page 2 of 3

As to textbooks, there may be a typographical error from time to time in the text. If such error
was noted, I hope you brought it to the attention of your instructor(s) while you were attending
classes in 2003 to 2005. Our corporate Curriculum Department utilizes feedback from instructors
and advisory committees to improve the curriculum offered and ensure required changes are
made. Further, the learning resources provided to students go beyond just the textbook. The
additional learning resources include the detailed syllabus and the ITT Tech Virtual Library, to
which you should still have access today.

In relation to your assertion that instructors merely granted students A’s, I have reviewed the
final grades for each student in all courses in which you were enrolled at the Richardson campus.
This review does not substantiate your assertion. If you believed there was cheating by students
on assignments or exams, I hope that you reported such activity to your instructor or other school
staff for review. As stated the Academic Dishonesty and Conduct policies, ITT Technical
Institute does not condone or allow academic cheating. If such actions are found to have
occurred, students may be subject to various disciplinary actions, including having their
enrollment at the campus terminated.

Transfer of Credits

You have also claimed that the unlikelihood of transferability of credits was not explained to you. The
transferability of credits earned at the campus was disclosed in various ways. First, you executed
a required document entitled the Receipt of Enrollment Policies. I have enclosed a copy of this
document for your review. In section 8 of this document, it states in pertinent part: “If the
school awards credit hours, I understand that transferability of any credit hours earned at this
school may be limited.” As seen on the document, you initialed this statement.

Further, the school’s Catalog also provided clear guidance regarding the transferability of credits.
The Transfer of Credit section of the Catalog stated in pertinent part:

DECISIONS CONCERNING THE ACCEPTANCE OF CREDITS EARNED
IN ANY COURSE TAKEN AT THE SCHOOL ARE MADE AT THE
DISCRETION OF THE RECEIVING INSTITUTION. THE SCHOOL
MAKES NO REPRESENTATION WHATSOEVER CONCERNING THE
TRANSFERABILITY OF ANY CREDITS EARNED AT THE SCHOOL TO
ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE.
IT IS UNLIKELY THAT ANY CREDITS EARNED AT AN ITT TECHNICAL
INSTITUTE WILL BE TRANSFERABLE TO OR ACCEPTED BY ANY
INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE.

Besides being in capital letters as reproduced above, this language was also in bold type.

Financial Aid

Finally, you state that you contacted the Richardson campus concerning the total amount of loans
you took out related to your education at the campus. You claim the campus was unable to tell
you this information.

The campus reports that the staff in the Finance Department does not recall receiving a call from
you. However, per the information available to me, your loan amounts breakdown as follows:

CONFIDENTIAL

ITT Educational Services, Inc.
Document 19, Page 3
January 28, 2009
Page 3 of 3

Unsubsidized Stafford Loans: $10,973.00
Subsidized Stafford Loans: $9,460.73
College Advantage Loan Program: $10,244.66

Also, your financial history indicates you received $5,500.00 in Pell Grant funds.

Again, I appreciate you bringing your concerns to our attention. However, based upon the above summarized information, the facts do not substantiate your request for a full refund of tuition. Should you require any assistance regarding a further exploration of the above financial aid amounts or related to a job search or other career services, the staff at the Richardson campus is available to assist you.

If you have any questions or wish to provide any further information, please feel free to contact me.

Sincerely,

Redacted by HELP Committee

Director of Compliance

Enclosures

cc: Redacted by HELP Committee, Director

ITT Educational Services, Inc.
Document 19, Page 4
To whom it may concern,

America is going through a huge economic crisis. The problem is broad and complex with too many corporate giants scamming and tricking the middle and lower class people into taking out loans that they will not be able to pay for. ITT Tech is one of the scammers, tricking people into taking out ridiculous amounts in student loans.

First of all their tuition rates are a joke, climbing from $2k in 2002 to 40k in 2003 for only a 2 year proprietary Associate degree (prices double for bachelor's). I've heard of $10k for a 2 year degree but 40x?! When the financial office is asked for a price on how much tuition is they have no idea. They are not informing people they are a for-profit institute, meaning students are paying to keep shareholders happy and to pad the pockets of the executive staff located in Cancun, Wv. To make matters worse they are not only putting a huge financial burden on the people but they are also squandering grant money from the government! ITT illegally collected over $150 million USD in Federal U.S. grants. The whistleblower is a former employee of ITT Tech who was employed for 10 years. I don't have definitive proof but if this holds true, it's going to be very expensive for ITT.

Textbooks are full of inaccurate information that even the instructors contradict. Most instructors just don't even bother using the text books. For instance, in our class when we were reviewing logic gates the text showed the gates have 3 inputs but in fact they only have 2, and we had so many incorrect graphs, charts, and diagrams, and I still have the books to prove it. Still, most instructors make little to no effort to teach. They allow cheating to go on during tests and class assignments. This school is just handing out A's and diplomas, ruining the integrity for students in the workforce. They literally hand out A's to anyone. For example, an ex-instructor informed me that nearly 1 of 4 students at ITT Tech receive 'highest honors', having a perfect A average, when in reality in a real college or university nearly 1 of 100 students get a near-perfect A average. Also, when students show up literally 3 hours late for class it still counts as a valid attendance and those who sign-in and immediately leave is considered a valid attendance. They don't count you absent because instructors need to meet their quotas. The student body is undisciplined, lazy, and unfocused with a huge sense of entitlement.

Another scam they have been known to pull off is when they tell people the credits will transfer when in reality they do not. Still, they have lied to people telling them the credits will transfer and are quick to place them in classes they know are not for them. This is just another example of how ITT Tech is a robbing good people from an education, while flaunting their decauchery and their uninspired scam and stealing good American people from a chance for a good continuous education, because in fact credits will only transfer to another ITT Tech campus or another diploma mill like DeVry, real colleges and universities and employers just laugh at the proprietary pieces of paper they hand out.

This is a nationwide problem for American people and the government. The economic crisis is bad, but ITT Tech should not be allowed to boldly get rich off of government grants and ruin the economy even further.

I recently contacted my campus in Richardson, TX and even they are confused as how much they look out in loans. They took out loans left and right at my expense, when an ITT-Tech degree is not equivalent at $40,000. And to create such a loan is criminal because there is no "meeting of the minds" in the agreement. I would like to settle for a full refund from ITT Tech because they actually owe me and the government a full refund! I would like to have a response within 10 business days. Also, aside from contacting the State of Texas, and the Accrediting Council, I will present my case to the Dept of Education and Dept of Justice.
**ITT Educational Services, Inc.**

**Student Comment/Complaint Report**

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**Complaint Summary:**

Graduate [Student Name] claims the quality of education he received at the Richardson campus.

**Complaint Narrative:**

[Student Name] states the tuition he was charged for his education was too high. He claims the finance department did not know what the cost of the education was when he enrolled. He believes the textbooks used contained incorrect information and instructors allowed students to pass without earning their grades. Finally, he states that students are not informed that credits earned at the school do not transfer to another institution.

**Resolution Summary:**

A review of Mr. [Student Name]'s Enrollment Agreement, GPA's and the final grades for his courses do not substantiate any claims.

**Resolution Narrative:**

Mr. [Student Name]'s estimated total cost was provided in the Enrollment Agreement he signed. Further, future expected tuition increases were included in the estimated total cost and were disclosed in the Catalog copy he received when he enrolled at the campus.

There is no record of any complaints by [Student Name] while he was enrolled at the campus. A review of the grade distributions in Mr. [Student Name]'s classes does not evidence all students receiving As as he has claimed.
Finally, information regarding transfer of credits was provided to Mr. ________ in both the Catalog and the Program Cost. He executed as the time of enrollment.

Director of Compliance provided the following response to Mr. ________:

"Your January 15, 2004 correspondence to the Director at the Indianapolis campus of ITT Technical Institute was forwarded to my attention for review and response. I appreciate you bringing your concerns to our attention.

In reviewing available records, you attended the ITT Technical Institute located in Richardson, Texas. Your enrollment began in December 2003. In November 2005, you graduated with an associate of applied science degree in Computer and Electronics Engineering Technology.

Cost of Education:
In the first concern outlined in your correspondence, you complain of the cost of your education and claim that staff at the campus did not know the cost of tuition. First, the school's staff would not be able to quote you a guaranteed cost of tuition for the completion of your program of study. The total cost of tuition can vary based upon several factors including, but not limited to, the number of credit hours taken may change based upon transfer credits, failed or repeated courses and the number of credit hours taken at a specified amount of cost per credit hour.

When you enrolled at the campus, you executed an Enrollment Agreement. I have enclosed a copy of this document for your review. In the Enrollment Agreement, as Estimated Total Program Cost was provided. As seen in the Enrollment Agreement, the Estimated Total Program Cost stated was $35,383.00. In reviewing your account history, the Estimated Total Program cost was very near the actual amount you were charged of $35,548.79.

Finally, you also would have received a copy of the school's Catalog when you enrolled. You acknowledged receipt of the Catalog when you executed the Enrollment Agreement. The tuition charge per credit hour was stated in the Catalog, including future expected tuition increases.

Quality of Education:
Next, you complain of the quality of education you received at the Richardson campus. You claimed that textbooks were incorrect and instructors merely provided students A's in the courses.

As to textbooks, there may be a typographical error from time to time in the text. If such error was noted, I hope you brought it to the attention of your instructor(s) while you were attending.
Our corporate Curriculum Department utilizes feedback from instructors and advisory committees to improve the curriculum offered and ensure required changes are made. Further, the learning resources provided to students go beyond just the textbook. The additional learning resources include the detailed syllabus and the ITT Tech Virtual Library, to which you should still have access today.

In relation to your assertion that instructors merely granted students A's, I have reviewed the final grades for each student in all courses in which you were enrolled at the Richardson campus.

This review does not substantiate your assertion. If you believed there was cheating by students on assignments or exams, I hope that you reported such activity to your instructor or other school staff for review. As stated in the Academic Dishonesty and Conduct policies, ITT Technical Institute does not condone or allow academic cheating. If such actions are found to have occurred, students may be subject to various disciplinary actions, including having their enrollment at the campus terminated.

Transfer of Credits

You have also claimed that the unlikely transferability of credits was not explained to you. The transferability of credits earned at this campus was discussed in various ways. First, you executed a required document entitled the “Receipt of Enrollment Policies.” I have enclosed a copy of this document for your review. In section 9 of this document, it states in pertinent part: “If the school awards credit hours, I understand that transferability of any credit hours earned at this school may be limited.” As seen on the document, you initialed this statement.

Further, the school's catalog also provided clear guidance regarding the transferability of credits. The Transfer of Credits section of the catalog stated in pertinent part:

DECISIONS CONCERNING THE ACCEPTANCE OF CREDITS EARNED IN ANY COURSE TAKEN AT THE SCHOOL ARE MADE AT THE DISCRETION OF THE RECEIVING INSTITUTION. THE SCHOOL MAKES NO REPRESENTATION WHATSOEVER CONCERNING THE TRANSFERABILITY OF ANY CREDITS EARNED AT THE SCHOOL TO ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE. IT IS UNLIKELY THAT ANY CREDITS EARNED AT AN ITT TECHNICAL INSTITUTE WILL BE TRANSFERABLE TO OR ACCEPTED BY ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE.

Besides being in capital letters as reproduced above, this language was also in bold typeface.

Financial Aid

Finally, you state that you contacted the Richardson campus concerning the total amount of loans you lost out related to your education at the campus. You claim the campus was unable to
The campus reports that the staff in the finance department does not recall receiving a call from you. However, per the information available to me, your loan amounts breakdown as follows:

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</tbody>
</table>

Also, your financial history indicates you received $5,600.00 in Pell Grant funds.

Again, I appreciate you bringing your concerns to our attention. However, based upon the above-stated information, the facts do not substantiate your request for a full refund of tuition. Should you require any assistance regarding a further explanation of the above financial aid amounts or related to a job search or other career services, the staff at the Richardson campus is available to assist you.

If you have any questions or wish to provide any further information, please feel free to contact me.
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
Location Involvement:  Same as above

Consumer’s Original Complaint:
My son and I were paying top dollar for an education that was worthless. The diploma is not accepted by its peers, engineering bureaucracy many employers. Red: Worthless diploma and false promises.

My son has attended ITT in 2008. and I renamed the school in 2008. We both wanted to improve our situation by requiring a bachelor degree in electronics. He wanted to join the military with the bachelor's when he graduated at ITT, and I wanted to obtain the BS bachelor degree, and continue my education once I had my associate's at ITT. It seemed like the good place to start my off the school and attend the school together. About one year into the program, I started to drop around to find a good college to start the BS program, and also I was soliciting potential employees. I wish that he was a new and better opportunity. To my big surprise, nobody accepted or acknowledged the associate's degree from ITT-Tech. Further investigations revealed that the degree recipients would not get certified by the university program with a bachelor's degree from ITT.

ITT feels like a victim from a financial scam and incorrect information. We lost a full year in our education but those little fees have an impact on our budget. We lost both $380 in dead for a worthless diploma. When I received the monies told me that you could not convert credits to earning your studies but once I finished the program I could use the ITT associates for further build on my career. This was completely incorrect and untrue. I have stopped my education at ITT because there is no way to continue to pursue a diploma that is not accepted by any other of ITT's peers, engineering organizations and many employers. (They have a limited list of employers working with them).

During the enrollment process I believed that they were honest and that because they advertised the fact that ITT needs to raise the bar. I have no idea what they are actually accomplishing. I have received complaints from other ITT-Tech students and I was able to contact them and discuss the accreditation. When I was talking to him about the accreditation he did not want to reveal who they were and how they received it. That is another issue of ITT is that they are not transparent to education. I believe that the ITT diploma is only a paper that says we received a diploma. ITT-Tech is not the same institution everywhere. It seems to me that ITT is using their students with promises, and keeping them because there is a no way out. The financial aid is transferring to the next. My son and I believe that this is a very unethical way of doing business.

We will ask for the back that we can invest in a real diploma at a good school.

Consumer's Desired Resolution:
Refund and an apology

BBB Processing:
E2022810 3278 2010 637210 with BBB 401610 Case Received by BBB
E2022810 3278 2010 feel BBB 328730 Collected by BBB - Accredited Business
E2022810 3278 2010 Otto RMA/ 328740 Send Acknowledgment to Consumer
E2022810 3278 2010 Otto RMA/ 328750 NOTIFY BUSINESS OF DISPUTE - ACCREDITED BUSINESS - Complaint Progress Data uploaded because:
HOLDAY EMAIL
40290410 3278 2010 637210 BBB BBB RECEIVED BUSINESS RESPONSE: Contact Name and Title: Director
Contact Info: "Contact Name and Title: Director"
Address: ""Address:
City: ""City:
State: ""State:
ZIP: ""ZIP:
Date: ""Date:
Real Business Name: ""Real Business Name:
Better Business Bureau
2123 Cheeseman Street
Denver, CO 80224
Rec: ""Rec:
Complaint ID: 327811112

Dear [Name],

I am writing in response to the above-referenced complaint filed by a former student of your campus. I appreciate you providing me with the opportunity to address these concerns. It is clear to me that the issue at hand is related to the academic programs at ITT.

I have thoroughly reviewed the complaint and, after carefully considering the facts presented, have decided to take the following actions:

1. Acknowledgment of Concerns: The concerns raised in the complaint have been acknowledged. The academic programs at ITT are committed to providing students with a quality education.

2. Investigation: I have instructed the appropriate departments to conduct a thorough investigation of the program in question.

3. Communication: Students will be contacted to discuss the actions taken and the steps being considered to improve the program.

4. Transparency: ITT is committed to transparency in all its operations. Students and potential students will be informed about the actions taken and the results of the investigation.

I understand the importance of ensuring the quality of education and I assure you that ITT is dedicated to addressing these concerns. Please let me know if you have any further questions or if there is anything else I can do to assist you.

Sincerely,
[Your Name]
Regarding the controversy related to the accreditation of the campus's degree programs, the university has faced scrutiny in recent years. The Accrediting Commission for Independent Colleges and Schools (ACICS) has been criticized for its lenient standards and for not adequately addressing concerns about the quality of education offered.

The document also mentions a Dixon letter, a type of correspondence used in the educational field to formally communicate with students or other stakeholders. The Dixon letter is typically used to inform recipients of specific actions or decisions that affect their educational status or opportunities.

The text highlights the importance of obtaining relevant credentials and the need for students to engage actively in their education to ensure that their efforts are recognized and valued. It also underscores the role of accreditation bodies in ensuring that educational programs meet the necessary standards and standards.

Furthermore, the document seems to reflect on the challenges faced by students in navigating the educational system, particularly in terms of understanding the implications of accreditation and the importance of following through on their educational goals. The text suggests that students may need additional support to navigate these complexities effectively.
Dear Mr. [Name],

I am writing in reply to the follow-up request for the above referenced complaint filed by a former student of our campus.

As previously, I hope to provide my opinion regarding the matter. I do not believe that the complaint has merit. However, I am willing to discuss the concerns raised by the complainant. I understand the importance of providing feedback and ensuring that every student has an opportunity to voice their concerns.

Unfortunately, [Date] [Name] was not satisfied with the explanation provided. Our campus does not dispute that there was an initial opportunity to discuss the concerns and explain the process. It is important to note that the process was followed, and the student was given the opportunity to raise concerns.

In the course of my duties, I have investigated the matter thoroughly. I can confirm that the process was followed, and the student was given the opportunity to raise concerns.

The student’s concerns were addressed, and the process was followed. The student was given the opportunity to raise concerns.

Thank you for your time and consideration. Please let me know if you require any further information.

Sincerely,

[Name]

Director

[Date] [Name]

[Office Hours] [Email] [Phone]

[Office Address]

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CONFIDENTIAL

ITT Educational Services, Inc.

Document 20, Page 4
Dear [Name],

When my son and I enrolled at ITT-Tech in Thornton, your enrollment advisor made us believe that we would get a higher education and receive a real bachelor's degree. One year into the program we realized that this bachelor degree from ITT-Tech would not bring us far in our planned careers. My son's plan was to enter the military and use his ITT Bachelor to enter the US Army OCS program, and myself, I would go for an engineering career. The only thing we could do is to interrupt our studies and reassess our possibilities. We even considered finishing our CEET associates but nobody would accept the credits earned at ITT when we would enroll in another school in continuation of our bachelor studies. We are no drop-outs or failing students because our GPA's were above 3.8, and we were on several occasions on the honor and dean's list.

Our grievance is that the ITT Bachelor degree is not accepted by the military, or by the State of Colorado. Even when we talked to Ms. [Name] in ITT Tech, she tried to convince us that the military accepts ITT-diplomas, and that the ITT Bachelor degree has the same value as any other institution. The fact she provided from the military is misleading because the same list is used to enroll students pursuing a career in the military. The list is only mentioning all the schools where military personnel are allowed to get an education, and spend their GI Bill money. The ironic part of this is that they could not become an officer with the degree attained at the school.

The licensing bureau from Colorado informed me that ITT-Tech is not considered a four-year-college; therefore the bachelor degree from ITT is not a proof of higher education. The ITT Bachelor degree cannot be used for any license application in Colorado, resulting into the fact that you cannot start your own business once you left school.
The same is true for the military. Included with this letter is a copy of my communication with the military. The recruiter gave me the website with the listing of which schools are accredited by the US Army qualified as a four-year-college. This list was sent to me by Ms. cyber recruiter at the US Army.

The website is [www.usarmy.com](http://www.usarmy.com/resources/collegedirectory). You can check for yourself there is no mentioning of ITT-Tech in this list.

You can realize our disappointment when this information came to our attention. Also, Ms. [name redacted] informed us that the school was working towards a conversion from nationally accredited to a regionally accredited school. My question to you is now, why would you change accreditation when you tell everybody that your diploma has the same value as a regionally accredited school? I assume that ITT calls it a bachelor because the student spends 4 years at school, and it sounds better than a certificate of electronics. I believe that ITT dropped the ball in this matter. There is clearly a certification problem. At this moment, the students at ITT are not fully rewarded for the time, efforts, and financial resources that they are investing in their education. It is a shame because there is so much potential at ITT-Tech.

We have been misinformed and misled. Your recruiters do not reveal all the issues, use general statements, and they do not clearly explain what the bachelor degree really is. We enrolled in good faith, thinking we were working towards a diploma improving our future, but instead, we would have paid a lot of money for something insignificant. To remind you, the total cost of a bachelor program at ITT-Tech is $90,000, and I believe that this amount of money should give us the best education our money can give, but instead, we were given a trade-school education. ITT-Tech is one of the most expensive schools, and I expected a higher standard. Apparently, we do not always get what we pay for. We lost time and resources in this matter, but above all, we are back to square one. This postponement will delay our future plans.

Our initial demand is non-payment of the debt that we owe to ITT, restitution of other costs that we have made in the process, and restoration of our credit score. We are open to what you have to propose to resolve this matter.

Awaiting your reply, I wish you the best.

Sincerely,

[Name redacted]
May 16, 2010

Re: Your May 11, 2010 Correspondence

Dear Sir/Madam,

I am writing in response to your May 11, 2010 correspondence regarding your son’s enrollment at the Thornton campus of ITT Technical Institute. In your correspondence, you stated that the campus is not authorized to award bachelor’s degrees and there was no value in the degree you would earn should you have completed your program of study.

The school’s Director has previously reviewed your concerns and provided you with a response. I have again reviewed your concerns and cannot substantiate your claims.

Throughout your letter, you claim the campus calls what is awarded a bachelor’s degree, but you believe it is not actually a bachelor’s degree. First, per the school’s records, you were not enrolled in a bachelor’s degree program of study. Rather, you were enrolled in the Computer and Electronics Engineering Technology associate of applied science degree program.

However, contrary to your assertion, the campus is authorized to award bachelor’s degrees in certain programs of study. You claim you spoke with a licensing bureau which stated the campus is not considered a four-year institution, but have not identified whom you spoke. The Thornton campus is authorized by the Colorado Commission on Higher Education. This authorization is stated in the school’s catalog. Additionally, I have enclosed for your review a listing of Private Accredited schools from the Colorado Department of Higher Education website. On page three of this printout, ITT Technical Institute is listed as having Full Authorization.

Additionally, the campus is accredited by the Accrediting Council for Independent Colleges and Schools (ACICS). ACICS is a national accreditor recognized by the U.S. Department of Education. ACICS has approved the campus to offer bachelor’s degrees in certain programs of study.

As such, the Thornton campus is properly approved and/or authorized to award bachelor’s degrees in certain programs of study. Your claim that the campus is awarding a certificate and calling it a bachelor’s degree is unfounded and incorrect.

You continue in your letter stating that other institutions and groups do not accept the credits you earned at the campus. The transferability of credits is discussed with potential students during...
May 18, 2010
Page 2 of 2

the enrollment process. As you proceeded through the enrollment process, you received a copy of the school's Catalog which contains the Transfer of Credit section. The Transfer of Credit section states in pertinent part:

DECISIONS CONCERNING THE ACCEPTANCE OF CREDITS EARNED IN ANY COURSE TAKEN AT THE SCHOOL ARE MADE AT THE DISCRETION OF THE RECEIVING INSTITUTION. THE SCHOOL MAKES NO REPRESENTATION WHATSOEVER CONCERNING THE TRANSFERABILITY OF ANY CREDITS EARNED AT THE SCHOOL TO ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE AS SPECIFIED ABOVE. IT IS UNLIKELY THAT ANY CREDITS EARNED AT AN ITT TECHNICAL INSTITUTE WILL BE TRANSFERABLE TO OR ACCEPTED BY ANY INSTITUTION OTHER THAN AN ITT TECHNICAL INSTITUTE.

This language is printed in the Catalog in all capital letters and bold type as shown above.

Additionally, you signed a Documentation and Disclosure Summary form which also states you received a copy of the school's Catalog. The Documentation and Disclosure Summary form provides that the Catalog discusses the "Unlikely Transferability of Credits to Other Institutions."

If you are seeking a specific license or to enter a certain program after graduating from the campus, the campus has made no representation that another body will accept the credits earned at the Thornton campus. As stated above, it is at the sole discretion of the other institution whether the credits earned will be accepted or recognized.

I appreciate you bringing your concerns to our attention. However, the facts do not substantiate a refined of million as you have requested. Your assertion the school is not properly accredited or authorized to offer certain degrees is unfounded.

If you have any questions or wish to provide any additional information, please feel free to contact me.

Sincerely,
Redacted by HELP Committee

Director of Compliance

Enclosure
Dear Representative ITT Technical Institute:

Two weeks ago we sent you a copy of a complaint from the below referenced customer. Our cover letter requested a response from your company within 10 days.

For your reference, the complaint was submitted on 6/30/2010 5:06:40 PM and was assigned an ID of #224758. The consumer's information appears here:

As of this date, we have not received your written response, so we are assuming that the complaint is still open. We encourage you to contact your customer directly with your response and then send or fax a copy of your response to the BBB, within 10 days of the date of this letter. If you choose to respond to us directly, we will forward a copy to your consumer. Please be sure to include the customer's name and address in any correspondence.

It is very important that you let us know how this situation is resolved so that it will not affect your report in our system. Please note that we are only requesting your side of the story, not directing you to alter your company policy. The only requirement we have for a satisfactory response is that it specifically address the issues of the particular complaint.

It is also important for you to be aware that if you do not let us know that you have responded to your consumer, your report in our system will indicate that you have an unsatisfactory record with the Bureau because your company does not respond to consumer complaints. In addition, every month we publish a list of companies who do not respond to complaints in our MemberLine Newsletter, and distribute it to over 6,000 businesses and media in the county.

Please call us on the consumer HotLine at (858) 496-2131 with any questions or comments.

The Better Business Bureau

COMPLAINT INFORMATION

Customer Information:

Redacted - Business Sensitive
The details of this matter are as follows:

Service Issues

Customer’s Statement of the Problem:
Hi, My name is [Redacted - Business Sensitive] and I currently hold a B.S. degree in Computer Science and Math and wanted to learn more about embedded programming. I spoke with ITT and was told that I would in time learn more about embedded programming at ITT but would need to go through some basic courses first in order to get to that level. After spending about 6 weeks (and quite a bit of my money, $2500) I was very unsatisfied with the progress, in fact we had just finished going over the basic algebra. Two of the other courses I was required to take, included an introductory class for new students and networking. I found recently that the teacher for networking was fired at the end of the term probably because of his inability to teach the students effectively. I am rather frustrated with the classes I took, felt that I learned nothing and do not feel a bill for $2500 is a fair amount to be paying for a rather inadequate education. In an economy that is tough at best, I cannot afford to give away money, especially $2500. This money could have been properly used to pay bills and pay down debt, but I used it in the hopes of improving my knowledge so that I could improve my worth in society, for a higher paying job. Instead now I have a loan to pay off and absolutely nothing to show for it. Services were not rendered nor delivered in a reasonable fashion that would be worth $2500. Thank you for your time. [Redacted - Business Sensitive]

Desired Settlement:
I would like a partial refund for an inability to deliver services in reasonable manner and time frame. I would be willing to settle on 75% of the full amount ($2500) because I understand it does cost money to pay for people’s time to file paper work. In this economy I do not want to see anymore people lose their jobs, I understand it is tough.
Dear

This letter is in response to a complaint submitted by [Redacted - Business Sensitive] to the Better Business Bureau on June 29th, 2010. Mr. [Redacted - Business Sensitive] enrolled in the Associate of Applied Science Computer and Electronics Engineering Technology degree for the June 2010 quarter at ITT Technical Institute in Vista, CA. This program helps graduates begin to prepare for careers in a variety of entry-level positions in many fields of electronics and computer technology, such as aviation, communications, computers, consumer products, defense and research and development.

The program consists of 96 credit hours including Technical Basic, Core and General Education Courses as outlined in the ITT Technical Institute school catalog and as reviewed by the Admissions Representatives of ITT Technical Institute.

[Redacted - Business Sensitive] has not contacted the ITT Technical Institute campus in Vista, CA regarding his concerns of the program or tuition charges that were incurred. The Student Complaint/Inquiry Procedure is listed in the ITT Technical Institute school catalog. I have reviewed the student surveys from the March 2010 quarter as the June 2010 quarter is still in session and did not find any similar concerns as expressed by [Redacted - Business Sensitive].

If I can provide any additional information regarding this matter, please contact me directly at 760-630-1419.

Sincerely,

[Redacted - Business Sensitive]

Director

ITT Technical Institute

[Redacted - Business Sensitive]
2. Pain Funnel and Pain Puzzle

Eight Questions

Level 1 Pain
1. Tell me more about that...?
2. Can you be more specific?
   Give me an example.
3. How long has it been a problem?

Level 2 Pain
4. What have you tried to do about that?
   (What have you done to fix it?)
5. And did that work?
   (What results did you get?)
6. What has it cost you?

Level 3 Pain
7. How do you feel about that?

Level 4 Pain
8. Have you given up trying to deal with the problem?

Does the prospect have enough pain to qualify for the next step?

Is the problem one that you can fix?

Problem

Reasons

Consequences

Are they committed to fixing it?
Are they willing to do something about it now?

Does the prospect recognize the problem?
Do they acknowledge it is a problem?

ITT Educational Services, Inc.
Document 22, Page 1
# ITT Technical Institute Questionnaire

**Exhibit 3**

<table>
<thead>
<tr>
<th>High School/college questions</th>
<th>Level 1 Pain</th>
<th>Level 2 Pain</th>
<th>Level 3 Pain</th>
<th>Level 4 Pain</th>
</tr>
</thead>
<tbody>
<tr>
<td>How would you describe your high experience?</td>
<td>Tell me more about that. Can you be more specific. Give me an example</td>
<td>What did that make you feel?</td>
<td>What did your parents feel?</td>
<td>What did you do differently?</td>
</tr>
<tr>
<td>Did you feel successful in high school?</td>
<td>How did you feel?</td>
<td>What subjects did you feel most successful in?</td>
<td>What subject areas were most valuable to your success?</td>
<td>What subjects did you feel least successful in?</td>
</tr>
<tr>
<td>What is one thing you did to be successful?</td>
<td>And did that work?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 2 Pain</td>
<td>What has it said you?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How do you feel about that?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3 Pain</td>
<td>What are you willing to change now or have you given up trying to deal with the problem?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 4 Pain</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Additional education**

- How long have you been going to cc college?
- How do you feel about going to cc college?
- How did you feel going to cc college?
- What did that make you feel? How does your family feel?
- What are you trying to do about that? And did that work?
- What subjects did you feel most comfortable with?
- What subjects did you feel least comfortable with?
- What do you think of not taking that course?
- What would you like to do now or have you given up trying to deal with the problem?
1. I am not interested.
   - How do you know you are not interested?
   - What do you know about our school that makes you not interested?
   - What prompted you to contact us, or inquire online?
   - What ARE you interested in, maybe I can help with whatever it is.
   - Just a short and simple "Why?" it can prompt them to tell more.
   - What has happened or changed in your life between the time you made the inquiry and today?
   - "What college are you attending?" If none, "why aren't you attending college?"

2. I live too far away. It's too far to drive.
   - Some of our employees drive that far or even farther and they work sometimes 6 days a week, you would only have to come 2 or 3 days a week.
   - What other schools are in your area? Do they offer degrees or certification? What kind of accreditation do they have?
   - Have you considered relocating? Our career services department may be able to help you find housing and a job while you are in school.
   - Do you have a friend who might be interested? Maybe you could car pool or relocate together.
   - Our school is very different than other schools and is worth the trip to see how.
   - We have a hotel right next door.

3. I don't have gas money.
   - How do you plan on getting to your classes if you enroll?
   - Students can purchase bus passes through the school.
   - (https://www.loyola.edu/transportation)
   - We are all feeling that right now, and it is also the best time to get an education, so when the market turns around, you are more employable.
4. No ride.
   - Who will help you make your college choice? They should come with you. Maybe they could drive.

5. I did not request information.
   - We got your contact information some how. (We did not get your information out of the phonebook.) If they were looking for a job:
     o What kind of job are you looking for? What else do you know about that field?
     o When we meet, I can explain more about our career services department.
     o We offer career focused programs in similar fields.
     o How do you think an education would benefit your ability to find the right job?
     o Do you think someone else requested information for you?

6. I'm at work, can you call me back later? (I have gotten this one a few times and normally what happens is that they do not answer their phones after they realize it is you.)
   - If you are really interested I can give you a call back when you have more time
   - I respect your work ethic, when is a good time to talk about your future?
   - Are you really at work? Maybe it is not the case here, but sometimes people say that just to get off the phone. If you are interested please let me know so I can help.
   - OK, I'll be quick, tell me, are you interested in on campus courses or online courses?
   - But you are interested in getting some more information on our school right?

7. She is not here right now but this is her mom and she is not interested in your school?
   - How old is she? (Find out if it is a dependent student.) I would really like to speak with her about her future. When might be a good time to get in contact with her?
   - What is she interested in then? What do you know about that field?
   - Has she looked into any other schools?
   - What is hers/her educational background?
   - Just ask why she is not interested, or why they think she is not interested.
   - Treat the parent like the client; ask more questions.
8. How much does it cost?
   - I cannot tell you what your exact cost will be until you sit down with financial aid.
   - I don’t want to mislead you with an incorrect cost, it varies student to student, our Financial Aid Administrators are the experts. You can meet with them when you come in for the tour.
   - On what criteria in addition to cost will you make your college choice? (If I am understanding you correctly, you are basing your educational options on cost alone?)
   - Do you want a discount education, or a valuable one that will give you a return in the future?
   - Education is an investment in you and an investment in yourself is never a bad investment.
   - You are asking all of the right questions, I think you should come in and get these answers for yourself and really see what we are all about.

9. I'm already enrolled at HCC.
   - What do you like about HCC? What don't you like about HCC?
   - That’s great. Some of our students start at HCC to get their general education courses out of the way, then choose to finish here because we are a more career focused school.
   - Do you think you would benefit more from a career focused school with smaller class sizes and more one-on-one attention from your instructor?
   - People switch schools all the time.
   - You must have requested the information for a reason.

10. Don’t know week schedule.
    - Did you just start this job? How do you like it? Is this something you would like to do long term?
    - Are you aware that we have night and weekend appointment times.
    - When does your next schedule come out, we can talk about it then and see if we can work something out.
    - Just keep talking to them, they might get more interested and set an appointment anyway.
    - How do you like the unpredictability of your schedule? Wouldn’t you rather have a career than a predictable fixture?
    - We are talking right now, you must know your schedule for today why don’t you just come in today and we can get started?
    - Let’s set a time to meet now so you can let your employer know you need the time off before the schedule is posted.
Phone Objectives
January 16, 2009 Training

11. I cannot come in this week but maybe next week I still have some time.
   - What is going on this week?
   - What will be different next week?
   - We are open on Saturdays and late Monday through Thursday, maybe you could stay in after work.
   - We can get everything taken care of in one visit, a tour, application, testing, Financial Aid and even your schedule (maybe?)

12. "I can't do anything right now. I have just too much going on."
   - Have you thought about online classes?
   - How long do you plan to wait to start school?
   - What is preventing you from starting now? (How permanent is the situation?)
   - You should at least come in and see what we have to offer you and what kind of options you will have when it is the right time.
   - Most of our students have busy lives, which is why they like our convenient class schedules. Full time can be as little as two or three days a week.

13. I don't graduate until ??? date. I/My child does not graduate until June, I/we still have time.
   - What options do you plan to consider during that time?
   - Many high school seniors that are serious about their education already have their college acceptance letters.
   - Now is the time to start touring schools, you want to have the time to visit as many as you can and figure out which one is the best.
   - We have many high school students who have already applied here and have been accepting and are working on their financial aid.
   - Our open house for high school seniors, like a lot of other schools, is held annually in October. If you haven't been to one yet you may be behind schedule.
   - We do have four starts each year, your child can get started sooner rather than later.
   - Many of our classes are already filling up.
14. Was only looking for info to be mailed.
   - I'd really hate to just try and package our school in an envelope. You don't get a full idea of our school unless you actually visit us and see the environment and culture of ITT.
   - A handful of brochures will not show you the great attitudes our students and faculty have.
   - Many times people ask for materials to be sent because they are comparing schools. Who are you comparing?
   - That is like making a decision on an apartment based on pretty pictures in a brochure. What you actually get is often different. You really should come to the campus and see for yourself.
   - The information I send will likely only create more questions. If you come in for a campus tour, I can give you the information and answer your questions all at once.
   - Everyone who enrolls at our school goes through an interview and a tour.
   - If they won't give up, redirect them to the website “All the information I can mail to you is posted on our website. Why don’t you review that, write down your questions, and I will call you back Monday at 1:00.”

15. I am looking for Nursing, Radiology, and Diesel Mechanics. “I’m only interested in “underwater basket weaving”:
   - What do you know about that field? What about growth and opportunities?
   - Where is that field going in the future? How much do those jobs depend on the economy?
   - I don’t know much about that program, but I do know a lot about this one that sounds like you might be interested in, or could be good at.
   - What is your plan B if plan A doesn’t work out?
   - We have programs that you might not have even considered before, just think about them.

16. When they start asking many good questions over the phone, what to say not to give too much info but enough to make them come in for more.
   - You are asking all of the right questions, why don’t you write them down and bring them in with you so we can talk about them.
   - During your visit here you will have the opportunity to ask each program’s chair as well as financial aid.
   - You know, it looks like we’re on the same page here. I think you should come in so we can discuss it all more and you can get a feel for our environment as well.
17. A person who has called in to cancel and supposedly reschedule an appointment gives an excuse as to why that cannot come in at the 1st scheduled time and then reschedule. They do not show and you can usually never reach them again. What should be said while scheduling the second appointment? Because while rescheduling, you make sure to confirm that this person will be able to make the 2nd (or 3rd) scheduled apt. What else can be done?
   - Peel back the onion until you got the true objection. The first objection they bring you is rarely the real objection. Loop back to the real objection.
   - I am blocking out time for you that could be used by someone else, if you are not going to make it or are not interested please let me know now so that I can give someone else your spot.
   - Maybe it is not the case here, but sometimes when people reschedule they have no intention of actually coming in but don't want to say so, is that the case here?
   - Academic advising is a service we provide to the community, if you do not want to take advantage of it, that's ok just tell me.

18. When a person says “I have heard that your credits will not transfer to other colleges” I usually respond with “as with all colleges it is up to the receiving college as to whether they accept other colleges credits” If there is a better response I certainly welcome it. I lost an interview because of this (I believe that was the reason)
   - No school can guarantee that all of a student’s credits will be accepted at another school.
   - You can bring in your transcript for evaluation, some credits may transfer in.
   - What are your future plans regarding school? Or after you finish school?
Ways to combat “drops” in Marketing during the class building period.

Communication
- Remain centered, focused and calm. Remember, most of the time drops late in the quarter are due to FEARS!
- Don’t take things personally
- Stay in constant contact through phone calls, emails, etc. Remember nothing can replace voice to voice contact.
- Remind them of their motivation often. Use this to keep them motivated.
- Remind them of what things will be like if they don’t continue forward and earn their degrees.
- Poke the pain a bit and remind them (if applicable) who else is depending on them and their commitment to a better future.
- Use visuals and analogies. Remember most humans are visual learners.
- Avoid words such as “concerns” or “issues”. Many times these words imply there are not solutions. Instead talk about “obstacles”...obstacles can generally be moved in order to continue going down a specific path.
- Watch the stress tone in YOUR voice when communicating with them. Remember, they are NOT numbers...they are students.
- Use positive speak. Example: “When you come to classes next week.”

Invite the obstacles
- Do not fear obstacles; embrace them. The better you are at inviting them, being patient to work on them, and taking on the role of “solutions provider” the stronger you will be as a Rep. AND the better your students will feel as you became their advocate to success.
- In the initial (or future) phone call list for things which may give you some insight on potential obstacles. Things dealing with kids (potential time, money and transportation obstacles?), things dealing with transportation (shuttle passes?), spouses (are they supportive? Co-signers potential?), parents (are they supportive? Co-signers potential?), grandparents (supportive? Co-signers potential?), etc. Ask about their current employment situation. Are there potential work schedule conflicts? If so, how supportive is the employee? Can we assist the student through Career Services seeking more “education friendly” employers allowing an appropriate work schedule for your student to attend class?
- Remember, if cost is an obstacle...it is also part of their motivation! (If they don’t make a change, where do they see their finances in 2 years, 5 years, 10 years? If they DO have a degree, where do they see their finances?)
- Remember EVERYONE wants to graduate, but NO ONE wants to start. AVOID statements in your initial conversations such as “when do you see yourself starting classes?” Instead use phrases such as “How soon do you see yourself GRADUATING?”
FA Process

- Do your best to always get the “buying influence/buying committee” to attend the initial conducted interview. If they don’t attend then, have them attend the actual FA Conduct. Have them show up about 15 minutes before their FA Conduct and pull the questionnaire back out and review the student’s motivation and what they liked about the school. Take another walk through the campus (with the buying influence/buying committee) and invite their questions. Get them in a positive state of mind before they meet with their FAAs so they feel motivated again to embrace the next step.
- Do your best to ensure SmartFocus is completed prior to the FA Conduct.
- Get your student in for the FA Conduct as soon as possible (72 hours or less) following the initial application interview. The sooner the better. Any scheduling over 7 calendar days must be approved by either the DOR or DOE.
- During your initial conducted interviews provide your FAA (prior to testing and the Pre-Req.) the students social security #, name and birthdate for them to look them up on NSLDS.
- Re-educate the student on the FA process. Ensure they (and any buying influences/buying committees) understand WHAT a co-signer is, and what it is NOT.
- Encourage activity in the initial FA Pre-Req. Have taxes filed over right then from the IRS. Contact any potential co-signers and introduce yourself and ask if they have any questions for you or the FAA (while the student is sitting there with you).

Other ways to maintain the commitment

- Before a student signs the back of the questionnaire apply have them hand-write their thoughts on “Why ITT” at the bottom right hand side of the inside of the questionnaire where it states “What Is Important To You Notes”. Let the student know the Manager of Recruitment and the Director of Recruitment review these to ensure the students we enroll are committed to success in their classroom and their futures.
  - Be 100% sure when the students do this you enter this information in to IRIS. You will be able to refer back to it and use the information to help keep them motivated along the way.
  - After they fill in their statement(s) ask them, “T addy, this is great! What role can I play in helping you stay on track and being a supporter of your goals?”
- Have other Rep’s call and confirm attendance for classes, conducts, FA Conducts, etc. Some times students will share other insight with someone other than you. Many students do not call us if they are scared, or if they change their minds, because they feel as though they are letting you down.
- If a student is getting cold feet, have them sit down (even if it’s over the phone) and write out a “Pro’s and Con’s” list regarding their future if they do NOT start. Get them to verbalize things. Remember ASK DON’T TELL! You can’t convince anyone to go to school by what you say. You CAN convince them to go to school by asking questions and allowing THEM to hear things in THEIR words why going to school will benefit their futures.
- Do NOT give up on finding a solution until you have exhausted your efforts in speaking with peers, managers, people in other departments, etc. Remember, be THE solutions provider for their future. They will thank you at graduation for your persistency and your tough love.
Phoning Techniques

The main purpose of a phone call is to get the prospect **Want** more

How do we do this?

1) **Establish rapport**

Questions we can use:

- Is this information for you or **someone** else?
- What is your educational background?
- What year did you get your **Bachelors** or **MS** degree?
- Do you have any **College** credits? If so **when?** How long?
- What **classes** did you enjoy?
- What kept you from **backtrack**?
- What makes you feel like you are **ready** now?

2) **Find the prospect**

Questions we can use:

- Why are you looking to earn your **degree** now?
- Why is (response to the first question) so **important** to you?
- What steps are you taking (insert motivation from above)?
- Tell me more about that!

3) **Get him/her to feel the pain** of their current situation

Questions we can use:

- What do you do now for **employment**?
- Is there anything you **Like** about your current position?
- Do you want to **move up** with this company?

If they are not working, how do we get them to feel the pain?

- What type of positions are you **looking** for?
- What **credibility** would be beneficial to help you get into a career?
4) Make a connection between the motivation and getting a degree.

Questions we can use:

Why do you feel earning a degree will help you (insert motivation)?
How long have you been thinking about going back to college? Why?
If you decided not to attend college, do you feel that you would be able to ________? Tell me more about that!
What has kept you from moving forward with your goals?

Let's give it a try!!

Establishing Rapport
Introduction: Then go right into: I wanted to follow up with you regarding your request for information about earning your degree.
Is the information for you or someone else?
A. It's for me!
What is your educational background?
A. I have a ged and attended college a couple of years ago.
How long did you attend college?
A. 2 quarters
What kept you from completing your degree?
A. I didn't like taking all those general classes. I wasn't able to take classes in my major.
What were you studying?
A. Criminal Justice
Are you still interested in that field?
A. Absolutely
What interest you about the CJ field?
A. I have always wanted to be in the law enforcement field
What area do you want to pursue?
A. I want to be a police officer or maybe some type of security

Transitioning into digging for the motivation
How will earning a degree now help you get a career in the CJ field?
A. I'm not able to get into the law enforcement field without it a degree.
When you get a degree and get into the law enforcement field, how would your life be different?
A. I would be enjoying what I do and hopefully be making more money.
Tell me a little bit more about that. Why is making more money and enjoying what you do so important to you?
A. I have had some really crappy jobs and I don't want to do that the rest of my life.

Transiting into feeling the pain
What type of jobs have you been doing?
A. Mostly fast food and warehouses
Did you like anything about the jobs you had?
A. I liked some of the people but the actually job sucked
What made the jobs unbearable for you?
A. I would do the same task over and over - very boring
So it sounds like you would like something that is much more challenging - is that correct?
A. Yes

Transitioning into making the connection between the motivation and getting a degree
How will getting a degree in the CJ field be more challenging for you?
A. My uncle was a police officer and he used to tell me all kinds of stories.
You said that you have been out of college for a couple of years so why do you feel the time is right now?
A. I have been thinking about college for about 6 months and feel that if I wait any longer I won't do it at all.
What do you feel your next step should be?
A. I need to get enrolled into a program
Our next step is to set up a time to visit the campus. This appointment will take approximately 2 hours and I'll need you to bring a copy of your GED if it's available and your SS card. Does tomorrow at 2pm or 5:30 work better for you?
A. I have to work tomorrow but I should be able to make it by 5:30.
Would you like to make it at 6pm to insure that you'll be on time?
A. That would be great.
Let me give you some directions......
Do you know anyone else who might be interested in our programs?
A. I do have a friend that has been talking about schooling
Great. Do you think he might be available tomorrow night?
A. I'll ask him
I would encourage you to bring him too, I'll see you tomorrow at 6pm.
NOTES IN IRIS
In the phone out section, please put detailed notes. Here is an example:

“He is very interested in the CJ program. Attended college for 2 quarters a couple of years ago, but quit because he couldn’t get classes in his major. He has been working in the fast food and warehouse industries the past couple of years and is very bored. He wants a career that is challenging and will pay more money. Set an appt for tomorrow at 6pm.”

Pending open contact should be an interview...

Basic rules for setting an appointment
1. The appointment must be set within 3 days of your call.
   Anything past this really increases the chances of them NOT showing.
2. Give the prospect a realistic perspective of how long the appointment will take. Our expectation is that the prospect will complete the admissions process.
3. Remind them to bring their social security card and a copy of GED or high school diploma. It is not crucial to have these documents so make sure to let them know if they are easily accessible to bring them.
4. Put the appointment into your outlook calendar so the front desk will know who is coming in. It makes the prospect feel special when the receptionist can say “You must be here to see ____!”

Homework

Please put together a list of questions (at least 10) that are layered properly to get a student wanting more that you will be using during your phone calls this next week.

Email this to me by the end of the day on Friday, January 5th.
Sample Actions for Common Objections

<table>
<thead>
<tr>
<th>Type of Resistance</th>
<th>Student's Objection</th>
<th>Rap Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price / Funding</td>
<td>&quot;That's too expensive.&quot;</td>
<td>&quot;Could you share with me your thoughts or ideas as to why you think it might be too expensive?&quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&quot;You've indicated that you have talked to another school, may I ask what they offer and how it differs from services?&quot;</td>
</tr>
</tbody>
</table>
|                    | Sooner             | "Financial Aid is available to those who qualify. ITT Technical Institute has a full-time staff of Financial Aid Administrators who work with our students to develop a financial aid plan to help pay the cost of their education."
| Time               | "I don't have the time right now to start school." | "Our process for taking online courses is designed around busy schedules like you have. In many cases, people with busy schedules find that online classes offer the flexibility they need to be a successful student."
|                    | "I'm working right now." | "Your courses are available 24/7 and can be accessed from anywhere with an internet connection. The convenience of completing your course work anytime day or night has helped students balance busy schedules." |
### Sample Actions for Common Objections

<table>
<thead>
<tr>
<th>Type of Resistance</th>
<th>Student’s Objection</th>
<th>Rep Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncertainty</td>
<td>“I’ve changed my mind.”</td>
<td>“What changed your mind since you first enrolled?”</td>
</tr>
<tr>
<td></td>
<td></td>
<td>“What would be different in your future if you did not attain a degree?”</td>
</tr>
<tr>
<td>Lack of Technology Skills</td>
<td>“I don’t know how to use a computer that well.”</td>
<td>“Before you begin your classes, you will have the opportunity to participate in an online student preparation course. This will describe the protocols and procedures that a student must follow when taking an online course. This preparation course can help a student prepare for what to expect once courses actually begin.”</td>
</tr>
<tr>
<td></td>
<td></td>
<td>“We begin with courses that show you how to use Microsoft Office tools. In addition you will be assigned a Student Support Coordinator to assist you with any technical difficulties you may have. They can also connect you with tutors if you are struggling with course material. How would you find this helpful in your success as a student?”</td>
</tr>
</tbody>
</table>
### Sample Actions for Common Objections

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</table>
| Campus Versus Online | “I prefer face-to-face learning.” | “Do you have a full-time or part-time job?”
|                    |                              | “How would you fit your campus school schedule in your work schedule?”       |
|                   |                              | “Our online education offers student’s the convenience and flexibility in completing their education at a distance. Online students are offered tutoring assistance to help them be successful in their program of study. How would you find these services beneficial to you?” |
| Employment        | “I need a job before I can go to school.” | “Okay - Are you more concerned with how to pay for the cost of your education or improving your career direction?” |
|                   |                              | “ITT Tech provides student’s Career Services. These services include assistance in resume preparation, cover letter development, interviewing skills and career search opportunities. Students are also able to post their resume to the ITT Tech Career Services job board and matches your current projected employment opportunities. How do you feel these services would help you find employment?” |
## Sample Actions for Common Objections

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<th>Rep Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disconnected/Hang up</td>
<td>Unknown</td>
<td>Immediately call back. <strong>Hello, this is <strong>Rep's full name</strong> with a follow up call from ITT Technical Institute Online Division, in Indianapolis. <strong>May I speak with <strong>Student's First Name</strong>&lt;br&gt;<strong>Student's Last Name</strong>, please?</strong>&lt;br&gt;</strong>(The DIA Delay Before Announcement) may not have connected the student to the rep so the potential student hangs up.)**</td>
</tr>
<tr>
<td>Can't talk right now</td>
<td>&quot;Can you send me some information?&quot;</td>
<td>&quot;What program are you interested in? What about this program interests you? I will be happy to send you this information. When would be a good time for me to call back so we can discuss this information in detail?&quot;</td>
</tr>
</tbody>
</table>
Sample Actions for Common Objections

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<tr>
<th>Type of Resistance</th>
<th>Student's Objection</th>
<th>Rep Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental</td>
<td>“I was just applying for a job.”</td>
<td>&quot;Do you feel that you have the education you need to obtain your ideal job?&quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&quot;Do you know anyone else who might be interested in obtaining a degree?&quot;</td>
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</tbody>
</table>

| Repeatedly Called   | “I’ve been called several times.” | "I understand how this can be frustrating. I will make sure this doesn’t happen in the future, but first, let me verify your name, phone number, and email address so I can take you off our calling list. As a special favor to you, I will send you some information about our degree programs with my contact information at the bottom of the letter. So when you are ready to discuss attending school, you can contact me personally." |

3315
HANDLING OBJECTIONS

SITUATION #1

In this situation, the Representative will answer the prospect's concerns about the cost of the program. Read how the Representative shifts the prospect's emphasis from cost to value by reconfirming many of ITT Tech's benefits.

Prospect: I like the program, but it just seems like it's very expensive.

Representative: Let me ask you, is it the cost of the program or your ability to pay that you're concerned about?

Prospect: It's the cost. I know the community college offers a similar program for a lot less.

Representative: NAME, you have every right to be concerned about that because your education is really your investment in the future, and you want to get the most for your dollar, right?

Prospect: I sure do.

Representative: That's good because ITT Tech offers some advantages that make it more attractive than most other programs—especially for someone who wants to develop marketable skills like you do. However, these benefits are expensive to provide. Let's review some on these. To begin with, we offer a full array of student services, which include...(LIST)...that really helps the learning process. Now, don't you agree these are important features to have in the program you choose?

Prospect: Yeah, I guess so.

Representative: You know, NAME, a long time ago, ITT Tech made a major decision—it is easier to explain price once than it is to apologize for quality forever. I'll bet you agree that we made the right decision, don't you think?

Prospect: That makes sense.

Representative: Good. NAME, the next thing I need is some information...

The Representative was successful because he had already established the prospect's commitment to education as an investment in the future. By reconfirming benefits that have reinforced the prospect's commitment, the Representative could establish ITT Tech as a logical and worthwhile choice.

SITUATION #2

In this situation, the Representative must help the prospect make a decision between ITT Tech and the state university. The Representative uses an approach and a personal experience that allows...
to dramatically reconfirm many of the benefits she had already presented as well as add new information.

Prospect: It sounds good but I can't decide between ITT Tech and the state university.

Representative: NAME, I can understand how you feel and you have every right to be concerned about making the best decision. I'd like to make a suggestion. My father taught me a valuable technique for making important decisions. He told me if the decision is the right thing to do, he wanted me to do it. If it wasn't the right thing, then he wanted me to avoid it. Isn't that about how you feel?

Prospect: Yeah.

Representative: Here's what my father had me do. He'd have me take a sheet of paper and draw a line down the middle. On one side, he'd have me write "yes" and under that I'd list all the reasons favoring the decision. On the other side, he'd have me write "no" and beneath it I'd write all the reasons against the decision. When I was through, I simply weighed the items in each column and the decision was made for me.

Prospect: Ok.

Representative: Let's see, you said you wanted a practical education that's relevant to your future career, right?

Prospect: That's correct.

Representative: You said you wanted to complete your education as quickly as possible so that you can get a head start on your career...that's an important reason. Are there any others we've left out?

Prospect: Well, availability of lab time.

Representative: That's right. We don't want to forget that. Any others?

Prospect: Not that I can think of.

Representative: Well, I guess that completes that side. Now let's see what reasons we can think of if not applying to ITT Tech.

Prospect: Let's see, the state university is a little closer to home. The tuition is less. I know several people who will be going there...and they do have lots of internships.

Representative: Are you finished?

Prospect: I guess so.

Representative: Well, NAME, let's count them up. Why don't we start with the reasons for—one...two...three...four...five...six...seven...eight. Now I realize the
we may not have come up with every reason—pro or con, but the list is fairly complete. Don’t you agree?

Prospect: Yeah, I guess it is.

Representative: Then if you consider the information here, the decision is pretty evident, isn’t it?

Prospect: You’re probably right.

Representative: If that’s the case, NAME, then we need to go ahead and apply for your admission....

The Representative used the "Balance Sheet Approach" to answer the prospect’s objection. This approach has been used successfully for years in many firms. It works so well because it is both a logical and graphic method for making decisions. One of the keys to using it is how your introduce it. The more personal and sincere your introduction, the more effective the results will be. Use this as an example and find ways to personalize your own approach to fit your personality and style.

SITUATION #2

"I want to think it over" is a very common "smoke screen" that you will hear quite frequently. The Representative empathetically and persistently questions the prospect’s "smoke screen" until he identifies the real objection.

Prospect: I guess I just want to think it over. After all, you’re the first school I’ve really looked at.

Representative: I see. Tell me specifically what you are concerned about.

Prospect: I don’t know, I’m just not sure. It’s a big decision.

Representative: I can appreciate that. Since you are interested, you want to give this decision careful consideration, right? But just to clarify my thinking, what is it that you wanted to think about? Is it the quality of the education you’ll receive at ITT Tech?

Prospect: No, ITT Tech is a great school.

Representative: Is it going to school during the summer?

Prospect: No, I like the idea of being able to complete the program in less time.

Representative: Are you concerned about working part time?

Prospect: No, it’s not that. I guess I’m just not sure I can handle all of the math. You know, it’s been a few years since I’ve been in school.
Representative: I see. Then you're concerned about the amount of math in the program and your ability to handle it. Is that right?

Prospect: That's pretty much it.

Representative: I can appreciate how you feel, NAME. But you have gotten the wrong impression about our program. Let's review the course descriptions in the catalog and see if I can answer your concerns about math. To begin with...and that's the extent of the math in our program. Now can you see where it's fairly well suited to your interest and abilities? We also offer tutoring, free of charge, if you need additional help.

SUMMARY

Now that you've seen responses to different objections, let's review the concepts:

We began by classifying objections into three basic categories: "smoke screens," irreducible conditions, and real objections.

Next, we talked about the three principles to follow whenever you encounter an objection:

- Don't argue
- Protect the buying committee's ego
- Lead people to answer their own objections

Then we discussed neutralizing and resolving objections, the two ways you can handle the concerns of the buying committee. Neutralizing objections during the interview is by far the most effective.

Next, you were given a six-step method for resolving objections:

- Listen and hear the prospect out
- Acknowledge the legitimacy of the prospect's concern
- Clarify the prospect's concern
- Answer the objection
- Confirm your answer with the prospect
- Complete the examination process

Finally, we outlined five techniques for answering objections:

- Provide new information
- Reconfirm benefits
- Describe an alternative plan
- Clarify information that was misunderstood
- Turn a stated negative into a positive
Objections can be your road map to successful presentations. Each objection is an opportunity to satisfy the concerns of the buying committee and move the interview closer to a positive decision.

Keep the following points in mind when you begin to apply the material covered here:

- Don't be misled into thinking that resolving objections can save a poor presentation. The purpose of answering objections is to get you "back on track" with the buying committee and to move their decision in a positive direction.
- Your answer to an objection must be built on a foundation. That foundation must be built during the normal course of the interview.
- Be prepared to use several techniques or combination of techniques when answering an objection.
- Always be looking for buying signals when resolving objections.
- The key to becoming skilled in neutralizing and resolving objections is to learn the basic concepts and techniques and then personalize your responses by studying, practicing and critiquing your presentations.
Plan for hitting start goals

Calls
I will make at least 100 calls on days that I have no interviews scheduled.
I will attempt to make 100 calls on all other days regardless of interviews.
I will never make less than 60 calls in a day.
If I cannot reach a student I will use all information in my power (all phone n's, email, mailer's, emergency contact form, etc.) to reach them.

Interviews
I will schedule three interviews a day.
If I have to come in on unscheduled Saturdays to meet the student's needs, I will.
When scheduling interviews I will always ask the potential student to bring someone with them.
During interviews I will always ask for referrals.
I will encourage students to start in the most recent term b/c there is a higher start percentage than when a student waits.

Financial Aid
After a student applies I will schedule their FA appx. with in 48 hours.
I will follow up with all my potential students weekly to keep them excited.
I will discuss with students, during the interview, the possibility of needing a co-signer.
<table>
<thead>
<tr>
<th>EMPLOYEE NAME</th>
<th>EMPLOYEE NUMBER</th>
<th>DATE PREPARED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Representative</td>
<td>12035</td>
<td>11/10/2009</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>JOB TITLE</th>
<th>DATE OF HIRE</th>
<th>DATE IN POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Representative</td>
<td>1/2009</td>
<td>1/2009</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SUPERVISOR NAME</th>
<th>DEPARTMENT</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Representative</td>
<td>Marketing</td>
<td>Office: 1</td>
</tr>
</tbody>
</table>

**Purpose of Form:** This Form is intended to be a tool for supervisors to document counseling with employees in accordance with the Company's Collective Action Policy. It is required to be submitted with the counseling letter. Completed Counseling Forms must be retained by the supervisor. The Form should not be submitted to Human Resources until the issue has been resolved. This Form or the supervisor seeks to initiate corrective action, completes the Counseling Form, and attaches this completed Form.

**Background Information**

For discussions related to performance, provide relevant facts, e.g., performance results for specified time periods. For discussions related to conduct, describe observed conduct, date, time, place and remedied. Also include information regarding any prior counseling.

**Lack of performance relative to PMAC guidelines.**

1. **Counseling Discussion**
   - Explain the reason for the counseling and the specific performance/conduct concerns.
   - With an overall 6 on your project years PMAC, I am concerned about your December start position.
   - December is the first quarter of the year and it is important that you finish the quarter on track for the new year.

2. **Counseling Discussion**
   - Clearly describe expectations for an acceptable level of performance or conduct.
   - In order to be the minimum company expectation, it is important that you achieve or exceed the company average for each category on the PMAC Plan Vs Actual. Those numbers are: Control: 79% Scheduled: 38% Conduct: 37% Applied: 87% Accepted: 94% PAC Conver: 79% and/or achieve a final conversion rate of between 4.4% and 6.4% for the quarter.

3. **Counseling Discussion**
   - Set employee's commitment to improve performance or change conduct.

4. **Counseling Discussion**
   - State the consequences of not improving/change (i.e., the need to initiate corrective action).
   - If your performance does not show immediate and sustained improvement, further corrective action may be taken up to and including termination of employment.

**Plan of Action**

Outline the action the employee is expected to take to improve performance or change conduct. For performance-improvement discussions, include specific, measurable performance goals and deadlines. For conduct-improvement discussions, set forth what constitutes unacceptable conduct and what constitutes appropriate conduct.

I will run a Resp Plan Vs. Actual weekly to track progress and follow up every Friday with you for job scribbling. You should be prepared to discuss the current weeks' results and future expectations during this meeting. If the scheduled and planned steps will be key to improving performance for the week.

**Follow Up Date**

Date supervisor plans to have follow-up discussion with employee.

December 16, 2009

**Counseling Discussion**

Redacted by HELP Committee

**[Signature]**

Redacted by HELP Committee

**DATE**

11/09
TO: Representative  
FROM: Director of Recruitment  cc: Director, HR File
DATE: April 24, 2007
SUBJECT: Letter of Concern

This letter serves as a written record of our conversation on March 29, 2007 regarding your job performance. A review of your work performance for the March Start has shown that your production has fallen below the goals established for your position. The information below outlines your weekly goals versus actual performance in the activities required to meet your minimum start goals:

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- Focus on overcoming objections or search for hidden objections during your phone and personal interviews.
- Study and practice the presentation so that you are better prepared for student interviews.
- Effectively apply the training you have received. If there are areas in which you would like to receive more training, you must let me know.
- Put forth the effort to obtain at least one personal referral each week.
- Make confirmation calls to all candidates you have applied for Financial Aid appointments within 48 hours of their appointment.

Following these steps and recommendations will put you in a better position to meet both the activity and start goals for your position.

ITT/ESI values you as an employee and it is my intent to make you aware of this situation. I want to assist you in any way that I can and will continue to monitor your progress and provide you with feedback. I will continue to monitor your performance and update you on your current start position. We will re-evaluate your position again at mid-quarter to ensure adequate progress is being made. If you have questions, please do not hesitate to let me know.

I acknowledge that I have read and understand this Letter of Concern.

24 April 2007

Date

ITT Educational Services, Inc.
Document 31, Page 1
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FROM: Director of Recruitment
DATE: April 24, 2007

SUBJECT: Letter of Concern

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[Employee Signature]
[Manager Signature]

[Date] 24 April 2007

Redacted by HELP Committee

[ITT Educational Services, Inc.
Document 31, Page 2]
Sample open probes

MOTIVATION
• How long have you been thinking about getting your degree?
• What motivated you to inquire about getting your degree now?
• Why are you looking to return to school?
• How has not having your degree affected you?
• What did that mean for you?
• What does not having a degree mean for you know?
• What will having a degree mean to you?

EDUCATION
• Tell me about your previous education……
• Have you attended a college or university before?
• What was the learning environment like?
• Did you enjoy your experience?
• What kept you from finishing?
• What concerns do you have about returning to school? (time, cost, value, fear)

CURRENT WORK
• What do you do for a living?
• Where do you currently work?
• What do you do there?

FINANCE
• Does your company have tuition assistance?
• How do you plan on financing your education?

TIME-LINE/START DATE
• How soon would you like to graduate?
• Ideally, when are you wanting to graduate?
• Do you think you could be successful in this type of program?

SCHEDULE
• Tell me about your schedule…
• What hours do you normally work?

PROBING MOTIVATION QUESTIONS
• Tell me more…
• What will be different this time?
• What barrier do you see preventing you from returning to school?
• What is going to keep you in school when it gets hard?
• Tell me what that will mean for you…
• How does it feel?
• Tell me more about that…..
• When you say XYZ what do you mean EXACTLY?
Follow up:

- I send out a thank you card/email after meeting with each potential student, whether they apply or not to thank them for their time. If they have applied/accepted I will note their fa apt and that I will meet with them after that apt.

- For all applied/accepted I note in my calendar their fa apt. If I am not here for their apt I follow up with the fa advisor to find out how their apt went. Same if they meet with education, Claudette for testing, transfer credits, etc. Put notes in IRIS. This will help you in the Show Meeting when asked about your students.

- I stay in touch by emailing or calling to see how that new job is going, new baby, etc. this is where it is important to put this information in IRIS so that you can refresh their motivation. This especially important when you have a student who has applied for a quarter that is out for months – stay in touch with them.

- Applied/Cancelled List: I constantly work my cancelled list during the year and enroll 2-4 a year from that list. Check in IRIS for their motivation - call or email to see how they are doing and if ready for school.

Referrals:

- The majority of my referrals that turn into sits are those from my existing students who are doing well in school. Again, when you are out talking with your students be sincere in finding how they are doing.

Re-entries:

- The goal would be to not have students drop, so you would not have them on the re-entry list! If this is a student that you have developed a relationship with you should know why they dropped and what issues they are facing. It is much harder if you inherited a student and have not developed that relationship prior.
-REFERRAL TAKE AWAYS-

Who do you know that might be interested in a career in technology

Who do you want sitting in class with you?

Who else do you know that could benefit from getting their degree?

Who else do you know that is interested in ________?
**OVERCOMING OBJECTIONS**

1.) Clarify their concern
   a. "...so what I hear you saying is that you NEED...
2.) Temp check
   a. "Is that right?"
3.) "So if I could show you a way that you could _____ and get your degree would that interest you?

**DRIVE THEORY**

1.) PAST
   a. Life without your degree...
   b. Why now?
2.) PRESENT
   a. Why now? What is happening now to motivate you
   b. What is it like without having a degree
3.) FUTURE WITH
   a. What will your life be like in two years with a degree?
4.) FUTURE WITHOUT
   a. What will life be like without one?
5.) WHICH FUTURE DO YOU WANT
6.) WITH THAT IN PERSPECTIVE ON A SCALE FROM 1 TO 10...

**BENEFIT STATEMENTS**

1.) Summarize
   a. "So what I hear you saying is....."
2.) Temp Check
   a. "Is that right?"
3.) Two-sentence benefit statement
   a. "Here at the TT Tech..."
4.) Temp check
   a. "How does that sound?"
5.) WIHFM
   a. "What that means for you is....."
## -STUDENT PLAN- - CALL STRATEGY -

<table>
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<th>AFTERNOON</th>
<th>EVENING</th>
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<td>14</td>
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<td>(EM - #4)</td>
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</table>

## - LEAD RE-ASSIGNMENT -

## - POST-INTERVIEW TASKS -

- ADMISSION TEST: (SCHD TIME AT INTERVIEW)
- F.A. APPT.: (SCHD TIME AT INTERVIEW)
- REGISTRATION: (SCHD TIME AT INTERVIEW)
- 1ST DAY OF CLASS: (SET AS CALL TASK)
- 2ND WEEK OF CLASS - CHECK-IN: (NOTE DATE IN IRIS)
- MID-TERM CONGRATS - (CARD): (NOTE DATE IN IRIS)
- STD BIRTHDAY - (PHONE CALL/CARD): (NOTE DATE IN IRIS)
- FINALS - GOOD LUCK (SURVIVAL KIT): (NOTE DATE IN IRIS)
- FIRST QTR DOWN - CONGRATS (PHONE): (NOTE DATE IN IRIS)
- WAVE TAKE AWAYS -

ADDRESS:
- MOTIVATION
- CONCERNS
- OBJECTIONS
- THINGS THEY DON'T KNOW

SUMMARIZE:
1.) SUMMARIZE - UNDERSTAND WHAT THEY ARE TELLING YOU
2.) LINK IT BACK TO MOTIVATION OR CONCERN
3.) HOW WILL GETTING YOUR DEGREE HELP YOU TO GET _____?
4.) WHAT DO YOU NEED TO DO TO MAKE THAT HAPPEN?

VERBAGE:
"So, let me see if I am understanding you correctly"
- (summarize concerns, objections, motivation)
"If you don't do this, how will you get ________?")
"To make that happen, your next step is _________."
"Tell me about your schedule" ________ (address concerns, objections, motivation) ....and when you come in, I am going to show you how _________."
Open Probe

Ask open probe other than yes or no

More development probe -
   a) Build a question of previous answers
   b) Cookie "that's awesome", encouraging words ask another probe, real meaningful
   c) Summarize motivation

Open probe -
   What do you want to accomplish?
   What's motivating you at this time to go to school?
   How can I assist you today?
   What is it about ITT that sparked your interest?

What's motivating you to go back to school?
I want to make more money "why do want more money?"
Pay bills "can you pay them now?"
No hard - Summarize "you can pay them now, is money tight?"
What do you mean exactly? Clarifying question.
Tell me more
How will that make a difference for you?
How will that benefit you?

Avoid pain/seek pleasure
Just mail me something - what information are you looking for?

Staff
Agree
Throw a cookie
Our prospective students:

Want to hear from us
Want to know what we have to offer
Want us to call them about our school
Want us to be tenacious about whom we are
Want us to be patient
Want us to be understanding of their situations
Want us to empathize with them
Want us to walk a mile in their shoes
Your clients are your customers
Your customer pays your paycheck
Your customer determines your success or failure

Listen to your customers and understand their anxieties and decisions and challenges
Closing

My Time Is Important!

What do you think your next step is?

... Your next step is for you to....

(hint on some of their hot spots – career services, meeting the chair, financial aid, etc)

... How does that sound?

I have an opening ______ at ______?

If no then the next day from when previously said

If they are having trouble making time, make sure they are going to make time for school, and if they are, why can't they make time to meet with me?
Call Strategy

**Set respective follow up tasks with note in future contact with reminders for that call (so you don’t have to look in history of contacts)

Day 1—AM, afternoon, PM Message (information you requested & programs you are interested in)
Day 2—AM, afternoon, PM no message, send EM1 or EM2
Day 3—AM, afternoon, PM no message
Day 4—NO CALL
Day 5—AM, PM Message (answer questions & ITT a good fit for you)
Day 6—NO CALL, send EM3
Day 7—AM, PM, no message
Day 8—NO CALL
Day 9—AM, PM, Message (Trying to reach you)
Day 10—NO CALL
Day 11—NO CALL, send EM4
Day 12—AM, PM Message (Several attempts to reach you & haven’t been able to reach you)
Day 13—NO CALL
Day 14—NO CALL, send EM5

Days after Re-assigned or for HS Leads

* Flexible Schedule
* Financial options
* Quarter starts soon
* Degree still your goal
* Big decision & where are you in your process
* It’s been a while since we talked
* What are your educational goals & current situation?
* Excited to talk with you @ new changes
* Any questions & haven’t forgotten about you
* How have you been? Who else do you know?

*** Each lead: Copy & Paste
* Best time to call
* Email Contact
* Alternate phone numbers

*** After student Interviews, set tasks for:
Admissions testing (if needed); FA Appointment; Registration; 1st day of class; 2nd week of class; Birthday and once a month or so to say hello and talk about an interest of student, NOT related to school.
Crossing the Divide

How to Transform from a So-So Rep to a Recruitment Supervisor!
Presented by:
Drew Fromm
Educause NE

What is a rep?
- Sales person?
- Motivator?
- Counselor?
- Cheerleader?
- Educational expert?

Outstanding service provider!
- Unflappable
- Personable
- Honest
- Trustworthy
- Sincere
- Knowledgeable
- Fearless
- Ignored the past and is future focused

The impossible is only what has not been done YET!

The key to success
- It's not about the volume of calls you make!
- It's about the quality
### It all starts with a plan...
- Support
- Identification
- Accountability
- Expectations
- Start date
- Referral

### Basic Phone Techniques
- Seek first to understand, then to be understood.

### Things to remember when calling...
- They requested information, but...
- Don't start out thinking you are bothering them by calling.
- Be enthusiastic!
- Be friendly
- Have fun!

### Opening the phone call
- Smile
- Who are you?
- Remind them they requested info from you
- Why are you calling
- Ask an open-ended question

### Sample script
- Hi! Sally told me I would be receiving a call from you earlier today... Did you receive this call?
- Yes, I was expecting a call.
- Thank you for calling ITT Educational Services, Inc. I am Sally. Is there anything specific you would like me to discuss with you today?
- Actually, I have a few questions about the program you mentioned.
- That's great. I'd be happy to answer any questions you may have. Is there anything specific you would like to know about the program?
- Yes, I would like to know more about the course content and how it will benefit me.
- Absolutely. Our courses are designed to help you achieve your goals.

### Stalls
- What is a stall?
- What is the difference between a stall and an objection?
Sample stalls
- I'm just shopping right now.
- Can I get a catalog?
- Just send me some information.
- What else do you hear?

Overcoming stalls
- Agree with them (Do not get defensive!)
- Use cookies
- Probe more
- This technique is really more of a sidestep.

Example
- Can you please just send me some information?
- I'd be happy too. What kind of information is it you are looking for specifically?
- wait for answer...
- open probe again!

Practice overcoming stalls

Why do students apply???
- Their reasons! Not ours!!!

Probing
- What are the 3 kinds of probing questions?
  - Open Probe
  - Developmental probe
  - Closed ended questions
Why do we probe?

- To build rapport
- To gain motivation
- To develop deeper understanding
- To emphasize a point

How deep should I go?

- At least 3 layers deep on most topics.

Open Probes

- Safe wide-open questions used to develop a new topic.
- What prompted you to hire me?
- What was your high school experience like?
- Can you tell me a bit about your educational background?
- What do you know about XYZ?
- What have you been doing since high school?

Developmental Probes

- Add the next layer of detail or help further develop an idea.
- Tell me more about that...
- When you say XYZ what do you mean exactly?
- How does that make you feel?
- Why is that important?

Closed Probes

- To gain commitment
- To confirm understanding before moving on
- Temperature check

Find the pain

- People do things for one of two reasons
- Seeking pleasure
- Avoid pain
- Find the pain!
Practice probing

The foundation of solid my performance
- Rapport
- Motivation
- Admissibility
- Payment
- Start date
- Referral

Rapport
- Everything you do relies on your ability to establish rapport
- Be yourself
- Be sincerely interested in them
- Find common interests
- Get them talking about those things!
- Use cookies often

Motivation
- What are the two reason we do everything we do?
- In motivation we are seeking the pain.
- Don’t move on until you have the REAL pain.
- Peel back the onion!

Admissibility
- Is the student admissible?
- Tell me about your high school experience
- What have you been doing since high school?

Payment
- Do not skip this step!
- How are you planning on paying for school?
- What do you know about the financial aid system?
- Does your employer offer employee tuition reimbursement?
OVERCOMING OBJECTIONS

Always remember – until the benefit outweighs the cost, you haven’t got a sale!

Listed below are five questions your typical prospective student will ask either of themselves or their representative before making a decision to buy into higher education. They are five questions that require “action” responses from the representative in order to close the sale:

• Can I do this?
• What will it do for me?
• What do I stand to gain over time?
• Why education versus finding a steady job?
• Can I afford it?

Now let’s focus on answering those questions, or “overcoming” those “objections” – use “action” responses to those concerns:

• Can I do this? Response: Once you made the decision to inquire about higher education, whether you know it or not, you made the decision that you possibly could “do it”. When you reach the point where you desire to “do it” outweigh your concern, then the answer is “yes, you can do that!” That’s what I’m here to demonstrate for you today - ITT will give you the proper tools throughout your college experience to ensure that you will be able to “do it”

• What will it do for me? Response: Higher education will open doors of opportunity for you that otherwise won’t exist. The job market is extremely competitive and those without “higher education” degrees don’t stand a fighting chance. It is definitely an employer’s market – employers are going to choose individuals with degrees because they will have a learned skill, they will have acquired “soft skills” which include problem solving techniques, teamwork habits, and good communication and people skills. College not only teaches you a trade, it also teaches you the “soft skills” so necessary in the competitive workplace. College will offer you an opportunity to have a “career” and not “just a job”. Remember, you can lose a lot of things in life – your keys, your wife, your husband, your bankroll – but education is something no one can take away from you and you can draw on it everyday of your life.
• What do I stand to gain over time?  Response: A college degree over time is a solid investment in you. Overtime, a degree opens the right career opportunity doors leading to promotions, higher income, more financial security, investment potential, etc. Consider this - the average college graduate will earn approximately $250,000.00 more during their career span than a non-college graduate. Aren’t you worth $250,000.00? In addition, over time you gain self-esteem, confidence and poise in the workplace, coping skills and mechanisms, possible lifetime friendships, etc. There is everything to gain and nothing to lose over time with a college education. A college education is a solid investment that just keeps on giving - you cannot lose by opening your mind to higher education.

• Why education versus finding a steady paying job? Response: Living job to job or paycheck to paycheck offers no stability, demands constant change and upheaval in your life, and leaves you at the mercy of any given employer. If the job market is good, you’re in gravy - when bad, hope to hold on. There is no security in the job market anywhere: however, you place yourself higher in demand when you have learned a skill, or you have been trained to “wear interchangeable hats” on the job. An employer can find anybody to do a certain function for eight hours out the day - it’s a little tougher to find someone who is skilled, as well as trainable and when they are found, the employer embarks upon keeping them as a company growth investment. When a company is looking to grow, they want to hire and retain skilled, educated individuals who can carry their weight. Employers look to college graduates for those kinds of investments.

• Can I afford it?  Response: A better question would be, “Can I afford not to go to college?” - the answer is “No!” Ask yourself a very basic question - “What am I worth?” I guarantee the cost of this education is a lot less than what you feel you are worth! So “Can I afford it?” - the answer is “yes!” There are so many avenues for funding a college education these days that there is no real reason not to be able to afford to go to college. There’s federal grants, federal loans, private bank loans, scholarships, employer assistance, etc., all available to those that qualify. Our financial aid experts are trained to best advise you on the best “financial aid package” to suit your specific needs. Always remember, an investment is worth having is worth paying for - the investment is in you.
Overcoming objections is an art, however, if you really think about it
overcoming objections is really no more than showing your prospective they
deserve an improved future and you can show them how to ensure that happens
through higher education. Fear is the main factor that plays on your prospective.
College is a big step, it's not a small investment, and it takes commitment. Always
remind your prospective that if they didn't desire something better, they wouldn't
have even inquired...something is driving them to improve their lives. Probe to
find out what they are looking for and don't be afraid to "overcome" their
objections - remember, fear is at the root of their objection and fear broken down
means this:
False
Evidence
Appearing
Read

Be the catalyst to help change someone's life for the good - tear off all their bend
aid (objections) and refuse to buy into the "fear factor"
June Analysis 2007

The immediate reflection of June 2007 is dismal as we missed the start, but in that reflection there are things that I will discuss and interpret. The MP was 158 and we came short at 130, leaving 28 SITS that have to be recovered. The raw data collected is from the time frame of 5/23-6/25.

As a campus we scheduled 963 appointments, and had 329 conduct (34%). Of the 329 conduct we wrote 315 applications (96%). Of the 316 applications 308 (97%) were applied. From the 308 applied, 244 went through the FAL (79%), and 130 counted for the SIT report (53%). As a campus our conversion rate was 7%.

From the amount of appointments that were schedule and actual conduct completed, I believe the first obstacle is the "selling of the appointment". The department needs to focus on the selling the appointment by digging in and getting to the pain of each and every prospective student. By getting to the pain, the representative will be able to solidify the appointment and have a better show rate for the actual conduct.

When looking at the amount of applied students, it would appear that the representatives have the knowledge...but do they actually use it? My observation would be that they hurry through the interviews in order to avoid such elaborate questioning and rejections. The next major statistical data would be the FAL conducts. This is where the reps can increase their individual show rate by following up and getting the students through the entire process. The assumption is that once they are written, the student is good! And therefore, no contact is interpreted as good news! The fear of rejection or removing people from the ASR is psychological to the reps and not looked at as accountability or constructive criticism.

From a DOR perspective, there needs to be more training and accountability/ownership conveyed to the reps. The concept of accountability and ownership has been breached, but yet to be unanimously accepted and practiced. This coupled with the weaknesses of overcoming obstacles or objections, working the student completely through the entire process and still maintaining contact throughout the whole quarter is something else that we need to focus on...which includes from FAL to SIT. Our referral campaign has been anything but that if a campaign. The department needs to focus more on generating more FAL's and converting them for the September start.

These are all areas of training opportunity and will be implemented in the early stages of the next quarter, as well as increased observations, more structured activities, and better review of pending contacts. Our threats are the obvious...loss of reps, lack of FAL's, and complacency and lack of ownership. The positives are a very large increase in phone activities and applied to accepted (which should be).

If you have any questions please contact me as soon as possible.

Director of Recruitment
INCREASING YOUR SCHEDULED TO CONDUCT RATIO

or

"SETTING APPOINTMENTS THAT SHOW!"
How many recruitment reps are going insane?

- What is the definition of insanity?
- "Doing the same thing over and over and expecting different results"
Day in and day out we have reps that pound the phones and set appointments with contact after contact ...
ONLY TO END UP STARING OUT THE FRONT DOOR ASKING THEMSELVES, “I WONDER IF THEY ARE STUCK IN TRAFFIC?”
Sometimes that may be the answer, but it is more likely a bigger problem.
First, let’s look at some reasons people don’t show up:
• They do not see any reason to come in...no perceived VALUE in the visit.
• If the representative sounded that boring on the phone, they can’t be any better in person.
• They got more than enough information over the phone.
• They felt like it was just a “ penciled in appointment” so not showing up was an option.
• Hey, maybe they are stuck in traffic.
Now, let’s look at some reasons people do show up:
• What the representative told them on the phone made sense.
• It seemed that the Representative understood their situation.
• The representative was excited and enthusiastic.
• The Representative did NOT give away the farm over the phone and gave them a LOT to look forward to.
• They felt that the appointment was time being set aside just for them.
LET’S TAKE A LOOK AT WHAT SHOULD TAKE PLACE WHEN THE REPRESENTATIVE FINALLY GETS A CONTACT:

First ..... comes ‘THE GREETING’
HI ______
THIS IS ______
FROM
ITT TECHNICAL
INSTITUTE, HOW
ARE YOU?
3355

THE REASON I AM CALLING IS....I WAS GIVEN A MESSAGE THAT TELLS ME YOU HAVE AN INTEREST IN OUR TECHNICAL DEGREE PROGRAMS.
FIRST IMPRESSIONS

• Excited
• Animated
• Energized
• Genuinely interested in this person's situation
NEXT....IT'S TIME TO START
“DIGGING”
FOR INFORMATION....
HOW DID YOU HEAR ABOUT US?
FIND OUT WHERE THEIR PAIN IS.
THEY ACTUALLY TOOK THE TIME TO CALL!

SO OBVIOUSLY....YOU NEED TO KNOW WHY...
WHAT ABOUT OUR AD SPARKED YOUR INTEREST? (OR WHAT ON OUR WEBSITE...?)
“Hey....wait a minute!!”
How long have you been thinking about it?
• “Why now?”
• “What’s different?”
• “What has changed?”
SOMETIMES, THEY WILL TRY TO SLIP IN A QUESTION HERE OR THERE SUCH AS

- “HEY, HOW MUCH DOES THIS COST ANYWAY?”
- “WILL YOU GUYS HELP ME GET A JOB?”
APPLICANT:
“HEY, HOW MUCH DOES THIS COST ANYWAY?”

REPRESENTATIVE:
“WELL, LET ME ASK YOU THIS, JOHNNY, WHAT KIND OF WORK DO YOU DO?”
WHAT IS IT THAT YOU LIKE ABOUT THE COMPUTER FIELD?
WHAT IS YOUR HIGHEST LEVEL OF EDUCATION?
MORE DIGGING

• “How far did you go at the University?”
• “What made you decide to stop after two years?”
• “What is different now?”
WHAT DO YOU DO NOW?
JOB SITUATION

TALK ABOUT IT!!
So are you looking to move up where you are, or out and up somewhere else?
Once you “REALLY” understand

You can then say....
I think I have a pretty good idea of where you're coming from, May. I make a suggestion?
WHAT REALLY TENDS TO BE THE MOST HELPFUL FIRST STEP IS TO COME IN FOR A VISIT...I’LL GIVE YOU A TOUR...TELL YOU ALL ABOUT OUR PROGRAMS...BREAK IT ALL DOWN FOR YOU AND SEE HOW WE CAN HELP YOU!
DOES THAT MAKE SENSE?
WHAT IS
GENERALLY A GOOD
TIME FOR YOU
MORNINGS OR
EVENINGS? (TWO
CHOICES!)
I HAVE AN OPENING TODAY AT \_\_\_

OR

TOMORROW AT \_\_\_,

WHICH ONE’S BETTER?
(TWO CHOICES!)
Set it in STONE!
HAVE THEM WRITE IT DOWN!
“They don’t care how much you know till they know how much you care!”
EVERYONE WINS - 30 APPOINTMENTS SCHEDULED!!!!!
WE ARE THE “BEST OF THE BEST”
AWESOME JOB EVERYONE!!! SEE YA’LL AT 9 AM !!!!
ANY TEAM WITH 6 APPOINTMENTS SET (REAL APPOINTMENTS) OR 2 APPLIED CAN WORK AN EARLY SHIFT ON WEDNESDAY (INCLUDES APPOINTMENTS SCHEDULED YESTERDAY). 30 APPOINTMENTS SCHEDULED AND WE ALL WORK AN EARLY SHIFT.

Redacted by HELP Committee

Director of Recruitment

ITT Technical Institute
1200 Wimar Drive

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ITT Educational Services, Inc.
Document 36, Page 2
March Department Meeting
Criminal Justice and Corrections

Hello everyone!

As I said last month, there are quite a few things to go over this month, so please bear with me and read all the way to the end. I wanted to give you the reasoning behind what we’re doing as well as the nuts and bolts. Some of it will be more applicable to the CJ crowd, but all of it is good information to have and understand.

1. Identi-Kit: For any CJ instructors, I have received the new list of Identi-Kit passwords. Identi-Kit is directly applicable to the CJ131 and CJ242 courses, and can often be integrated into other classes to give the students a little more “hands-on” work. Let me know if you need ideas on how to work it into your curriculum, and/or how many passwords you will need.

2. Failing Students: Please send me a list (either hard copy or via e-mail) of your students who are failing your courses in weeks 3 and 6 (I’ll remind you along the way). This should include the course, student name, percentage grade, and any other information you feel I could use. In addition to your (at least) bi-weekly grade reports, I will be following up with all CJ students who are in danger of failing as well, to try to help get them motivated to get back on track.

3. Re-Enters: I will be sending you a list of students in each of your classes who are returning to school this quarter. These students are absolutely essential to our retention goals; unfortunately, they are also at higher risk of dropping since they have done so at least once already.
   a) Please contact these students (e-mail is ok) and touch base with them. Just let them know that you are their instructor, that you are looking forward to working with them over the quarter, and give them a little encouragement as they re-start their education with us.
   b) Re-enters don’t count for us until they actually sit in class, and obviously they count against your attendance, so it’s a win-win for everybody when we can get them into class.
   c) Please include me, along with the students, in the BCC section when you send out the e-mails.

4. Withdrawals: Historically, CJ has the highest attrition (drop-out) rate of any school at ITT Tech. We’ve made great strides lately in bringing this up, but we still have room for improvement. Withdrawing students hurt both the school and the student in the following ways:
   a) Students who withdraw from a course (especially a core (CJ) course) are at much higher risk for dropping out of school. In fact, early CJ courses in particular have an almost 1:1 withdrawal to drop out ratio.
   b) Even if they don’t voluntarily drop out, we have many more students on Academic Probation for a low completion percentage than for low GPA. Most
students would be much better served to stick out a quarter and hopefully pull out a "D" than to drop the class and, more often than not, eventually drop from school.

C) In short, please don’t recommend to your students that they drop your course. For the reasons shown above, as well as many others, it is almost always in their best interests to continue on and try to pull a passing grade. If someone is talking about dropping your class, please recommend that they come talk with you before doing so.

5. Attrition: Our goals for the School of Criminal Justice are shown in the table below, and are based on our percentage of the school’s student population.

<table>
<thead>
<tr>
<th>MONTH</th>
<th>ROM CENSUS TARGET</th>
<th>Re-enters (Budget)</th>
<th>Re-enters (Actual)</th>
<th>Drops (Budget)</th>
<th>Drops (Actual)</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>72</td>
<td>0</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>February</td>
<td>67</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>+1</td>
</tr>
<tr>
<td>March</td>
<td>65</td>
<td>5</td>
<td>1</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qtr 1 Totals</td>
<td>194</td>
<td>6</td>
<td>6</td>
<td>13</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A) What we’ve been doing:
   a. Instructor contacts about students. This is done by most instructors via e-mail and then documented in IRIS under “Attendance Advising.” As a team, we have been doing a great job on this step.
   b. The Chair (“Moe” for those of you who speak French) must phone all students who have missed either two consecutive classes or 10 consecutive days of classes.
   c. The Chair (Moe again) tracks the absent students (along with the instructor/Chair contacts) and submits it to the Dean every day.

These efforts have greatly reduced our attrition over the past few quarters, but we still have a ways to go.

B) What we are going to do:
   a. Continue making and documenting our contacts for each student.
   b. Emphasize attendance. I would recommend talking about attendance on the first day of class, and periodically throughout the quarter. I have also added attendance to the syllabus supplement I hand out on the first day of the class.
      i. An especially crucial attendance week is week 9. Students who attend in week 9 will not be dropped from the course for attendance reasons.
   c. On the second consecutive absence, the instructor will phone the absent student to encourage their return to class and offer their assistance. I will also be phoning them, but you will probably have more impact due to the rapport built up throughout the quarter.
d. Encourage your students who miss that second consecutive week to submit work for your class. If they do, we can fill out a submitted work form and keep them from being dropped if they should have to miss their third class session.

5. Summary: In closing, I wanted to thank you for reading through this and recap the new steps we will be taking this coming quarter:

A) Please send me a list of failing students in weeks 3 and 6.
B) Contact the students on the re-enter list I will provide to you.
C) Encourage "borderline" students to complete the course. Often a little extra effort will make the difference between passing and failing.
D) Emphasize attendance at the beginning of each course and regularly throughout the quarter. Remember how important attendance is in week 9. Try to come up with an interesting activity and let them know ahead of time what is going on.
E) Phone students with two consecutive absences in your course.

These steps shouldn’t take up much of your time or energy and should significantly improve our effectiveness working with our students. Please let me know if you have any questions about any of the things we’ve “discussed” here.

Thanks again for everything you do,

[Signature]

Chair, School of Criminal Justice

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ITT Educational Services, Inc.
Document 37, Page 3

ITT-00030913
# 2008 Performance Planning and Evaluation (PP&E) Form

For Management Employees

<table>
<thead>
<tr>
<th>EMPLOYEE NAME</th>
<th>POSITION NUMBER</th>
<th>DATE OF THE</th>
<th>JOB TITLE</th>
<th>SUPERVISORY</th>
<th>NATURE OF WORK</th>
<th>SUPERVISORY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Director of Recruitment</td>
<td>131458</td>
<td>01/02/03</td>
<td>12/16/07</td>
<td>02/01/09</td>
<td>07/01/04</td>
<td>07/01/04</td>
</tr>
</tbody>
</table>

## Section I - Instructions

1. At the beginning of the Performance Year:
   a. Review Section IV – Corporate Objectives with your supervisor.
   b. Discuss and agree upon your individual Objectives and document in Section V. Ensure that all of your objectives support a related Corporate Objective.
   c. You and your supervisor review the list of competencies in Section X – Individual Development Plans and check which competencies require development to meet current job expectations. You will agree upon and document Action Plans for each competency identified for required development.

2. Throughout the Performance Year, your supervisor will review progress toward achieving your performance and developmental goals.

3. At the end of the Performance Year:
   a. Meet with supervisor to review performance results and final overall rating in Section VI.
   b. Review and discuss supervisor summary of overall performance in Section VII.
   c. You and your supervisor sign form in Section VIII.
   d. You are encouraged to write your comments in Section IX.
   e. Your supervisor obtains additional required signatures and returns original to Human Resources and provides a copy to you.

## Section II - Definitions of Performance Ratings

1. **Very Exceptional Results**
   - Achievement of expected goals and job requirements in virtually all areas. Employee produces tangible results which are strongly accepted. Results positively impacted overall performance of the department or section.

2. **Results Usually Above Standard**
   - Job requirements were exceeded in most cases. Principal goals have been achieved in a highly effective manner. Employee produces tangible results substantially above the normal expectations of the job with a minimum of supervision and direction.

3. **Results at Standard**
   - Competent, normal, and expected level of results. Goals and job requirements are being accomplished effectively with normal supervision and direction.

4. **Results Less Than Expected**
   - Results are poorer than expected. Some goals and job requirements are met, but others are not, work at least quality. Ongoing supervision and direction are required.

5. **Results Not Acceptable**
   - Performance well below job requirements and not acceptable as to quality of work, completion of goals, or both. Requires frequent close supervision and direction. Results are unsatisfactory and require immediate improvement.

## Section IV - Corporate Objectives

1. Total Employee Growth: 15%
2. Earnings Per Share (EPS) 20%
3. Free Cash Flow: 15%
4. Graduate Employment Rate: 65%

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### Section VI – Individual Objectives, Goals and Initiatives

#### Director of Recruitment

<table>
<thead>
<tr>
<th>Objective</th>
<th>Related Corporate Objective</th>
<th>Weight</th>
<th>Goals (Rating Levels)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Achieve 10% of target</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Maximize sales</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Manage budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Implement CRM</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Implement Performance Management Plan and Sales Plan vs Actual. Maintain effective tracking.</td>
</tr>
<tr>
<td>2.</td>
<td>Maximize sales and manage budget and expenses.</td>
</tr>
<tr>
<td>3.</td>
<td>Develop new strategies for improving sales and reducing costs.</td>
</tr>
</tbody>
</table>

#### Goals (Rating Levels)

<table>
<thead>
<tr>
<th>Weight</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Notes

- **3389**

---

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ITT Educational Services, Inc.
Document 38, Page 2
<table>
<thead>
<tr>
<th>Objective</th>
<th>Weight</th>
<th>Grade (Plotting Level)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loss Control Plan is supplied and maintained against budget</td>
<td>&lt;1%</td>
<td>&lt;=.00%</td>
</tr>
</tbody>
</table>

**Tasks:**
- Review Plan vs. Actual (Daily/Weekly) and investigate causes not contacted within 24 hours: Weekly
- Conduct weekly training with underperforming representatives: Weekly
- Conduct Business Plan and Progress Review Meetings: Weekly

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**ITT Educational Services, Inc.**

**Document 38, Page 3**
### Section VI – Performance Results

<table>
<thead>
<tr>
<th>Objective</th>
<th>Methodology</th>
<th>Task Description</th>
<th>Goal</th>
<th>Rating Comments</th>
<th>Weight</th>
<th>Rating (1-5)</th>
<th>Weighted Rating</th>
<th>Final Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>40%</td>
<td>3</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20%</td>
<td>1</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10%</td>
<td>3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.3</td>
<td>1</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.2</td>
<td>2</td>
<td>6.4</td>
<td>3.2</td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>13%</td>
<td></td>
<td>1.65</td>
<td></td>
</tr>
</tbody>
</table>

**Final Overall Performance Rating (Round to the nearest whole number):** Example: 2.49 rounds to 2, 3.8 rounds to 4

### Section VIII – Summary of Overall Performance

- **Summary:** (Provide a summary of the employee's performance, including strengths and areas for improvement.)

### Section IX – Employee Comments

- **Employee Comments:** (Encourage the employee to express any comments about the review.)

---

**ITT Educational Services, Inc.**  
**Document 38, Page 4**
Section X - Individual Development Plan

A. Competency Development Plan

This Competency Development Plan is a tool designed to assist supervisors and employees in determining where to focus competency development efforts in the Performance Plan. Competencies provide a roadmap to employees understand the knowledge, skills and abilities they need to take their jobs and advance their careers. Competencies allow supervisors and employees to understand not only what gets accomplished, but how it gets accomplished.

INSTRUCTIONS: Supervisors review competency list below with employee and discuss which competencies require development to meet current job expectations. Supervisors and employees agree upon and document Action Steps for each competency that has been identified for required development.

<table>
<thead>
<tr>
<th>Competency</th>
<th>Dev. Required</th>
<th>Development Action Steps</th>
<th>Target Completion Date</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Focus</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compliance &amp; Commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication Skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning &amp; Organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teamwork &amp; Collaboration</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision-Making</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specific Technical Competency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leadership Skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

B. Career Objectives

The Competency Development Plan should reflect on broader professional goals and career interests, then identify objectives for the short term (2 years or less) and long term (3+ years).

[Blank space]

C. Signatures

[Signature] [Signature] [Date]

ITT Educational Services, Inc.
Document 38, Page 5
### Competency Definitions

<table>
<thead>
<tr>
<th>Competency</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Service</strong></td>
<td>Anticipates and identifies customer needs.</td>
</tr>
<tr>
<td></td>
<td>tailors responses to customer satisfaction.</td>
</tr>
<tr>
<td></td>
<td>Develops and maintains relationships based on mutual trust and understanding.</td>
</tr>
<tr>
<td></td>
<td>Brings creative and innovative solutions to customer needs and expectations.</td>
</tr>
<tr>
<td></td>
<td>Builds positive, supportive, and cordial relationships with customers.</td>
</tr>
<tr>
<td></td>
<td>Demonstrates empathy and understanding.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Compliance &amp; Commitment Focus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Do the job right.</td>
</tr>
<tr>
<td>Accepts and practices ethical and compliant behaviors.</td>
</tr>
<tr>
<td>Demonstrates understanding of ethical and compliant behaviors.</td>
</tr>
<tr>
<td>Respects and upholds the organization's code of conduct.</td>
</tr>
<tr>
<td>Complies with all applicable laws, regulations, and ITT Educational Services policies and procedures.</td>
</tr>
<tr>
<td>Takes personal responsibility for complying with laws, regulations, and ITT Educational Services policies and procedures.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Communication Skills (Oral, Written, and Listening)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates how to effectively communicate with others.</td>
</tr>
<tr>
<td>Demonstrates understanding and application of communication principles.</td>
</tr>
<tr>
<td>Listens actively and appropriately.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate with others.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate in a group setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate in a team setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate in a one-on-one setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate in a multicultural setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively communicate in a virtual environment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Planning &amp; Organization</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Develops and implements plans effectively.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage resources.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage time.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage people.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage projects.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage processes.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage resources.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage time.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage people.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage projects.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage processes.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage resources.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Teamwork &amp; Collaboration</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates the ability to effectively collaborate with others.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a team.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a group.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a team.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a group.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a team.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively work in a group.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Decision-Making</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates the ability to effectively make decisions.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively analyze information.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively make decisions in a team setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively make decisions in a group setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively make decisions in a one-on-one setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively make decisions in a multicultural setting.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively make decisions in a virtual environment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Specific Technical Competency</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates the ability to effectively operate technical equipment.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical tools.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical software.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical hardware.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical resources.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical utilities.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical procedures.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical specifications.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical standards.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively use technical guidelines.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>People Management</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates the ability to effectively manage people.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage teams.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage resources.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage processes.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage projects.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage time.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage quality.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage costs.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage risks.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Leadership Skills</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrates the ability to effectively lead others.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage change.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage conflict.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage customer relationships.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage employee relationships.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage organizational relationships.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage community relationships.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage media relationships.</td>
</tr>
<tr>
<td>Demonstrates the ability to effectively manage financial relationships.</td>
</tr>
</tbody>
</table>
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
SWAT Team Volunteers

- Calling all Volunteers

**What**
The FAA SWAT team is a group of experienced FAA's who have volunteered and been approved by their DM to work at a different location for a period of time. The SWAT teams usually consist of 3 or 4 FAA's, and focus 100% of their efforts on cleaning up student accounts that currently have an AR balance.

**Who**
We are looking for FAA's who adapt quickly and easily to a new environment and are able to work well in a newly formed team. Also required is a thorough understanding of the ITT Technical Institute packaging, repackaging, and verification processes and procedures, along with experience in working on AR accounts.

August 12, 2008
SWAT Team Volunteers

- Calling all Volunteers

**Where**
The SWAT teams will be assigned to one of three locations selected by HQ. For the 4th quarter, 2008, SWAT teams will be going to locations in Indiana, and Virginia. All travel arrangements will be made by HQ.

**When**
The 4th quarter SWAT teams will begin October 27th, 2008 and run for 4 weeks. The FAA's may sign up for a 2 or 4 week assignment. FAA's who are working on a 4 week assignment are able to travel home one weekend of their choice. The teams will return home November 22nd.

August 12, 2008 22
SWAT Team Volunteers

- Calling all Volunteers

  Why
  - meet colleagues from all around the country
  - learn from them various best practices and procedures
  - gain valuable experience in working on trouble areas of a Finance department.
  - FAA's visiting other locations will be awarded any packaging and repackaging points earned at that location, as determined in our procedure C23.0.
  - FAA's visiting other locations will receive 10 bonus PR points for each week spent on the SWAT team

August 12, 2005
SWAT Team Volunteers

- Calling all Volunteers

**How to Volunteer**

This email should be forwarded to all FAA's immediately. Any FAA who is interested in participating or has additional questions should contact [Redacted by HELPC Committee] by email no later than October 10th.

Names of the FAA's who volunteer will be forwarded to the DM's for final approval.

August 12, 2005
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
- The Champagne Scholarship Fund is expanding its commitment to ITT Tech students with need
- Approximately 1,750 Champagne Scholarships will be awarded quarterly across the ITT Technical Institutes
- Allocation of scholarships by college will be based on the student need at each college
- HQ is currently reviewing the application process – stay tuned for changes and additional automation
Section I - Employee Information

<table>
<thead>
<tr>
<th>EMPLOYEE NAME</th>
<th>EMPLOYEE NUMBER</th>
<th>JOB TITLE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10718</td>
<td>Director of Finance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DIVISION / DEPARTMENT NUMBER</th>
<th>SUPERVISOR</th>
<th>NEXT LEVEL SUPERVISOR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>258 GARS</td>
<td>351005</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DATE OF PREPARED</th>
<th>DATE REVIEWED</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/2008</td>
<td>10/2008</td>
</tr>
</tbody>
</table>

Section II - Instructions

1. At the beginning of the Performance Year:
   a. Review Section IV - Corporate Objectives with your supervisor.
   b. Discuss and agree upon your Individual Objectives and document in Section V. Ensure that all of your objectives support a related Corporate Objective.
   c. You and your supervisor review the list of competencies in Section VI - Individual Development Plan and check which competencies require development to meet current job expectations. You will agree upon and document Action Steps for each competency requiring development.

2. Meet periodically during the Performance Year with your supervisor to review progress toward achieving your performance and developmental goals.

3. At the end of the Performance Year:
   a. Meet with supervisor to review performance results and final overall rating in Section VI.
   b. Review and discuss supervisor's summary of overall performance in Section VIII.
   c. You and your supervisor sign form in Section VIII.
   d. You are encouraged to write your comments in Section IX.
   e. Supervisor obtains additional requested signature(s) and returns original to Human Resources and provides a copy to you.

Section III - Definitions of Performance Ratings

1. Very Exceptional Results: Achievements exceeded goals and job requirements in virtually all areas. Employee produces tangible results which are clearly exceptional. Results positively impacted overall performance of the department or section.

2. Results Usually Above Standard: Job requirements were exceeded in most cases. Principal goals have been achieved in a highly effective manner. Employee produces tangible results substantially above the normal expectations of the job with a minimum of supervision and direction.

3. Results at Standard: Consistent, normal, and expected level of results. Goals and job requirements are being accomplished effectively with normal supervision and direction.

4. Results Less Than Expected: Results are somewhat less than expected. Some goals and job requirements were met, but there are not, work is of mixed quality. Close supervision and direction are required.

5. Results Not Acceptable: Performance well below job requirements and not acceptable as to quality of work, completion of goals, or both. Requires frequent close supervision and direction. Results are inadequate and require immediate improvement.

Section IV - Corporate Objectives

1. Total Enrollment Growth: 5%
2. Earnings Per Share (EPS): 15%
3. Free Cash Flow: 15%
4. Graduate Employment Rate: 65%

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ITT Educational Services, Inc.
Document 41, Page 1
### Section V - Individual Objectives, Goals and Initiatives

#### Objectives

<table>
<thead>
<tr>
<th>Objective</th>
<th>Related Corporate Objective</th>
<th>Weight</th>
<th>Goals (Rating Levels)</th>
<th>Initiatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. New Student Packaging</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. AR Per Student (average per quarter)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Repack completion 3 weeks prior to start</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. New Start Enrollments packaged after start</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Goals (Rating Levels)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>125.15%</td>
<td>115.0%</td>
<td>105.0%</td>
<td>95.0%</td>
<td>85.0%</td>
</tr>
<tr>
<td>125.15%</td>
<td>115.0%</td>
<td>105.0%</td>
<td>95.0%</td>
<td>85.0%</td>
</tr>
<tr>
<td>125.15%</td>
<td>115.0%</td>
<td>105.0%</td>
<td>95.0%</td>
<td>85.0%</td>
</tr>
<tr>
<td>Start + 2 weeks</td>
<td>Start + 4 weeks</td>
<td>Start + 6 weeks</td>
<td>Start + 8 weeks</td>
<td>Start + 10 weeks</td>
</tr>
</tbody>
</table>

#### Initiatives

<table>
<thead>
<tr>
<th>1.</th>
<th>2.</th>
<th>3.</th>
<th>4.</th>
<th>5.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completion Dates</td>
<td>Completion Dates</td>
<td>Completion Dates</td>
<td>Completion Dates</td>
<td>Completion Dates</td>
</tr>
</tbody>
</table>

#### Comments

- Objective 1. New Student Packaging: Describes financial aid interview to postpone 90% by working closely with Reps. Send email or direct contact with Reps asking assistance in creating missing documents, signatures, etc.
- Objective 2. AR Per Student (average per quarter): Reduce AR by 20% and ensure received goals are met.
- Objective 3. Repack completion 3 weeks prior to start: Ensure completion by 125.15% and meet the target.
- Objective 4. New Start Enrollments packaged after start: Complete packaging within 2 weeks and ensure completion before the end of Quarter start.

---

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ITT Educational Services, Inc.
Document 41, Page 2
### Table 1: Objective Weight and Quals Rating

<table>
<thead>
<tr>
<th>Objective</th>
<th>Related Corporate Objective</th>
<th>Weight</th>
<th>Quals Rating</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>3403</td>
<td>% of Refunds Late (include Late Full Adj)</td>
<td>3</td>
<td>10%</td>
<td>&lt;25%</td>
</tr>
<tr>
<td>Initiative</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3a</td>
<td>Process the Refund Documentation Variety Report, YR Day Conviction Notice Report, Registered Students + 14 day and past time students, Enrollment Status Report, and Outgoing students with Progress Report</td>
<td>Daily</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3b</td>
<td>Write 24 hours of receiving a drop notice from either the Registrar or Dean to initiate the refund process</td>
<td>Daily</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Objective</th>
<th>Related Corporate Objective</th>
<th>Weight</th>
<th>Quals Rating</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Accepted – FIA Complete %</td>
<td>3</td>
<td>10%</td>
<td>&gt;75.0%</td>
</tr>
<tr>
<td>Initiative</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6a</td>
<td>Collaborate with Marketing on how to overcome the lengthy scheduling of prospective students to come to FIA conduct</td>
<td>Weekly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6b</td>
<td>Make phone calls reminding students of their appointments within 24 hours of their scheduled appointment</td>
<td>Only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6c</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**ITT Educational Services, Inc.**
**Document 41, Page 3**
Section VI - Performance Results

<table>
<thead>
<tr>
<th>Observation</th>
<th>Wild-Cycle Rates (Defined as)</th>
<th>Year-end Results Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>B</td>
<td></td>
</tr>
</tbody>
</table>

Final Overall Performance Rating (Round to the nearest whole number. Example: 2.49 rounds to "2", 3.5 rounds to "4")

Section VII - Summary of Overall Performance

Section VIII - Signatures

Immediate supervisor MUST sign and obtain next level supervisor's concurrence prior to the final review with the Employee. The signature of the supervisor does not signify agreement with the evaluation, but only that he/she has read the evaluation.
Section II - Employee Comments

The employee is encouraged to correct any comments about this review.
Section X – Individual Development Plan

A. Competency Development Plan

This Competency Development Plan is a tool designed to assist supervisors and employees in determining where to focus competency development efforts in the Performance Year. Competencies provide a roadmap so employees understand not only what it takes to do their jobs well but advance their careers. Competencies allow supervisors and employees to understand not only what has been accomplished, but how it gets accomplished.

INSTRUCTIONS: Supervisor reviews competency list below with employee and checks which competencies require development to meet current job expectations. Supervisor and employee agree upon and document Action Steps for each competency that has been identified for required development.

<table>
<thead>
<tr>
<th>Competency</th>
<th>Doc. Required</th>
<th>Development Action Steps</th>
<th>Target Completion Date</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Focus</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compliance &amp; Commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication Skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning &amp; Organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teamwork &amp; Collaboration</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision Making</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specific Technical Competency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leadership Skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

B. Career Objectives

The employee should reflect on his/her professional goals and career interests, then identify objectives for the short-term (2 years or less) and long-term (3 – 5 years).

C. Signatures

<table>
<thead>
<tr>
<th>Immediate Supervisor Name</th>
<th>Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>January 30, 2001</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employee Name</th>
<th>Signature</th>
<th>Date</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Redirected by HELP Committee</td>
</tr>
</tbody>
</table>

January 23, 2002
### COMPETENCY DEFINITIONS

<table>
<thead>
<tr>
<th>Competency</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Service</strong></td>
<td>- Anticipates and delivers customer needs.</td>
</tr>
<tr>
<td></td>
<td>- Ensures a positive customer experience.</td>
</tr>
<tr>
<td></td>
<td>- Takes action to meet or exceed both internal and external customer expectations.</td>
</tr>
<tr>
<td></td>
<td>- Builds positive rapport with customers.</td>
</tr>
<tr>
<td></td>
<td>- Follows through on customer inquiries, complaints, or requests.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates understanding and empathy.</td>
</tr>
<tr>
<td></td>
<td>- Maintains positive attitudes and poise.</td>
</tr>
<tr>
<td><strong>Compliance &amp; Commitment Focus</strong></td>
<td>- Ensures a message that is clear and consistent with policies, regulations, and FTS/ญาณ standards and policies.</td>
</tr>
<tr>
<td></td>
<td>- Address real-time inconsistencies, recognizing the impact to the organization.</td>
</tr>
<tr>
<td></td>
<td>- Meets commitments to customers.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates understanding of what others have said and exercises understanding and poise.</td>
</tr>
<tr>
<td></td>
<td>- Maintains thorough and accurate information.</td>
</tr>
<tr>
<td></td>
<td>- Ensures processes that capture the information of significance.</td>
</tr>
<tr>
<td></td>
<td>- Uses personal communication skills to generate meaningful and effective.</td>
</tr>
<tr>
<td></td>
<td>- Solicits customer feedback.</td>
</tr>
<tr>
<td><strong>Communication Skills (Speaking and Listening)</strong></td>
<td>- Speaks clearly and can be easily understood.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates empathy and respect when speaking with others.</td>
</tr>
<tr>
<td></td>
<td>- Establishes meaningful and productive relationships with others.</td>
</tr>
<tr>
<td></td>
<td>- Speaks clearly and can be easily understood.</td>
</tr>
<tr>
<td></td>
<td>- Establishes meaningful and productive relationships with others.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates understanding of what others have said and exercises understanding and poise.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td><strong>Planning &amp; Organization</strong></td>
<td>- Initiates plans with enthusiasm.</td>
</tr>
<tr>
<td></td>
<td>- Delivers plans with enthusiasm.</td>
</tr>
<tr>
<td></td>
<td>- Establishes clear objectives and goals.</td>
</tr>
<tr>
<td></td>
<td>- Establishes clear objectives and goals.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates understanding of what others have said and exercises understanding and poise.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td><strong>Teamwork &amp; Collaboration</strong></td>
<td>- Shares information and resources with others to promote positive and collaborative work relationships.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td></td>
<td>- Establishes clear objectives and goals.</td>
</tr>
<tr>
<td></td>
<td>- Establishes clear objectives and goals.</td>
</tr>
<tr>
<td></td>
<td>- Demonstrates understanding of what others have said and exercises understanding and poise.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in an organized, professional manner.</td>
</tr>
<tr>
<td><strong>Decision-Making</strong></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
</tr>
<tr>
<td></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
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<td></td>
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</tr>
<tr>
<td><strong>Specific Technical Competency</strong></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
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</tr>
<tr>
<td><strong>People Management</strong></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
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<tr>
<td></td>
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<tr>
<td><strong>Leadership Skills</strong></td>
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<tr>
<td></td>
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</tr>
<tr>
<td></td>
<td>- Solves problems in a timely manner, sometimes with incomplete information and under tight deadlines and pressure.</td>
</tr>
</tbody>
</table>

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ITT Educational Services, Inc.
Document 41, Page 7
Champaign Scholarship Fund

We are pleased to announce a new scholarship program for ITT students named for and funded by our previous Chief Executive Officer, Rene Champagne from the Champagne Scholarship Fund. The Champagne Scholarship will be offered at each ITT Technical Institute for each start class to one recipient each quarter for the period of their first academic year. The scholarship program will begin with the March, 2008 start.

Each ITT Technical Institute will be provided an application that can be printed out and provided to student applicants. The applications are to be forwarded to Headquarters to the attention of the National Director of Student Financial Services. The applications will then be sent to the Champagne Scholarship Fund to determine the recipients. Details about deadline dates for submission of applications and how notification to the school and student on who was selected as a scholarship winner will be forthcoming.

A Champagne Scholarship award is for a total of $3,000. A Champagne Scholarship award is disbursed to the school on behalf of the recipient and will then be applied to their account in two equal installments of $1,500 each. The first installment is disbursed at the start of the recipient’s second academic quarter of attendance at the school, and the second installment is disbursed at the start of the recipient’s third academic quarter of attendance at the school.

The eligibility requirements will be:

- The recipient must complete and submit a Champagne Scholarship Application. Applications will be provided to each college.
- The recipient must be enrolled full-time in a program of study at the school. The recipient must remain full-time for each of the first three quarters of training to receive all $3,000 of a Champagne Scholarship.
- The recipient must be a U.S. citizen or serving/have served in the U.S. military. The recipient should be marked as a U.S. citizen on the FAFSA or provide documentation of past or current U.S. military duty.
- The recipient must have a $0 Expected Family Contribution (“EFC”) as determined under the U.S. Department of Education (“ED”) regulations. The recipient’s EFC will be determined based on the recipient’s information used to apply for federal student financial aid in his or her first academic year of study at the school.
The EFC calculation from the ISIR/FAFSA will be used for the student’s first academic year of financial aid funding to verify the $0 EFC calculation.

- The recipient must be enrolled full-time in a program of study at the school at the time of each disbursement of the Champagne Scholarship award.
  
The recipient must remain full-time for the first three quarters of training to receive all $3,000 of a Champagne Scholarship.

- The recipient must be classified as an independent student under the U.S. Department of Education’s federal student financial aid regulations.
  
The independent classification from the ISIR/FAFSA will be used for the student’s first academic year of financial aid funding to verify the independent status.

- The recipient must be making satisfactory academic progress in his or her program of study at the school at the time of each disbursement of the Champagne Scholarship award.
  
The standards for satisfactory progress in the ITT catalog will be used to determine the student’s academic progress during the first academic year.

- A recipient is only eligible to receive one Champagne Scholarship award.
  
As described in the third paragraph above, a recipient can receive up to $3,000 in the first academic year. There is no funding for any time period except the first academic year.

- Unless specifically authorized by the Champagne Scholarship Fund, any subsequent disbursement(s) of the Champagne Scholarship with respect to the recipient will be cancelled if the recipient fails at any time to be enrolled full-time in a program of study at the school during the recipient’s first academic year of study at the school.
  
The recipient must complete the first quarter of training full-time, begin the second quarter of training full-time and achieve satisfactory academic progress to receive the first $1500 in Champagne Scholarship funding.

The recipient must complete the second quarter of training, begin the third quarter of training full-time and achieve satisfactory progress to receive the remaining $1500 in Champagne Scholarship funding.
This is an exciting opportunity for low income independent students to receive scholarship funding for the first academic year that can allow the student to concentrate on their studies at our ITT Technical Institutes.

If you have any additional questions, please contact National Director of Student Financial Services for further information.
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
Champagne Scholarship

- March & June Awards
  - Recipient updates are due! **35 Schools still to report**
    - Are they still in school FT?
    - Are they achieving SAP?
  - Due by tomorrow Sept. 30

- September Applications
  - **59 Schools have still not met their allocation total!**
  - All September applications due **10/02/09**
<table>
<thead>
<tr>
<th>District</th>
<th># of Scholar.</th>
<th># of Apps</th>
<th>% Complete</th>
<th>Schools Below Alloc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MidAtlantic</td>
<td>191</td>
<td>207</td>
<td>108%</td>
<td>2</td>
</tr>
<tr>
<td>Central</td>
<td>134</td>
<td>144</td>
<td>107%</td>
<td>3</td>
</tr>
<tr>
<td>Southern</td>
<td>160</td>
<td>170</td>
<td>106%</td>
<td>5</td>
</tr>
<tr>
<td>Ohio Valley</td>
<td>147</td>
<td>148</td>
<td>101%</td>
<td>5</td>
</tr>
<tr>
<td>Northwest</td>
<td>103</td>
<td>100</td>
<td>97%</td>
<td>3</td>
</tr>
<tr>
<td>Southeast</td>
<td>130</td>
<td>113</td>
<td>87%</td>
<td>5</td>
</tr>
<tr>
<td>Southwest</td>
<td>161</td>
<td>120</td>
<td>75%</td>
<td>6</td>
</tr>
<tr>
<td>Southern Cal</td>
<td>128</td>
<td>94</td>
<td>73%</td>
<td>5</td>
</tr>
<tr>
<td>Midwest</td>
<td>242</td>
<td>161</td>
<td>67%</td>
<td>6</td>
</tr>
<tr>
<td>North Central</td>
<td>177</td>
<td>106</td>
<td>60%</td>
<td>4</td>
</tr>
<tr>
<td>Northeast</td>
<td>127</td>
<td>63</td>
<td>50%</td>
<td>9</td>
</tr>
<tr>
<td>South Central</td>
<td>196</td>
<td>80</td>
<td>41%</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,896</strong></td>
<td><strong>1,506</strong></td>
<td><strong>79%</strong></td>
<td><strong>59</strong></td>
</tr>
</tbody>
</table>
Champagne Scholarship (continued)

- December Applications
  - Begin submitting December applications **October 12**
  - Scan each application separately
  - Label each scan: **School # • Last Name, First Name • DEC09**
  - Email each to the Champagne Scholarship mailbox
  - Developing IT initiative to address application and approval process

- Overall – Work with students who truly need the scholarship!
<table>
<thead>
<tr>
<th>Interviews</th>
<th>Phone Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Call Time (Minutes)</td>
<td>120</td>
</tr>
<tr>
<td>Current Average (Calls Per Day)</td>
<td>5.75</td>
</tr>
<tr>
<td>Average Call Time Calculation (Minutes)</td>
<td>3.00</td>
</tr>
<tr>
<td>Total Production Time Per Day (Minutes)</td>
<td>400</td>
</tr>
<tr>
<td>Work Time Per Day (Hours)</td>
<td>7.00</td>
</tr>
<tr>
<td>Break Time Per Day (Hours)</td>
<td>1.00</td>
</tr>
<tr>
<td>Change the numbers in Yellow only:</td>
<td>8</td>
</tr>
</tbody>
</table>

**How many Phone Calls is Good?**
INTENT OR PURPOSE

To provide the definition of a valid employment for ITT Technical Institute graduates.

SCOPE

ITT Educational Services, Inc., its operations and employees, including Headquarters, ITT Technical Institutes, subsidiaries, etc. (hereafter “Company” or “ITT/ESI”).

RESPONSIBILITY

After receiving relevant input from the employer and/or graduate, it is the responsibility of the Director of Career Services to determine that an employment is valid, using the guidelines and definitions given in this procedure.

PROCEDURE

1. Valid Employment Definition

   A. A valid “employment” is any graduate who is employed:

      1. In a position that requires the direct or indirect use of the skills taught in his/her program; and

      2. In a position that was obtained prior to enrolling in his/her program, while enrolled in his/her program or after graduating from his/her program; and

      3. Full-time (total combined hours of all eligible positions is at least 30 hours per week).

   B. There are two types of valid employments, and each is represented by a code in the system:

      1. IF (In-Field) requires direct use (\geq 50\%) of time spent on the job using the skills taught in the core courses of the graduate’s program as defined in the catalog and matched with the job description listed on the Graduate Employment Information (“GET”) form, and

      2. RF (Related Field) requires use of 20-49\% of time spent on the job using the skills taught in the core courses of the graduate’s program as defined in the catalog and matched with the job description listed on the Graduate Employment Information (“GET”) form.
C. A short-term contract or self employment (see CS-3 and CS-5) can be accepted as a valid employment if it meets the following criteria. Graduate works a minimum of 30 hours/week for a minimum of one month in full-time jobs.

Examples:
1. Graduate works for a temp agency and has one or more different jobs that total 30 hours/week (documentation provided via the temp agency), or
2. Graduate is self-employed and provides work for clients that totals 30 hours/week (document provided via graduate).

D. Related field jobs with the military count as valid employment. A copy of the Military Occupational Specialty ("MOS") code job description or other military documentation showing the job description is required.

E. Multiple Employers:
A graduate who works for multiple employers that total a minimum of 30 hours/week may be eligible to be counted as full-time valid employment. Written approval from the National Director of Career Services is required before entering this employment in the system.

F. "Initial Success" is defined as follows:
If a valid employment has been entered into IRIS and the graduate obtains either:
1. another valid employment at the same company or with another company and at a higher salary level, or
2. receives a higher salary in the initially documented position
within 90 days after graduation, the new employment and salary information (§1 above) or new salary information (§2 above) must be documented and entered in the system.

2. Invalid Employment
An invalid, or OF (Out of Field), employment means that the graduate uses less than 20% of time spent on the job using skills taught in the core courses of the graduate's degree program, as matched with the job description listed on the OIF. This type of employment is not included in the calculation of the graduate employment percentage, rather, it is a way to track unrelated employment.
CAREER SERVICES
GRADUATE EMPLOYMENT DEFINITIONS
CS-2
Procedure Owner: Career Services

RELATED PROCEDURE
CS-3 - Documenting a Valid Employment
CS-5 - Graduate Employment - Determining Salaries
CS-12 - Student/Graduate File Documentation

Approved: 4/7/10
Replacing Procedure Number: 2/6/07
Effective Date: 4/28/10
Canceled:
Next Review Date: 5/1/12
FAQs on Employment Classification

1. If my employer says it is RF/IIF, that trumps everything, right?

No. Just because a graduate or employer states a position is RF or IIF, it does not mean that the position is truly RF or IIF or should be considered an initial success. It is the DOCS and College Director’s responsibility to maintain the integrity and validity of each and every employment.

Some questions that should be asked are:

a. Does the position truly represent a success?

b. Is the graduate really using skills taught in their core courses?

c. Is this a position a student would have come to our school to obtain?

d. For self-employments, is this self-employment a potential pathway to success or a means to obtain an employment for ETG purposes?

e. Are the responsibilities commensurate with the position title?

f. Could the graduate have gotten the position without a degree?

g. Does the position represent a good (or even valid) ROI for the graduate?

2. If the “Employers by Program” listing on the Portal shows that a graduate working for a particular employer in one area of the country is RF/IIF, then doesn’t that mean that my graduate who goes to work for that employer locally in a similar job title is RF/IIF, too?

No. Every employment is unique and must be evaluated, documented and confirmed based on the specifics of the individual situation (e.g., Graduate degree, Job title, Job duties and responsibilities, Hours working using skills taught in the core courses, etc.)

3. If my IT-CNS graduate is required to use a PC in their current job for at least 20% of the time, aren’t they RF?

It depends on the specifics of the position and what skills obtained from core courses the graduate is using in their position. If the graduate is only entering data into a spreadsheet or other programs or is using a computer that is networked with other computers, that would not by counted toward the justification for an RF/IIF classification. On the other hand, if the graduate is programming or monitoring network activities, or collecting and analyzing data, those might be activities that count toward an IF or RF classification.

Again, every employment is unique and must be evaluated, documented and confirmed based on the specifics of the individual situation (e.g., Graduate degree, Job title, Job duties and responsibilities, Hours working using skills taught in the core courses, etc.)

4. If my IT-CNS graduate does data entry that involves opening up a spreadsheet and typing in values, is that an RF?

No — simply typing data into a spreadsheet or document is not justification for an IF or RF classification.
5. If my graduate had to set up and/or train individuals on specific equipment related to their field of study (e.g., computers or electronics) as part of a project at work, but that is not part of their official job description or typical daily duties, can I count that as H/F/J?

This would depend on the specifics of the project. Generally, this would not count unless you could document that the project was “long-term” (at least 30 days or longer) and the graduate was working on the project at least 30 hours per week for those 30+ days) and that the graduate was using skills taught in the core course of the program of study.

6. I am having no luck contacting the graduate or the employer to verify the employment, but one of my Chair’s spoke to the grad and said that he stated he’s using his skills. Does this count as a valid verbal verification?

A verbal verification needs to be collected, verified and documented in writing by a member of the Career Services Department or the College Director. However, the Career Services Department should use this “opening” to work with the Chair to get the graduate to contact Career Services to discuss their employment situation.

7. I was unable to talk with the grad’s supervisor, but I called another Wendy’s location and spoke to their Management Supervisor, who said that all people in this position use the core skills at least 20% of the time. Is that a valid verification?

The information used to obtain the information necessary to document an employment needs to come directly from the graduate and/or their Supervisor (or someone else in their management chain), the Company’s Human Resources Department or a job description specific to that position and location. This assures that the specific position the graduate is working in is the one being evaluated and documented.

8. I spoke to someone at the grad’s place of employment who said he is working there, but I did not get a last name or job title for the person I was speaking with. Can I use this conversation to document the employment?

The information used to validate or confirm (post-graduation and/or post-start date) an employment needs to come directly from the Supervisor (or someone else in their management chain), the Company’s Human Resources Department or a job description specific to that position and location. It must include the date, name and title of the person providing the information.

9. If I get information that a grad is working somewhere via the Work Number, do I have to speak with the grad or the employer? Is it enough to just research on my own what someone in that position typically does?

For Work Number employment, you should:

1. Obtain a job description from the graduate or the employer to determine whether the employment is OK, if or R. This is mandatory, and you cannot evaluate the employment without it. Do this for every graduate, even those who appear to be out of field.
Note: Sometimes job titles are misleading because you do not know exactly what the graduate is doing on a daily basis. Per procedure, you should evaluate the information you learn from the graduate or employer about the details of the job responsibilities to determine if the position is a valid employment or not:

i. Is the graduate using skills, tasks, and knowledge learned in the core courses of his or her program of study? If no, then the position is OFF. If yes, then go to ii below.

ii. Is the graduate using that skill/knowledge a minimum of 20% of the time in this position? If no, then the position is OFF. If yes, then the position is RF (20-49%) or IL (50%+).

2. If you determine the employment is valid (RF or IL), document it per procedure as you normally would:
   a. Complete the GEI with the information you have obtained, including a thorough job description. It should be clear to anyone who reads the file that the job responsibilities constitute a valid RF or IL employment

   Per procedure, do not answer the “Is the graduate utilizing skills and knowledge taught in the core courses of the program of study?” and the “If yes, how much time on the job is spent utilizing these skills” questions on the GEI

   b. Obtain the graduate’s signature or a valid good faith attempt (per procedure).

   c. The Work Number data represents the employer verification.

   On the Employer Signature line of the GEI write “See attached Work Number data.”

   d. DOC5 signs the GEI

   e. College Director signs the GEI

   f. Enter the employment in the system. Because The Work Number is a legal proxy for the employer to validate employment, you should use the “ES” code when entering this employment (per procedure).

3. If you determine the position is OFF, complete the Out of Field Employment Information Form and if you are out of contact with the graduate, use the information as a method to contact the graduate and begin working with him or her to obtain valid employment.

10. If my graduate works at a Blockbuster or an electronics department that sells video games, doesn’t that make them a DEGG related field placement? What if their employer says they are more effective at taking care of customers’ questions because of their degree?

Blockbuster, GameStop, and other video/game store employments are not black and white and require a significant amount of analysis, thought and documentation.
At a basic level, a Game or Video Advisor is a sales clerk, taking orders, ringing up sales, describing games, etc. They also may be doing some other tasks but their main responsibilities likely are general sales and store operations.

As a result, to try and validate such an employment as RF or IT, consideration needs to be given to:

a. Is the graduate really using skills taught in their core courses?
b. Is the graduate using any of these skills at least 20% of the time? Can this “accurately” be quantified? Quantitatively, 20% of a 40 hour week is 8 hours or 480 minutes. For example purposes, if an employee is “using” some of these game design skills in “5 minute” blocks to talk game engines, design criteria, etc. with customers, they would need to have 96 of these “technical” interactions per week. In a 5 day week, that would mean almost 20 “technical” interactions per day. Is this something they are/would be doing? Similar analysis/consideration would need to be given if they were using other skills learned in core courses.
c. Is this position a reasonable ROI for the graduate? Is there a career path that aligns with the graduate’s degree program beyond this position?
d. Documentation notwithstanding, do these positions truly represent an initial success for a DEG/WM/VC graduate? Or should these be considered more “training” or “experiential” type positions that we/our students should be pursuing to obtain pre-graduate employment experience?

11. If part of my grad’s job responsibilities involves creatively setting up sales displays, can I count that as an RF placement for a COO or MM grad?

It depends on the specifics of the position and what skills obtained from core courses the graduate is using in their position. If the graduate is only stacking products or hanging signs then it would not be considered a valid employment. However, if the graduate was designing the layout using skills taught in the core courses or creating the colors and marketing materials used on the displays, and was spending at least 20% of the time using these skills taught in the core courses, then the position might be an RF employment.

Again, every employment is unique and must be evaluated, documented and confirmed based on the specifics of the individual situation (e.g., Graduate degree, Job title, Job duties and responsibilities, Hours working using skills taught in the core courses, etc.)

12. If HQ CS has mentioned an employer by name as a potential target for a particular program, does that mean all placements with that employer are automatically approved as RF/IT?

No - Every employment is unique and must be evaluated, documented and confirmed based on the specifics of the individual situation (e.g., Graduate degree, Job title, Job duties and responsibilities, Hours working using skills taught in the core courses, etc.)

13. My CI grad is in charge of a cash register. She needs to be accountable for keeping that money secure. Is that an RF/IT placement?

No – keeping track of money or being “honest” is not a skill taught in core courses.
Again, every employment is unique and must be evaluated, documented, and confirmed based on the specifics of the individual situation (e.g., Graduate degree, Job title, Job duties and responsibilities, Hours working using skills taught in the core courses, etc.)

34. My CI graduate has taken classes in Emergency Procedures. If he is a bus driver or a nursing home attendant, part of his duties would include making sure that everyone knows how to safely evacuate in time of fire or a crash. Could this help to qualify him as RF?

Though this might be a skill taught in a core course, it is not likely that the graduate would routinely be using this skill/knowledge at least 20% or more of the time each week during their performance of their duties (e.g., performing actual evictions for 8 or more hours per week).
To respond, although we appreciate suggestions, pursuant to the general practices of ITT Educational Services we would not post the tuition increases in the student lounge area. We comply with state requirements and ACICS criteria 3-1-342(a) by clearly posting the tuition and other charges in the catalog. Until the ACICS criteria require an additional posting all ITT Technical Institutions will list tuition and other charges as required in the catalog.

Students who have questions about tuition increases or other fees can receive an updated catalog at any time or speak with the registrar directly.

Thank you,

Regulatory Affairs Manager
ITT Educational Services, Inc.

My concern is that it would not set a precedent of expectation for ACICS team members of something that is not a general practice at all ITT Tech Institutes. Although I am sure that most students are aware of tuition increases each year when they pay, I also am concerned about creating a panic in a student that this is something new or not previously disclosed when they enrolled.

I will discuss with before we do anything right now. We may just reply to the suggestion when we receive the report.

Thank you,

Regulatory Affairs Manager
ITT Educational Services, Inc.

It has been suggested by a member of the committee that we post the new tuition increase in the student lounge area. I will forward our mock-up to you once we have put it together. Everything is ok since our tuition increase is stated in our catalog – this member would just like to see it posted for the students as well.

Do you have any thoughts or suggestions?
PRIVATE EDUCATION LOAN APPLICATION AND SOLICITATION DISCLOSURE

CREDITOR
LIBERTY BANK, N.A
2301 Chagrin Blvd, #120
Beachwood OH 44122

Loan Interest Rates & Fees

Your starting interest rate will be between 4.75% and 14.75%

Your Starting Interest Rate (upon approval)
The starting interest rate you pay will be determined after you apply. It will be based on
your credit history. If approved, we will notify you of the rate you qualify for within the
stated range.

Your Interest Rate during the life of the loan
Your rate is variable. This means that your actual rate varies with the market and
could be lower or higher than the rates on this form. The variable rate is based upon
the U.S. Prime Rate, as published by The Wall Street Journal. For more information
on this rate, see Reference Notes.

Although the rate will vary after you are approved, it will never exceed 25% (the
maximum allowable for this loan).

Loan Fees
Loan Origination Fee: The fees that we charge to make this loan range from 0% to 10% of the total loan amount.
Late Charge: $10.00 for each payment that is more than 15 days late.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides
estimates based upon two (2) different repayment options available to you while enrolled in school and during your six-
month grace period.

<table>
<thead>
<tr>
<th>Repayment Option (while enrolled in school):</th>
<th>Amount Provided (amount provided directly to your school)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid Over 10 Years (includes associated fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. DEFER PAYMENTS</td>
<td>$10,000.00</td>
<td>14.75%</td>
<td>10 years Starting after the deferment period</td>
<td>$30,432.72</td>
</tr>
<tr>
<td>Make no payments while enrolled and during grace period. Interest will be charged and added to your loan.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. PAY ONLY THE INTEREST</td>
<td>$10,000.00</td>
<td>14.75%</td>
<td>10 years Starting after the deferment period</td>
<td>$25,150.83</td>
</tr>
<tr>
<td>Make interest payments but defer payments on the principal amount while enrolled in school.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

About this example
The repayment example assumes that you remain in school for 2 years and have a 6-month grace period before
beginning repayment. It is based on the highest starting rate and the highest origination fee currently charged.
Repayment will last 10 years, starting once the initial principal payment is made.

PKS 2010 A
**Federal Loan Alternatives**

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
<th>You may qualify for Federal education loans. For additional information, contact your school’s financial aid office or the Department of Education at: <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>PERKINS</td>
<td>5.0% fixed</td>
<td></td>
</tr>
<tr>
<td>For Students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stafford</td>
<td>5.9% fixed</td>
<td>Undergraduate subsidized</td>
</tr>
<tr>
<td>For Students</td>
<td>6.8% fixed</td>
<td>Undergraduate unsubsidized</td>
</tr>
<tr>
<td>Plus</td>
<td>5.5% fixed</td>
<td>Graduate</td>
</tr>
<tr>
<td>For Parents and</td>
<td>7.9% fixed</td>
<td>Federal Family Education Loan</td>
</tr>
<tr>
<td>Graduate/Professional Students</td>
<td></td>
<td>Federal Direct Loan</td>
</tr>
</tbody>
</table>

**Next Steps**

1. Find out about other loan options.
   Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school’s financial aid office or visit the Department of Education’s website at: www.federalstudentaid.ed.gov for more information about other loans.

2. To apply for this loan, complete the application and the self-certification form. You may get the certification form from your school’s financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the variable interest rate may change based on the market).

**REFERENCE NOTES**

Variable Interest Rate:
- This loan has a variable Interest Rate that is based on a publicly available index, the U.S. Prime Rate as published in The Wall Street Journal. Your rate will be calculated each month by adding a margin between 1.5% and 11.5% to the current index, rounded up to the nearest one-eighth of one percent (0.125%).
- The rate will not increase more than once a month, but there is no limit to the amount that the rate could increase at one time.

**Borrower Eligibility Criteria**
- Must be a U.S. citizen/national or eligible noncitizen with a U.S. address and a valid U.S. Social Security number.
- Must be a returning student as defined by the school.
- Must be enrolled or accepted for enrollment at least half time as defined by the school or have graduated from, either an ITT Technical Institute or a Daniel Webster College campus.
- Must be the age of majority in your state of residence at the time of application.

**Bankruptcy Limitations**
This is an education loan. If you file for bankruptcy, you may still be required to pay back this loan.

More information about loan eligibility and repayment deferment or forbearance options is available in your loan application and loan agreement.
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
<p>| | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
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Redacted by HELP Committee

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Next year provides a great opportunity for all of the ITT Technical Institutes to market to active military, veterans, and their dependents. The availability of additional educational funding through the new GI Bill as well as ITT's participation in the Yellow Ribbon Program allow for more service members to qualify for tuition assistance than ever before. Currently, we have over 6,000 students enrolled at ITT Technical Institutes across the country who are either on active duty, veterans, reservists or dependents of service members. It indicates that program offerings align with their experience and their goals. And the fact that both resident and online programs are available offer this demographic the flexibility of continuing their education while on deployment which makes ITT a very logical and appropriate choice.

Seven states, 42 campuses, have been selected to participate in the "Military marketing plan" that will begin with the new year. Research into the military market has been conducted for the states of California, Florida, Indiana, Kentucky, Ohio, Texas, and Virginia. Guidance and assistance can be reported through the Military Director of Recruitment, at Headquarters while Marketing will be implementing the following activities to support the program:

- Military Website-launched by a link from our Home page. It will feature testimonials, photos, and tips on current ITT staff and personnel who have served in the military. FAQs on tuition assistance as well as available programs and locations.
- A television compilation spot using testimonials from graduates who served in one of the military branches.
- Four additional spots will be tagged with the following: "ITT Technical Institute is a proud participant in the Yellow Ribbon Program. Call us or visit us on the web to learn more about the educational opportunities available to you."
- A full-page B&W color ad will be placed in the "Military Spouse" publication in the February and March editions.
will carry the “WWW” as well as the web address as the call to action. If the results prove positive, we will continue to run ads in the June, July, August and September issues totaling six per the year.
- Each location will receive the publication cover and ITT Tech ad professionally wrapped and framed to hang in their building.
- The radio spots will be written and used in the Radio R I. program specific to each market.
- The local, geo-target Internet campaigns that exist within military websites will be researched and included as part of the on-line advertising beginning in Q1-08.

Attached is the specific information that has been gathered for the states within your district. It includes research on the military installations, personnel and veterans within the state. It also has the baseline starts (2009) as well as the goal for 2010. With the additional resources that have been approved for the Military Marketing Plan, we believe that each college can build their military census by 2010. The additional starts have been allocated by state based on the prior year number of military starts. The revised “starts by district” is attached.

Please share this information with each of the colleges that will be participating in the program individually. They should reflect these updated start numbers in their January forecast. If you have any questions regarding the Military Information, please contact [Name] at extension [extension]. For questions regarding the Military Marketing Plan, please contact [Name] at [Contact Info].
Military Marketing Plan

Overview:

This plan initially includes 42 ITT Technical Institute campuses that currently have a military enrollment of... The plan anticipates an increase in incremental media expenditures and results in incremental military starts.

Background:

ITT Technical Institutes has a great opportunity to expand the current penetration into the military market by focusing efforts on this key demographic. The availability of additional educational funding through the new GI Bill as well as ITT’s participation in the Yellow Ribbon Program allow for more service members to qualify for tuition assistance than ever before. The fact that there are currently over 6,000 students enrolled at ITT Technical Institutes across the country who are either on active duty, veterans, reservists or dependents of service members indicates that program offerings align with their experience and their goals. And the fact that both resident and on-line programs are available offer this demographic the flexibility of continuing their education while on deployment which makes ITT a very logical and appropriate choice. With a concentrated marketing effort aimed at selective states, we believe we have an opportunity to increase the number of military starts in each state helping to grow the overall census.

Objective:

Implement a program using on-line and off-line advertising as well as utilize local personnel (CRS) to penetrate the military market identified in the target areas. Establish a baseline for each college and evaluate the success based on achieving the goals set based upon market data.

Strategies/Tactics:

- Develop a website specifically geared toward the Military population. Marketing features to include testimonials from graduates with military service; feature photos and bios on current ITT Technical Institute staff and personnel; FAQ’s; Information on Tuition Assistance as well as Available Programs, Locations and "About ITT".
- Create a :30 television compilation spot using testimonials from graduates who served in one of the military branches which would be rotated into the local television creative mix in ALL markets.

- Tag the following spots with the :10 military tag for the 27 markets in the "pilot test":
  - Robert Fyle and Hurtha Johnson. Revise the current tag to reflect the opportunities now available to current military personnel, veterans and dependents of military personnel.

- Design, produce and distribute to all ITT Tech staff members in five select colleges who served in the military an "insignia" to place on their name plate and on their business card to identify their branch of service. This would help promote the value of our programs to that demographic as well as build immediate relationships based on common experiences supporting the military-friendly atmosphere at the colleges.

- Develop a "Military Presentation" for the CRS to deliver to appropriate base personnel with contacts generated by the MOOR in the 43 colleges selected as the pilot test group. The presentations would be set up to occur May through July when the CRS is not in the high schools. Initial contact information and training would be generated through...

- Test the publication "MilitarySpouse" running a full page, 4-color ad in the February and March editions. To evaluate the results, the ad would carry both an "800" number and the web address as the call to action. If the results prove positive, run ads in the June, July, August and September issues totaling six for the year. Based on the space deadlines, the inserts would support the March, June and September starts. We also recommend framing the cover of the publication and the ITT Technical Institute ad and distributing it at the college to further identify the location as "military friendly."

- Implement a Radio P.I. program as well as identify specific internet opportunities in the local markets that are included in the test.

Markets:

Seven states have been identified as the pilot test to begin marketing specifically to the military population. The seven states are: California, Florida, Indiana, Kentucky, Ohio, Texas and Virginia. Within those seven states, there are a total of 42 ITT Technical Institutes who would
be involved in penetrating this market. Through research done by , the following has been identified as potential opportunity within each state and market:

**California:**
- 22 Installations
- Active Personnel: Redacted by HELP Committee
- Total Veteran's: Redacted by HELP Committee

Veteran's:
- Los Angeles
- San Diego
- Sacramento
- San Francisco
- Fresno
- TOTAL:

**Florida:**
- 14 Bases, 17 Facilities
- Active Personnel: Redacted by HELP Committee
- Total Veteran's: Redacted by HELP Committee

Veteran's:
- Tampa
- Jacksonville
- Miami (Ft. Lauderdale)
- Orlando
- TOTAL:

**Indiana:**
- 2 Installations
- Active Personnel: Redacted by HELP Committee
- Total Veteran's: Redacted by HELP Committee

Veteran's:
- Indianapolis
- Evansville
- Ft. Wayne
- South Bend
- TOTAL:
<table>
<thead>
<tr>
<th>State</th>
<th>Installations</th>
<th>Active Personnel</th>
<th>Total Veteran's</th>
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<td>Kentucky</td>
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<td>Redacted by HELP Committee</td>
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<td>Ohio</td>
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<td>Texas</td>
<td>14</td>
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</table>

**Kentucky:**
- Active Personnel:
- Total Veteran's:

**Ohio:**
- Active Personnel:
- Total Veteran's:

**Texas:**
- Active Personnel:
- Total Veteran's:
Baseline starts have been accumulated for all ITT Technical Institutes covering the period of December 2008 through September 2009. We anticipate all colleges increasing their starts within this demographic target audience with the availability of the designated website, the :50 compilation television spot and the additional tuition assistance that is now available and will report on the results after each start.

However, the goal for the 42 “pilot test” colleges who will also be implementing the :10 tag and initiating personal contact and presenting educational opportunities in various military outlets is a 20% growth in military starts. The baseline number of starts for these colleges is _______; the goal would be an additional _______ starts for a total of military starts of _______. By college that equates to the following:

<table>
<thead>
<tr>
<th>State</th>
<th>College</th>
<th>Baseline</th>
<th>20% Goal</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td>California</td>
<td>Clovis</td>
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<td>Concord</td>
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<td>Lathrop</td>
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<td>Rancho Cordova</td>
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<td>Anaheim</td>
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<td>Oxnard</td>
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<td>San Bernardino</td>
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<td>Florida</td>
<td>Ft. Lauderdale, Jacksonville, Lake Mary, Miami, Pinellas Park, Tampa</td>
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<td>Indiana</td>
<td>Fort Wayne, Indianapolis, Newburgh, South Bend</td>
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<td>Kentucky</td>
<td>Lexington, Louisville</td>
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<td>Ohio</td>
<td>Columbus, Dayton, Hilliard, Maumee, Norwood, Strongsville, Warrensville Hghts, Youngstown</td>
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<td>Texas</td>
<td>Arlington, Austin, Houston North, Houston South, Houston West, Richardson, San Antonio</td>
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</table>

**TOTAL:**

Redacted by HELP Committee
Virginia
Chantilly
Norfolk
Richmond
Springfield, VA

TOTAL:
GRAND TOTAL:

Attached is the information for these colleges by start date. Fort Myers and Tallahassee have been excluded from the pilot test since they are start-ups. Also attached is the baseline starts for all colleges.
Redacted by HELP Committee

-----Original Message-----
From: Campus Director, Little Rock
Sent: Wed Feb 15 10:33:00 2006
Subject: ARE New Grant, New Program and Credential Inclusion Reports from ACICS

Attached is the ACICS Visit report for Little Rock. Please note that on page 7 is a "dunning" citation calling into question the
"ethical practices and integrity of the institution's administration". This was unwarranted, and had the visit team bothered to ask
about the statement in the faculty meeting minutes they would have understood that this was
merely the common practice of reminding students that we are trying to put our best foot forward and that it is not the
forum to hold a "bitch" session. Instructors
were merely being reminded of the rules, and cautioned to ensure that no exceptions were
taken.

They didn't ask, however, and we now have a tremendous problem. My letter of retirement is
being sent under separate cover.

I have a meeting with the Arkansas Scholars committee at 10am at the Chamber of Commerce, and
will return to campus immediately.

Following, I would appreciate it if you would advise Nancy Simich of my intent to step down.

Indeed, my conscience is clear, I have led
this campus with honesty and integrity. This is a most unfortunate event.

Redacted by HELP Committee

ITT Educational Services, Inc.
Document 52, Page 1
Excerpts, selected by the HELP Committee, from a larger document produced by the company
3443

NEW GRANT, NEW PROGRAM, AND CREDENTIAL INCLUSION EVALUATION REPORTS

ITT TECHNICAL INSTITUTE
520 SOUTH UNIVERSITY STREET
LITTLE ROCK, ARKANSAS 72204-9725

ACICS ED Code 1630

Date: 7-25-2006

Main Campus
ITT TECHNICAL INSTITUTE
533 LEXINGTON AVENUE
LATFAR, D 12
THORNTON, CO 80229

ACICS ED Code 1630

Redacted by HELP Committee
nursing, newspapers, advertisements, and Little Rock newspapers, articulating contacts through instructors, requests through the cooperative office, web sites devoted to employment opportunities, and requests made to local employment agencies and technical institutes.

On page three of the Faculty Manual, academic freedom is discussed. [LLC] and the Technical Institute maintain academic freedom with clearly defined guidelines as stated in this manual. Faculty members are not authorized to make major changes in the planned course content or, yet, the limit their instruction on the objectives listed in the course outline and faculty member syllabus. If a request is made by faculty members, that they do have flexibility regarding teaching method and, at the discretion of the instructor, modified course content to the course objectives. Each faculty member is given a copy of the Academic Freedom Policy in the year.

At the time of admission, each student is given a copy of the Student Handbook that contains a section on “Student Complaint Grievance Procedure.” In addition, the procedure is posted on the bulletin board at the student entrance. The grievance is also explained during the first week of classes, and students sign a form acknowledging that they were given a copy of the compliant procedure and that they understand it. The signed form is then placed in the student’s permanent education file.

Faculty and staff are given copies of the complaint procedures and required to fill them when the topic is covered in faculty or staff meetings. Employees receive a copy of the Employee Handbook when hired. This handbook contains steps to follow when a grievance needs to be filed.

Team Concerns Regarding the Administration

The team noted that the faculty meeting held February 25, 2006, noted that student course feedback was given to faculty to review with their students for possible questions that the accrediting committee may ask during their visit. Further, the minutes stated: “Faculty were requested to affirm their students that students are not to complete the complaining about any grievances they may have, faculty are to remain in their class until the end of the assigned course period, and not leave early while the complaining committee are here.

The team believes the above-stated finding lacks specificity for the official procedures of the institution’s administration. The team therefore determined that the purpose of the administration’s inquiry should be noted and the question by asking the above limiting on the evaluation report. The team also stated, however, that it was not in the best interest of the entire evaluation process to discuss this concern with the administration during the onsite visit (Section 8-3-302).
Meeting Minutes

The meeting was called to order by Dean Stringer. She opened by announcing the upcoming visit of ACICS, the college’s accreditation committee on Monday, January 23 through Wednesday, January 25, 2006.

Student Survey handouts were given to faculty to review with their students for possible questions the accrediting committee may ask them during their visit. Faculty were instructed to inform their students that students are not to complain to the committee about any grievances they may have. Faculty are to remain in their class until the end of the assigned course period and not leave early while the accrediting committee are here.

Faculty were given their individual Faculty Data Sheets to review for correct information, then sign and submit to Dean Stringer by Friday, January 13, 2006, or no later than Monday, January 16, 2006.

Dean Stringer informed Faculty to make sure that the student Different Section and Submitted Work forms are completed and signed with the appropriate signatures to be placed in the student’s file.

Dean Stringer discussed the Faculty Training Course-quarterly minimum requirements. Full-time Faculty must take 3 courses per quarter. They must take 3 courses in their 1st quarter.
Adjacent Faculty must take 1 course per quarter. They must take 2 courses in their 1st quarter. All new Faculty must take ITT 100 for their 1st course.

Dean addressed the Student Average Daily Attendance requirements. ITT Headquarters tracks attendance if less than 80%. ITT - Little Rock has an average attendance rate of 70 – 80%. Dean Stringer advised faculty to make changes in their teaching styles to encourage students to attend class.

Dean discussed the 15% Absence policy that complies with the Arkansas State Board of Private Career Education. It states that if a student misses 15% of his/her class, he/she must be dropped from the quarter. ITT Headquarters says that this can be waived if the Submitted Work or Different Section forms are completed, to which the Lower Board agreed.

*If a student misses **3 consecutive weeks in a class**, the student must be DROPPED per ITT and ACICS.

*If a student misses **15% of classes in a quarter**, the student must be DROPPED per the Arkansas State Board of Private Career Education.

Dean will provide an updated Absence Policy for the instructors to hand out to their students.

The meeting was adjourned.

Submitted by: EMM
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
ED Proposed Definition of GE

- Caps median debt level by program of study based upon proposed formula
  - Debt payments must not exceed 8% of salary
  - Three year average median loan debt balance for program specific graduates
  - Debt payment calculated on 10 year repayment at Stafford unsubsidized interest rates (currently 6.8%)
  - Salary by program based upon BLS salary for related program specific job codes at the 25th percentile

- Effectively represents ED imposed Price Controls

- Impact on ITT Technical Institute:
  - The overwhelming majority of our programs do NOT comply with the proposed "GE bright line" and require remediation initiatives

ITT Educational Services, Inc.
Potential Remediation Scenarios
Scenario #1

Tuition Reduction

ITT Educational Services, Inc.
Remediation Scenario #1 - Tuition Reduction

- Fixed tuition reduction to comply with Gainful Employment regulation/calculation
  - Pricing by program vs. current standardized pricing model
  - Estimated tuition reduction of approximately 11% required but will vary by degree program
  - Financial impact of scenario analysis assumes no associated reduction in costs/expenses
- Represents the least economically efficient scenario presented
  - Proposed GE regulation/calculation based on median loan debt for graduates (not all students)
  - Scenario #1 affects revenue generated from all students (not just graduates)
Scenario #2

Debt Reduction Awards

ITT Educational Services, Inc.
Remediation Scenario #2 - Debt Reduction Awards

- Debt reduction award to graduates to comply with regulation/calculation
  - Awarded at time of graduation
  - Provided to students on selective basis
  - Will result in a reduction to the median loan debt balance of graduates in each program of study
- Represents the most economically efficient scenario presented
  - Effects only revenue from program completers/graduates
  - Rewards graduates however not on an equitable basis
  - Recipients are those of greatest need who likely received the most grant aid and thus have the least amount of debt
  - Optics considerations

ITT Educational Services, Inc. ITT
Scenario #3

Curriculum Revision

ITT Educational Services, Inc.
Remediation Scenario #3 - Curriculum Revision

- Revise the duration of each program of study
  - Increase the classroom time/credit hours per course and reduce the number of courses/program (e.g., 24 to 20 for Associate degrees)
  - No change in the learning objectives for the program
  - Reduces published "sticker price" of programs (positive optics)

- Represents the moderate economically efficient scenario presented
  - Effects revenue from likely completers (e.g., students in quarter six through eight for Associate degree students)
  - Most likely must be combined with moderate amounts of Debt Reduction Awards (Scenario #2)
  - Most operationally challenging approach and will take years to implement

ITT Educational Services, Inc.
Summary

- The sector continues to lobby aggressively against current proposal
  - Assistance welcomed at this critical juncture

- Only certainty is that the specific outcome is uncertain
  - Some form of GE regulation likely to become effective July 1, 2011
  - ED (Shirman) appears hell-bent on implementing the second leg of the 2-part plan
    (elimination of FFEL was step #1)

- Legal challenge remains; success seen as remote at best

- ED engagement, while publicly claiming interest in alternatives, limited
  - Might represent "check the box" strategy; ED serious consideration of alternatives appears
    disingenuous at best

- We will conservatively prepare for GE as currently proposed
  - Continuing to review various strategies for possible "90/10" impact

ITT Educational Services, Inc. ITT
This message has been archived. View the original item

Check out our QA when you get back to the office. We were hit right away with a pricing question (as we suspected).

We said....we've historically have had 5%....we look at:

1) ROI for students (very strong now)
2) Availability of financing (still good now)
3) Inflation rates now and going forward

After considering these options we expect 5% in 2007 and think we should be able to be around the historical range going forward....but we'll continue to look at these three variables.

I did not....but I should have added.....right now the demand still is strong so pricing doesn't yet appear to be an issue on this front.....but we watch this as well.

----- Original Message -----  
From: Rene Champagne at HQ  
To: Kevin Modany at HQ; Dan Fitzpatrick at HQ  
Sent: Thu Sep 14 09:53:39 2006  
Subject: Re: ThinkEquity/ESI: ThinkEquity Partners Growth Conference Highlights

As I recall my comment I said we were increasing 07 pricing by 07 and that we have raised prices forever in the range of 5% to 12%. Unfortunately I then added that I believed that pricing could be increased no less than inflation rate on a going forward basis and that we did not agree with peers who say that tuition pricing must be reduced because students can't afford higher prices. (Apologies presented before me).

Rene R. Champagne  
Chairman & CEO  
ITT Educational Services, Inc.

Redacted by HELP Committee

----- Original Message -----  
From: Kevin Modany at HQ  
To: Rene Champagne at HQ; Dan Fitzpatrick at HQ  
Sent: Thu Sep 14 08:39:34 2006  
Subject: Re: ThinkEquity/ESI: ThinkEquity Partners Growth Conference Highlights

We all need to make sure we're on the same page on the tuition pricing discussions.

Her comment that we've decided to raise prices at inflation rates instead of 5% could cause some major discussion as that could materially impact our future financial projections for many people.

Long term we need to make sure we're saying the same thing here. My plan today is to stick to the 2007 discussion and avoid any longer term price discussions at this time (but to continue to say we expect price increases in the historical range at this time but we constantly monitor available financing and the ROI as considerations when looking at tuition pricing). I hate to have us thrown into the mix with CECEO and UOP
who have begun to commoditize their offerings with price reductions. At any point, let's discuss this more at Dan's Friday afternoon meeting. Thanks

Redacted by HELP Committee
From: Kevin Modany at HQ
To: Glenn Tender at HQ
Sent: 2/18/2010 3:28:55 PM
Subject: FW Stifel: Education - Summary from the CCME Conference Kickoff
Attachments: 134946.pdf

We need to see how we can penetrate this world with ITT Tech AND DWC!!

Please look into it and let me know what you think we need to do on the marketing front.

From: Kevin Modany at HQ
Sent: Thursday, February 18, 2010 3:29 PM
To: Gene Felchle at HQ; Redirected by HELP Committee
Cc: Greg Walls at HQ; Dan Pitcairn at HQ
Subject: FW: Stifel: Education - Summary from the CCME Conference Kickoff

We didn’t even make the top 40 providers to the military! What an opportunity that we have in front of us!

From: Education Research (mailto:educationresearch@stifel.com)
Sent: Thursday, February 18, 2010 3:01 PM
To: Kevin Modany at HQ
Subject: Stifel: Education - Summary from the CCME Conference Kickoff

See attachment for details and important disclosures and certifications.

STIFEL: Education - Summary from the CCME Conference Kickoff

We attended the Council of Colleges and Military Educators (CCME) annual symposium involving meetings/workshops addressing current issues impacting military education. Increased funding benefits for military service members and families continues to help drive interest in educating military from all sectors of education.

Also, the Higher Education Act requirement for proprietary institutions to generate at least 10% of their revenue from Non-Titel IV funds contributes to the interest from the for-profit institutions as the DoD’s Tuition Assistance is a separate funding source. Approximately 2.1 million active (approx. 1.4 million) and reserve military personnel serve in the U.S. armed forces with about 1 million or over 70% of activites (reserve unknown) holding a high school diploma or less. The for-profit institutions have had a presence in serving the military with 15 of the Top 50 providers in 2008 (according to Military Times Edge Magazine). The largest publicly-traded providers included American Military University (#12, but company has since indicated now #1) - APOL, University of Phoenix (#4) - APOL, DeVry University (#22) - DV, Strayer University (#39) - STRA, Colorado Technical University (#36) – COCO, American Intercontinental University (#37) – CECO, and Ashford University (#8) – BPI.
Proposal

Date 07/15/08

Military Recruitment Proposal
Military Recruitment Background

With the passage of the new GI Bill legislation, there is an increased opportunity for significantly driving our market share of not only military personnel, but their family members through the transferability clause of the new GI Bill. The new legislation goes into effect on August 1, 2009 and is applicable to anyone who has served a minimum of 90 days of active duty since September 10, 2001 and has met certain discharge requirements.

Eligible participants will receive a maximum of thirty months of entitlements under the new bill and will receive a percentage, as determined by length of credible active duty service, of the following:

- Amount of tuition and fees not to exceed the most expensive in-State public institution of higher education.
- Monthly housing allowance equal to the basic housing allowance (BAH) amount payable to an E-5 with dependents, in the same zip code as the school. This ranges from a low of around $750 to a high in excess of $2500 depending on location. A fair average to consider is $1000 a month.
- Yearly books and supplies stipend of up to $1000.
- A one time payment of $500 may be payable to certain individuals relocating from highly rural areas.

This new GI Bill is meant to cover formal educational training that includes graduate and undergraduate degrees, vocational/technical training, and foreign training. All training programs must be offered by an institution of higher learning and approved for purposes of chapter 30. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post 9/11 GI Bill.

A key component, and one that could have significant impact on our ability to attract GI Bill eligible veterans, is the transferability portion of the bill. Eligible veterans may, with approval from the Department of Defense, transfer their eligibility to their spouse and/or dependent children.

ITT/ESI Military Recruitment Plan

The Overall Objectives

1. Increase census of military veterans through a well rounded advertising, informational, and recruiting campaign.
2. Demonstrate a positive ROI on any incremental expenses.

Implementation Strategies

The overall military recruiting plan would consist of the standard type of campaigns that we currently utilize for normal recruiting campaigns. Advertising in the form of direct mail
campaigns structured to the military touting the benefits of the new GI Bill and our educational programs and successes coupled with our normal advertising efforts will gain some exposure.

The specific direction of this paper is to propose that we consider hiring an individual or individuals that would specifically target and drive military recruiting around the new GI Bill.

A key factor to the success of any military recruiting campaign is built around several variables:

- Access to key military facilities and seminars
- An acceptance of the educational representative by the military establishment
- The ability to understand the audience and "talk the talk".

As our market is going to be almost exclusively enlisted personnel as virtually all officer personnel already have at least an undergraduate degree, our candidate should be a senior non-commissioned officer who has attained at least an undergraduate degree and be retired.

These basic qualifications are extremely important for several reasons:

- Access to key military installations is going to be simplified by an individual who is familiar with the military, has served in the military and understands the nuances of gaining access not only to the facility but also to the key decision makers involved in gaining access to job fairs, transition assistance seminars and base educational service officers.
- I cannot emphasize enough that the message is only as good as the messenger delivering it. We have a strong brand name, impressive results over an extended period of time, demonstrated success with students of all backgrounds and ages, but military veterans will immediately have greater acceptance of hearing our message from one of their own.
- A senior non-commissioned officer will by virtue of their rank and service already have the respect of discharging veterans. The fact that they have completed an undergraduate degree is extremely important if you are going to talk to veterans about the value of education. The ideal candidate will have completed their education while on active duty allowing them to speak from experience about obtaining education in an environment that most of the veterans will be working in (working, raising a family, and going to school at the same time).

The current active duty military strength located in the continental United States is approximately 1,079,500 personnel and worldwide is 1,368,226. The breakdown by branch of service is as follows:

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<td>186,342</td>
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ITT Educational Services, Inc.
Document 58, Page 3
There are an additional several hundred thousand Guard and Reserve veterans who will also qualify under the new GI Bill for expanded educational benefits.

This number becomes multiplied by the ability to transfer their benefit to eligible spouses or dependent children who can be accessed through our normal high school presentations by modifying it to reflect this component.

We should consider recruiting and hiring a team of military specialists with the above qualifications to support our military recruiting efforts that represent each branch of the service. Initially we should start with two specialists from different branches of the Armed Forces with the ability to target their prospective branch of service in a concentrated geographical area. Our initial strategy should be to target the largest installations with the goal of getting in front of the largest populations as quickly as possible through the use of this team. Based on the results of these two individuals we could then evaluate expanding the team by the additional two branches of service for a total of four.

**Return on Investment**

The potential Return on Investment should be significant but will start slowly and then accelerate as our impact spreads throughout the military organizations. Some rough numbers are:

**Expense:**

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**Annual cost of team:**

**Revenue:**

**Assumptions:**

We currently have approximately military veterans enrolled as students representing 5% of our total census. A low estimate of increasing this by an additional 1% would result in approximately an additional students annually. On a F/T basis that would equate to an additional students in annual revenue resulting in a very positive return on investment (ROI).

I have included as attachments two separate Cost Summary Payment Addendums ( CSPA ) showing the estimated packaging of an independent veteran. The first scenario is a veteran that is eligible for full Pell and the second shows the anticipated packaging with no Pell. The new GI Bill is based on the highest tuition for an in state University. Using Indiana University as the
potential baseline their annual tuition is $15,474.00 ($7,837.00 per semester). An independent veteran with full Pell would have no additional payments under the new GI Bill for an academic year at ITT/ESI. A veteran with no Pell would have a self-pay amount of $139.00 for the full academic year. These are estimates based on available data, but should hold true going forward.

Implementation Time Line

Based on an implementation date of August 1, 2009 for the new GI Bill benefits to take effect, the following timeline is proposed:

- By August 15, 2008 have CEO approval for implementation of the plan
- August 30, 2008:
  - Convene an ad hoc committee of current, retired military employees to meet and brainstorm the benefits of such a structure and add details to the strategic plan for implementation
- September 15, 2008:
  - HR to have a draft job description completed for executive review
- October 15, 2008:
  - Marketing to have first draft on proposed ancillary marketing materials to support recruiting efforts to include, but not limited to, direct mail materials, advertising efforts via internet, etc., brochures for presentations, etc.
  - HR to have finalized job description and begin actively recruiting for team members.
- November 1, 2008:
  - Operations to have rough draft of goals/objectives with underlying initiatives for military recruiting team members for review.
- February 1, 2009:
  - Team members hired and goals and objectives reviewed.
  - Orientation to company goals/policies and procedures/miscellaneous other tasks completed.
  - Marketing to have approved marketing materials completed and ready for use.
• March 1, 2009
  o Team begins operational assignments and duties.
Good evening,

I would like to thank you for the opportunity to contribute in your assessment efforts.

We are extremely concerned about our current attrition and we would like you to rest assured that we do our best to rectify the situation.

Below is a brief list of reasons why students drop followed by a list of things we do to address the problem:

- A significant portion of our students have lost their jobs or had to take a second or even a third job to support their families, causing them to temporarily delay their educational goals (personal finances, family responsibilities, work hour conflicts) - 20 Students
- English and Math readiness through the public school system around Baltimore is much lower than nation average (academic difficulties and Satisfactory Academic Progress) - 30 Students
  - over 80% of our students have been identified to seek tutoring in either or both areas
  - average Accuplacer scores for our students has constantly declined, since the inception of our school back in 2005
- Late starts (end of week 2 starts) when combined with the holiday break (no existing IRIS category) - 15 Students
- Transportation: Especially those who rely on car pool are affected (Transportation) - 5 Students
- Incomplete information provided to prospective students in terms of our accreditation, what it means, transferability of credits, and companies like Northrop Grumman, Lockheed Martin who hire our students but refuse to reimburse them for their tuition due to lack of a regional accreditation (no existing IRIS category, sometimes listed under change of interest, sometimes different college) - 8 Students
- Death 1 Student
- Health issues following the H1N1 pandemic including pregnancy (health issues, pregnancy) - 16 Students
- Incarceration - 4 Students - 5 Students (while I was writing this email, we received a call from a parent informing us that his son is incarcerated last week)
- No high school diploma or GED - 5 Students (2 more expected to be dropped by the end of the month for the same reason)
- Unknown - 10 Students

Compared to previous years, there is a significant increase in all categories except academic difficulties / SAP. All other categories and drops related to these categories are non-academic reasons that we have very little control over.

I would like to conclude with our action plan. In all honesty, we are not doing anything different than what we have done throughout 2009 which turned out to be a very successful year for academics. Our first priority is our remedial efforts particularly in Math. In addition to tutoring, we have been encouraging students to check out the free Math DVDs, one of our instructors, Mr. [Name], has put together. Mr. [Name] was the instructor of the year in the country in 2008. Our improved attendance figures for last year can partially be attributed to his efforts, which are currently being reviewed by Dr. [Name] and Dr. [Name] for a nationwide implementation. Currently we are implementing a whole different DVD targeting GE184 students. We have already distributed a pre-assessment test to all first quarter students on remedial topics that are not even covered in GE184 such as addition, subtraction, combining like terms etc. We consider 20 out of 25 questions as success. Disturbingly, over 60% of our students cannot do basic Math. The average score on this test for all students is 50%. This new DVD covers such topics in an attempt to bridge a 12 year gap in their education. We are hoping to see the benefits of this initiative over the next quarters.

In addition to remediation and tutoring, I call students on 17 day report every day and our Associate Deans and chairs
call the students on the 10Day report, at the same time, instructors make daily contacts with absent students. The 10Day report is full of such contacts already and we keep on contacting those, offering alternatives and saving maybe twice the number we dropped. We provide shuttle services to and from the metro station to our campus to minimize the impact of transportation issues. Our Career Services has a list of what they call “survivor jobs” to help students with financial issues. As far as the accreditation goes, even though we are in the process of seeking a regional accreditation, we might be more open to prospective students. We can also require them to supply their high school diplomas or GED prior to enrolling them in classes. We are also placing a huge emphasis on readiness to offset some of these drop outs.

We constantly look for ways to improve our numbers to fulfill our part of the ITT mission.

Thank you very much for your time.

Sincerely,

Dean, Academic Affairs
ITT Technical Institute
Garrett Mills, MD
Redacted by HELP Committee

Redacted by HELP Committee
Program for Education and Knowledge Access (PEAKS)
Summary of Transaction Details

ITT/ESI Board of Directors Meeting - January 18, 2010
PEAKS Loan Performance Scenarios

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Assumptions

- Default timing (years)
  - 1: 40.0%
  - 2: 25.0%
  - 3: 30.0%
  - 4: 10.0%
  - 5: 5.0%
- Prepayment rate: 3.0%
- Effective rate (12 mos): 30.0%
Dear [Name],

In reviewing the PEAKS deal, we have used the observable Federal Loan Default Rate (DLR) to extrapolate a longer time period’s default rate. DLR is the default rate on Title IV loans over the first two years of repayment for all students entering repayment in a given year. Generally, you would assume a recovery assumption of around 30% to the DLR to get a net loss rate (i.e., 30% DLR X 80% = 24% net loss). Our net loss amount is a more conservative metric in six ways:

a. We have assumed 0% recovery, so 100% of defaults translate into losses.

b. CDR measures only the initial two-year period. We have further extrapolated to assume defaults over the cumulative life of the loan, c. CDR measures all students entering loan repayment, including first-year students. These first-year students have a higher likelihood of leaving school prior to completing that year or re-enrolling for a second year. Leaving school subsequently sets them into repayment on their loans prior to having graduated and obtained a degree or certificate. The PEAKS program only allows a remaining student to apply for loans. These students have a lower graduation rate and thus a lower likelihood of defaulting.

ITT’s average CDR rate is about 12%. If we assume that 60% of all defaults happen within the first two years, this translates into a 20% cumulative default rate. We have assumed no recovery and applied this cumulative loss rate along a slightly more conservative distribution of 40% in year 1, 25% in year 2, 20% in year 3, 10% in year 4, and 5% in year 5. This means we have a 65% all of the distribution, or 13% net loss rate, over the first two years. Under this loss distribution, it would require a 40% loss rate (i.e., if the expected loss rate before a payment on the guaranty would be required. You can see both the 20% and 40% scenarios represented graphically on page 35 of the investor presentation. I have included the short swing 41 below as well.

(See attached file: Default Graph.doc)

[End of email]
Redacted by HELP Committee

From: ITT National Director
Sent: Wednesday, June 03, 2009 1:39 PM
To: College Directors
Cc: DIO's District Managers
Subject: SWAT volunteers

Please forward to all FAC's.
Thank you.

We are currently in the process of recruiting FAC volunteers for our 3rd Quarter 2009 SWAT teams.

What
The FAC SWAT team is a group of experienced FAC's who have volunteered and been approved by their DM to work at a different location for a period of time. The SWAT teams usually consist of 3 or 4 FAC's, and focus 100% of their efforts on closing up student accounts that currently have an AR balance.

Who
We are looking for FAC's who are quick and easily move to a new environment and are able to work well in a newly formed team. Also required is a thorough understanding of the ITT Technical Institute packaging, repackaging, and verification processes and procedures, along with experience in working on AR accounts. Typically FAC’s who have been in the role a year or more are preferred.

Where
The SWAT teams will be assigned to one of three locations selected by HQ, which have yet to be determined. All travel arrangements will be made by HQ and the receiving school.

When
The SWAT teams will begin July 13th and run for 4 weeks through August 17th. The FAC’s may sign up for a 2 or 4 week assignment. FAC’s who are working on a 4 week assignment are able to travel home one weekend of their choice.

Why
This is an outstanding opportunity for FAC’s to learn a great deal by working other locations. Not only will you meet colleagues from all around the country, but also have an opportunity to learn from them various best practices and procedures that may help you improve efficiencies at your own school. Additionally, you will gain valuable experience in working on trends areas of the Financial department. Both of these experiences help prepare you for future opportunities as a DIO. If you are interested in pursuing such an opportunity, FAC’s working other locations will be awarded any packaging and repackaging points earned at that location, as determined in our procedure CC3.0, but will also be awarded 10 bonus PR points for each week spent serving as a SWAT team.

How to Volunteer
This email should be forwarded to all FAC’s immediately. Any FAC who is interested in participating or has additional questions should contact [REDACTED] by email no later than June 28th. I will then forward all names for final approval to the DM’s and Directors.

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Excerpts, selected by the HELP Committee, from a larger document produced by the company.
Kaplan Board of Trustees Meeting Minutes 2006
Andy – 2006 Tuition Adjustment (handout provided)

Typical mid-year rollout anticipated – June 2006. Recommending raising the $280/pt. credit hour to $300/pt. credit hour. Students are not making judgments based on price. We are in the middle to low end of the pack. Last tuition adjustment was proposed at the January 2005 board meeting.

Greg Holub made a motion to accept tuition adjustment with a June 2006 rollout; Dana Rammelt seconded the motion – discussion took place. Arthur Knox – good case for increase was made. Greg Holub – can Board get industry updates on tuition increases when announced (at the Chicago meeting). All in favor, no abstentions, motion carried (Mary Harlibut)

R – Redacted by HELP Committee
CONFIDENTIAL

August 29, 2008

Janice L. Block
Executive Vice President and General Counsel
Kaplan Higher Education Corporation
311 S. Wacker, Suite 300
Chicago, IL 60606-6627

Re: Terms of Engagement for Retention of Investigatory Services

This letter (the "Letter Agreement") between [Redacted by HELP Committee and Kaplan Higher Education Corporation ("Kaplan") will form the agreement we have reached with respect to Kaplan's engagement to retain the services as further specified in this Letter Agreement. Each party is referred to in this Letter Agreement as a "Party" and collectively the parties are referred to as the "Parties."

1. Services.

Kaplan hereby engages [Redacted by HELP Committee to locate certain designated current or former students of Kaplan, or its subsidiaries and/or affiliates, that have educational loans that may be approaching default (the "Students") to have the Students execute the appropriate forbearance form set forth in Attachment 1 to this Letter Agreement that correctly correlates to the lender or servicer for such Student's loan (the "Services"). In performing the Services, [Redacted by HELP Committee shall (a) make a Reasonable Attempt (as defined below) to locate and contact the Students, (b) obtain from each Student an executed and correct forbearance form with respect to the Student's outstanding loan, and (c) counsel each Student to contact his or her lender or servicer or guarantor to negotiate terms to avoid default and work out a payment schedule. For purposes of this Letter Agreement, "Reasonable Attempt" means attempting all of the following: telephone contact, up to three (3) physical visits, where so required, to each Student's address within the same city, obtaining forwarding addresses, and contacting each Student to secure an executed forbearance form from such Student. [Redacted by HELP Committee shall ensure that in obtaining the forbearance form from the Students, [Redacted by HELP Committee use the appropriate forbearance form provided by Kaplan with respect to each Student that correctly correlates to the lender or servicer for each Student's loan.
may use subcontractors to perform its obligations hereunder; provided, however, that (a) it shall (i) ensure that all such subcontractors comply with the terms of this Letter Agreement (including without limitation compliance with all applicable laws); and (ii) be fully responsible for such subcontractors' performance hereunder.

In performing the Services it shall follow and shall cause its subcontractors to follow the script set forth in Attachment 2 to this Letter Agreement in all dialogue and discussions with the Students while attempting to obtain the executed forbearance form from such Students. Kaplan may update, revise and add new scripts from time to time by providing those scripts to in writing.

It and its agents, representatives and subcontractors, shall perform the Services in full compliance with all applicable federal, state and local laws, including without limitation federal and state laws governing private investigators, privacy and contact with borrowers. It and its agents, representatives and subcontractors, may not use any threats, intimidation, harassment, or otherwise violate any applicable law or regulation in performing the Services. It and its agents, representatives and subcontractors, shall be duly licensed and bonded in all states that require licensure and/or bonding for the provider of the Services. It and its agents, representatives and subcontractors, shall not in any way misrepresent their identity or engage in any activities that might injure the reputation or goodwill of Kaplan and its products or services and shall at all times perform the Services in a timely, diligent and professional manner in accordance with the highest commercial industry standards. understands that the Students are customers of Kaplan, and it and its agents, representatives and subcontractors, shall treat all Students with courtesy and respect and shall be fair, courteous and professional in all dealing with the Students.

Immediately upon the execution of a forbearance form by a Student, shall place such forbearance form in the postage paid envelope provided by Kaplan and immediately place such envelope in the mail.

2. Term; Termination.

It shall commence providing the Services upon the execution of this Letter Agreement and shall complete the Services with respect to all of the Students on or before September 28, 2008 (the "Term"), unless sooner terminated in accordance herewith. Either Party may terminate this Letter Agreement immediately for cause in the event the other Party commits a material breach of this Letter Agreement. Upon the termination of this Letter Agreement for any reason, shall return to Kaplan the unused portion of the Remittance (as defined below).

3. Student Information.

Upon execution of this Letter Agreement, Kaplan will supply with individual packages in computerized format containing information regarding each Student, including, without limitation, names, current addresses, dates of birth and social security numbers. From time to time during the term of this Letter Agreement, Kaplan may update with updated Student information obtained through updated skip-tracing of the Students and updated delinquent and default status of the Students. Upon receipt that a particular Student is in default status, shall cease the Services with respect to such Student and shall not contact such Student any further.
4. Fees.

For and in consideration of the performance of the Services, Kaplan shall pay the following as fees for the Services (the “Fees”): (a) $575 for each Successful Resolution (as defined below), and (b) $150 for each Non-Successful Resolution (as defined below). For purposes of this Letter Agreement, a “Successful Resolution” is when Kaplan makes contact with a Student and thereafter secures an executed and correct forbearance form from the Student that correctly correlates to the lender or servicers for such Student’s loan. A “Non-Successful Resolution” is when Kaplan makes contact with a Student and such Student refuses to execute the forbearance form or when Kaplan fails to contact the Student provided address for the Student and is unable to find the Student even after reasonable diligence to determine the current location of the Student, after conducting further limited research. Kaplan agrees and acknowledges that it shall not be paid any fee under this Letter Agreement with respect to a Student if such Student fails from “delinquent” status to “delinquent” status prior to commencing an investigation with respect to such Student or if Kaplan fails to contact such Student during the Term.

Upon the execution of this Letter Agreement, Kaplan shall pay to Kaplan an initial refundable retainer of $5,625.00 (the “Retainer”), which amount shall be offset against any Fees owed by Kaplan to Kaplan under any invoice for the provision of the Services. Kaplan shall send Kaplan an initial invoice on September 15, 2006, for the Fees accrued up to such point and such invoice shall be paid by Kaplan (after any offset against the Retainer) on or before ten (10) days from the date of its receipt. Kaplan shall send Kaplan a final invoice on September 28, 2006, for the Fees accrued from September 15, 2006, through September 28, 2006. Kaplan shall pay such final invoice (after any offset against the Retainer) on or before thirty (30) days from the date of receipt of the invoice. Each invoice shall be sent with a report containing reasonable detail regarding the Students for which the invoice pertains, including, without limitation, the identity of Successful Resolutions and Non-Successful Resolutions, updated and current addresses, and current contact information.

The report shall contain such detail sufficient to permit Kaplan to verify the Successful Resolutions and Non-Successful Resolutions and verify the fees contained in the invoice, and contain such other information that Kaplan may reasonably request from time to time. When sending invoices to Kaplan under this Letter Agreement, shall direct all invoices to Kaplan Higher Education Corporation, 1730 Brookside Parkway, Suite 150, Alpharetta, Georgia 30002, Attn: Kaplan.

5. Reports.

From time to time but in no event less than twice per each calendar week during the Term, Kaplan shall prepare, and provide to Kaplan, reports and data with regard to the Successful Resolutions and Non-Successful Resolutions, status and attempts with respect to contacting the Students, updated Student addresses and contact information, and all other information with regard to the Students. All such reports provided by Kaplan to Kaplan under this Letter Agreement shall be in media and in the format as may be requested by Kaplan from time to time. Additionally, Kaplan representative shall contact Kaplan’s representative for each such other individual designated from time to time by Kaplan, daily by telephone to provide updates regarding the Students and status of the Successful Resolutions and Non-Successful Resolutions.
6. Records; Audit.

[redacted] shall, and shall cause its subcontractors to, maintain complete and accurate records of and supporting documentation for Services and all routinely prepared reports and records, created, generated, collected, processed or stored by [redacted] in the performance of its obligations under this Letter Agreement ("Books and Records"). [redacted] shall maintain such Books and Records in accordance with generally accepted accounting principles, as applicable for at least seven (7) years after the expiration or termination of this Letter Agreement.

Upon reasonable prior written notice from [redacted], [redacted] shall, and shall cause its subcontractors to, provide to such auditors and inspectors as [redacted] may from time to time designate in writing, access during normal business hours to the Books and Records. [redacted] may audit the amounts charged to [redacted] to confirm that such amounts are accurate and in accordance with this Letter Agreement. If, as a result of such audit, [redacted] determines that [redacted] has overcharged [redacted], [redacted] shall notify [redacted] of the amount of such overcharge and shall promptly pay to [redacted] the amount of the overcharge.

7. Confidentiality.

The Parties acknowledge that [redacted] and [redacted] have previously entered into a Non-Disclosure Agreement dated as of August 28, 2008 (the "Non-Disclosure Agreement"). The confidentiality provisions of which shall continue in full force and effect in accordance with its terms; provided, that all information furnished to [redacted] by or on behalf of [redacted] under this Letter Agreement shall also be governed by the confidentiality provisions of the Non-Disclosure Agreement, including, without limitation, the Students’ addresses, dates of birth and social security numbers and any other information regarding the Students.

8. Indemnification.

The Parties shall each indemnify, defend, and save harmless the other Party and the other Party’s employees, agents, and contractors (the “Indemnified Parties”) from and against any and all loss, damage, claim, demand, liability, or expense (including reasonably attorneys’ fees) resulting from claims by third parties and based on (a) any acts or omissions of the indemnitor, its employees, agents and contractors, or (b) any breach of any warranty or covenant of the indemnitor contained in this Letter Agreement.


Except for the previously executed Non-Disclosure Agreement, this Letter Agreement constitutes the entire understanding between the parties, and supersedes and replaces all prior discussions, understandings, and agreements (oral and written) related thereto. Any modification of the terms of this Letter Agreement must be made in writing and approved by both Parties. This Letter Agreement or the obligations described in this Letter Agreement to another person or entity without such prior written consent. The laws of the State of Illinois govern this Letter Agreement, and if there is any legal action or proceeding brought in connection with this Letter Agreement, it will be exclusively in Cook County, Illinois. If there are any parts of this Letter Agreement that are found illegal or unenforceable, the rest of this Letter Agreement remains in force. Either Party may elect not to exercise its rights as specified in this Letter Agreement, and that non-exercise will not mean that such Party waives its right to exercise those rights at a
future date. If either Party needs to give notice to the other under this Letter Agreement, it will be considered duly given if delivered personally or if sent by certified mail, return receipt requested, with first class postage prepaid, addressed (i) to the address provided below in signature, and (ii) to Kaplan, at Kaplan Higher Education Corporation, 3750 Brookside Parkway, Suite 100, Alpharetta, Georgia 30022, Attn: Legal Department, with a copy to Kaplan Higher Education Corporation, 311 S. Wacker, Suite 3300, Chicago, IL 60606-6650, Attn: Legal Department. Finally, the Parties are independent contractors and nothing in this Letter Agreement may be read to mean that the Parties are partners or have an employer-employee or principal-agent relationship. If executing this Letter Agreement on behalf of a company, organization or other entity, the person executing represents and warrants that such person has the full and complete power and authority to execute and deliver this Letter Agreement. Facsimile signatures hereto shall be deemed original for all purposes. This Letter Agreement may be executed in any number of counterparts. All provisions herein that, by their language, nature or context are intended to survive, such as confidentiality and indemnification provisions, shall survive any termination of this Letter Agreement.

Please acknowledge your understanding and agreement to these terms by signing below and returning to CRI. If you have any questions or concerns, please do not hesitate to let us know.

We look forward to working with you on this project. Thank you and best regards.

Sincerely,

[Signature]
Senior Vice President

Agreed and accepted:

KAPLAN HIGHER EDUCATION CORPORATION

Signature: [Signature]

Date: 8/3/13

Printed Name: [Printed Name]
Title: CFO
Private Investigator Script for Kaplan Project

Hi! I am here to help you ___ (School Name) in ___ City Location ___ has asked me to help you with your delinquent student loans. I am not here to collect any money.

We do not want you to default on your student loans. Did you know you are eligible to apply for a forbearance to temporarily postpone your loan payments?

I have a forbearance form here from your lender. In order to start the forbearance process you will need to fill in your name, address, phone number, email, and sign/date the form. ___ School ___ has a team of Student Loan Counselors who will process this form with your loan servicer for you.

The Student Loan Counselors will work with your servicer to process the forbearance form. The Student Loan Counselor will update you of the servicer’s final action.

You may reach a Student Loan Counselor by dialing 1-866-931-9382 toll free from 7:30 am – 6 pm EST Monday – Friday to assist you with any other questions you may have.

Kaplan Higher Education Corporation
Document 3, Page 6
Question: Why is my former school trying to locate me?

Answer: We want to help you resolve your delinquent student loans. We are not collecting any money. We are here to help you take care of this. You are entitled to assistance and counseling regarding the loans you received at our campus.

Question: What will this cost me?

Answer: NOTHING! We are not collecting any money. We want you to know you have options to help you. We want to assist you with completing a forbearance form to temporarily postpone your loan payments.

Question: What is forbearance?

Answer: Forbearance is an option available to help former students who are willing, but unable to make their student loan payments. Forbearance is a temporary postponement of your payments. Interest will continue to accrue while your loans are in forbearance.

Question: How long are my payments postponed?

Answer: The federal government allows you to postpone your payments every 12 months up to 3 years if you are having difficulty making your payments.

Question: What will this do for me?

Answer: By completing and signing your forbearance form timely, you will avoid defaulting on your student loans. The Student Loan Counselor and your servicer can assist you with selecting a different repayment plan to suit your needs when the forbearance expires.

Question: What happens if I do not sign this form?

Answer: Timing is critical. You are days away from defaulting on your student loans.

Defaulting will result in serious consequences:
- Loss of benefits of your loans such as future forbearance
- Bad credit which will prevent you from receiving future loans (car, home, etc)
- Wages may be garnished
- Loss of future tax returns
- Loss of future financial aid
- Increased loan amount due to capitalized interest and collection fees
Question: Who can I contact with questions?
Answer: You may contact the Student Loan Counselors (located in Alpharetta, GA) at 866-931-9382 (toll-free number). In addition, you may contact the campus Director of Financial Aid, or your lender or loan servicer directly.

Question: Where can I obtain updates on my federal student loans?
Answer: You have several options:
- You may contact your lender, loan servicer, or the Student Loan Counselors (referenced above).
- www.nslds.ed.gov
- 1-800-4-FED-AID (Federal Student Aid Information Center)
- Email: studentaid@ed.gov
COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

This Cohort Default Management Services Agreement (this "Agreement") is entered into as of the 26th day of November, 2008, between (Redacted) and KAPLAN HIGHER EDUCATION CORPORA(TION ("KAPLAN"),

WHEREAS, KAPLAN and its subsidiaries operate post-secondary educational institutions ("Schools");

WHEREAS, some of the students at the Schools who finance their education at the School with Federal Family Education Loan Program ("FFELP") and Federal Direct Loan Program ("FIDELP") student loans;

WHEREAS, KAPLAN desires to minimize the number of student loans accounts which default in their current year federal Cohort, as defined in 34 C.F.R. 668.181, et seq.; and

WHEREAS, (Redacted) is in the business of providing Cohort Default Management Services, and desires to assist KAPLAN in 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;

(KAPLAN is a Delaware corporation with its principal place of business at 311 S. Wacker, Ste. 3300, Chicago, Illinois 60606. 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, KAPLAN shall, at its sole discretion, designate certain student loan accounts (each 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. 668.153(b) (each a "Borrower," and collectively "Borrowers"), for each specific Cohort year as being serviced by (Redacted), and (Redacted) shall provide the applicable Services (as defined below) with the goal to prevent Accounts from entering into default and to minimize KAPLAN's 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;

(Redacted) shall provide KAPLAN with specialized FFELP and FIDELP student loan borrower default management services, including, without limitation, monitoring of Accounts to avoid delinquency and default of Accounts, contacting and informing Borrowers via telephone and mail regarding their Account, updating Borrower demographic information, obtaining Borrower and Account information from third party lenders, servicers and guarantors, file balancing all data files received to ensure all records are
received and processed, and providing KAPLAN with reports and online access to review Borrower and Account data, all as specifically provided for in the "Services":

A. ACCOUNT MONITORING AND BORROWER CONTACT.

- KAPLAN shall monitor Accounts and contact Borrowers with respect to their Accounts with the objective of reducing the number of delinquent Accounts, reducing the number of default Accounts, and reducing the KAPLAN's federal Cohort Default Rate. KAPLAN shall accomplish such monitoring of Accounts and contact of Borrowers in three phases, depending on the status of Borrower's Account as follows:

1. Grace Period — For the period commencing with a Borrower's graduation, leaving school, or dropping below half-time enrollment until when first repayment is due under that particular Borrower's Account (the "Grace Period"), KAPLAN shall monitor such Account and contact such Borrower as set forth in Exhibit 'A' attached hereto and incorporated herein.

2. Early Delinquency Period — For those Borrowers who are delinquent with their first payment under their Account, KAPLAN shall monitor such Account and contact such Borrower as set forth in Exhibit 'A' attached hereto and incorporated herein.

3. Continued Delinquency Monitoring — After the Grace Period and after Borrowers have made their first payment under their respective Accounts, KAPLAN shall monitor such Accounts and contact such Borrowers as set forth in Exhibit 'C' attached hereto and incorporated herein.

B. SKIP-TRACING.

Immediately upon determining that a Borrower's address or telephone number is invalid or incorrect, KAPLAN will, at its own cost and expense, perform all necessary skip-tracing, including the use of all available vendors on Borrower, and determine the current telephone number and/or address of Borrower. KAPLAN shall cross-reference the demographic data of Borrower provided by Kaplan with all available Skip-tracing vendors to attempt to validate the current demographic data of Borrower. KAPLAN shall then attempt to contact Borrower or other sources to verify the demographic data received by skip-tracing vendor. KAPLAN shall provide KAPLAN with the most updated demographic data with regard to a Borrower as part of its monthly reports pursuant to Section C of this Article III, including providing the data in a file format mutually agreed upon by both parties on media and using the media reasonably requested by Kaplan.

C. REPORTS.

Within seven (7) calendar days after the end of each calendar month during the term of this Agreement, KAPLAN shall prepare reports and data and furnish information to the KAPLAN, with such reports containing updated Borrower and Account information, information regarding all activity taken by KAPLAN relating to Cohort Default Management Services, Borrower and Account delinquency and default status, KAPLAN's then current federal Cohort Default Rate, KAPLAN's current federal Cohort Default Rate, and any other data required by applicable federal laws.
projected Cohort Default Rate for KAPLAN for each Cohort year, master student listings containing all borrower statuses by Cohort year, monthly exception reports by individual campuses, Account billing reports (in detail and summary form) for all Accounts, and such other information that may be requested from time to time by KAPLAN (the "Reports")

Within seven (7) days of the execution of this Agreement, ""shall provide KAPLAN with a listing of all data windows and fields contained within the [Redacted] computer system. ""agrees and acknowledges that the Reports shall contain any specialized or customized reports requested by KAPLAN containing and utilizing any and all defined fields available within the computer system. ""shall systematically track and report, as part of the Report, critical metrics with respect to its performance including Borrower and Account delinquency status, conversion of Borrowers from delinquency status to current status, and KAPLAN federal Cohort Default Rate. The Reports contain such information and be in such form, format and media as may be requested by KAPLAN from time to time.

D. DATA EXCHANGE WITH LENDERS, SERVICERS AND GUARANTORS.

1. Immediately upon execution of this Agreement and at all times during the term of this Agreement, ""shall establish the necessary relationships and enter into any required agreements with the lenders, loan servicers and loan guarantors with respect to Accounts to enable ""to obtain prior and ongoing information regarding Accounts and Borrowers, including, without limitation, delinquency status of Borrowers and Accounts.

2. During the term of this Agreement, ""will adopt and maintain an accurate method of exchanging data with the necessary FFELP or FFSP lenders, loan servicers or loan guarantors relating to Borrowers and Accounts.

3. ""shall exchange data with the appropriate lenders, loan servicers and loan guarantors of Accounts to obtain information with respect to Accounts and Borrowers, including, without limitation, account number, interest remaining due under an Account, late charges under an Account, payment due dates under an Account, delinquency status under an Account, and any other information with respect to an Account to the extent not provided by KAPLAN.

4. ""shall exchange data with the applicable Account lender, servicer and guarantor as frequently as permitted by such Account lender, servicer and guarantor, but no less frequently than once per each calendar month.

5. As part of its reporting obligations set forth in Article III, Section C, ""shall provide KAPLAN with all updated information regarding Borrowers and Accounts provided by the lenders, servicers or guarantors.
E. JOINT COOPERATION.

During the period starting with the execution of this Agreement and ending sixty (60) days thereafter, the Party shall work with KAPLAN in developing (1) appropriate metrics to determine the success of reducing KAPLAN's federal cohort default rate and provide such metrics in the reports, (2) appropriate telephone scripts for use in telephone contact with borrowers, (3) appropriate written correspondence for use in contact with borrowers, and (4) form, frequency and format of reports to be provided by the Party to KAPLAN. After such period, the Party shall be prepared to handle all operational and technical considerations relating to providing the Services.

F. PERIOD OF SERVICES.

The Party shall provide the Services for all accounts designated in accordance with Exhibit II of this Agreement for their repayment period as provided for the Fiscal Year Cohorts for that particular account (the "Repayment Period") and the six month (6) grace period prior to such Repayment Period. By way of illustration, and not restriction, if the Repayment Period for an account is thirty-six (36) months, the Party shall provide Services for such account for a period of forty-two (42) months, consisting of the six (6) month grace period prior to the Repayment Period and the thirty-six (36) months of the Repayment Period.

IV. KAPLAN'S RIGHTS AND RESPONSIBILITIES:

A. AUDIT OF SERVICES.

The Party and all records and reports relating to the Services, including, without limitation, the Books and Records, shall be subject to review, audit and copying by KAPLAN, its designated representative and/or any other regulatory body or supervisory agency having jurisdiction over KAPLAN, and external and internal auditors, upon no less than twenty-four (24) hours notice to the Party, and then at times during normal business hours of the Party, provided, however, that any review, audit and copying by any regulatory body or supervisory agency shall be with the prior written consent of KAPLAN authorizing the Party to permit such audit by the regulatory body or supervisory agency. Such review, audit and copying shall be conducted, unless otherwise mutually agreed upon, at the principal office set forth above or as otherwise maintained by the Party or where the Services are provided. The Party shall also make its officers, employees and/or designated representatives available to KAPLAN on all such examinations, audits and record collection activities. On-site examination of documents held in safekeeping and microfiche records or related documentation will be performed with as little disruption as possible to normal operation.

All KAPLAN out-of-pocket expenses, non-personnel costs and copying expenses relating to such review, audit and copying shall be borne by KAPLAN.

B. INFORMATION REGARDING DESIGNATED ACCOUNTS AND BORROWERS.

KAPLAN shall designate Accounts and Borrowers for which the Party is to provide the Services using a computer-generated list and/or electronic transfer. KAPLAN shall provide Borrower's name, social security number, current address, telephone numbers, expected graduation date, last date of attendance,
withdrawal date, lender/servicer name, guarantor name, loan types and amounts, and references (when available). May obtain additional data points through lenders, guarantors and servicers of Accounts.

C. ASSISTANCE WITH LENDERS, SERVICERS AND GUARANTORS.

KAPLAN will use commercially reasonable efforts to assist in establishing the necessary lender, servicer and guarantor relationships. To the extent permitted, KAPLAN will provide with copies of all reports (electronic and hardcopy) received from lenders, servicers and guarantors regarding Borrowers and Accounts.

V. RIGHTS AND RESPONSIBILITIES:

A. PRIVACY.

KAPLAN agrees to comply with all applicable state and federal privacy laws and will not disseminate any information received from KAPLAN to outside entities without KAPLAN's prior written consent. With respect to information which is "non-public personal information" (as defined in the Federal Trade Commission's Privacy of Consumer Financial Information; Final Rule (16 CFR 313) Implementing Title V of the Gramm-Leach-Bliley Act, Public Law 106-102) disclosed or provided by or on behalf of KAPLAN in connection with this Agreement, has implemented and will maintain during the term of this Agreement an information security program designed to meet the objectives of the Federal Trade Commission's standards for Safeguarding Customer Information, Final Rule (16 CFR Part 314).

KAPLAN agrees that it shall comply with all reuse, re-disclosure and other customer information handling, processing, security, and protection requirements that are specifically required of a non-affiliated third-party processor or servicer (or subcontractor) under the Federal Trade Commission's Privacy of consumer Financial Information; Final Rule (16 CFR 313) Implementing Title V of the Gramm-Leach-Bliley Act, Public Law 106-102 (the "GLB Requirements") and other applicable federal and state consumer privacy laws, rules, and regulations. Without limiting the foregoing, KAPLAN agrees that:

1. It is prohibited from disclosing or using any nonpublic personal information (as defined in the GLB Requirements) disclosed to it by KAPLAN (the "KAPLAN Customer Information"), except solely to carry out the purposes for which it was disclosed, including use under an exception contained in Section 313.14 or 313.15, as applicable, or the GLB Requirements in the ordinary course of business to carry out those purposes; and

2. It has implemented and will maintain an information security program designed to meet the objectives of the Interagency Guidelines Established Standards for Safeguarding Customer Information; Final Rule (12 CFR Part 30, et al.) (The "Information Security Program Requirements").
As soon as practicable after the execution of this Agreement, the Company shall provide KAPLAN with copies of its information security program as described in subsection (2) above, and shall provide KAPLAN with any updates or modifications to such information security programs upon any such update or modification and at least thirty (30) days prior to the effective date of such update or modification.

B. SECURITY AUDITS:

During the term of this Agreement and thereafter for as long as the Company retains KAPLAN Customer Information, KAPLAN, its representatives and agents will be entitled to conduct audits of the relevant operations, facilities, systems, etc. to confirm that the Company has complied with the Information Security Program Requirements (the "Security Audits"). Any Security Audit shall be scheduled and conducted during normal business hours and shall not unreasonably interfere with business activities.

In the event that any Security Audit results in the discovery of material security risks to KAPLAN Customer Information, the Company shall (i) respond to KAPLAN in writing with an action plan to promptly take reasonable measures and corrective actions necessary to effectively eliminate the risk, at no cost to KAPLAN, and (ii) allow KAPLAN to review any system and transaction logs related thereto which pertain to KAPLAN's information or data potentially compromised. The Company shall have five (5) business days to cure such security risk, unless the parties mutually agree in writing to a longer period of time for such cure or for mitigation in lieu of such cure.

KAPLAN's right, and the right of its representatives and agents, to conduct Security Audits, and any exercise of such right, shall not in any way diminish or affect the Company's duties and liabilities under this Agreement.

"Security Incident" means any unauthorized action by any unauthorized person which, if attempted, threatened, or successfully completed, should reasonably be considered one of the following: an attack, penetration, denial of service, disclosure of confidential customer or other sensitive information, misuse of system access, unauthorized access or intrusion (hacking), virus intrusion, scan of systems or networks, or any other activity that could affect systems or data, or the security, confidentiality or integrity of KAPLAN Customer Information received, stored, processed, or maintained by the Company. "Security Incident" shall also include any activity by a law enforcement agency regarding any KAPLAN Customer Information. For purposes hereof, the Company shall include any of its employees, agents, contractors or third parties (including, without limitation, any vendors used by the Company for the provision of services) that have access (either authorized or unauthorized) to KAPLAN Customer Information. If a Security Incident occurs, the Company shall immediately notify KAPLAN by telephone (with a follow-up written notification sent immediately via overnight mail to KAPLAN, and provide the following information: nature and impact of the Security Incident; actions already taken by the Company; assessment of immediate risk; and corrective measures to be taken, evaluation of alternatives, and next steps. The Company shall continue providing (i) appropriate status reports to KAPLAN regarding the resolution of the

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Security incident and prevention of future such Security Incidents, and (i) cooperation, as reasonably requested by KAPLAN, in order to further investigate and resolve the Security Incident. KAPLAN may require that the Services provided by___ to KAPLAN be suspended, connectivity with___ be terminated, or other appropriate action be taken pending such resolution.

C. NOTIFICATION UPON OCCURRENCE OF CERTAIN EVENTS.

___ shall immediately notify KAPLAN in writing upon the occurrence of any of the following: (1) receipt of any complaints from, or on behalf of, Borrowers or Accounts; (2) any inquiries by federal, state, or local governmental authorities relating to KAPLAN, Borrowers, Accounts or the Services; (3) knowledge of any allegations of improprieties from any federal, state or local governmental authorities, any credit reporting agency or from the Better Business Bureau, or similar organizations related to KAPLAN, Borrowers, Accounts, Services or___ practices, including but not limited to violations of consumer protection, debt collection or anti-fraud laws, and (4) the initiation of any lawsuit, administrative proceeding or customer complaint initiated with respect to a Borrower, an Account or the Services. Upon the occurrence of any of the items enumerated in the preceding sentence, ___ shall promptly provide KAPLAN with all documentation and information within its possession or control affecting the subject Account. ___ shall also cooperate with KAPLAN in the defense of or response to any such occurrence, and shall provide declarations or documentation reasonable required by KAPLAN to assist in KAPLAN’s defense or response, or in KAPLAN’s prosecution of any lawsuit or proceeding. ___ shall, at the request and direction of KAPLAN, make all files and records available to KAPLAN and to any federal or state regulator with regulatory authority over KAPLAN.

D. CONFIDENTIALITY.

___ agrees to keep confidential, except as KAPLAN may otherwise consent in writing, and not to disclose, or make use of except for the specific purposes of providing the Services, at any time during or subsequent to the term of this Agreement, any Confidential Information. “Confidential Information” means any trade secrets, confidential information, knowledge, data or other information of KAPLAN relating to its current and former students, Accounts, Borrowers, products, know-how, customer lists, business plans, marketing plans and strategies, arrangements, price and strategies or other subject matter pertaining to any business of KAPLAN or any of its respective current or former lenders, Borrowers, clients, customers, agents, licensees or affiliates. ___ may obtain or otherwise acquire during the term of this Agreement, except as herein provided; provided, however, that Confidential Information does not include information of KAPLAN that (a) is, through no act or failure to act on the part of ___ or ___ or any third party, without breach of any obligation to KAPLAN; or (b) is independently developed by ___ in a third party, without breach of any obligation to KAPLAN; or (c) is rightfully obtained by ___ from a third party, without breach of any obligation to KAPLAN; or (d) is independently developed by ___ otherwise used or reference to KAPLAN’s Confidential Information, ___ agrees not to deliver, reproduce; or in any way allow any such Confidential Information or any documentation relating thereto, to be delivered or used by any third parties without prior specific direction or consent in writing of KAPLAN.
shall, upon expiration or termination of this Agreement or otherwise upon demand, at KAPLAN's option, either return to KAPLAN or destroy and certify in writing to KAPLAN the destruction of, any and all documents, papers and materials and notes thereon in possession, including copies or reproductions thereof, to the extent they contain Confidential Information of KAPLAN.

E. RECORD RETENTION.

shall cause its subcontractors to maintain complete and accurate records of and supporting documentation for all Services and all routinely prepared reports and records, created, generated, collected, processed or stored by in the performance of its obligations under this Agreement ("Books and Records"). shall maintain such Books and Records in accordance with all applicable Federal, state and local laws and regulations, as applicable, for at least seven (7) years after the expiration or termination of this Agreement.

F. TRAINING.

shall provide sufficient training to its employees and contractors providing the Services, which training shall contain the information and be in accordance with the specifications and standards of KAPLAN, as may be modified from time to time by KAPLAN. In addition, will provide Kaplan staff training regarding the process as requested by Kaplan. The training will ensure that the employees and contractors understand that the Borrowers are customers of KAPLAN, and that the employees and contractors shall treat all Borrowers with courtesy and respect and shall be fair, courteous and professional in all dealings with Borrowers. assumes all responsibility for providing its employees and contractors training that may be required to ensure compliance with federal, state and local laws. shall obtain KAPLAN's prior written consent to the training and any modifications of such training, including, without limitation, the course, all training material, and all documentation.

G. EMPLOYMENT OF INDIVIDUALS IN DEFAULT ON LOANS.

At no time during the term of this Agreement shall employ any individual who is in default in any debt owed to KAPLAN.

H. ELECTRONIC SYSTEM ACCESS.

shall provide KAPLAN with online access to its records and data with respect to Borrowers and Accounts.

I. INSURANCE AND BONDING.

shall, at all times and at its sole cost and expense, maintain the following insurance in the following amounts for the protection of the KAPLAN:

- Professional Liability Insurance (Errors and Omissions) $2,000,000
- Commercial General Liability Insurance $6,000,000
- Employee Fidelity Bond $250,000
- Business Auto Liability Insurance $1,000,000
- Business Property Insurance $900,000

Kaplan Higher Education Corporation
Document 4, Page 8
3497

Notwithstanding the foregoing, the insurance to be maintained by [blank], at a minimum, be of the type and in such amounts not less than as is customary in the case of institutions of the same type and size as that of [blank]. As of the date of the execution of this Agreement, and upon any subsequent request from the KAPLAN, [blank] shall promptly provide KAPLAN with a copy of the effective policy or other proof of coverage.

J. ATTESTATION AUDIT REPORT.

Upon execution of this Agreement, and annually thereafter during the term of this Agreement, [blank] shall provide a copy of its most recent and three (3) prior annual compliance attestation audit reports, as required by Title IV of the Higher Education Act of 1965, or any successor legislation, as amended.

K. COMMUNICATION WITH BORROWERS.

All written correspondence by [blank] with Borrowers shall be pursuant to correspondence that has been previously approved by KAPLAN. Any modification of the written correspondence requires the prior written approval of KAPLAN, which it may withhold in its sole discretion.

All telephone contact by [blank] with Borrowers shall be pursuant to telephone scripts that have been previously approved by KAPLAN. Any modification of the telephone scripts requires the prior written approval of KAPLAN, which it may withhold in its sole discretion.

[blank] will follow all applicable state and federal requirements and guidelines for verbal and written communication with all Borrowers.

L. STANDARD OF PERFORMANCE.

All Services performed by [blank] or its agents or representatives shall be performed in full compliance with all applicable federal, state and local laws, including without limitation federal and state laws governing business practices and debt collection practices. [blank] may not use any threats, intimidation, harassment, or otherwise violate any applicable law or regulation in performing the Services under this Agreement. [blank] shall be duly licensed and bonded in all states that require licensure and/or bonding for the provider of such Services as [blank] is providing under this Agreement. [blank] shall: (1) act prudently in accordance with customary and usual procedures for other cohort debt management companies which manage cohort debt similar to Accounts; and (2) use and exercise that degree of skill and attention that is customary with other cohort debt management companies which manage cohort debt similar to Accounts. [blank] understands that the Borrowers are students and customers of KAPLAN, and [blank] and its agents, representatives and subcontractors, shall treat all Borrowers with courtesy and respect and shall be fair, courteous and professional in all dealing with the Borrowers.
M. FILE BALANCING.

shall conduct file balancing (data integrity validation) on all data files received from KAPLAN or any guarantor, lender or servicer and shall (1) ensure that all of the records are received and processed, (2) review all such data files and compare records received to current database to ensure updates were received for all accounts and that no extra records were received. shall transfer all such data files to and from in mutually agreed upon consistent and predefined formats using FTP's or SallisMax's file exchange web site and established procedures.

VI. FEE FOR SERVICES:

KAPLAN shall pay a one-time placement fee (the "Fee") per Account upon the designation of such Account in accordance with Article III of this Agreement as follows:

A. FISCAL YEAR 2008 COHORT.

For those Accounts in the Fiscal Year 2008 Cohort in which the close of the Cohort period is September 30, 2008, KAPLAN shall pay a one-time placement Fee of $16.00 per Borrower.

B. SUBSEQUENT FISCAL YEAR COHORTS.

For those Accounts in other Fiscal Year Cohorts after the Fiscal Year 2008 Cohort, KAPLAN shall pay a one-time placement Fee per Borrower as follows:

Tiered Pricing
Based on volume placed by KAPLAN during a federal fiscal year (October 1–September 30)

<table>
<thead>
<tr>
<th>Tier (Number of Borrowers Placed)</th>
<th>Fee Per Borrower Placed Within Tier</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 75,000</td>
<td>$30.00</td>
</tr>
<tr>
<td>76,001 to 100,000</td>
<td>$32.50</td>
</tr>
<tr>
<td>100,001 to 125,000</td>
<td>$35.00</td>
</tr>
<tr>
<td>125,001 and Greater</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

VII. REPRESENTATIONS AND WARRANTIES OF

A. 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. has full corporate power and authority to enter into this Agreement and to carry out the provisions of this Agreement. 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 the
C. The execution and delivery of this Agreement by [Redacted] hereunder and the compliance by [Redacted] 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 [Redacted] 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 [Redacted]

D. This Agreement constitutes a legal, valid and binding obligation of [Redacted] 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 [Redacted] knowledge, threatened against [Redacted] before any court, regulatory body, administrative agency or other tribunal or governmental instrumentality having jurisdiction over [Redacted] or its properties (i) asserting the invalidity of this Agreement, (ii) seeking to prevent the consummation of any of the transactions contemplated by this Agreement, (iii) seeking any determination or ruling that might materially and adversely affect the performance by [Redacted] of its obligations under, or the validity or enforceability of, this Agreement or (iv) that could have a material adverse effect on the Loans.

F. [Redacted] is not required to obtain the consent of any other party or any consent, license, approval or authorization, or registration or declaration with, any governmental authority, bureau or agency in connection with the execution, delivery, performance, validity or enforceability of this Agreement which has not already been obtained. [Redacted] has in place the errors and omissions and/or blanket crime policies required to be maintained pursuant to Section I of Article V.

VIII. TERM AND TERMINATION:

A. TERM

This Agreement shall become effective as of the date both parties execute this Agreement and shall continue in effect until such time as the Agreement is terminated by either party.

B. TERMINATION

This Agreement may be terminated by either party with thirty (30) days prior written notice to the other party. A non-breaching party shall have the right to terminate this Agreement immediately on notice upon the occurrence of an Event of Default as described in Section D of this Article VIII.

C. POST-TERMINATION

1. Upon termination or expiration of this Agreement for any reason [Redacted] will return to KAPLAN all media provided by KAPLAN and a final report on
media and in a form determined by KAPLAN of the status of all Accounts at
the time of the Agreement expiration or termination. "KAPLAN" shall provide
copies to KAPLAN of all documentation, data, information data process
copys, and available records or written correspondence
maintained by KAPLAN with respect to the Services, Borrowers and Accounts
within five (5) business days after the termination or expiration of this
Agreement.

2. Upon termination or any reason other than the
non-payment of funds due by KAPLAN, KAPLAN shall receive from
a refund of $0.45 per month per Borrower for the unused portion of
the Services paid for by KAPLAN for each Borrower and Account. By way of
Illustration but not limitation, for a Borrower placed by KAPLAN in
April 2009 and returned to KAPLAN in April 2010 due to any termination
of this Agreement other than for the non-payment of funds due by
KAPLAN, $1350 would refund $13.50 to KAPLAN. Such amount is
calculated as follows: $0.45 x 30 months where the Services are unused
(42 months of coverage less 12 month period in which provided the
Services with respect to such Account).

D. EVENTS OF DEFAULT

If any one of the following events (each an "Event of Default", and collectively
"Events of Default") shall occur and continue:

1. Failure on the part of KAPLAN to observe or to perform in any material
   respect any other covenants or agreements set forth in this Agreement;

2. If there is breach of any representation or warranty;

3. A voluntary or involuntary petition for bankruptcy concerning is filed
   under Title 11 of the United States Code, makes a general
   assignment for the benefit of creditors or commences any other
   proceeding under any reorganization, arrangement, adjustment of debt,
   relief of debtors, dissolution, insolvency or liquidation or similar law of any
   jurisdiction whether now or hereafter in effect relating to KAPLAN, or a
   custodian is appointed for, or takes charge of, all or any substantial part
   of the property of KAPLAN;

4. Any representation, warranty, certification or statement made by KAPLAN in
   this Agreement or in any certificate or report delivered by it pursuant to
   this Agreement shall prove to have been incorrect in any material respect
   when made or deemed made and such error, if curable, shall not be
   cured in all material respects within thirty (30) consecutive days after the
   earlier of (i) receipt of written notice from KAPLAN or (ii) upon discovery
   by KAPLAN;

5. Any merger or consolidation of KAPLAN (excluding, without limitation, any
   conveyance, transfer or lease of substantially all of its assets to another
   person) that has not been previously consented to by KAPLAN.

Then, and in each and every case and so long as such Event of Default shall not
have been remedied (where applicable), KAPLAN may terminate this Agreement in accordance with Section B of this Article VIII. In addition to the indemnification rights and the right to terminate this Agreement as provided herein, KAPLAN agrees that upon the happening of any of the foregoing Events of Default, KAPLAN may avail itself of any other relief to which it may be legally or equitably entitled.

IX. MISCELLANEOUS:

A. INDRESULTICATION:

***** agrees to indemnify and hold KAPLAN (including its officers, agents and employees) harmless from and against any and all losses, claims, demands, damages, liabilities and costs incurred by KAPLAN, including reasonable attorney's fees arising out of or relating to any acts or omissions of *****. Redacted performance under the terms of this Agreement, or arising from any breach by ***** of the representations and warranties of this Agreement, including, without limitation, any claims arising out any improper collection practices of Redacted

KAPLAN agrees to indemnify and to hold ***** (including its officers, agents and employees) harmless from and against any and all losses, claims, demands, damages, liabilities and costs incurred by ***** including reasonable attorneys' fees arising out of the willful or gross negligence in the performance of any of KAPLAN's obligations or responsibilities under this Agreement.

B. WAIVER:

Any waiver by either party of any breach of any provision of this Agreement shall be contained in a separate written instrument signed by the waiving party and shall not be construed as a waiver of any subsequent breach of the same or any other provision. The failure to exercise any right hereunder shall not operate as a waiver of such right. All rights and remedies provided for herein are cumulative.

C. GOVERNING LAW:

This Agreement shall be interpreted, construed and enforced in all respects in accordance with the laws of the State of Illinois, and venue for any action arising out of this Agreement shall be in the federal or state courts in Cook County, Illinois. If any provision herein is held to be invalid or unenforceable, the remaining provisions shall nevertheless continue in full force and effect, unless the provision held invalid or unenforceable shall substantially impair the benefits of the remaining portions of this Agreement.

D. NOTICES:

Any notice required to be given pursuant to this Agreement shall be in writing and hand-delivered, or mailed certified, return receipt requested, or facsimile confirmed with overnight delivery and sent to the addresses provided below.
E. MODIFICATION

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and shall supersede as of the date first below written, any previous agreements or understandings, written or oral, between the parties hereto with respect to the subject matter hereof. Amendments, changes or modifications shall be effective upon the mutual written consent of both parties.

F. SURVIVAL

Articles IV, V, VII, VIII C. and IX shall survive the termination or expiration of this Agreement.

[NEXT PAGE SIGNATURE PAGE]
IN WITNESS WHEREOF, the parties have executed this Agreement.

KAPLAN HIGHER EDUCATION CORPORATION
311 S. Wacker, Ste. 3300
Chicago, Illinois 60606

By: ____________________________
   Matthew C. Sicily
   (Print Name)
Title: CFO
Date: 4/25/08

Redacted

By: ____________________________
   Redacted
   (Print Name)
Title: President & COO
Date:

Kaplan Higher Education Corporation
Document 4, Page 15
EXHIBIT "A"
ACCOUNT MONITORING AND BORROWER CONTACT
GRACE PERIOD

1. Initial Contact.
   a. Telephone Contact. (number) shall initiate telephone contact with Borrower within three (3) days of the Borrower’s placement (withdrawn, or dismissed students) or commencement of the Grace Period (graduating students) with respect to such Borrower’s Account. If (number) is unable to contact Borrower by telephone, (number) shall continue attempting to contact Borrower by telephone until either Borrower is contacted or (number) determines that the telephone number it has for Borrower is invalid or incorrect.
   b. Written Contact. In addition to telephone contact, (number) shall initiate written contact with Borrower within three (3) days of the Borrower placement or commencement of the Grace Period with respect to such Borrower’s Account.
   c. Information to be Provided to Borrower. In its telephone or written contact with Borrower, (number) shall furnish the following information to Borrower regarding Borrower’s Account:
      - When Borrower is required to make payment under Borrower’s Account (the first payment and all subsequent payments),
      - Where Borrower is required to send payments under Borrower’s Account,
      - Amount of payment Borrower is required to make under Borrower’s Account,
      - The lender or servicer of such Account and the address and telephone number of such lender or servicer,
      - Resources for Borrower to help in the case of a financial hardship, including information on obtaining a loan forbearance, and
      - Customer Service Contact Information for future assistance.

2. Subsequent Contact.
   After the initial contact with Borrower as described above, (number) shall resume both telephone and written contact with Borrower no later than forty-five (45) days prior to the date that first payment due under Borrower’s Account. During such contact with Borrower, (number) shall once again provide Borrower with information set forth in (a) regarding Borrower’s Account. (number) shall advise Borrower of the forthcoming payment coupon or booklet and the importance of Borrower making payments on time. (number) shall also inform and remind Borrower of deferment and forbearance options that are available to Borrower, and provide Borrower with any forms necessary to facilitate Borrower’s completion of deferment or forbearance requirements.

3. Invalid or Incorrect Telephone Number or Address.
   If at any time during this period, (number) reasonably determines that Borrower’s telephone number or address is invalid or incorrect, (number) shall commence locating Borrower in accordance with Article III, Section B of the Agreement.
EXHIBIT "B"
ACCOUNT MONITORING AND BORROWER CONTACT
EARLY DELINQUENCY PERIOD

1. Initial Contact.

Within three (3) days of a determination (determination to be made at a minimum of every 30 days based on lender/servicer data) of a Borrower's delinquency with respect to the first payment or subsequent payment under Borrower's Account, the Servicer shall:

- determine Borrower's current situation, both financial or otherwise, which is causing Borrower to be late on his/her first payment under Borrower's Account;
- provide Borrower with the appropriate solution to Borrower's situation to bring Borrower current on his/her Account;
- provide Borrower with counseling on repayment options on Borrower's Account available to Borrower;
- provide Borrower with the necessary forms to facilitate a quick resolution through deferment or forbearance of Borrower's Account, if necessary, and
- ensure that any appropriate forms of Borrower with respect to Borrower's Account are mailed or faxed and forwarded to the lender/servicer.

2. Continued Contact.

If Borrower remains in delinquent status on his/her repayment of the first payment or subsequent payment under Borrower's Account, Borrower shall continue contact (both by telephone and in writing) with the Servicer to resolve Borrower's delinquent status with respect to such Borrower's repayment of Borrower's Account, including, without limitation, a letter attempting to resolve Borrower's delinquent status in his/her repayment of the first payment under Borrower's Account. The Servicer shall make such determination of Borrower's delinquency with respect to the first payment under Borrower's Account based on Data electronic data exchanges with the FFELP or FDLP lender, servicer and/or guarantor in accordance with Article III, Section D of the Agreement.

3. Invalid or Incorrect Telephone Number or Address.

If at any time during this period, the Servicer reasonably determines that Borrower's telephone number or address is invalid or incorrect, the Servicer shall commence locating Borrower in accordance with Article III, Section B of the Agreement.
EXHIBIT "C"
ACCOUNT MONITORING AND BORROWER CONTACT
CONTINUOUS DELINQUENCY MONITORING

1. Account Monitoring.
   Upon notice of delinquency, Account shall monitor the status of all Accounts to determine when such Account becomes delinquent or remains delinquent at a minimum of 1 x per month. Account shall make such determination of Borrower's delinquency with respect to a payment under Borrower's Account based on electronic data exchanges or manual report exchanges with the FFELP or FDLP lender, servicer and/or guarantor in accordance with Article III, Section D of the Agreement.

2. Initial Contact.
   Within three (3) days of determination of a Borrower's delinquency with respect to a payment under Borrower's Account, Account shall:
   - determine Borrower's current situation, both financial or otherwise, which is causing Borrower to be late on first payment due under Borrower's Account;
   - provide Borrower with the appropriate solution to Borrower's situation to bring Borrower current on future payments;
   - provide Borrower with counseling on repayment options on Borrower's Account available to Borrower;
   - provide Borrower with the necessary forms to facilitate a quick resolution through deferment or forbearance of Borrower's Account, if necessary, and
   - ensure that any appropriate forms of Borrower with respect to Borrower's Account are mailed or faxed and forwarded to the lender/servicer.

3. Continued Contact.
   If Borrower remains in delinquent status with respect to a payment under Borrower's Account, Account shall continue contact (both by telephone and in writing) with Borrower to resolve Borrower's delinquent status with respect to a payment due under Borrower's Account, including, without limitation, a letter attempting to reconcile Borrower's delinquent status with respect to a payment due under Borrower's Account.

4. Invalid or Incorrect Telephone Number or Address.
   If at any time during this period, Account reasonably determines that Borrower's telephone number or address is invalid or incorrect, Account shall commence locating Borrower in accordance with Article III, Section B of the Agreement.

Exhibit C - 1

Kaplan Higher Education Corporation
Document 4, Page 18
SECOND AMENDMENT TO
COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT

This SECOND AMENDMENT TO COHORT DEFAULT MANAGEMENT SERVICES AGREEMENT (this
"Amendment"), dated as of February 14, 2010, is between Redacted
and Kaplan Higher Education Corporation ("KAPLAN").

WHEREAS, and KAPLAN are parties to that certain Cohort Default Management Services
Agreement dated as of November 20, 2008, as amended by that certain First Amendment to Cohort
Default Management Services Agreement by and between and KAPLAN dated as of February 3,
2009 (collectively, the "Original Agreement"); and

WHEREAS, and KAPLAN now wish to further amend the Original Agreement as provided
herein.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are
hereby acknowledged, the parties hereto hereby agree to amend the Original Agreement as follows.

1. A new Section 9 is added to Article VI of the Original Agreement as follows:

"9. FISCAL YEAR 2008 COHORT "TRIAL PERIOD"

For those Accounts in the Fiscal Year 2008 Cohort in which the close of the 3-year "trial" review period is September 30, 2010, KAPLAN shall pay a one-time placement fee of $25.00
per delinquent Borrower. Should a Borrower Account be moved from a status of delinquent to a status of no longer being delinquent, as reported by the applicable Account lender, servicer
and guarantor, Kaplan shall pay to: a one-time cure fee in the amount of $38.00 ("Cure Fee") for each such Borrower Account; provided, however, that such Cure Fee shall only be paid
once for any Borrower Account."

2. Exhibit "A" of the Original Agreement is replaced in its entirety by Exhibit "A" attached
hereeto.

3. Exhibit "B" of the Original Agreement is replaced in its entirety by Exhibit "B" attached
hereeto.

4. Exhibit "C" of the Original Agreement is replaced in its entirety by Exhibit "C" attached
hereeto.

5. This Amendment does not constitute a waiver, amendment or modification of any
provision of the Original Agreement not expressly referenced herein. Except as expressly amended or
modified herein, the provisions of the Original Agreement are and shall remain in full force and
effect.

6. This Amendment may be executed in any number of counterparts, each of which shall
be deemed to be an original, but all of which together shall be deemed to be one and the same
instrument. This Amendment may be executed and delivered by facsimile signature, and such
transmission shall be deemed a valid signature.
IN WITNESS WHEREOF, the parties hereto do execute the Second Amendment to the Agreement on the dates first written above.

KAPLAN HIGHER EDUCATION CORPORATION

[Signature]

[Redacted]

LIONEL B. LEFEVRE

[Redacted]

[date]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]
EXHIBIT A
ACCOUNT MONITORING AND BORROWER CONTACT
GRACE PERIOD OUTREACH

1. Initial Contact.

a. Telephone Contact. shall initiate telephone contact with Borrower upon placement (graduated, withdrawn, or dismissed students) from the School. If is unable to contact Borrower by telephone, shall continue attempting to contact Borrower by telephone until either Borrower is contacted or determines that the telephone number it has for Borrower is invalid or incorrect.

b. Written Contact. In addition to telephone contact, shall initiate written contact with Borrower upon placement of the Borrower’s Account.

c. Information to be Provided to Borrower. In its telephone or written contact with Borrower, shall furnish the following information to Borrower regarding Borrower’s Account:
   - When Borrower is required to make payment under Borrower’s Account (the first payment and all subsequent payments),
   - Where Borrower is required to send payments under Borrower’s Account,
   - Amount of payment Borrower is required to make under Borrower’s Account,
   - The lender or servicer of such Account and the address and telephone number of such lender or servicer,
   - Resources for Borrower to help in the case of a financial hardship, including information on obtaining alternative repayment plans, Income Based Repayment (IBR) deferment entitlements, and loan forbearance, and
   - Customer Service Contact Information for future assistance.

2. Invalid or Incorrect Telephone Number or Address.

If at any time during the period reasonably determines that Borrower’s telephone number or address is invalid or incorrect, shall commence locating Borrower in accordance with Article III, Section 8 of the Agreement.

Kaplan Higher Education Corporation
Document 5, Page 3
1. Early Repayment Contact.
   a. Telephone Contact. shall initiate telephone contact with Borrower during the first 60 days of
      repayment. If is unable to contact Borrower by telephone, shall continue attempting to
      contact Borrower by telephone until contact is made or is determined that the
      telephone number is invalid or incorrect.
   b. Information to be Provided to Borrower. In its telephone contact with Borrower, shall
      furnish the following information to Borrower regarding Borrower’s Account:
      - When Borrower is required to make payment under Borrower’s Account (the first payment
        and all subsequent payments);
      - Where Borrower is required to send payments under Borrower’s Account;
      - Amount of payment Borrower is required to make under Borrower’s Account;
      - The lender or servicer of such Account and the address and telephone number of such
        lender or servicer;
      - Determine Borrower’s current situation, both financial or otherwise, which could impact the
        Borrower’s ability to adhere to his or her repayment plan;
      - Provide Borrower with counseling on repayment options on Borrower’s Account available to
        Borrower;
      - Resources for Borrower to help in the case of a financial hardship, including information on
        obtaining alternative repayment plans, Income Based Repayment (IBR), deferment
        entitlements, and loan forbearance, and
      - Customer service contact information for future assistance.

2. Invalid or Incorrect Telephone Number or Address.
   If at any time during this period, reasonably determines that Borrower’s telephone number or
   address is invalid or incorrect, shall commence locating Borrower in accordance with Article III,
   Section B of the Agreement.
1. Account Monitoring.

***** shall monitor the status of all Accounts to determine when such Account becomes delinquent or remains delinquent at a minimum of 1 x 90-day period during the cohort period (up to 36 months depending on the Borrower's repayment start date). ***** shall make such determination of borrower's delinquency with respect to a payment under Borrower's Account based on electronic data exchanges or manual report exchanges with the FFELP or DLSP lender, servicer and/or guarantor in accordance with Article III, Section D of the Agreement.

2. Delinquency Period Contact.

a. Telephone Contact. Upon determination of borrower's delinquency (generally at 60 days past due) at any time during the cohort period (up to 36 months depending on the Borrower's repayment start date) with respect to a payment under Borrower's Account, ***** shall attempt to contact the Borrower by telephone until either Borrower is contacted or ***** determines that the telephone number it has for Borrower is invalid or incorrect.

b. Written Contact. In addition to telephone contact, ***** shall initiate written contact with Borrower.

c. Information to be Provided to Borrower. In its telephonic or written contact with Borrower, ***** shall furnish the following information to Borrower regarding Borrower's Account:

- Determine Borrower's current situation, both financial or otherwise, which is causing Borrower to be late on his/her first or subsequent payments under Borrower's Account,
- Provide Borrower with the appropriate solution to Borrower's situation to bring Borrower current on both Accounts,
- Provide Borrower with counseling on repayment options on Borrower's Account, available to Borrower,
- Provide Borrower with the necessary forms to facilitate a quick resolution through income-based repayment (IBR), deferment or forbearance of Borrower's Account, if necessary, and
- Ensure that any appropriate forms of Borrower with respect to Borrower's Account are mailed or faxed and forwarded to the lender/servicer.

3. Continued Contact.

If Borrower remains in delinquent status with respect to a payment under Borrower's Account, ***** shall continue to attempt to contact (both by telephone and in writing) the Borrower to resolve Borrower's delinquent status with respect to a payment under Borrower's Account, including, without limitation, a letter attempting to resolve Borrower's delinquent status with respect to a payment under Borrower's Account.

4. Invalid or Incorrect Telephone Number or Address.

If at any time during this period, ***** reasonably determines that Borrower's telephone number or address is invalid or incorrect, ***** shall commence locating Borrower in accordance with Article III, Section B of the Agreement.
FACT SHEET

KAPLAN CHOICE LOAN PROGRAM

The Kaplan Choice Loan program was started in 2008 to assist students who are unable to get alternative loans from third party lenders.

The Kaplan Choice Loan program is accessible only through Kaplan financial aid professionals; a student cannot apply for a Kaplan Choice Loan by any other means. Unless the loan amount is below $1,000.00, a student interested in applying for a Kaplan Choice Loan must first exhaust all sources of federal and state aid and grants, as well as consider alternatives to a loan, such as a payment plan. Kaplan Choice Loans have a fixed (non-adjustable) interest rate.

<table>
<thead>
<tr>
<th>Date Loans First Offered</th>
<th>September 15, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Rate:</td>
<td>15.00% (Loans originated through July 1, 2010)*</td>
</tr>
<tr>
<td></td>
<td>6.8% (Loans originated after July 1, 2010)</td>
</tr>
<tr>
<td>Origination Fees:</td>
<td>None.</td>
</tr>
<tr>
<td>Grace Period:</td>
<td>6 months after leaving school.</td>
</tr>
<tr>
<td>Forbearance:</td>
<td>Partial and full forbearance programs are available.</td>
</tr>
<tr>
<td>No Interest upon Default:</td>
<td>Interest does not accrue if loan is in default.</td>
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</table>

* As of September 3, 2010, all Kaplan Choice Loans originally issued at the 15.00% interest rate were reduced to the 6.8% interest rate.
June 4, 200X
DRAFT

To: Kevin Couset
From: Carol Valente

Subject: Kaplan Higher Education Corporation Reserve Estimate for Kaplan Choice Loans

Executive Summary
Student Finance recommends the use of a two-tiered reserve for the Kaplan Choice Loan Program. 60% for in-school loans (interest status) and 80% for loans in repayment. Over 85% of the Kaplan Choice Loans are in interest status as of the date of this memorandum.

Our reserve estimates for the Kaplan Choice Loan Program use our student default rate experience, the student profile and repayment experience for the Universal Loan Program, and the near term of the economy in the US.

Despite these estimates, there are some mitigating factors that may provide a better outcome than our projections. Kaplan is taking steps to promote financial responsibility among these students, and these activities may change a better outcome than our projections.

While students in the Universal Program, Kaplan is having students make cash payments under separate payment plans, and we are considering a financial literacy course requirement for students in the Kaplan Choice Loan Program. We also allow a co-signer requirement for these students in the future, depending on the student profile and the performance of the loan portfolio. Kaplan will make every effort to educate students on their financial responsibilities in the hope that our repayment experience will improve.

Universal Loan Program: Kaplan Choice Loan Program

The majority of Kaplan’s students finance their education with multiple sources of financial aid. Many students utilize federal loans, and a small percentage use private loans to cover educational expenses not covered by federal aid. Approximately 50% of our student’s financing needs are covered with federal loans, and the remaining 50% is mostly covered by private loans provided by the banking sector.

For the past 3 years, Kaplan Higher Education utilized Credible’s Universal Loan Program to meet the needs of its credit-challenged students. In November 200X, Kaplan’s access to the Universal Loan Program ceased when Credible began to experience high default rates on the Universal Loan portfolio. Without the credit lines Kaplan had anticipated disruptions in the private student loan market, and the company was piloting an institutional loan program (with Western National) when Universal Loan access was lost. Today, Kaplan began using the program in November 200X as the Universal Loan Program ceased operations.
The Kaplan Choice Loan Program allows students to borrow up to $50,000, depending on their program of study and financial need, and they can take up to 15 years to repay. The program carries a fixed rate of 3%, and the loans are deferred while students are in school. Students may apply for private loans with outside lenders before pursuing the Kaplan Choice Loan, as the program is intended as a last resort for the students.

Kaplan Higher Education is estimating the Kaplan Choice Loan Program to reach approximately $20 million in 2013. As of June 1, 2009, the Kaplan Choice Loan portfolio was approximately $5 million.

**Kaplan Choice Loan Reserve**

**Interest Reserve**

Interest on the reserve is invested at a rate of 6.75%, and this rate is expected to remain constant. The rate is intended to cover the administrative expenses associated with the loan program.

**Deferred Reserve**

Deferred reserves on the loan program are invested at a rate of 8.25%. This is intended to cover the expected increases in administrative costs associated with the loan program.

**Redacted by HELP Committee**

The financial industry reports a high correlation between the original LOA and actual losses in the predatory loan portfolio (Sallie Mae Private Credit ABS Investment Presentation in September 2008). In general, consumer loans on similar Sallie Mae and BB&T products exhibited default rates of approximately 8.5%.

As of March 2009, the 2006 cohort default experience for Kaplan Higher Education was 3.5%. In general, loan default rates are low in the first five years of repayment and decline after this timeframe. Another benchmark to consider is Kaplan's securitized loan portfolio, which is defaulting at a rate of 18%

The poor economic conditions add another dimension to portfolio performance. Students are facing longer time finding jobs, and they may find themselves in the position of having to pay more than anticipated. In the case of the Kaplan Choice Loan, the students' increased loan default trends and the poor economy, Kaplan is recommending a repayment default reserve of 80%.
Awaiting update/response from school.

6/13/06:

We have no update on this complaint. Campus left her 2 messages with no reply back and we haven’t heard anything since. Her father did call me about 2 weeks ago to talk about the possibility of his son returning to school 6/1/06. I emailed her requesting an update 6/8/06.----- No update from Campus 6/8/06.---- Campus told to contact student again.----- No update from Campus 6/9/06.

Canvas left message for student 5/1/06.----- No update from Campus 6/9/06.

Feeling concerned for student today.----- Not from Campus. Contact the student, since the student does not want to speak with anyone at the school.-----agrees that no refund is due to the student; waiting on a written response to be prepared after Campus speaks with student. 6/13/06.----- I sent a report to Campus re: student’s concerns. Campus does not recommend a tuition refund based on her findings. 6/8/06.

We are following up with this situation & will provide update. Campus.

Confidential
KHE 0038274

Kaplan Higher Education Corporation
Document 8, Page 1
| NUMBER | 32-08 |
| SCHOOL | Business Administration |
| DATE_RECEIVED | 02/24/2006 |
| DATE_CLOSED | 02/24/2006 |
| ASKING | 34 |
| PROGRAM | Business Administration |
| TYPE | written letter |
| DEADLINE | loan repayment |
| COMMENTS | 7/24/06: sent letter to Uncle 7/24/06: Susan sent copy of final letter 7/24/06: Redacted 7/12/05: Susan sent response 7/7/95: Susan Street responded to original complaint 5/7/95: The uncle is questions the school's acceptance of his Cerebral Palsy and AOD. He is left with $8,000 in loans for a degree he could not possibly attain with his mental handicap. Wants to know why school gave him 2 additional loans making a total of three. |

**Confidential**

KHE 0038287

Kaplan Higher Education Corporation
Document 9, Page 1
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<td>Coral Chivill</td>
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<td>8242008</td>
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<tr>
<td>DATE_REC'D</td>
<td>10/23/2008</td>
</tr>
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<tr>
<td>COMP_DESCR</td>
<td>False advertisement</td>
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<td>Redacted</td>
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Confidential

KHE 0038291

Kaplan Higher Education Corporation
Document 10, Page 1
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<tr>
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<tr>
<td>DATE_RECD</td>
<td>6/21/2006</td>
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<tr>
<td>DATE_CLOSED</td>
<td>9/29/2006</td>
</tr>
<tr>
<td>AGNS</td>
<td>97</td>
</tr>
<tr>
<td>PROGRAM</td>
<td>Human Health Services</td>
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<tr>
<td>TYPE</td>
<td>Letter from student</td>
</tr>
<tr>
<td>DEADLINE</td>
<td>awaiting response from TWC-9/23/06</td>
</tr>
<tr>
<td>COMP_DESCR</td>
<td>no teacher in class</td>
</tr>
<tr>
<td>COMMENTS</td>
<td>6/2006: asked if she has heard anything from TWC, she has not as of yet. 8/23/06 - letter sent today to students and hand carried to TWC. Received 8/29/06. 8/21/06 has spoken to the class but has not sent anything in writing. Did receive account cards from TWC-8/15/06. Redacted</td>
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<td></td>
<td>110/9/06: sending proof of refund to CC-8/30/06 from Campus waiting to refund one and student. Unable to disturb yet, gathering all info on other students 8/8/06: Redacted 8/7/06: email to Campus asking for documentation of refunds 7/24/06: final letter sent to H.O. gave to - as well 7/18/06: talked to H.O. at TWC and received information from her visit, in file 7/12/06 - Rejected of TWC visited Lubbock campus 7/20/06: campus response to TWC on 7/30/06 - Rejected</td>
</tr>
<tr>
<td></td>
<td>7/21/06: Rejected</td>
</tr>
<tr>
<td></td>
<td>8/21/06: Redacted</td>
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<td>8/21/06: KHE 0038360</td>
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| NUMERO | 46 |
| STUDENTNO | 247.06 |
| SCHOOL | Towson |
| DATE_RECV | 4/6/2006 |
| DATE_CLOSED | 5/6/2006 |
| ASKING | 81 |
| PROGRAM | Medical Assistant Program |
| TYPE | E-mail complaint |
| DEADLINE | Closed |
| COMP_DESCR | Student ("Koolzie") is complaining that there are not enough instructors to teach the large amount of students. Students were told that CPR was included in the course, but due to lack of teachers, they are asking students to pay for CPR separately & take the class at night. This is causing scheduling problems for the students, not to mention the extra expense. |
| COMMENTS | 6/9/06 - Closed. 4/26/06 - [redacted] issued memo outlining specific issues with student who wishes to remain anonymous. All issues are corrected as of today. 4/26/06 Campus - [redacted] requested update from Campus. 5/1/06 Campus - [redacted] received update. 5/1/06 Campus - [redacted] received update from Campus. 4/19/06 Campus - [redacted] responded to this issue. 4/19/06 - Student ("Koolzie") is complaining that there are not enough instructors to teach the large amount of students. Students were told that CPR was included in the course, but due to lack of teachers, they are asking students to pay for CPR separately & take the class at night. This is causing scheduling problems for the students, not to mention the extra expense. |
| ASSIGNED | [redacted] |
| REFUND_AMT_D | [redacted] |

Confidential

KHE 0038443

Kaplan Higher Education Corporation
Document 13, Page 1
Redacted

DEADLINE: Closed

COMP. DESCRIPTIVE

COMMENTS:

Kaplan Higher Education Corporation
Document 14, Page 1
3522

KAHE 0038613

Kaplan Higher Education Corporation
Document 15, Page 1
Dear Student,

I am writing to follow up on our recent conversation. As we discussed, you have expressed interest in pursuing a career in our field. I am happy to inform you that I have some exciting news to share!

I have been in touch with several potential employers and have received a positive response from [Company Name]. They are interested in your qualifications and have expressed a desire to interview you. I have arranged for the interview to take place next week on [Date]. Please let me know if you have any questions or concerns regarding the interview process.

Additionally, I would like to remind you about the upcoming deadlines for [Program Name] applications. The deadline is approaching quickly, and I encourage you to submit your application as soon as possible. If you need any assistance or have any questions, please do not hesitate to reach out to me.

Thank you for your continued interest in our field. I look forward to hearing from you soon.

Best regards,

[Your Name]
that was expensive threw out these 10 months. The school never did there part I went help or a refund because I wasted my energy. I need to talk to someone other than the president a higher power if these
problem cant be resolved with the staff at the Cynos ave campus. I want what I paid for and thats satisfaction and help, I have a nervous father a 91 year old mother a police officer and a lawyer who are fed
up with the run around that ive been getting, Finally I hope to hear from someone soon so it wont have to
go that far.

Redacted

MONETARY

$0.00

Confidential

KHE 0038689

Kaplan Higher Education Corporation
Document 16, Page 2
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<td>MA</td>
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<tr>
<td>COMMENTS</td>
<td>12/4/09: Student in attendance with no further issues. 9/19/09: Requested update from ED. 9/19/09: Requested update from ED. 9/30/09: Requested update from ED. 8/2/09: The blog below appears to be from. Rejected - From the C-Vue notes, it appear the was able to reach him on Tuesday after several attempts. Any luck since then getting him to meet with you. Applying provides an update once available. The following KCI Charleston student issue was in the latest KHEC blog report. Is there any way you could find out this student's information and work with the school to remedy the situation?Kaplan Career Institute, [Revised]. <a href="http://www.getdegrees.com/reviews/kaplan-career-institute">http://www.getdegrees.com/reviews/kaplan-career-institute</a> Type in Page: Review Website: Get Degrees Date: August 13, 2009 Blog Label: Negative Topic: Reputation/Recommendation Blog Classification: Existing Source Observation: [Redacted] says that he would not recommend Kaplan Career Institute. He says that if Kaplan the price is high and the instruction lacking. He is not happy with the quality of the faculty and says that class arrangements have been few and far between. He ends on a note saying, &quot;This is a corporate run school and as such, Money is the main object, not the quality of the education provided.&quot;</td>
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From: Well, I am concerned that the military base will see us a difficult to staff within the future. We have just started establishing good relationship with them and we have about 30 students from the base that is expanding.

This would be an exception if you are willing to make it for the best interest of the student but maybe we encourage the student never to pay down his balance. Does she fully understand the ramifications of ignoring her financial commitment to the school and her lender? Then again, she can't pay without a job so it's really a catch 22. We just have to be careful about granting the exceptions as we do not want to open the flood gates. Do you believe this grad is in communication with other that would adversely impact the decision to grant the exception?

From: I did make contact with the employer due to this being a job with the military and government an official transcript is needed. So the transcript would only go to the military office and not to the student. I did check on it but did not send an unofficial copy letter. she stated that an official document was needed.

11/09: From ED: I did check it is for a government job on the local military base. Is there any reason the employer won't accept an unofficial letter from you? Is it within policy to send a transcript to potential employer to validate the degree she can get employed?

11/09: From ED: Well, I had a crazy conversation with her this evening I told her I would not put up with her yelling that I would have a conversation! Actually she is to send me the contact info for the employer and I will handle. I also tried to make an appointment with her for Monday. She then stated that she had been told to get a lawyer I will keep you in the loop.

11/09: Perhaps setup a payment plan and after 2-3 successful payments, her transcript is released. Although this is not warranted, it would be in her best interest.

From ED: Student is from 2005. Retained. She has a balance to the campus and is upset that we will not release her official transcript to her. She is stating she needs it for a job she is also attending another school. I have explained our policy that student must fulfill their financial obligations in order for us to release her official transcript. I explained that I would gladly provide her with an unofficial and letter of explanation to her employer. She states that she needs it much moles already, and that we should not have made her take these loans. I have tried to be supportive and customer sensitive and come up with a resolution. She wants to complain about the situation to my staff and who will listen. Apparently this has gone on for her since she left. I believe LOA is early 2007 or late 2006. Any recommendations on this one? I am planning to call her tomorrow at some point.
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<td>TYPE2</td>
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<td>8/2010: Poor performance to student. I understand from an email that [redacted] you have some concerns about your academic performance and training. I tried to call you at [redacted] but it is not working. Also tried other numbers that you had furnished but could not reach you. Please give me a call so we can discuss your concerns. From ED, I have done a quick review of new comments and [redacted] has sought placement several times since graduating in Oct 2008. School made numerous efforts and they indicate that [redacted] will not do proper follow up, wanted to be very sensitive to the types of companies she applied to. Changed her cell phone for last contact was November 2009. I will have School the new ECS contact her [redacted] to get more information and create a fresh start.</td>
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<td>FROM [REDACTED]</td>
</tr>
<tr>
<td>7/13/2010</td>
<td>FROM [REDACTED]</td>
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School's Career Services reported that they have not received any job leads from Craiglist, and that there has been an increase in the quality of the leads sent to them. They also noted that the school is committed to helping students find employment and that they should not hesitate to reach out if they are unhappy. They asked for a copy of the resume and cover letter and are willing to help with the job search. School's Career Services is currently out of the office today and has not answered the BB yet. They are asking for more information to help the student.

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3530

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KHE 0039787

Document 21, Page 1
me that they were there to help students succeed, yeah right!!! Then what you have a attempt at the school and for some reason have to drop out and then you go back and start with 4 P's it becomes virtually impossible to bring back your GPA and then when you do and bring that GPA over 2.0 they proceed to let you know that you under probation. Simply bid because they don't feel you. They just tried you to get your money.

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Kaplan Higher Education Corporation
Document 21, Page 2
Received the original complaint from ED, waiting for an update on situation. Group has been unresponsive. 2/22/2006: All - Can you provide me with a copy of the original complaint for my files?

2/22/2006: Requested additional information from ED. Please accept this as my response the Requested on February 18, 2006. It appears that [redacted] has four specific areas of concern which I will address in the order delivered. Her first area of concern regarding Math 100 instructor, not being knowledgeable, and that she was being tested like a gym pig. Response. I don't understand her comment that 'harrased and haraaz' nor do I agree with the tone she is presenting. I did not and would not take such a cavalier attitude towards instructors failing in the classroom. I did address her concern and told her that she was aware of the situation and that we were working on a solution. I acknowledge that this was the first time the instructor taught the class and unfortunately at times we find that we may need to make adjustments. After reviewing the complaints we realized Campus (the instructor) was well qualified to teach the course and was not well suited for it she made an immediate change. That was when [redacted] took over the class while offering tutoring sessions before and after class. I believe this is in part why she did in fact pass the course. The second area of concern regarding schedules being posted in a timely manner and that she felt I was taking down to her and that I had initiated her. She then added in her office. Campus (my DOG) last Wednesday evening when [redacted] approached me rather aggressively requesting that I also add an explanation as to why the schedule was so late and why her schedule was created the way it was. She initiated the conversation by stating that she had been left with enrollment contract that clearly stated that her schedule would be 5:30pm-9:30pm on Monday-Friday however since she has received transfer credit she would not be taking a full load and she needed to know which nights she would be attending well before the beginning of the module. She was also concerned about the actual time she would be attending each evening. I responded that the schedules were late due to a temporary shortage of manpower in the Registrar's office and that there were several changes in instructor schedules. She assertedly disagreed and said that Campus (the Registrar) told her it was her fault and that she didn't get the schedules from the PO until 3pm the day before. I replied that even if we had completed it a week prior they would have been inaccurate anyway due to changes in the instructor's schedules. I also reiterated that while the enrollment contract may state the schedule the contract also states the college reserves the right modify or change the schedule as deemed necessary. I then suggested that she discuss this logic with Campus (DOE) or Campus (ADEO) for further clarification as it pertains to the actual days or times of her schedule. She appeared to be dissatisfied with my answer and left my office and went back to Campus (DOE) office. I must say that my demeanor was polite but firm and direct. Perhaps she misread it to be intimated unfortunately I cannot speak to how she felt. I also don’t understand her statement that she got Initiated with her. This impacts that I am familiar with her and that we have had multiple communications which I can only recall speaking with her on two occasions. The third area of concern regarding my interrupting Campus, while teaching and on the same or separate occasion. I was unable to teach the entire class schedule. Response. I am not familiar with this incident however I can say that over time there have been occasions with whom I've momentarily interrupted them for urgent matters. This issue will be resolved next module when we hire another full-time instructor. An offer has been accepted and I believe the module will start with our new Clinical Director of Education on or around March 5th. The fourth area of concern regarding that I am more respectful and understanding that I treat them as they are important. Response. I am somewhat at a loss with this concern. I treat all students as they...
are important and have an open door policy with all. As everyone knows I conduct town hall meetings every six months or so as a general assembly. However, the RT students have very specific topics that need to be addressed that do not pertain to the diploma and C3J students so I have separate town hall meetings just for them. I feel it's important to keep all the students informed and I have actually conducted three town hall meetings just for the RT students within the past six months. I have found that the RT students require additional attention at times and by conducting these meetings the frequency of complaints and dissatisfaction has been greatly reduced. I must admit that there have been times when the students do not like or agree with some of the campus policies we have put in place and are very vocal about it. For instance, I have recently initiated new security policies for front desk check in and I must admit the group that was most non-compliant and uncooperative were the RT students. Even after communicating to them that the added security measure was for their best interest a number of the RT students continued to challenge the policy. I am happy to say that during the past several weeks we have had only one incident where a student assertively challenged the policy. In closing, I appreciate the opportunity to address these concerns with you and would be more than happy to discuss them with [Recalled]. Of course, I will not discuss any of these topics with her until I receive your approval and guidance. (Added) Let me know if you need any more information. 2016-08-Complaint Dear Campus. My name is [Redacted] and I am currently attending Maria College as a Respiratory Therapist student. I am writing to you because I am very initiated with the curriculum of the college. Campus. The first started in my second semester in Math 100. We were given a teacher that had NEVER taught math before. Three weeks into the modular everyone in the class was so lost. I talked to the Director of Education, Campus first and was basically told to be patient. I then called [Redacted] and asked to be pulled out of the class and I would make it up later when the actual Math teacher was available. He hemmed and hawed and told me to just come that night to class and things would be different. Before class I was in the break room and [Redacted] came in so I introduced myself to him, being we had just talked on the phone, and he told me they were just trying to skirt around the issue of how it would work. I said that I don't appreciate being the guinea pig! His response was that it was their and error. When I went to class that night Campus had taken over the class, which was a great thing but we were already halfway through the class and I was still as lost as before. I can teach my other class that the school is not getting our schedules to us in a timely manner. The new Modular after that we didn't get schedule until 2 days before it was to start. The modulars I am in now, the schedule wasn't even ready until the day the modular was starting! Students were instructed to go to the registrar before class started @ 5:30 to get schedules. I understand that we are scheduled to be in class from 5:30 to 9:30 pm Monday thru Friday, but I only had to take 2 of the 4 classes scheduled for this modular. I went to [Redacted] the night before the new modular was to start and he told me that registrar was short handed but I know for a fact already that registrar didn't even get the schedule from the director until 7:00 pm the night before! When ever talking to [Redacted] I feel like I was being lied down to and that I have to say is not important. He gets very irritated with me. Other students have felt the same way. The Pharmacology I and Cardiopulmonary class I am now taking is taught by Campus. He is an excellent teacher. Love him to death. But he is constantly pulled from class by Campus. The second night of class he was 45 minutes late to class, taught for 20 minutes then we were instructed to take a 10 minute break which turned out to be more like 25 minutes. The Respiratory Therapy Program is a $33,000.00 program. The cost of classes increases every year. I am not asking that my education be handed to me. I realize I have to work for it and work very hard. I don't appreciate being lied to like I am not important in this school. [Redacted] seems to feel that the RT students are constantly demanding and wanting everything handed to them. This is further from the truth. I feel he needs to show us a little bit more respect and understanding. He is always preaching to us that when we get out of our rotations to not talk bad about the school, because I know this happened to his class. I would never do do that. I understand how some of the younger student may, because that don't know any better. I am almost 50 years old. Trying to better my self at this age is not easy, but [Redacted]. I am not helping the situation by acting the way he does! Campus. I am pleading with you to please look into this manner. Not only for me but for all students. Thank you for taking the time to read this email and hopefully it will be hearing from you soon. [Redacted]

RT Student @ Maria College, Saline, CA

Confidential

KHE 0039928
Contest Guidelines
Contest Guidelines

Contests can be held to reward employees for achievement in:
- Appointments
- Interviews
- Starts
- Enrolments
- PDLs
- Show rate for the start
- Customer service
Contest Guidelines—Acceptable Rewards

- Lunch/dinner as a team
  (Max spend is $25/person – lunch, $50/person – dinner)
  - A business discussion must occur during the meal
  - Lunch/dinner can include activities such as purchasing groceries and having a cookout, picnicning at a local park, etc.
  - Documentation of the discussion must be written and kept on file by the DOA

- Lunch/dinner with the DOA
  (Max spend is $25/person – lunch, $50/person – dinner)
  - A business discussion must occur during the meal
  - Documentation of the discussion must be written and kept on file by the Director of Admissions (DOA)

- Teambuilding/business activity (mini-golf, bowling)
  - $50/person including food/beverage/transportation
  - Discussion requirements apply
Contest Guidelines—Acceptable Rewards

- Office supplies (subject to exclusive business use limit)
- Special Parking spot in company lot (assumes no charge to park in lot)
- Honorary "DOA for a day"
- DOA performs office tasks for the team members
- Plaques/awards/trophies
- Items on the Approved Contest Prize Website that are rewarded within the guidance set out in the Approved Contest Templates (more details to come)
Contest Guidelines—Unacceptable Rewards

- Time off
- Gift certificates/cards
- Cash
- Spa packages
Contest Templates

- Approval is not required if the contest falls within the general categories and themes
- Ranges given in these templates are strongly encouraged to avoid potential infringement of laws governing educational recruitment
- Prizes cannot exceed $50
Contest Templates

Let's look at the templates.
Approved Contest Prize Website

- Site that only DOAs can access
- Bill will be sent directly to your school. Will NOT be automatically deducted from your advertising account.
- All items branded with your campus name and logo

- CANNOT use any other vendor or any other types of prize.
- These are the ONLY items approved by Kaplan legal
NEVER order prizes from this tab.
Approved Contest Prize Website

• Contact Marketing Employee if:
  
• You are a DOA and do not have a username and password

• You have not received training on how to navigate and order
  www.KaplanGear.com
Action Required

- Create contests within the contest templates.
- If you create a contest and are concerned whether the reward is appropriate or not, please send the idea to your Regional VP of Admissions for approval before instituting the contest.
QUIZ TIME!
Scenario 1

Your campus is changing out monitors for flat screens and your department can only get two at this time. You want to award the two reps who start the most students this month with these flat screens.

1. Is this an appropriate contest and reward?
2. If no, how can it be adapted to fall within the contest guidelines?
Scenario 2

You are running a month-long PDL contest wherein reps compete for the highest number of PDLs generated. You have a $50 Kaplan wind-breaker and want to use that as the reward.

1. Is this an appropriate contest and reward?
2. If no, how can it be adapted to fall within the contest guidelines?
Scenario 3

You are running an appointment setting contest for a 3-hour phone-a-thon. The rep who sets the most appointments will receive a set of Kaplan note cards and gets to leave an hour early on Friday.

1. Is this an appropriate contest and reward?
2. If no, how can it be adapted to fall within the contest guidelines?
Scenario 4

You are running an week-long interview contest. You plan to reward the representative that conducts the most interviews with a $18 executive pen set that you saw at a shop in your local mall.

1. Is this an appropriate contest and reward?
2. If no, how can it be adapted to fall within the contest guidelines?
Scenario 5

You take your entire team to dinner for overachieving your start goals. Each meal is approximately $30.

1. Is this an appropriate contest and reward?
2. What must you make sure to do during and after the dinner?
Kaplan Admissions Advisor Compensation Plan

Overview

The goals:
- A performance-based compensation plan with excellent salary opportunities for top performers
- Job security for good advisors who historically have had challenges reaching their goals
- Simple, easy-to-understand goals and expectations
- Monthly/monthly consistency in expectation and performance

Advisors will have the opportunity to move into salary tiers based on performance within the following performance levels: Performance includes Consistency, Professionalism, Participation, and Initiative. At the end of each six-month employment period, advisors' performance will be evaluated and salaries will be adjusted upward or downward based on performance. Advisors must achieve the minimum standards listed in each category in order to move into the next tier. For example, an advisor who achieves a Diamond level on the Consistency category but a Sapphire level on Qualitative category will move to the Sapphire level. Throughout each six-month period, feedback on advisors' performance and the tier to which they are ranking will be made available.

The first review for new hires will take place 3.5 months after their hire date and will include their first 3 months on the job. New hires will have the opportunity for extending their first review. They may extend it by 2 months or 3 months.

Upon entry into a new tier, advisors will receive the lower tier's first tier. Advisors who qualify for the same tier again will be eligible for a merit increase within that tier.

- At each 6-month review within the same tier level, advisors will receive a 5% salary increase. Advisors will be eligible for the increase for up to 5 reviews within the same tier level. With the exception of Diamond and Sapphire levels, salaries will be capped at the 5th review in the same tier level.
- Advisors who jump to a higher tier, and attempt to receive a merit raise, will be evaluated at the next review within that tier. For example, an advisor who is at Topaz for Review 1, moves to Ruby for Review 2, and moves to Topaz for Review 3, will be capped at the Topaz salary for Review 3 (56,049)
- Advisors who remain at the Developmental Gem level for multiple reviews are not eligible for salary increases.

### Salary Chart

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<th>Initial Step</th>
<th>Final Step</th>
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Kaplan Higher Education Corporation
Document 24, Page 1
Role Definitions

- Taurus
  - Salary range: $45K - $55K
  - Qualitative: 55% or less
  - Quantitative: Less than 32 points/month on average

- Opal
  - Salary range: $55K - $65K
  - Qualitative: 60% or greater
  - Quantitative: 32-45 points/month on average

- Aquarius
  - Salary range: $65K - $75K
  - Qualitative: 65%
  - Quantitative: 42-37 points/month on average

- Tugae
  - Salary range: $75K - $85K
  - Qualitative: 70% or greater
  - Quantitative: 48-53 points/month on average

- Chard
  - Salary range: $85K - $95K
  - Qualitative: 75%
  - Quantitative: 54-63 points/month on average

- Ruby
  - Salary range: $95K - $105K
  - Qualitative: 80% or greater
  - Quantitative: 64-75 points/month on average

- Amethyst
  - Salary range: $105K - $115K
  - Qualitative: 85%
  - Quantitative: 72-82 points/month on average

- Songbird
  - Salary range: $115K - $125K
  - Qualitative: 90% or greater
  - Quantitative: 80-95 points/month on average

- Topaz
  - Salary range: $125K - $135K
  - Qualitative: 95%
  - Quantitative: 90-109 points/month on average

- Diamond
$5.00R (Kaplan matriculatian form nes)
Qualitative Score of 90% or greater
Quantitative: 250 Points per month on average
Points
Points will be awarded based on several factors

Student Controls
- Credential (Program Type)
- Vertical (Military, ROTC, etc.)
<table>
<thead>
<tr>
<th>Vertical</th>
<th>Certificate</th>
<th>Associates</th>
<th>Bachelors</th>
<th>Masters</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA</td>
<td>4</td>
<td>13</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td>CIP</td>
<td>4</td>
<td>16</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>ETI</td>
<td>4</td>
<td>16</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>EDU</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>MBA</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>MS-CJ</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>MRS</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>MFR</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>NUR</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>ALT</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>All Skills</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>OMS</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>12</td>
</tr>
</tbody>
</table>

Additional points will be awarded based on the following:

<table>
<thead>
<tr>
<th>Student Type</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>PDI (Referral)</td>
<td>4</td>
</tr>
<tr>
<td>Major Deposit (5% of)</td>
<td>4</td>
</tr>
</tbody>
</table>

Cash Pay: 4

Each advisor will also have the opportunity to earn 10 additional points each month for the following:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perfect Attendance (no tardiness, no absences except pre-approved PTO)</td>
<td>4</td>
</tr>
<tr>
<td>Training/Station Attendance - Attending with 1 or more sessions</td>
<td>4</td>
</tr>
<tr>
<td>or attending 4 or more sessions</td>
<td>4</td>
</tr>
<tr>
<td>Monitoring</td>
<td>4</td>
</tr>
<tr>
<td>New Initiative Participation</td>
<td>2</td>
</tr>
<tr>
<td>Late Shift (4:00 to 9:00 or later at least 3 nights/week)</td>
<td>2</td>
</tr>
</tbody>
</table>

Weekly Minimum Standards

Weekly minimum standards have been developed to ensure that advisors are on track to meet the minimum requirements of the position.

Advisors who have brought in 2 enrollments in the previous 2 week period are exempt from the minimum standards. For the 2 enrollments/2 week exemption, no participation is made based on time out of the office. Advisors who have brought in 2 enrollments in the previous 2 weeks will be subject to the weekly minimum standards.
The weekly minimum standards are posted for time out of the office. Advisors who have not brought in at least 2 enrollments over the previous 3 weeks must be following the rules below:

<table>
<thead>
<tr>
<th>Minimum Standards</th>
<th>Calendar</th>
<th>Marketing</th>
<th>Enrollment</th>
<th>Weekly</th>
<th>Last 2 Weeks</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5,400</td>
<td>26,000</td>
<td>31,400</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10,000</td>
<td>51,000</td>
<td>61,000</td>
</tr>
<tr>
<td>N</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>16,550</td>
<td>81,550</td>
<td>98,100</td>
</tr>
<tr>
<td>X</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>21,000</td>
<td>91,000</td>
<td>112,000</td>
</tr>
</tbody>
</table>

- Advisors are exempt from the minimum standards for their first 3 months on the job following classroom training graduation. (Note: 2.5 months after stipend release)
- Advisors in their first 60 days must achieve at least a quantitative score of 26 points per month and a qualitative score of 35% for their initial 30-day review to remain employed. After that, they must continue to meet minimum standards.
- Advisors who achieve a Ruby Tier or higher at their last review are exempt from all minimum standards.
  - To maintain this exemption, advisors must achieve at least the Ruby Tier goal for their workload and their respective cohort each month.
  - Advisors who fail to maintain at least a Ruby Tier or higher Tier goal each cycle are subject to the weekly minimum standards that year.
  - This could be at five and half months or for only one month for example, depending upon the point at which you miss the cycle goal for the Ruby Tier within your workload and respective cohort.

One-on-one coaching and feedback will be provided to all advisors not on track to meet minimum weekly standards.

Failed to meet minimum weekly standards may result in disciplinary action up to and including termination of employment:
- One week of performance below weekly standards will result in a verbal warning. The verbal warning is removed if the advisor reaches 2 enrollments for the previous 3 weeks prior to meeting the minimum weekly standards.
- A second consecutive week of performance below weekly standards will result in a Formal Improvement Plan that will remain in effect for 3 months. The FIP is removed if the advisor meets the minimum weekly standards during the rolling 3 enrollments for the next 3 weeks.
- At any time during those 3 weeks, a third week of performance below weekly standards will result in a Written Warning that will remain in effect for 60 days.
- At any time during those 60 days following a Written Warning, a week of performance below weekly standards will result in a Final Warning. A week of performance below weekly standards will result in termination. Standards will be posted based on FFO criteria.

Exceptions to this policy may be made by a VP of Advisors or Human Resources.
3557

*Not applicable to advisors in pre-tax status. Separate weekly expectations and standards will be applicable for ORS advisors.
<table>
<thead>
<tr>
<th>Attribute</th>
<th>Yes</th>
<th>Yes / Coach</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advisor provides &quot;call will be recorded&quot; disclosure</td>
<td>Advisor provides the &quot;this call may be monitored for training purposes&quot; disclosure and within the first 30 seconds of the call, which begins once the recipient party is on the phone.</td>
<td>N/A</td>
<td>Advisor mentions the &quot;call recording disclosure&quot; after the first 30 seconds, or does not mention the disclosure at all.</td>
<td>The recording does not contain this portion of the call, or the call was a direct inbound call that came through the automated system.</td>
</tr>
<tr>
<td>Proper Opening/Introduction</td>
<td>Advisor identifies self (using first and/or last name), Nursing Admissions and Kaplan during the introduction, as well as ensures they are speaking with the right person.</td>
<td>Advisor does part of the introduction (Self/Nursing Admissions/Kaplan) and ensures they are speaking with the right person.</td>
<td>Advisor does not provide any introduction, and/or he or she does not ensure they are speaking to the right person.</td>
<td>The recording does not contain this portion of the call.</td>
</tr>
<tr>
<td>Empower student to respond! Advisor calls control</td>
<td>Advisor encourages the prospect to talk about themselves, yet maintains control of the call.</td>
<td>Advisor encourages the prospect to talk about themselves, yet maintains control of the call.</td>
<td>Advisor does not provide opportunities for the prospect to express themselves. Advisor did not maintain call control.</td>
<td>This interaction type does not warrant this kind of behavior.</td>
</tr>
<tr>
<td>Asks probing Questions to Gauge Student's interest</td>
<td>Probing questions were used to get further insight into the prospect's challenges, motivations and level of interest. Using open-ended or closed-ended questions where appropriate.</td>
<td>Probing questions were asked but the proper information was not solicited to help alleviate panic and address challenges, motivations and or level of interest.</td>
<td>Minimal to no probing questions were used — but opportunities were present.</td>
<td>No probing questions were required during this interaction.</td>
</tr>
<tr>
<td>Build Rapport w/Prospect</td>
<td>Advisor makes an attempt to build/maintain a connection with the prospect by using small talk and appropriate use of verbal expressions.</td>
<td>N/A</td>
<td>Advisor did not make an attempt to build/maintain a connection with the prospect. Did not make use of small talk.</td>
<td>N/A</td>
</tr>
<tr>
<td>Attribute</td>
<td>Yes</td>
<td>Yes / Coach</td>
<td>No</td>
<td>N/A</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>-------------</td>
<td>---------------</td>
<td>-----</td>
</tr>
<tr>
<td>Advisor Overcomes Objections</td>
<td>Advisor makes 2 attempts to overcome the objection by using a response which was directly related to the objection. Advisor used a response which was directly related to the objection.</td>
<td>Advisor made 1 attempt to overcome the objection by using a response which was related to the objection.</td>
<td>Advisor made no attempt to overcome the objection.</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>&quot;For Exceptions to Overcoming Objections Please Refer to the ADA Guidelines.&quot;</td>
<td></td>
<td>Advisor used a different response, but the relationship to the objection could still be derived.</td>
<td>Advisor used a response that was totally unrelated to the objection, or did not respond to the objection at all.</td>
</tr>
<tr>
<td>Advisor Listens Attentively to Prospects Responses and Questions</td>
<td>Advisor listens attentively to prospects' responses and questions. Does not require the prospect to repeat responses or jump to conclusions.</td>
<td>Advisor listens to the prospect. Advisor does not rebut information where relevant later in the call and needs to ask questions for which answers were already given.</td>
<td>Advisor does not listen to the prospect rather than remove the responses and/or interrupts the prospect.</td>
<td>N/A</td>
</tr>
<tr>
<td>Schedule Specific Callback With Agenda</td>
<td>Advisor sets a specific follow-up date and time, when appropriate, with the prospect. Details the steps in getting the prospect enrolled and attending classes.</td>
<td>Advisor sets a specific follow-up date and time with the prospect when appropriate, but does not provide an agenda.</td>
<td>Advisor does not set a specific follow-up time and date.</td>
<td>N/A</td>
</tr>
<tr>
<td>Advisor Exhibits Professionalism In His Or Her Demesnor</td>
<td>Advisor exhibits a courteous and generally businesslike manner during the interaction. Advisor exhibits a willingness to assist the prospect.</td>
<td>Advisor exhibits some professionalism, but others require work. Advisor's approach demonstrates a willingness to assist the prospect. (Please be sure to note those components requiring work).</td>
<td>Advisor lacks professionalism in his or her demeanor.</td>
<td>N/A</td>
</tr>
<tr>
<td>Use of Proper Closing Statement</td>
<td>Advisor asks prospect if they have any further questions. Advisor ensures the prospect has their contact number and thanks them for calling Kaplan. (This free number not required on inbound calls)</td>
<td>Advisor uses most of the appropriate closing statement for the interaction.</td>
<td>Advisor does not use appropriate closing statement.</td>
<td>Proper Closing Statement was not required for this interaction.</td>
</tr>
</tbody>
</table>

N/A
### Nursing Admissions Quality Contact Call Rubric

**Last Updated: 13/04/2018 by CCS-Quality Analytics**

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Areas of Intensity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Advisor Keeps Dialogue within their Boundaries</td>
<td>Advisor does not overstep their authority by choosing specifics outside their expertise or boundaries. Advisor provides direction and guidance on where to go for further information. (Example: Financial Aid Officers, Career Advising, Online Admissions, etc.)</td>
</tr>
<tr>
<td>Accurate Information Provided</td>
<td>Advisor provided accurate information to the prospect/student.</td>
</tr>
<tr>
<td>Discussion of Multiple Lenders</td>
<td>Advisor followed protocol by not discussing Multiple Lenders or implying an opinion of any lender.</td>
</tr>
</tbody>
</table>
Davenport Campus
2201 East Riverbluff Road, Suite 1, Davenport, Iowa 52809-8697 (563) 322-2030 (800) 747-1055

ENROLLMENT AGREEMENT

PERSONAL INFORMATION

Name: 
Last: 
First: 
Middle: 
Street Address: 
City: 
State: 
Zip: 
Home/Telephone: 
Work Telephone: 
City: 
State: 
Zip: 
D.O.B.: 
Are you a Veteran? 
Yes 
No 
Email: 
Cell Phone: 

EDUCATION

High School: 
City: 
State: 
Zip: 
Graduation Date: 

O.S.U. Obtained: 
City: 
State: 
Zip: 
Year: 

College: 
City: 
State: 
Zip: 
Degree Attended: 
City: 
State: 
Zip: 

PROGRAM

Program: 

Length in Credit Hours: 

Estimated Date: 

Student Graduation Date: 

My first schedule preference is: 

FINANCIAL

The tuition for my undergraduate program will be $ per credit hour. A registration fee of $ will be charged. The total estimated tuition cost is $ per credit hour. A $ per credit hour discount is granted for students attending class on a full-time basis. 

The tuition for my graduate program will be $ per credit hour. A registration fee of $ will be charged. The total estimated tuition cost is $ per credit hour. A $ per credit hour discount is granted for students attending class on a full-time basis. 

The estimated cost of Institutional Material for the MBA program is $.

In addition to the tuition cost, students must purchase the textbooks, supplies, and other instructional materials ("Instructional Materials") each term as may be required by the instructor. The estimated cost of Instructional Material varies based on the individual course. The estimated cost of Instructional Material is $.

In addition to the tuition cost, students must purchase the textbooks, supplies, and other instructional materials ("Instructional Materials") each term as may be required by the instructor. The estimated cost of Instructional Material varies based on the individual course. The estimated cost of Instructional Material is $.

To avoid inadvertent costs, students may choose to purchase discounted textbooks and supplies online through the Kaplan bookstore. The cost per term for the Instructional Material varies based on the individual course. The estimated cost of Instructional Material varies based on the individual course. The estimated cost of Instructional Material is $.

I acknowledge that I have read and understand the Student Policy set forth in this Agreement.

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Kaplan Higher Education Corporation

Document 26, Page 1

KHE 9051366
Applicable. Any payment schedule is based on the Education Entitlement Contract that is a part of this Agreement. A Student Loan Change Request (SLCR) is a valid change to the Enrollment Agreement.

**SIGNATURES**

Any controversy or claim, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction.

My (our) signature(s) below certifies that I (we) have read all information contained within this Agreement and understand and agree to any and all rights and responsibilities, and that the University's cancellation and refund policies have been clearly explained to me (us). I (we) understand that this Agreement is a legally binding Agreement, and with my (our) signature(s) certify that I (we) have received and read and understand copy of this Agreement and the University catalog. I (we) further acknowledge that no oral statements have been made to me contrary to what is contained in this Agreement.

<table>
<thead>
<tr>
<th>Student</th>
<th>Date</th>
<th>Parent or Guardian (if applicant is under 18)</th>
<th>Date</th>
</tr>
</thead>
</table>

At the authorized representative of Kaplan University, I have interviewed the applicant and certify that, according to my judgment, the applicant does or does not meet the requirements and standards of the University. I certify that Kaplan University has not all disclosed requirements of state and federal financial aid programs. I further state that I have made no verbal statements or promises to the applicant contrary to the terms set forth in this Agreement.

<table>
<thead>
<tr>
<th>Administrator Representative</th>
<th>Date</th>
<th>University Official</th>
<th>Date</th>
</tr>
</thead>
</table>

☐ Approved
☐ Declined

**GRADUATION REQUIREMENTS**

In order to graduate, students must:

1. earn the required total number of credit hours for the program and meet all required outcomes with minimum grades as prescribed in the catalog and;
2. complete all required coursework within the maximum time frame permitted and obtain a minimum GPA of 2.0. Specific programs may have additional requirements, please refer to the Kaplan University catalog for specific program requirements;
3. return all property belonging to the University;
4. fulfill all financial obligations to the University prior to graduation unless satisfactory arrangements have been made; and;
5. attend Career Services and Financial Aid for last interview.

If satisfactory financial arrangements are not made, the graduation credential will be withheld.

**REFUND POLICY**

Applicants not accepted by the University shall be entitled to a refund of all monies paid.

**CANCELLATION OF ENROLLMENT AGREEMENT**

A student may cancel an Enrollment Agreement for the University without any penalty or obligation if requested in writing and delivered to the University management within three business days after signing the agreement. Under students who have not completed Kaplan University prior to enrollment will have the opportunity to withdraw without penalty within three business days after either following attendance at a regularly scheduled orientation or following a tour of the University facility and an inspection of the equipment. After this period, the University will retain the enrollment fee.

**NOTICE TO STUDENTS**

If you withdraw or are dismissed from the University up through the 60 percent point in any payment period and receive federal financial aid in the form of grants or loan funds, federal law requires that the University, in some cases you, the student, return funds you did not earn to the U.S. Department of Education.

1. To determine the percentage of the payment period for which federal financial aid was awarded and completed, the percentage of the payment period or term completed, which is the number of days completed up to the withdrawal date, is divided by the total number of days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of days attended.

2. To determine the amount of aid to be returned, subtract the percentage of aid earned from 100 percent of the aid that could be disbursed and multiply it by the total amount of aid that could have been disbursed during the payment period or term as of the date you withdrew. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: After the 60 percent point in the payment period, the student will have earned 100 percent of the federal financial aid funds already disbursed to him. This calculation concerns federal financial aid is organic and distinct from the institutional refund policy, and may result in the student owing additional funds to the University to cover tuition charges previously paid by federal financial aid prior to student withdrawal. If a student exceeds these and was then disbursed, the institution would be required to return a portion of the funds and the student is required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debt balance to the institution. If a student cannot meet these and was disbursed, the institution would owe the student a post-withdrawal disbursement, which must be paid within 180 days of the student's withdrawal.

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KHE 0051367

Kaplan Higher Education Corporation
Document 26, Page 2
If a student plans to withdraw from the University, they should contact the Financial Aid or Business/Registrar's Office to determine the amount of funds that must be returned on the student's behalf, if applicable. All refunds due will be made within 30 days of the student's effective withdrawal date. The last date of actual attendance is used in calculating any refund amount. Refunds are allocated in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal Pell Grant
5. Federal Pell Plus (FPPLUS) Loan
6. Federal Pell Grant (Academic Year only)
7. National SMART Grant (specialized and professional programs only)
8. Federal Supplemental Educational Opportunity Grant
9. Other Title IV assistance
10. Other non-federal (not federally mandated by the state)
11. Private and institutional aid
12. Student

WITHDRAWAL AFTER COMMENCEMENT OF CLASSES

The effective withdrawal date for a student shall be when any of the following occur:

1. The date the student notifies the University of withdrawal or the date of withdrawal, whichever is earlier.
2. The beginning date of any term in which a student fails to start classes.
3. The first business day following any 11 consecutive calendar days of absence, not including break(s).
4. The date when the University terminates the student's enrollment, or

All refunds due will be made within 30 days of the student's effective withdrawal date. The last date of attendance is used in calculating any refund amount.

Students who are continuing or resuming their enrollment at the University are subject to the Kaplan University Refund Policy. Under this policy, the percentages of refundable charges are as follows:

Students Withdrawal / Refund

- Prior to the first day of the term ................................................................. 100% Tuition
- During the first 6 calendar days of the first term (first-time students only) ................................................................. 100% Tuition
- During the first day through 10% of the term .................................................. 100% Tuition
- After more than 10% and through 25% of the term ............................................. 50% Tuition
- After more than 25% and through 50% of the term ............................................. 25% Tuition
- After more than 50% and through 100% of the term ......................................... 0% Tuition

*Less $100 Administrative Fee

By all, assignee, or transferee, or Student Development Agreement: Should the University choose to sell, assign, or transfer my Student Development Agreement, or if applicable any Promissory Note, to a third party, I hereby agree to and provide my authorization to Kaplan University to sell, assign, or transfer my Student Development Agreement, or Promissory Note, as it may apply, and agree to, that while attending Kaplan University, the University's refund policy will continue to apply to my Student Development Agreement, Promissory Note, student's assignee, or transferred to a third party.

Any assignee of this Agreement takes its subject to all claims and defenses of the student or his/her successors in the interest arising under this Agreement.

Student Name ___________________________ Date ___________________________

Admissions Representative Initials _________ Permit or Guardianship (if applicant is under 18) Date ___________________________

University Official Initials _________

Confidential

KHE 0051386

Kaplan Higher Education Corporation
Document 26, Page 3
ADDITIONAL CONDITIONS

1. The University will not deny admission because of race, color, religion, sex, national origin, age, non-disabling disability, gender, sexual orientation, marital status, or veteran status. The University will comply with all applicable laws, including Title IX of the Education Amendments of 1972, the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Age Discrimination in Employment Act of 1967, and the Equal Pay Act of 1963.

2. This Agreement, its Addenda, and its attachments constitute the complete Agreement between the University and the student and no verbal agreements or promises will be considered enforceable.

3. The University does not imply, promise, or guarantee transferability of certain credits to any other institution.

4. The University has the right, at its discretion, to make reasonable changes in program content, materials, schedules, sequence of courses in programs, or locations in the interest of improving the students education, or when deemed necessary due to industry changes, academic scheduling, or professional requirements.

5. Kaplan University reserves the right to offer courses that may only be taken online. Depending on the program and local scheduling issues, certain courses required to complete a specific degree plan may only be available online. These courses or programs will be identified prior to registration.

6. The University does not provide health services for students. In the event of a student medical emergency, an assertive staff member will notify emergency medical services by calling 911. Students requiring non-emergency medical care will be given information about medical services or options that may exist. Any costs incurred for medical services will be the student’s responsibility.

7. The student agrees that the University may use their photograph and name without compensation for University catalogs, employment purposes, news items, and University publicity, and may release information in their file for employment purposes.

8. The University offers job placement assistance for all students upon graduation as an additional charge; however, no guarantee of job placement, level of anticipated income, or wage rate is made or implied.

9. I understand that the term tuition rates are subject to change. Notice of an increase in tuition rates will be provided 30 days prior to the start of a new term.

Student ___________________________ Date ___________________________

Admissions Representative: Initials: __________________

Parent or Guardian (if applicable): Initials: __________________

University Official: Initials: __________________

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Kaplan Higher Education Corporation
Document 26, Page 4
'EXPLORE' Another Piece of My Heart

Turning Inquiries into Appointments
Objectives

- Understand this is a sales call
- Distinguish the differences and similarities between the "old" process and the "new" process
- Show awareness of the students odds are
- Determine the differences of the three types of relationships
- Identify and apply the three steps of the phone call agenda
- Apply the phone tips to each and every call
### Old Process vs. New Process

<table>
<thead>
<tr>
<th>Old Process</th>
<th>New Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Say hello and ask for their name and contact info</td>
<td>Say hello and ask for their name and contact info</td>
</tr>
<tr>
<td>Ask them how they heard about the school</td>
<td>Ask them how they heard about the school and what they are looking for in a school</td>
</tr>
<tr>
<td>Ask what prompted them to call</td>
<td>Ask what prompted them to call</td>
</tr>
<tr>
<td>Ask scripted questions that sound cold and impersonal, and don't encourage conversation</td>
<td>Engage in a conversation to help find their GAP(s)</td>
</tr>
<tr>
<td>OVERCOME their objections, and don't answer/address their concerns</td>
<td>HANDLE objections using LAER, which helps us get to the root of their questions</td>
</tr>
<tr>
<td>Recap their needs and let them know that we can help</td>
<td>Recap their needs and let them know that we may be able to help</td>
</tr>
<tr>
<td>Set the appointment, give directions and cross our fingers</td>
<td>Set the appointment, give directions and cross our fingers</td>
</tr>
</tbody>
</table>
What the First Call Is

- A sales call
- Create trust, credibility and rapport
- Gain simple preliminary information
- Create excitement and mystery
- Identify a plan
- Set the appointment
- Get them to show
What the First Call Is Not

• A "comprehensive needs analysis" of why the student NEEDS to go to school
• A customer service call
• A fact finding session
• A time to "enroll" the student
• A time to "give away the farm"
Odd's Are Factor

Be aware of your potential students
Odd's Are Factor
Phone Call Agenda

- **Positive Contact**
  - Acknowledge Student
  - Capability Statement
  - Purpose/Format

- **Exploratory Process**
  - Gap Analysis/Needs
  - Questions to Identify GAP Support System

- **Presentation Process**
  - Close/Set the Appointment
  - Directions
  - Wrap up

- Establish Trust, Credibility and Rapport

- Use LAER

- Create an Interdependent Relationship

- "Odds Are"

- Student Orientations
STEP ONE-Positive Contact

Attitude – Energy – Appearance Creates Position

Kaplan Higher Education Corporation
Document 27, Page 10
Hi Kim, My name is Lisa, and I'm an admissions representative for Kaplan College. I understand you are interested in our Medical Assisting program...let's get started by just gathering some basic information from you...

Great, thank you so much...so Kim, tell me, what sparked your interest in the Medical Assisting field?
STEP TWO - Exploratory Process

Establish the GAP - The need to visit the school
LASE: The Bonding Process

- Listen
- Acknowledge
- Explore
- Respond
Using LAER During The Phone Call

LAER helps to:

- Create a bond
- Handle questions without coming right out and giving them the answers

Use it also to:

- Engage
- Calm
- Confirm understanding
- Handle resistance
DPA Appointment Information Sheet

- What made you pick up the phone and call us today?
- Have you been thinking about going back to school for a while? How long would you say you have been thinking about it?
- Have you given any thought to what is important to you in a school?
- What types of things are you looking for in a school?
**GPA Appointment Information Sheet**

- Tell me a little about you and what's going on in your life.
  - What are you looking to change by going to school? What are your goals?
- Do you enjoy what you are doing for work? Why or why not?
- Tell me a little bit about your current schedule.
- What type of things have you done in the past? (can lead into work, school etc.)
- (If unemployed) What are you finding as you look for a job? (qualifications)
- What are you looking for in a new career?
- In addition to making more money, what else is important with your career?

**Appointment Information**

<table>
<thead>
<tr>
<th>Student Information</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: John Doe</td>
<td></td>
</tr>
<tr>
<td>Address: 123 Street</td>
<td></td>
</tr>
<tr>
<td>Phone: 555-1234</td>
<td></td>
</tr>
<tr>
<td>Email: <a href="mailto:john.doe@email.com">john.doe@email.com</a></td>
<td></td>
</tr>
</tbody>
</table>

**Next Steps**

- Follow up with John Doe to review his progress.
- Schedule a meeting for next week to discuss his goals further.

**Kaplan Higher Education Corporation**

**Document 27, Page 16**
- Who do you consider to be your biggest supporters? How do they support you?
- Do you think they will be supportive of you going to school? Why do you feel that way?
- Fill this out for every call that does not end with an appointment and review with your DOA at the end of your day.
Exploratory Process

- Find out what has recently happened in the student's life that is driving their need to get an education
- Questions to find the first call GAP should focus on their current situation
- For motivation to visit your school, an information GAP must exist
- The individual must "realize" that there is a NEED to visit your campus
- Focus on the decision-making information that prospective students can only get by visiting the school
STEP THREE: Presentation Process
Seeing the Appointment

- Re-establish positive contact
- Outline benefits
- Ask for commitment to action
Presentation Process

I think I can help you...

I'm so glad we had an opportunity to talk about this...

And that a visit to the school is on the best way to get all of your questions answered.

And it gives us an opportunity to see if Kaplan is a good fit for you.

What I would like to do is set aside some time where we can get together and talk about what we have to offer.

How about today at 3?

How does that sound?
<table>
<thead>
<tr>
<th>Guidance</th>
<th>&quot;Based on what we've talked about, I suggest we meet tomorrow at 10:00 a.m. to discuss how we can help get your future started.&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice</td>
<td>&quot;Would you prefer to meet in the morning or the afternoon?&quot;</td>
</tr>
<tr>
<td>Next Step</td>
<td>&quot;Since you need to discuss the best time to visit the school with your husband, let's decide on our next steps.&quot;</td>
</tr>
</tbody>
</table>
Presentation Process - The Close

- Is there anything else that I can prepare for our meeting? (Agenda card)
- Confirm the potential student knows how to get to location - be specific when giving directions
- Make sure they have your phone number...remind them to call if "running late"
- Look forward to seeing you at...(confirm date and time here)
- Feel free to bring a friend/relative
Successful Phone Tips

- Establish an Interdependent Relationship
- Remember who our student is...procrastination is human nature
- Treat each person as an individual...that is why there is no set script for this phone process!
- Take great notes!
- LAER to find the GAP
- SMILE
Successful Phone Tips

- Be an active listener
- Focus on the appointment, not the education
- Set the appointment on the quarter hour
- Leave a message*
- Keep it short, no more than 8 minutes, but longer than...
Components of a Good Message

- Speak to the person
- State your name and school
- Why you are calling
- Keep calling until you can get them the information they are looking for
- State name and school again
- Leave call back number
- Looking forward to hearing from them
Objectives

- Understand this is a sales call
- Distinguish the differences and similarities between the "old" process and the "new" process
- Show awareness of the students odds are
- Determine the differences of the three types of relationships
- Identify and apply the three steps of the phone call agenda
- Apply the phone tips to each and every call

Kaplan Higher Education Corporation
Document 27, Page 26
Role Play Activity

- 5 minute role-play
- Assume making an outbound call to a new lead
- If there is time, switch roles
Thank You!
Now go out and set appointments that show!
Making It Count:
The 12 Step Lock-In Process

Presented by the Home Office Admissions
Department
Objectives

- Recognize the purpose of the lock-in process
- Identify the 12 steps of the lock in process
- Distinguish the purpose of all 12 steps
- Determine the appropriate action based on the guidelines of the Lock-In Process, given a scenario
The 12 Steps of the Lock-In Process

1. Effective interview with campus tour
2. DOA meeting
3. 24 congratulatory card
4. 24 hour congratulatory call
5. Conditional acceptance letter
6. Financial aid packaging
The 12 Steps of the Lock-In Process

7. Accountability meetings
8. Lock-in letter series
9. Representative contact
10. Lock-in events
11. New student orientation
12. Start week
The Admissions Team and YOU

• Provide positive reinforcement and support

• Increase students’ likelihood of starting school

“Kaplan is committed to helping its students follow through on their plans for a better future”
Buyer’s Remorse

• May cause students to doubt their decision
• May occur 24-48 hours after enrolling
• Can be caused by self-doubt
• Can be caused by negative feedback from the Buying Committee, people who control or influence resources the student may need, such as financial or emotional support

“Your Kaplan school is most often the best chance students have to better their lives”
Why the Lock-In Process?

- Increase students who start class
- Decrease the number of students who discontinue attending their program
- Provide feedback on the quality of service students experience during the enrollment process
Step 1: Effective Interview with Campus Tour
Step 1: Effective Interview and Tour

Uses Dimensions of Professional Admissions (DPA) to:

- Explore a student’s needs and wants
- Highlight features, advantages, and benefits
- Build relationships
- Handle objections
- Provide support

"Ultimately, an effective interview and tour should present Kaplan as a solution to the student’s problem"
Step 2: DOA Meeting
Step 2: DOA Meeting

Occurs after the student has enrolled

<table>
<thead>
<tr>
<th>Purpose of Meeting</th>
<th>Student Expectations</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Make sure student’s needs were addressed</td>
<td>• Proof of Graduation</td>
</tr>
<tr>
<td>• Confirm understanding of expectations and next steps</td>
<td>• Program Specific Requirements</td>
</tr>
<tr>
<td>• Reinforce decision and solidify commitment</td>
<td>• Complete Financial Aid</td>
</tr>
<tr>
<td></td>
<td>• New Student Orientation</td>
</tr>
</tbody>
</table>

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Kaplan Higher Education Corporation
Document 28, Page 11
Step 3: 24 Hour Congratulatory Card

CampusVue Alert!

Kaplan Higher Education Corporation
Document 28, Page 12
Step 3: 24 Hour Congratulatory Card

Provide positive reinforcement to the student

- Representatives should hand-write a note of encouragement
  - Personalized and enthusiastic
  - Highlights an upcoming step

- The card should be submitted at the same time as the enrollment paperwork and should be mailed the same day
Step 4: 24 Hour Congratulatory Phone Call

CampusVue Alert!
Step 4: 24 Hour Congratulatory Call

- Address buyer's remorse
- Remind the student why enrollment was a beneficial decision
- Explore for any questions or concerns
- Be prepared to handle objections

"Do not be afraid to make the call! Be afraid if you do not make the call!"
Redacted
Redacted
Step 5: Conditional Acceptance Letter
Quiz Instructions - The 12 Step Lock-In Process

You will have the opportunity throughout this training to assess your knowledge of the Lock-In process. Please note that you must receive a score of 80% or higher in order to pass this training. When answering the questions, please choose the most appropriate response.

Good Luck!

Click Play or Next button on Player to start the quiz.
Step 5: Conditional Acceptance Letter

Within 48 hours of enrollment a conditional acceptance letter should be mailed

Required part of the enrollment process
- Congratulates student for making the decision to enroll
- Reminds students of their expectations
- Emphasizes the completion of additional steps, such as POG and background check
Step 6: Financial Aid Packaging
Step 6: Financial Aid Packaging

- Explore financial options and determine best resources
- Relieves worry and strengthens confidence and commitment
- Should be completed within 24-72 hours after the enrollment
- Should include the Buying Committee
Step 6: Financial Aid Packaging

• Remind students to submit their Proof of Graduation within **24-72 hours** of the enrollment

• Call students to remind them of their financial aid appointment and communicate with those who have missed their appointments

• Greet students prior to and after the financial aid appointment
Step 7: Accountability Meetings
Step 7: Accountability Meetings

Meet weekly to evaluate the status of enrolled students

   Representatives should be prepared to discuss:
   ✓ Communication between the rep and student
   ✓ Financial aid packaging and POG status
   ✓ Comments or concerns about the student’s ability to start
Step 8: Lock-In Letter Series
Step 8: Lock-In Letter Series

• Mail information to maintain excitement, such as:
  - Articles or statistics on career opportunities
  - Placement news
  - Motivational Materials
  - Testimonials from students, graduates, and employers

• Letters should be mailed:
  - Weekly for frequent start schools
  - Bi-weekly for quarter start schools
  - Monthly for high school seniors

Anything sent to a student must have prior approval!
Joan just called you to let you know she is having problems changing her shift at work and might not be able to have her new hours approved before classes start. You have kept in contact with Joan over several weeks and know this is something she really wants to do. She has completed all of her financial aid paperwork but has not submitted her high school diploma. The weekly accountability meeting is this afternoon. What should you tell your DOA at the meeting?

☐ A) Tell your DOA you have talked to Joan every week. She is very excited about going to school, but is still working on obtaining a copy of her high school diploma.

☐ B) Tell your DOA you have talked to Joan every week and that everything is fine.

☐ C) Tell your DOA about the conversation you had with Joan this morning about her work schedule. Also, mention she still needs to bring in her proof of graduation.

☐ D) Tell your DOA that you have had regular contact with Joan and she has completed the financial aid process.

You must answer the question before continuing.
Match the step of lock-in with its purpose (1-8)

<table>
<thead>
<tr>
<th>Step in the Lock-in process</th>
<th>Purpose of Step</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ 24 Hour Congratulatory Phone Call</td>
<td>A. Maintain student excitement by mailing approved materials to enrolled students</td>
</tr>
<tr>
<td>☐ Accountability Meetings</td>
<td>B. Explore a student's wants and needs and present Kaplan as a solution to the student's problem</td>
</tr>
<tr>
<td>☐ Interview and Campus Tour</td>
<td>C. Critical time to address Buyer's Remorse</td>
</tr>
<tr>
<td>☐ Conditional Acceptance Letter</td>
<td>D. Helps DOA forecast the start by evaluating status of enrolled students</td>
</tr>
<tr>
<td>☐ Lock-in Letter Series</td>
<td>E. Evaluates how well the student's needs have been met</td>
</tr>
<tr>
<td>☐ DOA Meeting</td>
<td>F. Officially congratulates a student for enrolling</td>
</tr>
</tbody>
</table>

You must answer the question before continuing.
Step 9: Representative Contact

CampusVue Alert!

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Step 9: Representative Contact

• One of the most important steps in the process
• Representatives are responsible for calling their enrolled students regularly to monitor their attitudes and progress as Start Week approaches
• General best practice is to communicate weekly
Step 9: Representative Contact

- Explore level of commitment/excitement
- Motivate and encourage students
- Discuss the buying committee
- Generate personally developed leads
- Reinforce student expectations required to start school
Step 10: Lock-In Events
Step 10: Lock-In Events

The more enrolled students visit the school, the more confident they may feel about their decision to enroll and start school

- Invite all future starts to all events on campus
- Encourage students to bring their friends and buying committee to these events
Step 11: New Student Orientation
Step 11: New Student Orientation

Helps prepare the student for the transition into school

- Orientation is mandatory for all students
- Letters should be mailed 7-10 days before orientation
- Representatives should call and reach all future starts

Notify your DOA if a student is unable to attend
Step 12: Start Week
Step 12: Start Week

Representatives should play an active role in helping new students feel comfortable

- The entire admissions staff should greet students, walk them to class, and meet with them after class
- Check their temperature, follow up on paperwork, ask for PDLs, and address any concerns

"Start Week is about making all of the time and energy you have spent with a student count!"
The 12 Steps of the Lock-In Process

1. Effective interview with campus tour
2. DOA meeting
3. Handwritten congratulatory card
4. 24 hour congratulatory call
5. Conditional Acceptance Letter
6. Financial Aid packaging
The 12 Steps of the Lock-In Process

7. Accountability meetings
8. Lock-in letter series
9. Representative contact
10. Lock in Events
11. New Student Orientation
12. Start Week
Recap

You should now be able to:

• Recognize the purpose of the lock-in process
• Identify the 12 steps of the lock in process
• Distinguish the purpose of all 12 steps
• Determine the appropriate action based on the guidelines of the Lock-In Process, given a scenario
On behalf of the National Admissions Team, thank you for completing the Making It Count: The 12 Step Lock-In Process training. We hope you find this training helpful and we wish you much success!
The Lock-In Process is designed to help representatives:

- A) Increase the number of enrollments
- B) Decrease the number of meetings between a representative and DOA
- C) Improve the appointment to interview conversion
- D) Increase the number of students who start and complete their program

You must answer the question before continuing.
Redacted
Redacted
Complete the sentence below by filling in the blanks.

The step in the process when representatives consistently maintain contact with students by calling them in order to explore a commitment and excitement about starting school, generate referrals, and concerns is called what?

You must answer the question before continuing.
Which activity is not the responsibility of an admissions representative during Step 6, financial aid packaging?

A) Greet students before and after their financial aid appointments.
B) Call students to remind them of financial aid appointments.
C) Encourage students to submit Proof of Graduation.
D) Help students complete financial aid paperwork if they need help.

You must answer the question before continuing.
3640

Redacted

You must answer the question before continuing.

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Document 28, Page 48
Representative contact should be completed:

☐ A) Once before the start
☐ B) For every student who does not show up for financial aid appointments
☑ C) On a regular basis for all enrolled students until the first day of class
☐ D) Only for students who enroll at least 6 weeks before start day

[Redacted]

You must answer the question before continuing.
Match each step of lock-in with its purpose

<table>
<thead>
<tr>
<th>Lock-In Step</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Lock-In Events</td>
<td>A. Help students transition into school</td>
</tr>
<tr>
<td>□ Financial Aid Packaging</td>
<td>B. Making the time and energy you spent with students count</td>
</tr>
<tr>
<td>□ 24 Hour Congratulatory Card</td>
<td>C. Relieve worry of financial responsibilities</td>
</tr>
<tr>
<td>□ Start Week</td>
<td>D. Weekly follow up with enrolled students to check their temperature about school</td>
</tr>
<tr>
<td>□ Representative Contact</td>
<td>E. Provide positive reinforcement</td>
</tr>
<tr>
<td>□ New Student Orientation</td>
<td>F. Build confidence of students by inviting them to campus events</td>
</tr>
</tbody>
</table>

You must answer the question before continuing.
Redacted
Redacted
Complete the sentence below by filling in the blanks.

Effective use of the lock-in process decreases the likelihood of students changing their mind about starting school 24-48 hours after making the decision to enroll, which is called ________________.

You must answer the question before continuing.
Redacted
On the 4th day of the first week of class, Donovan approaches you to tell you he wants to withdraw from classes. He wants to go on a cruise next month and his teacher says he will not be able to pass the class if he misses a week of school. He thinks it may be a better idea to enroll at the local community college. What should you do?

☐ A) Tell Donovan you cannot believe he is going to give up on himself again. Tell him a vacation is not as important as his future and walk him back to class.

☐ B) Sit down with Donovan and address his concerns by asking him questions and identifying resources to help him. Develop a plan with Donovan to help him stay in school.

☐ C) Tell Donovan he will not get the personalized attention he needs at a community college because the classes are too large and there is little hands-on training.

☐ D) Go to Donovan's instructor and explain the situation to see if you can work something out.

You must answer the question before continuing.
## The 12 Step Lock-In Process

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Score</td>
<td>(max-score)</td>
</tr>
<tr>
<td>Accuracy</td>
<td>(percent)</td>
</tr>
<tr>
<td>Number of Quiz Attempts</td>
<td>(total-attempts)</td>
</tr>
</tbody>
</table>

Question Feedback/Review Information Will Appear Here
Who Are Our Leads?

Presented by the Home Office
Admissions Department
Objective

- Apply your knowledge about leads and improve efficiencies in your day to day tasks.
Who Are Our Leads?

- Everything on a campus or an Admissions department begins and ends with leads
- In this training we will discuss:
  - Definition of a lead
  - Lead generation
  - Basic psychology of leads
What is a Lead?

- Lead
  - Person that has contacted the campus to inquire about pursuing education
- Leads fall into two areas:
  - Media Leads — Any lead that was driven to inquire about education through any advertising effort whose cost to the campus can be monetarily quantified
  - Non Media Leads — Any lead that was driven to inquire about education through personal referrals or a grassroots marketing effort whose cost to the campus was nothing
What is a Lead Type?

- Lead type — Defines who prospects are, not how they heard about the campus
- Four Kaplan Lead Types:
  - Adult — Prospect that graduated from high school six months ago or more or did not graduate in their expected year
  - High School — Prospect scheduled to graduate in the current high school year
  - Distance — Adult or high school student who lives outside of the local recruiting area and requires relocation to attend school
  - Later Too Young — A high school junior who is not of enrollment age
Media Leads and Their Categories

- Media Categories:
  - Television – Contact the campus in response to an advertisement on TV
  - Radio – Contact the campus in response to an advertisement heard on the radio
  - Print – Contact the campus in response to print advertisement
  - Direct Mail – Based on zip code, demographic and psychographic information purchased by KHEC from various vendors
  - Yellow Pages – Contact the campus by referring to the Yellow Pages for the school’s information
  - Internet – Prospects who search the Web for information on schools or programs and contact the school through a site sponsored by an outside vendor
  - Website – Inquiries from prospects via the school’s website
  - Recirculated – Leads already in the database who have been retargeted via new advertising efforts
  - Specialty – Represent various types of advertising efforts that do not fall into other media categories
Non Media Leads and Their Categories

- Non Media Categories:
  - Personally Developed Lead (PDL)/Referral:
    - PDL – Results when someone who works at the school talks to an individual who is potentially interested in the school and personally obtains the prospect’s contact information
    - Referral – Results when a lead, student, or graduate provides contact information of someone interested in attending school
  - High School Comment Cards – High School presenter or High School rep from your school makes a presentation at a local high school and brings these cards to the campus as leads
Later Too Young Category

- Classified as juniors in high school
- Leads with a status of sophomore or younger should not be entered into CampusVue
Lead Source

• Vendor specific origin of a lead
• Specific to the area of the media that produced the lead
  • Example: A local newspaper lead has a lead category of Print, but a
    Lead Source of "Kaplan Tribune"
Scenario One

Any lead that was driven to inquire about education through any advertising effort whose cost to the campus can be monetarily quantified which of the following?

- A) Later Too Young
- B) Media Leads
- C) Lead Type
- D) Non Media Leads

Incorrect: The correct answer is B, Media Leads.
You must answer the question before continuing.

Your answer: [ ]
You did not answer this question completely.
Remember...

- A Media Lead is any lead that was driven to inquire about education through any advertising effort whose cost to the campus can be monetarily quantified.
Scenario Two

Which of the following is a Non Media category?

☐ A) Television
☐ B) PDL
☐ C) Print
☐ D) Internet

Incorrect. The correct answer is B. PDL. Click You must answer the question before continuing.

Your answer: [Blank]

You did not answer this question completely.

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Kaplan Higher Education Corporation
Document 29, Page 12
Remember...

- A Non Media lead is any lead that was driven to inquire about the school through any personal referral or any grassroots marketing effort whose cost to the campus was nothing.
Scenario Three

Which of the following is not a lead type?

☐ A) Adult
☐ B) Later Too Young
☐ C) High School
☐ D) Television

Your answer: 

You did not answer this question completely.
Remember...

- A lead type defines who the prospects are, not how they heard about the campus
Lead Psychology

- Lead psychology describes:
  - General personality traits associated with a lead category
  - Behavior in response to advertisement
- Allows Admissions team members to customize their approach when communicating with a lead
I Want it NOW!
Impulse Leads

- Television, Print, and Radio leads are:
  - Impulsive
  - Desire instant gratification
  - Want information now
  - Live in the moment, for the moment
  - Eager to act
  - Must be transferred to Admissions Representatives quickly
    - They may lose interest and move on to something else
I've Shopped Around!
Informative Leads

- Internet, Website, Yellow Pages, and Direct Mail leads have a desire for information
  - Researched many schools in their area
  - Know what they want in a school
  - 50% of all Internet and Website leads will enroll with the first campus that contacts them*
  - Likely to move on to other competitors if immediate contact is not made
  - Must be transferred to Admissions Representatives quickly

*Source: Course Advisor, Inc.
I Know Someone!

Common Interest Leads

- PDL's and Referrals are directly connected to:
  - Prospective students
  - Current students
  - Campus employees
- Choose to attend for:
  - Positive campus experience
  - Personal campus contact
3669

It's Time to Test Your Knowledge!
Scenario Four

What percentage of internet and website leads will most likely enroll at the first campus that contacts them?

- A) 25%
- B) 12%
- C) 50%
- D) 65%

Incorrect. The correct answer is C. 50%. Click you must answer the question before continuing.

Your answer:

You did not answer this question completely.

Kaplan Higher Education Corporation
Document 29, Page 21
Remember...

- 50% of internet and website leads will most likely enroll at the first campus that contacts them.
- More likely to move on to other competitors if immediate contact is not made.
Scenario Five

What are some of the common psychological characteristics of a Television lead?

☐ A) Impulsive
☐ B) Desire for instant gratification
☐ C) Eager to act
☐ D) All of the above

Correct! The answer is D, All of the above.
Remember...

- Television leads are:
  - Impulsive
  - Have a desire for instant gratification
  - Eager to act
  - Want information now
  - Live in the moment, for the moment
Scenario Six

- Current student speaks with Admissions Rep about upcoming Medical Start
- Student would like to obtain information for his uncle
- Admissions Rep obtains uncle’s contact information

Into which lead category does this filter into?

- A) Television
- B) Specialty
- C) Yellow Pages
- D) POL/Referral.

You must answer the question before continuing.

Correct! The answer is D. POL/Referral.

Your answer:

You did not answer this question completely.
Remember...

- PDL/Referral leads result when a prospective, current, or a graduate student provides contact information of someone interested in attending school.
Scenario Seven

Which of the following is a common psychological characteristic of a Personally Developed Lead or Referral?

☐ A) Impulsive
☐ B) Desire more information
☐ C) Directly connected to prospective students, current students and campus employees
☐ D) Eager to act

The correct answer is: C. Directly connected to prospective students, current students, and campus employees.

You did not answer this question completely.

Incorrect. The correct answer is C. Directly connected to prospective students, current students, and campus employees.
Remember...

- Personally Developed Leads and Referrals choose to attend school for reasons such as:
  - Positive campus experience
  - Personal contact at the campus
- Usually referred by a prospective student, current student, or campus employee
Scenario Eight

Which of the following is NOT a psychological characteristic of an Internet lead?

☐ A) Internet leads are more likely to move on to other competitors if immediate contact is not made

☐ B) Internet leads have most likely researched many schools and know what they are looking for

☐ C) Internet leads are impulsive and desire instant gratification

☐ D) Internet leads will most likely enroll with the first campus to contact them

***Incorrect. The correct answer is C. Internet leads are impulsive and desire instant gratification. Internet leads are informative and will most likely enroll with the first campus to contact them.***

You did not answer this question completely.

The correct answer is: C

You must answer the question before continuing.
## Quiz

<table>
<thead>
<tr>
<th>Number of Quiz Attempts</th>
<th>total-attempts</th>
</tr>
</thead>
</table>

Review Quiz
Summary

Congratulations! You have completed Kaplan Higher Education’s
Who Are Our Leads Presentation!

• Apply your knowledge about leads
• Improve efficiencies in your day to day tasks
INTRODUCTION

THE ADMISSIONS DIRECTOR'S TRAINING ROLE

A training system has three functions:

- As the initial training for newly hired Admission Representatives;
- As a reference for follow-up training for new Admissions Representatives; and
- As a guide for refreshing the skills, attitudes, and product knowledge of established Admissions Representatives.

The first key to successful selling is good training. As an Admissions Director/Sales Manager, you are responsible for the initial training of newly hired representatives, and for refreshing the skills of established representatives.

Their success is your success. Good initial training and careful follow-up training can be the difference between success and failure. And as you know, success starts with you.

WHY THIS MANUAL IS IMPORTANT TO YOU

Much of your success depends upon other people. In order for a newly hired rep to become successful, you have to train them how to do the job well. A training system will help you do that.

Use a training system to help you train your new Admissions Representatives, and they will become more productive and successful sooner than you thought possible. And when you add your special qualities to the training program, your Admission team is going to be terrific!

YOU'RE IN CHARGE

You earned the responsibility to train and guide your own group of Admissions Representatives for successful selling. You've worked hard to achieve your goals and now you're in charge. You're the coach, the leader, the decision maker, the communicator, the motivator, the instructor, the disciplinarian.

You need to wear all these hats in order to successfully train newly hired representatives, to effectively supervise their follow-up training, and to control the ongoing training of established members of your team. Only then can you be well on your way to meeting your personal goals, your team's goals, and Kaplan Higher Education Corporation's goals.
You need to earn the Admission Representative’s respect, too. Today’s representatives expect you, the Manager, to:

✓ Conceive a plan for growing
✓ Be predictable and dependable
✓ Know the job
✓ Exhibit self-confidence
✓ Be interested in them as individuals
✓ Understand them as human beings
✓ Believe in them
✓ Be able to reach decisions
✓ Delegate and educate but do not do their jobs for them
✓ Tell them how well their doing
✓ Share the credit for the accomplishments
✓ Assume the obvious is not obvious
✓ Tell them in advance about changes that will affect them
✓ Emphasize to them the “why” behind KHEC policies and procedures
✓ Make the most of their abilities
✓ Work consistently at building their pride in their sales results and accomplishments

You can and should earn respect by maintaining enthusiasm for your work and displaying a genuine interest in the people around you. Remember much or your success depends upon others becoming successful first.

Building respect with your Admission Representatives is crucial. Earning respect requires paying regular attention to the representative’s ego and welfare.

A very important part of paying attention to the Ad Rep’s welfare is to initially train them and to faithfully supervise their follow-up training.

GOALS

What is your goal? What do you want to accomplish? It’s probably the same thing KHEC and your team players want—a fair profit.

Obviously, there are other things in life besides money but the bottom line is profit.

For the moment, let’s deal only with this one goal—to make a fair profit—and determine what it takes to meet that goal.

HOW TO ACHIEVE THE GOALS

In order to make a profit, the KHEC product must first be sold to as many appropriate people as possible. This can happen only when a good sales team is performing well. Each member of the sales team must have the right combination of skill, attitude, and product knowledge to do their job well.
You're responsible for training them for success. Your attitude is crucial. Success really
does start with you.

Let's look at an example of why you want to train effectively. We'll assume you have
five Ad Reps in your group. The difference between each rep enrolling 12 students per
month as opposed to 10 students a month at a 75% show rate is 180 starts per year.

5 reps x 12 enrollments = 60 enrollments a month
60 enrollments x 12 months = 720 enrollments per year
720 enrollments x 75% show rate = 540 starts per year

Compared to:

5 reps x 10 enrollments = 50 enrollments per month
50 enrollments x 12 months = 600 enrollments per year
600 enrollments x 75% show rate = 720 starts per year

GOOD AD REPS = GOOD SALES = GOOD STARTS = GOOD $

Good training includes you demonstrating how to sell our product, on campus, on the
telephone, or at a remote site. This helps make certain that the Ad Rep becomes
successful as soon as possible, which means that they will probably stay with KHEC.
Successful people tend to stay with the thing they can do well.

It's very costly to you and to KHEC to keep training new Ad Reps. Help keep the
turnover down by providing your Ad Reps with the best training possible. Your
successful Ad Reps will make money for themselves, for KHEC and for you.
Remember:

GOOD AD REPS = GOOD SALES = GOOD STARTS = GOOD $

Be proprietary. Think as an entrepreneur. Ask yourself if you would hire this person
for your own business and continue to employ them? Would you gladly sign this
person's paycheck and deduct it from your personal checking account? If you're not
thinking as an owner-operator, you should be.

Your income depends on how well your Admissions Representative achieve. A
proprietary attitude on your part is not only helpful, it's necessary for your personal
profit. No one can take better care of your business than you, so...

Hire, train, and develop the best people for the Admissions Representative job.
You're in charge of the interviewing process. You'll hire only qualified, people, people
you would hire for your own business.

Using all of the training materials at your disposal, you can prepare the newly hired for
WINNING. You can be in charge of a winning team.
FIVE EASY PIECES

There are five basic steps you can follow to successfully train your team:

✓ Prepare
✓ Present
✓ Demonstrate
✓ Observe
✓ Supervise/Follow-up

Let's take a look at each step in detail.

1. Prepare for the training.
   - First, collect all the training materials you might need for the class.
   - Review all of the training materials yourself so that you know exactly what to do for the initial training sessions.
   - Establish the dates and times of day for the learning session, and communicate them to the participants.
   - Establish the learning location. What room are you going to teach in? Remember to reserve the room, backboards, flip charts, VCR's, audiotape players, and anything else you might need to conduct the sessions. (will you provide coffee, tea, milk, sweet rolls...?)

2. Present the material.
   - Welcome the class participants.
   - Give an overview of the training program. Tell them what areas you will cover for each day of the course.
   - Present the material in sequence. Naturally there will be questions and discussions, but you'll be able to stay on schedule.

3. Demonstrate the selling steps.
   - Role playing is helpful both here and in Step 4. For initial demonstration purposes, you play the part of the Admission Representative and have someone else play the part of the prospective KHEC Student. When you have finished, have the student critique your performance, and then discuss their critique with them.
4. Observe their performances:

- For observation purposes, have the trainee play the part of the Admissions Representative and someone else play the part of the prospective KNEC student. The DOA should observe.

- Begin the evaluation of their performance by having the trainee critique themselves. Ask them to tell you what went well and why it is important to do it that way.

- Next the DOA should tell them about the good things they did. Always begin with positive comments—emphasize what they did right.

- Then ask the trainee what they would do differently if they had it to do over again and why it would be important to do it differently.

- Then the DOA should tell them what they could have done better to achieve a more effective presentation. Again, focus on the positive.

- Next, set a time-frame for reviewing the performance and learning the material. Help them work on what they need to learn.

- Leave the trainee rep feeling good about themselves. You're trying to help them develop their skills, attitudes, and product knowledge. They're in class because they wanted the job, and because you believed they could do the job well. Help them motivate themselves—instill self-confidence.

Note # One: If the performance is a total disaster, don't critique it. The DOA should conduct another demonstration instead. Then go through the steps above for evaluating their performance.

Note # Two: Usually you can change only one or two things at a time. Focus on the two most important points, for example the use of the questionnaire, and leave other points for another time. When you try to cover or correct too much at one time, the trainee rep gets frustrated and lost.

5. Supervise/Follow-up

- This last step is part of the ongoing process. Learning must not stop at the end of the last day of initial training.

- Observe and listen to the presentations of each member of your sales team. Initial training is not enough. Good performance records are established and improved by continual observation and practice.

PREPARE ➔ PRESENT ➔ DEMONSTRATE ➔ OBSERVE ➔ SUPERVISE/FOLLOW-UP
TRAINING IS AN ONGOING PROCESS

We can always learn something new or improve our performance no matter how old or experienced we become.

Newly hired Admissions Representatives are young at the job regardless of their age. Follow-up training is essential for them.

New Admissions Representatives are like novice scuba divers. The novice scuba diver does not dive alone. The novice began diving in shallow water, always watched over or attended by an experience teacher.

Gradually the dives are in deeper water, but the instructor is always there, available for help. Eventually, the novice becomes sufficiently competent for a diving license and deeper water.

The divers are then able to dive without an instructor is they choose. But they are taught they should never dive alone.

They know new situations are always waiting for them—an unusual fish, an unknown current. They depend on each other, sharing experiences, sharing knowledge and methods. They never stop themselves from learning.

The established Admissions Representatives are like experienced divers—they are rich in experience. They have much to offer the novice and each other.

It's human nature, though, to let a little entropy seep in, to develop bad habits that can't be recognized unless they are noticed by someone else. A developing pattern of fewer sales is often a clear indication that some refreshment is needed.

You can help them. Observe their presentations. Encourage them to tape their presentations and have them listen to the tapes. Help them recognize and correct bad habits that may be keeping them from being a Founder's Club Superstar.

There is no question that ongoing training is valuable. It can mean the difference between a mediocre team and a winning team. Winners tend to stay with the team longer. It's not only fun to win, it's profitable to win.

Keeping the successful performers means that there is less turnover. Less turnover reduces the initial costs of adding a new representative—not just in training costs, but in how much the representative can consistently produce.

DEVELOP WHO FIRST

It is a common tendency to try to help the weakest performers first. Developing your strongest Admissions Representatives first allows them to be producing at high levels for themselves and you, while you develop the skills of the weaker performers. It takes
less time to develop stronger performers—30 minutes with a strong rep can compare to six days with a poor performer.

By first developing the skills, attitudes, and product knowledge of your best performers, you can literally afford the time for developing the weaker performers.

All of your Admissions Representatives should be performing at an acceptable level by the end of their first three months with KHEC. It's your job to instill the necessary confidence and sense of self-worth in your people to accomplish that.

No one wants to fail. Your investment of time with these people may be one key that instills confidence, motivation, and understanding in them to turn around their performances. You owe them that time.

But don't forget those good performers. Continue to spend time with them, too. A disproportionate amount of time spent with weak performers can heavily impact your team's profit. Strive for balance.

Commitment Based Selling can help you train the newly hired Admissions Representatives and provide a foundation for the ongoing training process for all the members of your sales team.
ADMISSIONS DIRECTOR INTERVIEW

Applicant Name: ___________________________ Date: ____________

Admissions Rep: ___________________________ Start Date: ___________ Test: ____________

Program of Study: __________________________ Class Time: Day Evening

Did your Admission's Representative discuss with you the three things we look for in accepting you as a new student? Tell me about your INTEREST, MOTIVATION AND EFFORT...


What are your career goals and why did you decide to go to ________ College?

Cover the following with the future student to ensure commitment!

☐ Time to attend class ☐ Child Care
☐ Attendance Policy ☐ Work
☐ ReEvaluated School Tour ☐ Transportation
☐ Outside studies ☐ Family Support
☐ Tutoring Available ☐ Class Schedule
☐ Placement Assistance ☐ Financial Package
☐ Book Program ☐ Orientation Date
☐ Receive School Catalog

Are there any obstacles or concerns you have now or in the future that could interrupt your training schedule? If so, what could that be?

Read the acceptance request on back of IQ and look for career roadmap plan!

Accepted? Yes No

Director of Admissions’ Signature ___________________________ Date ____________

Kaplan Higher Education Corporation
Document 30, Page 10
1. HIRING AND INITIAL TRAINING

A. Hiring

___ Do you anticipate hiring needs or do you hire in desperation?

___ Do you have time to make a quality hire or are you just looking for a warm body?

___ Do you place advertisements in a timely manner? Do you measure context and paper selection for effectiveness?

___ Do you have the time to take telephone calls from applicants or should you receive resumes? Should you do individual or group interviews?

___ Have your 1st few hires been successful? If not, have you contacted your Director and/or District Director of Admissions for interview training?

___ Do you have an interview format to follow?

___ Do you follow all KHEC and federal rules on hiring?

___ Do you always have a second person give the second interview?

___ Has the District Director of Admissions conducted the final interview and approved an employment offer?

___ Do you always conduct reference checks?

___ Are all salary plans approved by the Director and District Director of Admissions before an offer is made?

___ Has all the paperwork been completed and forwarded to the Home Office to ensure the new employee has a paycheck on time?

B. New Representative Training

___ Are you prepared for training?

___ Do you have training materials for each Representative?

___ Are forms, brochures, catalogs, proof sources and other materials ready?

___ Is there an uninterrupted time set aside in your schedule? (20 hours the first week)
Are you prepared to demonstrate each skill in both a role play and an actual situation?

Have you contacted and scheduled time with Financial Aid, Education, Placement, etc.?

Do you use all CBS training materials? Do you have others to add?

When the training is completed, is the new employee certified by the School Director that he/she has the ability to master basic skills (telephone, interview, close) before you allow them to customer contact in actual situations?

Have you set your new employees up for success?

Do your new employees understand performance standards, consequences, and have performance goals?

II. MONITORING AND ON-GOING TRAINING

A. Lead Control

Do you monitor the effectiveness of advertising by source (daily, weekly, monthly) against budget and against need?

Do you communicate with your District Director of Admission regarding advertising as needed?

Are leads distributed to Representatives in a timely manner?

Are high school leads kept in your lead database?

Are high school leads worked on a timely basis?

Do you monitor your lead conversion by source on a weekly and monthly basis and compare it against budget before you receive the “zips” report?

Do you have all necessary brochures, catalogues, tapes, and proof sources in stock and in use?

Do your Representatives work re-circulated leads?

Do you follow the company policy for re-calculating leads?

Do you distribute leads according to Representative productivity?

Do you know which Representatives convert which leads best and which Representatives convert which leads worst and distribute the leads?
3693

accordingly (i.e., Representative A converts TV leads very well, but hates
direct mail leads)?

___ Do the leads reported on your end of the month Flash match those on the
Zip Report?

___ Are leads carefully recorded by source and by Representative?

___ Do you maintain an average of one referral lead for every enrollment?

___ Do you have a Personally Developed Lead program?

___ Do you develop the attitude in your Representatives that they are
expected to provide at least 20% of their leads with referrals and
personally developed business?

___ Are all leads inputted into the KHEC lead tracking system on a timely
basis?

B. Monitoring Representative Follow-Up

___ Do you maintain a daily master appointment sheet in a central location?

___ Do you look at it daily and insure you are set up each day with enough
interview appointments?

___ Do your Representatives make enough appointments daily, weekly,
monthly to average minimum interviews per month?

___ Do you occasionally confirm Representative appointments yourself?

___ Do you occasionally call no-show appointments to verify?

___ Do you phone-shop your Representatives to monitor telephone skills?

___ Do your Representatives voice tape actual telephone calls to prospective
students to monitor telephone calls to prospective students?

___ Do you sit in and listen to actual telephone calls to prospective student?

___ Do you ride with your Outside or High School Representatives twice a
week?

___ Are your Representatives using flip charts, presentation books, and school
video tapes where appropriate?

___ Do you sit in on actual interviews with your Campus Representatives twice
a week?
Do your Campus Representatives turnover every interview not closed when their closing rate is below 50%?

Do you have your Representatives tape actual interviews?

Do you call pending enrollments and/or interviews not closed for your Outside Representatives who close below 50%?

Do your Representatives know their personal sales statistics (lead conversion, show rate, closing percent, etc.) weekly, monthly, annually?

Do you hold a formal feedback session at least once a month with all employees reporting to you?

Do you have a written action plan for each Representative each month to maximize strengths, work out weaknesses, and establish goals?

Do you sit in with telemarketer to monitor effectiveness?

Do you review telemarketing scripts for effectiveness?

Do you set quotas and goals each week for each telemarketer?

Do your Representatives sell all programs effectively?

Do you hold regular product knowledge and placement information meetings?

C. Start and Show Rate Follow-Up

Do you follow all show rate procedures?

Are all Campus enrollments scheduled for their follow-up financial aid interview within 3 days of enrolling?

Are all Outside enrollments given or mailed financial aid packets within 3 days, and/or scheduled for an appointment as soon as possible?

Do your Representatives feel that they are responsible to insure that all enrollments are packaged, and that all documents are collected?

Do you maintain effective communication with the financial aid office and receive weekly updates by start, by students?

Do you conduct second interviews of all enrollments by telephone or in person within 3 days of enrollment?
Do your Representatives contact all enrolments a minimum of once every two weeks?

Do you spot check enrolments to ensure that your Representatives are talking to their students once every two weeks?

Do you send additional letter, articles, proof sources, and cards to enrolments on a timely basis?

Is registration and/or orientation mandatory?

Is orientation motivating and worth attending?

Do you have a solid part-time job placement, student housing and/or student services program in place?

Do your work with the entire school, so that everyone is involved in show rate?

Do you hold creative brainstorm meetings at least once a quarter for new ways to increase your show rate?

III. MOTIVATION

Do you hold regular sales meetings?

Do you delegate part of your meeting to Representatives?

Do you have a program to recognize Representative(s) of the month?

Do you post weekly, monthly standings and review weekly?

Do your Representatives understand the Founder’s Club? Do they know at all times how many starts they have towards achieving Founder’s Club?

Do you identify potential management candidates and help them to achieve a management position?

Are you a fair and consistent Manager?

Do you understand what each employee’s personal hot button is?

Do you know the personal and professional goals of each employee? Do you help maximize achievement of these?

Are written performance evaluations discussed on a timely basis?
IV. DISCIPLINE

Do you hold corrective interviews on a timely basis? Do you document them?

Do you have a written action plan to help the employee improve performance?

Do you do written counseling sessions before termination? Are these discussed with your Director and District Manager prior to the actual counseling?

Do you follow the KHEC Policy and Procedures for discipline and termination? When in doubt, do you consult with Human Resources?

Are all terminations approved by your District Manager prior to termination?

Do you terminate on a timely basis?
RUN RATE ANALYSIS

REPRESENTATIVE: ________________________

CLASS START: ________________________

CLASS START GOAL: __________

NUMBER OF CURRENT GROSS ENROLLS: __________

1. Start goal divided by show rate% = _________

   = _________ # of Enrolls needed

2. Enrollment goal divided by I/E% = _________ # of Interviews needed

3. Interviews divided by A/I% = _________ # of Appts needed

   1. Appointments divided by L/A% = _________ # of Leads needed

Divide all totals to get weekly goals.

Enrollments = _________

Interviews = _________

Appointments = _________

Leads = _________

ACTUALS WEEK 1  WEEK 2  WEEK 3  WEEK 4  WEEK 5

ENROLLS =

INTER =

APPTS =

LEADS =
SHOW RATE

12 Step Process

"Keeping the Dream Alive" is now the challenge for each representative. Students who enroll in our programs have second thoughts and questions when they leave the school.

- "This is a BIG step."
- "Twelve months is a long time."
- "I just made a huge commitment."
- "Can I really do this?"
- "What if I fail?"

Thoughts like these are inevitable. Unless we effectively deal with these thoughts, the student could give in to self-doubt and cancel their enrollment. The student has just made one of the biggest decisions they will ever make and it should come as no surprise that their enthusiasm will begin to fade the minute they leave the school. The student's family may have second thoughts and try to talk them out of their decision. The student's friends may become jealous because they know their friend is going to get ahead of them. The student may start having doubts own their own. You know that your Quest school is the best chance the student has to better their life— it's the representative's job not to let them get talked out of their decision. It is up to the representative to help them overcome their doubts and the doubts and/or concerns of others. It is up to the representative to help them succeed.

Obviously, the representative can't be at the student's side all of the time, dispelling every negative thought and doubt that happens along the way. But if they managed the process correctly, they won't have to.

To ensure that students start their training program the final step of the Commitment Based Selling process is to Develop and Maintain Follow-up. The Quest show rate plan has been designed to help our students make it through a very difficult and unknown process. The show rate plan consists of a series of personalized periodic contacts with the student, in an effort to help them solve any problems that may arise in their quest for career training. The show rate plan will:

- Increase the percentage of students who start class.
- Decrease the number of drops.
- Provide feedback on the quality of service the student experienced during the enrollment process.

Quest has a commitment to help their students follow through on their plans for a better future. We give positive reinforcement to our students as we remain dedicated and committed to their success.

Step One: Commitment Based Selling Process

The first step to a winning show rate is a thorough interview in which all obstacles have been addressed and overcome.
Show rate begins with the enrollment process. All steps to the Commitment Based Selling process should be completed in the proper sequence. The admissions representative should also schedule all follow-up financial aid, evaluation, and second interview appointments at this time.

Initiate Impact. This is where the representative greets the prospective student, introduces themselves, takes the student to their office, and puts the prospect at ease. This is also where the representative sets the stage for the interview and what the prospect can expect during their visit. This step also sets the stage for the importance of the representative role in the enrollment process.

Purpose:
1. Prospect understands the admissions representative role.
2. Prospect understands the importance of the interview.
3. Prospect understands how the interview will proceed.

Remember: The initiate impact statement must be scripted and memorized.

Uncover & Discover the Buying Profile. During this step the representative completes the interview questionnaire to discover the prospective student’s likes, careers, primary features and to determine where the prospective student has broken a promise or bent a commitment in the past. This segment also allows the representative to ask a layer of questions that will help them develop the prospect’s awareness of their own dreams and which career training programs will lead them to the desired career field. The admissions representative may need to ask a series of probing questions to determine the prospective students buying profile. The representative should also pre-handle any obstacles that could prevent the prospective student from starting and graduating from their program. Example: Childcare, transportation, employment, extra-curricular activities, etc.

Purpose:
1. Identify 10 primary Features - (Discover what is important to the prospect)
2. Identify 5 F.I.R.E. - (Discover what the prospect wants to eliminate/avoid)
3. Identify 5 Can’ts - (Discover what the prospect wants to improve/enhance/increase)
4. Identify Challenges Questions - (Discover where the prospect has broken or bent a promise or commitment in the past)

IMPORTANT:
• The Ad Rep must complete the IQ.
• The IQ should take a minimum of 40 minutes to complete.
• The IQ must include IME at the beginning of every section.

Activate Interest. This step of Commitment Based Selling is a transitional statement to go from receiving information to giving information. Activate Interest serves as a bridge to transition from the Uncover & Discover the Buying Profile to Creating Desire. Activate Interest lets the student know that Guest training programs are designed to meet the needs of employers. During this step the representative would present the ten primary features and benefits for the first
time and then gain agreement that it would be okay to continue with the interview.

Purpose:
1. The transition from receiving information to giving information.
2. Bridge between asking questions to showing the school.
3. The Ad Rep presents 10 primary features/benefits.

Create Desire. During this step the Representative presents the school's evidence of credibility by telling success stories of students, graduates and employers. This is successfully achieved while taking the prospect on a tour or showing the portfolio. The use of the tour and portfolio provides evidence that your school has been the choice of many graduates who have gone on to be successful. During this step the representative speaks through five success perspectives:
- Our Students
- Our Graduates
- Employers
- Students in similar situations
- Graduates that were in similar situations

By using the success perspective, the representative shows each feature of the school as a testimonial from a third party.

Elicit Action. This step is where the representative summarizes the interview and asks for the sale. The representative's goal is to get the application signed, collect the enrollment fee, and make follow-up financial aid, evaluation, and second interview appointments. After the enrollment is complete, the representative should ask for referrals and post close. It is absolutely necessary to get close to the sale because others may try to change their mind. Your job is to ensure they keep their resolve to better their lives.

Develop & Maintain Follow-up. This is the final step to the Commitment Based Selling process. This step ensures that students start their training. There is a direct relationship between being fully packaged for financial aid and the percentage of students that show up for class. To begin the financial aid officer will perform a financial aid estimate for each prospective student who has made the decision to enroll. Quest is committed to providing quality financial planning for students and parents so that they may make informed decisions for financing their education. By providing the student with quality product information during the admissions process, early notification of the availability of financial assistance alternate payment plans will ensure improved show rates. It is essential to make sure that the prospective student is packaged, that they have completed all the necessary paperwork correctly and that their financial aid forms are completed in a timely manner. Official financial aid appointments should take place within three business days of enrollment for inside and 7 business days for the outside and high school markets. All enrollments should be scheduled for an official financial aid appointment and any required testing appointments before leaving the representatives office. On a daily basis the director of admissions should get a list of the prior day financial aid appointments and have the representatives follow up on all no show financial aid appointments. The representative should schedule all financial aid, testing and second
Interview appointments before the student leaves the campus.

**Step Two: The DOA Second Interview**

The director of admissions, assistant director of admissions, executive director, or a senior admissions representative should conduct a second interview, using the Second Interview Questionnaire, within three days of the enrollment. The second interview is designed to achieve four objectives:

1. To reinforce the basic features and benefits of the program and answer any questions.
2. To address any potential obstacles that may prevent the applicant from starting and graduating from school.
3. To build the applicant's self-esteem and motivate the students to start class and begin looking toward graduation.
4. To ensure that the applicant has the fundamental physical and mental faculties necessary to benefit from the program.

Ideally, the second interview should take place after the financial aid appointment. If the new student is unable to visit the campus within three business days, then the interview should take place over the telephone. If the student is a dependent, the second interview should include parents and/or other members of the decision committee, as appropriate. The admissions representative should state during the admissions process that the enrollment is subject to review by the director of admissions or executive director. During the second interview, the "Second Interview Questionnaire" should be completed and retained in each new student's enrollment file. Using the questionnaire as a note taking device, the following format should be followed:

- Introduction
- Identify Career Objectives
- Ensure Commitment
- Identify Obstacles
- Reinforce that "We care about our students' success."

**Step Three: Financial Aid Packaging**

Must complete within 48 to 72 hour period.

**Step Four: 48-Hour Telephone Call**

The 48-hour period following enrollment is a critical time for buyer's remorse. Statistics prove that "buyer's remorse" sets in within 48 hours of the decision. This call will deal with any buyer's remorse and re-motivate the student on why they decided to enroll to begin with. **Don't Be Afraid to Make This Call! Be Afraid If You Don't Make the Call!**

The admissions representative should probe for any questions or concerns and be prepared with two or three different responses to overcome the most commonly heard objections during this call. Examples: "I need to save some money first." "I need to get a job before I start school." "I can't afford it." "When is the next start?" Knowing how the representative is going to overcome the student's objection in advance will increase the chances in getting the student to understand why they need to start school now! Successful representatives understand that our students do not buy features; they buy the benefits of the features. Keep this in mind when dealing with buyer's remorse.
Step Five: Handwritten Congratulations Note

The admissions representative handwrites a note to the new student. As soon as the representative walks the student out, they should return to their desk and write this note. Make the note personal and enthusiastic. The representative's enthusiasm will come across in their written words. The handwritten note should be mailed the same day of enrollment. Generating this note should be a part of correctly processing the enrollment application and file.

Step Six: Acceptance Letter Series

Within 72 hours of enrollment an acceptance letter is sent from the executive director. Using an accordion ticker file system 1-31 file the letters (which are personalized on the computer) and organize them to be mailed at equal intervals. Generating these letters should be a part of correctly processing the enrollment application and file. Concurrently the representative is mailing "Acceptance/Welcome Letters" from the education and career service departments. For frequent start schools, letters should be mailed weekly and for quarter start schools, the letters should be mailed bi-weekly. High school seniors that enroll in advance of their graduation from high school should have a piece of exciting information mailed to them on a monthly basis. When sending welcome letters include articles/statistics on career opportunities, placement news, motivational materials, a copy of the student's career road map, a copy of student's essay, graduate, student and employer testimonials, etc. and write personal notes like, "Susan thought you would be interested in this information... Can't wait to see you at orientation and then graduation!"

Using an accordion ticker file system 1-31 file the letters (which are personalized on the computer) and organize them to be mailed at equal intervals. Generating these letters should be a part of correctly processing the enrollment application and file.

Step Seven: Certificate of Acceptance

An acceptance certificate is mailed within 72 hours of enrollment.

Step Eight: Admissions Representative Telephone Contact

The admissions representative has the responsibility to call their student's to see how everything is going. Students may be reluctant to call their admissions representative and ask for help. The follow-up call allows us to find out how they're doing, and how we may be able to help them solve problems they think will keep them out of school. Talking to the student regularly helps to keep them informed, encouraged and motivated to start their training program. For frequent start schools follow-up calls should be made weekly and for quarter start schools, the calls should be made bi-weekly. High school seniors that enroll in advance of their graduation should have telephone contact on a monthly basis. The admissions representative can call to check on the status of the student's high school diploma, pending financial aid paperwork, testing, exciting placement news, or a call just to see how things are going. Regular contact
is one of the keys to a successful show rate.

**Step Nine: Mailings - Career Information, News Letter, and Motivational Pieces**

These items should be kept in a file and sent out within the appropriate time period (depends on the enrollment-to-start date period).

**Step Ten: Orientation Letter**

An orientation letter should be mailed 10 – 14 days prior to orientation so the student can make appropriate plans to attend. Orientation is the responsibility of all departments. A good orientation should be motivating, not rules and regulations oriented. Students should leave orientation looking forward to their first days of class. The orientation should be well planned and coordinated between all departments. The admissions representative should place no show follow-ups calls immediately following the no show for orientation.

**Step Eleven: Orientation Reminder Telephone Call**

Begin one week prior to orientation to call and reach each and every student by telephone. Prepare them for what to expect: "When you arrive, check in with the receptionist and she will notify me that you have arrived. I will take you to the location designated for the orientation. You will meet everyone on staff and learn how they will assist you in achieving your career goals. You will also meet fellow students that you will attend class with. This event will last about..."

Because the orientation is fun and informative, we recommend that you bring a friend if you'd like. I can't wait to see you (day & time). It will be great to see you again." The admissions representative should notify the executive director and/or the director of admissions when a future student notifies them that they cannot attend orientation. We should not have many surprises on orientation, registration, or start day!

**Step Twelve: Orientation**

Orientation day has finally arrived and now the student is wondering: Should I go? Will I fail? Is now the right time? Will I fit in? It is a proven fact that those thoughts and doubts along with others are buzzing through their minds on orientation and the first day of school. We have all attended orientations but do we leave there feeling up or just glad another orientation is over. Too often they are flat because we do the same boring things. Many times we review the rules and regulations, the school catalogue and introduce the instructors and staff. Is it any wonder that our students may leave orientation looking like they are in a daze?

The orientation can begin with everyone being assigned a "study buddy" and then the students interview their buddy so they can introduce them to the other orientation attendees. This will break the ice and increase their comfort level. A part of the interview is to discover why
they decided to go to school and what they hoped to gain from the training. The study buddy will also discuss any obstacles that could prevent them from completing the training. (This interview allows students to realize that many are there for the same reason or reasons.)

The orientation should include a strong dose of positive thinking. Perception games can be played and motivational handouts can be given. Have the students write down three reasons why they decided to enroll. List all the reasons on the board. Engage in conversation about all the commonalities among the group. This activity helps the students to know that there are many others in a similar situation as themselves.

The orientation should end on a positive note. Awards can be given to the person who traveled the farthest, the first to arrive, the longest time since attending school, etc. These awards can be presented with a lot of humor and laughter.

Yes, the students can meet with the other departments and receive the necessary rules and regulations; but they also need to receive encouragement while having a lot of fun.

Liven up your next orientation and you'll enjoy it almost as much as the students. No one has a second chance at a good first impression. The entire staff must be excited and show our belief in education. Students usually make their decision to remain in school during their first few weeks of class. Their decision to stay depends on the attitude of the faculty and staff. The attitude we display will be the attitude adopted by our students. Be sure it is a positive one.

Procedure for Handling Cancellations, Rescheduled, and Orphans

The director of admissions or executive director must approve all rescheduled enrollments. No exceptions. Local students must reschedule in person, for an interview by the admissions director or executive director, not by mail or telephone. Distant students must send in a written request and have a telephone interview with the director of admissions or executive director. No one should be rescheduled until they have paid all applicable fees, tested, re-packaged in financial aid and completed all necessary enrollment paperwork. A student should not be automatically rescheduled into a new class.

The director of admissions should personally talk to all cancellations before they are processed. As a last ditch effort to save a cancellation, require that they come into the school to cancel their enrollment. Do not allow cancellations to happen over the phone. Require all cancellations to sign a cancellation form to make the cancellation official. A face to face meeting increases the chances of saving the enrollment. Many times the real reason why they want to cancel has not surfaced. Once we understand the real reason they want to cancel, we have a better chance of saving them and helping them find a solution. We understand that we can't save every cancellation; but at least we have a better chance if we can get them back into the school.

Orphan enrollments usually account for a high percentage of the total cancellations. The director of admissions should maintain all contact
directly, or assign follow-up activity to the most dependable representative.

**Weekly Future Start Accountability Meeting**

On a weekly basis the representative, director of admissions, executive director, and a financial aid representative should compare booked futures and their financial aid packaging status. During this meeting a “Red Flag” list for students not packaged, not tested, or no showed a financial aid or testing appointment should be created. Other areas to be discussed include:

- When was the last time the admissions representative talked to the student?
- Has student paid any required application fees?
- Is the POA on file?
- Has the student completed their application for financial aid?
- Is the representative follow-up log up to date with all documentation of contacts?
- Are there any obstacles that could prevent the student from starting or finishing their program?

**Documentation of Follow-up**

The representative can follow-up by keeping a record of their follow-up activities by using a follow-up binder. The following forms should be included for every student:

- Contact Accountability Form
- Enrollment Agreement
- FA Estimated Award Letter
- Missing Document Checklist
- POA
- Transcript Request

The follow-up binder provides the admissions representative with an orderly listing of expected starts and a way to maintain current status and follow-up. A separate contact sheet should be maintained for each student. The representative should document all follow-up contact dates, the activity and the outcome of the contact or mailing.

The representative should bring their follow-up binder to the weekly accountability meeting.

**OTHER SHOW RATE IDEAS**

**Activity Name Tracking Board**

Every day the school director or the director of admissions wants to know: “How many enrolments does the representative have? How many are good? As we move closer to each start date and the number of students multiplies, remembering names and faces gets tougher and so does the tracking and recording of admissions requirements. How can we help admissions track start numbers and create a competitive split among the admissions team?”

**Create Name Tracking Boards.........**

The board should hang in the director or director of admissions office. The board can include proof of graduation, financial aid, testing, etc. Every time an admissions representative enrolls a new student they mark the student’s name and program, on the Name Tracking Activity Board. Also when a student cancels the admissions representative must cross out that student’s name. This daily accountability allows the director and/or director of admissions to view the next start at a glance. Creating name tracking boards also creates...
competition among the admissions team. Every representative knows how he or she compares to the other representatives.

Press Releases

The purpose of releasing press notices typically is to bring public attention to a business development, thereby improving public relations through name and service awareness. For Quest schools, the purpose of the press release program is two-fold. In addition to the public relations aspect, when the new student’s decision to attend school is published in a local hometown newspaper, community, peer and family pressure is brought to bear and hopefully, the prospective student is motivated to follow through with their decision.

The process begins at enrollment. The student must give the name of the hometown newspaper that will receive our mailed press release. In addition the student acknowledges the press notification by completing the Press Release Form. Upon successful completion of the admissions requirements, the school acceptance press release is mailed to the referenced hometown newspaper. A copy of a Kaplan approved press release must be used.

The coordinator of this procedure must prepare for the program by first, gathering notification information and addresses of all major newspapers in the school’s general recruitment area. Secondly, the Kaplan corporate public relations office must approve the press release notice. Then, as students from smaller municipalities enroll, their local newspaper information can be added to the index file.

Open House

For a successful open-house, follow these tips:

Check-ins
- Have greeters present to assist with the sign in process.
- Have everyone sign in completely: name, address, phone number, etc.
- Have a nice folder with career info, news articles, and the latest placement stats for their review.
- Let them know that refreshments will be available at the conclusion of the open house.

Welcome
- Greet all visitors.
- Give an overview of the school, its history, and the admissions process.

Tour
- Representatives to tour prospects focusing on their area of interest.
- Program Directors to assist in the open house to assist with answering questions about their program.

Career Services
- Should conduct a 10 to 15 minute overview of services provided.
- Handouts should be made available.

Financial Aid
- Should conduct a 10 to 15 minute overview of the financial aid opportunities available to those who qualify.
**Question & Answer Session**
- Director of Admissions to be available at the conclusion of the open house to answer questions.
- DOA and Representatives are to assure prospective students scheduled an appointment with a representative for further information or to schedule an appointment to return.

**Refreshments**

**Should follow all activities.**
Gives representatives and prospects an opportunity.

**Bounce Back Mail Piece**
Mail a piece that tests the student’s interest with a call to action. Example:

A survey from the executive director or director of admissions measuring the prospective students at the school, correspondence from the placement department requesting completion and return in order to complete their placement file, or return the correspondence for pilot drawing at orientation. Remember to include postage paid envelope for the student to mail back to the school. Using an accordion folder file system 1-31 file the letters (which are personalized on the computer) and organize them to be mailed at equal intervals. Generating these letters should be a part of correctly processing the enrollment application and file.
JOB DESCRIPTION

POSITION TITLE: Admissions Representative

DEPARTMENT: Admissions Department

REPORTS TO: Admissions Director & School Director

FUNCTION: The Admissions Representative is responsible for interviewing, enrolling & follow-up of prospective students who have inquired about the school programs.

Duties:

I. Inquiry Calls
   A. Follow telephone script.
   B. Overcome objections with the goal of scheduling appointment.
   C. Mail information for those who fail to schedule appointment.
   D. Timely follow-up on all inquiries that fail to schedule appointment.
      1. Telephone follow-up
      2. Mail follow-up
   E. Immediate follow-up on all appointments that fail to show for appointment.
      1. Telephone follow-up
      2. Mail follow-up
   F. Documentation of all inquiries and follow-up.
   G. Schedule acceptable percentage of leads to appointments.

II. Interview
    A. Interview prospective students according to Commitment Based Admissions process.
       1. Initiate impact
       2. Uncover & Discover Buying Profile
          • Interview Questionnaire
          • IME
          • Pre-lim questions
          • Career Road Map
          • Five Fives & Carrots
          • Ten Primary Features
          • Challenging Questions
    B. Activate Interest
    C. Create Desire
       • Features & Benefits
III. Enrollment
   A. Complete all required enrollment paperwork with accuracy.
      1. Request HS/GED, & previous education transcripts when needed
   B. Ensure all enrollments have completed financial aid packaging
   C. Ensure all enrollment meet admissions requirements.
      1. HS/GED
      2. Testing
   D. Follow-up to ensure student starts school.
      1. Telephone
      2. Mail

IV. Minimum Standards
   A. Conduct minimum standard interviews for each day worked
   B. Acceptable number of enrollments
   C. Acceptable Show Rate
   D. Acceptable number of starts
   E. Minimum of one referral for every enrollment

V. Submit all required reports to DOA on a timely basis.

VI. Adhere to schedule of hours set forth by Admissions Director/School Director.

VII. Attend meetings as designated by Admissions Director/School Director.
    A. School meetings
    B. Company meetings

VIII. Honestly & correctly present school's programs and career opportunities.

IX. Keep informed of industries and opportunities for graduates.

X. Other duties as assigned.

Admissions Representative Signature Date

Director of Admissions Date

Kaplan Higher Education Corporation
Document 36, Page 29
New Admission Representative Training Schedule

**Week One**

**Day One:**
- Complete New Hire Paperwork
- Job expectations
- Staff introduction
- Initiate impact memorization
- Activate interest memorization
- Review school catalog
- Review employee handbook
- Review all sales promotions
- Schedule meetings with department heads & instructors

**Day Two:**
- Meet with Director of Admissions for previous day review
- Morning, sit in one hour in all programs lab class
- Afternoon, meet with lab instructor for one hour
- Afternoon, minimum one hour meeting with:
  - Placement Director
  - Internship Coordinator
  - Financial Aid Director
  - School Director
  - Education Director

**Day Three:**
- Meet with Admissions Director for previous day review
- Morning, sit in lab classes
- Afternoon, meet with lab instructors
- Afternoon: read Module One Commitment Based Selling Overview
- Memorization Initiate Impact & Activate Interest Statement

**Day Four:**
- Morning, meet with Admissions Director for previous day review
- Morning, observe Admission Representative interview
- Morning, read Module Two Understanding Our Product
- Afternoon, worksheets for Module Two Understanding Our Product
- Memorization Initiate Impact & Activate Interest Statement
Day Five:
1. Morning, meet with Admissions Director for previous day review
2. Morning, meet with Admission Representative on lead tracking system and reports
3. Morning, read Module Three Relating Benefits
4. Morning, Worksheets for Module Three Relating Benefits
5. Afternoon, read Module Four Success Perspective
6. Afternoon worksheets Module Four Success Perspective
7. Afternoon, Read Module Five Buying Motives
8. Afternoon, Worksheets for Module Five Buying motives

Weekend:
1. Review Module One through Five prior to second week training on Commitment Based Selling

Must have Initiating Impact & Activating Interest statement memorized prior to second week training on Commitment Based Selling

Week Two

Day Six:
1. Review previous week
2. Product knowledge test
3. Features & Benefits
4. Fines & Carrots
5. Success Perspective
6. Homework: read Module Six Initiating Impact & Module Seven Uncover & Discover Buying Profile

Day Seven:
1. Review previous day
2. Initiating Impact
3. Role play Initiating Impact
4. Uncover & Discover Buying Profile
5. Probing questions
6. DOA role play questionnaire
7. Homework: Review Module Seven Uncover & Discover Buying Profile & read Module Eight Activating Interest

Day Eight:
1. Review previous day
2. Uncover & Discover Buying Profile
3. Role play, role play, role play
4. Activating Interest
5. Role play Activating Interest
6. Homework: read Module Nine Create Design & Motivate Ten Elitist Action
Day Nine:
1. Review previous day
2. Create Desire
3. Create Desire role play
4. Portfolio
5. Tour
6. Elicit Action
7. Elicit Action role play
8. Homework: read Module Eleven Develop & maintain Follow-up & Prepare for Interview

Day Ten:
1. Interview observation
2. Telephone training & handling objections
3. Telephone role play
4. Commitment Based Selling Evaluation & Certification
5. Homework: read Module Twelve How to Increase Appointments & Interviews
<table>
<thead>
<tr>
<th>Traits</th>
<th>Evaluation/Comments</th>
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<tbody>
<tr>
<td>Intensity</td>
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<td>Perseverance</td>
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<td>Intelligence</td>
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<td>Persuasive Communication Skills</td>
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<td>Customer Focus</td>
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<td>Decision Making</td>
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<td>Strategic Thinking</td>
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<td>Commitment</td>
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Interviewer (Last Name)
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<thead>
<tr>
<th>Criteria</th>
<th>Demonstrated Behaviors</th>
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<tbody>
<tr>
<td>Integrity</td>
<td>High standards of personal and business ethics.</td>
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<td>Values align with KHEC.</td>
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<td>Personal accountability and openness.</td>
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<tr>
<td>Results orientation</td>
<td>Speaks of achievements.</td>
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<td></td>
<td>Takes ownership.</td>
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<td></td>
<td>Completes what one starts.</td>
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<tr>
<td>Intelligence</td>
<td>Able to think from abstract to concrete.</td>
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<td></td>
<td>Vocabulary/grammar.</td>
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<td></td>
<td>Creative/curious.</td>
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<tr>
<td>Persuasive</td>
<td>Asks for the order/closes.</td>
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<tr>
<td>Communication</td>
<td>Influences others.</td>
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<tr>
<td>skills</td>
<td>Eye contact/listening skills.</td>
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<tr>
<td>Customer focus</td>
<td>Appreciates and emphasizes customer perspective.</td>
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<td>Sets and communicates standards for customer service.</td>
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<td>Customer/mission focused.</td>
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<tr>
<td>Decision making</td>
<td>Makes tough decisions.</td>
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<td>Logical/organized decisions.</td>
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<td>Team builder</td>
<td>Knows role in teams.</td>
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<td>Collaborates effectively with colleagues.</td>
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<td>Listening skills/other oriented.</td>
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<tr>
<td>Value driven</td>
<td>Understands the ROI process.</td>
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<td>Knows the competitive bid process.</td>
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<td></td>
<td>Understands business, industry, and competition.</td>
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<td>Strategic thinking</td>
<td>Proactive versus reactive.</td>
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<tr>
<td></td>
<td>Sees outcomes at full scale.</td>
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<td></td>
<td>Develops strategic plans.</td>
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</table>
Admissions Representative
Product Knowledge Evaluation

HISTORY
1. What year was KHEC College established?
2. Who owns KHEC College?
3. What year did the company acquire KHEC College?
4. How many years has KHEC College served in the community?

THE SCHOOL
1. Who is the Executive Director of KHEC College?
2. Who is the Education Director of KHEC College?
3. Who is the Finance Director of KHEC College?
4. Who is the Placement Director of KHEC College?
5. Who is the Admission Director of SACMDA/CCT?
1. Who is the president of our parent company?

2. Who is the vice president of our company?

3. Who are the East Coast Directors?
   Operations:
   Education:
   Admissions:

4. When was the parent company established?

5. How many schools currently make up our parent company?

KHEC COLLEGE

1. How many programs does KHEC College offer?

2. What are the programs offered at KHEC College?

3. Who accredits KHEC College institutionally?

4. What programs currently hold programmatic accreditation?

5. What programs are currently working on programmatic accreditation?

6. Does KHEC College guarantee employment to their graduates?

7. Do we offer financial assistance to our students?

8. What type of Financial Aid programs does KHEC College offer?

9. What are the admission requirements for KHEC College students?
10. What are the admission procedures for enrollment?

11. What tests are administered to KHEC College students and what are the minimum scores accepted?

12. Does KHEC College accept ability-to-benefit students?

**MEDICAL ASSISTANT**

1. What is the length of the Medical Assistant program?
   - Days:
   - Evenings:

2. What are the total hours of the Medical Assistant program?

3. How long is the internship for the Medical Assistant program?

4. What days does a Medical Assistant student attend class?
   - Days:
   - Evenings:

5. What are the hours of the Medical Assistant program?
   - Morning:
   - Mid-morning:
   - Afternoon:
   - Evening:

6. What does the graduate receive upon successful completion of the program?

7. Why is it important to become certified?

8. What is the average Medical Assistant graduate starting salary?

9. What is the current year placement percentage for the Medical Assistant program?

10. What three areas are the Medical Assistant trained for?
    - A.
    - B.
    - C.
11. What are five job opportunities for Medical Assistant graduates?
A.
B.
C.
D.
E.

MISCELLANEOUS

1. What are the differences between a traditional college and a technical/vocational college?

2. Who are KHEC College’s competitors?

3. What is the advantage of someone wanting to use KHEC College as a stepping stone toward their career goals?

4. What can the school grant a student that has a medical condition or has military obligations?

5. How many consecutive days can a student miss before the school must drop them?

6. What percentage of absences can a student accumulate for the entire program?

7. How much time does a student have to cancel their application to be eligible for a refund of the registration fee?

8. A prospective student must be given a tour of the school prior to enrollment.
   A. True
   B. False

9. A student must be given a school catalog at the time of enrollment.
   A. True
   B. False
New Admission Representative Commitment Based Check-Off

<table>
<thead>
<tr>
<th>Training</th>
<th>Time</th>
<th>Date</th>
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<td>Certification</td>
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### New Admission Representative Product Knowledge Check-Off

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<td>Staff Introduction</td>
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<td>Financial Aid</td>
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<tr>
<td>Pharmacy Tech</td>
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<tr>
<td>Surgical Technician</td>
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## Daily Calling Record

### Calls

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### Interviews

<table>
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### Enrollments

<table>
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<tr>
<th>Student's Name</th>
<th>Phone #</th>
<th>Course</th>
<th>Lead Source</th>
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</table>

CONFIDENTIAL
### TABLE OF CONTENTS

- Kaplan Operating Principles & Mission Statement
  - Pg. 1
- Commitment Based Selling Overview
  - Pg. 8
- CBS Flow Chart
  - Pg. 9
- CBS Outline
  - Pg. 10-11
- Fires & Carrots
  - Pg. 12-14
- "Why Customers" Buy Worksheet
  - Pg. 15
- Features & Benefits
  - Pg. 16-20
- Features & Benefits Worksheets
  - Pg. 21-26
- Success Perspective
  - Pg. 27-29
- Success Perspective Worksheet
  - Pg. 30-34
- Identify Impact
  - Pg. 35
- Uncover & Discover the Buying Profile
  - Pg. 36
- Career Road Map
  - Pg. 37-38
- Probing Questions
  - Pg. 39-44
- Adult Interview Questionnaire
  - Pg. 45-50
- High School Questionnaire
  - Pg. 51-54
- Activate Interest
  - Pg. 55
- Create Desire
  - Pg. 56-57
- Challenging Questions
  - Pg. 58
- Educational Investment Checklist Role Play & Checklist
  - Pg. 59-60
- Elliot Action
  - Pg. 61-62
- Post Close
  - Pg. 63
- CBS Reference/PDL
  - Pg. 64
- E's of Telephoning
  - Pg. 65-66
- Effective Telephoning Techniques
  - Pg. 67-71
- Telephone Checklist
  - Pg. 72
- Telephone Script
  - Pg. 73
- Shopping Survey
  - Pg. 74-75
- CBS Interview Observation
  - Pg. 76-78
- Notes
  - Pg. 79
KAPLAN OPERATING PRINCIPLES

-Achieve results for our customers-

-Focus on profitability-

-Set high expectations-

-Be the employer of choice-

-Make the world a better place-

KAPLAN MISSION STATEMENT

Kaplan helps individuals achieve their educational and career goals. We build futures one success story at a time.
Sales Begins With...

AWARENESS,

UNDERSTANDING,

&

ACCEPTANCE

OF THE MARKET
WE SERVE!
Who Are Our Students?

- We deal with people that live in the moment and for the moment.
- Our student's decision to start school, to stay in school or to quit school is based more on emotion than logic.
- Pain is the greater motivator in the short term.

Understanding why people are motivated to buy...

Four Motivating Principles of Life

1. Necessity
2. Love of Family
3. Recognition
4. Greed

- Time
- Money
- Energy
<table>
<thead>
<tr>
<th>Welfare Mom w/ Kids</th>
<th>Recent Relocation</th>
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<tr>
<td>Recent High School</td>
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<td>UPG. Grade Skills</td>
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<td>Physically/Mentally</td>
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<td>Recent Incarceration</td>
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<td>Low Self-esteem</td>
<td>College Credits</td>
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<td>Vocational Rehabilitation</td>
<td>Living w/Multitude of</td>
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<td>Families</td>
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<td>Experienced</td>
<td>Living w/Parents</td>
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<td>Recent Death</td>
<td>Living w/ Significant</td>
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<td>Other</td>
</tr>
<tr>
<td>Experienced</td>
<td>Fired/Laid Off</td>
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<td>Recent Birth</td>
<td></td>
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<tr>
<td>Empty Nest Syndrome</td>
<td>Self Employed</td>
</tr>
<tr>
<td>Recent Marriage</td>
<td>No Benefits</td>
</tr>
</tbody>
</table>
-UNEMPLOYED-
-UNDERPAID-
-UNSATISFIED-
-UNSKILLED-
-UNPREPARED-
-UNSUPPORTED-
-UNMOTIVATED-
-UNHAPPY-
-UNDEREMPLOYED-
-UNDERSERVED-
Getting an enrollment or getting a sale is easy. Obtaining and retaining a commitment is difficult. The definition of a commitment:

"The self-sacrificing attention and activities focused on a long term course of action."

Commitments cannot be made. Commitments are built over time. An individual decides to be committed and then builds the commitment day by day.

Our customer's lives are full. When they think about introducing school into their lives, what has to change to fit school into their life? (work schedule, less time with family/friends, childcare/backup, transportation/backup, etc.)

When we get an enrollment or get a sale, we focus on why we are selling the program. When we retain a commitment (Commitment Based Selling) we focus on why the customer is there and why they want to buy the program.

Most sales presentations use 25 features to 2 benefits to every 1 buying motivator. This is focusing on selling the program, not the individual needs of the customer. Building commitment is a two-way process. The role of the admissions representative is to see if our program is for the customer and to see if the customer is for us.

Three questions every prospective customer asks before a decision to build a commitment are:

1. Why should I trust you?
2. Do I have the confidence to decide?
3. Do I believe that I will benefit from this program?

Value is fair value for something exchanged. Our customers' lives are full. They must believe that they are getting value in fair exchange for what they give up in their lives. Something is going to have to change to make room for school. We have to build value.
COMMUNITY BASED SELLING
PRESENTATION FORMAT

INITIATE IMPACT
Name of your college
Credibility, Professional, and Representative Role Recommendation

UNCOVER/DISCOVER
BUYING PROFILE
Questionnaires

ACTIVATE INTEREST
World of Specialization
Shortage & Demand
Skilled People
Meaningful Career
Your college-Philosophy
Your College Reputation
# of Years Established
Small Classes
Hands-On
Accredited
Counseling/Guidance Programs
Qualified Instructors
Specialized Training
Modern Equipment
Placement
Students Must Qualify
QUALIFICATIONS
Interest
Motivation
Willingness to Make the Effort

CREATE DESIRE
PORTFOLIO
Company Corporate Logo
Pictures of President/Owner/CEO
Pictures of Key Managers
Pictures of Key Staff Members
Pictures of Schools Philosophy
Accreditation Certificate
Need for Specialization Opportunities
Curriculum
Letters
Testimonies
Pictures of Students in Class
Unique Features and Selling Points
Pictures of Graduates at Work
List of Employers who Hire Graduates
Earning Opportunities
Tuition/Costs
Summary of School Benefits
Summary of Qualifications
Graduation Certificate

DEVELOP/MAINTAIN
FOLLOW-UP

ELICIT ACTION
CLOSE

Agreement to continue
INITIATE IMPACT

Purpose:
1. Prospect understands the Admissions Representative role.
2. Prospect understands the importance of the interview.
3. Prospect understands how the interview will proceed.
4. Prospect understands why they should trust you.

Remember: The initiate impact statement must be scripted and memorized.

UNCOVER & DISCOVER THE BUYING PROFILE

Purpose:
1. Identify 10 primary Features
   (Discover what is important to the prospect)
2. Identify 5 Fires
   (Discover what the prospect wants to eliminate/reduce/avoid)
3. Identify 6 Carrots
   (Discover what the prospect wants to improve/enhance/increase)
4. Identify Challenging Questions
   (Discover where the prospect has broken or kept a promise or commitment in the past)

IMPORTANT:
- The IQ must be completed by the Ad Rep.
- The IQ should take a minimum of 40 minutes to complete.
- The IQ must include IME at the beginning of every section.

ACTIVATE INTEREST

Purpose:
1. The transition from receiving information to giving information.
2. Bridge between asking questions to showing the school.
3. The Ad Rep presents 10 primary features/benefits.
CREATE DESIRE

Purpose:

1. School evidence of credibility.
   - Tour/Portfolio
   - Proof Sources/Testimonials

2. Presented using 3rd party Success Perspectives:
   - OUR STUDENTS
   - OUR GRADUATES
   - OUR EMPLOYERS
   - STUDENTS IN SIMILAR SITUATIONS
   - GRADUATES THAT WERE IN SIMILAR SITUATIONS

ELICIT ACTION

Purpose:

1. Prospect and Ad Rep move toward the close of the interview process.

2. Elicit Action is the CLOSE.

DEVELOP & MAINTAIN FOLLOW-UP

1. Ensures enrolled students start their training and graduate.
Our customers must have the confidence to decide between two choices.
These two choices are: **FIRES** OR **CARROTS**

- **FIRES** are things our customers are looking to avoid, reduce or eliminate.  
  Examples of **FIRES**
  - Low Pay: Unemployment
  - Dependence: Abuse
  - Low self-esteem: Limited Future
  - Fear of Failure: No time with family

- **CARROTS** are things our customers are looking to improve, increase or enhance.  
  Examples of **CARROTS**
  - Independence: Stable Future
  - Achievement: Recognition
  - Self Image: Choices
  - Security: Job Satisfaction

**FIRES & CARROTS** are the *Buying Motives* customers use to decide whether or not to make and build a commitment. **FIRES** are the known, the life the customer currently has. To decide to choose the fires is a safe decision. **CARROTS** are the unknown, the life our customer wants. To choose the carrots is a risky decision for the prospect.

Our customer follows either the fires or the carrot when we interview them. Our close rate is 100%. When we follow our interview customers are sold one way or the other. They either buy going back to the fires, which is safe, or they buy going forward to the CARROTS, which is a risk.

What kills the commitment is the decision to play it safe, to go back to the fires, and to forgo the hope of getting the carrot. Carrots are their DREAMS. Fires are their REALITY.

How do we change our interview process to obtain and retain a committed customer rather than just getting an enrollment? If we want to obtain and retain customers rather than just getting a sale, if we want our close rate to go up, we must focus on their benefits and their buying motives rather than the features of our programs. The features of our program are not a fair exchange and represent little or no value to them. We must also challenge their commitment in order to help them decide to begin the day-by-day journey.

When we interview a customer using 25 features for every 2 benefits and every 1 buying motive we are using duct tape to make the sale. What is the enrollment agreement stick? Who knows?

Our students do not go to school because they like school, hands-on training, free tutoring, or small classes, etc. Each individual who we interview has his/her own buying motives (FIRES & CARROTS) and his/her own benefits from our program. To focus on features like small classes, free tutoring, or caring instructors is to use duct tape to get the sale. Who knows if the enrollment agreement stick is?
Buying motives are the reasons a prospect wants to attend a Kaplan College.

Buying motives are the influences that motivate the prospect to start and graduate.

Buying motives are different for everyone.

Buying motives are the foundation of the sales dialog.

OUR CUSTOMERS HAVE 2 CHOICES

1. **FIRES:** What the prospective student wants to:
   - **ELIMINATE**
     - Dead-end job
   - **REDUCE**
     - Stress
   - **AVOID**
     - Dependence

2. **CARROTS:** What the prospective student wants to:
   - **INCREASE**
     - Earnings
   - **IMPROVE**
     - Working Conditions
   - **ENHANCE**
     - Quality of life

**FIRES ARE THE SAFE DECISION.** This is the life that the prospective student knows. The life they have now.

**CARROTS ARE THE RISKY DECISION.** This is the life that the prospect does not understand or know.

**OUR PROSPECTS ARE MOTIVATED MOSTLY BY THEIR CURRENT SITUATION THAT CAUSES THEM TO WANT SOMETHING DIFFERENT. THIS PAINFUL REALITY (FIRES) MOTIVATES THE STUDENT TO TAKE ACTION.**

100% Close
They buy us - commit to change the life
or
We buy them - Return to their misery

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<table>
<thead>
<tr>
<th>FIRES</th>
<th>CARROTS</th>
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<tr>
<td>Low pay</td>
<td>Improved income</td>
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<tr>
<td>Dependence</td>
<td>Independence</td>
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<td>Low self-esteem</td>
<td>Improved self-esteem</td>
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<td>Unemployed</td>
<td>Stable future</td>
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<td>Limited future</td>
<td>Security</td>
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<td>No time with family</td>
<td>Choices</td>
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<td>Fear of failure</td>
<td>Confidence</td>
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<td>Low job satisfaction</td>
<td>Job satisfaction</td>
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<tr>
<td>Hate my job</td>
<td>Like what I do</td>
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<td>Lack of growth</td>
<td>Advancement</td>
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<td>Dead-end job</td>
<td>Benefits</td>
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<td>Work too many hours</td>
<td>Work conditions</td>
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<td>No support at home</td>
<td>Recognition</td>
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<td>Unsupportive employer</td>
<td>Improved lifestyle</td>
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<td>Job lay off</td>
<td>Material things</td>
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<td>Work hours</td>
<td>Enhanced family life</td>
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<td>No savings</td>
<td>Nest egg</td>
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FEATURES

Features are FACTS:
What the product is or has

BENEFITS

Benefits are ACTIONS:
What the product can do

Redacted
Features and Benefits are the 3rd component of the Buying Profile.

FEATURES ARE FACTS: What our product is or has. Examples: Small classes, hands on training, experienced instructors, essential courses, and flexible class schedules.

There are 3 types of Product FEATURES:

1. Primary Features - What is most important to the prospective student?
2. Secondary Features - Not as important to prospective student.
3. Separator Features - What makes the school different than the competition?

FEATURES PROVIDE A MEANS OF RELATING PRODUCT BENEFITS TO PROSPECTS BUYING MOTIVES.

BENEFITS ARE ACTIONS: What our product can do.

SO WHAT! WIFM’S (What’s in it for me?): We must present a benefit with every product feature presented. Example: Small classes allow our instructors to spend individual attention with our students if needed.

FEATURE SELLING WITHOUT BENEFITS IS GAINING AN AGREEMENT TO ENROLL. We refer to this as Duct Tape selling. Will it stick? Who knows!

Prospects make their decisions emotionally (Fries & Carrots). They justify their decision logically (Features & Benefits).

FACTS TELL.... STORIES SELL....
The following pages contain a mixed listing of features, benefits, and buying motives. Identify which of these categories each item is to be associated with.

Individual attention
Tutoring
Receive the most up-to-date training
Matches the graduate with the best career opportunity
Caring instructors
Specialized training
Limited future
Independence
Learn by doing
Graduate and earn money sooner
Modern facilities
Changing and modifying programs to meet the demands of business & industry
Stable future
Essential subjects
Improved lifestyle
Employers know our graduates possess the necessary skills
Improved earnings
Knowledgeable admissions representatives
Every staff member takes a concerned interest in each and every student
Admissions process
Dead-end job
Financial specialist
Hate my job
Short-term training
Students that have similar interest
More money
Brighter future
# of years in business
We do what we say we're going to do
Financial security
Like what I do
Accreditation
More one-on-one attention
Industry experienced instructors
Externship
Caring staff
Students gain real-world experience
Work in a career that I like
Employers know that we must follow certain guidelines and maintain high standards.

Allow students to work, juggle family, home, and school at the same time.

Established reputation

Convenient class schedules

Want a better life for my family

Hands-on training

Industry-oriented equipment

No time wasted with unnecessary courses

Bring real-world training into the classroom

Advisory board

Diploma/Degree

Improved benefits

Dependent

Improved work hours

Each staff member takes a sincere interest in each and every student

Provide our students focus on training in one area of expertise

Shows employers that our students have the ability to set goals and stick to them

Career Services
Improved opportunities for promotion
Admissions interview
School Director
Role model for children
Provide family with wants and needs
Job security
Nest egg for children's education
Certification
Our students know that each student is committed
Builds graduates confidence and experience to enter into the job market
Constantly in touch with businesses to determine what skills employers expect
School location
Students learn on equipment used in the workplace
Low income
Recognized by employers for producing skilled graduates
Limited or no advancement
Student Services

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<table>
<thead>
<tr>
<th>FEATURES</th>
<th>BENEFITS</th>
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<tbody>
<tr>
<td># of years in business</td>
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<td>Industry related equipment</td>
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<td>Career Services</td>
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<td>Accreditation</td>
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<td>Hands-on training</td>
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<td>School Director</td>
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<td>Caring staff</td>
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<tr>
<td>Certificate/Diploma</td>
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<td>Reputation</td>
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<td>Short-term</td>
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</table>
What is the Success Perspective?

The success perspective is the means of communicating with the prospective student so they view our school through the experiences of successful students and graduates.

The success perspective consists of 5 ways to relate a product benefit without interjecting the prospect into the training.

**Our Students** - Our students tell us they enjoy the hands-on training they receive at Kaplan College. They say that the hands-on training really prepares them for what would be expected of them in the workplace.

**Our Graduates** - Our graduates have stated that the externship developed their confidence and experience needed to start their new careers.

**Employers** - Employers have told us that they really like the fact that we train our students with industry related equipment. These employers have the confidence to hire our graduates because they know that they will not have to spend a lot of time on additional industry equipment training...

- Students in similar situations
- Graduates in similar situations

**NO YOU!**

Using 1st person weakens the commitment. By not using you or 1st party when showing our product keeps the prospect from assuming that they have been accepted.

Not chasing prospect to enroll continues to build commitment. Desire increases!
<table>
<thead>
<tr>
<th>FEATURES</th>
<th>BENEFITS</th>
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<tbody>
<tr>
<td>Industry Experienced Instructors</td>
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<td>Essential Subjects</td>
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<td>Small Classes</td>
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<td>Internship</td>
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<td>Admissions Interview</td>
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<td>Specialized training</td>
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<td>Told</td>
<td>Informed</td>
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<td>Tell</td>
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<td>Feel</td>
<td>Indicated</td>
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<td>Believe</td>
<td>Have shared</td>
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<tr>
<td>Felt</td>
<td>Implied</td>
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<tr>
<td>Declared</td>
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</tbody>
</table>
Our Students  Employers  Students in Similar Situations

YOU

Our Graduates  Graduates in Similar Situations
Success Perspective - Students

Practice relating features and benefits while speaking in the success perspective. Using "small classes" as a primary feature write a dialog using "Our Students" as the success perspective along with "small classes" and the corresponding benefit.

Success Perspective - Graduates

Practice relating features and benefits while speaking in the success perspective. Using "placement specialist" as a primary feature write a dialog using "Our Graduates" as the success perspective along with "placement specialist" and the corresponding benefit.

Success Perspective - Employers

Practice relating features and benefits while speaking in the success perspective. Using "advisory boards" as a primary feature write a dialog using "Employers" as the success perspective along with "advisory boards" and the corresponding benefit.

Redacted
Success Perspective - Students

Practice relating features and benefits while speaking in the success perspective. Using "essential courses" as a primary feature write a dialog using "Our Students" as the success perspective along with "essential courses" and the corresponding benefit.


Success Perspective - Graduates

Practice relating features and benefits while speaking in the success perspective. Using "hands-on training" as a primary feature write a dialog using "Our Graduates" as the success perspective along with "hands-on training" and the corresponding benefit.


Success Perspective - Employers

Practice relating features and benefits while speaking in the success perspective. Using "externship" as a primary feature write a dialog using "Employers" as the success perspective along with "externship" and the corresponding benefit.


Redacted
Success Perspective - Students in Similar Situations

Practice relating features and benefits while speaking in the success perspective. Using “experienced instructor” as a primary feature, write a dialog using “Students in Similar Situations” as the success perspective along with the corresponding benefit of “experienced instructor.”

Success Perspective - Graduates in Similar Situations

Practice relating features and benefits while speaking in the success perspective. Using “tutoring” as a primary feature, write a dialog using “Graduates in Similar Situations” as the success perspective along with the corresponding benefit of “tutoring.”

Success Perspective - Employers

Practice relating features and benefits while speaking in the success perspective. Using “industry equipment” as a primary feature, write a dialog using “Employers” as the success perspective along with the corresponding benefit of “industry equipment.”

Redacted
Success Perspective - Students

Practice relating features and benefits while speaking in the success perspective. Using "caring staff" as a primary feature, write a dialog using "Students in Similar Situations" as the success perspective along with the corresponding benefit of "caring staff."


Success Perspective - Graduates

Practice relating features and benefits while speaking in the success perspective. Using "resume preparation" as a primary feature, write a dialog using "Graduates in Similar Situations" as the success perspective along with the corresponding benefit of "resume preparation."


Success Perspective - Employers

Practice relating features and benefits while speaking in the success perspective. Using "certification" as a primary feature, write a dialog using "Employers" as the success perspective along with the corresponding benefit of "certification."


Redacted
Practice relating features and benefits while speaking in the success perspective. Using "small classes, externship and advisory board" as primary features, write a dialog using "Our Students, Our Graduates and Employers" as the success perspectives along with the corresponding benefits of "small classes, externship, and advisory board." Also, write dialog tying in 3 fires & 3 carrots and a challenging question.
Hello ____________, I'm ____________, it's nice to meet you.
Welcome to ___________________, would you care for something to drink?

Let me share with you what we will be doing today. First, I'd like to tell you about ____________ and how we have helped others get started in professional careers.

Next, I will be asking questions about your interest, education, work experience, and career goals. We'll also talk about our students, our graduates, and why employers hire our graduates.

________________ is one of the oldest private career schools in Texas, it was established in ____________ and through the years has prepared thousands of students for careers in ____________.

In ____________, the school joined Kaplan Higher Education Corporation, now our parent company with a network of over ____________ career schools nationwide.

The admissions process is very important here. My role as a professional Admissions Representative is to help individuals make the right career decisions and determine whether ________ is right for them. We do this by looking for three things: INTEREST, MOTIVATION, and EFFORT. A person must have a sincere interest in pursuing a career at ____________ be motivated to attend class everyday, and be willing to put forth the effort to not only be a successful student, but a successful graduate. So you can see ________, we're not for everyone and everyone is not for us.

Our students who have gone through this very same process have told me it was very helpful for them in deciding if ________ was right for them, and whether or not to try for acceptance.

Do you have any questions about what we're going to do today? (If the student has questions, simply note them at this point and assure the prospect that by the end of their visit all of their questions will be answered.) By the way, since this is an important decision, I'd like to take our time and start by asking you some questions.

Redacted
This step of the Commitment-Based Selling process is devoted to understanding the prospect's buying profile. Like the doctor who must first ask the many questions before prescribing a cure, the admissions representative must also ask many questions in order to provide the prospective student with the proper guidance. The Undercover & Discover step is also known as the "U.D." (Interview Questionnaire). This is where the Admissions Representative uses the interview questionnaire. This process requires communication skills, listening skills, and a true understanding of what we are looking for in order to assist the prospect in making the right decision. The admissions interview is built on the unique understanding of each prospective student. Each individual prospect comes to the interview with a unique buying profile, and it is the admissions representative's responsibility to understand each part of the buying profile.

The Admissions Representative uses the interview questionnaire to find out:

- 10 Primary Features
  What is primarily important about our school or training program to the prospective student?

- 10 Primary Benefits
  What & why will these 10 primary features be of benefit to the prospective student?

- 5 Fires
  What are five things the prospective student wants to avoid, reduce, or eliminate?

- 5 Carrots
  What are five things the prospective student is looking to improve, increase, or enhance?

Where in the past did the prospective student break or bend a promise or commitment? Where should the Admissions Representative challenge or test the prospective student's interests, motivation or effort? What are the areas that may cause the prospective student to start but not finish school? The questionnaire including any data sheet should be filled out by the admissions representative. No information should be filled out in the lobby. The questionnaire will take a minimum of 40 minutes to complete. The representative should not just ask the questions on the standard questionnaire. They should keep asking questions, probing four to five questions deep to get the answers they need.

IMPORTANT: The admissions representative should NEVER go on to the next step until they have completed the profile on the prospective student which includes all 10 primary features, 10 primary benefits, 5 fires, 5 carrots and challenging questions.

Redacted
1. DRAW CIRCLE

2. FILL IN CIRCLE: Name/ Career/ Year 2007

3. CARROTS

Let's take a look at the future you want in a career as

If you were accepted to school and graduated in ____ months, it would be 2007. Let's look two years from graduation somewhere around the year 2009 or 2010. You've been a __________ for two years. You've received 104 paychecks, 2 raises, and are due for another raise in six months. You've done your job well. You're working everyday doing what you enjoy.

How has your life improved from the way it is today? What has gotten better? (Retirement, benefits, improved earnings, home, car, independence, provide for family wants and needs, recognition, role model, advancement, etc.) Write carrots around the circle.

You're now (review carrots). How do you feel now?

________ of all these goals, which are the three most important to you? Which three do you want to achieve first? (give importance to prioritize - 1, 2, 3...)

4. FIRES

____ now let's go back to your life now and take a look at your current situation. Review fires from IQ—dead-end job, long work hours, shift work, not providing for family, hate job, dependent on others, low/limited income, no time with family, no benefits, low self-esteem, etc. (refer to left side of career road map where the representative has listed fires). Is there anything else that you really hate about your life right now?

________ of all these things, which are the three most important that you want to eliminate from your life first? (give importance to prioritize - 1, 2, 3...).

If you stayed in your current situation, can you have the life you want? Why not? What do you need to have the life you want? What is keeping you from having the life you want for you and your family?

What is keeping you from working in the _________ field?
5. DRAW BRIDGE/ARCH

What do you need to do to get from unskilled to skilled? What do you need to do to get from here to here, from this life to the life you want? Describe it. (Refer to carrots)

Draw the arch (they will say training or skills from their current situation here) to the life they want (carrots). What is it going to take to move from this life to this life? List training/skills below the arch.

What is it going to take to get from unskilled to skilled? How will you get the training & skills? Where will you get the skills? (They will say school or education). Write School/Education above the arch.

6. DEVELOP PLAN

Here at Kaplan College, we interview 100's of students, many of them had very similar situations as you have shared with me today. Many of them said they too wanted a better life for them and their family and knew that they must go back to school to change this life. Many of these students told us that they already had busy schedules and would need to make modifications or changes to their daily routines to fit school in. What would you need to change in your daily life to make room for school? Let's put together a plan that will allow you to fit school into your busy schedule (Refer to childcare, back up, study time, transportation, back up, motivation, friends, boyfriend/spouse, family, internet, etc. Draw the pie here).

Can you tell me one more time, what are the three things I look for in recommending students for acceptance? Write 3 ME at the bottom corner of the career road map™.
PERSONAL

There are three things that I look for in recommending a student to be accepted. Can you tell me what those three things are? Why do you think we look for those three things in recommending a student?

Do you have an additional phone number in the event I need to get in touch with you?

Do you have an email address?

Do you live on your own or with your parents? (Fire)

How do your parents/spouse feel about the idea of you going to school? (Fire)

Parents/spouse, how do you feel about ________ career choice? (Fire)

Have you given any thought to the childcare for ________? Would you have a back up plan if ________ would not be able to keep ________? What would your back up plan be? (IME & Obstacle)

How do you plan to get to school every day? If your transportation broke down would you have a back up plan? What would it be? Have you looked into the bus schedule yet? (IME & Obstacle)

So, ________, what you're telling me is childcare for your children and transportation would not prevent you from attending your classes? Is that correct? (IME)

Have you had an opportunity to talk with student/graduate about their experience here? (Feature)

EDUCATION

There are three things that I look for in recommending a student to be accepted. Can you tell me what those three things are? Why do you think we look for those three things in recommending a student?

Tell me about your educational background. What grade level did you complete in high school? (IME)

What classes were you taking when you attended (name of college)? When you enrolled at (name of college) what was your career interest? So what changed? If you had it to do over, what would you do differently? (IME & Feature)
EDUCATION CONT.

If you were accepted to (name of your school) would any of these obstacles affect your training now? (IME)

Did you drop out of High school/college because you weren’t interested? Not motivated to attend your classes? Or unwilling to put forth the effort?

Are you the type of person that learns better if someone shows you how to do something? Or do you learn better if you’re given a book and told to read it, then do it? (Feature)

How was your attendance in high school/college? What would your attendance be like now? What would be different this time? (Motivation)

Was there anything missing you needed from your high school/college experience? (Feature)

What has kept you from getting your GED? Do you think getting your GED is important? Why? Are you serious about getting your GED? What do you need to do to start the GED process? (IME)

Have you ever applied at any schools in the past? If so, when and where? Did anything prevent you from starting the program? What held you back? (IME)

Since you acquired additional training, what did it do for you? How have you grown? What do you have today that you would not have, had you not obtained additional training? (Carrots)

What prevented you from finishing College XYZ? What was missing from your experience at College XYZ? If you could do it all over again, what would you change? What did you feel from College XYZ that you did not receive? (Feature)

Do you normally do better in classes that you have an interest in? (Interest & Feature)

Why did you enjoy these classes? (Feature)

Why did you not enjoy these classes? (Feature)

What needed to change for you to perform better in school? IME (Feature)

What needed to change for you to have enjoyed those classes? (Feature)

If you were a student now, would you only want to study the classes that you have an interest in? (Feature)
EDUCATION CONT

Did you not do well in school because you weren't interested in school? Not motivated to attend your classes or unwilling to put forth the effort?

If you were to be accepted to ____________, would you put forth more effort than before? Why would it be different now? (IME)

Would that be important to you now? Why? (IME)

Can you tell me more about that experience? (Feature)

What is important to you now about the school you attend? (Feature)

Many students have told me that (Feature) would be important to them. Would this be important to you?

What are you looking for a school to provide? (Feature)

Why would you pick a particular school? (Feature)

Would these things be important to you now? How would these things help you to become successful now? (IME)

OCCUPATIONAL

There are three things that I look for in recommending a student to be accepted. Can you tell me what these three things are? Why do you think we look for these three things in recommending a student?

Are you looking for work now? (Fires & Carrots)

Why are you not working now? Do you have a plan? What is your plan? (Fires & Carrots)

What happened to your last job? IME (Fires & Carrots)

Do you plan to work and go to school at the same time? (Feature)

What are your work hours? What shift do you work? What days do you work? Is your job full time or part time? Do you work overtime? (Feature)

Have you discussed with your employer the idea to go to school? How do they feel? Are they willing to work with your school schedule? (Obstacle)
OCCUPATIONAL CONT

What are your wages? Are you satisfied with your current earnings? How much do you want to earn? What is it going to take for you to make that kind of money? What do you need to do to get there? Are you committed to doing that? (Carrots & IME)

Would your work hours prevent you from reaching your goals? (IME) Do you like the hours that you are currently working? Why or Why not? (Fires or Carrots) What else is missing about that job? (Fires or Carrots)

What if you were offered a job that conflicted with your school hours? How would you handle that? (IME or Obstacle)

What do you want from a job that you are not getting with your current job? Is there anything else you want? How will you be able to get what you want? (Fires or Carrots)

Is it possible for you to achieve (Carrots) in your current job/situation?

What are your employment needs? What is going to make you happy? What is going to motivate you to perform at your best? (Fires & Carrots)

What is your best friend’s name?

When you say everything or nothing must change about your current situation, are you referring to the hours, the pay, the working conditions, your job duties, your boss, or whether or not your job is fulfilling? (Fires & Carrots)

INTEREST

There are three things that I look for in recommending a student to be accepted. Can you tell me what these three things are? Why do you think we look for these three things in recommending a student?

These things must be very important to you to set aside time for them each week, is that so? You must really be good at balancing a lot of things at once. How do you plan to now balance school into your daily routine? How would you do it all? (IME)

Would school be a priority over your outside activities? Would school be as much a priority as these activities? (IME)

How would you feel about putting these activities off for a while? (IME)

Are you a creative or a technical person? (Interest)

Kaplan Higher Education Corporation
Document 30, Page 82
INTEREST CONT.

Why is it important that you receive your certification? (Fires & Carrots)

What is it about that career that appeals to you? (Carrots)

Why haven’t you pursued this career? What has held you back from pursuing this career? (IME)

Why do you think this career is for you? (Carrots)

Is there a specialty area you would like to work in? (Interest)

If you had a magic wand and you could go "SWOSH" and you were in that perfect position, what would that perfect position be? (Carrots)

Are you seeking a position that is routine in nature or a position that offers challenge and variation? (Interest)

Have you talked to someone in this position about what they do? Could you see yourself in this career? What do they have in their career that you don’t have? (Carrots)

How do think it would make you feel to be in a career you truly enjoy? How would your family benefit? What makes you confident that you would be happier? Are you serious about doing what you need to get there? (Carrots)

How do you know that you would be happier? Do you feel this career field would be a match for you? (IME & Carrots)

What is different today than the past? (IME)

What has held you back from taking action sooner? Would these things interfere with your starting or finishing school? (IME)

Are you truly serious and ready to make a change? (IME)

What fears or apprehensions are you experiencing about going back to school? (Feature)

CAREER

There are three things that I look for in recommending a student to be accepted. Can you tell me what those three things are? Why do you think we look for these three things in recommending a student?

What could you do to prove him/her wrong? Would you invite him/her to your graduation?
CAREER CONT.

Do you realize if you had taken action when you first thought about this you could already be trained and working as a ________?  

When have you made excuses in the past? What was the result of your making an excuse? What did you learn from this experience? Do you feel you're finished making excuses and ready to take action and move forward? (IME)  

What would be different now if you had taken action sooner? Where would you be? What would you be doing? How would you feel? (Carrots)  

Why do you feel now is a good time to get started? Why not wait a few months? Why are you ready to start moving forward today? (IME)  

Why can't you be employed in your career choice today? (Fires)  

Where will your life be 5 years from now without a skill? Is that what you want? (Fires)  

Are you committed to going back to school to get the things you want? (IME)
PERSONAL DATA
Name: _______________________________ Sex: _______________________________
Address: ___________________________ City: _________________________________ State: ______ Zip: ______
Phone: (_____) ____________________ D.O.B.: ________ S.S.#: _______________
Marital Status: ________________________ Children: _____________________ # Dependents: ______
Where did you first hear of about our school? ___________________________________________
Do you have a friend or relative attending or that has attended a Kaplan school? ______________
EDUCATION
High School: _________________________ Graduation Date: __________ GED: ________
College: ______________________________ Location: __________________________ # Years: ________
Additional Training: ____________________ Location: __________________________ # Years: ________
Why did you stop? ____________________________
Did you like the school? Why? __________________________
Subjects you liked: __________________________
Subjects you disliked: __________________________
Grade Point Average: ______ Could you have done better? ____________________
Why didn't you? __________________________
If you were asked to return to your high school/college as an advisor, what advice would you give to make the educational experience better for others? __________________________

OCCUPATIONAL HISTORY
Present position: _________________________ Employee: _______________________
From: _________ To: _________ # Hours/Week: _________ Earnings: _________
Are you satisfied with this job? _________
What would you have to change about your current job for you to want to do it for the rest of your life? __________________________

If you were told you would work at the same place, doing the same job, for the rest of your life, how would this make you feel? __________________________

Redacted

Kaplan Higher Education Corporation
Document 30, Page 85
INTERESTS
Extra curricular activities, hobbies, and special interests: _____________________________

What career have you always wanted? _____________________________________________

What career appeals to you now? _________________________________________________

Do you know of anyone successfully employed in this field? __________________________

What do they do, career wise, that appeals to you? _________________________________

How long have you seriously considered this career? _______________________________

Why have you waited until now to pursue this career? _______________________________

Are you serious about getting started? _____________________________________________

CAREER
If you were told you could never have what you want because you would not do what it takes
to get it, how would you reply? __________________________________________________

Do you limit your opportunities by making excuses? _________________________________

Have you ever regretted that you have not taken action before now? __________________

Slightly Dissatisfied  Very Dissatisfied
0 1 2 3 4 5 6 7 8 9 10

What level of dissatisfaction are you at? __________________________________________

At what level would you prefer to be? _____________________________________________

What is keeping you from reducing dissatisfaction in your job/life situation? ___________

When would you want your life to start changing? _________________________________

What do you need to do about it? ________________________________________________

How would you characterize your personality?  Creative  Action  Feelings  Logical

Redacted
CAREER GOALS

What are your goals?

Redacted
CAREER GOALS

APPLICANT'S NAME: 

How will the school help you achieve your career goals?

________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________________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SUCCESS PLAN

Student Name: ____________________________________________
Representative's Name: _____________________________________

Transportation:
Plan A: __________________________________________________
Plan B: __________________________________________________
Plan C: __________________________________________________

Child Care:
Plan A: Name: ___________________________ Phone #: ________
Plan B: Name: ___________________________ Phone #: ________
Plan C: Name: ___________________________ Phone #: ________

Finances:
Plan A: __________________________________________________
Plan B: __________________________________________________

Work Schedule:
Plan A: __________________________________________________
Plan B: __________________________________________________

Other:
Plan A: __________________________________________________
Plan B: __________________________________________________

Support System:
Person # 1: __________________________________ Phone #: ________
Person # 2: __________________________________ Phone #: ________

IN THE END, YOU ARE LEFT WITH ONLY TWO THINGS TO SAY:
"I WISH I HAD..." OR "I AM GLAD I DID..."
WHICH ONE WILL YOU SAY?

Student Signature __________________________ Date: ____________
PERSONAL DATA
Name: ___________________________ Sex: __________
Address: _________________________ Cty: __________ State: __________ Zip: __________
Phone: ( ) _______ D.O.B: __________ S.S.#: __________
Marital Status: ____________________ Children: __________ # Dependents: __________
Where did you first hear of about our school? ____________________________
Do you have a friend or relative attending or that has attended a Kaplan school? __________

EDUCATION
High School: ______________________ Graduation Date: __________ GED: __________
College: __________________________ Location: __________ # Years: __________
Additional Training: ______________ Location: ______________ # Years: __________
Why did you stop? ____________________________
Did you like school? Why? ________________
Subjects you liked: ______________________
Subjects you disliked: ____________________
Grade Point Average: ______ Could you have done better? __________
Why didn't you? ____________________________
If you were asked to return to your high school/college as an advisor, what advice would you give to make the educational experience better for others? ____________________________

OCCUPATIONAL HISTORY
Present position: ______________________ Employer: ______________
From: __________ To: __________ # Hours/Week: __________ Earnings: __________
Are you satisfied with this job? ____________________________
What would you have to change about her current job for you to want to do it for the rest of your life? ____________________________

If you were told you would work at the same place, doing the same job, for the rest of your life, how would this make you feel? ____________________________

Redacted
3772

INTERESTS

Extra curricular activities, hobbies, and special interests: ________________________________

What career have you always wanted? ________________________________________________

What career appeals to you now? ____________________________________________________

Do you know of anyone successfully employed in this field? _______________________________

What do they do, career wise, that appeals to you? ______________________________________

How long have you seriously considered this career? _________________________________

Why have you waited until now to pursue this career? _________________________________

Are you serious about getting started? ________________________________________________

CAREER

What are you looking for a school to provide? _________________________________________

Why can't you be employed in the career of your choice now? _____________________________

What apprehensions or fears are you experiencing in your selection of a school? _________

Why would you select a particular school? _____________________________________________

Where would you be five years from now without a skill? ________________________________
CAREER GOALS

What are your goals?

Redacted
Today's workforce requires individuals to have training beyond high school – training that will prepare them for specialized careers. Employers tell us they have a shortage of qualified professionals to fill positions in their organizations. At our philosophy is to meet the needs of these employers by training people such as you for meaningful, productive careers. We have successfully trained and assisted in placing our graduates for over years. How have we achieved this?

Through 10 primary features and benefits. NOTE: This is the only time the representative presents a feature and benefit without one of the success perspectives. The representative simply runs through the ten primary features and corresponding benefits that they listed on the interview questionnaire and then proceed with the ending of the activate interest statement.

As I told you earlier, I'm seeking only those who have a sincere interest in their career field, who are motivated to attend class everyday, and who are willing to put forth their best effort. Let's discuss the program that will best prepare you to become a . When we finish, we will tour our campus and see our students who have made the commitment and are on their way toward successful careers.
In this step you will take your school’s evidence of credibility, your stopping stations or selling stations, whether that be a pitch book, flip chart, PowerPoint, or other proof sources or testimonials, and present them from a THIRD PARTY SUCCESS PERSPECTIVE, mixing them with the customers’ primary features, benefits, and buying motives.

Always use the THIRD PARTY SUCCESS PERSPECTIVE when showing evidence of the school’s credibility. The five third party SUCCESS PERSPECTIVES are:

- Our Students
- Our Graduates
- Our Students in Similar Situations
- Our Graduates in Similar Situations
- Our Employers

Only say “YOU” during the challenging questions.

Remember: Use basic words and language. Do not try to impress the perspective student with your vocabulary.

KISS: Keep it Short and Simple.

Learn the facts in THEIR words. Don’t say, what you mean is... They know what they mean. Use THEIR words. Speak from their mouth. Every time you correct them you lower their value.

Stopping Station # 1:
- 3 Features (at least 2 primary features)
- 3 Benefits
- 3 Success Perspectives

Stopping Station # 2:
- 3 Features (at least 2 primary features)
- 3 Benefits
- 3 Success Perspectives

Stopping Station # 3:
- 3 Features (at least 2 primary features)
- 3 Benefits
- 3 Fires
- 3 Carrots
- 3 Success Perspectives

Paint a Sense of Familiar & Ask a Challenging Question

Stopping Station # 4:
- 3 Features (at least 2 primary features)
- 3 Benefits
- 3 Success Perspectives
Stopping Station # 8: 3 Features (at least 2 primary features)
3 Benefits
3 Success Perspectives

Stopping Station # 6: 3 Features (at least 2 primary features).
3 Benefits
3 Fires
3 Carrots
3 Success Perspectives

Paint a Sense of Familiar & Ask a Challenging Question

Remember:

A Feature is what your product is.
A Benefit is what your product can do.
A Buying Motive (Fires & Carrots) is what the customer wants done.

Note: Make sure to paint the sense of familiar before asking the challenging question. Remember that most of our customers believe that they are the only one in an unfortunately skillful. When we paint the sense of familiar it shows the customer that we have many others attending our school in similar situations, thus building their confidence to decide.

IMPORTANT: Always always always take the questionnaire and summary of the 10 primary features, 5 fires, 5 carrots and challenging questions with you on the school tour. This is the architectural blueprint—how can you build the building without the blueprint?

Remember: FACTS TELL..................................................STORIES SELL

Redacted
Looking into a Lab Classroom

As we gaze into this lab, several of the students you see also dropped out of high school. They mentioned during their admissions interview that they were not confident that they had what it would take to be successful. These students have taken advantage of all the resources the school offers and now they are only weeks away from starting their internships. How would I know if I recommended you for acceptance that you would also take advantage of the resources the school offers so you would graduate from the program?

Looking at Graduate Pictures

Many of the graduates that you see in these pictures told us during their admissions interviews that they had attended traditional college for a few semesters, became bored with their classes and dropped out. During their admissions interview they made the commitment to do whatever it would take to graduate from the program.

If I were to recommend you for acceptance how would I know that this would not be a repeat of traditional college? How would I know it would be different this time? How would I know that you would be committed to starting and finishing the program?

Standing Outside of Classroom

I would like to point out that many of the students in this classroom are also single parents that juggle school, their families, and their jobs every day. These students have made many sacrifices to be committed to having the life they have always wanted. If I were to recommend you to the admissions director, how would I know that you would be willing to make similar sacrifices so you could graduate from the program?

Looking at Pictures of Students in the Classroom

As we look at these pictures you will notice that many of the students attending are of similar age as you. Many of these students stated during their admissions interview that they were afraid to go back to school because it had been a number of years since they attended school. The only memories they have of school were not fond memories. These same students made the commitment to do whatever it would take to start and finish their program. If I were to recommend your application, how would I know that you would ask for extra help if you needed it?

Redacted

Kaplan Higher Education Corporation
Document 30, Page 98
NOTE: Representative and prospect just returned to representative’s office from the school tour.

REP: __________ before we discuss the tuition and how our students pay for school, do you have any questions regarding the school, the program, or about anything that we’ve discussed today?

PROSPECT: No. (Continue with dialog)

If the prospect answers yes, the representative should stop the interview and deal with the prospect’s objection using the Feel, Felt, and Found method of overcoming objections. I understand how you feel, others have felt that very same way and what they found was the answer is in your school.

NOTE: The representative should have the Educational Investment Checklist ready to review with the prospect.

REP: __________ I’m looking at accompanying you for acceptance into the program with the start date of __________.

REP: The registration fee is $100. This fee reserves a seat in the __________ class start. It also initiates the enrollment and financial aid paperwork and services.

REP: The investment for the __________ program is eight thousand, eight hundred, and ninety-five dollars. This includes __________. (Refer to Educational Investment Checklist). NOTE: The representative should be descriptive in building the value of the investment.

REP: __________ are you prepared to write a check for __________?

REP: __________ we understand that the federal government understands that most people do not have the money saved for their education. This is why there are federal programs to help individuals like you meet their educational investment. If an individual is willing to participate in the programs that they qualify for there are very few individuals that we are not able to help financially. I am not a qualified financial aid officer and I can only provide you with general information on how our students pay for school. I can’t determine your eligibility. In fact, the federal government would rather I recommend your application based on your level of interest, motivation, & effort. Let me share with you some general information regarding the financial aid programs our school is eligible to participate in. (Refer to Educational Investment Checklist when explaining FA programs)

REP: The school is an eligible institution to participate in a variety of federal loan programs. These loan programs do need to be repaid, typically not until after graduation.

REP: The school is also eligible for Federal Grant programs. These programs do not have to be repaid.

REP: The school also has non-financial aid programs available that may require a co-signer.

REP: Our financial aid office can also work out a monthly cash payment plan for our students with no interest applied to their account.

REP: Our financial aid officer’s job is to help our students find the funding to meet their educational investment. Most of our students participate in a combination of these programs. Do these look like programs you would have an interest in applying for? Or the programs we discussed, which would you like to apply for?

REP: The next step in the process is for you to write for me 3 paragraphs. (This step is Elliot Adion from the CSS process)
EDUCATIONAL INVESTMENT CHECKLIST

Student Name: ___________________________ Date: ___________________________
Program: _______________________________

Start Date: _____________________________ Time of Day: _________________________
Registration Fee: $ __________________ Submit Application By: ___________________

Tuition Full Program: $ __________________

Tuition includes:
✓ Tutoring   ✓ Books   ✓ Placement Assistance   ✓ Lab Fees
✓ Student Services ✓ Graduation   ✓ Lab Supplies   ✓ Uniform

1. How do you plan on paying for your education/training? _________________________

2. How much have you saved for your education/training? $ ______________________

3. Our students are required to make a minimum monthly investment of $100 toward their education. Based on your current situation what do you feel you can contribute each month? $ ______________________

FINANCIAL AID SERVICES

The school is approved for the following grants and loans:

Loans Federal Grants
- William D. Ford Direct Subsidized Loan
- William D. Ford Direct Unsubsidized Loan
- William D. Ford Direct Parent Loan (PLUS)

Federal Pell Grant Program
Federal Supplemental Educational Opportunity Grant Program (FSEOG)

WORK
- Federal Work Study Programs
- Alternative Financing
- Cash Payments
- Sallie Mae Loans
- On-Campus Loans
- Part Time Jobs

The financial aid office is available to provide information concerning eligibility requirements, amounts available, interest rates, and repayment schedules.

FA APPOINTMENT: ___________________________ Date: ___________________________ Time: ___________________________
1. The representative should have the prospective customer write three paragraphs on their career goals, how training and your school would help them to reach their goals, and how they would assure their commitment to finishing the program and graduating.

Give the prospective customer the questionnaire and career goals form and then the representative should leave the office while the prospect completes the paragraphs. If you are in an interview with parents or other members of the buying committee, use this time to solidify their commitment.

2. Paraphrase the paragraphs back to the prospective customer or make positive remarks about what they have written. Don't read it word for word. Underline and compliment the important words that indicate interest, motivation, and effort.

3. Remind the prospective customer of your role. Ask them to tell you what the three things are that they look for in deciding whether or not they are ready at this time in their life to begin the journey to commit to start and finish school. They should reply interest, motivation, and effort. Ask them what is interest, motivation, and effort and to explain to you why you look for those three things? They should tell you that you are there to see if they have a serious interest, are motivated to come to school every day and are excited about training and are willing to make the effort to both start and finish school. Yes, the admission rep. look for that to make sure that it's the right decision for both them and the school.

4. Ask your prospective student that if they had your role and your responsibility was to recommend committed students based on interest, motivation and effort, would they recommend themselves to go to this school? (They will probably say yes).

5. Let the prospective student know that before you can recommend them you have a few more questions you need to ask them. Then take your time and go back through the questionnaire. Ask several more committing questions.

6. Get the prospective student to take vows based on interest, motivation, and effort.

Sample Script

VOWS

Interest  If I made a decision to be your admissions representative here at Kaplan College, will this training program be your primary interest for the next ____________ months?

Motivation  If I wrote a favorable evaluation on your behalf, can you promise me that you would be a motivated student, punctual every day, and cooperate with the faculty?

Effort  If I take a favorable evaluation to the school director and recommend you, can you guarantee me that you will make every effort not only to be a successful student, but to graduate?

7. Would you like to try for acceptance?
1. WRITE PARAGRAPHS
The next step in the process is to write three paragraphs. I need you to write a paragraph on what are your career goals, a paragraph on how Kaplan College will help you to achieve your career goals, and a paragraph on how Kaplan College would know that you would be a committed student. (In order to help them - refer to the career roadmap when discussing each paragraph).

2. PARAPHRASE (do not read out loud)
Underline, or highlight buzz words, fires, carrots, and primary features.

3. REMIND THEM OF REPRESENTATIVE ROLE
As I told you earlier, my role as an admissions representative is to make recommendations for school based on an individuals INTEREST, MOTIVATION, & EFFORT.

4. EXCHANGE ROLES WITH PROSPECTIVE CUSTOMER
If you had my role in an interview like this today and wanted to make the right decision on the recommendation, would you recommend yourself for school based on your INTEREST, MOTIVATION & EFFORT?

5. QUESTIONS/CHALLENGES
Before I can do that, I need to ask you a couple more questions. (Refer back to interview questionnaire)

6. VOWS
Get the prospective customer to take VOWS based on INTEREST, MOTIVATION, & EFFORT.

Sample Script: VOWS
Interest: If I were to write a favorable recommendation on your behalf, would you assure me that this training program would be your primary interest for the next ___ months?

Motivation: If I recommended you to the admissions director, would you guarantee me that you would be motivated to attend class everyday?

Effort: If I took a favorable evaluation to the executive director and recommended you, can you guarantee me that you will make every effort not only to be a successful student, but a successful graduate?

Before asking the prospective student for acceptance, refer to the K2 and provide them with positive feedback about themselves. Build their confidence.

7. ________ would you like to try for acceptance?

Redacted
Before student leaves the representative office.

Rep: How do you feel about your decision today?

Rep: I believe you have made a good decision today. However, I'd like to talk to you about one last thing. Once you start telling your friends and family about your decision to come to school, one of two things is going to happen. You're either going to get positive or negative feedback.

Positive feedback comes from individuals who have always supported you. They're glad to see that you're back in school, and are always there to lend a helping hand. You need to surround yourself with positive influences.

On the other hand, there are negative individuals. There are people who know their negative and don't like to see people around them succeed. They say things like, "You're wasting your time." Or "You're throwing your money away." We all know at least one person like this. Then, there are individuals who don't know that they're being negative, and these are the people you need to be aware of. They may be friends or family who don't have all the information that you have. You may hear, "That's not a real college." Or "There's no future in that career." It's important that you understand that they haven't had the opportunity to visit the school and get all the information that you've received today. They may not know that we are an accredited institution that is held up to high standards. They may not know that we have job placement to assist our students and graduates in finding jobs. They just don't have the information that you have.

You've made a good decision today. If I didn't think you were capable of coming to school and graduating, then you would not have received my recommendation. Stay positive! If you need to talk to someone who believes in you, give me a call.
Congratulations! (Shake hand) You've made a good decision.

Many of our students told us that they made the decision to attend our school because they knew someone that graduated and went on to be successful in their career. Many of our graduates told them that it was the career training they received at Kaplan College that allowed them to go from a lifestyle of (feedback first) to a lifestyle of (feedback carrots).

Now that you have made the commitment to improve your future, who do you know that is looking for a career change, is unhappy with their job, or is unemployed? Who do you know that is working a dead end job that they hate, is dependent on others is having a hard time making ends meet, and is not able to provide for their family?

I need you to give me the names, addresses, and telephone numbers of three to five people that would have the same level of interest, motivation, & effort that you have and have what it takes to make a commitment to improve their future. (Turn over IQ for them to write down the referral information)
Education
What is your educational background?
Did you have the opportunity to receive your H.S. diploma or get your GED?
What year? (Need to know approximate age of student)
What H.S did you attend?
What college did you attend?
What courses did you take?
Did you take computer classes in H.S. or college?

Environment
(Buying committees must be present)

What is your current situation?
Are you living alone, with parents married etc...
Do you have any children?

What part of ______ do you live in?
How does your family feel about your plans to attend school?
Have you had the opportunity to talk with your family about your interest in

Earnings
Are you aid hourly or salary?
What are your earnings?
You have been there for ______ years... What was your starting wage?
What is the most money you have ever made?
Are you satisfied with your current salary?
Do you have any benefits at your current job?
Do you have financial security?
If unemployed... Are you collecting unemployment?
Who is supporting you... (must find out means of living)
Are you interested in making more $$ $$ $$?

AVOID SAYING TOO MUCH....
YOU CAN'T CLOSE OVER THE TELEPHONE!!!
Emphasis

What motivated you to call today?
Are you calling for yourself or someone else?
How did you hear about ___________________________?
Are you looking for a new career or advancement in your current career ___________________________?
How did you become interested in training? ___________________________
How long have you thought about training? ___________________________
Tell me more about your interest in ___________________________.
What are you looking for in a career? ___________________________

Experience

Do you have any prior experience? ___________________________
If so...
Did you learn that through formal training or on the job? ___________________________
Do you know anyone who is working in the industry? ___________________________

Employment

(Get complete Job History)

Are you currently employed? If yes:
Who do you work for? ___________________________
What do you do? ___________________________
Do you work with computers on your job now? ___________________________
How long have you worked for that company? ___________________________
What is your work schedule? ___________________________
What do you like or dislike about your job? ___________________________
Do you have job security? ___________________________
What are the possibilities of advancement in your current job? ___________________________
What type of work have you done in the past? ___________________________
Are you currently interviewing or looking? ___________________________
What type of work are you skilled to do? ___________________________
- Establish Rapport
- Be Responsive But Take Control of the Conversation
- Determine Their Career Interest
- Establish Their Need to Change Careers
- Establish the Need to Explore the New Career and Training Options
- Offer the School as the Next Logical Step
- Offer Choices of Times and Days/Sell Today Appointments
- Give Directions
- Reconfirm Appointment Time
- Close on a Positive Note
Establish Rapport

Hello, this is [Name] from [Organization] calling to speak with [Name] about information she recently requested regarding careers in the field.

How are you today?

Is this a convenient time to talk?

Be Responsive But Take Control of the Conversation

Is the information you’re requesting for yourself?

What prompted you to call today?

Determine Their Career Interest

How long have you had an interest in pursuing a career in the [field]?

What interests you about a career in the [field]?

Do you know anyone that works in the [field]?

What is it that they do that interests you?

Establish Their Need to Change Careers

Do you work? Where? What do you do? What are your work hours?

Why are you looking for a change?

If unemployed, are you currently looking for work?

How does the job market look for you?

Establish the Need to Explore the New Career and Training Options

Let me see if I understand you correctly. You’re currently (feedback their fires). You’re looking for an opportunity to work in a job (feedback their carrots).

And in order for you to be qualified to work in the [field], you need career training. Is that correct?
Offer the School Visit as the Next Logical Step

I'd like to suggest that we set up a time for you to visit the school. During your visit we can talk about the objectives of the training in detail. We'll also talk about the job opportunities our graduates are qualified for, starting salaries, and how our career services department assists our graduates with employment. We'll go on a tour of the facilities so you can see first hand what it would be like as a student at Quest College. You'll also be provided with a financial aid estimate to show you how you can meet your educational investment. Most of all, I'll be in a position to help you get all your questions answered. How does something like that sound?

Offer Choices of Times and Days/Sell Today Appointments

Suze Student, I'm currently setting up time for today and tomorrow. Would you have about an hour of time today?

Would the morning or afternoon be better for you?

I can see you at one o'clock or three thirty. Which is better for you?

Give Directions

Communicating proper and uncomplicated directions to the school is just as important as setting the appointment. If prospects do not feel comfortable about where the school is located, or how to get there, they will feel confused, give up, or quickly change their mind about visiting. After giving the prospect the directions, have them repeat the directions back.

Reconfirm Appointment Time

I have reserved about an hour of my time on ______ at ______. Are you sure that you don't have any other commitments or appointments that will conflict with this time?

Close on a Positive Note

My name is Start Rep, and the number here at the school is 111-1111. When you arrive, let the receptionist know that you're here to see me and I'll be right with you.

I look forward to meeting with you to see how I can help you get started in a career in the _______ field that offers (feedback carrots)

See you then.

Note: Never tell the prospect to call you if they can't make it. This just gives them permission to cancel or reschedule.
Let's take some time to think about the most critical, but most overlooked area of the admissions process - the TELEPHONE! It has been determined that most schools lose from 60% to 80% of their leads in the telephone process. If you look at a typical school developing 100 leads in various manners ranging from direct mail to high school presentations, this 100 leads will result in 20 to 40 interviews! This means that 60% to 80% of the leads generated will be lost - before we ever get them to our door!

Now let's take a look at the purpose of the telephone presentation. We must always remember that the purpose of the phone call, whether incoming or outgoing, is to accomplish one objective - to sell the benefits of an appointment to the person coming in to visit the school. The representative should maintain control of the conversation. One of the most fatal mistakes which can be made when dealing with admissions phone calls is to give away too much information when an inquiry is made to your school. Get the appointment only! Let's re-emphasize this point. You must remember that when someone calls the school they have a level of curiosity and interest in the school. The basic flow of the call should give the caller just enough information to wet the appetite, and then give the benefit of the caller visiting the school. In reality, this process should take no longer than 5 to 6 minutes. Typically, the longer the conversation, the less successful the representative will be in setting a good appointment. If the representative answers all the caller's questions they have no need to visit the school. Spend no more time than you must on each call. A call cannot take the place of an interview. The purpose of the appointment is to determine their needs and if then - the telephone conversation is just to set a firm appointment. If they start to ask too many questions, don't be rude - simply explain that is the purpose of the appointment. The object is to get the caller to come in to visit the representative at the campus. Then the representative will be in a position to not only answer their questions but to allow them an opportunity to learn more about the career and job opportunities they're considering. The suggestion that the caller visit the campus should be presented as a natural response to their questions so that it will be apparent to the prospect that it is in their best interest to do so. People perceive that the representative will gain more from the appointment than they will, they will not show for the appointment.

Remember to build rapport and trust - it is okay for them to talk, however they should be responding to the representative's conversation. Build desire on their part - not anxiety. Each person the representative talks to is different and special... treat them that way.

The telephone is one of the most valuable tools and represents a large part of the representative's daily activity. No matter how effective an admissions representative may be in other areas of admissions, there is no substitute for the telephone because they won't have an interview unless they have an appointment and that starts with a phone call.

Before the representative answers the telephone, they should mentally prepare themselves to accept the philosophy that "people who call about school want to go but need to find a way, and that's what the representative is there for."
Whether we realize it or not, we can hear emotions over the telephone. When we speak with someone over the phone, we can generally tell in the first couple of seconds - the kind of mood they are in. Every time the representative uses the telephone they must sell themselves to the person on the other end. Concentrate on the person on the other end of the conversation. Giving them your full attention means talking about them. Since people generally buy based on emotional feeling, remember that people enjoy talking to people that sound nice. Sound sincere when talking with anyone asking you for assistance. A smile can be heard over the phone. SMILE & DIAL! A representative should place a mirror by the telephone to remind them of the SMILE.

Use simple words and short sentences. Keep the tone conversational, calm and casual. Ask open ended questions to get the caller to open up.

If the representative only has a message number, ask the name of the person you're leaving the message with and thank them. Find out if they would be interested in coming along for the appointment. If they think you sound like a nice person who's interested in helping, they will be more likely to deliver the message and maybe even encourage them to return the call.

The best time of day to make admission calls will vary with whether the representative is working the high school or the adult market. Let's take a look at the adult market first. Studies have shown that the highest production time for contacting this adult market is from 9:00 a.m. to 11:00 a.m.; again, early afternoon from 1:00 p.m. to 3:00 p.m.; and in the evenings, Monday thru Thursday, from 6:00 p.m. until 9:00 p.m. Saturday evening hours also seem to produce a high level of production between 10:00 p.m. and 2:00 p.m. Sunday morning hours are probably the most productive of all if done between 4:00 p.m. and 7:00 p.m.

Whether or not you want to utilize Sundays is a matter of personal preference.

Let's look at the high school market. Since high school students generally are in class during the day, evening hours on weekdays are useless. The most productive hours for contacting high school seniors is between 3:00 p.m. to 6:00 p.m. and 7:00 p.m. until 9:00 p.m. Monday thru Thursdays. The hours of 10:00 a.m. to 2:00 p.m. on Saturdays are very productive for high school students as well as the Sunday hours from 4:00 p.m. until 7:00 p.m.

If the representative is having problems contacting students, they should take a look at the hours they are using for phone work compared with the hours given here. They may find that most of their phone calls are being made during the hours which are considered unproductive.

Remember, SMILE & DIAL!
☐ Identify yourself immediately
☐ State purpose of your call
☐ Check to see if this is a convenient time to talk (optional)
☐ Use balance of open and closed questions
☐ Use the 6 E’s
  ▪ Emphasis  Education
  ▪ Experience  Environment
  ▪ Employment  Earnings (optional)
☐ Learning prospect’s interest/motivation
☐ Avoid saying too much — you can’t close over the phone
☐ Summarize information and recap needs & goals of prospect
☐ Clarify and confirm to establish an agreement on needs (C.A.N)
☐ Transition statement
☐ Detail the benefits of a face-to-face meeting (WIFM)
☐ When appropriate, establish the importance of the buying committee’s participation
☐ Schedule the appointment (manage the timing)
☐ Close
☐ Have prospect write down:
  ▪ Name and telephone Number
  ▪ Date and time of appointment
  ▪ Location of school
  ▪ Make the appointment important
☐ Ask for referrals/free to bring a friend or family member with you
☐ Congratulate prospect on decision to come in for a face-to-face interview — end on a positive, enthusiastic note
☐ Confirm with a telephone call and/or an appointment card shortly before the scheduled appointment
Admissions, this is ___________ how can I help you?

Or

Good Morning, my name is ___________ I'm an Admissions Representative with _______________________________ information I've recently requested about careers in the _______ field.

Is the information you've requested for yourself?

Did an employer refer you to our school?

How long have you been interested in pursuing a career in the _______ field?

What is it that interests you about the idea of a career in the _______ field?

Do you know of anyone that works in the _______ field?

Are you currently working? Where? Work hours?

What would you like to change about your employment situation?

Are you looking for a job? Where have you applied?

Why do you feel your not being selected for these positions?

Tell me about your educational background.

College? Technical/Vocational training?

How does your parent/spouse feel about you continuing your training?

If you decide to pursue career training, would you have your parent/spouse support?

Let me see if I understand you clearly, you're currently (feedback feared). You want a career that will (feedback feared) and you realize that in order to be qualified for this career you need additional training. Is that right?

I'd like to make a suggestion that I feel would be helpful. Let's set up a time for you to come and visit with me here at the campus. I'll explain the objectives of the _______ program, the career opportunities our graduates are qualified for, employers that hire our graduates, and how our job placement department assists our graduates in securing their very first job. We'll take a tour of the facilities so you can see (feedback feared). It would be like as a student and make sure the environment we provide would be the environment you would feel comfortable in training. We'll also talk about (feedback feared) and how our students pay for school. Most of all (feedback feared). I'll be in a position to answer all the questions I know you have. How does that sound?

Currently setting up times for today and tomorrow, would this afternoon or tomorrow be better for you?

Would you prefer morning or afternoon? I have a (feedback feared) or would ______ be better?

Do you have a pen/pencil handy so I can give you directions? Have them repeat directions back.

O.K. I have _______ set aside just for you. Are you sure that you don't have any other appointments or commitments that will conflict with this time?

If you would like to bring someone with you please feel free to do so. I look forward to meeting you and having the opportunity to help you get out from (feedback feared) and get started in your new career in the _______ field where you will enjoy (feedback feared)!

See you then!
Shopping Survey
Telephone Quality Control

School: ___________________________ Date: ___________________________
Ad Rep: ___________________________ Time: ___________________________
Inquiry Name: ___________________________

Receptionist Checklist:

How many rings before answering? _______

Y  N  Did the Receptionist...

__________ Properly identify the school?
__________ Use a friendly voice?
__________ Ask for your name / phone#?
__________ Ask how you heard of the school?
__________ Ask if you had ever spoken to anyone at the school?
__________ Tell you that they would put you in touch with someone in admissions?

Elapsed time between end of receptionist conversation and Ad Rep pick up:
______ minutes _______ seconds

Ad Rep Checklist:

Y  N  Did the Ad Rep...

__________ Identify him/herself?
__________ Ask how you heard about the school?
__________ Ask for your name / address / phone#?
__________ Ask you what prompted you to call (why you were interested)?
__________ [Probe into your background (education, employment, experience, etc.)]
__________ If yes, did you feel threatened by his/her method?
__________ Go into too much detail and give details about course of interest?
__________ Was tuition discussed? Explain how

__________ ___________

__________ Was Placement Discusses? Was a rate of starting salaries discussed?

__________ ___________

__________ Agree to mail information to you?
__________ Set an appointment? If appointment was set, were you asked to write down the
__________ ___________ time / date / directions?
Evaluation:

Did the Ad Rep:  
- Y N  Convincing you that an interview was necessary? (WIFM's)
- Y N  Peak your interest enough to commit you to an interview? (WIFM's)
- Y N  Speak with you in an enthusiastic manner?
- Y N  Take control of the conversation and lead you along?
- Y N  Would you feel comfortable buying from this person?
- Y N  Come across as a caring and professional individual?
- Y N  Did the representative use the 6 E's when probing into the background?
- Y N  Did the representative give the prospect a choice close? (a choice of days and times for the interview)
- Y N  Did the representative end the call on a positive note?

Length of phone interview: ______ minutes ______ seconds

Comments: ________________________________

_________________________________________

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# CBS Interview Observation

**Admissions Representative:**

**Date:**

**Program:**

Please circle the number that applies to how rate each item:

5=excellent 4=Very Good 3=Average 2=Needs Improvement 1=Poor

### Pre-Interview

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<td>Preparation of materials</td>
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<td>Professional appearance</td>
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<td>Time line of Rep</td>
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<td>Greeting</td>
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**Comments:**

### Introduction

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**Comments:**

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Kaplan Higher Education Corporation
Document 30, Page 116
## Uncover & Discover the Buying Profile

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<tr>
<td>Use of IME</td>
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<tr>
<td>Probing questions</td>
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<td>Identification of primary features</td>
<td>3</td>
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<td>Identification of fires &amp; carrots (buy in)</td>
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<td>Identification of challenges</td>
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<td>Career road map</td>
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<td>Listening</td>
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## Activate Interest

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## Create Desire

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<td>Utilize presentation portfolio</td>
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<td>Testimonial/3rd party dialogue</td>
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<td>Delivery</td>
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<td>Utilize selling stations based on primary features</td>
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<tr>
<td>FA sheet &amp; tuition</td>
<td>3</td>
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<tr>
<td>Summarize 10 primary features</td>
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<td>Comments:</td>
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Admission Rep: __________________________ Date: __________
Director of Admissions: __________________________ Date: __________
Admissions Coaching: Six Components of A Conversation: Outcome Based Selling
ADMISSIONS COACHING AND A.C.T.I.O.N.

When a person understands and uses effective communication skills, he or she is prepared for coaching.

Coaching is a communication process designed to generate a positive influence in the motivation, decision-making and performance of a person. It shadows and acts synergistically with the normal decision-making process of individuals.

Coaching utilizes a supportive environment that encourages development of critical thinking and decision-making skills, ideas, and behaviors that center on what truly motivates a person. It embodies empowering a person to achieve their needs and dreams, while constructively dealing with their fears.

Coaching vs. Coaxing

Have you ever tried to coax someone into doing something you wanted or thought they needed? How successful were you?

The reason coaxing is often not effective is because it is a "controlling" behavior.

Coaxing is the "polar opposite" of coaching: manipulative versus empowering.

Coaching seeks change and improvement by stimulating conversion on the part of the person being coached, rather than just pressuring for change.
Process Based Selling vs. Outcome Based Selling

In admissions selling, or recruiting, it is typically believed that an advisor needs to "sell" the facts of education and all about Kaplan University. While telling things about Kaplan and how a prospect becomes a "student" is important, it is those very things that disengage the prospect at the very beginning of a call. This is called process based selling and the use of process based words or phrases is potentially dangerous and may decrease the number of prospects that will move forward with the entire interview. Examples of process based words are:

- Program
- Responding to your request for information
- Degree, diploma
- Application
- Right school
- Online classes
- Informal interview
- Tuition deposit
- Enrollment paperwork
- Etc.

Some, if not many, prospects will suddenly discover little time to talk with you for a few minutes let alone follow along through an entire interview with this approach. Again, it is not a wrong approach; perhaps it is just less right when attempting to build a relationship with your prospect. Following is an example of a process based opening:

**Process Oriented**

Hello (First Name) this is (First Name) calling from Kaplan University's (Department). Thank you for your interest in Kaplan University. I just want to let you know, that this call may be monitored or recorded for quality purposes. I am responding to your request for information about the (program/certificate/degree). Why are you interested in the program? How will earning the degree change your life? Have you ever taken online classes before? Why are you interested in online courses? The objective of our call today is to answer your questions and to help determine if Kaplan's online program is a good fit for you.
• The first step is to have an informal interview, which is what we are doing today. This will allow us to get to know each other and allow you to become more familiar with Kaplan. If we determine together that Kaplan is the right school for you and if you ARE recommended to move forward, the next steps of the Admissions Process are:
  • The submission of the KU application, for which there is no fee.
  • A Funding Plan created for you.
  • A Tuition Deposit
  • Enrollment Paperwork

A better approach is to use Outcome Based Selling utilizing outcome based words and phrases. In this approach, we are focusing on the prospect and his or her goals rather than what he or she must do to achieve those. When this approach is utilized, the prospect feels more engaged feeling the helping hand of the advisor rather than a pushy telemarketer or salesperson. The goal of this approach is to engage the prospect in conversation about himself or herself quickly. Once the prospect is engaged, a relationship is formed between advisor (coach) and prospect (student), trust is a positive factor and the prospect will provide valuable information about needs, dreams and fears. Once the prospect sees the value of the conversation, the rest of the interview naturally occurs.

There are sample outcome based scripts later in this paper.

• Career
• Congratulations
• Thank you
• New direction
• Life change
• Tell me about YOU
• First step in changing your life
• Future
• Etc.
ADMISSIONS COACHING AND A.C.T.I.O.N.
PROGRESSIVE STEPS TO SUCCESS
Outcome Based Phone Conversation

Components of a Phone Conversation – Six Step Coaching Call
Admissions Coaching and A.C.T.I.O.N Model Correlation

**SCRIPT 1:**

Advisor (Admissions Coach): "Hello, may I speak with _____?"

Prospect: "This is _____.

Or

Advisor (Admissions Coach): "Hello, this is _____ from the admissions department at Kaplan University. May I speak with _____?"

Advisor (Admissions Coach): "Hello _____, I am so happy to find you at home. The reason for my call today is to say thank you for your interest in Kaplan University. Please understand that this call may be recorded or monitored for training and quality purposes. Also, congratulations for taking the first step towards your new career."

Please briefly, giving the prospect time to respond.

Prospect: "Oh, Okay."

Advisor (Admissions Coach): "_____, The best way for me to provide you with information about the career you have chosen and understand your career goals is to take a few minutes of your time today to find out more about you, what your goals and interests are and how I can help you achieve what you desire. This way I can be confident that I will get you the right information."

Or

*I am really glad you are interested in changing your life. I’m sure that I can assist you. You seem to have given this a lot of thought and it appears that you may be headed in the right direction. I’d like to make a suggestion that I think would be very helpful to you in determining what steps you should take. We often discover that once a person finds out firsthand exactly what’s involved in a particular field or the type of positions available to qualified individuals, they decide that it’s just not for them. So what I’d like to do is take some time today to get to know you and what your personal and profession career goals mean to you. It’ll give me an opportunity to better evaluate your background and suitability and at the same time I can answer all the questions I know you’ll have. This way we can determine if this really is the right direction for you to take."
We'll both have all the information we need to make an intelligent and well-informed decision about your future. Does that make sense to you?

Pause briefly to allow the prospect to respond. If no response, assume it is OK and move on.

Prospect: “Okay.”

This is where the Three W’s (Explore/Connect and Discover) are used. Where are you today? Where were you yesterday? Where do you see yourself tomorrow?

Advisor (Admissions Coach): “____, I understand that you have a strong interest in a ______ career. Are you working in that field now?” If so – “What specifically do you do and how do you like it?” If not – “What are you doing now? Where do you work? How do you like it? Tell me about your current situation.” OR, “Tell me about you; tell me what is going on in your life that made you decide that it was time to move forward and go after your dreams (another term: GOALS).

The focus in this conversation is to create an atmosphere of trust that will encourage the sharing of information and get you the specific information you need to help the prospect. It is important to get the prospect to relax.

SCRIPT 2:

Advisor (Admissions Coach): “Good morning Mary, my name is Sam Jones in the admissions department at Kaplan University. Please be advised that this call may be recorded and monitored for training and quality purposes. I understand that you are interested in a career in the _________ field. Congratulations! This is great news!

“I am sure that I can assist you with your career goals and to best help you, I need to find out a bit more about you and your goals. It would be helpful if I could borrow some of your time today to find out what you dream about when you think of changing or starting a new career. This will help me understand what you are seeking to change and allow me to provide more clear direction on how you can accomplish your goals.

Pause briefly, giving the prospect time to respond.
PROBING QUESTIONS and the 3 W'S. It is important to engage your prospect in a brief conversation about:

- where she is today
- what she was doing previously
- where she sees herself in the future

Without interrogating, attempt to determine the "hot button" that motivates your prospect. This must be understood to secure the appointment.

Advisor (Admissions Coach): "How long have you been considering a career in the _______ field? What is it about the _______ field that makes you believe this would be a good fit for you? Do you have friends or relatives who are working in this field?"

Advisor (Admissions Coach): "Mary, what are you doing now in terms of work? Are you currently employed? Have you worked in this area for some time or have you done other things?"

Using open-ended questions, determine work hours, including whether or not they like their job and a general sense of the prospect's current situation.

Advisor (Admissions Coach): "Mary, tell me a little bit about yourself besides your job. Is your family supportive of your decision to make a career change and follow your dream?"

NOTE: Mary will tell you many things without direct questioning about age, marital status, etc.

TRANSITION STATEMENT: It is important that Mary understand that you are listening to her and have her goals in mind. This will give her courage to continuing this conversation and not disengaging. To accomplish this, you should summarize what she has told you and ask her to confirm or deny the information.

Advisor (Admissions Coach): "Mary, it sounds to me that you have decided that you are just not where you feel you deserve to be and would like to accomplish more. Is that how you feel? Correct me if I am wrong."

- Summarize quickly and ask her to confirm.
Advisor (Admissions Coach): "OK Mary, if there were no roadblocks in your way and you were able to make your dreams come true, what type of career do you see yourself working in? What is different in your dream future than in your current situation?"

"WHAT'S IN IT FOR ME?" STATEMENT: It is important that the prospect understand the WiFIM of staying engaged with you... "What's In It for Me" to continue with this conversation? The statistics improve greatly for enrolling when Mary understands that you are interested in her success and an interview with you will set her on the path to realizing her goals.

Advisor (Admissions Coach): "Mary, it sounds like you are very committed to becoming all that you want to be and I commend you for that. You have chosen a great career path that will allow you to grow both personally and professionally. It sounds like you need to get all the information you can on how to achieve this goal. I would recommend that we move forward with this conversation today so that I can provide you with the information you need. Together, we can determine the best career path for you and I can provide you with the steps on how to get there. I will make certain that you have all the information you need to make a great decision about your future."
SAMPLE OPENINGS TO JUMP START THE CONVERSATION AND BEGIN FEELING THE LAYERS OF THE ARTICHOKE TO EXPOSE THE HEART.

From School:

This is [Advisor’s first and last name] calling from Kaplan University’s Admissions department. I do need to let you know that this call may be monitored or recorded for quality purposes. The reason for my call is to first congratulate you on taking the step forward to pursue your goals and then secondly to thank-you for your interest in Kaplan University. As your advisor, my role is to find out about you, learn about your goals, and see what Kaplan University, and I, can do to support you in achieving those goals.

From Lightpoint Learning:

Hello, this is [Advisor’s first and last name] calling from Kaplan University’s Admissions department. How are you today?” Respond briefly: “Terrific and, by the way, this call may be monitored or recorded for quality purposes. I am so happy I reached you at home. The reason for my call today is to thank you for your interest in partnering with Kaplan University to achieve your personal and professional career goals. Congratulations on having an interest in the [field] and having the courage to go after and reach your goals. The best way for me to help you do that and provide you with the right kind of guidance is to take some time today to find out more about YOU and your GOALS. OK? Ok, then, tell me about your current job situation and what is happening in your life that made YOU DECIDE it was absolutely the right time to make a positive change?

From School:

"Hi [Student’s Name], This is [Advisor’s first and last name], I’m an admissions advisor in the admissions department at Kaplan University where all calls may be monitored for quality purposes. [Advisor’s first and last name] thank you for your interest in Kaplan and congratulations on taking an important first step toward a better future! [Advisor’s first and last name] I would like to invest in a few minutes of your time to find out more about your interests, dreams, goals, and most importantly, about you! So, tell me about [Advisor’s first and last name] (student’s name)!”
"Hi __________. This is __________. I'm an admissions advisor in the admissions department at Kaplan University. I want to inform you that our call could be monitored and recorded for quality purposes. ____________ I'm calling you as a service and to thank you for reaching out to Kaplan. By the way, congratulations on the decision to change your path in life! ____________ the best way for me to help you today is to find out a little bit about your goals and how I and Kaplan can help you achieve them. So tell me ALL about you and your future plans!!"

From: ____________

"Hello, is this __________? (Name), this is __________ calling from Kaplan University's Admissions Department. How are things going with you today? (Pause for answer). (Name), I do need to tell you that this call may be monitored or recorded for training purposes. Let me start by saying Congratulations to you for taking the first step in a new career path! I am excited to hear about that career dream and the best way to do that is to spend some time with you today so I, and Kaplan, can partner with you to succeed in achieving it."

"Hello, is this __________? (Name), this is __________ calling from Kaplan University's Admissions Department. How are things going with you today? (Pause for answer). (Name), I do need to tell you that this call may be monitored or recorded for training purposes. I have information in front of me that indicates that you are interested in pursuing a new career direction. That's very exciting! I'd like to take a few minutes of your time to help you in that journey and the best way to accomplish that is for you to tell me about what your new career direction and why it is important to you."

"Hello, is this __________? (Name), this is __________ calling from Kaplan University's Admissions Department. How are things in your world today? (Pause for answer). (Name), I do need to tell you that this call may be monitored or recorded for training purposes. I see that you have taken the first step in pursuing a career change – good for you. Way to go – that is the hardest step – to decide you want and deserve something more. I am very proud of you. The next step is mine – to help you achieve your goals. Let me ask you questions about what you are looking for in a career...."
Summary

The goal is to empower the prospect to take the next step and truly change his or her life. Advisors cannot coerce prospects to become students. With the right approach, advisors can provide a safe platform for them to open up and talk about themselves, their lives and what their needs, dreams and goals are for themselves and their families. Prospects become empowered when they "own" the reasons for change. They cannot own it if they are not allowed to tell their story.

Do less "telling" about Kaplan in the beginning, let the prospect "tell" you the "why" behind the need to go to school, or make a change, and the conversation takes a more productive turn into a great conversation that results in a positive life choice for the prospect.

Peel back the leaves of the artichoke one layer at a time and...

Uncover what's in the heart of the prospect.
Training and Development
Professional Development Series

Conversion Coaching
Learning Outcomes

1. Increase the conversion rates of the admissions department
2. Techniques to quantify the results of training
3. Understand the principles of conversion rates
4. Evaluate and improve individual performance through metrics, feedback, and coaching
5. Identify the correlation between training content and key conversion areas
Prior Pipeline Conversion Rates

The rate at which a lead is converted from one status to the next

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<tr>
<th>Prior Pipeline</th>
<th>Conversion Target</th>
<th>Per Person Average Daily Expectations</th>
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Kaplan Higher Education Corporation
Document 32, Page 3
## Status to Enrollment Conversion Rates

The rate at which a lead in any given status is converted into an enrollment.

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<th>Status the Enrollment</th>
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<td>Lead to Enrollment</td>
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<tr>
<td>Contact to Enrollment</td>
<td>4%</td>
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<tr>
<td>Interview to Enrollment</td>
<td>40%</td>
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<tr>
<td>Application to Enrollment</td>
<td>40%</td>
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<tr>
<td>Etc to Enrollment</td>
<td>70%</td>
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## Know the Facts

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<th>Opportunity Area</th>
<th>Fact</th>
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<td></td>
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<tr>
<td>Speed to Contact</td>
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<tr>
<td></td>
<td>1. Lead contacted within the first 5 minutes convert lead/EA at 8%</td>
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</table>

Kaplan Higher Education Corporation
Document 32, Page 5
Meeting the Minimums

• The Minimum Standards are performance benchmarks
  • Use the minimums to set end of week expectations

• Examine the correlation between contact to interview conversions and "new hire role plays"
  • Do the scores match the outcome?
  • What opportunity areas were identified in the role play?

• New Hires typically have higher contacts than veteran reps
  • Look at the lead/contact to determine if they are calling all numbers
  • If the contacts are in place, look at the contact to interview rate; do they need support overcoming objections?
Establishing Expectations

By Understanding Where to Begin, You Will Impact Where the New Hires Finish.

Run Rate Formulas

1. Divide by historical conversion rate
2. Divide by # of days remaining in the cycle
   = Target per week/day
3. Divide by # of salespeople on the team
   = Target per week/day

Kaplan Higher Education Corporation
Document 32, Page 7
How Do Reports Play Into It?

**Daily Consolidated Report**
- Located in Report Manager
- Navigate through the report using the document tab on the left hand side
- Report is broken down by department, EDOA, SDOA, DOA, ADOA, Advisor
- There are 5 main components included on each page of the report: 1) Count 2) Lead/Conversion 3) Conversion to Enrollment 4) Prior Pipeline 5) Rep Per Day (every 9 hours of login time)
- Track your progress vs. the cycle to date %
- Shows conversions for "Cycle to date" and "year to date"
- Compare per person actual averages to per person targets
- Examine Trends

**NEW HIRE Report**
- Located in Report Manager
- Report is kept in the J drive for your access
- Focus on EA per advisor per day
- Based on a 60 day period
- Identify coaching opportunities and formulate individual action plans
Impacting Conversions

1. Vet the new hire conversions from the reports against the following items:
   - Training Score Card
   - New hire exam
   - Role Play scores

2. Analyze trends and patterns

3. In your coaching focus on one conversion area

What conclusions are you drawing from this comparison?

Create your coaching action plan based on your data analysis.
What Should You Coach On?

Coach to Performance
Coach to Behaviors
Coach to Skill Development
Coaching to Conversions

Interview to App 40%
Benefits of Knowing the Numbers

- Allows you to control your business
- Gives you a daily, weekly, and yearly production game plan
- Enables you in training and retaining employees
- Helps you make good use of your resources
Learning Outcomes Reviewed

- Understand the principles of conversion rates
- Use data to quantify the results of training
- Explain how to impact individual performance through metrics coaching
- Identify the correlation between training content and key performance indicators
- Know the conversion rates at the individual level
EXCITE
Encourage X-tra Cash Investment Toward Education
What is the "90/10 Rule"?

- To be eligible to participate in federal grant and loan programs, a for-profit institution must derive no more than 90% of its revenues from the federal grant and loan programs (Title IV)

- Schools that fail to satisfy the 90/10 Rule automatically lose their eligibility and must immediately stop awarding Federal Student Aid (Title IV) program funds
Student Benefits with Tuition Payments To Lower Overall Interest

Amortization Schedule Calculator

<table>
<thead>
<tr>
<th>Loan Summary</th>
<th>$59.55</th>
<th>$9,431.35</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Principal &amp; Interest Total of 144 Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,431.55</td>
<td>May, 2020</td>
<td>Pay-off Date</td>
</tr>
<tr>
<td>$1,116.10</td>
<td>Nov, 2016</td>
<td>Pay-off Date</td>
</tr>
</tbody>
</table>

LendingTree Mortgage Refinance Loan

Amortization Schedule Calculator

<table>
<thead>
<tr>
<th>Loan Summary</th>
<th>$50.16</th>
<th>$5,116.10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Principal &amp; Interest Total of 144 Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,431.55</td>
<td>May, 2020</td>
<td>Pay-off Date</td>
</tr>
<tr>
<td>$1,116.10</td>
<td>Nov, 2016</td>
<td>Pay-off Date</td>
</tr>
</tbody>
</table>

LendingTree Mortgage Refinance Loan

Kaplan Higher Education Corporation
Document 33, Page 3
Valué...

Once the "value" outweighs "cost" then investment will not be an issue....

We must be able to ask confidently for a monthly cash payment commitment
Asking for Monthly Tuition Payments
Admissions & Financial Aid

- Ask for the monthly tuition contribution with confidence and conviction. If we have built value then it should not be a concern.

- Indicate that our students make monthly contributions because it benefits them.
  
  John, many of our students have realized the benefit of making cash payments while in school. They borrow less money so upon graduation they have less debt to repay. In addition, there is no interest payments when you make cash payments to the school. Making a payment may mean cutting out some other expenses (ie, the daily cup of coffee, cell phone service, etc) in the short term but in the long run it saves you money.
Asking for Monthly Tuition Payments
Admissions & Financial Aid Continued

• Ask the student how much he/she can pay.
• Don't give them a number.
  - Remember ask small, get small
  - This is their reality not yours. You might be surprised by the amount they can commit to — let them commit.
• Help them problem solve if need be by breaking down the amount as you discuss the monthly payment.
  i.e. John you have told me that you're unable to invest $80 per month...could you afford $20 per week to make that the commitment which is $2.70 per day? Which is less than a small cup of coffee.
Asking for Monthly Tuition Payments
Admissions & Financial Aid Continued

- Let our customers know that this is the best money they will ever spend because it is an investment in their future.
Educational Investment Checklist-Part 1

KAPLAN HIGHER EDUCATION

<table>
<thead>
<tr>
<th>Educational Investment Checklist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Name:</td>
</tr>
<tr>
<td>Name of Program:</td>
</tr>
<tr>
<td>Start Date:</td>
</tr>
<tr>
<td>Time of Day:</td>
</tr>
<tr>
<td>Tuition Bill Issue Date:</td>
</tr>
<tr>
<td>Tuition Bill Payment Date:</td>
</tr>
<tr>
<td>Fees:</td>
</tr>
<tr>
<td>Tuition</td>
</tr>
<tr>
<td>Room and Board</td>
</tr>
<tr>
<td>Application</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

Total Income:

Total Expenses:

Net Income:

Kaplan Higher Education Corporation
Document 33, Page 8
Education Investment Checklist-Part 2

Have you given any thought to how you plan to pay for your education? 

Have you set aside any money for your education? [ ] No [ ] Yes If so, how much? $____________

FINANCIAL SERVICES
Financial aid is available to those who qualify.
Possible sources include:
- Student Contribution (installment loan payments)
- Loans
- Grants
- Alternative Financing (additional loans, scholarships)

The financial aid office is available to provide specific information concerning the various types of funding options, eligibility requirements, amounts available, interest rates, and repayment schedules.

Our students make monthly cash tuition payments. They do this to avoid having the amount they take out in loans resulting in lower debt upon graduation and to reduce the amount they are repaying due to less interest. No interest is paid when a student is making cash tuition payments to the school.

Monthly Contributions $__________

Kaplan Higher Education Corporation
Document 33, Page 9
## Educational Investment Checklist-Part3

### Other (non-school) Expenses (Entertainment such as dining out and movies, buying video games, video or DVD's)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Weekly amount</th>
<th>Monthly amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Revised Monthly Contribution $  

<table>
<thead>
<tr>
<th>NEXT APPOINTMENT</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Student Signature: ____________________________ Date: ____________________________
KAPLAN Higher Education Corporation
BUDGET ASSISTANCE WORKSHEET

**EXPENSES:**

- Rent
- Car Payment
- Electricity
- Telephone
- Child Support
- Food
- Credit Card
- Cable
- Insurance
- Phone
- Divorce

**INCOME:**

- Weekly Income: $  
- Monthly Income: $  
- Additional Sources of Income:
- Alimony
- Child Support
- Family Contribution

**Monthly Income: $**

**Other Expenses ($ amount entered):**

**Total Income:**

**Total Monthly Income:**

**Difference:**

- (Total Income - Total Expenses)
- (Expenses - Income needed)

**Total Monthly Expenses:**

**Comments/Notes:**

**Confidential**

KHE 00294

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Kaplan Higher Education Corporation  
Document 33, Page 11
Tips To Use The Budget Assistance Worksheet

• If the expenses are greater than income, which expenses may be reduced or eliminated while in school?
  - Lower cell phone plan or using the landline instead
  - Cost for food-Big Mac vs. bologna sandwich
  - Cost for entertainment-going out to a movie or renting a video

• Are part time jobs available? Is Federal Work Study available? Can Career Services assist with part time employment?
Tips To Use The Budget Assistance Worksheet

• Have all sources of income been discussed? Who is their support system?
  - Relatives
  - Friends
  - Local church
  - Community

• Remind our customers that any changes to their budget is temporary and is contributes to their future!
Tuition Payment Scripting for FA

- We know your education is important to you. It is an investment in your future.

- At Kaplan College, we not only want you to achieve your educational goals but also ensure that you reduce your loan debt. (show repayment differences).

- Therefore, it is important for you to keep your loan debt low and use our interest free tuition payment plan while in school.
FA Managers Role in Reducing Bad Debt

How do you eat an elephant?
One bite at a time!
Promote the Commitment Based School Philosophy

- **Facilitate Team Approach Between Departments**
  - Admissions
  - Business Office
  - Academics
  - Student Services and Placement
  - Home Office

- **Maintain Good Communication**
  - Keep a positive attitude and avoid assessing blame.
  - Prevent criticism or complaints and stay focused on solutions.
  - Know each team's goals.
  - Invite feedback and be open to new ideas.

- **Believe in the Mission**
  - Explore all possibilities for affordability while maintaining regulatory requirements.
  - Help the student to achieve and succeed.
Organize and Structure the FA Department to Streamline Processes

- **Work the Front and Back Toward the Middle**
  - Closely monitor completion status of future start and within 60 days after start.
  - Review potential graduate balances 90 days prior to graduation.

- **Staffing Models**
  - FA Teams—New Start; Continuing; Potential Graduate; Out of School.
  - Processor/Payment Requesting.
  - Missing Documents; Verification—Code C Resolution; Critical Accounts.
  - Special Tasks—Alternative Loans; Scholarships; State Grants; Federal Work Study.

- **Utilization of Computer System and Technology**
  - Document Tracking.
  - System Management Reports (i.e. Past Due; Out of Balance; EFT; AR).
  - Manipulating Data Through...
Hire—Train—Motivate
Hold Staff Accountable

- **Hire Quality Staff**
  - Skills—Good Communicator; Organized; Analytical; Team Player; Detail-Oriented; Learn Quickly; Independent Thinker; Problem Solver
  - Tasks—Interview and package new applicants; Complete paperwork accurately and timely; Follow up on missing information; Conduct entrance/exit loan counseling.
  - Assess staff strengths and determine job responsibilities accordingly.

- **Conduct Initial and On-going Training**
  - Give general overview of process and be clear on job expectations.
  - Review and utilize resources available (i.e. FSA Coach, FSA Policy and Procedure Manual; New Counselor Training Checklist).
  - Demonstrate process and provide sample case studies for examples.
  - "Buddy" with veteran counselor.
  - Observe counselor interaction and test skills.
  - Conduct weekly meetings and determine continued training based on identified needs (i.e. deletion report).
  - Provide cross-training.
  - Create an environment to develop staff growth.
Hire—Train—Motivate
Hold Staff Accountable (Continued)

- **Motivation Creates Success**
  - Compliment and communicate progress.
  - Routinely reward and praise even for small victories.
  - Provide recognition that others can see—"Catch You Doing Something Good" certificate.
  - Create fun projects, games, or healthy competition through contests between teams.
  - Listen to concerns and ideas.

- **Achieve Through Accountability**
  - Use the 4-P philosophy (Pre-planning prevents poor performance).
  - Raise the bar and challenge their strengths by setting reachable goals and target dates both short term and long range.
  - Conduct consistent follow up through daily/weekly meetings with staff and other managers.
  - Be proactive and review expected funds not just past due or current.
Baird talking points:

It's Official: We're at the Top of Our Class

And we've only just begun! In an independent study recently conducted by the consulting firm of R.W. Baird & Co., Kaplan University emerged as America's #1 ranked online university for quality and value. The survey was sent out to over 10,000 current and former students and graduates of approximately 40 for-profit, post-secondary educational institutions nationwide, including key competitors such as University of Phoenix, Capella University, Strayer University and AU.

This FAQ sheet is not for distribution to prospective students. It includes speaking points to be used by admissions advisors when speaking with students.

Here are some ways to use KU's #1 ranking to help convince prospective students:

Did you know that KU ranked #1 in Quality of Education among online students?
- "Quality of Education" considered the range of courses and programs offered, the caliber of faculty, the level of technology, and the flexibility of class schedules. KU students can attend class 24 hours a day, 7 days a week. This makes it much easier to keep working at your present job and maintain family responsibilities while you earn your online degree or certificate.

Value is important. Did you know KU ranked #1 in Benefits vs. Cost among online students?
- "Benefits vs. Cost" considered value for the price. In the survey, KU had the highest percentage of students who said their education provided a strong value for the price. KU's flexibility allows you to remain on the job while you earn your degree, so it's easier for you to afford your education.

Word of mouth is the best advertisement...our Recommendation Rate was #1.
- 90% of students and grads said they would recommend that people they knew pursue their online education at KU.

Below are examples of how to use the Baird survey to help address everyday concerns:

My community college is cheaper.
- "That may be true, but you have to think about what you'll get for the money. According to the Baird survey, KU ranked #1 in the 'Benefits vs. Cost' category. That means a higher percentage of KU students—higher than any other online school in the survey—said their education provided a strong value for the price. KU was also higher than almost every traditional non-profit two- and four-year school in the survey. So while community colleges may be cheaper, students say Kaplan is a better value. Also, if you plan to work while you go to school, earning your degree online at KU will give you your schedule unlimited flexibility. And here's a big point to remember: at KU, the cost of all books is included in your tuition. That can really add up!"

Kaplan is too expensive.
- "Our tuition is a fraction of what most private universities charge. And it's money well spent. According to the Baird survey, KU ranked #1 in the 'Benefits vs. Cost' category among online students. That means a higher percentage of KU students—higher than almost every other school in the survey—said their education provided a strong value for the price. KU's flexibility allows you to remain on the job while you earn your degree, so it's easier for you to afford your education."
I've never heard of Kaplan. I have heard of Phoenix and A.U. You may not have heard of Kaplan, but in the Baird survey, K.U. outscored all of the nation's for-profit schools, including the University of Phoenix and A.U. We ranked #1 among online schools for "Quality of Education," "Benefits vs. Cost," and "Student Recommendation Rate." "Quality of Education" considered the range of courses and programs offered, the quality of faculty, the level of technology, and the flexibility of class schedules. K.U. students can attend class 24 hours a day, 7 days a week. This makes it much easier to keep working at your present job and maintain family responsibilities while you earn your online degree or certificate.

- "Benefits vs. Cost" considered value for the price. In the survey, K.U. had the highest percentage of students who said their education provided a strong value for the price. K.U.'s flexibility allows you to remain on the job while you earn your degree, so it's easier for you to afford your education.
- 90% of students and grads said they would recommend that people they know pursue their online education at K.U.

Is this a real degree? Will I be able to use it to get a job or to get into graduate school?

- Not only is it a real degree, it's a degree from America's #1 ranked online university for quality and value. In the Baird survey, K.U. outscored the country's most highly regarded for-profit schools. Graduating from Kaplan University is a good career move. Another recent survey showed when K.U. students graduate, they become twice as likely to get new job or pay increase, and nearly twice as likely to get a promotion. "Zoemergar survey fielded 2/5/06.

I'm just shopping around, I'm not interested until I have talked to other schools.

- The Baird survey is a smart place to start shopping and do some apples-to-apples comparisons between K.U. and other for-profit online schools. You can see a summary of the survey at www.kaplanuniversity.edu/kulsurveyresults. Graduating from Kaplan University is a good career move. Another recent survey showed when K.U. students graduate, they become twice as likely to get new job or pay increase, and nearly twice as likely to get a job promotion. "Zoemergar survey fielded 2/5/06.

Why should I pick Kaplan?

- K.U. should be your choice because we're America's #1 ranked online university for quality and value. In an independent survey of over 40,000 students and grads from approximately 40 leading for-profit schools, we ranked #1 in "Quality of Education" and "Benefits vs. Cost." What's more, 90% of our students and grads would recommend that people they know pursue their education at K.U. Graduating from Kaplan University is a good career move. Another recent survey showed when K.U. students graduate, they become twice as likely to get new job or pay increase, and nearly twice as likely to get a promotion. "Zoemergar survey fielded 2/5/06.

Can I see a copy of the Baird survey?

- We cannot directly provide copies of the Baird & Co. survey, as it is a subscription service. However, you can see a summary of the survey at www.kaplanuniversity.edu/kulsurveyresults.
OVERCOMING OBJECTIONS

FORMULA FOR OVERCOMING OBJECTIONS

❖ Stop and Listen Carefully
❖ Rephrase the objection
❖ Agree or acknowledge
❖ Empathize
❖ Ask Questions
❖ Custom Tailor Benefits
❖ Gain Agreement
❖
❖
❖
❖
❖
❖
OVERCOMING OBJECTIONS

- A large part of the Admissions Advisor’s job is to overcome the student’s fears.
- Defensiveness = Fear of failure, the unknown, or cost.
- Disarm fear up front.
- Don’t take “No” at face value. Throw in additional questions. It could help you build rapport with the more serious students.

PRE-ENROLLMENT OBJECTIONS

<table>
<thead>
<tr>
<th>Student</th>
<th>TIME - I can’t speak right now.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>Lack of Time - Is lack of time the reason that you are researching online universities? Lack of time is a typical issue for our students. That’s why they contact us.</td>
</tr>
<tr>
<td></td>
<td>Regrets - How long have you been thinking about going back to school? Have you ever regretted not going back to school? Are you willing to make the time now to get your education?</td>
</tr>
<tr>
<td></td>
<td>Concern - I’m concerned. If you can’t find the time for our conversation, how will you find the time to study?</td>
</tr>
<tr>
<td></td>
<td>Plan - Online education isn’t for everyone. Although it’s online, study time and deadlines are critical. How did you plan on fitting study time into your schedule?</td>
</tr>
<tr>
<td></td>
<td>Never attaining education - Since we’re discussing time, did you know that every day you put off going to school increases the likelihood that you will never attain your college education.</td>
</tr>
<tr>
<td></td>
<td>HINT: Your time is as valuable as the student’s time. If you must set an appointment, give the student options according to your schedule as well as his/her schedule.</td>
</tr>
</tbody>
</table>

Kaplan Higher Education Corporation
Document 36, Page 2
TIME - How long will this interview take?

Admissions Advisor: Depends — That depends on how many questions you have.

CATALOG - I just wanted a catalog.

Admissions Advisor: Customized guidance - I'm calling to find out what program you are interested in and to share information that will help you make a well-informed decision. The brochure does not customize what's applicable to you.

Information tailored to you - It's a good thing my help is free because the catalog is over 100 pages! It's my job to help figure out what part of the catalog makes sense to you. In order to do that, I'll need to ask you a few questions.

Internet access - Can you access the Internet while we are speaking? You can view the catalog online during our discussion. Since we're an online college, much of the information is online.

Complete KU information - I'm your best source of complete KU information.

MONEY - The tuition is too expensive.

Admissions Advisor: Future financial dividends - Can you tell me why you feel that way? Are you willing to make an investment in your future that will bring you dividends? Tell me how many years you think you will be working. Are you comfortable with the money that you are earning now? How much additional income do you think you will earn over those years as result of having a degree?

Financial aid - Are you aware that because we are a regionally accredited University, we have financial aid. Financial aid is not credit-based. It's need-based. Does that help ease some of your concerns?
Tuition comparisons – Have you compared our tuition to other colleges? We are one of the lowest priced private online accredited institutions.

No additional fees – Are you aware that we do not charge a fee for registration and graduation? Most importantly, our instructional materials are included in the cost of the tuition.

Is online right for you? – It’s premature to discuss the cost of the program until we have determined what program is appropriate and if online learning is right for you. At the end of our conversation, you and I will both know if the benefits outweigh the cost of online education.

Campus vs. online – If you are considering a campus-based college, have you factored in the cost of travel, childcare, time, …, ?

Actual cost – Our tuition is $105.00 per credit hour. Our conversation today will allow us to figure out the appropriate program and discuss financial aid. That combined with your transfer credits will help determine the actual cost.

HINT: Establish value by asking questions before spending a great deal of time discussing cost. Regain control of the call by giving the student the cost per credit and then move into the interview.

<table>
<thead>
<tr>
<th>Student</th>
<th>ONLINE: I’m not sure online education is right for me.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not for everyone – Online education isn’t for everyone.</td>
</tr>
</tbody>
</table>

Are you a good candidate? – Our conversation today will help us determine if online education is right for you and if you are a good candidate for Kaplan.

Is a residential campus an option? – Is attending a residential campus an option for you?
3853

Why are you seeking online education? What led you to seek out online education?

Access to professors — Are you concerned about access to the professors or getting help?

HINT: Discuss online office hours, tutors, student services and academic advising. The students are most likely fearful of a lack of support.

<table>
<thead>
<tr>
<th>Student</th>
<th>SPouse - I have to discuss this with my spouse.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>Support? — I certainly respect that. Do you believe that he/she will be supportive?</td>
</tr>
<tr>
<td></td>
<td>I can speak to him/her — Let’s find out if online learning is right for you and then you can share the information with your spouse. I would also be happy to speak to with her/him. How does that sound?</td>
</tr>
<tr>
<td></td>
<td>Does your spouse have a degree? — (If “yes”) So now it’s your turn to earn your degree! (If “no”) Perhaps he/she is interested in finding out about our program and you could share the experience together. What would the benefit be to your spouse? What will he/she say about this?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student</th>
<th>COMPETITION - I’m researching other schools.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>Make a well-informed decision — That’s great! You should do your research. By answering your questions about Kaplan University you will be prepared to make a well-informed decision.</td>
</tr>
<tr>
<td></td>
<td>HINT: When you speak to the student, you may want to ask if books are included in the tuition, whether the other college has student advisors, whether the professors have online office hours and if their seminars are “synchronous” or “asynchronous.”</td>
</tr>
</tbody>
</table>

(4)
OTHER HINTS:

Stay in control - Be the school official and stay in control by asking questions.

Is KC right for you and vice versa? - Explain that your conversation will help determine if online education is right for the student and vice versa. Until you know that, the cost, the length of the program, start dates, etc. are all irrelevant.

Create rapport - Create rapport by getting the student to talk about him/herself. Ensure the student that as an admissions advisor, you must be sure that he/she is not only going to enroll, but complete the program and graduate.

Check your attitude - Stay upbeat, be patient and listen more than you speak.

Address fears - Many objections are due to fear. You might say, "Some of my applicants have told me that they are stressed out about returning to school. Is that the case for you?"

Assume the "student" is answering the phone - Assume that you are speaking to the applicant when he/she answers the phone. Don’t ask if it is him/her.
# POST-ENROLLMENT OBJECTIONS

<table>
<thead>
<tr>
<th>Student</th>
<th>MONEY - I don’t have the money for the software, computer.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>Class Schedule – Let’s see which classes you are taking this coming term. Perhaps there is time to save money until you need to purchase anything for a specific class (see R, C or FTE AA).</td>
</tr>
<tr>
<td></td>
<td>KC Options - Kaplan has partnered with a software company to provide discounts for you. You can speak with your academic advisor about this.</td>
</tr>
<tr>
<td></td>
<td>FAQ Assistance - Let me transfer you to your financial aid officer. He/she may be aware of some options.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student</th>
<th>MONEY - My company decided that they are not going to give me tuition reimbursement and I don’t have the money for the software, computer.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>FAQ - I can transfer you to the Financial Aid Department. Most people qualify for federal loans and some qualify for grants. They can discuss any additional options with you.</td>
</tr>
<tr>
<td></td>
<td>Perhaps the Financial Aid Department can arrange a payment plan for you.</td>
</tr>
<tr>
<td></td>
<td>Course reduction - Maybe we can reduce your course load to one class so you can stay in school.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student</th>
<th>PROGRAM – I don’t think that the program I selected will help me find the job that I want when I graduate.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Advisor</td>
<td>Graduation Goal* - What do you want to do once you graduate? What jobs are you researching? It may be that you would benefit by switching programs at Kaplan. (Be sure that the program WILL meet the student’s goals)</td>
</tr>
</tbody>
</table>

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Kaplan Higher Education Corporation
Document 36, Page 7
Student

TECHNOLOGY - I don't feel comfortable with online education because of the technology or the inability to communicate face-to-face with the instructor.

OR

I am feeling confused and overwhelmed. After being out of school for so many years, I no longer feel that online schooling is suited for me.

Admissions Advisor

Learning Curve -- Like anything new, you will experience a learning curve. Try to be patient with yourself. Student Services is available to walk you through any of Kaplan's online platforms.

Assistance from Professors - Professors are available through e-mail anytime and on AIM during their office hours.

Online vs. Traditional Education - Why did you choose an online school instead of a traditional school when you enrolled? There are pros and cons to each of these educational choices. It sounds like the reason you chose online education is for the conveniences that only online education can give you. We all make sacrifices to get where we want to be. You have to weigh your options.

Student

TIME - I received my books late and feel that I'm too far behind in my classes.

Admissions Advisor

Assignment deadlines - There are other students just adding classes now that will probably be in the same boat. Bear in mind that your assignments are not due until Sunday at 1:59 PM (EST).

Assistance from Professors - Most professors are understanding and they may be able to help create a plan with you to help you catch up and be successful. Please e-mail your professors and let them know about your situation. Professors have the power to grant you an extension on your lessons.
<table>
<thead>
<tr>
<th><strong>Student</strong></th>
<th><strong>TIME</strong> - My relative is sick/dying or has just died and I have to tend to that situation.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Admissions Advisor</strong></td>
<td>Assistance from Professors – I am sorry to hear it. Most professors are understanding and they may be able to help create a plan with you to help you stay in classes. Please e-mail your professors and let them know about your situation. Professors have the power to grant you an extension on your lessons so you can tend to your needs.</td>
</tr>
<tr>
<td></td>
<td><strong>First week of class</strong> - The first week of class is usually the least intense week. You may be able to make up the work.</td>
</tr>
<tr>
<td></td>
<td><strong>&quot;Reading&quot; week</strong> - Also, keep in mind that the 5th week is entitled “Reading Week.” It’s a week without additional assignments to allow you time to review and catch up.</td>
</tr>
<tr>
<td></td>
<td><strong>&quot;Drop/Add&quot; week option</strong> - During “Drop/Add” week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class.</td>
</tr>
<tr>
<td></td>
<td><strong>Without financial aid</strong> – As a last resort, if the student does not need financial aid, you can drop one class and keep one class.</td>
</tr>
</tbody>
</table>

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| **Student** | **TIME** - I was given different job responsibilities/new job, and will have to work too many hours. I feel I won’t have time for school. |

---

Kaplan Higher Education Corporation  
Document 36, Page 9
“Drop/Add” week option - During “Drop/Add” week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

Acknowledgement – “Congratulations on your new position at work!”

Assistance from Professors - Explain your situation to your professors by e-mail. They may be able to create a plan with you to help you stay in classes. Professors have the power to grant you an extension.

TIME – I feel like I need to give more time to my family due to my child’s situation, taking care of sick relatives, my new marriage, etc.

OR

Just moved or I am in the process of moving and don’t have the time for school at the moment.

“Drop/Add” week option - During “Drop/Add” week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

Assistance from Professors - Explain your situation to your professors by e-mail. They may be able to create a plan with you to help you stay in classes. Professors have the power to grant you an extension.

TIME – I feel like I’m too far behind with my lessons due to work, children, illness, a hospital visit, ______

(9)
Admissions Advisor

Assistance from Professors - I hear that you are feeling overwhelmed. Most professors are understanding and they may be able to create a plan with you to help you stay in classes.

Please e-mail your instructors and let them know about your situation. Instructors have the power to grant you an extension on your lessons so you can tend to your needs.

First week of class - The first week of class is usually the least intense week. You may be able to make up the work.

Assignment strategy - Attack your assignments strategically. Refer to your course syllabus on the message board to learn how many and which assignment is worth.

Sometimes it is better to complete the assignments with the higher points first. If you have time for the small ones, do those last, so your overall grade will not decrease as much for any possible missed assignments.

Although you may want to earn an “A” in your class, keep in mind that this is just one week in one class. Bear in mind your circumstances at this time.

“Drop/Add” week option - During “Drop/Add” week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less-time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

Without financial aid - As a last resort, if the student does not need financial aid, you can drop one class and keep one class.

Student

(10)

TIME – I feel like I need to give more time to my family (taking care of a sick relative, newly married,...)

OR

CONFIDENTIAL

KHE 077360

Kaplan Higher Education Corporation
Document 36, Page 11
Admissions Advisor

"Drop/Add" week option - During "Drop/Add" week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

Assistance from Professors - Explain your situation to your professors by e-mail. They may be able to create a plan with you to help you stay in classes. Professors have the power to grant you an extension.

Student

TIME - I feel like I'm too far behind with my lessons due to work, children, illness, a hospital visit......

Admissions Advisor

Assistance from Professors - I hear that you are feeling overwhelmed. Most instructors are understanding and they may be able to create a plan with you to help you stay in classes.

Please, e-mail your instructors and let them know about your situation. Instructors have the power to grant you an extension on your lessons so you can tend to your needs.

First week of class - The first week of class is usually the least intense week. You may be able to make up the work.

"Reading" week - This week is "Reading" week. It's a week without additional assignments to allow you time to review and catch up.

Assignment strategy - Attack your assignments strategically. Refer to your course syllabus on the message board to learn how much each assignment is worth. Sometimes it is better to complete the assignments with the higher points first. If you have time for the small ones, do...
those last, so your overall grade will not decrease as much for any possible missed assignments.

Although you may want to earn an "A" in your class, keep in mind that this is just one week in one class. Bear in mind your circumstances at this time.

"Drop/Add" week option - During "Drop/Add" week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

Without financial aid - As a last resort, if the student does not need financial aid, you can drop one class and keep one class.

Student

TIME - I was just laid off from work and won't be able to go to school and search for a job at the same time.

Admissions Advisor

Assistance from Professors - Are you utilizing the course office hours to have your professor address your questions?

Study Partner - Have you found a study partner from your class? You can e-mail any of your classmates or use the message board to form an online or telephone study group.

Tutoring - You can talk to your Academic Advisor about our tutoring program.

(12)

Assignment strategy - Attack your assignments strategically. Refer to your course syllabus on the message board to learn how much each assignment is worth. Sometimes it is better to complete the assignments with the higher points first. If you have time for the smaller ones, do
those last, so your overall grade will not decrease as much for any possible missed assignments.

Although you may want to earn an “A” in your class, keep in mind that this is just one week in one class. Bear in mind your circumstances at this time.

“Drop/Add” week options - During “Drop/Add” week (the first week of classes), you can take the student out of a time-consuming class and put him/her into a less time-consuming class. If the student does not need financial aid, you can drop one class and keep one class.

---

Student

ACCESS - I'm having trouble getting on to the Internet due to maxline, the phone bill not paid, weather, broken computer.

Admissions Adviser

Computer options - Is it possible to log into another computer at a local library, work or the home of a neighbor/friend/relative? When do you think your internet will be functioning?

Assistance from Professors - I can e-mail your Professors to make them aware of your situation. Perhaps you can be granted an extension on your missed work. As soon as you are back online, I-mail them too. Usually, they are understanding and will work with you.
Job Aid: Outbound with Rubric & OIS references
Based on the Undergraduate Programs Script published on July 10, 2009

Great, (First name), please be advised that this call may be RECORDED for training and quality purposes.

Rubric Attribute - Proper Opening

Rubric Attribute - Call Recording Disclosure

The reason for my call is that I want to be the first to CONGRATULATE you on the decision you made to make a positive CHANGE in your life. CONGRATULATIONS! (Wait for their response. Be patient!) I would also like to have an informal conversation and discuss how Kaplan University can help you achieve your goals. Okay?

Rubric Attribute - Objective of the Call

1. May I ask why you are looking to make this change in your life right now? CAN YOU ELABORATE?
2. Why this particular direction? When did you first realize this was the path you wanted to take? Can you tell me more about that?

TAKE YOUR TIME HERE. THIS IS THE FOUNDATION OF THE ENTIRE INTERVIEW.

If the prospective student is unsure of a career direction DON'T GIVE THEM THE ANSWER

• It's not uncommon for an individual to be unsure of a specific career direction at this point but you ARE seeking a positive change in your life. Is that correct?
• If you don't make this change, how do you think your future looks? ARTICULATE - Getting to the PAID

Once they answer, get them to clarify further. Can you expand on that?

Kaplan Higher Education Corporation
Document 37, Page 1
Reiterating the Objective of the Call:

As I stated a moment ago, our objective today is to become better acquainted. First, I want to know more about you, your hopes, dreams, goals, and perhaps even fears. Does that sound fair?

TRANSITION: The best way for me to assist you today is to find out a bit more about you and your goals. Together we'll determine the right next steps.

UNCOVERING THE PAIN AND THE FEAR

- How long has this been a goal of yours? When did you first realize this is the direction you want to move in?
- What has stopped you in the past? What has changed since the past? Why will it now be different?
- What will the impact be from you?
- Who will be the most profit from your graduation? (PDH opportunities)
- What do they think? What did they say?
- How will graduating and pursuing this career change things for you and your family?

Reality Check! - So why haven't you taken steps yet? BE SILENT HERE

IT IS ALL ABOUT UNCOVERING THEIR PAIN AND FEARS. ONCE THEY ARE REMINDED OF HOW BAD THINGS ARE, THIS WILL CREATE A SENSE OF URGENCY TO MAKE THIS CHANGE.
<REQUIRED Minimum Education Qualifications>

- Did you have a High School Diploma, GED, or homeschool certificate?
- Where and what year did you graduate?
- What did you do (or plan to do) after high school, did you have an opportunity to attend college?
- If you have Transfer Credits, you must cover the verbiage below with the prospect.

If you have Transfer Credits, you must cover the verbiage below with the prospect.

Secondary and additional educational experience questions:

- How did you get to this point? How did you get to college?
- What are some things you remember most? What are your experiences you enjoy? Can you elaborate?

Road below - If NO COLLEGE EXPERIENCE, YOU ARE REQUIRED TO TALK ABOUT MY PATH.

That's okay. It isn't necessary that you've attended college previously.

For many of my students this is their first time and Kaplan understands and appreciates your challenges and concerns. You are definitely not alone.

I've spoken to many students who have been out of school for quite some time. Are you a little nervous about going back to school? Tell me more about that. THIS IS THEIR FEAR - ADVICE.

KU offers a unique concept known as MyPath. This is one of your first courses and it offers an opportunity to examine your strengths and areas of opportunity. It will give you tools for developing areas where you might have the most growth. It will also help you learn about your career paths from the very beginning and how to take advantage of numerous support offerings.

To support your success, Kaplan University offers our Academic Readiness Assessment (ARA) to both new and returning students. We can discuss ARA in detail later. If you decide KU is an appropriate option for you, we can discuss ARA in detail later.
Read Below if THEY HAVE ATTENDED COLLEGE:
• What did you say most about college? Can you tell me more about that?
• What tells you know that this time, not only will you start again, but also graduate?

So earlier I asked you about transfer credits.

No Transfer Credits
Since you don’t have credits to transfer, as part of the Admissions process you’ll need to complete an Academic Readiness Assessment. The ARA lets us both know if you are ready for college. The Academic Readiness Assessment is just one of the tools we use to personalize your degree plan. We’ll talk more about that in a few minutes.

If they HAVE Credits – TALK ABOUT TRANSFER CREDIT WITH UDP
Since you have credits you want to transfer to Kaplan, at part of the Admissions process, you’ll need to provide updated transcripts for evaluation. Do you have a copy or access to your transcripts? Approximately, how many college credits are you expecting to transfer?

Kaplan University offers its unique Universal Degree Plan which will likely allow you to transfer in more previous credit. Specifically, the UDP accepts programs with a larger number of open credits, allowing you greater flexibility overall and allowing us to recognize and accept more of your previous coursework. Not only will you likely receive more transfer credits, you will also be able to design an even degree that will support all of your interests.

Can you see how a Universal Degree Plan might benefit you? What questions do you have?
Before I continue, to better understand how I might best support you, I need to ask a few questions to ensure that you are speaking with the most appropriate resource.

**READ VERBATIM: Preliminary Questions – DO NOT MISS ANY QUESTIONS!!**

1. Are you currently working with another Kaplan Admissions Advisor?
   1a. Have you already spoken with, or chatted online, to another KU advisor?
2. Have you ever attended Kaplan University Online?
3. Have you attended, completed or were you referred by, a Kaplan Higher Education (KHE) School?
4. Are you or is anyone in your family an employee of Kaplan or one of our affiliates?
5. If prospect is employed – Does your employer have a tuition assistance agreement with Kaplan University? Has your company hosted a presentation by Kaplan University?
6. Have you attended a corporate-sponsored Kaplan University education fair?
7. Does a family member work for a company that has an agreement with Kaplan University?
8. Are you eligible to receive any outside form of tuition reimbursement?
9. Are you active duty military, a reservist or a veteran?
9a. Are you the spouse of an Active Duty Service Member or Drilling Reservist?
9b. Are you planning to utilize any form of military benefits to fund your education?

Rubric Attribute – Preliminary Questions –
To get full credit you must ask every question listed. If you miss ONE, you receive ZERO credit for this attribute.
<Future Focus Questions>
Do you know why you're here? What is different about you? What is different in the lives of your family? A MIRACLE MINDSET
Know that you are successful and you have that extra income, what would you like to do with it? TELL ME MORE ABOUT THAT

DON'T PAINT THE PICTURE FOR THEM...

PROVIDE THEM THE PAINT!!!

Let's recap what I've gathered at this point and let me know if there is something I've missed or something we should still discuss further.

WORLD-CLASS RECAP IS THE KEY TO THIS. THIS TRULY HELPS THE DREAM BECOME A REALITY FOR THE PERSON.

Transition Statement: Ok, then. Let's talk about how to reach your goals.
You need to have the right attitude and a strong sense of commitment.

<Trial Close> (Checking their level of buy-in/commitment)

So let me ask you, what steps are you willing to take to make this change a reality? DON'T ANSWER FOR THEM! SILENCE, BE PATIENT!
Can you elaborate?

FANTASTIC! This is why I congratulate you earlier. It's easy to talk about making changes, but the fact that you are taking the steps to make a change is a sign that you are TRULY READY NOW. BE SILENT HERE... LET THEM RESPOND.
REQUIRED Technical Requirements: (Part 1 of 2)

As no mentioned, we are looking to set you up for success. The right program is the support you need to pursue your goals and graduate. To be a successful online student at Kaplan University, a few tools are essential.

Do you own or have unlimited access to a computer with Internet access? (REQUIRED)

Step 2: Tie in the Solution

WARNING!!! Tailor the experience for each student. Don't assume they will be impressed with our features. It is all about taking the time to uncover their wants and needs when it comes to choosing a school. IF YOU DATA DUMP, YOU WILL LOSE ALL THE EMOTION YOU BUILT UP EARLIER!

I'd like to give you a quick overview of the Kaplan University program and explore with you many of the unique advantages that online KU offers in a different school of thought. We recognize that everyone has certain and today we'll explore how to leverage yours!

How familiar are you with Kaplan University?

1. Over 37 years in education business through Kaplan Incorporated - REQUIRED
2. Regionally accredited by the ACBSP - REQUIRED

Choose at least ONE more background fact below:

• Wholly owned subsidiary of the Washington Post - (Optional)
• Kaplan Test Prep, LSAT, GREs, SATs, etc. - (Optional)
• Over 75 ground campuses in the United States — (Optional)
• Kaplan is a pioneer in online education. We lead the way with our online technology and established the first online Law School, Concord Law School — (Optional)

Kaplan Higher Education Corporation
Document 37, Page 7
At Kaplan, we offer rigorous academic programs and fully accredited degrees, which is one of the most important things you can look for in an educational program.

What do you know about accreditation? (Build value and credibility)

We are regionally accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools (NCA). I am sure you realize that accreditation is very important when choosing a school. Accreditation is what stands behind your degree. Do we meet the same criteria with regard to curriculum, faculty, finances, administration and ethics as ________ (choose a top school in the applicant’s area).

Did you realize Kaplan University was that large, regionally accredited and dedicated to educational success for almost 70 years?

If you were attending a traditional online school, what features would be most important to you? Take your time think about it.

(DO NOT ANSWER FOR THEM) This is where you would use Feature - Advantage - Benefit statements to customize our features. i.e., ______ would be great for you because ______ TAILOR OUR FEATURES TO THEIR WANTS AND NEEDS.

Kaplan Higher Education Corporation
Document 37, Page 8
Comprehensive Program Discussion: (Tailoring our program to their desired outcome)

Let me ask you, how long do you think it will take to earn your degree?

GET THEM INVOLVED IN THE CONVERSATION -

Let’s talk about this...

Once you are looking to pursue your _______ degree, typically a full time student can earn a _______ degree in about ______ years.

Keep in mind that full time status is 12 credit hours per term. We start most of our students off with 2 classes to make sure the workload is not overwhelming and provide them the option to increase their course load over time.

Program Specifics

Ok, prospect name, how do you think this kind of environment is one that will help you succeed?

Great, let’s talk about the career path that will best fit your needs and goals, so let’s talk about them now.

Based on your personal goals, I would like to recommend the ___________ program.

This program has ________ credits that are made up of:

- Core (general education) requirements - Math, Writing, and Science
- Major requirements - Such as ___________. This course would be GREAT FOR YOU BECAUSE ...

Ok, we have covered the program and I think we both agree that this is a good fit for what you would like to achieve, is that correct?

Do you have any other questions regarding the program you have chosen?

Remember, the actual time to complete your degree may vary according to several things:

- The number classes you take per term
- Transfer credit
- Experiential life credit
- Retaking classes for any reason

REQUISITED Rubric

Attribute -

Comprehensive Program Discussion:
Must cover the points Listed below.

- Program of Interest
- Curriculum
- Online Classroom Protocol
- Term Length
- Types of Assignments
- Discussion Boards
- Discuss APA, LOE and My Path (As appropriate)
How the program works:

Now let's discuss how the online program works.

1. How long do you think a typical semester is?

2. Each term is 10 weeks long — typically, there is at least one week in between each term and we also recognize federal holidays. Ten weeks gives you an ample amount of time to understand new ideas or concepts.

3. When do you think you would have to turn in your assignment?

4. The weekly assignments begin on Wednesday morning and end the following Tuesday at midnight EST. Although you will have deadlines, this provides you the flexibility of completing your work within the week.

5. Within your class, you will access your weekly assignments.

6. What type of assignments do you think you will have to complete on a weekly basis?

7. Take your time and think about it. (Don't answer for them)

8. How many hours do you think it will take to complete your weekly assignments?

9. Actually our students typically study for a minimum of 8-10 hours per week per class. This means that most students study for approximately 50-60 hours a week when being 2 courses.

10. How would you manage your current schedule? Do you think you will be able to complete your weekly assignments on time?

11. Reality check — Take away.

12. With your current responsibilities, I'm concerned how will you find time to study? Can you elaborate? (Give them time to think! Don't answer for them.)
There are many different types of assignments including:

- Read and react to readings from your textbooks or e-books.
- Can you describe an assignment in the past that required you to conduct research? Tell me more about that.
- What topics are assignments that are researched on various websites and research papers in the online library.
- When you took a test or quiz in school, how long do you recall waiting to find out your grade?
- How did you feel when you got your grades back on your assignments? Generally, the quicker the feedback, the better. If you have any questions, you can submit them immediately and receive feedback on your grades at any time.
- If you started an online class today, would you know how to navigate the online classroom environment?

Another feature that makes Kaplan different from other schools is our virtual campus called Campus Tour. This virtual tour guide will help explain everything just like a real campus tour. New students love the Campus Tour and it is typically available within the first day of class.

Discussion Board:
- Have you ever used an online discussion board? Have you ever posted comments on a social board?
- The discussion board is the heart of the classroom where the instructor will post questions related to the weekly assignments and the students will post their responses.
- Students can respond to the instructor's postings to receive credit for participation.
- The discussion board is the heart of the class, so students typically check it daily.
- Frequent attendance and participation are important to student success, so we encourage our students to log in a minimum of 3 times per week.
How important is it to be able to communicate with your professor? What are your expectations when it comes to communication online?

Have you ever used instant messaging before? How often do you use this application?

In addition to email, our students can actually communicate with their professors via AOL Instant Messenger! Isn’t that great? This gives our students the opportunity to communicate live with their instructors.

With the addition of instant messaging, many of our students have reported they receive more interaction with our professors than they would generally get in a typical classroom. Remember, our classes are limited to just 25 students versus hundreds in some traditional colleges.

KHE Seminar (Also known as our Online Classroom):

Have you ever used a chat room before? Describe your experience.

A new communication advantage is your weekly live classroom seminar where you get to interact with your professor and classmates live for one hour per week! This is like a chat room but it’s much more productive and interactive:

- Interaction is guided by the professor regarding the weekly assignments.
- Some courses may allow flexibility of exam and seminar attendance depending on make-up assignments or weekly participation requirements.
- The seminars are archived so you can access later and retransmit the content.
- If the course you are registered for includes a seminar, you will choose the time that works best for your schedule. They are offered from 6am – 11pm Monday – Sunday. Eastern Standard Time.
- The seminar will be on the same day and time every week for the 10-week term. We limit the number of students in our classes to 25 so the seminar times vary on a first come, first served basis.

If you were recommended to move forward tonight, what seminar time would work best for you each week?
Out of everything we just discussed, what do you think will be most helpful? Why? What questions do you have so far?

**Transition to Funding Discussion**

Great, we are ready to move to the next step. I think we have determined this is ideal, and the program is just right.

How much do you think the cost of tuition is for a major university like Oxford or Stanford in their classes?

If student is unsure... Think of a luxury car—how much do you think it would cost for a car like that? When you are correct, it is not cheap. This is about what you can expect with the cost of college. Without financial aid, talk about your funding option.

**TUITION**

Ok, let's talk about the tuition. We've already discussed the length of our terms and the number of credits per class.

Our tuition rate is based on credits:

- The cost per credit hour is $353, and most courses are 5 or 6 credits each.

There is also a $120 Technology fee per term.

The Technology Fee is assessed per term, every 10 weeks, not per course. The Technology Fee covers services, including the Internet support tools, online student support, internal email, access to the online library, and a communication system that allows our staff to work seamlessly across the country.

Another great benefit is that all of your instructional materials and required books are always included in the cost of your tuition. Most courses utilize eBooks, these are easy to access and update, you can choose to print at a cost of your instructional materials, if you prefer. Some programs, including Legal and Criminal Justice, also offer traditional textbooks at an additional cost.

If you were accepted to Kaplan, we ask our student to put down a deposit as an investment towards their education.
Let me ask you: If you were accepted to a prestigious university like (mention large college or university), how much money do you think they would ask for to come up with that amount?

If student says they are not sure, ask this: Take your time. Think about it. What do you think? DON’T GIVE THEM THE ANSWER! Don’t move forward until they have stated they think it’s expensive or what you are asking for is an astronomical amount.

Is it not cheap enough?

- Here at Kaplan University, we actually have the same accreditation as (Prestigious university) so we have to meet the same requirements as far as curriculum, faculty and finances! So if you were accepted to Kaplan, could you come up with the entire amount?

- I totally understand! We here at Kaplan University are a “Different school of thought” and we understand every student has their own budget. Kaplan allows each prospective student to come up with a deposit that is within their means. Isn’t that great?

- So, if you were accepted to Kaplan University today, what type of deposit would you put down to secure your spot? I am asking for an amount that is within your MEANS?

- If student asks HOW MUCH is the minimum deposit, state the following:

  - The minimum deposit varies depending on every student’s funding plan. This is why I want to get an idea how much a deposit would be putting down towards your tuition in the event you’re accepted today. So if you’re accepted today, how much would be within your means?

- If student is still uncertain:

  - (Student Name) Again, all that is needed is a deposit that is within your means and would not interfere with keeping food on your family’s table and your lights turned on.

- ( Silence from this point on )

Great! Keep in mind if you are accepted to Kaplan, we will be putting that deposit in the computer tonight Okay?
Funding

How are you planning to fund your education?

EXPLAIN FUNDING OPTIONS IN THE ORDER BELOW TO RECEIVE FULL CREDIT FOR THIS ATTRIBUTE

There are a few different options available at Kaplan:
1. Pay upfront at the beginning of each term
2. Pay in equal monthly installments during the term
3. Some employers offer tuition reimbursement: Do you know if you have that benefit at work?
4. Do you plan on applying for Financial Aid through the federal government? What is the feasible option for you to consider?

Let me explain how financial aid works from the U.S. Dept. of Education.

Financial Aid comes from the U.S. Department of Education. It is government-funded money that comes in the form of loans or a combination of loans and grants.

If a student is awarded a grant, it will not cover the entire cost of tuition. Loans are more likely to be available to our students. I just want to let you know that there may be a monthly "out-of-pocket" expense even if financial aid does not cover your entire tuition. Other options are available to offset the impact of any "out-of-pocket" and a Financial Aid Officer can discuss and review these packages with you as appropriate.

If you are eligible to receive loans, would you be willing to accept them?

If you choose to take out a loan or make payments to pay for your tuition, the $100 per term technology fee may be included in the loan or payment plan.

You will have the ability to view your ESTIMATED Financial Plan with a Financial Aid Officer prior to enrollment. If you plan to transfer credits, we will need your official transcripts. Once they are evaluated (generally by the end of the first term), your financial package will be revised.
Transition:
Do you have any other questions about what we have discussed so far?

Commitment:
So let me ask you ONE last time.

Why are you ready to make this change? Can you please elaborate?

Make sure the prospect does a thorough job explaining in detail why they are ready to make this change.

Okay, let me make sure I am on the same page. You are ready to make this change because...


Excellent! Based on your level of commitment and the fact you are taking the following steps:

- Mention at least 3 things - Sacrificing time to read, support from family, want a better life for your children, etc...

At this time I would like to inform you (Student Name) that you have done a fantastic job and YOU HAVE EARNED THE RIGHT TO CONTINUE IN THE ENROLLMENT PROCESS!

Congratulations!

Can you believe you are on the path to a better life as soon as this evening???? What questions do you have??

Attribute:
Give appropriate recommendation: Get Buy. In Advisory makes a recommendation to the prospect based on their needs. Advisor asks polite questions to encourage proposed buy-in while providing the prospect with the opportunity to ask any questions they may have.

Kaplan Higher Education Corporation
Document 37, Page 16
Initiate and Explain the Process

REQUIRED Technical Requirements (Part 2 of 2)

Earlier you indicated that you did have access to a computer and the internet. Are you able to access a computer and your email account now?

Do you have a PC or a Mac?

Your academic success is our shared goal. Before we begin our application process, let's be sure you have access to the tools you'll need to be a successful student.

Do you have the following equipment?

- Microsoft Windows Operating System (XP or Vista) or Mac OS X (Free) (Required)
- Microsoft Office 2003 or later (Free) (Required)
- A current antivirus application (Required)
- Internet Explorer 8 or later, Firefox 2.0 or later, or Safari 2.0 or later

There are several free technology requirements that you must install, and all are free downloads from various websites. Our new student tutorial will provide additional information as needed.

Rubric Attribute – Technical requirements –

To get full credit you must ask every question listed. If you miss one, you receive zero credit for this attribute.

Later, as part of the admissions process, we may need you to fax or print some documents. Once provided in school, all of your work will be submitted online as an attached document.

Did you have a printer or fax machine? Does the printer have fax?

If student does not have fax machine? Do you know where you can access a fax machine?
Now I would like you to grab a pen and some paper because we are going to get organized and I will ask you to write down your LIST FOR SUCCESS!

Let me know when you are ready with a pen.

1. First we will complete your Application which takes only 10 – 15 minutes. I will give you the link in a moment.

2. Next I will transfer you to our financial aid department to help you fill out your FREE APPLICATION FOR FEDERAL STUDENT AID. You will need your license and last year's tax return. This is the longest step so you are looking at around 80 minutes to complete.

3. Once you have completed your Free Application for Federal Student Aid, we will enter a special number in the computer known as your estimated family contribution number which will help us calculate your funding.

4. After I have inputted your EFC number, you will speak with a Financial Aid Officer who will take you through your financial aid one step at a time so you know how it breaks down for your first year.

5. Once you have accepted your funding plan and completed your Master Promissory Note, they will transfer you back to me and I will enter your DEPOSIT into the computer.

6. Then we will have you electronically sign your enrollment agreement and that means you are 90% complete with the enrollment process.

SO READ BACK TO ME WHAT YOU HAVE!

Once you have electronically signed we will finalize any remaining funding documents.

ARSA statement for students with no College

Remember, once enrolled you will have the opportunity to participate in our Academic Readiness Assessment. Basically, the assessment will help us determine if you might benefit from some additional courses designed to improve your skills and prepare you to be successful throughout your KU education.

Transcript statement for students with previous college experience

Remember, we need to receive a copy of your transcripts during the enrollment process.

Kaplan Higher Education Corporation
Document 37, Page 18
Universal Degree Plan (UDP) could help you maximize the time spent at KU. This option will allow you to utilize flexibility to design a degree program that is both interesting and provides you with the skills and training that will make a difference later. Your education, your degree, is your way. Additionally, it may be able to save you time and money if you have either transfer credits or prior(lie experience or credits.

MyPath - Newer students (not Advanced Start) that may be unsure of degree or career direction.

I mentioned MyPath, a unique KU program designed to support you in making the right academic and career decisions the first time. Before we get into the details around how online education works and your specific degree program, let me briefly explain how you could benefit from MyPath.

Kaplan MyPath will help each student focus on their true interests, strengths, learning styles, challenges, study strategies, career goals, and objectives based on your skills and ability. A series of simple assessments will help you explore who you are, what you enjoy, where you are headed and where to start. Each student who is enrolled in a degree program at Kaplan is assessed to determine their strengths and areas they need to work on to help them be successful. If you are enrolled in a degree program, we will complete two assessments during your first term: 1. Diagnostic 1, which uses the strengths of a successful student. It is designed to help you understand your strengths and any areas you need to work on to help them be successful. 2. Diagnostic 2, which assesses career planning and specific job market trends and career readiness. The results will reveal information to help you and Kaplan make the right decisions about what is right for you based on your interests and goals.

Portfolio Assessment – anyone who may want to consider "life experience". CareerPath is a unique Kaplan University concept. Portfolio Assessment. What you already know and your actual life experience may just decrease the time it takes you to complete your degree, as well as save you money. Our Portfolio Assessment process will help you determine if your life experiences can translate into KU credits. The portfolio development process will allow you to evaluate your experience to determine if you need to submit your portfolio to demonstrate and describe your degree request. The portfolio development and assessment process consists of two online courses which include the creation and submission of your portfolio. Each course is structured around learning modules designed to assist in the development of your portfolio. Each course earns 3 credit hours and can be included together as one six-credit elective in all our degree programs. You will work with your Academic Advisor to enroll in a specific course schedule.

Kaplan Higher Education Corporation
Document 37, Page 19
Excerpts, selected by the HELP Committee, from a larger document produced by the company
Refining the Objective of the Call:

As I stated in my training, our objective today is to become better acquainted. First, I want to know more about you—your hopes, dreams, goals and perhaps even fears. Does that sound fair?

TRANSITION: The best way for me to assist you today is to find out a bit more about you and your goals, together we'll determine the right next step.

UNCOVERING THE PAIN AND THE FEAR — CREATING URGENCY

1. How long has this been a goal of yours? When did you first realize this is the direction you wanted to move in?

2. What has stopped you in the past? What is different today?

3. What will be the impact, both positive and negative, if you do not take this step? What will be the impact, both positive and negative, if you do not take this step?

4. What would it mean for you to see you finally take this step to a better place? (SOURCE, THIS STIRS UP EMOTIONS)

5. Who will be the most important to you for making this change? In addition to your biggest supporter, who else would you invite to your decision-making process? (SOURCE, THIS STIRS UP EMOTIONS)

6. I am assuming your friends and family have been thinking about making a positive change as well. What if we could help you take the first step? GREAT! Once you get started on this path to success, I will reach out to them and see if we can help make a positive change in their life just like you. Sound like a plan? Awesome!

7. Lastly, what is something you would LOVE to provide for your family but unfortunately due to your current situation you are unable to? Tell me more about that; there's an opportunity that you get to set REAL DREAMS, a house, taking family to Disney World. DO NOT ANSWER FOR THEM. LET THEM PAINT THEIR OWN PICTURE

IF YOU CAN HELP THEM UNCOVER THEIR TRUE PAIN AND FEAR, IF YOU GET THE PROSPECT TO THINK ABOUT HOW TOUGH THEIR SITUATION IS RIGHT NOW, IF YOU TALK ABOUT THE LIFE THEY CAN'T GIVE THEIR FAMILY RIGHT NOW BECAUSE THEY DON'T HAVE A DEGREE, YOU DRAMATICALLY INCREASE YOUR CHANCES OF ENROLLING THIS PROSPECTIVE STUDENT. GET TO THEIR EMOTIONS, AND YOU WILL CREATE THE URGENCY!
Excerpts, selected by the HELP Committee, from a larger document produced by the company.
Military eLearning Modules

2009

Document 39, Page 2
A.C.T.I.O.N. Focused Sales

OVERVIEW
This module will present the A.C.T.I.O.N. sales model. Outcome Based versus Process Based Selling and Questioning and Listening techniques. You will be able to relate each component of this module to the script. Kaplan University Admissions Advisors use for addressing prospective students.

LEARNING OBJECTIVES
- Define and demonstrate through role play each step in the A.C.T.I.O.N. model
- Differentiate between Outcome Based and Process Based Selling
- Utilize Outcome Based Selling language effectively
- Differentiate between Feature, Advantage and Benefits (FAB)
- Differentiate between Needs and Wants
- Utilize Open Ended Questioning and Active Listening techniques
- Utilize Fear, Uncertainty and Doubt (FUD) in the sales process
- Handle and overcome objections
- Utilize trial close techniques

KAPLAN UNIVERSITY A.C.T.I.O.N. FOCUSED SALES MODEL

- ACTIVATE INTEREST (Introduction)
  - Recognize, Acknowledge, Congratulate
  - Ask effective questions

- CONNECT AND DISCOVER
  - Ask open ended questions
  - Sell for emotions
  - Establish needs and wants
  - Listen actively

- TIE IN THE SOLUTION
  - Salesly needs and wants
  - Use Feature, Advantage, Benefit technique
  - Use Fear, Uncertainty, Doubt technique
  - Make the solution fit

- INITIATE AND EXPLAIN THE PROCESS
  - Recognize buying signals
  - Trial close
  - Outline next steps

- OVERCOME OBJECTIONS
  - Use LISTEN model
  - Use Outcome Based language
OVERCOME OBJECTIONS

An objection is generally a reason or argument presented in opposition to a feeling or expression of disapproval. People usually object when they encounter:

- A misunderstanding
- Incorrect information
- Lack of information
- Fear or doubt
- Something which is keeping them from making a
commitment to move forward.

The Admission Advisor’s role is to help prospective students overcome objections when making the decision to achieve their educational goals.

Types of Objections

As a general rule, objections fall under one of five categories:

- **TIME**
  - I don’t have time in my life to fit school into it.

- **MONEY**
  - I can’t afford the expense. Much less the tuition.

- **SUPPORT**
  - My friends and family don’t think I need to go back to school.

- **COMPETITION**
  - XXX school is cheaper. Faster, easier.

- **FEAR**
  - I doubt that I’ll be able to succeed.

**Expect Objections**

- Objection management is an integral part of the advisor’s job.
- Objections may happen during every step of the admissions process.
- Advisors encounter objections of varying kinds.
- Successful advisors are able to approach objections systematically.

**Overcome Objections with Fundamental Skills**

**Listen Actively** – to the student’s objections and concerns.

**Interpret the Objection** – Repeat the objection, then empathize: “I understand your concern about finding 20 hours a week to study.”

**Solve Together** – Jointly find a solution. Ask probing questions to discover the true nature of the person’s objection. “How do you spend your time?” “Can you work me through a typical day?” “What are you willing to sacrifice to fulfill you dream?” Get the student involved in overcoming his own objection.

**Establish Buy-in** – Gain the student’s commitment. Ask confirming questions. “Which of these solutions would work best for you?” “Do you feel more comfortable now?” “Move person forward.” “Great, let’s move on to the next step. Don’t hem and haw.”

**Next Step** – Lead student to the next step with confidence.
Excerpts, selected by the HELP Committee, from a larger document
produced by the company
3891

Kaplan Higher Education Corporation
Document 40, Page 2
Creating Urgency

Continuing Education
March 2010
Learning Objectives

Understand why urgency is critical to our students

Discuss best practices on building urgency

Review effective ways to set deadlines

Display the ability to set deadlines effectively
Which matters more???

Needs

Fears

"It's too expensive."

"It will take up all my time."

"I can't get the support I need."

"I have to go to the school."

Kaplan Higher Education Corporation
Document 41, Page 3
We need to find out...

Wants  Fears of not going to school  Reasons for making change
Why urgency???

The longer the timeframe between your interview and the enrollment, the more the student will remember the fears of going to school!!!
Setting Deadlines

What are some effective ways to set deadlines?

What are some things we can use as incentives for meeting deadlines?

How can we use deadlines after the student has enrolled?

What do you do when a student misses a deadline?
Review

Setting the urgency is critical to our student's success.

There are many ways to build urgency.

Setting effective deadlines is a very important part of establishing urgency.
From: Tommy Sims <TSims@khec.com>
Sent: Friday, December 4, 2009 4:34 AM (GMT)
To: James Blackburn <JBlackburn@khec.com>
Subject: RE: 2008 CDR
Attach: FY 2007 Final chart numerator denominator challenges included 9 14 09 (2) xls

Redacted by HELP Committee

Tommy C. Sims
Director of Default Mgt. & Strategy
Kaplan Higher Education Corporation

Redacted by HELP Committee

From: James Blackburn
Sent: Thursday, December 03, 2009 10:05 PM
To: Tommy Sims
Subject: 2008 CDR

Tommy,

Redacted by HELP Committee

Also, with the three year CDR, have they increased the number of deferments or forbearances a student is eligible to receive. Under the two year plan, we could use deferments or forbearances to get out of danger. Can we do the same for the 5 year CDR? (There has not been any changes in the length of the deferment/forbearance max time usage availability between the 2yr CDR and the 3 yr CDR.)

If a student was unable to make a single payment for all three years, how would we eliminate a default? If not possible, what does the model look like. (If a person makes one payment and it reduces the number of days delinquent to less than 270 FFELP or less than 360 days delinquent FDLP, then the claim cannot be filled with the GA and if done each of the 3 yrs thereby avoiding a default claim.)

Thanks,

James Blackburn
Vice President, Financial Aid

Redacted by HELP Committee

Confidential

Kaplan Higher Education Corporation
Document 42, Page 1
From: Default Mgt. Employee  
Sent: Tuesday, July 14, 2009 8:57 PM (GMT)  
To: Kevin Connor  
Cc: Default Mgt. Employee  
Subject: Delinquent Accounts for Top 6 + 2

Please see below the breakdown for the 2 additional schools, including ones needed by campus.

<table>
<thead>
<tr>
<th>SCHOOL/ GiPSID</th>
<th>DEL. School</th>
<th>Member</th>
<th>Minimum</th>
<th>Projected Rate</th>
<th>Term to Delin</th>
<th>Term for Resolving</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Redacted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>01212601</td>
<td>OLY</td>
<td>40%</td>
<td>26.0%</td>
<td></td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td>26.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Redacted

|                | Redacted    |        |         |                |               |                  |
|----------------|-------------|--------|---------|----------------|---------------|                  |
| 02112700       | BOR         | 35%    | 21.7%   |                | 5             | 6                |
| 02112801       | OSS         | 35%    | 26.2%   | 20             | 2              |                  |
| 02111701       | BAL         | 35%    | 24.4%   | 3              | 2              |                  |
| 03112701       | ORE         | 35%    | 24.6%   | 4              | 2              |                  |
| **TOTAL**      |             |        | 24.6%   |                |               |                  |

Default Mgt. Employee

From: Default Mgt. Employee  
Sent: Monday, July 13, 2009 6:27 PM  
To: Kevin Connor  
Cc: Default Mgt. Employee  
Subject: Delinquent Accounts for Top 6

Here's the breakdown of the Top 6, including ones needed by campus.

<table>
<thead>
<tr>
<th>MIBOR/KESOR</th>
<th>DEL. School</th>
<th>Member</th>
<th>Minimum</th>
<th>Projected Rate</th>
<th>Term to Delin</th>
<th>Term for Resolving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Redacted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Kaplan Higher Education Corporation  
Document 43, Page 1
| 06591000 | 058 | 54.4% | 5 | 1 |
| 06910501 | 060 | 13.1% | 72 | 10 |
| **Redacted** | **TOTAL** | **57.5%** | **52** | **15** |

| 06591000 | 058 | 54.4% | 5 | 1 |
| 06910501 | 060 | 13.1% | 72 | 10 |
| **Redacted** | **TOTAL** | **57.5%** | **52** | **15** |

| 06591000 | 058 | 54.4% | 5 | 1 |
| 06910501 | 060 | 13.1% | 72 | 10 |
| **Redacted** | **TOTAL** | **57.5%** | **52** | **15** |

| 06591000 | 058 | 54.4% | 5 | 1 |
| 06910501 | 060 | 13.1% | 72 | 10 |
| **Redacted** | **TOTAL** | **57.5%** | **52** | **15** |

We have a spreadsheet listing borrowers for each campus.

Please let us if you want them to go to the campuses and to whom.

Default Mgr. Employee
From: Default Mgr. Employee
Sent: Monday, Dec 31, 2013 4:45 PM
To: Olivia Clark, Default Mgr. Employee
Cc: Default Mgr. Employee
Subject: Default Mgr. Accounts for Year-End
From: Kevin Carter
To: Default Mgt Employee
Cc: Default Mgt Employee
Sent: Mon Jul 13 14:41:55 2009
Subject: RS: Outstanding Accounts for Top 6

Kevin,

The Home Office Default Mgt team and East Default Mgt team were notified of the swap request to the Top 6. We will provide them with the updated outstanding list today.

This list will include the borrower list that could still default in the 2008 cohort or those who would only be the oldest going back.

We have not provided any delinquent borrowers list to the Default Mgt camps, per request. If you are referring to the list when you asked about the delinquent list being sent to the several Alvarez lists for each campus, if you should we send those to the Alvarez VP or to some other position? Please let us know since we can get reports for them tonight.

We do have specific loan-level breakdowns and can easily delineate the referenced area. I expect, when the EQM review on the top 6 delinquent list comes, the top 6 files have been sent to us and the date is set.

For calculating the loans needed per week, which use 4 weeks (18 May and 31 May) for a new AIP to show a more aggressive approach, it will take 18 days for the numbers to be provided by XACT. Do you agree?

Default Mgt Employee

From: Kevin Carter
Sent: Monday, July 13, 2009 4:25 PM
To: [name]
Cc: [name]
Subject: RS: Outstanding Accounts for Top 6

Kevin,

Have these been shared with the regions? The age is M/Y old or all of these students. I suppose at this time of the year is somewhat expected. How do we have the specific school breakout? This appears to be a CMEB concern? I would like to get these up to the schools right away. Also, please note how much of the data is to be a greater work in order to get the school under 25. Kevin, want off of the list that have pending work with the most provider sites for each school but feel it. The content was somewhat today.

Have FAX been received?

From: Default Mgt Employee
Sent: Thursday, July 09, 2020 6:13 PM
To: Kevin Cassidy

Subject: Delegating Accounts for Top 5

Attached are the delinquency accounts for the Top 5 OPEIs (the password is Redacted). There are several issues in this list - use with all of the borrowers and separate lists for each school. Please note that borrowers may be listed more than once for multiple schools. A more than one issue can result in more than one query per school.

Redacted

Default Management

Redacted
Outside Vendor

Matt,

I met today, and we reviewed the default data below. Unfortunately, the figures have significantly increased across the board. The default rate for KHEC is 69.5% for the 2006 repayment vintage. The 2007 and 2008 vintages are following the same trend as the 2006 vintage, but the defaults are trending higher in the early months of repayment. I have 2006 and 2007 default data and weighted average FICO’s broken out below.

Private Lender: Loan Default Rates for Kaplan Students

<table>
<thead>
<tr>
<th>Repay Year</th>
<th>$Orig.</th>
<th>WA_FICO</th>
<th>7/2008 Default Rate</th>
<th>4/2009 Default Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>2.5 M</td>
<td>557</td>
<td>53.8%</td>
<td>52.6%</td>
</tr>
<tr>
<td>2007</td>
<td>10.1 M</td>
<td>559</td>
<td>36.3%</td>
<td>53.3%</td>
</tr>
<tr>
<td>KHEC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td>1.4M</td>
<td>557</td>
<td>74.9%</td>
<td>81.2%</td>
</tr>
<tr>
<td>2007</td>
<td>15.2 M</td>
<td>552</td>
<td>54.9%</td>
<td>72.6%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td>3.9 M</td>
<td>557</td>
<td>61.5%</td>
<td>69.5%</td>
</tr>
<tr>
<td>2007</td>
<td>25.3M</td>
<td>555</td>
<td>46.9%</td>
<td>64.8%</td>
</tr>
</tbody>
</table>

Kaplan Choice Loans

Through 3/31, we have disbursed $2.2 million in Kaplan Choice Loans (all volume is from KHEC schools). Of these loans, the majority fall into the following FICO bands: 1) Redacted and 2) Redacted.

We may consider a two-tiered approach for reserves. Given the FICO profile of the Kaplan Choice Loans through 3/31, we should assume an 80% default rate for loans in repayment with the potential to make adjustments for recoveries through collection efforts. For loans in interim status, we should rely on the drop rate for KHEC to give us an estimate of expected defaults. In talking with Redacted we estimate drops to occur at a rate of 5% per month over 18 months (approximately 60%). I have provided the details to Redacted and we can discuss further when you return.

Redacted and I discussed several variables that should be included in the model, and we have requested additional data on the Kaplan Choice portfolio (from the servicer) so we can get started.

Please let me know if you have any questions.

Thanks,

Redacted

Vice President, Student Finance
Kaplan Higher Education
6301 Kaplan University Avenue
Fort Lauderdale, FL 33309
Phone: Redacted

www.kaplan.edu

Confidential

Kaplan Higher Education Corporation
Document 44, Page 1
From: Matt Sefaye
Sent: Monday, April 20, 2000 11:04 PM
To: VP - Finance
Cc: Kevin Conner; Fin. Ewe
Subject: KC Loan Default Assumption

Hi VP - Finance

For accounting purposes, we will need to provide a reserve on the KC loans equal to expected default. The only proxy we might have to use for KC loan performance is the data you received from Outside Vendor performance and your industry experience.

Will you please take the point position in analyzing the characteristics of the KC loan activity to date and devising a methodology by which we can establish a FICO based, etc. reserve methodology?

I'm copying Kevin and Fin. Ewe as: Kevin is a key customer for this work product and Fin. Ewe is likely the person to muster an analytical resource (e.g., Fin. Ewe) to help you build the analysis. I wouldn't mind giving Fin. Ewe a chance but he might need detailed guidance from you and/or Fin. Ewe consult Fin. Ewe.)

We should build something that enables us to keep track of loan performance such that if different characteristics emerge, we can tailor the loan program. For example, if performance varies by program of study, geographic region, loan amount, etc.

This is time sensitive, so please jump in quickly.

Many thanks,

Matt