112th Congress
2d Session

COMMITTEE PRINT

S. PRT.
112–37

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 4 of 4

JULY 30, 2012

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Printed for the use of the
Committee on Health, Education, Labor, and Pensions

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

MAJORITY COMMITTEE STAFF REPORT AND ACCOMPANYING MINORITY COMMITTEE STAFF VIEWS

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JULY 30, 2012

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

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Kaplan	Document 21	KHE0039787	2
Kaplan	Document 22	KHE0039927	2
Kaplan	Document 23	KHE0048302	18
Kaplan	Document 24	KHE0048796	6
Kaplan	Document 25	KHE0049214	3

Kaplan	Document 26	KHE0051386	4
Kaplan	Document 27	KHE0052058	28
Kaplan	Document 28	KHE0054136	57
Kaplan	Document 29	KHE0056399	31
Kaplan	Document 30	KHE0056793	120
Kaplan	Document 31	KHE0058787	13
Kaplan	Document 32	KHE0061037	14
Kaplan	Document 33	KHE0063195	14
Kaplan	Document 34	KHE0063733	5
Kaplan	Document 35	KHE0072778	2
Kaplan	Document 36	KHE0077340	14
Kaplan	Document 37	KHE0084935	19
Kaplan	Document 38	KHE0085294	1
Kaplan	Document 39	KHE0094981	5
Kaplan	Document 40	KHE0096357	1
Kaplan	Document 41	KHE0096451	7
Kaplan	Document 42	KHE0112966	2
Kaplan	Document 43	KHE0137350	4
Kaplan	Document 44	KHE0137576	2
Kaplan	Document 45	KHE0137725	2
Kaplan	Document 46	KHE0140077	1
Kaplan	Document 47	KHE0154379	2
Kaplan	Document 48	KHE0171956	2
Kaplan	Document 49	KHE0173528	1
Kaplan	Document 50	KHE0173785	2
Kaplan	Document 51	KHE0191661	2
Kaplan	Document 52	KHE0192296	2
Kaplan	Document 53	KHE0195614	1
Kaplan	Document 54	KHE0196925	2
Kaplan	Document 55	KHE0197327	6
Kaplan	Document 56	KHE0207125	4
Kaplan	Document 57	KHE0207167	2
Kaplan	Document 58	KHE0207174	2
Kaplan	Document 59	KHE0211344	3
Kaplan	Document 60	KHE0225794	9
Kaplan	Document 61	KHE0225803	2
Kaplan	Document 62	KHE0226920	3
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Kaplan	Document 65	KHE0236459	9
Kaplan	Document 66	KHE0265925	2
Kaplan	Document 67	KHE0267267	14
Kaplan	Document 68	KHE0267362	11
Kaplan	Document 69	KHE0267972	1
Kaplan	Document 70	KHE0268102	1
Kaplan	Document 71	KHE0270925	19
Kaplan	Document 72	KHE0272311	9
Kaplan	Document 73	KHE0272320	12
Kaplan	Document 74	KHE0272465	5
Kaplan	Document 75	KHE0273310	1
Kaplan	Document 76	KHE0279097	2

Kaplan	Document 77	KHE0279471	2
Kaplan	Document 78	KHE0282794	7
Kaplan	Document 79	KHE0286199	1
Kaplan	Document 80	KHE0290825	5
Kaplan	Document 81	KHE0292824	2
Kaplan	Document 82	KHE0297978	2
Kaplan	Document 83	KHE0325963	1
Kaplan	Document 84	KHE0354626	1
Kaplan	Document 85	KHE0369139	1
The Keiser School, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Keiser	Document 1	KU 0000011683	4
Keiser	Document 2	KU 0000011687	12
Keiser	Document 3	KU 0000025812	1
Lincoln Education Services Corporation			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Lincoln	Document 1	LESC0000145	1
Lincoln	Document 2	LESC0001959	3
Lincoln	Document 3	LESC0002053	4
Lincoln	Document 4	LINC0000001	4
Lincoln	Document 5	LINC0000044	4
Lincoln	Document 6	LINC0000087	5
Lincoln	Document 7	LINC0000098	2
Lincoln	Document 8	LINC0000130	6
Lincoln	Document 9	LINC0000264	6
Lincoln	Document 10	LINC0001399	10
Lincoln	Document 11	LINC0001436	38
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Lincoln	Document 13	LINC0109028	4
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Lincoln	Document 15	LINC0130351	1
Med-Com Career Training, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Med-Com/Drake	Document 1	DCB-US-SEN-00000579	4
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Med-Com/Drake	Document 3	DCB-US-SEN-00002936	3
Med-Com/Drake	Document 4	DCB-US-SEN-00004161	14
Med-Com/Drake	Document 5	HELP-DCB-000001	1
Med-Com/Drake	Document 6	HELP-DCB-000004	1
Med-Com/Drake	Document 7	HELP-DCB-000005	1
Med-Com/Drake	Document 8	HELP-DCB-000006	4
National American University Holdings, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
NAU	Document 1	HELP-NAU_0001	11
NAU	Document 2	NAU0013189	3
NAU	Document 3	NAU0013551	10
NAU	Document 4	NAU0013678	2
NAU	Document 5	NAU0013713	9
NAU	Document 6	NAU0013825	4
NAU	Document 7	NAU0013834	2
NAU	Document 8	NAU0014003	4

NAU	Document 9	NAU0014290	69
NAU	Document 10	NAU0014515	64
NAU	Document 11	NAU0014695	5
NAU	Document 12	NAU0014713	2
NAU	Document 13	NAU0018527	2
NAU	Document 14	NAU0019375	17
NAU	Document 15	NAU0019525	9
NAU	Document 16	NAU0019536	1
NAU	Document 17	NAU0019621	1
NAU	Document 18	NAU0020153	2
NAU	Document 19	NAU0020155	1
NAU	Document 20	NAU0020161	1
NAU	Document 21	NAU0020215	1
NAU	Document 22	NAU0020222	1
NAU	Document 23	NAU0020229	2
NAU	Document 24	NAU0021252	2
NAU	Document 25	NAU0025042	2
NAU	Document 26	NAU0025482	1
NAU	Document 27	NAU0025534	1
NAU	Document 28	NAU0039976	5
Rasmussen Colleges, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Rasmussen	Document 1	RAS00001287	14
Rasmussen	Document 2	RAS00003172	6
Rasmussen	Document 3	RAS00003249	3
Rasmussen	Document 4	RAS00003267	3
Rasmussen	Document 5	RAS00003280	5
Rasmussen	Document 6	RAS00003309	5
Rasmussen	Document 7	RAS00003344	1
Rasmussen	Document 8	RAS00003443	5
Rasmussen	Document 9	RAS00004217	10
Rasmussen	Document 10	RAS00004301	6
Rasmussen	Document 11	RAS00004360	11
Rasmussen	Document 12	RAS00004438	5
Rasmussen	Document 13	RAS00006445	11
Rasmussen	Document 14	RAS00007757	11
Rasmussen	Document 15	RAS00008219	1
Rasmussen	Document 16	RAS00010514	2
Rasmussen	Document 17	RAS00010941	2
Rasmussen	Document 18	RAS00011144	1
Rasmussen	Document 19	RAS00011756	4
Rasmussen	Document 20	RAS00016400	16
Rasmussen	Document 21	RAS00021237	2
Rasmussen	Document 22	RAS00021447	9
Rasmussen	Document 23	RAS00024382	3
Rasmussen	Document 24	RAS00038658	9
Rasmussen	Document 25	RAS00046545	1
Strayer Education, Inc.			
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Strayer	Document 1	SC-HELP-014911	1
Strayer	Document 2	SC-HELP-015266	17

TUI Learning LLC			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
TUI	Document 1	TUI-SEN 00384	1
TUI	Document 2	TUI-SEN 00481	3
Universal Technical Institute, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
UTI	Document 1	UTI-C-000407	11
UTI	Document 2	UTI-C-000432	3
UTI	Document 4	UTI-C-000492	2
UTI	Document 5	UTI-C-000494	4
UTI	Document 7	UTI-C-000600	4
UTI	Document 10	UTI-C-000845	2
UTI	Document 13	UTI-C-000969	2
UTI	Document 14	UTI-C-001040	4
UTI	Document 15	UTI-C-016309	10
Vatterott Educational Holdings, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Vatterott	Document 1	VAT-02-05-00001	1
Vatterott	Document 2	VAT-02-05-00070	2
Vatterott	Document 3	VAT-02-05-00215	8
Vatterott	Document 4	VAT-02-05-00365	2
Vatterott	Document 5	VAT-02-05-00456	4
Vatterott	Document 6	VAT-02-05-00675	4
Vatterott	Document 7	VAT-02-05-01317	1
Vatterott	Document 8	VAT-02-05-01888	1
Vatterott	Document 9	VAT-02-05-02337	4
Vatterott	Document 10	VAT-02-09-00023	1
Vatterott	Document 11	VAT-02-09-00027	2
Vatterott	Document 12	VAT-02-09-00033	2
Vatterott	Document 13	VAT-02-09-00039	1
Vatterott	Document 14	VAT-02-09-00595	2
Vatterott	Document 15	VAT-02-09-00623	1
Vatterott	Document 16	VAT-02-09-00883	1
Vatterott	Document 17	VAT-02-09-00907	4
Vatterott	Document 18	VAT-02-09-00918	1
Vatterott	Document 19	VAT-02-09-00922	1
Vatterott	Document 20	VAT-02-09-02537	1
Vatterott	Document 21	VAT-02-11-00039	1
Vatterott	Document 22	VAT-02-11-00071	2
Vatterott	Document 23	VAT-02-11-00221	2
Vatterott	Document 24	VAT-02-11-00312	1
Vatterott	Document 25	VAT-02-11-00411	1
Vatterott	Document 26	VAT-02-11-00438	2
Vatterott	Document 27	VAT-02-11-00475	1
Vatterott	Document 28	VAT-02-11-00571	1
Vatterott	Document 29	VAT-02-11-00644	1
Vatterott	Document 30	VAT-02-14-02021	33
Vatterott	Document 31	VAT-02-14-03304	12
Vatterott	Document 32	VAT-02-14-03822	3
Vatterott	Document 33	VAT-02-14-03904	13
Vatterott	Document 34	VAT-02-15-00033	2

Vatterott	Document 35	VAT-02-15-00151	2
Vatterott	Document 36	VAT-02-15-00350	2
Vatterott	Document 37	VAT-02-20-00005	6
Vatterott	Document 38	VAT-02-21-00001	1
Vatterott	Document 39	VAT-02-21-00002	4
Vatterott	Document 40	VAT-02-21-00030	2
Vatterott	Document 41	VAT-02-30-00086	1
Vatterott	Document 42	VAT-02-30-00160	3
Vatterott	Document 43	VAT-02-30-00217	14
Vatterott	Document 44	VAT-02-30-02504	5
Vatterott	Document 45	VAT-02-30-02789	1
Vatterott	Document 46	VAT-02-30-02862	2
Vatterott	Document 47	VAT-02-30-07746	3
Vatterott	Document 48	VAT-02-30-07962	2
Vatterott	Document 49	VAT-02-33-00017	1
Vatterott	Document 50	VAT-02-33-00360	1
Vatterott	Document 51	VAT-02-36-00521	1
Walden University			
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Walden	Document 1	WALDEN-HELP-0006290	7
Walden	Document 2	WALDEN-HELP-0006443	3
Walden	Document 3	WALDEN-HELP-0035955	11
Walden	Document 4	WALDEN-HELP-0037400	3
Walden	Document 5	WALDEN-HELP-0037558	2
Walden	Document 6	WALDEN-HELP-0039861	2
Walden	Document 7	WALDEN-HELP-0039868	1
Walden	Document 8	WALDEN-HELP-0039869	4
Walden	Document 9	WALDEN-HELP-0040024	3
Walden	Document 10	WALDEN-HELP-0040057	1

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

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

Kaplan, Inc.			
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Kaplan	Document 1	KHE0000032	1
Kaplan	Document 2	KHE0003642	2
Kaplan	Document 3	KHE0036513	8
Kaplan	Document 4	KHE0036546	18
Kaplan	Document 5	KHE0036566	5
Kaplan	Document 6	KHE0036753	1
Kaplan	Document 7	KHE0037010	2
Kaplan	Document 8	KHE0038274	1
Kaplan	Document 9	KHE0038287	1
Kaplan	Document 10	KHE0038291	1
Kaplan	Document 11	KHE0038360	1
Kaplan	Document 12	KHE0038425	1
Kaplan	Document 13	KHE0038443	1
Kaplan	Document 14	KHE0038448	1
Kaplan	Document 15	KHE0038613	1
Kaplan	Document 16	KHE0038688	2
Kaplan	Document 17	KHE0038727	1
Kaplan	Document 18	KHE0038790	1
Kaplan	Document 19	KHE0039225	1
Kaplan	Document 20	KHE0039604	2
Kaplan	Document 21	KHE0039787	2
Kaplan	Document 22	KHE0039927	2
Kaplan	Document 23	KHE0048302	18
Kaplan	Document 24	KHE0048796	6
Kaplan	Document 25	KHE0049214	3
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Kaplan	Document 35	KHE0072778	2
Kaplan	Document 36	KHE0077340	14
Kaplan	Document 37	KHE0084935	19
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Kaplan	Document 39	KHE0094981	5
Kaplan	Document 40	KHE0096357	1
Kaplan	Document 41	KHE0096451	7
Kaplan	Document 42	KHE0112966	2
Kaplan	Document 43	KHE0137350	4
Kaplan	Document 44	KHE0137576	2

SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Kaplan	Document 45	KHE0137725	2
Kaplan	Document 46	KHE0140077	1
Kaplan	Document 47	KHE0154379	2
Kaplan	Document 48	KHE0171956	2
Kaplan	Document 49	KHE0173528	1
Kaplan	Document 50	KHE0173785	2
Kaplan	Document 51	KHE0191661	2
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Kaplan	Document 54	KHE0196925	2
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Kaplan	Document 58	KHE0207174	2
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Kaplan	Document 75	KHE0273310	1
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Kaplan	Document 80	KHE0290825	5
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Kaplan	Document 82	KHE0297978	2
Kaplan	Document 83	KHE0325963	1
Kaplan	Document 84	KHE0354626	1
Kaplan	Document 85	KHE0369139	1

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

Default Management
Proposed New Org Structure

August 21, 2009

Long Term Strategy - People

- Imbed a dedicated default management person in each school with regional and group management structure reporting to Fin. E'ee (approx. Redacted million or 0.6% of 2009 KHEC forecasted revenue)
  - Goal is 2 cures per day per person or 36K cures in 2010 including Redacted and Home Office personnel total cures estimated at 46K. KHEC 2009 cohort is estimated at 32K students
    - Starting in October 1, 2010, we will start working 3 cohort years simultaneously
  - 70 staff members ($Redacted avg. plus benefits) with regionals also covering a school plus 3 group leaders

From: Lionel Lenz [redacted]
Sent: Monday, October 12, 2009 4:22 PM (GMT)
To: Jeff Conlon [redacted]; Beth Hollenberg [redacted]
Gregory Marino [redacted]
Subject: RE: CDR Analysis for 2007

[redacted]

On the mean vs median, my prior thought thought is that we may have a high count of 'low dollar' defaulters…and if so what can we legally do to eliminate the low dollar defaulters before they make it into the stats……

[redacted]

KAPLAN HIGHER EDUCATION

Lionel Lenz
Chief Financial Officer
[redacted]

From: Jeff Conlon
Sent: Monday, October 12, 2009 10:15 AM
To: Lionel Lenz; Beth Hollenberg; Gregory Marino
Subject: RE: CDR Analysis for 2007

[redacted]

From: Lionel Lenz
Sent: Sunday, October 11, 2009 5:48 PM
To: Beth Hollenberg; Gregory Marino; Jeff Conlon
Subject: FW: CDR Analysis for 2007

[redacted]

KAPLAN HIGHER EDUCATION

Lionel Lenz
Chief Financial Officer
[redacted]

From: Penny Hartwell <phartwell@khec.com>
Sent: Monday, February 1, 2010 8:49 PM (GMT)
To: [redacted]
Cc: [redacted]
Subject: RE: Default Reduction

The start policy is an internal policy of how we count our starts. We have drawn a line in the sand to be able to cleanly call a start and move on. In the case Dominick is stating, the campus can make the decision to NOT bill them to be in the best interest of the student however, the student remains a start in our system. We have had this situation occur for the past few years and campuses have made the decision as to whether they would bill the student or not.

Penny Hartwell
Vice President, Admissions

[redacted]

From: [redacted]
Sent: Monday, February 01, 2010 2:42 PM
To: [redacted]
Cc: [redacted]
Subject: RE: Default Reduction

If they drop out in first 3-30 days (range as a final), reverse them as a start, and thus reverse all of their FA. This would cut our bad debt and reduce our default exposure. This is radical but so are the consequences of missing 90/10, default, and outcomes.

[redacted]
Kaplan Higher Education Corporation
Vice President of Operations-[redacted] Group
[redacted]

Competition-Significance-Command-Self Assurance-Arranger

==========================
Have a compliance question?
Need compliance assistance?
Email compliancehelp@kaplan.edu
Or call 770.776.5049
==========================

From: Jacalyn Lynn
Sent: Monday, February 01, 2010 12:38 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: RE: Default Reduction

Redacted by HELP Committee

KAPLAN HIGHER EDUCATION

Jacalyn E. Lynn
Senior VP, Operations
Redacted by HELP Committee

Redacted by HELP Committee

www.kaplan.edu

Building Futures

From: Redacted by HELP Committee
Sent: Monday, February 01, 2010 1:32 PM
To: Beth Hollenberg; Redacted by HELP Committee
Subject: Default Reduction

I recently pulled data to show the number of students who have dropped within the first 7 days of attendance. They were counted as a start according to our current attendance policy. However, they incurred significant charges per our catalog tuition earning methodology. In January 2010 alone the [redacted] Group had 18 students that fell in this category. As you would imagine, these students are then defaulting on loans at a significant rate. I know a lot of work went in to the current start policy, but I recommend we do analysis to determine the impact on attrition and default if we lengthen the start meeting timeframe and number of days required to attend to become a start. Thoughts?

Redacted by HELP Committee
[redacted] Group Vice President
Redacted by HELP Committee

Redacted by HELP Committee

www.kaplan.edu

Building Futures

From: John Danaher
Sent: Thursday, April 30, 2009 1:23 AM (GMT)
To: Nursing Employees
Cc: Nursing Employee
Subject: RE: Pricing Comparisons

This is very helpful.

KAPLAN HIGHER EDUCATION

Redacted
President, School of Nursing

311 S. Wacker
Suite 3300
Chicago IL, 60606

Tel:
Cell: Redacted
Fax:
www.kaplan.edu

Building Futures

From: Nursing Employee
Sent: Wednesday, April 29, 2009 5:47 PM
To: Nursing Employee
Cc: John Danaher; Nursing Employee
Subject: Pricing Comparisons

Hi Nursing Employee

I took a look at the San Diego and San Antonio markets to see how our program pricing stacks up. Unfortunately (or fortunately) we don't have a ton of for-profit competitors in either location so there may be some room to increase pricing. For the model, I suggest we leave their price at the current rate and take a modest increase each year.

Here're some notes on the 2 markets:

San Diego and Vista:

- There are 10 competitive schools in the San Diego metropolitan area in addition to the two Kaplan programs (6 private, 6 public)
- None of the 4 other private programs in the area offer an LVN or ADN program
- The public competitors have pricing that's way lower (for instance Marcosta charges $10,500 for the VN program) but they are not comparable institutions. Since those public programs have long waiting lists, we have the ability to charge a premium in this market.

San Antonio

- There are 6 competitive schools in the San Antonio metropolitan market in addition to Texas Careers (3 private, 4 public)

- Galen is the only private competitor that offers an VN and ADN program. I found their tuition in KY is $18,800, but they don't publish the tuition in TX. I will have to give them a call tomorrow but they typically don't share this info over the phone.
- The public competitors are similar to California in that they are way lower but not comparable.

Redacted

KAPLAN HIGHER EDUCATION

Redacted
Director of Strategy

311 S. Wacker
Suite 3300
Chicago IL, 60606

Tel: (
Cell: Redacted
Fax:
Redacted
www.kaplan.edu

Building Futures

From: Redacted by HELP Committee
Sent: Thursday, September 10, 2009 3:36 PM (GMT)
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: Campus Name Price Increase
Attach: Campus Name Pricing.xlsx

[redacted]

I received a request from the Campus Name to increase the tuition from $26,167 to $28,450; a 8% increase.

- Redacted by HELP Committee
- With the new pricing, we can lose 2 students and still make the same profit.

Attached is the full analysis, based on these items. I think we should approve the price increase. Please email your approval.

Thanks,
[redacted]

KAPLAN HIGHER EDUCATION

Redacted by HELP Committee
Director of Finance, School of Nursing
Redacted by HELP Committee

Building Futures

From: VP - Business and Technology
Sent: Friday, December 4, 2009 7:12 PM (GMT)
To: VP - Health Sciences , John Danaher Redacted VP - Legal Studies
Subject: RE: Significant concerns about 5% tuition increase

Hi folks,
I'd like to weigh in here as well. I find it a bit naïve to make an across the board change in tuition. I've asked to have the MSIT tuition raised to be in line with the MBA/MSM/MAcc and was told no. Don't know exactly how these decisions are made, but would love to have some input

Redacted

KAPLAN UNIVERSITY

Redacted , Vice-President
Business and Technology
6301 Kaplan University Avenue
Fort Lauderdale, FL 33309
O:
M: Redacted
F: -
Redacted
www.kaplan.edu
A different school of thought.

From: VP - Health Sciences
Sent: Friday, December 04, 2009 1:14 PM
To: John Danaher; VP - Legal Studies ; VP Business & Technology
Subject: RE: Significant concerns about 5% tuition increase

Thanks John – I find it interesting that they're doing this in February and doing this across the board. We've certainly raised this issue regarding being competitive in the associate's degree market - especially with Axia. My understanding is the explanation given is that we're doing this to help with 90/10 - not sure how that matters.

From: John Danaher
Sent: Friday, December 04, 2009 12:17 PM
To: VP Health Sciences VP - Legal Studies ; VP Business & Technology
Subject: FW: Significant concerns about 5% tuition increase

fyi

From: John Danaher
Sent: Friday, December 04, 2009 11:14 AM
To: Gregory Marino; Sophie Viessing; John Staten; Wade Dyke
Cc: Finance Employee VP - Marketing School Employee School Employee
Subject: Significant concerns about 5% tuition increase

I am concerned that the proposed across the board 5% tuition increase will be very harmful to our BSN business

- Based on a pricing "deep dive" we performed this summer, our normalized tuition per credit hour is $353, UoP (our biggest competitor) is $300, Walden is $283, and Grand Canyon is $277.
- The median price of our major competitors (excluding Kaplan) is $283 per credit hour
- Nursing does not have a 90/10 problem

- It has been reported, that typically a 5% tuition increase results in a 12% fall in starts.
- On surveys of students who apply or inquire but don't enroll at KU BSN, price is one of the main issues currently.
- Even if we rebalance later in 2010 and reduce the tuition, I am concerned that 2 price changes in one year, will significantly hurt our business.

Please advise.

KAPLAN HIGHER EDUCATION

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President, School of Nursing

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From: [redacted]
Sent: Monday, July 13, 2009 4:44 PM
To: Kevin Corser
Cc: [redacted] Tommy Sims
Subject: RE: Deliquent Accounts for Top 6

Kevin:

Persons covering the Top 6:

Campus Nbrs.	School Name	non-HO Person Assigned
[redacted]	[redacted]	[redacted]

The PIs are still working the top 16.

GRC is still working the top 16 but they will be refocused this week. We did our data transfer last week, so they are working on updating the data from us, NSLDS, and the guarantors.

[redacted]

From: Kevin Corser
Sent: Monday, July 13, 2009 4:13 PM
To: [redacted]
Cc: [redacted]; Tommy Sims
Subject: RE: Deliquent Accounts for Top 6

Thanks...Tommy, if you agree with the 7 weeks approach [redacted]ecommends, let's go with that. Who do we have covering these 6 OPEIDs? Please list each of the individual schools that make up this list and the non-Home Office people that are working on DM. Thanks...are the PIs focused on just these top 6 OPIDS...what about GRC?

From: [redacted]
Sent: Monday, July 13, 2009 4:05 PM
To: Kevin Corser
Cc: [redacted] Tommy Sims
Subject: RE: Deliquent Accounts for Top 6

Kevin:

The Home Office Default Mgt team and [redacted]efault Mgt team were notified of the switch in focus to the Top 6. We will provide them with the updated delinquency lists today.

[redacted]

Redacted by HELP Committee

From: Kevin Corser
Sent: Monday, July 13, 2009 2:47 PM
To: Redacted by HELP Committee
Subject: RE: Deliquent Accounts for Top 6

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, July 09, 2009 6:33 PM
To: Kevin Corser; Tommy Sims; Redacted by HELP Committee
Subject: Deliquent Accounts for Top 6

Redacted by HELP Committee

Redacted by HELP Committee

Default Management

Redacted by HELP Committee

From: Wade Dyke
Sent: Wednesday, April 01, 2009 3:27 PM
To: VP - Operations ; Beth Hollenberg
Subject: FW: Military Pricing
Attachments: @

Fyi below. I think Fin. E'ee is doing a good job framing expectations here....

From: Finance Employee
Sent: Monday, March 30, 2009 6:41 PM
To: Campus Presidents
Cc: VPs - Operations ; Wade Dyke; VPs - Admissions
Subject: Military Pricing

All – I know you are waiting for information regarding military pricing. As it stands right now, the needle, in terms of what the VA will reimburse under the yellow ribbon program, is still moving. I have spoken today with the KU online military vertical and confirmed this is the case. For the yellow ribbon program, the military will reimburse the soldier up to the highest public tuition rate in the state. There are published rates. However, in speaking with KU, these rates are not yet settled. So the reimbursement is a moving target and therefore the price is a moving target.

KU online, as you know, has set their prices. But in my conversations, in a perfect world they would have waited until this level of reimbursement became settled. They will probably be under priced compared to the reimbursement the soldiers can obtain. We don't want to go down that path. But online's overhead is low and their space is not finite, so they have the luxury to move forward without harming their financials. This would not necessarily be the same with the ground campuses should this program become a major source of enrollments.

Therefore, we will certainly have something in place before the yellow ribbon program kicks in. We will need to continue to monitor the reimbursement levels until they are final. Given our immaterial levels of soldiers to active population, and the fact that we want to increase this pool, it makes sense to do this so we can obtain the proper pricing, provide the right benefit to the soldiers, and not harm your campus.

More to come.

Thanks.

<< image002.jpg@01C9B15E.B629E190 >>

Redacted

Controller – Central Group

311 South Wacker Drive, Ste. 3300

Chicago, IL 60606

Redacted

www.kaplan.edu

Building Futures

<<
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(3.2KB)
>>

From: Campus President
Sent: Monday, March 29, 2010 5:45 PM (GMT)
To: Admissions Employee
Cc: Admissions Employee
Subject: Wounded Warrior

Hey Adm. E'ee I know you had sent some things to me earlier this month about the Wounded Warrior Muster. Redacted stopped by and was waiting for Adm. E'ee she was on the phone so I started talking with him and he was telling me that he was just wanting to talk to someone about this and get and RSVP for the event. So I told him most definitely and he also said that a Redacted (?) from the Army Ed Center at the island sent out an email today about the event. I was wondering if you could forward that on to me and I could get some information from that. Since he used Adm. E'ee number and Adm. E'ee picked up she was pretty interested in this and was wanting to talk to you about it. Obviously she didn't know that you and I had already talked about it, I was wondering if she could go with and help me out. This way we can tag-team this event and hopefully get some good soldiers out of the deal. The email you sent me said it was set up for April 20th from 6-8. That is her night to work, but could she still go with me as long as someone else was here. Let me know what you can do for me on this deal, I really want to nail this. Also he told me that they were going to try and do this once a month starting in April and ending in October. So we definitely need to take advantage of this.

From: Admissions Employee
Sent: Monday, June 14, 2010 9:15 PM (GMT)
To: Admissions Employee
Subject: FW: The Ultimate Juggler Phone-A-Thon June 16th, 2010
Attach: The Ultimate Juggler Phone-A-Thon.pdf; The Ultimate Juggler Phone-A-Thon Template.xls

---

Here is the phon-a thon info.

KAPLAN UNIVERSITY

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Director of Admissions
Davenport Campus

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Davenport Ia. 52807

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BB: Redacted
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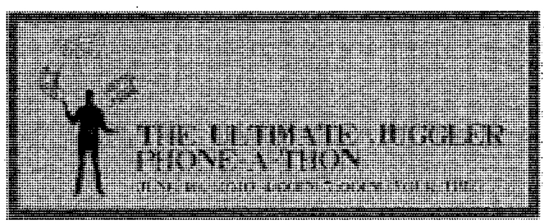
Building Futures

From: VP - Admissions
Sent: Tuesday, June 01, 2010 11:20 AM
To: KHER Regional DOAs; KHER DOAs - All
Cc: KHER Regional Ops; KHER Exec Dir-Presidents - All; Beth Hollenberg
Subject: The Ultimate Juggler Phone-A-Thon June 16th, 2010



June 16th, 2010
4:00PM- 7:00PM your time

Life in admissions can be a juggling act. Students, tours, appointments, phone calls, paperwork and so much more. It's easy to get the balls in the air, but it's another thing to keep them in steady motion. In celebration of National Juggling Day, we want to see your best juggling act. While many of your successful jugglers are away at Admissions Council, we need to make sure that we don't drop any balls and that we stay in constant motion.

Each campus will report activity hourly. Please populate the attached spreadsheet and email to Admissions Employee Redacted every hour on the hour. **If you will be at Admissions Council**, make sure to assign this responsibility to someone else on your team.

The final data will be pulled directly from CampusVue and compared to your spreadsheets. Campuses will need to enter all appointments (AM-Interview) set no later than 7:00pm (your time) to ensure that all of your appointments set during the Phone-A-Thon count. Only data for the hours of 4:00PM through 7:00pm (your time) will count. **It is crucial that all representatives are using their Contact Manager properly to receive credit for the calls made during the Phone-A-Thon.**

Please send photos or videos of your Ultimate Juggler Phone-a-Thon to Admissions Employee. You may end up on the Admissions website or featured in the next Admissions newsletter!

Ready, Set, Juggle!

From: Paul Klier <[redacted]>
Sent: Saturday, November 28, 2009 3:13 PM (GMT)
To: Lionel Lenz <[redacted]>
Cc: [redacted]
Subject: RE: KU CDR Original Loan Amount and Default Rate

Lionel,
This does provide us with insight. The key elements are:

1. 97% of KU defaulters "drop" rather than graduate
2. GED students have a 28% default rate
3. 55% of KU defaulters have a EFC of zero
4. Term 1 Drop students default at 27%
5. Term 1 Drops students default at 33% for IT, 31% for HS, and 28% for JC
6. A student's geographical location (zip code) does correlate with defaults (Area 1 students default at 13% while Area 4 students default at 20%)

Summary
Dropped students are not successful.

- They did not accomplish their academic goals
- They are in debt to KU
- They almost always have debt resulting from financial aid
- The value proposition does not exist for a Dropped Student. The value they gave (indebtedness to KU and financial aid lenders) is greater that the value received (an incomplete education). So they default

In the short run, KU must either:

- Prevent students with a high probability of dropping from attending, or
- Must modify the value proposition so that Dropped Students do not cause such extensive harm to themselves and KU

In the end, KU must admit students with a high probability of completing their academic goals and paying their bills so that their value proposition remains intact and they pay their obligations.

Recommendation

[redacted]

- Short term:
  - KU should consider modifying how it charges new students tuition for their first term with Kaplan. Consider the following:
    - Having KU raise first term tuition to the point that it requires students to incur out of pocket costs to pay for tuition. (KU can accomplish this through increased first term fees and assessments.)

- Establish student payment plans that require all students to pay in full by the end of the semester for which they are enrolling
- Block (force into a drop status) any student falling behind in their first semester payment plan with Kaplan
- Prepare FA packages for funding in accordance with the goals established by the Financial Aid Project team
- Submit FA packages for funding only upon both: (1) The student completing their first semester; and, (2) The student satisfying their financial obligations to KU
- KU could market this as a "Try Kaplan on Us". All students can attend their first semester to try out Kaplan with the ability to "break the contract" during the first semester and owe no tuition expense. If they complete the semester then they have earned the 10 credit hours and owe the tuition. (The tuition being "out of pocket" costs incurred and "financial aid" indebtedness incurred). The value proposition remains intact. If a student drops during the first semester then KU "forgives" the student's tuition, the student owes KU nothing, and the KU does not submit the FA package for funding. Again, the value proposition remains intact.

▪ Impact
- **<u>Positive</u>**
    - Zero EFC Students would self identify by not being able to make the out of pocket costs and would exclude themselves from the student population by not enrolling. (They make up 55% of KU's CDR defaulting students.)
    - Students who fail to make all payments to KU in accordance with the First semester payment schedule would again self-identify. KU would (drop these students) and not submit the FA packages to the DoE. This would further eliminate students who have self-identified as having a high probability of defaulting on student loans.
    - This approach would eliminate stipends for first term students because there would be no excess federal funding to use as living expenses
    - Eliminate the possibility of KU running afoul of CDR requirements
    - Eliminate the possibility of KU running afoul of the 90 / 10 requirements
    - KU's bad debt expense would shrink exponentially
- **<u>Negative</u>**
    - KU's student population would shrink considerably because so many of our students have 0 EFC
    - KU's revenue would shrink considerable
    - This would result in a one-time, one semester deferral of cash flows from the DoE to KU
    - KU would have a "double hit" to 2010 Operating Income (OI). The first "hit" is the continuing write-off of 2009 revenue that is recognized as bad debt. The second "hit" to OI is the elimination of revenue through this New Student first term program outlined above.
    - This would increase the complexity of KU's revenue accounting

- <u>Long Term:</u>

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▪ Augment the "try Kaplan on Us" program with a student risk score based program. This will allow Kaplan to admit 0 EFC students with sufficiently high-risk scores

▪ Impact
- **<u>Positive</u>**
    - Student population will recover to a degree because KU will admit zero EFC Students with significantly favorable risk scores.

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- Students who fail to make all payments to KU in accordance with the First semester payment schedule would continue to self-identify. KU would (drop these students) and not submit the FA packages to the DoE.
- This approach would continue the eliminate stipends for first term students because there would be no excess federal funding to use as living expenses
- Continue to eliminate the possibility of KU running afoul of CDR requirements
- Continue to eliminate the possibility of KU running afoul of the 90 / 10 requirements
- KU's bad debt expense would remain much lower relative to prior years

- Negative
  - Although KU's student population would grow relative to the "try Kaplan on Us" program identified as a probable short term solution, it will still shrink considerably relative to 2009 levels because so many of our students have 0 EFC
  - Although KU's revenue would grow relative to the "try Kaplan on Us" program, it will shrink considerably relative to 2009 levels because so many of our students have 0EFC
  - KU would continue to have a "double hit" to 2010 Operating Income (OI). The first "hit" is the continuing write-off of 2009 revenue that is recognized as bad debt. The second "hit" to OI is the elimination of revenue through this New Student first term program outlined above.

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NOTES

Item 1 – Drop Students:
We do not know if dropping causes defaulting or if dropping merely correlates with defaulting. (I suspect that dropping correlates with rather than causes defaults.)

This provides two potential courses of action with Term 1 students. They are:

- Prevent "highly probable" Term 1 droppers from attending
- Prevent "highly probable" Term 1 droppers from incurring a federal loan or debts payable to KU if they do attend

Item 2 – GED Students:
This insight brings to the forefront a policy questions.

- Does KU stop admitting GED students (28% default rate and 9% of KU student repayment volume.) This would improve KU's CDR by about 1%. However, this, in itself, is not enough to resolve KU's CDR issue.

This approach would decrease KU's revenue and student population

Item 3 – 0 EFC Students:
Since 55% of KU defaulters have 0 EFC, KU has two options. They are:

- Increase Term 1 fees and charges so that 0 EFC student self identify by not paying the increased fees and, therefore, do not attend. This will eliminate them from both the numerator and denominator when computing the CDR. (This option would only work if KU could prevent students from obtaining student loans to pay these increased fees.)
- Charge no tuition for Term 1 students. This solution would only work if students were not able to acquire federal loans to cover "living expenses" while attending KU. The Term 1 students would still drop. However, these dropping students would be included in the CDR numerator and denominator.

These two approaches have significant issues, including:

- Decreasing student population

- Decreasing revenue

Items 4 and 5 - Term 1 Drop Students:
Because Term 1 drop student default at 27% (with even higher rates for IT, HS, and CJ Term 1 students) we are again facing the Term 1 student Drop issue discussed in Item 3 (above). The potential solution is once again:

- Charge no tuition for Term 1 students. This solution would only work if students were not able to acquire federal loans to cover "living expenses" while attending KU. The Term 1 students would still drop. However, the DoE would not include these students from the CDR numerator and denominator.

This approach, once again, has significant issues, including:

- Decreasing student population
- Decreasing revenue

Items 6 – (Zip Codes):
Zip codes are really a surrogate for a student's propensity to pay their obligations

- The long-term solution outlined above using credit bureau data will augment, if not replace, the current 4 area approach.

From: Lionel Lenz
Sent: Wednesday, November 25, 2009 11:52 AM
To: [redacted] Matt Seelye
Cc: [redacted]
Subject: RE: KU CDR Orginal Loan Amount and Default Rate

[redacted]

I am not sure where this leads us in modifying our admissions and targeting strategy. What are your recommendations, and why? Should we stop certain degrees or programs?

What else can you tell us that would allow for a better screening of leads?

I am not sure how to interpret the data.......most of the CDr relate to first term defaults, but most of the CDRs also have default balances between 2,500 and 4,000? Does this mean first term defaulters rack up student loans of 4,000?

Do we have any additional, demographic or behavioral clues that would allow for better screening. Do we have certain zip codes we want to block? How about Fico or bankruptcy scores? How about test scores? GED or high school GPA? By type of class taken in the first term. (Shoe size) (I am kidding on the shoe size but the point is we need more insights)

We need better analysis and interpretation.

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Lionel Lenz
Chief Financial Officer

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Tuesday, November 24, 2009 3:15 PM
To: Redacted by HELP Committee; Matt Seelye
Cc: Lionel Lenz; Redacted by HELP Committee
Subject: KU CDR Orginal Loan Amount and Default Rate

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Tuesday, November 24, 2009 2:49 PM
To: Redacted by HELP Committee; Matt Seelye
Cc: Redacted by HELP Committee; Lionel Lenz
Subject: Re: KU CDR

Redacted by HELP Committee

From: Redacted by HELP Committee
Date: Tue, 24 Nov 2009 14:34:07 -0500
To: Matt Seelye Redacted by HELP Committee
Cc: Redacted by HELP Committee Lionel Lenz <Redacted by HELP Committee
Subject: KU CDR

Redacted by HELP Committee

[redacted]

From: Lionel Lenz
Sent: Thursday, July 1, 2010 8:51 PM (GMT)
To: Kevin Corser <[redacted]>
Cc: [redacted]; Carole Valentine <[redacted]>; Matt Seelye <[redacted]>
Subject: Re: Private Lender Loan Performance Reports: Default Update

---

I would like to stay where we are.

Lionel Lenz
Chief Financial Officer
Kaplan Higher Education
311 S. Wacker Drive
Chicago Illinois 60606
[redacted]

On Jul 1, 2010, at 3:44 PM, "Kevin Corser" <[redacted]> wrote:

> Hi everyone, I recommend we go with 85% since the KHEC number is at 84.4% and climbing slightly.
>
> Lionel, please let us know what you want us to do.
>
> **From:** [redacted]
> **Sent:** Thursday, July 01, 2010 4:42 PM
> **To:** Kevin Corser; Carole Valentine; Matt Seelye; Lionel Lenz
> **Subject:** RE: Private Lender Loan Performance Reports: Default Update
>
> Based on the May balances (June is not yet available) an additional reserve of $750K ($700K KHEC;$50K/KU) would need to be recorded to increase the reserve to 85%.
>
> <image001.png>
>
> [redacted]
>
> **Assistant Controller**

[redacted]

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Building Futures

From: Kevin Corser
Sent: Thursday, July 01, 2010 11:27 AM
To: Carole Valentine; Matt Seelye; Lionel Lenz
Cc: [redacted]
Subject: RE: Private Lender Loan Performance Reports: Default Update

Hi Carole, I know it's very early in the experience but can you plot the Kaplan Choice loan default rate on the same curve?

[redacted] can you let us know if we increased KHEC's KC loan reserve from 80% to 85% what the catch up P&L impact would be.

From: Carole Valentine
Sent: Thursday, July 01, 2010 7:42 AM
To: Matt Seelye; Lionel Lenz
Cc: Kevin Corser; [redacted]
Subject: Private Lender Loan Performance Reports: Default Update

Matt and Lionel,

I have attached Private Lender Loan Performance Reports (March, 2010 and November, 2009) for your review and comparison. KHEC's Universal Loans (2007 cohort) are defaulting at 84.4% (81.4% in 11/2009), and KU's 2007 cohort is defaulting at 64.4% (60.8% in 11/2009). Overall, Private Lender defaults for 2007 are defaulting at 76.5%. [redacted]

Redacted by HELP Committee

Redacted by HELP Committee Given the acceleration of Uni[redacted] composition of the KCL portfolio, we should consider raising our default estimate. Redacted by HELP Committee
Redacted by HELP Committee

KU and KHEC Defaults

The charts below summarize the gross cumulative default data on the attached reports for KU and KHEC.

KHEC/KU Defaults

Repay Yr.	KHEC	KHEC	KU	KU
	CumGCL% 11/2009	CumGCL% 3/2010	CumGCL% 11/2009	CumGCL% 3/2010
2006	84.3%	Waiting for Private Lender to provide	65.6%	Waiting for Private Lender to provide
2007	81.4%	84.4%	60.8%	64.4%
2008	64.7%	73.8%	47.8%	55.6%
2009	N/A	44.0%	N/A	36.7%

KHEC and KU Defaults Combined

Repay Year	CumGCL% 11/2009	CumGCL% 3/2010
2006	72.5%	Waiting for Private o provide
2007	73.2%	76.5%
2008	58.9%	67.6%
2009	N/A	40.8%

Additional Information on Citibank Performance Reports

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Document 56, Page 3

[redacted]

Carole A. Valentine

Vice President, Student Finance

Kaplan Higher Education

6301 Kaplan University Avenue

Fort Lauderdale, FL 33309

[redacted]

www.kaplan.edu

From: James Blackburn
Sent: Monday, December 28, 2009 7:19 AM
To: Kevin Corser; Matt Seelye; John Staten; Lionel Lenz
Subject: RE: Matt/Kevin/James - 90:10

All is well on the 90:10 front.

For KU, we have $7.2MM in house to process this week. When the funds pay, the rate will rise from 88.2 to 88.3. The KU Group 90:10 will rise from 87.3 to 87.4.

For Bauder, we have $600K in house to process this week. When the funds pay, the rate will rise from 87.2 to 87.5.

James Blackburn
Vice President, Financial Aid

1015 Windward Ridge Parkway
Alpharetta, Georgia 30005

Tel:
Cell: Redacted
Fax:
www.khec.com

Building Futures

-----Original Appointment-----
From: Kevin Corser
Sent: Tuesday, November 24, 2009 5:52 PM
To: Kevin Corser; Matt Seelye; James Blackburn; John Staten; Lionel Lenz
Subject: Matt/Kevin/James - 90:10
When: Monday, December 28, 2009 3:00 PM-3:30 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Conf Call Redacted

When: Occurs every Monday effective 11/30/2009 until 12/28/2009 from 3:00 PM to 3:30 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Conf Call Redacted

Note: The GMT offset above does not reflect daylight saving time adjustments.

~~*~*~*~*~*~*~*~*

Weekly meetings to go over the at-risk 90:10 OPEIDs – Bauder 88.1, Panorama City 87.4, Broomall 87.2 and KU 86.8.

James, please bring details of cash held, grant funds due, etc. as we have done in the past.

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From: VP - Admissions
Sent: Monday, February 15, 2010 12:51 PM
To: Beth Hollenberg
Subject: Homeless Shelter clarification
Attachments: image001.jpg

They weren't specifically recruiting at a homeless shelter. But a rep did stop by an office for section 8 housing to drop off business cards. The rep is still at Portsmouth but the DOA that gave her permission to do this Adm. E'ee is no longer with us.

Below a recap of the situation from Campus E'ee which was sent to Adm. E'ee and others:

From: Campus Employee
Sent: Wednesday, January 13, 2010 2:22 PM
To: Admissions Employee; Campus Employee; VP - Operations; VP - Operations
Cc: Admissions Employee
Subject: PRIVILEGED AND CONFIDENTIAL -- 032 Hesser Portsmouth

I understand that a complaint regarding recruiting practices from the Portsmouth campus will be forthcoming from NEASC. The following information may be relevant to the situation.

Redacted, Admissions Representative—states that he has enrolled and started a student Redacted who was living at a Portsmouth, NH transitional living facility for a period of time. The student is listed in our system as a PDL; however, Adm. E'ee states that the student was a walk-in and was not in residence at the facility upon the time of enrollment. He states that this student (after enrolling) encountered some personal difficulty and moved to the facility for a period of time, then later moved out to a more permanent housing situation. Adm. E'ee states that he supplied this student with his business cards and asked for referrals, in the same manner that he does with all of his enrolling students. This student subsequently referred two other people from the transitional facility who enrolled and started, and a third person whom Adm. E'ee met with but did not enroll since the person did not have a GED or high school diploma. Adm. E'ee states he did not visit the shelter, and has not had contact with the shelter.

The information is:

Redacted

Redacted, Admissions Representative--states that she has been in contact with and visited Portsmouth Housing Authority. She contacted Redacted, Section 8 Program Manager, in September 2009 and set up a meeting to drop off business cards and asked her to pass on her card to anyone who might want to re-enter the work force. She states she knew Redacted from a prior association (prior to Adm. E'ee coming on board with us), and that Redacted was very positive about the contact Adm. E'ee initiated regarding educational opportunities. Adm. E'ee stated that she brought Portsmouth Housing Authority additional business cards in mid-December 2009 and left them with Redacted secretary. Redacted states that she has had no referrals, contacts, or enrollments from this contact.

Redacted

Redacted, Admissions Representative—states that he periodically hands out his business cards and chats with people in his apartment complex, a portion of which consists of Section 8 housing. Adm. E'ee has met with and enrolled several people from this contact.

Redacted
Vice President, Admissions

311 South Wacker Drive, Suite 3300
Chicago, IL 60606

Tel: Redacted
Fax:
www.kaplan.edu

Building Futures
KAPLAN HIGHER EDUCATION

From: John Staten Redacted by HELP
Sent: Wednesday, November 11, 2009 9:55 PM (GMT)
To: Matt Seelye Redacted by HELP ; James Blackburn Redacted by HELP
Cc: Kevin Corser Redacted by HELP , Gregory Marino Redacted by HELP ; Jeff Conlon Redacted by HELP ; Lionel Lenz Redacted by HELP
Subject: RE: KU 90/10 Issue

Matt,

This has been an area of intense focus over the last 30 days. In mid-October we (Redacted by and I) projected our 90:10 at year end based on current run rates to be 89.6%. We shared our analysis and actions plans with Red Lionel and Greg and the decision was made to switch SES from an automatic submission process to a manual process. We needed the ability to throttle our submissions based on our cash intake. Redacted by HELP
Redacted by HELP

Redacted by HELP

Although we have implemented a number of initial steps that will help us increase our cash intake in the future, we have a larger list of additional initiatives that we are continuing to move forward and I could walk you through those at your convenience.

In response to your suggestions we have added comments below:

Accelerate military billings / collection at KU.
We have streamlined our internal process on timely billings for our military students. The population of military folks that are awaiting TA vouchers is approximately $400K. Although our records indicate that we are current, we are currently reconciling the entire military group to see if we have any legacy items that were not billed correctly.

Redacted by HELP

Consider whether payment plans at KU and KU campuses can be treated as institutional loans at factored in

at 50% NPV.

We agree we have engaged Carole on this topic. We have preliminary legal advice and have asked for clarification. We are currently working on an operating model to execute this strategy. Our plans are to execute this model within 30 days.

Redacted by HELP

Or package the out-of-school receivables into Choice loans and take the 50% NPV.

Once we receive clarification from legal, we will add this option to our settlement activities for the SA team. We estimate a rollout within 30 days.

Check the new regs on CE courses that can now be counted in the "10". Some of RT's programs may qualify. If USMLE or other Kaplan programs qualify then we may need to make some legal entity changes for next year.

The new regulations allow us to include revenue generated from short term programs that result in a recognize credential. We will review existing programs for KU and other Kaplan offerings and make recommendation at that time.

Redacted by HELP

In closing, we plan on updating Jeff, Greg and Lionel next week on the 90:10 status and initiatives with more detail. You are more than welcome to attend and share your insight.

Let me know,
John

From: Matt Seelye
Sent: Wednesday, November 11, 2009 12:07 PM
To: James Blackburn; Lionel Lenz
Cc: Kevin Corser; Gregory Marino; John Staten; Jeff Conlon; Lionel Lenz
Subject: KU 90/10 Issue
Importance: High

Hi Lionel/James,

Redacted by HELP

Other areas to look at quickly/aggressively before year-end:

1. Accelerate military billings / collection at KU. Go to D.C. and pick up the check if you have to.

Redacted by HELP

Redacted by HELP

5. Consider whether payment plans at KU and KU campuses can be treated as institutional loans at factored in at 50% NPV.

Redacted by HELP

Redacted by HELP Or package the out-of-school receivables into Choice loans and take the 50% NPV.

7. Check the new regs on CE courses that can now be counted in the "10". Some of RT's programs may qualify. If USMLE or other Kaplan programs qualify then we may need to make some legal entity changes for next year.

Redacted by HELP

Redacted by HELP

Matt

To: Campus Employees
From: Campus President
Sent on behalf of: Campus President
Sent: Fri 1/29/2010 5:14:37 PM
Importance: Low
Sensitivity: None
Subject: RE: Revenue Review
Categories: en-US

I gave Campus Employee until today to get 3 POGs as we were facing many challenges to get them. She just showed this POG to me and based on that this student will be charged. The other 2 will be reversed immediately.

Redacted

Executive Director

Texas School of Business -Houston East Campus

12030 East Freeway

Houston, Texas 77029

Tel: Redacted
Fax:

Mobil: Redacted

www.tsb.edu

Building Futures

P Please consider the environment before printing e-mails or attachments. Thanks!

This transmittal is a confidential communication or may otherwise be privileged. If it is not clear that you are the intended recipient, you are hereby notified that you have received this transmittal in error; any review, dissemination, distribution or copying of this transmittal is strictly prohibited. If you suspect that you have received this communication in error, please notify the sender and immediately delete this message and all its attachments

From: Campus Employee
Sent: Friday, January 29, 2010 10:55 AM
To: Campus Employees Campus President
Subject: RE: Revenue Review

Team,

According to the Admissions policy, page 6, 7a., it states "If the student has not submitted all required entrance requirements within 30 calendar days of the Official Start Date, the student must be placed in Reverse status." Our information in CampusVue shows that the student started on 12/09/09 and exceeded the time allotted to provide her POG to the school. This student was not only past 10 consecutive days absent in the system, she should have been a reverse start since 01/09/10. Therefore, the student should not be a drop, but instead a reverse start in the system.

KAPLAN HIGHER EDUCATION

Redacted

Director of Education

Texas School of Business – East Campus

12030 East Freeway

Houston, TX 77029

Tel: **Redacted**

Blackberry: **Redacted**

Fax: **Redacted**

www.khec.com

Building Futures

From: Campus Employee
Sent: Friday, January 29, 2010 10:16 AM
To: Campus Employees; Campus President
Cc: Campus Employee
Subject: RE: Revenue Review
Importance: High

She met all the admissions requirements and was locked in during the start meeting. Every student that signs the enrollment agreement understands what the ramifications are if they choice to drop out of school. The student failed themselves...!

From: Campus Employee
Sent: Friday, January 29, 2010 10:10 AM
To: Campus Employees ; Campus President
Cc: Campus Employee
Subject: RE: Revenue Review

That's all good; but if we put "student first"; these students will owe balance to school now if we are going to drop them; both of these students have stop attending school and we should have reverse them earlier so there charges will be wiped out but now they will owe huge balance to school and morally this is not right and we have failed student because now they not going to pay school and their account going to be sent to collection and ruin their credit as well.

Thanks in advance,

Redacted

Redacted

Director of Finance

Texas School Of Business - East Campus (088)

Cell - Redacted

Phone - Redacted

Email: Redacted

From: Campus Employee
Sent: Friday, January 29, 2010 10:02 AM
To: Campus Employees ; Campus President

Cc: Campus Employee
Subject: RE: Revenue Review
Importance: High

We received a copy of Redacted POG today from North Forest ISD. I should have confirmation on Redacted this afternoon.

Thank you for your patience!

Campus Employee

From: Campus Employee
Sent: Thursday, January 28, 2010 7:17 PM
To: Campus Employees; Campus President; Campus Employee
Cc: Campus Employee
Subject: FW: Revenue Review
Importance: High

Attendance has been removed from Redacted Redacted records. The ED or DOA has to submit the Request for Reverse Status Form for Redacted whose time has lapsed for POGs.

Attendance has been posted for Redacted Campus Employee will resolve the drop calculation issue for Redacted

The following students have been reversed.

Redacted

Redacted

Redacted

Registrar

Texas School of Business East Campus

12030 East Freeway

Houston, Texas 77029

Direct: Redacted

Fax: Redacted

From: Campuse Employee
Sent: Thursday, January 28, 2010 12:47 PM
To: Campuse Employee
Cc: Campuse Employees
Subject: FW: Revenue Review
Importance: High

Redacted y have been unregistered, the ED or DOA has to submit the paperwork to Campuse Employees or Campuse Employees for approval. I will resolve the issue with Redacted

The following students have been reversed.

Redacted

Redacted

Registrar

Texas School of Business East Campus

12030 East Freeway

Houston, Texas 77029

Direct: Redacted

Fax: Redacted

From: Campus Employee
Sent: Thursday, January 28, 2010 12:18 PM
To: Campus Employee
Cc: Campus Employees
Subject: FW: Revenue Review
Importance: High

Hello Campus Employee

Please see attached reports and resolve any issues on the 1st tab. We need to resolve this by COB today because we have month end close tomorrow.

Thanks in advance,

Redacted

Redacted

Director of Finance

Texas School Of Business - East Campus (088)

Cell - Redacted

Phone Redacted

Email: Redacted

From: Finance Employee
Sent: Thursday, January 28, 2010 12:08 PM
To: Campus Employees
Subject: Revenue Review
Importance: High

Hey Campus Employees

I have attached the revenue review for your campus. There are issues on both of the named tabs.

Let me know if you have any questions

Thanks,

KAPLAN HIGHER EDUCATION cid:image001.png@01C9E46C.4530B270

Redacted

Staff Accountant

1015 Windward Ridge Parkway

Alpharetta, GA 30005

Tel: Redacted

eFax: Redacted

www.kaplan.edu.

Redacted

Building Futures

To: Redacted by HELP Committee
Redacted by HELP Committee
Cc: Redacted by HELP Committee
From: [redacted]
Sent on behalf of: [redacted]
Sent: Fri 1/29/2010 5:09:55 PM
Importance: Low
Sensitivity: None
Subject: RE: Revenue Review
Categories: en-US

It is morally right to utilize a service and not paying for it?

Redacted by HELP Committee

Executive Director

Campus Name

Redacted by HELP Committee

Redacted by HELP Committee

Building Futures

P Please consider the environment before printing e-mails or attachments Thanks!

From Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:10 AM
To: Redacted by HELP Committee
Cc:
Subject: RE: Revenue Review

That's all good, but if we put "student first" these students will owe balance to school now if we are going to drop them. both of these students have stop attending school and we should have reverse them earier so there charges will be wiped out but now they will owe huge balance to school and morally this is not right and we have failed student because now they not going to pay school and their account going to be sent to collection and ruin their credit as well

Thanks in advance

Redacted by HELP Committee

Director of Finance

From: Legal Studies Employee
Sent: Wednesday, February 24, 2010 6:43 PM (GMT)
To: (VP - Legal Studies
Cc: Legal Studies Employee
Subject: 90/10
Attach: 90-10 Only Data v3.0.xlsx

VP - Legal Studies

At the weekly mtg we talked about 90/10 and potential implications. Given the way 90/10 is calculated (formula... cashed received) it's something that's hard to pull data on at the student level.

However, I got lucky and was able to track down a report from the BI group that looked at all 90/10 for all KU enrollments for 2009.

I've attached a summary...the data file is very large so I can give that to you (if you want) when you are back in the office. The data does not contain Concord though.

You discussed looking at military whether cash (favorable 90/10 students drop) at a higher rate etc,ts ee and I need some guidance as to the level of analysis needed. Some context as to what sorts of things are being looked at and the overall importance,

What I mean is that 90/10 is important but it's sort of like exercise resolutions in January...everyone talks about it but come February other items take priority. So should we come up with some recommendations to improve 90/10 or do you want us to analyze the impact of potential solutions that senior leadership is proposing.

I sense there is a level of seriousness bc we are so close to 90/10 given that the economy has put more of our leads at risk and we have limited control on leads/enrollments (are we going to deny/limit high-risk 90/10?)...we can easily skew past 90/10 in short order

If you look at 2009, to improve 90/10 from 88.2% to 86.2%...KU needs approx $15M in non title IV payments. For KLE looking at the 2 big programs... for undergrad CJ/LS that works out to about $3.9M in non-Title 4 money (holding everything else constant)

As for potential solutions there are the usual suspects

- SAO- 828
- International Students
- Non-degree programs/single courses
- Students w/TC ...cash pay
- Program Mix- Launch programs with better 90/10

But these options will take time and will be small contributions and may not be successful

More immediate options

- Deposit/Upfront Payment a deposit increase of $50 or simply getting students to pay cash for some of their program (assuming no loss in enrollments) would generate approx $1M for CJ/Legal so upping that to $180 we could hit our target (3.9M)
    - May not have to be up-front though that's probably the most effective. The ground schools do a fair

amount of communication about the benefits of making nominal payments while in school reducing debt etc ala Suzzie Orman. Not sure how effective this could be but they even encourage students to seek out "donations" from friends & family...something like this could be done for students throughout the program "Best graduation Gift" is to help reduce my debt load. But will this really generate significant payments in the near term?

- Military- Active Duty Military and Veterans are the big driver of Non-Title IV money. So regardless, it seems like this will be a big focus and since CJ is the most popular military program any university wide efforts to boost military will flow to our vertical..Here's a snap shot of undergrad CJ and military
  - Overall 90/10 CJ= 88.32%
  - Non Military 90/10 = **91.21%**
  - Military (Active + Veterans)90/10= 62%...active military in CJ have a 90/10 of 35%
  - Active & Veterans makes up 16% of the enrollments but 34% of the Non-Title IV Revenue for CJ
  - Opportunity to Improve Active Duty Military Retention...32% of the Military Revenue for CJ is in the Drop category so if we retain those student we could help 90/10
  - Military Spouses at some level these students mirror our non-Military population (could look at their discount) but they do have a better 90/10...89.91 vs 91.2% Non-Military 90/10
  - An Increase of 400 active duty military students (20%) for CJ = 581K in non-title revenue.. avg active duty military student pays $1472 Non-Title IV . of course this will impact OI
  - Should we consider opportunities for less costly military delivery (not sure if this is possible) as an option.

- Lead Quality- If there is a way to limit leads from vendors that deliver poor quality leads (90/10) this should be explored. Though, I have concerns of how this would work and the overall effectiveness.

Some long term/new ideas

Redacted

Redacted

Let me/... know how you want to proceed.

Redacted
Executive Director, Kaplan Legal Education (KLE)
Tel: Redacted
Cell:
Redacted

From: VP - Operations
Sent: Friday, September 18, 2009 2:13 AM (GMT)
To: Campus Employee
Subject: RE: Ft Worth Verification Past Due

Adm. E'ee brought it upon himself...you and I can't be wrapped up in being pressured to give someone a new job because his wife says so.
So his job responsibilities are going to be not as tough as a DOO????

Redacted
Kaplan Higher Education Corporation
Vice President of Operations-West Group
16935 W. Bernardo Drive #205
San Diego, California 92127

Redacted

Competition-Significance-Command-Self Assurance-Arranger

=========================
Have a compliance question?
Need compliance assistance?
Email Redacted
Or call Redacted
=========================

From: Campus Employee
Sent: Thursday, September 17, 2009 6:56 PM
To: VP - Operations
Subject: RE: Ft Worth Verification Past Due

He will leave us then. His wife has threatened to leave him if he doesn't change positions. He understands that it would have high expectations too, but she is convinced that admissions is ruining their marriage.

Personal side of his life aside, he is burned out on admissions. He is close to Campus Employee and we discussed him in San Diego.

Adm. E'ee is drowning.

From: VP - Operations
Sent: Thursday, September 17, 2009 8:34 PM
To: Campus Employee
Subject: RE: Ft Worth Verification Past Due

Im not moving the DOA anywhere. Sales drives the business.

Redacted
Kaplan Higher Education Corporation
Vice President of Operations-West Group
16835 W. Bernardo Drive #205
San Diego, California 92127

Redacted

Competition-Significance-Command-Self Assurance-Arranger

Have a compliance question?
Need compliance assistance?
Email Redacted
Or call Redacted

From: Campus Employee
Sent: Thursday, September 17, 2009 6:10 PM
To: VP - Operations
Subject: Re: Ft Worth Verification Past Due

He had a compliance audit, lost his DOE and ADOE, rebranched, had budget and reforecast, ACCSC annual report, and all on the heels of an ACCSC visit. He's completely overwhelmed. He came to me today for help. We need to move the DOA to DOO for two reasons ... needs him and the DOA needs the DOO role

From: VP - Operations
To: Campus Employee
Cc: Campus Employee
Sent: Thu Sep 17 21:00:54 2009
Subject: RE: Ft Worth Verification Past Due
Always copy the RVPO on any operational items concern schools.
Also ... if we gave him this lead two weeks ago and he just now interviewed the person. He must not think this is too important./

Redacted
Kaplan Higher Education Corporation
Vice President of Operations-West Group
16835 W. Bernardo Drive #205
San Diego, California 92127

Redacted

Competition-Significance-Command-Self Assurance-Arranger

Have a compliance question?

Need compliance assistance?
Email Redacted
Or call Redacted

From: Campus Employee
Sent: Thursday, September 17, 2009 9:27 AM
To: VP - Operations Finance Employee
Subject: RE: Ft Worth Verification Past Due

I sent a DOF candidate **Redacted**) a couple of weeks ago who interviewed with Adm. E'ee yesterday for a possible hybrid DOF/DOO combination role. I am awaiting --- response at this point. I will connect with him as soon as possible and focus on finding additional candidate with cash management/accounting experience if necessary.

Warmest Regards,

Redacted
Kaplan Higher Education Corporation
Campus Recruiter, West Group
16835 W. Bernardo Drive #205
San Diego, California 92127

Redacted

From: VP - Operations
Sent: Thursday, September 17, 2009 8:29 AM
To: Finance Employee
Cc: Campus Employee
Subject: FW: Ft Worth Verification Past Due

We need to desperately get a DOF with some cash management/accounting background. Where do we stand on finding a like person?

Redacted
Kaplan Higher Education Corporation
Vice President of Operations-West Group
16835 W. Bernardo Drive #205
San Diego, California 92127

Redacted

Competition-Significance-Command-Self Assurance-Arranger

Have a compliance question?
Need compliance assistance?

Email: Redacted
Or call Redacted

From: James Blackburn
Sent: Wednesday, September 16, 2009 8:00 PM
To: Fin. Aid Employee; Campus Employee; Fin. Aid Employee; Adm. Employee
Cc: Fin. Employee; VP - Operations; Lionel Lenz
Subject: Ft Worth Verification Past Due

Fin. Aid. Employee

The campus has made substantial improvement in the past due over the previous weeks. Your plan below is solid and should continue to gain positive results. After reviewing the data and the current past due, I believe it is best we remain within current Kaplan policy and hold any disbursement of funds until the verification is complete. The $50K in USUB/PLUS is a very small component of the past due.

I do recommend— - speak with each of the students who have not completed verification and encourage them to quickly complete the process.

Take care,

James Blackburn
Vice President of Financial Aid

1015 Winward Ridge Parkway
Alpharetta, Georgia 30005

Tel:
Cell: Redacted
Fax:
www.khec.com

Building Futures

From: Fin. Aid Employee
Sent: Saturday, September 12, 2009 3:35 PM
To: Campus Employee; James Blackburn; Fin. Aid Employee
Cc: Fin. Employee; VP - Operations
Subject: RE: Ft.Worth Verificatoin

There is a total of 58 students pending verification which accounts for 174K in past due funds.
o 88 K Grants / 86 K loans of which 50 K is PLUS & Unsub

FA E'ee only indicated 42 students pending verification on her last report so they may have resubmitted some docs this week, but I am going to send her the list I have so she can confirm. The PLUS & Unsub held up for verification is not a huge amount but it could help reduce student balances in the event they drop & which could reduce the bad debt impact

All students have been notified, multiple times in many cases, so they are pulling them from class this week & if they do not bring the required docs the next day, they will be sent home to get the documents. ---- has approved restricting their attendance as a means to obtain the documents) The goal is clear a minimum of 75% of these cleared this week (42 students -- 8 students per day) with any remaining students completed next week which allows for those students needing documents from parents that may live out of town.

Issues creating back log:

1. Not reviewing documents while the student is present:
    a. The staff has been trained on verification & the need for reviewing documents while the student is present so they can determine at that time if signatures are missing or conflicting information exists so this can be addressed immediately vs. having the pull the student to discuss at a future date.
    b. In the past, they have simply collected the documents & sent the students back to class without "reviewing" the documents & subsequently found discrepancies when completing verification. I attribute some of this to the newness of the staff, however, they now know to review everything while the student is present.
2. Lack of consistent follow up
    a. Students are contacted in class & via phone regarding the verification documents needed, but the staff needs to be more diligent in their follow up to pull the next day etc if the student does not bring the requested docs.
    b. FA Employee is working with the staff to improve follow up skills by having them prepare a daily pull list so she can monitor who needs to be pulled & follow up with the staff during the day to make sure it was completed.
3. Verification rejects
    a. The campus is now utilizing the HO verification check list & a second person is reviewing the documents prior to submission to HO so this should improve.
    b. They still struggle in determining when an asset statement is required so they are asking questions more frequently to ensure they have what they need so this is improving.
4. Slow Packaging
    a. The campus has struggled with packaging and had poor "Complete - RTP)" packaging rates on start day.
    b. I have seen improvements in the start date RPT % (July-26%, August-38%, Sept 63% as of 9/11) but they are still below metrics.
    c. They have regular accountability meetings to discuss the status of the students but admissions & FA need to improve stressing a sense of urgency with students.

From: Campus Employee
Sent: Friday, September 11, 2009 7:55 PM
To: James Blackburn; Fin. Aid Employees
Cc: VP - Operations
Subject: RE: Ft.Worth Verificatoin

And it would be helpful to know whether the campus has fallen down on anything. I know the team is new, but could they have fixed this sooner? How much longer will this drag on?

Thanks for your help FA Employee

From: James Blackburn
Sent: Friday, September 11, 2009 6:34 PM
To: Campus Employee ; Financial Aid Employees
Cc: Fin. Employee ; VP - Operations
Subject: Re: Ft.Worth Verificatoin

Fin. Aid Employee

Please provide a plan with details (benchmarks and timeframes) for the cleanup. It should include number of students affected and the $ past due and the amount of unsub/plus.

I will look at it.

James Blackburn

Vice President of Financial Aid
Kaplan Higher Education
Office : Redacted
Cell : Redacted

From: Campus Employee
To: Fin Aid Employee James Blackburn
Cc: Finance Employee ; VP - Operations
Sent: Fri Sep 11 19:21:26 2009
Subject: RE: Ft.Worth Verificatoin
Thank you! That would be a big help.

FA Employee , Do we need more hands on deck again?

From: FA Employee
Sent: Friday, September 11, 2009 5:49 PM
To: James Blackburn
Cc: Fin Employee ; Campus Employee
Subject: Ft.Worth Verificatoin

James, Ft. Worth has a lot of funds past due because of pending verification – the campus is working on collecting the docs but I wanted to see if we can release Plus & Unsub funds for these students since they are not subject to verification rules. I know this is not KHE policy, but many of these students have been in school > 30 days & I'm concerned we will have no funding in the event the students stop coming to class which will impact the bad debt for the campus.

Can we make an exception until we get things under control?

logo_signature_template

Redacted
Sr. Regional Director of Financial Aid

711 E. Airtex Dr.
Houston, TX 77073

Tel:
Fax: **Redacted**
Cell:
www.kaplan.edu

Building Futures

<<
image001.png (15.3KB)
image002.jpg (9.1KB)
image003.jpg (4.9KB)

(29.5KB)
>>

From: Adm. Employee
Sent: Monday, June 28, 2010 3:09 PM
To: Adm. Employees
Cc: Adm. Employees
Subject: RE: Week 1 In The Books..............
Attachments: image003.jpg; image004.jpg

Stallions/East put in 1....

From: Adm. Employee
Sent: Monday, June 28, 2010 1:34 PM
To: Adm. Employees
Cc: Adm. Employees
Subject: RE: Week 1 In The Books..............

Stallions just turned a corner.... #1 on the board......

From: Admissions Employee
Sent: Monday, June 28, 2010 11:39 AM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: Week 1 In The Books..............

The Beaumont Junkies have 2 in this morning!! Gonna keep our winning streak going!!!

KAPLAN HIGHER EDUCATION

Redacted

Director of Admissions
Kaplan College - Beaumont Campus
office
cell - Redacted
Redacted

From: Admissions Employee
Sent: Monday, June 28, 2010 11:03 AM
To: Admissions Employees
Cc:
Admissions Employees
Subject: Week 1 In The Books.............
Importance: High

Week 1 of the Texas Cup is in the books and here are the standings:

1st – Enrollment Junkies
2nd – Stallions
3rd - Beltway Bandits
4th - Untouchables

We have 2 more weeks left........ Who's going to take home a victory and who's going to take home.... Well, stay tuned for what the bottom has to take home.............................

Today's Matchups:
Game 1:
Stallions vs. Untouchables

Game 2:
Enrollment Junkies vs. Beltway Bandits

TIME TO TURN UP THE HEAT IN TEXAS EAST!!!!!!!!!!!!!!!

From: Admissions Employee
Sent: Friday, June 25, 2010 4:19 PM
To: Admissions Employees
Cc:
Redacted Admissions Employees

Admissions Employees
Subject: RE: THIS JUST IN..

Fort Worth has ONE more, that's 3! Go UNTOUCHABLES!!!

Redacted

Assistant Director of Admissions

Kaplan College

Fort Worth Campus
2001 Beach Street Suite 201
Fort Worth, Texas 76103

Redacted

fax: Redacted

From Admissions Employee
Sent: Friday, June 25, 2010 2:48 PM
To: Admissions Employees
Redacted
Cc:
Redacted Admissions Employees

Subject: RE: THIS JUST IN..

Nice work Adm. E'ee .anyone going to give her a run for her money???? Let's go Texas East.

Thanks,

KAPLAN HIGHER EDUCATION

Redacted
Regional Vice President of Admissions & Marketing

2001 Beach Street, Suite 102
Fort Worth, Texas 76103

Tel: Redacted
Fax:
www.khec.com

Building Futures

From: Admissions Employee
Sent: Friday, June 25, 2010 2:27 PM
To: Admissions Employees
Redacted
Cc:
Redacted Admissions Employees

Admissions Employees

Subject: RE: THIS JUST IN..

East put in 1 -- That is 6 for Adm. E'ee this week and she still has 1 more day of work! - Go Adm. E'ee

From: Admissions Employee
Sent: Friday, June 25, 2010 1:24 PM
To: Redacted Admissions Employees
Cc: Redacted Admissions Employees

Subject: RE: THIS JUST IN..

North just added 3.....yep, 3, so that gives the bandits 6!!!!! Guess the ponies are too busy grazing on their own prairie biscuits!

SHAKE AND BAKE!!!!

From: Admissions Employee
Sent: Friday, June 25, 2010 12:59 PM
To: Redacted Admissions Employees
Cc: Admissions Employees

Subject: RE: THIS JUST IN..

Admissions Employee always says "by faith", as an Admissions Council Rep, she shows you can have HOPE AND RESULTS. ;}

From: Admissions Employee
Sent: Friday, June 25, 2010 12:51 PM
To: Redacted Admissions Employees
Cc: Admissions Employees

Subject: RE: THIS JUST IN..

Nice work Adm. E'ee and the Bandits!

KAPLAN HIGHER EDUCATION

Redacted
Regional Vice President of Admissions & Marketing

2001 Beach Street, Suite 102
Fort Worth, Texas 76103

Tel:
Fax: Redacted
www.khec.com

Building Futures

From: Admissions Employee
Sent: Friday, June 25, 2010 12:50 PM
To: Redacted Admissions Employees
Cc:
Pau

Admissions Employees

Subject: RE: THIS JUST IN..

I'm helping Adm Eee put her second one in for the day – that makes 3 for the Bandits!

From: Admissions Employee
Sent: Friday, June 25, 2010 12:17 PM
To: Redacted Admissions Employees
Cc:

Admissions Employees

Subject: RE: THIS JUST IN..

UNTOUCHABLES are on the BOARD with 2!

Redacted
Assistant Director of Admissions
Kaplan College
Fort Worth Campus
2001 Beach Street Suite 201
Fort Worth, Texas 76103
Redacted
fax: Redacted

From: Admissions Employee
Sent: Friday, June 25, 2010 11:23 AM
To: Admissions Employees
Redacted
Cc:

Admissions Employees

Subject: RE: THIS JUST IN..

BANDITS strike with their first for the day! Ponies are going DOWN!!!! Can you say Barbaro jr?

From: Admissions Employee
Sent: Friday, June 25, 2010 10:26 AM
To: Admissions Employees
Redacted
Cc:

Admissions Employees

Subject: THIS JUST IN..
Importance: High

We have reports that the Enrollment Junkies are taking some kind of **PERFORMANCE ENHANCERS.........** Commissioner of the league, Admissions Employee is currently investigating this claim .....

Admissions Employee was recently interviewed by the Kaplan Grand Jury. Under **OATH** she was grilled with questions such as....
HOW CAN YOUR TEAM REALLY BE PERFORMING LIKE THEY ARE DAY AFTER DAY, WEEK AFTER WEEK AT THIS HIGH OF A CAPACITY WITHOUT TAKING SOME SORT OF PERFORMANCE ENHANCERS?

Her response: **"YES, WE ARE TAKING PERFORMANCE ENHANCERS... IT'S CALLED A.T.T.I.T.U.D.E AND WE WILL DEFINITELY TEST POSITIVE FOR THIS!!!!!!!!!**

ENOUGH SAID! JUNKIES WIN AGAIN!!!!!!

In Game 2 The **Untouchables** were out to settle a score with the **Beltway Bandits**. Unfortunately it looks like the Bandits **STOLE THE SHOW** and cruised to another victory........................ The construction crew is starting to work some OT and it looks like the 8 is working towards some expansion...............................

TODAY'S MATCHUP

GAME 1:
Enrollment Junkies VS The Untouchables

GAME 2:
Stallions VS Beltway Bandits

Admissions Employee **PREDICTIONS**

GAME 1: There are 2 things believes that you can't train… **ATTITUDE & WORK ETHIC**……… The Junkies seem to have an arsenal of this and they show no sign of quitting…….

Junkies - 200 **The Untouchable - 105**

GAME 2: Some of the best places to leave prairie biscuits are on a lonely highway… …. ……………

Stallions – 125 **Beltway Bandits - 100**

From: Admissions Employee
Sent: Monday, June 28, 2010 7:13 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: Week 1 In The Books..............
Attachments: image005.jpg; image006.jpg; image007.jpg; image008.jpg

Bandits are at 6 and, as Campus President put it so well, still open for business!

From: Admissions Employee
Sent: Monday, June 28, 2010 6:04 PM
To: Redacted Admissions Employees
Cc: Admissions Employees
Subject: RE: Week 1 In The Books..............

Woo Hooo!!! That makes 8 for the Junkies!! Good job Dallas....keep em' coming!

KAPLAN HIGHER EDUCATION

Redacted
Director of Admissions
Kaplan College - Beaumont Campus
office - Redacted

cell - Redacted
Redacted

From: Admissions Employee
Sent: Monday, June 28, 2010 6:03 PM
To: Admissions Employees
Der
Cc:
Redacted Admissions Employees

Subject: RE: Week 1 In The Books..............

We're here!! Dallas is sitting at 2 at the moment with time left on the clock!!!

KAPLAN HIGHER EDUCATION

Redacted
Admissions Representative

Ph: Redacted
Redacted

12005 Ford Rd. Suite #100
Dallas, TX 75234

From: Admissions Employee
Sent: Monday, June 28, 2010 5:45 PM
To: Admissions Employee
Redacted
Cc:
Redacted Admissions Employees

Subject: RE: Week 1 In The Books..............

Beaumont is at #6...Dallas where are you?? The Junkies need some help here!!!

KAPLAN HIGHER EDUCATION

Redacted

Director of Admissions
Kaplan College - Beaumont Campus
office
cell - Redacted
Redacted

From: Admissions Employee
Sent: Monday, June 28, 2010 5:16 PM
To: Admissions Employees
Cc:
Admissions Employees
Subject: RE: Week 1 In The Books..............

Beltway Bandits have 5 in for the day!

From: Admissions Employee
Sent: Monday, June 28, 2010 4:59 PM
To: Admissions Employee
Cc:
Admissions Employees
Subject: RE: Week 1 In The Books..............

The STALLIONS are now at 5 enrollments... 1 PDL for the day. ....

From: Admissions Employee
Sent: Monday, June 28, 2010 11:39 AM
To: Admissions Employees
Cc:
Admissions Employees
Subject: RE: Week 1 In The Books..............

The Beaumont Junkies have 2 in this morning!! Gonna keep our winning streak going!!!

KAPLAN HIGHER EDUCATION

Redacted

Director of Admissions
Kaplan College - Beaumont Campus
office - Redacted
cell -
Redacted

From: Admissions Employee
Sent: Monday, June 28, 2010 11:03 AM
To: Admissions Employees
Cc: Admissions Employees
Subject: Week 1 In The Books...............
Importance: High

Week 1 of the Texas Cup is in the books and here are the standings:

1st – Enrollment Junkies
2nd - Stallions
3rd - Beltway Bandits
4th – Untouchables

We have 2 more weeks left......... Who's going to take home a victory and who's going to take home ... Well, stay tuned for what the bottom has to take home...............................

Today's Matchups:
Game 1:
Stallions vs. Untouchables

Game 2:
Enrollment Junkies vs. Beltway Bandits

TIME TO TURN UP THE HEAT IN TEXAS EAST!!!!!!!!!!!!!!!

From: Admissions Employee
Sent: Friday, June 25, 2010 4:18 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN..

Fort Worth has ONE more, that's 3! Go UNTOUCHABLES!!!

Redacted

Assistant Director of Admissions

Kaplan College

Fort Worth Campus
2001 Beach Street Suite 201
Fort Worth, Texas 76103

Redacted

From: Admissions Employee
Sent: Friday, June 25, 2010 2:48 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN..

Nice work Adm. E'ee anyone going to give her a run for her money???? Let's go Texas East.

Thanks,

KAPLAN HIGHER EDUCATION

Redacted
Regional Vice President of Admissions & Marketing

2001 Beach Street, Suite 102
Fort Worth, Texas 76103

Tel: Redacted
Fax:
www.khec.com

Building Futures

From: Admissions Employee
Sent: Friday, June 25, 2010 2:27 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN..

Confidential KHE 236463

East put in 1 – That is 6 for Adm. E'ee this week and she still has 1 more day of work! - Go Admissions Employee

From: Admissions Employee
Sent: Friday, June 25, 2010 1:24 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN...

North just added 3.....yep, 3, so that gives the bandits 6!!!!! Guess the ponies are too busy grazing on their own prairie biscuits!

SHAKE AND BAKE!!!!

From: Admissions Employee
Sent: Friday, June 25, 2010 12:59 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN...

Admissions Employee always says "by faith", as an Admissions Council Rep, she shows you can have HOPE AND RESULTS. ;)

From: Admissions Employee
Sent: Friday, June 25, 2010 12:51 PM
To: Admissions Employees
Cc: Admissions Employees
Subject: RE: THIS JUST IN...

Nice work Adm. E'ee and the Bandits!

KAPLAN HIGHER EDUCATION

Redacted
Regional Vice President of Admissions & Marketing

2001 Beach Street, Suite 102
Fort Worth, Texas 76103

Tel
Fax Redacted
www.khec.com

Building Futures

From: Admissions Employee
Sent: Friday, June 25, 2010 12:50 PM
To: Admissions Employees
Cc: Admissions Employees

Subject: RE: THIS JUST IN

I'm helping Adm. Ee put her second one in for the day – that makes 3 for the Bandits!

From: Admissions Employee
Sent: Friday, June 25, 2010 12:17 PM
To: Admissions Employees
Cc: Admissions Employees

Subject: RE: THIS JUST IN

UNTOUCHABLES are on the BOARD with 2!

Redacted
Assistant Director of Admissions
Kaplan College
Fort Worth Campus
2001 Beach Street Suite 201
Fort Worth, Texas 76103
Redacted
fax Redacted

From: Admissions Employee
Sent: Friday, June 25, 2010 11:23 AM
To: Admissions Employees
Cc:

Admissions Employees

Subject: RE: THIS JUST IN... ....

BANDITS strike with their first for the day! Ponies are going DOWN!!!! Can you say Barbaro jr?

From: Admissions Employee
Sent: Friday, June 25, 2010 10:26 AM
To: Admissions Employees
Cc:

Admissions Employees

Subject: THIS JUST IN.......................................
Importance: High

We have reports that the Enrollment Junkies are taking some kind of **PERFORMANCE ENHANCERS.........** Commissioner of the league, **Adm. E'ee** is currently investigating this claim ....

Adm. E'ee was recently interviewed by the Kaplan Grand Jury. Under **OATH** she was grilled with questions such as... **HOW CAN YOUR TEAM REALLY BE PERFORMING LIKE THEY ARE DAY AFTER DAY, WEEK AFTER WEEK AT THIS HIGH OF A CAPACITY WITHOUT TAKING SOME SORT OF PERFORMANCE ENHANCERS?**

Her response: **"YES, WE ARE TAKING PERFORMANCE ENHANCERS... IT'S CALLED A.T.T.I.T.U.D.E AND WE WILL DEFINITELY TEST POSITIVE FOR THIS!!!!!!!!!!**

ENOUGH SAID! JUNKIES WIN AGAIN!!!!!!

In Game 2 The **Untouchables** were out to settle a score with the **Beltway Bandits**. Unfortunately it looks like the Bandits **STOLE THE SHOW** and cruised to another victory.............. The construction crew is starting to work some **OT** and it looks like the 8 is working towards some expansion.............

Confidential KHE 236496

TODAY'S MATCHUP

GAME 1:
Enrollment Junkies VS The Untouchables

GAME 2:
Stallions VS Beltway Bandits

Admissions Employee **PREDICTIONS**

GAME 1: There are 2 things believes that you can't train .. ATTITUDE & WORK ETHIC...... The Junkies seem to have an arsenal of this and they show no sign of quitting......

Junkies - 200 The Untouchable - 105

GAME 2: Some of the best places to leave prairie biscuits are on a lonely highway.......

Stallions – 125 Beltway Bandits - 100

From: Kevin Corser
Sent: Monday, July 13, 2009 1:32 PM (GMT)
To: James Blackburn Redacted ; Fin. Employee
Subject: RE: Defaulter Analysis

Do you have one on one's with Lionel? If so, I would bring it up with him.

-----Original Message-----
From: James Blackburn
Sent: Monday, July 13, 2009 9:15 AM
To: Kevin Corser; Fin. Employee
Subject: RE: Defaulter Analysis

Kevin,

I heard from Compliance E'ee Career Services does not collect salary information because they would have to report the information. For our programs to be viable long term, we need to ensure our salaries are increasing year over year. Also, we need to ensure that starting salaries of our graduates are, on average, greater than their entry salaries when they start school.

Without this knowledge on salaries, we cannot judge the quality of the programs or placements. More over, we cannot ensure students are able to repay their loan payments.

How do you want to handle this communication?

James

From: Kevin Corser
Sent: Monday, July 13, 2009 9:09 AM
To: Fin. Employee; James Blackburn
Subject: RE: Defaulter Analysis

Fin. Employee the drops piece is already included in the analysis that Fin. E'ee is working on with you on but please check on the credits completed, % not placed in jobs and if there are by program stats.

-----Original Message-----
From: Fin. E'ee
Sent: Sunday, July 12, 2009 5:41 PM
To: James Blackburn
Cc: Kevin Corser
Subject: Re: Defaulter Analysis

Hey James,

We have just begun to put this type of data together.

Fin. E'ee

-----Original Message-----
From: James Blackburn
To: Fin. E'ee

Cc: Kevin Conser
Sent: Sun Jul 12 17:37:58 2009
Subject: Defaulter Analysis

Fin. E'ee

I am sitting through a default analysis session and it sparked a few questions. Do we have any demographic and school related analysis of our defaulters? Some of my questions are below.

What percentage dropped? How many credits were completed?

What percentage were not placed in jobs?

What programs were predominate in our defaults?

James Blackburn
Vice President of Financial Aid
Kaplan Higher Education
Office: Redacted
Cell: (

From:	Military Relations Employee
Sent:	Tuesday, January 6, 2009 6:47 PM (GMT)
To:	VP-Strategy
Subject:	Military Training
Attach:	AAA Combined Military Training.doc

VP-Strategy,

I have some basic talking points about reaching out to ESO's and veterans. I had two training pieces and have combined them for ease of use. The UPD and MyPath needs to be spelled out more in this training as well as some ESO scripts need to be included, as Brian had mentioned, but this gives a basic overview.

I ask that you do not send this to the field until we determine what areas need more attention.

Please give me a call when you get a chance so I can get an idea of what direction you want me to go with this.

KAPLAN UNIVERSITY

Military Relations Employee
Director of Military Relations
Marketplace Solutions Group
Kaplan University

Tel: Phone
Fax: Fax
Email: email address

Military Training

So you have a basic understanding of military enrollment. The next step is to find opportunities to reach out to the service members. If they all walked around in their uniforms this would be an easy task, but what about the veterans who wear the uniform just once a month? What about the former service members that no longer wear the uniform but have prior service and are eligible for a substantially reduced rate of tuition? Finding these service members is actually easier than you think; you just need to know were to look. To start your search you may want to look in the obvious locations where service members would be easy to identify such as; recruiting stations, veteran hospital, and Veterans Service Organizations (VSO). These locations are plentiful and easier to specifically target servicemembers by the shear nature of their mission.

Recruiting Stations

An additional lead producing opportunity can be found at the various military recruiting stations throughout your state. The opportunities at the military recruiting stations are two-fold.

1. An opportunity to get leads from the recruiters themselves, as well as hometown recruiters.
2. An opportunity to reach out to potential students involved in the Delayed Entry Program (DEP).

The recruiters are usually very accepting of having Schools come in and talk with the other recruiters, try to speak with the station commander or the highest ranking enlisted member at the station to set up these events. There is typically more than one branch of armed forces in each station so see if you can combine forces for a single lunch and learn meeting. If you can not; refer to the previous meeting that had with other branches to warm the handle in setting up events with the other branches.

Hometown recruiters are those that are on a temporary assignment at the recruiting station nearest their home. These are special case recruiters, but are still an excellent opportunity to include them in the Kaplan presentations.

Working with the DEP program is more of a branding and relationship building type of event. The DEP program is for civilians that have signed up but have not gone in the military yet for various reasons. Typically they do not have the benefits in place to use TA or GI Bill but they are a first touch for you. When they do complete their training they may be looking for a place to go to school and Kaplan may be the first that comes to their minds.
Recruiters appreciate you talking with the DEP civilians because it gets the DEP participants thinking about the GI Bill and the money they will have available for

education once they complete their training. This helps motivate the civilians to ensure that they do go through with their enlistment and not back out.

Veterans Hospitals

Veterans' hospitals are another place that you can expect to find veterans. Veterans, when leaving active duty are provided information about registering with the Veterans Administration (VA), which provides low cost health care opportunities to former service members.

You can find a local VA health care facility by following the link provided and choosing a state in your territory. The location and telephone number of the facility is provided.

http://www2.va.gov/directory/guide/home.asp?isFlash=1

Educational Coordinators at Veterans Hospitals traditionally have at least one education fair each year. In additional many of the facilities allow schools to come on site and set up in a common area, such as a lunch room, and provide an information tables. You can expect to see not only veterans but also family members of veterans, and hospital staff that will come to your table for information.

Other option at the veteran hospitals include; setting up lunch and learn or information sessions for departments within the facility itself. You can identify the decision makers who will allow you this opportunity by asking the right questions at the table of staff members that stop by for information.

Veteran Service Organizations

VSO's are organizations that were formed to provide services to prior military members, in some cases both active and veterans are specifically targeted.

A good reference for finding VSO's in your territory is found on the Veterans Administration web site.

http://www1.va.gov/VSO/

This web-site lists numerous VSO's and usually provides the main web site for the organization and contact numbers. Kaplan University currently has an alliance with one of the VSO's, AMVETS, and the AMVETS organization has communicated their willingness for education liaisons to attend state and territory meetings.

A word of caution in targeting VSO's; make sure that the target audience makes sense. If you decided to reach out to the Pearl Harbor Survivors Association chances are that they might not be the best target audience to discuss going back to school. Although you may have some trial and error associated with targeting VSO's it may be very worth your while since their audience is traditionally former service members.

Additional Locations to Find Veterans

Recruiting stations, veterans' hospitals and VSO's are not the only place to find veterans that want to go back to school but they are some obvious starting points, in which, service members would be found because of the nature of these organizations offerings.

Additional locations to find veterans include: government contractors, community colleges near military installations, paramilitary employers, state employment commission offices, corporations located near military instillations, credit unions located near military instillations, job fairs near military instillations, retail stores located near military instillations, Wounded Warrior Programs located within your state, Moral, and Welfare, Recreation (MWR) events.

Military Contractors

Military contractors are good location to find veterans' because veterans' are often sought after because of their experience with military operations and/or technology. An added bonus to seeking veterans' in a corporate setting like military contractors is that not only are the veterans potentially able to use their GI Bill benefits, if eligible, but they may also have additional educational dollars offered through tuition assistance from their current employer.

A listing of some of the most popular military contractors is provided in the link below:

http://www.fas.org/man/company/top.htm

Community Colleges

When service members leave the military they often start their educational at the community college level. Some start at the community college because they have not been exposed to online learning, or even know that their additional options for them. Another reason the service members often start with a community college is that the MGIB pays directly to them for education. This means that if there is a difference between the cost of the school and the MGIB payment the servicemembers get to keep the difference. Because of the low cost of most community colleges this can be most advantageous for the servicemember to enroll in a community college.

Check with your local community college and find out about transfer fairs. Most community colleges have transfer fairs one to two times a year. This is a good opportunity to showcase Kaplan University to graduating sophomores that need to find another educational institution to pursue their Bachelors degree, once they have receive their Associates degree.

Para-military employer

Para-military organizations such as the police, sheriffs, game wardens, TSA, FBI, and private security tend to attract and provide preferential hiring practices for servicemembers. These employers often attend base military job fairs on a regular basis so servicemembers are aware of these employers hiring practices and opportunities.

State Employment Commission (SEC)

State employment commissions are a great resource for finding veterans. Their main objective is to train and provide resources for individuals looking for employment. Often times the SEC has a specific department, or individuals, that focus strictly on veterans. The SEC may also hold free job fairs specifically for veterans. The veteran's job fairs are usually free to schools and are most often held around or during military holidays such as: Veterans Day, Memorial Day, and Armed Forces Day.

Contact your local SEC and ask about opportunities in your area. They may allow you to provide collateral material for the job seekers in an area assigned for educational opportunities. They may also allow you to come onsite and hold information sessions. The SEC has their own marketing venues and can provide marketing support announcing your information session in various ways including emails, public access television, and the internet.

Employers near Military Instillations

When a servicemember leaves the military they go through a transition class. This class exposes them to local employers that are looking for employees to fill vacancies. With that in mind, often servicemembers will take positions in the local area near the military instillations in which they are stationed. Another opportunity within employers near the military bases is targeting spouses of active military. Spouses of active military members often find jobs to help support their family and tend to stay close to the military bases for obvious logistical reasons.

Credit Unions near Military Instillations

You will often find credit unions located near the military instillations with the same name as the instillation. These credit unions are specifically targeting military personnel to use their services. It is possible to create a relationship with the credit union, in which, Kaplan University may be listed on the credit unions web-site, Kaplan inserts may be put into monthly statements, or information tables may be set up outside of the credit union. Check with the branch manager to determine how they would like to proceed in creating a partnership, providing your own options as to the extent of the relationship.

Job Fairs Located near Military Instillations

There are companies who have made it their business to set up job fairs and invite potential job seekers and employers. Traditionally, these events cost money so attend one as a job seeker and find out if it is worth the investment in purchasing table space. Take a look at the web-site for the job fair ahead of time and see which companies will be in attendance. If you see mostly retail, or insurance and financial planning this probably would not be the job fair to sponsor. If you see large companies and military contractors this is a good indication that the job fair might be one to attend and then sponsor. To find these job fairs just check out the internet and search for "military job fairs" or "job fairs" and the instillation name that is in your territory.

Malls Located near the Military Instillation

Most military facilities have a military department store on base like a PX, BX, or a Navy Exchange. These military stores usually have great prices because of the volume of merchandise purchased and the servicemembers usually pay no tax on their purchases. That being said these stores do not specialize in any one area so most servicemembers go to the local mall for specialty stores in which to do their targeted shopping. Malls are usually very accommodating in allowing other businesses to have space located within the mall for a couple of days. Malls are a great way to see a large group of people in a short amount of time but having space within a mall may be pricey so check with the mall management as to cost before attempting to go this route. The mall management may also require that you provide proof of insurance before renting any retail space so check with your director first before agreeing to rent the space.

Wounded Warrior Programs

The Wounded Warrior program was established to assist returning armed services members who have been severely injured while serving in a combat zone. This program provides resources and training for servicemembers to prepare for living and working outside of the military. One of the areas that the Wounded Warrior program focuses on is educational opportunities for the injured servicemembers. Check with your local Wounded Warrior program to find out how Kaplan University can best fit into their educational offerings.

A listing of Wounded Warrior events can be found at the link below:

https://www.woundedwarriorproject.org/component/option,com_jcalpro/Itemid,999/extmode,cal/

Moral Welfare and Recreation (MWR) Divisions

The MWR division was created to provide social, recreational and community programs to support the moral and welfare of servicemembers. Many of the programs that the MWR offer are actually on base, but not all of them. Check with you local instillation's

MWR office to find out how Kaplan University can work together and support or sponsor those programs which often include spouses and other family members. The MWR staff is often looking for partners to help sponsor events to help reduce the cost to the servicemember and the MWR division.

While this list is not exhaustive it should be a good starting point to guide you in finding and reaching servicemembers and veterans. Kaplan University has a very competitive pricing structure for servicemembers and veterans so take advantage of the reduced tuition rates that we are offering.

Military Training

Finding the right person to contact

Now that you have mastered the art of finding veterans it is time to look at working directly with the military education team on military instillations. The first thing an EL needs to do when working on military instillations is to find out who they need to speak to regarding military education at each specific military instillation. The ESO or ESS is typically the one that is in charge of approving which educational institution will be allowed on the military instillation.

The link below will help the EL determine who the main point of contact at each military instillation.

http://www.dantes.doded.mil/Dantes_web/apps/edcenters/edcenterscarch.asp

(Screen shot)

Enter the branch of service and the state and choose "Submit".

The web-site will then list all of the military instillations that are found in the state, for that particular military branch.

In many cases the phone number to the instillation, the point of contact, as well as, the email address will be provided.

If the name or an email address is not listed the EL will need to contact the number provided on the website and determine who approves tuition assistance for that particular military instillation.

Most military instillations frown on schools just walking into the education center offices so it is important that you first make an appointment, instead of simply driving to the instillation.

During the initial meeting

When speaking with the ESO it is important to understand that it is not like setting up a corporate event. During an initial conversation the main objective should not be to set up an event; instead it should be to get a face to face appointment with the ESO to share information about Kaplan Universities' military initiative.

Once the appointment has been set make sure that you have all of the proper documentation for your vehicle before driving to the military instillation. Each instillation will have different security procedures but most will require that you have an current and up to date drivers license, insurance card, and registration. If any of these documents are not up to date the security team may deny you access to the instillation.

While it is always important to show up to scheduled appointments on time, it is even more so when working with the military.
In the military if you are early you are on time, if you are on time you are late.

ESO's are contacted by hundreds of educational institutions that want to do business with the servicemembers on their instillation. So a bad first impression may be all the ESO needs to determine that Kaplan University will not be one of their top choices for their servicemembers.

If you have any Kaplan branded giveaways make sure that you bring those to the meeting to give to the ESO. Many ESO's are collectors and the gesture will be greatly appreciated. Not to mention, having an ESO drinking from a Kaplan coffee mug certainly can not hurt when they are talking to a servicemember about which educational institution would fit their needs.

When you first walk into the ESO's office glance around for common interest. The main theme is to make yourself memorable. Unlike HR, or training managers, Education is all that these ESO's concentrate on. You are one of many different representatives from an educational institution that want's the ESO's servicemembers to enroll at Kaplan so try to stand out. Do not force the relationship, it will take time, and do not be discouraged if the ESO is very business like, they are very busy so they may just want to know the facts. But asking the ESO how their kids play went seems like a small thing but can be a first step in solidifying your relationship.

When speaking with the ESO do not immediately talk about setting up an event. Instead share the benefits of doing business with Kaplan University. The actual type of majors that Kaplan University should not be the focal point of the conversation. Remember, the ESO's are being contacted daily by other educational institutions that may have exact same program. Providing them a program listing and letting them know that Kaplan has different programs from certificates to Masters Degrees will be sufficient. Instead focus you time on talking about how Kaplan University stands out from other schools. Talk to the ESO's about MY Path, UDP, LOA policy, the flexibility of online, military pricing, and no cost for books for undergraduate programs. ESO's also want to know that their servicemembers are being taken care of, so make sure that you discuss the military 800 number and the dedicated military enrollment team. Talk about how the ESO also has a 800 number dedicated to them to help resolve any issues or concerns that may come up that require immediate attention.

During the conversation with the ESO they may bring up creating an MOU to share space or office hours at the instillation. This should be a last resort. Sitting at a desk waiting for an opportunity to speak to a servicemember for two hours may not be the best use of your time, although, it may be the only way to begin a relationship with that institution. Use your best judgment if they ask for you to come on base a few hours a week or month.

Leaving Marketing Materials

Make sure that you bring lots of collateral material for the ESO and find out if you can pick the spot for your marketing material. Usually each education service office has racks for schools to place marketing material. Make sure that you visually identify the racks and how well maintained they are. Try to find a spot that is at the top and remember to keep these racks filled with your collateral material. Dropping off collateral at various intervals gives you an opportunity to reconnect with the ESO and shows that you have a vested interest in doing business with that particular instillation. Often schools drop off material never to be heard from again. Make sure that you identify an material that sticks out or looks good from other schools and send that to the marketing team for review. Notice low levels of collateral material from particular schools, or schools that have prime placement in the racks. This may indicate a school that has a high usage by servicemembers at that instillation. Do some research on these schools and determine how Kaplan has better benefits. Use this point during your conversations with the ESO's. Do not bash any school but find a way to point out the differences in a positive light.

Follow Up

Once you leave the meeting with the ESO ensure that you follow up with any action items that come from the meeting; such as additional marketing materials, education fair paperwork or sending emails. Ensure that you send the ESO a hand written note or email thanking them for their time and letting them know that you look forward to working with them in the near future. Take any opportunity that you can get to remind them of Kaplan University.

Once you have begun a relationship with the ESO make sure that they do not feel neglected. Attend any functions that they ask to attend, helping out whenever you can. Return any phone calls from the ESO promptly as they may view this as an indicator of the service their servicemembers receive. Call at regular intervals, but try to gauge how frequently. We do not want to seem like a hindrance, instead of a partner in education.

As the relationship begins to grow the ESO may provide more information and contacts about additional opportunities. Trust is the utmost importance so if asked to follow-up or join in an opportunity try to accommodate their request. As the relationship grows the ESO may send directly to you students that are interested in Kaplan. Ensure that you make the admission advisors know that these leads are direct referrals from an ESO. They may be sizing up Kaplan's speed and ability in helping the servicemember get enrolled. Follow up with the ESO about the progress of these students.

Finding additional opportunities

During your conversation with the ESO find out if there are any additional opportunities to reach the servicemembers other than at the education service office. ESO's usually do not mind helping schools that they feel are good partners with identifying additional outreach opportunities. Ask about education fairs or events at the instillation in which Kaplan may be represented. If there is a hospital on the instillation, ask about events at the hospital such as nurses week education fairs. ESO's are usually very territorial and want all servicemembers to come to the education center and not other places for guidance; so if you can point out opportunities that you have encountered at other instillations they may be open to discuss incorporating those opportunities at their instillation.

While the ESO may be the starting point, it is by no means the only opportunity that you have to work with the servicemember of any instillation. There are numerous opportunities but you just have to do some digging to uncover these opportunities. It is important to understand that although there are additional opportunities to reach the servicemembers the final approval will come from the ESO. Do not neglect your relationship with the ESO to build additional opportunities with other areas of outreach.

TAP

The Transition Assistance Program (TAP) is an excellent opportunity to reach servicemembers that are leaving the military either bt ETS or retirement. Most of these servicemembers will have GI-Bill or Voc-rehab dollars to spend on their education.

The Transition Assistance Program was established to offer job search assistance and related services to separating service members during their period of transition into civilian life. The TAP is a partnership among the Departments of Labor, Defense, Homeland Security, and Veterans Affairs to provide employment and training information to armed forces members and their eligible spouses within one year of their separation or two years of their retirement from the military.

Workshop attendees learn about job searches, career decision-making, current occupational and labor market conditions, resume and cover letter preparation, and interviewing techniques. Participants are also provided with an evaluation of their employability relative to the job market and receive information on the most current veterans' benefits.

Components of the TAP Workshop

- Personal Appraisal
- Career Exploration
- Strategies For An Effective Job Search
- Interviews
- Reviewing Job Offers
- Support and Assistance

Service members leaving the military with a service-connected disability are offered the Disabled Transition Assistance Program (DTAP) from the Veterans Affairs representatives.
DTAP includes the normal three-day TAP workshop plus additional hours of individual instruction to help determine job readiness and address the special needs of veterans with disabilities.

The TAP program may not be offered at each military instillation. Often more than one instillation combine their efforts to hold TAP classes at a centrally located military instillation. During the TAP classes a small number of educational institutions may be asked to speak or have tables at these events. This is an excellent opportunity to see a large number of transitioning servicemembers on a regular basis.

If you are able to gain access to a TAP class presentation you will be working with a transition services manager. Treat this person the same way you would an ESO. Gaining access to a TAP class provides an enormous advantage over other schools. Usually TAP programs only allow a handful of schools to be part of the TAP program. Most schools are not aware of this opportunity or do not have the staff to attend these classes. The opportunity to get in front of between 5-200 servicemembers once a month is an amazing opportunity that you will not want to pass up.

As your relationship grows with the transition service manager you may also be allowed to provide a small 5 minute presentation during the classes themselves. Patience is the key, do not push to hard for this opportunity and do not get discouraged if it takes a while to gain access to TAP classes. This opportunity is all about relationship building. If there is an opportunity try to hold a lunch and learn for the staff members of the TAP classes. It will provide you an opportunity to let them know how valuable Kaplan University is to the servicemembers and also to gain valuable face time with the staff.

Another opportunity to gain access to TAP classes is if you are able to represent employment opportunities. As the transitioning servicemembers are looking for employment once they leave the service, TAP staff often hold employer panels to introduce jobs and provide feed back about the hiring process to transitioning servicemembers. Remember that those leaving the military are not necessarily staying in the area, some may be looking for employment in Florida, Phoenix, and Illinois etc. Kaplan University often has opening available throughout the country that you can leverage to gain access to this opportunity.

ACAP

Once the servicemembers have gone through the TAP classes they still have additional opportunities to work on preparing for transition. In the Army there is a group that provides additional resources, pertaining to transitioning servicemembers and spouses. This group is known as ACAP (Army Career and Alumni Program). There are opportunities to reach out to servicemembers by leveraging ACAP. Speak with an ACAP representative about holding information sessions and providing collateral material for the transitioning servicemembers.
Often soldiers ask the ACAP representatives about opportunities to utilize their education benefits so they have collateral racks, just like the education service offices. Leverage your expertise in all things Kaplan to provide the ACAP staff a one stop shop for all things that are education related.

Recruiting Stations

An additional lead producing opportunity can be found at the various military recruiting stations throughout your state. The opportunities at the military recruiting stations are two-fold.

3. An opportunity to get leads from the recruiters themselves, as well as hometown recruiters.
4. An opportunity to reach out to potential students involved in the Delayed Entry Program (DEP).

The recruiters are usually very accepting of having Schools come in and talk with the other recruiters, try to speak with the station commander or the highest ranking enlisted member at the station to set up these events. There is typically more than one branch of armed forces in each station so see if you can combine forces for a single lunch and learn meeting. If you can not; refer to the previous meeting that had with other branches to warm the handle in setting up events with the other branches.
Hometown recruiters are those that are on a temporary assignment at the recruiting station nearest their home. These are a special case recruiters, but are still an excellent opportunity to include them in the Kaplan presentations.

Working with the DEP program is more of a branding and relationship building type of event. The DEP program is for civilians that have signed up but have not gone in the military yet for various reasons. Typically they do not have the benefits in place to use TA or GI Bill but they are a first touch for you. When they do complete their training they may be looking for a place to go to school and Kaplan may be the first that comes to their minds.
Recruiters appreciate you talking with the DEP civilians because it gets the DEP participants thinking about the GI Bill and the money they will have available for education once they complete their training. This helps motivate the civilians to ensure that they do go through with their enlistment and not back out.

While you are speaking with the recruiters ask if you can attend the recruiting stations company meeting and hold an information session. Each of the members of the recruiting station is assigned to a company that meets on a regular basis for physical fitness, training and education.

ACME

ACME is the Advisory Council on Military Education. This organization has state chapters that meet to discuss trends in the military education arena. Theses chapters have yearly conferences, in which, ESO and ESS'S from around the state attend to listen and provide feedback about education. These conferences typically last two to three days and are an excellent opportunity to meet ESO's in your territory. These conferences offer sponsorship opportunities at various levels for educational institutions to have information tables and provide marketing support of the conference. Educational institutions speak with the ESO's, which are asked to visit the tables, during breaks and lunches. During the conference it is advantageous to take advantage of the various breakout sessions that they typically plan for this conference.

Another opportunity within the ACME conferences is to volunteer to be on a committee for your territories local ACME chapter. These committees serve to reach out to ESO's, and other military members and support teams, to gain insight as to what the educators can do to help with providing top notch support of the overall military education process. If the chapter has a membership committee you may want to start there. The membership committee is tasked with increasing membership by contacting various instillations and speaking with those that are involved in the education process. This is a great way to have another reason to contact the ESO's and build a relationship with them.

Reserve and National Guard Units

Working with the Reserves and National Guard units may require additional work in locating the units and the decision makers but is well worth the time and effort. Most Reserve and National Guard units meet one weekend a month and have a lot of training to get done in a short amount of time. Make sure that when you speak with the commander of the reserve unit that you assure them that you will be time sensitive and work around their schedule. Working with the Reserve and National Guard units may require you to work on Saturdays and Sundays but the units typically work a normal work schedule. The bonus to working with the reserves is that most of those servicemembers that you are meeting with work an additional job in the civilian sector. This means that they will not only have their GI Bill, if eligible TA, but also tuition reimbursement dollars from their employers. Finding the corporate contact can also allow you to grow your corporate contacts and possibly find additional opportunities for events through the servicemembers civilian employer.

Not all Reserve and National Guard units have TA; it depends on the branch of service and the individual units themselves. It is of the utmost importance in working with the National guard that you check with the state in which the unit is located for guidelines regarding TA. Many National Guard units place restrictions as to who can receive TA dollars and often time, which schools the guardsman can attend. You can use the link below as a general guide to determine if the unit you are working with has TA.

http://education.military.com/money-for-school/tuition-assistance/reserve-tuition-assistance

4011

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

Kaplan Military University

CONFIDENTIAL

Agenda

- Objectives
- Our Military Value Proposition
- The Pricing Pilot
- The phases of the military strategy plan
- Field team deployment
- Staffing Plan
- Appendix
  - A. Pricing Analysis
  - B Marketing Elements
  - C. Public Relations Marketing
  - D. Web Strategy
  - E. American Military University

Objectives

- Grow our military enrollments to 9K per year by 2011
  - 2009 increase from 2.2K to 6K enrollments
  - 2010 8.8K enrollments
  - 2011 10.5K enrollments
- Over 3 years:
  - Bring retention on par with traditional students (28 to 34)
  - Improve 90/10 by 5%
  - Provide incremental revenue of $XYZ in year 3

Objectives

- Transition Kaplan into a "top of mind" educator within the active duty & veteran military segment, penetrating the key decision maker and influencer (education service officers)
- Evolve our product offering to attract, retain, and better educate military students
- Transition current low converting lead & poor retaining student base into highly profitable segment
- Engage DOD/DHS in custom development of Kaplan Inc. solutions

Our Military Value Proposition

- We have dedicated ourselves to serving our military students with advisors at each step who understand military challenges (admission/FA/Academic Advising/Career Counseling)
- We have designed our educational platform to help you take full advantage of your military training, experience and any previous college credit
- We are integrated into military educational system, making it easier for you to enroll and attend Kaplan – Go Army Ed, SOC, AEX Portal, Air force ABC program
- We've built in the flexibility a military lifestyle demands – Military Friendly LOA and coursework extension policies
- We're committed to your success and provide innovative tools to help you succeed in your studies and career – such as Kaplan MyPath – helping you customize your education
- We value the sacrifice you have made to our country and provide all active duty and veterans tuition packages, so you can get the quality education you deserve – and books are included so there are no unforeseen expenses along the way
- We recognize that serving is a family commitment, and also offer reduced tuition rates to military spouses
- We support your lifetime learning needs, including an online high school completion programs, professional development programs, and higher degree programs

Tactics

- Drive awareness via print advertising in key military publications and targeting key military installations
- ESO Relationship Manager - ESO outreach effort leveraging, phone, web, DM, and supporting key military events and periodic base events
- Target veteran and spousal community via key publications and including military elements in traditional student marketing
- Continuous development of military offerings, providing tools for high conversion and referral rates
- Leverage MSG field team in regional areas to drive military events
  - Community College Partners
  - Educational Liasons to attend military events
  - Business Development efforts at Federal and DOD level

Business Development Activities

- DoD Activities Representing All of Kaplan, Inc.
  - Meeting with High-Level Pentagon Officers
- Pursue Deeper Relationships with branches
  [redacted]
- Military/Veteran Associations
  [redacted]
- CCME/DOD Worldwide – Involvement
  [redacted]

Financial Plan

Growth Projections – Enrollments/Rev

	2009	2010	2011
Enrollment Total	6,196	8,848	10,526
MSG - Field	Redacted by HELP Committee		
Marketing			
Expense - Total	$7,247,975	$10,139,450	$11,632,550
MSG	Redacted by HELP Committee		
Marketing			
Net Revenue – Total	$4,277,301	$7,957,358	$11,766,938
MSG	Redacted by HELP Committee		
Lead Genration			

Non-Aggregation Marketing

Print	Redacted by HELP Committee [redacted]	
Out of Home Marketing		
e-Newsletter		
Direct Mail		
Total Impressions	Redacted by HELP Committee [redacted]	
Operational (Events-Sponsorships)		Redacted by HELP Committee [redacted]
Collateral Base & ESO		
Booth & Graphics		
Web Integration and Landing Pages		
Development Costs		
Research		
Pricing Analysis		
		$ 1,596,050

Marketing Staffing Plan – Roles & Definitions

- **Director of Military Marketing & Strategy**
  - **Oversight over all military marketing including:**
    - Lead Generation
    - Web strategy
    - DM/EM
    - Print
    - Collateral
    - Campaign management
    - B2B Marketing (ESO/DOD etc)
    - Product Marketing (Redacted by HELP Committee)
  - **Direct Product Development Efforts**
    - Feasibility on new programs
    - SOCAD/SOCGUARD/SOCMAR etc
    - Develop Sales Tools
    - VA & other military student programs
    - Single Course Offerings
    - Alternate Delivery Modes
    - Military Newsletter
  - **Coordinate Military Research**
  - **Field Support Marketing**
  - **Operates on shared services and with 1 direct report - Military marketing manager**

Document 68, Page 12

From: Admissions Employee
Sent: Wednesday, June 30, 2010 4:47 PM (GMT)
To: Campus Employee
Cc: School President ; Admissions Employee
Subject: Admissions Employee termination request
Attach: Admissions Employee - May Evaluation.pdf, SM2010stanplan.xls; Admissions Employee - April Evaluation.pdf

---

Campus Employee

I would like you to review the documents for the termination of Adm. E'ee based due to performance and failure to make progress toward and or achieve business at appropriate levels. Included is her April and May evaluation and 2010 start contract goals(KHE-818).

June's original enrollment goal was 12 and Adm. E'ee has produced 8 original enrollments This has been
a re-occurring issue that Adm. E'ee has failed to address successful month after month.
YTD Adm. E'ee has 47 original enrollments on a goal of 72(YTD) and 37(YTD) starts on a goal of 51(YTD).

My other 4 admissions reps of the same experience have averaged 68 original enrollments(+31% to Adm. E'ee) and 60 starts(+39% to Adm. E'ee) in the same period.

Adm. E'ee lack of production has also led to a poor attitude toward her fellow reps and the school's staff.

If you have any question Campus Employee please feel free to call me.

Thanks

KAPLAN UNIVERSITY

Redacted
Director of Admissions
Davenport Campus

1801 E Kimberly Rd
Davenport Ia. 52807

Tel:
Cell: Redacted
Fax
www.kaplan.edu

Building Futures

Kaplan Higher Education Corporation
Document 69, Page 1

From: Admissions Employee
Sent: Friday, January 29, 2010 4:03 PM (GMT)
To: School President
Subject: Re: Internet Leads!

I sent them this info yesterday along with their PDLs for a push to hit these two budgets!

From: School President
To: Admissions Employees
Cc: Admissions Employees; Schoold President
Sent: Fri Jan 29 10:55:17 2010
Subject: Internet Leads!

Folks! Working your leads is paramount to your success!

Timeliness is crucial to being able to close these leads as well as the follow-up! Internet leads have a short shelf life!

Please revisit every Internet lead today! Book the appointment!

Every lead is to be called a minimum of 3 times per day! Every day until contact is made!

037 Kaplan University, Davenport	Admissions Employees			2.86%
				2.94%
				13.33%
				2.70%
				3.13%
				0.00%
				8.33%
				14.63%
	Unassigned 037 AM Rep			0.00%
037 Kaplan University, Davenport Total				6.14%

KAPLAN UNIVERSITY

Redacted
Campus President

1801 E. Kimberly Rd. Ste 1
Davenport IA, 52807

Tel Redacted
Fax
www.kaplan.edu

Building Futures

Confidential KHE 269102

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

Default Management
Status Update and Strategy

July 29, 2009

Agenda

- Status Update
- Short Term Strategy
- Long Term Strategy

Status Update

- Focus on top ten at-risk schools ('07 CDR >25%)
- Shift coverage to 16 high risk OPEIDs – reduced to 8 highest risk OPEIDs in July
- Process Creation/Data integrity/Reporting

Initial Primary Focus

- Top Ten At-Risk Schools (2007 CDR >25%)

	07 Draft	08 Current	Improvement
Campus Name	29.2%	22.5%	-6.7%
Campus Name	28.9%	24.7%	-4.2%
Campus Name	26.9%	16.4%	-10.5%
Campus Name	26.6%	19.6%	-7.0%

- Results show that, with focus, the rates can be moved
- Note '08 Current rates are worst case net of pending cures and assume all delinquent accounts default

Shifted Focus

Expanded to top 16 at risk OPEIDs (April 2009)

OPEID	08 Current	OPEID	08 Current
Campus Name	28.7%	Campus Name	24.3%
Campus Name	27.7%	Campus Name	24.1%
Campus Name	26.3%	Campus Name	23.5%
Campus Name	26.2%	Campus Name	23.1%
Campus Name	25.6%	Campus Name	22.5%
Campus Name	25.2%	Campus Name	22.4%
Campus Name	25.2%	Campus Name	21.7%
Campus Name	24.7%	Campus Name	19.6%

Note: Figures are as of July 15th with 10 weeks to go

Narrowed Focus

To top 8 at risk OPEIDs (July 2009) with 12 weeks to go

OPEID	08 Current	Cures Needed To Achieve 24%	Weekly Cures Needed
Campus Name	28.7%	24	2.4
Campus Name	27.7%	41	4.1
Campus Name	26.3%	11	1.1
Campus Name	26.2%	18	1.8
Campus Name	25.6%	9	0.9
Campus Name	25.2%	8	0.8
Campus Name	25.2%	9	0.9
Campus Name	24.7%	15	1.5

Note: Figures are as of July 15th with 10 weeks to go

SHORT TERM STRATEGY

Short Term Strategy
(through Sept. 30 on clusters >= 24%)

- Increase PI cure payment from $625 to $1,000
- Implement a field and "Home Office" bonus plan
- Daily GRC cure goals
- Overnight mail campaign
- Required overtime for field and "Home Office" personnel
- Weekly phone calls with ED/Presidents and field default management personnel

- Data challenges (pre-challenges)
- Servicer competency challenges
- Low income CDR waiver

LONG TERM STRATEGY

Impact of the 3 year definition

- 3 year cohort definition is projected to increase cohort default rates by 108% for less than 2 year proprietary schools (Chronicle of Higher Education)

Long Term Strategy

- Expand "Fire Fighting" efforts
  - Pre-claim mitigation
- Improve institutional quality
  - ATB ↓
  - Placement ↑
  - Qualified Graduates ↑
  - Program analysis ?

Long Term Strategy - People

- Imbed a dedicated default management person in each school with regional and group management structure reporting to Tommy (approx. $4.5 million or 0.6% of 2009 KHEC forecasted revenue)
  - Goal is 2 cures per day per person or 36K cures in 2010 including GRC and Home Office personnel total cures estimated at 46K. KHEC 2009 cohort is estimated at 32K students
    - Starting in October 1, 2010, we will start working 3 cohort years simultaneously
  - 70 staff members ($50K avg. plus benefits) with regionals also covering a school plus 3 group leaders

Long Term Strategy – People (cont)

- Spot use of private investigators ($0.5 million YTD '09) after Sept. 30, 2009

Long Term Strategy - Process

- Convert all new loans to Direct Loans by March 31, 2010
  - -FFEL program going away and Servicers and Lenders are in massive turmoil resulting in data and system challenges
  - -FFEL defaults at >270 days; DL defaults at >360 days
    - -ACS and the new DL servicers have their own data/system challenges (very big issue)
- Improve the quality of students through reduction of ATB students
- Imbed 1 hour mini financial literacy course for all students (piloted in Campus Name and Campus Name

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KHE 270948

ATB

OPEID	08 Current	08 Starts ATB %	07 ATB CDR
Campus Name [redacted]	28.7%	19%	33%
Campus Name [redacted]	27.7%	13%	25%
Campus Name [redacted]	26.3%	10%	33%
Campus Name [redacted]	26.2%	7%	17%
Campus Name [redacted]	25.6%	28%	16%
Campus Name [redacted]	25.2%	19%	27%
Campus Name [redacted]	25.2%	-	-
Campus Name [redacted]	24.7%	30%	39%

Note: Figures are as of July 15th with 10 weeks to go

Current Coverage

Redacted by HELP Committee

[redacted]

- GRC and Home Office staff shifted focus to the top 8 high risk OPEIDs (July '09)
- Private investigators will stay focused on top 16 high risk

Bonus Plan

•Bonus Plan for '08 through Sept. 30, 2009:

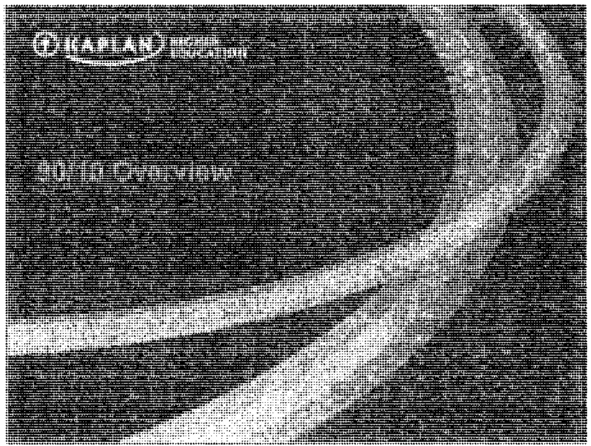
Individual	
•≥ 270 days	$75 per cure
•180 – 269 days	$50 per cure
•>90 – 179 days	$30 per cure

Cost per Cure

				Cures				
	Start	End	Business Days	Total	Daily	Annual	Cost	Cost per Cure
Home office	5/1/2009	6/11/2009	30	353	11.8	3059	$ 29,414	$ 83
GRC	5/1/2009	6/18/2009	35	943	26.9	7006	$ 186,563	$ 198
Pts	12/15/2008	6/15/2009	110	588	5.3	1390	531,200	$ 903

Current State

- How much have we spent so far on GRC $1.2 million expense YTD June
- PI's $0.5 million YTD June
- 5 contract CPAs are costing $10K per week



Kaplan Higher Education Corporation
Document 72, Page 1

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

KAPLAN HIGHER EDUCATION

What Funds Cannot Exceed 90%?

Title IV sources:
- Pell Grant
- FSEOG Grant
- Subsidized Stafford Loan (Direct Loan or FFEL)
- Unsubsidized Stafford Loan (Direct Loan or FFEL)
- PLUS Loan (Direct Loan or FFEL)
- Perkins Loans
- Academic Competitive Grant-ACG (degree programs only)
- National Science & Mathematics Access to Retain Talent-SMART (bachelor degree 3rd/4th year programs only)

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What Funds Can Contribute to the 10%?

Increase focus on Non-Title IV Sources:

- TUITION PAYMENTS
- Alternative Loans
- Vocational Rehabilitation Payments
- Employer Tuition Payments
- State Grants
- Outside Agency Payments (such as TRA)
- Scholarships
- *Remember, these must be applied to direct costs such as tuition, not to living expenses, in order to count toward the 10%.*

KAPLAN HIGHER EDUCATION

Agency-Scholarship-Tuition Reimbursements

- What current resources are you using or have you used in the past?
- What ideas do you have for other resources to use in the future?

KAPLAN HIGHER EDUCATION

Community Outreach Ideas

- Develop a Management committee to research outside scholarships and/or to approach community organizations which could award scholarships to the schools/students.

- Continue relationship-building with public funding entities (such as vocational rehabilitation) as well as with employers in the area who can benefit from their staff training at our schools.

Kaplan Higher Education Corporation
Document 72, Page 6

TUITION PAYMENT BENEFITS

- In addition to assisting with 90/10, a student making cash payments. . .
  - Is a more committed student.
  - Has reduced loan debt (borrows less, paying less interest)
  - Becomes accustomed to making monthly payments before student loans enter repayment (more likely to avoid default)
  - Is paying interest free and no fees!

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Ideas to Help Students Make Tuition Payments

- Career Services can assist students with part-time jobs
- Encourage Federal Work Study students to use their paychecks toward their tuition
  - Note: We can not require this
- Sponsor tables/treats for a school-wide yard sale, flea market, or food sales to help students obtain additional cash.

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Do's & Don'ts

- Do's
  - When there is little or no gap between tuition and Title IV eligibility, all departments must focus on tuition payment commitments with the student
  - Explore other non-Title IV funding resources that the student could be eligible to receive
- Don'ts
  - Any conversations about student-specific loan or grant eligibility should be referred to the Financial Aid staff
  - A school may not recommend alternative loans when the student has Title IV loans (such as Stafford) available at lower cost

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KAPLAN
Overcoming Objections
Tuition Payment Commitment

Overcoming Tuition Payment Objections

- *What is an objection?*
  - An objection is a call for help
  - An objection is a request for more information

The customer is really saying:

"I need more information to make this decision."

"I haven't been given a reason to understand what's in it for me."

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Kaplan Higher Education Corporation
Document 73, Page 2

Preparing for Objections

- To overcome an objection you must:
  - Have the answers on hand
  - Show the customer that you have his/her best interest in mind
  - Be receptive and understanding toward the customer
  - Listen to the customer's needs and know exactly what is the objection

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Preparing for Objections-Continued

- To overcome an objection you must:
  - Rephrase the objection before answering it
  - Make sure the customer knows other students have experienced the same concerns
  - Recognize that the objection is a request for additional information

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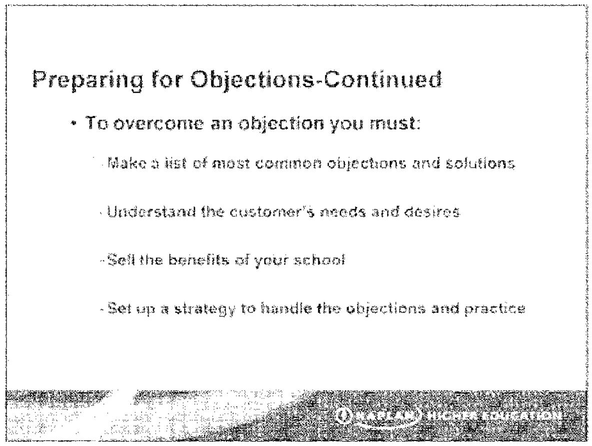
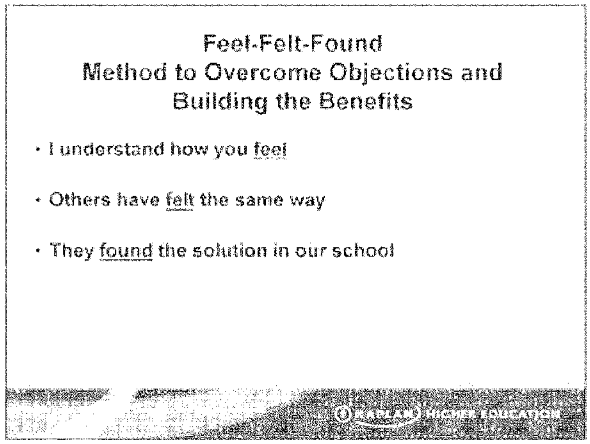

Preparing for Objections-Continued
• To overcome an objection you must:
- Make a list of most common objections and solutions
- Understand the customer's needs and desires
- Sell the benefits of your school
- Set up a strategy to handle the objections and practice
KAPLAN HIGHER EDUCATION


Feel-Felt-Found
Method to Overcome Objections and
Building the Benefits
• I understand how you feel
• Others have felt the same way
• They found the solution in our school
KAPLAN HIGHER EDUCATION

Example #1-Role Play

- Sally has a mortgage, car note, day care, utilities, and insurance to pay every month
- She is barely making these payments and with the current lay offs occurring at her job, she is not sure how long she can continue to make them
- When Sally decides that making $100 per month tuition payments is not a good idea, given her current situation, use the feel, felt, found method to overcome her concerns

KAPLAN HIGHER EDUCATION

Putting it to Use

- Sally, I understand how you feel about not wanting to make $100 per month tuition payments.
- Many of our students felt the same way when they enrolled into the program.
- What they found, Sally, is this investment in their future was well worth any sacrifices they had to make such as finding ways to reduce utility costs or determine ways to obtain additional resources .
- Do you agree, that the benefits of getting an education to achieve a stable rewarding career outweigh the costs?
- Here at Kaplan College, we will gladly work with you to make it easier. How much do you think you could afford?

KAPLAN HIGHER EDUCATION

Example #2-Role Play

- Mary is single but helps to support her elderly parents
- She is concerned about a $75 per month tuition payment because unexpected expenses occur because of her parents health condition
- When Mary decides that she can't make the $75 per month tuition payment, <u>use the feel, felt, found method to overcome her objections</u>

KAPLAN HIGHER EDUCATION

Putting It To Use

- Mary, I understand how your feel about making a $75 per month tuition payment to contribute to your education
- Several students in similar situations as you felt the same way when they first committed to coming to school
- After re-evaluating their budget and sacrificing a few things such as lowering food costs or asking for additional assistance from local community organizations, they found they were capable of making an even bigger contribution to their education. They realized that this was just not another monthly bill but instead an investment in their future.

KAPLAN HIGHER EDUCATION

Example #3-Role Play

- Bill is currently receiving unemployment.
- Bill is not sure he has additional funds to cover the $50 per month tuition payments.
- When Bill decides that he can't make the $50 per month tuition payment, use the feel, felt, found method to overcome his objections.

Putting It To Use

- Bill, I understand how you feel about not being able to afford the required monthly payment
- Other students initially felt that very same way
- However, they found that they only had to sacrifice things like watching cable TV, going out to movies, eating fast foods, and buying CDs or DVDs for a few months to be able to achieve the career they always wanted
- Bill, what can you sacrifice for a few months to have job security, improved income, and the benefits you've always wanted?

KAPLAN HIGHER EDUCATION

Redacted

----- Forwarded Message
From: VP - Student Operations
Date: Sat, 5 Dec 2009 19:00:05 -0500
To: Gregory Marino Redacted
Subject: To answer you email

In addition to the below, John is giving me the three variations for graduate on Monday which if received Mondy can happen for Jan 2 (feb tuition increase). Longer term is broken down below. Bottom line: we will have graduate variation for feb, hard code by program for q2, and ui built for go forward flex when made priority (5 month) project in go forward.

Thanks,
VP - Student Operations

Begin forwarded message:

> **From:** John Staton - Redacted
> **Date:** December 3, 2009 4:50:07 PM CST
> **To:** VP - Marketing VP - Student Operations , Gregory Marino
> Redacted
> **Cc:** Sophie Vlessing Redacted
> **Subject:** RE: Tuition Increase - What we do today, are building for Feb and options for pricing by program
>
> Just so we are all clear:
> 1) We are doing a price increase ASAP (aka Feb)
>
> 2) We would like to see if we could adjust some of Masters courses with a different price increase (such as none, 5%, 7%, etc.). Today we have some form of a differential pricing in place at the Master's level and we could either adjust them all by some % (which could be greater than 5%) or pick and chose for each.
>
> 3) Long Term (by end of Q2 -- in time for the new packaging year 7/1/10) we need to be in a position to price our products by degree and school; Therefore we need to understand what it will take to accomplish that. By having this flexibility, it is very conceivable that some programs could have actually have a price decrease.
>
> I would suggest that VP - Stud. Ops. / VP - Mktg and I discuss this next week.
>
> John
>
> **From:** VP - Marketing
> **Sent:** Wednesday, December 02, 2009 7:24 PM
> **To:** VP - Stud. Ops. John Staton; Gregory Marino
> **Cc:** Sophie Vlessing

Kaplan Higher Education Corporation
Document 74, Page 1

Subject: Re: Tuition Increase - What we do today, are building for Feb and options for pricing by program

Thanks - we are in line with my understanding as well. My vote goes to scenario 2, ie 4 to 5 months of development which positions us for future differentiation and flexibility. It really boils down to 90/10 and OI expectation for 2010. Without those 2 important constraints, one would not do the blanket price increase on February 3.
Note that if we were to not do the Feb price increase, but do a July or August one instead, the net average increase could be more than 5% (eg 10% A&S, 0% Nursing, 20% MS IT grad, 5% LS undergrad etc.) and more aligned with individual 90/10 requirements. The reason we chose the current low 5% is because it is the lowest common denominator (therefore reducing overal opportunity).

Kind regards
VP - Marketing

From: VP - Student Operations
To: VP - Marketing John Staten; Gregory Marino
Cc: Sophie Vlessing
Sent: Wed Dec 02 12:33:17 2009
Subject: Tuition Increase - What we do today, are building for Feb and options for pricing by program
I think to answer your questions we first need to clarify what we do today, what we are currently working on for the scheduled increase in Feb and then offer two different solutions for pricing by program for the go forward.

How the pricing is set-up today:

- Undergrad: the pricing is hard coded around starts and tuition amounts, because some tiers of students (based on start days) were grandfathered in at a certain price.

- Graduate: same concept.

For any tuition increase in the current state of our technology, development work is required.

For the Feb Tuition Increase: what has been decided for February is a blanket percentage increase of 5% for both graduate and undergraduate. The development work needed for this change is development that is routine for our price increases and is scheduled to be done for the February tuition increase - the go live is January 2nd. So, any enrollments received prior to Jan 2nd for the February start or beyond will have the old tuition amount. Anyone enrolled post Jan 2 will have the new tuition amount.

Pricing by Program:
The ability to have different tuition rates by program is absolutely possible, but will need development work.
There are two ways to develop this:
1. Continue as we do it today, just adding in the program level – which means hard coding the tuition amounts to the program to the starts. In order to develop this, we need the tuition amounts attached to each program and the start we are looking to apply this pricing strategy. The timeline to hard code this information varies, depending on how many variations of program to costs are asked for. To offer some frame of reference, if there were 10 variation offered, from start to finish (meaning BA to deployment) we are looking at 2 months. Is this a feasible options for the February tuition increase? We are cutting it close just to complete Scenario One (which is already in motion and common practice from the past), so this option would not be possible for implementation by early January to meet the scheduled February price

increase.

2. Build a UI, where all of this can be done by "us" the business and we are not hard coding. Since we are looking to make cost by program a strategy, this would be the route to go down. This would be a medium to high effort in development, from start to finish a 4 to 5 month project.

Does this offer the information you are seeking?
Thanks,
Redacted

Redacted
VP, Student Operations

6301 Kaplan University Avenue
Fort Lauderdale, FL 33309

Tel: Redacted
Fax:
Email: Redacted
www.online.kaplanuniversity.edu <http://www.online.kaplanuniversity.edu>

You're making a difference in your life. Refer a friend to make a difference in theirs <http://ebm.kaplanemail.kaplan.edu/r/regi?ae=0&aid=1866415973&n=100> .

From: VP - Marketing
Sent: Wednesday, December 02, 2009 11:57 AM
To: John Staten; Gregory Marino
Cc: VP - Student Ops Sophie Vlessing
Subject: FW: <no subject>

From what I understood on the price increase:

- Technologically/operationally, only a vanilla undergraduate price increase feasible by February 3

- Strategically, it is understood that this is suboptimal, especially since many of our competitors have differentiated pricing at the undergrad level, and therefore, we are over/underpriced depending on school.

- If I understood well, short-term concerns with 90/10 outweighs our aspiration to do ONE more sophisticated price increase at the end of Q2, 2010. So instead, we opted for a phased approach, i.e. a vanilla 5% increase early 2010 to offset the OI / cash flow loss by not having implemented a price increase in 2009, followed by a more sophisticated and differentiated price "re-balance" later on in 2010 (requiring external research data as well as technology/IT changes).

- There is concern to implement two price increases in one year ... (both strategically/marketing-wise, as well as technologically as it adds multiple layers of price levels in the system, with an exponential amount of students being grandfathered at different layers of pricing)

- Historic "elasticity" data shows 5% increase in price leads to 12% decrease in volume (analysis performed by [illegible] after last price change, but methodology was not meant to be predictive for future price changes, and thus, we need to be careful with I

I want to re-iterate that in the ideal (non 90/10) world, purely from a marketing perspective, we would have been better off to do only one differentiated price increase at the end of Q2, with a solid technological as well as in-depth research and yield management backing, as uncertainty around the pricing power in the market place, our current price premium in undergrad, aggressive 2010 start goals and vertical differentiation result in pricing adding another layer of complexity to reaching 2010 volume goals.

Obviously, I understand that 90/10 concerns supersede all of the above. Key question is if we have the ability to hold on to being below 90/10 tresholds until end of Q2, 2010 ... if we have that ability, I really think we should only do one price increase, and do it "all the way" by end of Q2.

Kind regards

VP - Marketing

From: Sophie Vlessing
Sent: Wednesday, December 02, 2009 11:30 AM
To: , VP - Marketing
Subject: FW: <no subject>

FYI

Sophie Vlessing
Senior Vice President,
Strategic Marketing and Student Experience

6301 Kaplan University Avenue
Fort Lauderdale, FL 33309

Tel:
eFax: Redacted
Cell
www.kaplan.edu <http://www.kaplan.edu>

Building Futures

From: John Staten
Sent: Wednesday, December 02, 2009 11:20 AM
To: Gregory Marino
Cc: VP - Student Ops; Sophie Vlessing
Subject: Re: <no subject>

VP - Student Ops

To be more specific, what functionality exist today (for the Feb price change). I understood that we don't have that ability for undergrad but we do have the ability for graduate programs.

If I am correct, can you let us know what it would take and how soon could we have that functionality for the undergrad programs. I see us implementing a differential pricing model at the undergrad level by the end of Q2.

Thanks,

John

Sent from my iPhone

On Dec 2, 2009, at 10:10 AM, "Gregory Marino" Redacted wrote:

> Do we have the system capability to set our price by program? There is clearly room to increase certain programs more than others. We can use all the 90/10 cover we can take.

----- End of Forwarded Message

KAPLAN
HIGHER EDUCATION

EXCITE Initiative Training
Encourage X-tra Cash Investment Towards Education

<u>Training Agenda:</u>

1. **Introductions**
   [Time Estimate: 30 Minutes]
   [Presenters: VP - Regulatory / Financial Aid Employee
   * What do you want to accomplish?

2. <u>90/10 Overview</u>
   [Time Estimate: 1 Hour]
   [Presenters: VP - Regulatory Financial Aid Employee ***/FAST Team Managers/Group Controllers]***
   * What Is The 90/10 Rule?—FA
   * What Funds Cannot Exceed 90%?--FA
   * What Funds Can Contribute to the 10%--Group Controllers
   * Agency-Scholarships-Tuition Reimbursement-State Grants (discussions of current resources and future ideas)—Shared between FA and Group Controllers
   * Tuition Payment Benefits—Shared

3. **<u>EXCITE Presentation</u>**
   [Time Estimate: 1 1/2 Hours]
   [Presenters: VP - Regulatory Financial Aid Employee ***/FAST Team Managers/VP of Admissions]***
   * Who Are Our Students?—VP of Admissions
   * What Is Value?—VP of Admissions
   * Is There Value At Your Campus?—Shared between FA and Admissions
   * Asking For Money - It's An Investment Towards Education—FA

4. **<u>Cash Collection Presentation</u>**
   [Time Estimate: 45 Minutes]
   ***[Presenters: Group Controllers]*—Please let me know how you want this section indicated on the agenda and send me your presentation information.**

5. <u>Overcoming Objections:</u>
   [Time Estimate: 2 Hours]
   [Presenters: VP - Regulatory Financial Aid Employee ***/FAST Team Managers/VP of Admissions]***
   * What Is An Objection?--FA
   * How To Prepare For Objections?—VP of Admissions
   * Feel-Felt-Found-Example Role Plays--FA
   * Educational Investment Checklist (EIC)—VP of Admissions-do you have any ideas for Tips on completing the EIC?
   * Budget Assistance Worksheet--FA
   * Practice=Success (Role Playing Sessions) - Shared between FA and Admissions
   * Recap and Wrap Up

From: Admissions Employee
Sent: Tuesday, October 13, 2009 4:25 PM
To: Admissions Employee
Subject: FW: Process Flow
Attachments: Admissions Process Flow.pdf; image001.jpg

See below

Redacted
Executive Director of Admissions Automation Training and Support
311 S. Wacker, Suite 3300
Chicago, IL 60606
Tel: Redacted
Cell
www.kaplan.edu
Building Futures
KAPLAN HIGHER EDUCATION

From: Admissions Employee
Sent: Tuesday, October 13, 2009 3:21 PM
To: Admissions Employee
Subject: Process Flow

I added some verbiage regarding the two paths (taken from a white paper we wrote but never put out there). While we ideally want to close on commitment and enroll the student before they go to FA, there is the secondary path to use if needed.

Preferred Path (Ideally used in most cases)

- Used to ensure the student is committed to the school and program first, regardless of packaging
- Allows the representative to handle any cost objections versus leaving it up to FA to resolve
- Can still do testing at earlier point
- Less work load for FA = Better customer service to enrolled students

Secondary Path (Used in specific circumstances)

- Used rarely (i.e. Student divulges that he/she is in default, never filed for Selective Service, Non-Citizen, Professional Judgment, etc.) In these instances, students cannot start until they resolve these issues. This will avoid enrolling a student that cannot start school.

- Use as a last resort for students who are worried about funding or who want to find out the monthly tuition payment. Representatives should avoid putting financial aid in the position of having to handle cost objections. For more information about how to talk to students about monthly payments, please talk to your DOA about EXCITE training.
- May also be used for dependent students (particularly high school) who need to have buying committee involved before making a decision

Redacted
Director of Admissions Training

311 S. Wacker Drive, Suite 3300
Chicago, IL 60606-6627

Office:
Mobile: Redacted
Fax: Redacted
www.kaplan.edu

Building Futures

From: Campus President
Sent: Monday, May 24, 2010 4:16 PM
To: Campus President
Subject: RE: MOS and MA Graduates

Thanks.

Best Regards,

Redacted
Campus Executive Director
Texas School of Business - North
711 East Airtex Drive
Houston, Texas 77073
Redacted

From: Campus President
Sent: Monday, May 24, 2010 3:05 PM
To: Campus President
Subject: RE: MOS and MA Graduates

Sure, I will send to you shortly.

Redacted
Executive Director
Texas School of Business -Houston East Campus

12030 East Freeway
Houston, Texas 77029
Tel: Redacted
Fax:
Mobil: Redacted
www.tsb.edu

Building Futures

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From: Campus President
Sent: Monday, May 24, 2010 3:04 PM
To: Campus President
Subject: MOS and MA Graduates

Campus President I was wondering if you could send a list of your MA and MOS graduates from the last two years so we can reach out to them to offer the MPM Associate Degree Program. If they haven't been employed yet this will help you with your placement numbers since they will be continuing school. We will need their name, complete address, phone number(s), email address, program and grad date. We would like to try to get them to start for our midterm start on June 7th.

Best Regards,

Redacted
Campus Executive Director
Texas School of Business - North
711 East Airtex Drive
Houston, Texas 77073
Redacted

From: Admissions Employee
Sent: Monday, June 14, 2010 9:51 AM
To: Admissions Employees
Cc: Campus President
Subject: PICK IT UP

Importance: High

Team,

There are 2 more days left to bring in new starts for June. You have an opportunity to do one of two things; either hit your start goal or your forecast commitment. Those are the only to options you have. My expectation is that each one of you delivers on your forecast at a minimum. Campus President and I have forecasted based off what you have told us so your forecast is your word. If you are behind you need to stay on the phone to get same day appointments and starts. –

We carried no reverses this month... so no excuses!

Rep	Your Forecast	Students on the books	Students Needed
Admissions Employee	7	4	3
Admissions Employee	10	10	
Admissions Employee	7		

Kaplan Higher Education Corporation
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5

2

Admissions Employee

8

5

3

Admissions Employee

7

5

2

Total

39

29

10

StudentName

ProgramDescrip

AdmRep

Redacted

Medical Assistant

Admissions Employee

Redacted

CST

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Total

5

Redacted

CST

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee 5

Redacted

Medical Office Management

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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CST

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

Total

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Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

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Medical Assistant

Admissions Employee

Total

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Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Redacted

Medical Assistant

Admissions Employee

Total

5

Redacted

Director of Admissions

Texas School of Business - Houston East Campus

12030 East Freeway
Houston, TX 77029
Redacted office
Redacted Fax
Redacted

From: Finance Employee
Sent: Wednesday, October 28, 2009 12:31 PM
To: Campus Presidents
Cc: Campus Employee
Subject: RE: Price

Please remember that there are Title IV implication here.

AA programs qualify for a fair amount more in TIV funds. Hence, the price has to be able to provide a gap large enough so that the campus does not experience 90;10 issues.

20K is too low. The reason that Dallas is charging as much as they do is because of this factor.

Redacted
West Group Controller

4646 East Van Buren, Suite 300
Phoenix, AZ 85008

Tel:
Fax: Redacted
Cell:
www.kaplan.edu

Building Futures

-----Original Message-----
From: Campus President
Sent: Tuesday, October 27, 2009 6:12 PM
To: Finance Employees Campus President
Subject: Price

I also think we should base price on a fair return for our grads. What kind of starting salary can they expect for the investment.

From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 1:06 PM
To: Redacted by HELP Committee
Subject: RE: Revenue Review
Attachments: image001.jpg; image002.gif

Redacted by HELP Committee

Redacted by HELP Committee
Director of Finance
Campus Name
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:59 AM
To: Redacted by HELP Committee
Subject: RE: Revenue Review

Redacted by HELP Committee

Redacted by HELP Committee
Executive Director
Campus Name
Redacted by HELP Committee

Redacted by HELP Committee

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From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:55 AM
To: Redacted by HELP Committee
Subject: RE: Revenue Review

Team,

According to the Admissions policy, page 6, 7a., it states "If the student has not submitted all required entrance requirements within 30 calendar days of the Official Start Date, the student must be placed in Reverse status." Our information in CampusVue shows that the student started on 12/09/09 and exceeded the time allotted to provide her POG to the school. This student was not only past 10 consecutive days absent in the system, she should have been a reverse start since 01/09/10. Therefore, the student should not be a drop, but instead a reverse start in the system.

Redacted by HELP Committee
Director of Education

Campus Name

Redacted by HELP Committee

www.khec.com

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From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:16 AM
To:
Cc: Redacted by HELP Committee
Subject: RE: Revenue Review
Importance: High

She met all the admissions requirements and was locked in during the start meeting. Every student that signs the enrollment agreement understands what the ramifications are if they choice to drop out of school. The student failed themselves...!

From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:10 AM
To:
Cc: Redacted by HELP Committee
Subject: RE: Revenue Review

That's all good; but if we put "student first"; these students will owe balance to school now if we are going to drop them; both of these students have stop attending school and we should have reverse them earlier so there charges will be wiped out but now they will owe huge balance to school and morally this is not right and we have failed student because now they not going to pay school and their account going to be sent to collection and ruin their credit as well.

Thanks in advance,

Redacted by HELP Committee

Director of Finance

Campus Name

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Friday, January 29, 2010 10:02 AM
To: Redacted by HELP Committee
Cc:
Subject: RE: Revenue Review
Importance: High

Redacted by HELP Committee

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, January 28, 2010 7:17 PM
To: Redacted by HELP Committee
Cc:
Subject: FW: Revenue Review
Importance: High

Redacted by HELP Committee

Redacted by HELP Committee

Redacted by HELP Committee

Registrar

Campus Name

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, January 28, 2010 12:47 PM
To: Redacted by HELP Committee
Cc: [redacted]
Subject: FW: Revenue Review
Importance: High

Redacted by HELP Committee

[redacted]

Redacted by HELP Committee
Registrar
Campus Name
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, January 28, 2010 12:18 PM
To: Redacted by HELP Committee
Cc: [redacted]
Subject: FW: Revenue Review
Importance: High

Hello [redacted]

Redacted by HELP Committee

[redacted]

Redacted by HELP Committee
Director of Finance
Campus Name
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Thursday, January 28, 2010 12:08 PM
To: Redacted by HELP Committee
Subject: Revenue Review
Importance: High

[redacted]

[redacted]
Staff Accountant

[redacted]

Building Futures

From: Unspecified Sender
Sent: Friday, October 2, 2009 6:06 PM (GMT)
To: School Employee
Subject: FW: Active Military update

From: Finance Employee
Sent: Friday, October 02, 2009 2:04 PM
To: Lionel Lenz
Cc: John Staten; VP - Financial Aid
Subject: RE: Active Military update

Lionel,
FA should first focus on the 189 students (4 plus 185) by:

- Obtaining the 4 missing vouchers
- Completing research on the "open" 185

FA should also stratify the remaining 333 students from those with the highest relative percentage of non-T4 funding to those with the lowest relative percentage. FA can then use this stratification to prioritize packaging of the 333 students.

Finance Employee

From: Lionel Lenz
Sent: Friday, October 02, 2009 1:40 PM
To: Finance Employee
Cc: John Staten; Admissions Employee VP - Financial Aid Scott A. Kilgore
Subject: Re: Active Military update

How can we get the money faster? This is important for meeting 90. 10.

From: Finance Employee
To: Lionel Lenz
Cc: John Staten; Admissions Employee VP - Financial Aid Scott A. Kilgore
Sent: Fri Oct 02 13:36:01 2009
Subject: Active Military update
Lionel,
The attached spreadsheet reflects the progress KU has made to date with the original 1,600 active military students.

KU resolved twenty-five additional students over the past week.

The following is a summarization of where we stand:

Received full payment	758	
Written Off	103	
Awaiting DoD payment	241	1,102
Need vouchers	4	
Payment not "Active Military"	333	

Needing additional research	185	522
Total		1,624

I will continue to update everyone until the remaining 547 students are resolved.

Finance Employee

From: Admissions Employee
Sent: Monday, June 29, 2009 3:50 PM (GMT)
To: Admissions Employee
Cc: Admissions Employee
Subject: Redacted

FYI -- Just thought you might want to see this

Redacted
Admissions Advisor
Kaplan University
Davenport Site
Redacted

From: Redacted
Sent: Sunday, June 28, 2009 9:04 PM
To: Admissions Employee
Subject: Re: Congratulations! You Have Been Recommended For Acceptance

Hi Admissions Employee

I'm informing you that I'm not going to attend classes at Kaplan
The reasons are:

1. I have to take some of the gen eds, that I already took before, Math, comp 1, etc.
I don't want to take those classes, I've already taken them, why do I need math & comp, and psychology to study medical transcription,? it doesn't make sense. it's just a waste of time and money for me.

2. This is the MAJOR reason, the approx cost of my tuition at Kaplan would be around $16,000 to $17,000 , with only $3,000 in grants, the remainder in loans. Why should I spend that much money, when I can take an online course at Redacted by HELP Committee or Redacted by HELP Committee ? Redacted by HELP Committee tuition for the medical transcription program is approx $1600 and Redacted by HELP Committee is approx $1800. I choose to take an online course.

Thank you for your time

Sincerely

Redacted

From: Admissions Employee
To: Redacted
Sent: Saturday, June 27, 2009 11:16:15 AM
Subject: Congratulations! You Have Been Recommended For Acceptance

Dear Redacted

Kaplan Higher Education Corporation
Document 82, Page 1

I commend you for making the decision to take control of your future by going through the admissions process and touring our campus. Congratulations! I am proud to have recommended you for acceptance at Kaplan University. The next step is to submit your application.

In today's job market, one of the best ways to overcome the obstacle of securing a job you'll love is to obtain the skills necessary to meet employers' needs. Kaplan is committed to training students on these skills and turning their dreams into reality.

We are currently enrolling for our next term. I look forward to having you back at the campus to submit your application for acceptance. Please give me a call at Redacted or respond to this email with the date and time that you would like to come in.

Sincerely,

Admissions Employee
Davenport Campus

From:	Kevin Corser Redacted
Sent:	Friday, July 17, 2009 2:32 PM (GMT)
To:	Finance Employee
Subject:	RE: Kaplan Choice Loan Reserve Rate

Y, thanks

From: Finance Employee
Sent: Friday, July 17, 2009 10:30 AM
To: Kevin Corser
Subject: FW: Kaplan Choice Loan Reserve Rate

Is this the email you needed?

Redacted
EXECUTIVE ASSISTANT TO VP/CONTROLLER
KAPLAN HIGHER EDUCATION
3750 BROOKSIDE PKWY SUITE 150
ALPHARETTA, GA 30022
TEL: Redacted FAX: Redacted

From: Finance Employee **On Behalf Of** Kevin Corser
Sent: Wednesday, July 08, 2009 1:49 PM
To: KHE Exec Dir-Presidents - All; VPs - Operations VPs - Operations
Cc: VP - Operations Wade Dyke; Lionel Lenz; Finance Employees Matt Seelye; VP - Finance ; Finance Employees ; Beth Hollenberg
Subject: Kaplan Choice Loan Reserve Rate

Hi Everyone,

As most of you are aware, the Kaplan Choice Loan has been reserved at a rate of 50%. This 50% rate was preliminary until we could complete an analysis to determine the KC Loan expected default rate. During June, we completed the analysis of factors such as marketplace repayment trends for subprime loans, FICO scores for loans issued, and the historical default rates on the Redacted by ELP Committee (similar loan product). Unfortunately, the news is not good. We expect only 20% of the KC Loans issued to be repaid. Obviously, we will work closely with Genesis and you to increase repayment, but the expected performance of these loans will require us to reserve 80% of KC loans.

How will this impact you?
The June P&L statements reflect a one-time adjustment in account 4410 to bring the reserve rate up to 80% on net disbursed loans. Going forward, new KC loan disbursements will be reserved at 80%. The impact to your P&L will depend on the volume of KC loans you have outstanding. The June YTD adjustment for each school will be communicated through the Group Controllers. We will also analyze the impact and work with Operations executives to determine an appropriate budget adjustment for each school (est. completion date by July 31).

What can you do?
As we discussed at the Management Conference, KC Loans should be used as a last option. Primary options before going to KC loans include:

- Drive the EXCITE program – cash is King
- Make sure all of your students who can qualify apply for state grants
- Ensure all students apply for other alternative loans
- Get co-borrowers
- Partner with agencies

If you have any questions, please contact your Group Controller.

Best regards,

Kevin Corser
VP and Corporate Controller

From: [redacted] (RVP [redacted]) <[redacted]@kaplan.edu>
Sent: Tuesday, December 1, 2009 7:29 PM (GMT)
To: [redacted]
Subject: FW: Tuition Discussion with Campus Presidents

From: [redacted] (RVP [redacted])
Sent: Tuesday, December 01, 2009 1:28 PM
To: [redacted]
Cc: [redacted]
Subject: Tuition Discussion with Campus Presidents

Just completed a session with [redacted], [redacted] and [redacted]

- [redacted]
- The only major concerns were the 5% increase and the applicability of a price increase to nursing in [redacted]......all 3 thought that a 3% increase to all programs, except nursing in [redacted], would not cause any significant problem. Increases above 3 %, especially in Iowa where the ITG tuition disbursement schedule and award reduction modifications are to be implemented for 2010, would cause a disruption in student packaging expectations that would lead students to reduce their class loads, or as a worst case scenario, drop from our programs to attend a cheaper program whereat they could reduce out-of pocket tuition expenses. [redacted]
- [redacted]

From: [redacted]
Sent: Friday, June 25, 2010 1:05 PM
To: [redacted]
Cc:
Subject: Redacted

Just wanted to say Thank You to the Career Services Department Team.

You Guys ROCK!!

I have been trying to get this student to come in and sign a forbearance for the past couple of weeks and couldn't get her to come in. She wanted Career Services to give her some leads first. I gave [redacted]he students information and [redacted]called her right away and brought her in. [redacted]was able to update her resume and give her some leads as well and the student is now very happy. I was able to get her to sign a

forbearance and an unemployment deferment.

Woohoo! One more student off the delinquency Report....Now that's what u call TEAM WORK!

[redacted]

Student Loan Counselor

Default Prevention Team

[redacted]

Confidential KHE 369139

Kaplan Higher Education Corporation
Document 85, Page 1

The Keiser School, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Keiser	Document 1	KU 0000011683	4
Keiser	Document 2	KU 0000011687	12
Keiser	Document 3	KU 0000025812	1

Keiser University – Student Relationship Management Program

The Administration's focus on post-secondary education, the continued growth in enrollment caused by the obvious need to serve a population that is generally under-served by traditional public and not-for-profit schools has increased Keiser University, ("University") role as one of the premier educational institutions in the southeastern United States.

As part of our responsibility to ensure that students not only get a best-in-class education, the University implemented new programs such as Strategies for Success and contact via i-3 group. At the same time, the University implemented several changes to assist our students in the finance their education and to manage the consequent liabilities by implementing a program to not just avert delinquency or default on the student's Title IV and other educational loans including those financed by the University, but also to help them understand and handle them.

The program related to managing college financing and loans focused on one primary goal – **prevent delinquency rather than avert default.** The University believes that this Student Relationship Management (SRM) program implemented through internal and external resources represents the most unique program of its kind among for-profits and the University leadership is constantly promoting this approach based on just our initial results. Since implementation, the University has

- Made 269,000 telephone calls to contact its current and former students who graduated between 2008 and April 2010;
- Contacted and assisted over 7,400 students with their Title IV loans out of a total population of 16,000 students.

Currently the University reaches students through personal on-campus visits, print and electronic media, and telephone calls. This ensures full information and understanding to the students on handling their financial aid.

The SRM program includes the following:

1. Use of an third party supplemental service provider to contact and counsel all University students from the time they enroll in the University;
2. Increasing contact from grace period to avert delinquency instead of curing it through providing financial literacy information, counseling, and assistance;
3. Implementation of various tools such as Web Chat and Online Budgeting Tools and other print and electronic media to all students to assist them in understanding and handling their obligations
4. Implementation of a student survey to understand their problems with understanding financial aid; researching better contact methods and media that the students relate.

The Keiser School, Inc.
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5. Hiring a third party servicer to handle delinquent non-Title IV receivables and ensuring that students are encouraged to make reasonable and affordable repayment plans on these non-guaranteed obligations.

The various programs that were implemented some of which are still evolving based on student feedback provided the following results:

1. Keiser University's draft cohort default rate (Draft CDR) for the 2008 cohort is at 10.1 percent; a 16 percent improvement from the 2008 CDR of 12.0 percent;
2. Keiser University's 2009 two year CDR is anticipated to be less than 9 (nine) percent when it is published by the Department in October 2010, a full 25 percent less than the 2008 CDR;
3. The University was awarded the **2010 Excellence in Debt Management Award** by USA Funds for its on campus and post-graduation efforts at contacting and informing students to help them reduce delinquency and avert default.

SRM PROGRAM DETAILS

The University decided to ensure that students are provided full access to not only the internal financial aid employees and student counselors, but also to have access to our supplemental third party servicer called The i3 Group. The plan was to provide a free service to students so that they can fully understand their rights and responsibilities. The students are actively contacted by the vendor who is fully trained in providing services in accordance with the University's policies, procedures and overall philosophies. The contact occurs at various stages, as outlined below:

In-School Period – The students are introduced to the free services provided through the University by the i3 Group. The student's current contact information is updated and the student is provided with contact information for a counselor at i3.

Grace Period- The primary purpose of these contacts is to introduce i3 to the student and inform them that our services are provided them by Keiser University if not previously contacted. The student undergoes an information session over the phone regarding repayment and the rights and responsibilities related to the Title IV loan and how repayment impacts creditworthiness and other aspects. Information includes use of NSLDS and various other financial tools available on line and via counselors at i3 is provided.

Current in Repayment - The primary purpose of these contacts is to introduce i3 to the student and inform them that our services are provided them by Keiser University if not previously contacted. An update of all contact information for the student is completed as well as providing the student with i3 contact information. Information includes use of NSLDS and various other financial tools available on line and via counselors at i3 is provided

Delinquent – The primary purpose for these contacts is to communicate the loan status to the student. The student is provided information on rights and responsibilities; overview of servicer and guaranty agency roles and responsibilities; issues related to employment, an introduction to NSLDS and how the student can use it to track all their loans. Conference calls are made to the servicers to either reduce the delinquency with payments, or to find a temporary solution (deferment or forbearance) if the student is either unable to pay, or unable to pay the entire amount delinquent. Follow-up appointments are made to ensure that all payments and applicable paperwork is completed to bring the account current.

Serious Delinquent (240 days delinquent or greater) - The primary purpose for these contacts is to inform the student of the risk of default and the importance of immediate action. Payments may be required to qualify for temporary solutions to their delinquency. All options are discussed, as well as the ramifications based on their choice. A conference call is made to their loan servicer to determine final type of resolution.

Default – The primary purpose for these contacts is to inform the student of their current loan status. Furthermore, it is to educate the student of the actions that will possibly be taken against them based on the default. Counseling on the Loan Rehabilitation Program and reasonable and affordable payments is completed. The current guarantor is contacted to establish a repayment agreement to rehabilitate the loan. If the account is placed with a collection agency, a conference call with the collection agency is made with the i3 Counselor working with the student to establish a reasonable and affordable payment arrangement. Monthly follow-up appointments are made to confirm payment is made and that all contact information is current on file.

TOOLS

All University students receive various types of mailers from i3 based on their loan status and whether there has been previous contact with the student. These mailers are used to generate a call to a student services specialist or to direct them to the i3 website for additional information. The mailers are designed to define the association between the University and i3, as well as to let the students know that i3 is not a collection agency, but a free service provided to find solutions to avoid delinquency and default.

The following are the mailers sent to students:

Postcards- The postcards sent to the student include both the i3 logo and the institutions logo for clear identification of the source. Nothing referencing student loans appears on the postcard. Contact information for the i3 group and its website are provided.

Brochures- The brochures sent to the students outline their rights and responsibilities, as well as the consequences of default. The brochures include the logos of i3 and the institution to clearly identify the relationship and source of the mailer. Contact information for i3 and its website are provided.

Delinquency letters – Students not current on their loans receive a letter outlining their current status and the approximate days delinquent. Also provided are the guarantors of their loans. Including is a definition of the relationship between i3 and Keiser and the contact information for i3 and its website.

Loan Rehabilitation letter – This letter is sent via Federal Express or through mail to students who have defaulted on their loans to inform them of their loan status. Additionally, the letter reassures them that there are still solutions available to them to resolve their debt. The relationship between Keiser and i3 is defined and contact information provided.

WEB BASED TOOLS

The i3 website is another tool to provide information to students. Included on the website are key links for student loan borrowers such as:

- NSLDS, ED.gov
- Financial planning tools and budgeting calculators;
- Deferment forms for various servicers including Direct Loans;
- Employment search and staffing companies in the entire Southeastern United States;
- Telephone numbers to servicers and guaranty agencies;
- Web-chat sessions that the student can use without having to speak with anyone in

Keiser University

Training Manual

Default Aversion

Default Management – Phase I

2008 Cohort

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Overview

Our goal is to bring the account to a current status through collection of the full past due amount, partial payments to reduce the delinquency or a combination of payments, forbearance, or deferment time. All accounts are pre-default. Strong emphasis is placed on claims aversion. Standard procedure for the loan is to default anything over 270 days past due. Because we are working on behalf of the school, we will not be taking payments directly from the borrowers. All discussion in regard to payments will lead to a conference call with the lender so the borrower can make their payments. All forbearance and deferment forms will be received by i3 group and forwarded to the lender/servicer and Keiser University.

Goals

Our goal is to cure each loan through cash payments, deferment or forbearance. This is a "cure" program. Loans need to be cured prior to reaching 270 days delinquent. Our objective is to obtain "best in class default aversion" by curing and maintaining a cohort default level of less than 13%.

Knowledge

1. The ***lender*** is the bank or other financial institution, where the borrower obtained the loan.
2. The ***servicer*** is an organization that processed payments, deferments, forbearances, and other correspondence for the loan.
3. The ***guarantor*** is an organization that used federal money to reimburse lenders for defaulted loans.

Loan Types

a. Stafford Student Loan (SSL) or Guaranteed Student Loan (GSL)
   1. Have six month grace period
   2. Interest subsidy benefit. Government pays interest while in school, during grace period, and any authorized deferment period.

b. Supplemental Loan for Student (SLS)
   1. No grace period
   2. No interest subsidy benefit

c. Consolidation Loan
1. Borrower with over $5000 in total guaranteed student loan (SSL, SLS,) can get loans consolidated.

The Lender Requests Assistance (LRA) is a notice that the lender files with guarantor when the loan is 120 days delinquent. Once a loan is brought current the lender is required to cancel the LRA.

Department Specifics
(See additional definitions in glossary section.)

- SIF are not taken on any account.
- All accounts in repayment are placed at i3 group. Default proceedings start at 270 (9 months), accounts will stay in i3 group until a claim is filed or when the loan reaches 360 days (12 months) delinquent.
- Borrowers are reported to the Credit Bureau 90 days from the delinquency date. (Servicer) reports the original loan amount, original disbursement date, current balance of each loan, and status of loan including delinquency and when loans are completely repaid by borrower or guarantor.
- Minimum payment plus late charges will take 30 days off delinquent days.
- Payments received are first applied to late fees, interest and then principal.
- For 10-day payoff, this amount includes all accrued interest plus 10 days of future interest.
- If borrower mailing payments to (servicer), payment needs to be sent 3-5 business days prior to due date.
- Internet payments take a minimum of 2 days for (servicer) to process.
- Payments under forbearance can be done, however the payments are applied to interest and collection fees then principal.

FAQ

What is delinquency?

Delinquency is the failure to make monthly loan payments on time as scheduled. Loans are considered to be delinquent when one payment is missed.

Why is delinquency bad?

Delinquency can be reported to all national credit bureaus and could impact financing any future purchases, such as home or automobile. All payments for student loans are listed on credit reports. Borrowers are also charged late fees. Borrowers are subject to default if payment obligations are not met.

What is default?

Default is when a borrower is delinquent for 270 days.

Why is default so serious?

Loan default can have long-lasting or permanent consequences. If a borrower is delinquent and defaults on their loans:

- Default can be reported to all national credit bureaus and could impact financing of any future purchase, such as home or automobile.
- The cost of the loan can increase with the addition of late fees and other charges.
- Borrowers can lose their entitlements to deferments or forbearance options.
- Borrowers can lose their eligibility for future student financial aid.
- Borrower's wages can be garnished.
- Borrowers IRS refunds can be seized by The Department of Education.
- Borrowers can be sued for the balance of their loan.

Primary Talk Off

Hello, my name is _________ I am calling regarding the student loans you received while attending Keiser University. Our records indicate that your student loan is currently over 120 days delinquent. Are you aware that once you reach 270 days delinquent your loans will fall into default? ……… PAUSE

There are a number of consequences once your loan(s) fall into default, such as … (Go over a few from list below).

Consequences of default

1. Full balance of the loan due immediately.
2. You will be charged collection fees.
3. You may be eligible for administrative wage garnishment.
4. The Government will look to intercept your tax returns (tax offset).
5. Your Credit Bureau Report will reflect a defaulted student loan.
6. The balance will continue to increase as there is no statute of limitations on student loans.
7. Professional licenses may be denied for renewal,
8. No Title IV funding for additional schooling will be available
9. Grades and transcripts may be withheld.
10. Immediately lose the privileges of forbearances/deferments and minimum monthly payments.

Obviously catching up on your payments is the best option for you to bring your account current. However, this is not your only option. I am sure you're getting numerous calls from your lender and/or collection departments regarding re-payment of your loan(s). Your lender's main objective is to bring your loan current and avoid default by paying the past due amount. Because the lender is more concerned with recovering their funds, they might not have given you all of your available options. I would like to take a moment and describe the other options available to you that do not require you to make a payment.

As you were instructed in your exit interview you have many deferment and forbearance options available to you that will place your loan payment on hold until you are able to resume your monthly payments. This is your legal right when borrowing Federal Stafford loans.

Have you, in the past, put your loan into a forbearance state?

If yes; for how long was your forbearance?
If less than 12 months; same as below
If no; by simply contacting your lender/servicer you can make a request that can last up to 12 months. By doing so you would remove the current risk of default and have an opportunity to improve your financial situation so you can make your scheduled monthly payments.

Payment vs. Forbearance

If the borrower is unable to commit to any monthly payments, is eligible for forbearance and is interested in the forbearance option, first go over the benefits of payments vs. forbearance. Below is the pro's of payments and the con's of forbearance:

Cash

- Paying down your loan balance
- Account remains current
- Interest does not capitalize
- Credit report remains in good standing
- Regular on time payments makes you eligible for interest rate reductions
- Your loan is not assessed late charges or collection fees

Forbearance

- Increases your loan balance
- Interest is capitalized
- Extends the life of your loan
- Can have a negative effect on credit report
- Limited amount of time available

Disputes

It is not uncommon for borrowers to dispute their student loans. Many times borrowers are not satisfied with their education; they did not finish their course or claim bankruptcy. Per the Master Promissory Note (MPN) the following terms apply:

Loan cancellation- I understand that the terms of a full or partial loan cancellation depends on when I request the cancellation.

- I may cancel all or part of my loan by informing my school within 14 days after my school sends me a disbursement notice or by the 1st day of the schools payment period, whichever is later.
- Any time within 120 days of disbursement, I may pay back all or part of my loan. The loan fees will be reduced or eliminated in proportion to the amount returned.

Loan Discharge

- My loans will be discharged if documentation of my death is submitted to my lender.
- If my physician certifies that I am totally and permanently disabled. I may not receive a discharge due to total and permanent disability based on a condition that existed before I applied for that loan, unless a physician certifies that the condition substantially deteriorated after the loan was made.
- My loan will not automatically be discharged in bankruptcy. In order to discharge a loan in bankruptcy, I must prove undue hardship in an adversary proceeding before the bankruptcy court.
- The lender, guarantor, nor the Department of Education vouches for the quality or suitability of the academic programs offered by participating schools. I must repay the loan even if I do not complete my education, I am unable to employ in my field of study, or I am dissatisfied with the, or do not receive, the education I paid for with the loans.

If the borrower is disputing any of the mention above, advise them of the Borrowers Rights and Responsibilities Statement listed in the master promissory notes, and advise of the default consequences. Make the borrower aware that they should make payments while disputing to avoid default.

Bankruptcy

- If the debtor filed bankruptcy (chapter 7) before 1998, they are able to have the loan discharged. However, their account must have been in **active repayment** (meaning no forbearance or deferment time used at all) for **seven years** prior to the bankruptcy.

- Most (99.9%) of loans will not qualify for discharge under bankruptcy.

- SM puts your account in a bankruptcy claim status until your loan is discharged. Sometimes it can take years to complete. However, the account does accrue interest while in a bankruptcy status.

Deceased Information

- Servicer needs the **original** death certificate for the guarantor, the one with the raised seal
- Also required is the city, state, date of death, hospital or funeral home that handled the matter and the contact person.
- That should be mailed to i3 group and forwarded to the servicer.

About i3 Group

The i3 Group provides Supplemental Default Aversion Services on behalf of colleges and universities and supplement the services provided by the Lender or Guaranty Agency to the student borrower.

Our mission is to help students understand the consequences of default and avert it. Our Default Aversion Counselors are trained to understand each student's specific issue and to help them navigate the myriad of forms, rules, and regulations that will help keep the loans from becoming more seriously delinquent or even default.

THIS IS A SERVICE TO YOU FROM KEISER UNIVERSITY.

YOUR DEFAULT AVERSION COUNSELOR CAN BE REACHED AT

CALL TODAY AND AVOID DEFAULT.

The information contained in this brochure is for informational purposes and is not a comprehensive guide. It does not replace any of the provisions of the terms of your student loan agreements. The advice provided here is intended as a service to the student and does not constitute legal opinion.

i3 group
Intel, Inform, Innovate

YOUR FEDERAL STUDENT LOAN IS SERIOUSLY DELINQUENT.

AVOIDING DEFAULT IS EASY!

CALL TODAY!

AVOID DEFAULT TODAY!!

FACTS ABOUT YOUR FEDERALLY GUARANTEED STUDENT LOAN

1. YOUR STUDENT LOAN IS A LOAN, NOT A GRANT. **IT MUST BE REPAID.**
2. INTEREST ACCRUES ON YOUR STUDENT LOAN.
3. WHEN THE 6-MONTH GRACE PERIOD ENDS, YOU MUST START REPAYMENT OF YOUR LOAN.
4. DEFAULT MEANS THAT YOU HAVE DEFAULTED ON A FEDERAL LOAN. YOU WILL BECOME LIABLE FOR ACTIONS AVAILABLE TO THE FEDERAL GOVERNMENT FOR COLLECTION.

YOUR RIGHTS AND RESPONSIBILITIES

1. YOU HAVE THE RIGHT TO **DEFERMENT** AND **FORBEARANCE**.
2. TO QUALIFY, YOU MUST ACT TIMELY AND GET APPROVAL FROM THE LENDER/SERVICER.
3. YOU HAVE THE RIGHT TO LOAN CONSOLIDATION & REHABILITATION.

EXPLANATION OF TERMS

DEFERMENT – IS A TEMPORARY POSTPONEMENT OF PAYMENTS FOR REASONS SUCH AS BEING BACK IN SCHOOL OR MILITARY SERVICE.

FORBEARANCE – IS A TEMPORARY POSTPONEMENT OF PAYMENTS FOR REASONS SUCH AS UNEMPLOYMENT AND OTHER FINANCIAL HARDSHIP.

SOME CONSEQUENCES OF DEFAULT

1. **NO MORE PAYMENT ARRANGEMENTS** - ENTIRE BALANCE BECOMES DUE IN FULL.
2. **NO MORE DEFERMENT & FORBEARANCE.**
3. **CREDIT BUREAU REPORT** - DEFAULT IS REPORTED TO THE 3 MAJOR CREDIT BUREAUS (EXPERIAN, EQUIFAX, AND TRANS UNION).
4. **NO MORE FEDERAL LOANS** - YOU ARE NO LONGER ELIGIBLE FOR ANY OTHER FEDERAL LOANS OR GRANTS INCLUDING VA OR FHA HOME LOANS.
5. **WAGE GARNISHMENT** – IF YOU ARE EMPLOYED, UP TO 25 PERCENT OF YOUR WAGES CAN BE GARNISHED WITHOUT A COURT ORDER.
6. **LITIGATION** – YOU MAY BE SUED FOR REPAYMENT WITH LIENS PLACED AGAINST YOUR ASSETS.
7. **NO STATUTE OF LIMITATIONS.**
8. **FEDERAL TREASURY OFFSET** - YOUR STATE AND FEDERAL TAX REFUNDS AND OTHER FEDERAL PAYMENTS WILL BE WITHHELD UNTIL THIS LOAN IS PAID IN FULL.
9. **FEES & COSTS** - UP TO 25 PERCENT IN COLLECTION FEES CAN BE ADDED TO THE BALANCE.
10. **ACCOUNT REFERRED TO COLLECTION AGENCIES.**

YOU CAN AVOID DEFAULT TODAY BY TAKING SOME SIMPLE STEPS
CALL [illegible] Group's Default Aversion Counselors toll free

DO NOT JEOPARDIZE YOUR FINANCIAL FUTURE!

KU 0000011698

i3 group 2009 Cohort Work Activity

Account Age	Letters (By Days)	Emails (By Days)	Calls (by call type)	Objective	Letter/Email Content
Grace Period	60, 120	30,90,150	No Calls Until IVR at 160	Contact student to get current contact information as well as to confirm student in position to pay when repayment begins	Introduction to i3 group; reminder when repayment begins; request for current contact information via call or e-mail
0-30	1	15	IVR; predictive dialer	Leave message to encourage student to call in to confirm current contact information as well as to ensure student understands loan is in repayment and first payment late	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
31-60	31	45	IVR; predictive dialer	Leave message to encourage student to call in to confirm current contact information as well as to inform student that loan is delinquent at least one payment	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
61-90	61	75	IVR; predictive dialer	Leave message to encourage student to call in to confirm current contact information as well as to inform student that loan is delinquent at least two payments	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
91-120	91	125	Dialer Campaign Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan in delinquent at least three payments/counsel on forbearance/deferrment	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
121-150	121	155	Dialer Campaign Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan is delinquent at least four payments. Initiate conference call to servicer to "cure" account	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
151-180	151	185	Dialer Campaign; Skip Waterfall; Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan is delinquent at least five payments. Initiate conference call to servicer to "cure" account.	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
181-210	181	215	Dialer Campaign; Skip Waterfall; Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan is delinquent at least six payments. Initiate conference call to servicer to "cure" account.	Introduction to i3 group; reminder that repayment started and payment late; request for current contact information via call or e-mail
211-2[illegible]0	[illegible]	245	Dialer Campaign; Skip Waterfall; Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan is delinquent at least seven payments. Initiate conference call to servicer to "cure" account.	Introduction to i3 group; URGENT reminder that repayment started and payment late; request for current contact information via call or e-mail
[illegible]	241	270	Dialer Campaign; Skip Waterfall; Manual Skip Effort	Contact student to get current contact information as well as to confirm student understands loan is delinquent at least eight payments. Initiate conference call to servicer to "cure" account.	Introduction to i3 group; URGENT reminder that repayment started and payment late; request for current contact information via call or e-mail

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KEISER UNIVERSITY LOAN INFO FROM 01/01/2010 TO 06/30/2010

Quarter	loans originated#	Origination fees$	Total Outstanding Loan#	Total principal$	Average loan amount per student$	Average interest rate %	Highest interest rate %	Lowest interest rate %	90 day delq#	90day delq %	120 day delq#	120 day delq %	180 day delq#	180 day delq %	Loan default#	Loan default Rate %	Closed Loan# #	Total Amount Originated$
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Note

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Lincoln Education Services Corporation			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Lincoln	Document 1	LESC0000145	1
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Lincoln	Document 3	LESC0002053	4
Lincoln	Document 4	LINC0000001	4
Lincoln	Document 5	LINC0000044	4
Lincoln	Document 6	LINC0000087	5
Lincoln	Document 7	LINC0000098	2
Lincoln	Document 8	LINC0000130	6
Lincoln	Document 9	LINC0000264	6
Lincoln	Document 10	LINC0001399	10
Lincoln	Document 11	LINC0001436	38
Lincoln	Document 12	LINC0088022	3
Lincoln	Document 13	LINC0109028	4
Lincoln	Document 14	LINC0121064	6
Lincoln	Document 15	LINC0130351	1

LINCOLN
EDUCATIONAL SERVICES

Part II.11

All schools are given an annual target for tuition increases of 3% to 4% in order to cover increases to salaries, rent and other operating costs. The executive directors then review each program and make individual adjustments to each program while keeping the goal in mind but also adjusting for market conditions or changes to program design which may result in a higher or lower increase. In some years tuition rates are decreased. As a company our annual average tuition increase has been 3.6% over the past 4 years.

For additional information on tuition increases, please see schedules provided in our response to request #10.

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 25th day of February, 2009, between GENERAL REVENUE CORPORATION ("GRC"), and ~~LINCOLN EDUCATIONAL SERVICES~~ (LINCOLN).
LINCOLN TECHNICAL INSTITUTE, INC.

WHEREAS, LINCOLN and its subsidiaries operate post-secondary educational institutions ("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, LINCOLN 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 LINCOLN 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 LINCOLN is a New Jersey corporation with its principal place of business at 200 Executive Drive, West Orange, NJ 07052. 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, LINCOLN 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. 668.183(b) (each a "Borrower", and collectively "Borrowers"), for each specific Cohort year as being serviced by GRC, and GRC shall provide the applicable Services (as defined below) with the goal to prevent Accounts from entering into default, and to minimize LINCOLN 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 LINCOLN 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,

VI. FEE FOR SERVICES:

LINCOLN shall pay GRC a one-time placement fee (the "Fee") per Account upon the designation of such Account in accordance with Article II of this Agreement as follows:

A. For those accounts in Fiscal Year 2008-2009, LINCOLN shall pay a one time Placement fee per borrower of $38.50

B. For those Accounts in other Fiscal Year Cohorts after the Fiscal Year 2009 Cohort, LINCOLN shall pay a one-time placement Fee per Borrower, per Cohort year of $38.50.

VII. REPRESENTATIONS AND WARRANTIES OF GRC:

A. GRC is duly organized, validly existing and in good standing under the laws of its state of incorporation and is duly qualified to do business, and is in good standing in every jurisdiction in which the nature of its business requires it to be so qualified. GRC has full corporate power and authority to enter into this Agreement and to carry out the provisions of this Agreement. GRC will comply with the laws of each state to the extent necessary to perform its obligations under this Agreement.

B. This Agreement and all other instruments or documents to be delivered hereunder or pursuant hereto, and the transactions contemplated hereby, have been duly authorized by all necessary corporate proceedings of GRC.

C. The execution and delivery of this Agreement by GRC hereunder and the compliance by GRC with all provisions of this Agreement do not conflict with or violate any applicable law, regulation, or order and do not conflict with or result in a breach of or default under any of the terms or provisions of any contract or agreement to which GRC is subject or by which it or its property is bound, nor does such execution, delivery, or compliance violate the by-laws or articles of incorporation or formation of GRC.

D. This Agreement constitutes a legal, valid and binding obligation of GRC enforceable in accordance with its terms, except as enforceability may be limited by bankruptcy, insolvency, reorganization, or other similar laws affecting the enforcement of creditors' rights generally and by equitable limitations on the availability of specific remedies, regardless of whether such enforceability is considered in a proceeding in equity or at law.

E. There are no proceedings or investigations pending or, to GRC's knowledge, threatened against GRC, before any court, regulatory body, administrative agency or other tribunal or governmental instrumentality having jurisdiction over GRC or its properties (i) asserting the invalidity of this Agreement, (ii) seeking to 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 GRC of its obligations under, or the validity or enforceability of, this Agreement or (iv) that could have a material adverse effect on the Loans.

LINCOLN TECHNICAL INSTITUTE

9191 Torresdale Avenue, Philadelphia, Pennsylvania 19136
215/335-0800

ENROLLMENT AGREEMENT

Your Program Is Checked Below:

[ ] DP 105- AUTOMOTIVE TECHNOLOGY
DAYS: 30 Hrs. P/Wk - 52 Wks.
EVES: 16 Hrs. P/Wk - 105 Wks.
Total Instructional Hrs.: 1560
13 Courses - 120 Hrs. P/Course
Total Semester Credit Hours:
62 Days **WITHOUT** INTERNSHIP OPTION
59 Days **WITH** INTERNSHIP OPTION
62 Evenings
Graduation Award - Diploma

[ ] DP 106- AUTOMOTIVE MECHANICS
DAYS: 30 Hrs. P/Wk - 24 Wks.
EVES: 16 Hrs. P/Wk - 45 Weeks
Total Instructional Hrs.: 720
6 Courses - 120 Hrs. P/Course
Total Semester Credit Hours: 28.5
Graduation Award - Diploma

[ ] AS 204 - AUTOMOTIVE SERVICE MGT.
DAYS: 30 Hrs. P/Wk - 64 Wks.
Total Instructional Hrs.: 1920
16 Courses - 120 Hrs. P/Course
Total Semester Credit Hours:
78.5 Days **WITHOUT** INTERNSHIP OPTION
75.5 Days **WITH** INTERNSHIP OPTION
Graduation Award - Associate in Specialized Technology Degree

INTERNSHIP OPTIONS (ONLY DAY STUDENTS)

[ ] AUTOMOTIVE TECHNOLOGY
59 Semester Credit Hours

[ ] AUTOMOTIVE SERVICE MANAGEMENT
75.5 Semester Credit Hours

____
Student Signature

The listing of credit hours is not meant to imply that credits can be transferred into college or other private career school programs. Transfer credits are at the sole discretion of the receiving school.

Days of Attendence ______________________

Hours of Attendence ____________ to ____________

STUDENT NAME *(please print)*

Last Name	First Name	Initial
ADDRESS		
City	State	Zip
Telephone Number		
Email Address		
Social Security Number		
Start/Orientation Date		
Scheduled Completion Date		

(FOR SCHOOL USE ONLY)

Approved ( )	Disapproved ( )
School Official	Date
Acceptance Letter Mailed:	
Date	By Initial
Admissions Representative	
Enrollment Date	

CHECK IF STUDENT NEEDS HOUSING ☐

THIS AGREEMENT made and entered into between LINCOLN TECHNICAL INSTITUTE. Philadelphia. Pennsylvania, hereinafter referred to as the SCHOOL. and the STUDENT. whose name appears on PAGE ONE of this AGREEMENT.

The STUDENT will be given a reasonable extension of time to report in case of illness, or any Act of God that would necessitate a delay in starting. but cannot begin a new course beyond the third academic day of class.

The SCHOOL agrees to provide instruction for the total number of hours comprising the program described on PAGE ONE. At the conclusion of the program. provided all specified requirements have been met, the STUDENT will be awarded an Associate in Specialized Technology Degree or a Diploma. Graduation Requirements: Successfully complete all required courses within a maximum of one and one half (1.5) times the planned program length. Achieve an overall grade point average of 2.0 (C, 70%). In addition to the minimum GPA. the total number of credit hours as stated in the School Catalog must be completed and the student must not be indebted to the school and not be on probation.

APPLICANTS with previous experience or formal training in the field for which they have elected to enroll may be granted credit toward the completion of the program based on an evaluation of their experience in that field. If credit toward the completion of the Program is granted. the applicant will be advanced to the highest level for which he/she can qualify. not to exceed 50% of the Program. For details regarding testing and testing fees. contact the School's Director of Education. Appointment for Advanced Standing Tests must be scheduled prior to starting classes. Tuition will be adjusted accordingly.

The SCHOOL is relieved and released of all claims by the STUDENT that may arise as a result of the SCHOOL's inability to perform hereunder as a result of an Act of God. strike or any other matter or thing beyond the control of the SCHOOL.

Failure to maintain satisfactory progress or to abide by the schools rules and regulations, may subject STUDENT to immediate termination from the SCHOOL. at the option of the SCHOOL. STUDENTS who are terminated will be governed by the same REFUND POLICY as STUDENTS who withdraw. The School reserves the right to limit re-entries.

The SCHOOL reserves the right to alter hours of attendance and curriculum content or class starting dates when deemed necessary Such changes will not alter the program costs or REFUND POLICY stated in this AGREEMENT. If conditions beyond the control of the SCHOOL require postponement of a starting date, or temporary suspension of classes, appropriate adjustment will be made to provide STUDENTS all of the Instruction to which they are entitled under the terms of this AGREEMENT. STUDENTS who have enrolled but have not started attending school will. upon request, be issued a refund of monies paid if postponement of classes extends beyond the next class starting date.

A STUDENT will be allowed to repeat one failed course at no additional tuition charge provided the student graduates and providing the repeat will not prevent the student from completing the program in the maximum time permitted by the SCHOOL'S Satisfactory Progress Policy.

The STUDENT shall have the right to terminate training at any time at his/her option by giving written notice to the SCHOOL office. If the STUDENT withdraws, or is terminated by the SCHOOL, all unearned tuition will be refunded according to the REFUND POLICY in this AGREEMENT.

The SCHOOL CANNOT GUARANTEE EMPLOYMENT. The STUDENT may avail himself/herself of the SCHOOL'S Employment Assistance Service during training and after graduation at no additional cost.

The STUDENT understands that absence from a regularly scheduled class DOES NOT relieve him/her of tuition liability.

It is further understood and agreed that this AGREEMENT constitutes the entire contract between the parties and that no representations other than herein contained have been made. Any alterations. cancellations or revocations of this agreement, not otherwise provided herein. must be in writing and signed by the STUDENT and the School Executive Director. The School Executive Director is the individual at the school to whom questions or concerns may be directed regarding the schools satisfying the terms of the Enrollment Agreement.

Any controversy or claim arising out of or relating to this Agreement, or breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction.

Notwithstanding the foregoing arbitration provision, in the event that Student's account becomes delinquent, the School may, at its election, seek to collect the sums due under this Agreement in any court of competent jurisdiction rather than through arbitration. Any election by the School to utilize court proceedings rather than arbitration for collection on sums due under this Agreement is not, and shall not be deemed to be, a waiver of the right to demand arbitration of any other controversy or claim arising out of this Agreement.

LINCOLN TECHNICAL INSTITUTE does not charge interest on installment payments while the STUDENT is still in SCHOOL. In case of Federal Financial Aid, the appropriate agency document governs pay-backs and any interest charged will be in accordance with the regulations as established by the U.S. Department of Education and/or "Appropriate Governmental Agencies".

This SCHOOL is licensed by, and this ENROLLMENT AGREEMENT complies with the Rules and Regulations of, the State Board of Private Licensed Schools. Questions or concerns that are not satisfactorily resolved by the School Executive Director or by other School officials may be brought to the attention of the State Board of Private Licensed Schools, Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA. 17126-0333.

The administration of this school is able to address all student matters. If in the event a student requires further assistance, student can contact the corporate headquarters – Lincoln Educational Services Corporation, 200 Executive Drive, Suite 340, West Orange, NJ 07052. Phone (800)806-1921.

NOTICE

ANY HOLDER OF THIS CONSUMER 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.

CANCELLATION AND REFUND POLICY

1 CANCELLATION PRIOR TO STARTING CLASSES:
All monies will be refunded in full under any one of the following conditions:

- a Rejection of the Enrollment Agreement by the SCHOOL
- b. Receipt by the SCHOOL, within five (5) calendar days of the contract signing, of written notification that the STUDENT wishes to cancel A request for cancellation which is not made in writing shall be coofirmed in writing by the STUDENT within an additional period of five (5) calendar days. The SCHOOL may retain all of the non refundable fees after five (5) calendar days or after ten (10) calendar days absent written confirmation, where required If the applicant is a minor, the cancellation notice must be signed by a parent or guardian (The postmark date will be effective date of cancellation.)

2 CANCELLATION AFTER FIVE (5) DAY PERIOD OR STARTING CLASSES:

- a. After the five (5) day period mentioned in Paragraph 1b, the school is entitled to keep the $25 Application Fee and $100.00 of the Registration Fee.
- b. After the STUDENT starts SCHOOL, the SCHOOL will refund tuition and fees according to the following schedule.

RETURN OF TITLE IV FEDERAL STUDENT AID

Federal regulations regarding repayment of Federal Financial Aid has changed the formula for calculating the amount of aid a STUDENT may retain when a STUDENT withdraws. STUDENTS who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for Federal Aid recalculated based on the percentage of the term completed, which shall be calculated as follows:

$$\frac{\text{\# of calendar days completed by student}}{\text{total \# of calendar days in term}}$$

The total number of calendar days in a term excludes any scheduled breaks of 5 days or more.

If a student is entitled to a post-withdrawal loan disbursement, the borrower must respond to the school's notice of the intended disbursement within 14 days.

Please note that students are responsible for any balance owed to Lincoln Technical Institute as a result of the repayment of Federal aid funds.

STATE REFUND POLICY

If a student enrolls and withdraws or discontinues after the term, semester or quarter has begun but prior to completion of the term, semester or quarter, the following minimum refunds apply:

(1) For a student withdrawing from or discontinuing the program during the first 7 calendar days of the term, semester, or quarter, the tuition charges refunded by the school shall be at least 75% of the tuition for the term, semester or quarter.

(2) For a student withdrawing from or discontinuing the program after the first 7 calendar days, but within the first 25% of the term, semester or quarter, the tuition charges refunded by the school shall be at least 55% of the tuition for the term, semester or quarter.

(3) For a student withdrawing or discontinuing after 25 % but within 50% of the term, semester, or quarter, the tuition charges refunded by the school shall be at least 30% of the tuition.

(4) For a student withdrawing from or discontinuing the program after 50% of the term, semester or quarter, the student is entitled to no refund.

(5) For refund computations, a term, semester or quarter may not exceed 18 weeks.

*** Plus charges for materials fees and (if purchased from the School) tools.**

- a. The calculations of refunds will be based on the effective date of termination.
- b. Refunds will be processed and sent to the pupil no later than 30 days after the school determined withdrawal date. All other refunds (i.e; FFELP, FDSLP, etc.) will be issued inaccordance with applicable State and Federal mandates.
- c. Students who have not visited the school facility priur to enrollment will have the opportunity to withdraw without penalty within three days following either the regularly scheduled orientation date, as appropriate, or following a tour of the school facilities and inspection of equipment.
- d. Special cases. In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the school shall make a settlement which is reasonable and fair to both parties.
- e. The policy of Lincoln Technical Institute is to distribute the proceeds of refunds to the origination source in the following order, up to the net amount disbursed: 1 - Unsubsidized Federal Family Education Loan (FFEL) / Direct Stafford Unsubsidized Loan; 2 - Subsidized Federal Family Education Loan (FFEL) Stafford Subsidized Loan; 3 - Federal Perkins Loan Program; 4 - Federal Family Education Loan (FFEL) / Direct Graduate Plus Loan; 5 - Federal Family Education Loan (FFEL) /Direct Parent Plus Loan; 6 - Federal Pell Grant; 7 - Academic Competitiveness Grant; 8 - National Science & Mathematics Access to Retain Talent (SMART); 9 - Federal Supplemental Educational Opportunity Grant (FSEOG). The student's eligibility for a state grant and agency funding will be calculated independently of the refund process upon the student's withdrawal from school. If a credit balance still remains after the above process has been completed, the school will honor the student's authorization to reduce their Federal loan obligation. If the school does not possess a Federal loan reduction authorization, the remaining credit balance will be returned to the student.

To obtain a refund of unearned tuition, STUDENTS are requested to complete a Student Withdrawal Request, available from the SCHOOL office.

APPLICATION FEE, MATERIALS FEE, GENERAL FEE, & TOOL REFUND POLICY

The school does not refund any monies for applicatiun fee, general fee or tools for any reason. Any refund due for materials fees will be prorated based on use.

The STUDENT AGREES to the following financial terms subject to the CANCELLATION & REFUND POLICY on PAGE THREE of this Agreement.

Application Fee (Non-Refundable)	$ ______
Registration Fee	$ ______
General Fee *	$ ______
Tot. Tuition (includes books and uniforms)	$ ______
Cash Price (excluding Tools & Materials Fees**)	$ ______
	$ ______
Less Payment Toward Reg. Fee	$ ______
Unpaid Balance of Cash Price	$ ______
Bal. of Fees due on or before Start Date:	$ ______

Finance Charge: NONE
Annual Percentage Rate: NONE

____
(PROGRAM TITLE - NUMBER)

Academic Terms Semester/Trimester/Term (Circle One)	Tuition	FEES Application	FEES Registration	FEES General	TOTAL
One (1)	$ ______	$ ______	$ ______	$ ______	$ ______
Two (2)	$ ______	$ ______	$ ______	$ ______	$ ______
Three (3)	$ ______	$ ______	$ ______	$ ______	$ ______
Four (4)	$ ______	$ ______	$ ______	$ ______	$ ______
Five (5)	$ ______	$ ______	$ ______	$ ______	$ ______
Six (6)	$ ______	$ ______	$ ______	$ ______	$ ______
Seven (7)	$ ______	$ ______	$ ______	$ ______	$ ______
Eight (8)	$ ______	$ ______	$ ______	$ ______	$ ______
TOTALS:	$ ______	$ ______	$ ______	$ ______	$ ______

Please note - Students who elect to pay their full tuition in cash on or before the start of each academic year will receive a 10% tuition discount.

*A one-time, non-refundable General Fee is payable no later than the Class Orientation/Start Date to cover the Administrative Processing fee for student injuries as well as costs of handling I.D. Cards, Parking Permit and the Student Handbook.

The Academic Term Tuition shown above is subject to adjustment each Academic Term. Students are given 60 days notice in the event of an adjustment.

TOOLS & MATERIALS FEES: The SCHOOL provides all major equipment and special tools. STUDENTS are required to provide a basic set of hand tools as needed throughout the program. Estimated Cost of Tools (if purchased from the School) is subject to supplier price changes and sales tax if applicable is shown below each program Materials Fees are charged for consumable supplies as used in the Program.

**Estimated Cost of Tools: $ ____________ Materials Fees: $ ____________

The School works with a number of vendors who supply a variety of products to the School and who may provide benefits, such as commissions and/or discounts to the School as a result of such purchases. The student is under no obligation to purchase such products from the School and always has the option to buy these items from any other outside source of the student's choosing.

Methods of Payment: Total Academic Term Costs are due in advance of each Academic Term. However, if this presents a hardship, please visit the Financial Aid office to determine your eligibility for alternative methods of payment. These may include short term payment plans, long-term payment plans, long-term extended financing plans and/or Title IV financial aid programs. If installment payments are made, a separate contract must be completed and made part of this agreement.

Failure to comply with the payment schedule will be cause for suspension of training. It is further understood that tuition payment liability rests with the STUDENT regardless of source of funds or financial aid which may be available. In the event the STUDENT'S account becomes delinquent, the STUDENT will be responsible for all costs of collection. These include fees, attorney fees, court costs, judgment interest and any other reasonable cost.

The STUDENT also understands that should he/she not start on the scheduled starting date or withdraws prior to completion, he/she may be required to sign a new contract at prevailing rates at the time training resumes.

IT IS FURTHER ACKNOWLEDGED THAT A COPY OF THIS AGREEMENT AND THE CATALOG DESCRIBING THE PROGRAM PREREQUISITES FOR ENROLLMENT AND THE STUDENT COMPLETION AND PLACEMENT STATISTICS HAVE BEEN RECEIVED AND READ BY APPLICANT.

NOTE: A fee of $25.00 will be charged for checks returned due to insufficient funds and/or for late payment of tuition and fees, per occurrence. A $50.00 processing fee may be assessed for student initiated program changes.

I certify that all information I provided about me is accurate and that I have read all 4 pages of this AGREEMENT and will abide by its provisions. I have retained a completely filled-in copy of this AGREEMENT.

BUYER'S RIGHT TO CANCEL

You, the buyer, may cancel this sale at any time prior to midnight of the fifth (5th) calendar day after the date of this transaction, even if instruction has begun. Failure to exercise this option, however, will not interfere with any other remedies against the retail seller you may possess.

"THIS AGREEMENT is not binding until accepted in writing by the SCHOOL."

____
Date Signature of Applicant

____
Date Signature of SCHOOL Representative

IF UNDER LEGAL AGE HAVE PARENT OR GUARDIAN PROVIDE REQUESTED INFORMATION AND SIGN AS INDICATED BELOW.

If Applicant is a minor and a parent or guardian signs this ENROLLMENT AGREEMENT, such signature shall bind such person to all terms herein.

I have read all pages of this AGREEMENT and accept its provisions.

Name in Full - Please Print
____
Address
____
City State Zip
____
Telephone # Relationship to Applicant

____
Date Signature of Parent or Guardian

[redacted]

[redacted]

-----Original Message-----
From: Better Business Bureau R -- Redacted by HELP Committee
Sent: Friday, January 05, 2007 5:41 AM
[redacted]
Subject: BBB Complaint Case#42006975(Ref#58-6023-42006975-4-12200)

Complaint Case #: 42006975
[redacted]

The Bureau has received a complaint from a consumer. This case is NOT being treated as a complaint, but we wanted to inform you of this communication.

Your Better Business Bureau is a non-profit organization dedicated to helping consumers and companies resolve disputes. We encourage you to respond to the consumer and try and resolve the issues presented in the complaint. You can view the details of the consumers complaint by clicking here.

The Bureau is not requesting a written response from you, however, if you choose you may send a letter addressing this complaint for our files. If you send a letter directly to your customer, please send the Bureau a copy of the response. As stated above, the Bureau will not be pursuing this complaint with you. You do not need to contact the Bureau regarding this complaint.

Thank you for your prompt attention to this matter.

Sincerely,
R -- Redacted by HELP Committee
Customer Service Representative
BBB Comaplaint Department
R -- Redacted by HELP Committee

To whom it may Concern:

Recently I received a comment card in the mail regarding my experience at Southwestern College (Franklin, Ohio Campus). My experience there was anything but pleasant. When I signed up I was told several things by the Dean and financial aid. Theses things seemed too good to be true, and it turns out they were. I was led to believe that the loan I was getting was to fund my entire tuition. This was not the truth; myself and many other students were required to take out another loan in the last quarter of our studies. Mine was an additional $400.00.

Education is extremely important to me, so I would have no problem paying for a quality education. I do not feel I was given even a mediocre one at Southwestern. I felt as if I was teaching MYSELF. Many times I was left in a classroom alone, or sent home because I did not have an instructor. Three of my instructors were terminated, and two of the three were involved in criminal activity. I feel this sets a horrible example, it reflects partly on the establishment as well as on the students. I do realize nothing is guaranteed, however I was told I was guaranteed a job after graduation. I was told I would be a certified insurance specialist while in school. I later found out the certification test is extremely expensive, and it requires that you have at least six months experience. I was told what I was paying for my tuition was competitive with other technical schools in my area. I later found out another school within ten miles of me charged half as much for the same program. They also had externship opportunities, as I did not. Also they had modern equipment. I was told the equipment at

Southwestern was the most modern available. When I listed the software I used on my resume, I was told it was "ancient", by several doctors.

Despite all this I attended school everyday, and graduated with a 4.0 grade point average. I am unable to find a job though because I have no experience. I attribute this to the fact that as a coding and billing student, I was offered to externship opportunity. I gladly would have accepted the opportunity that people in the other programs complained about. I took it upon on myself to volunteer at the hospital, when I could, while working full time, to gain experience. I was only able to photo copy in the medical records department. Then I switched to direct patient care, which was also not my field. I contacted several companies in hopes someone would let me at least shadow someone, but I never received one phone call back.

I have done everything I can to find employment in my field, or at least close to it. I have faxed and mailed over fifty resumes. I have also filled out over twenty applications. I was offered help by career services at my school, but they told me nothing I did not already know. I was called for about five interviews, and although I received extremely positive feedback, each time I was passed over for someone with more experience.

I went to school to better my life, and when my loans become due, I will actually be in worse financial shape then I was before I attended school. I wish I would have never attended school at all, and had I known the reputation of the campus here, I would have never signed up. Also because of the geographic location many people who attended the Franklin campus were on public assistance. According to the laws in Ohio many of these people had to either work full time, or be in school full time. These people received full grants, but many did not even finish their first quarters. It does not seem fair that someone who attended school everyday, and graduated with high honors, received no financial aid, and can not find a job. However, someone who did not even want to attend school, or were ordered to, had a full ride, and quit. So, as I write you from my job, a college graduate, making six dollars an hour, I urge you to investigate the Franklin, Ohio campus.

Sincerely,

[redacted]

LINC0000004

Jun 12 2007 11:13AM LINCOLN TECHNICAL SCHOOL 856-384-1063 [redacted]

[redacted]

JON S. CORZINE
Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
New Jersey Board of Nursing
124 Halsey Street, 6th Floor, Newark NJ
www.njconsumeraffairs.gov/medical/nursing.htm

STUART RABNER
Attorney General

STEPHEN B. NOLAN
Acting Director

Mailing Address:
P.O. Box 45010
Newark, NJ 07101
(973) 504-6430

June 8, 2007

[redacted]
LPN Nursing Program
Lincoln Technical Institute
1450 Clements Bridge Road
Deptford, New Jersey 08096

Re: Complaint

Dear [redacted]

The administrative office of the New Jersey Board of Nursing ("Board") received a complaint from [redacted] regarding Lincoln Technical Institute (LTI). In his letter he alleges the following:

- LTI does not have a fulltime director
- The A & P course had no syllabus and the test questions were outdated
- Students were teaching themselves
- Clinical schedule was altered
- Students were tested on materials which they were not taught in class, and
- Other concerns as per the enclosed complaint letter.

Therefore, so that it may adequately consider the allegations of the complaint, the Board is directing that you provide a written response to the above allegations within fourteen (14) days of receipt of this correspondence. Please, provide eight (8) copies of your response to the Board office within the requisite time period.

Your prompt attention and cooperation in this matter is appreciated. Should you have any questions, please contact me at R -- Redacted Monday through Friday between 9:00 a.m. to 5:00 p.m.

Sincerely,
R -- Redacted by HELP Committee

Education Program Development Specialist II

c: R -- Redacted by HELP Committee
Executive Director

[redacted]

May 31, 2007

R -- Redacted by HELP Committee

Executive Director
New Jersey Board of Nursing
P.O. Box 45010
124 Halsey Street, 6th floor
Newark, NJ 07101

Dear Mr. R -- Redacted by HELP Committee

The NJ Board of Nursing recently granted approval to a new PN program at Lincoln Technical Institute (LTI) and I feel that the board may have overlooked a few problems that NJ residents should be concerned about. In fact, I believe LTI lied to the SBN in order to gain approval for this program. Lincoln Educational Services took over the existing PN program from Harrison Career Institute and I was an instructor at LTI during a one-month transitional period. I found the following problems with the organization and the PN program:

1) Lincoln Technical Institute does not have a full-time Director of Nursing with a Master's Degree in Nursing on-site, on campus, on a daily basis. The person who was Harrison Career Institute's DON R -- Redacted by HELP Committee has a full-time job as an advanced practice nurse at Cooper University Hospital and LTI "uses his credentials" (as we were informed during a faculty meeting) to remain open. As of 5/25, they were still advertising for a Director of Nursing (Internet job boards—CareerBuilder, Monster). Because of this, LTI does not comply with your rules that an MN or MSN be present daily. The person actually running the program on a daily basis has a BSN only (R --). The Board wouldn't grant approval to a new school with a part-time BSN director; shouldn't all schools have to follow the same rules?

2) I was hired to teach Anatomy & Physiology. There was no syllabus, no order to the course, and I was given no direction as to how to teach using the "Oklahoma Model." Test questions were outdated. I was told (by Miss R --) to leave the students alone *for hours* to do case studies (I gave them 1 hour) and other instructors left them alone for up to 3 hours at a time on most days. Students even asked me if I was going to "teach"

them anything because they were left alone to teach themselves so often. I was unaware that PN students were able to teach themselves nursing!

3) Clinical experiences are supposed to be from 7AM – 3PM but I was told by other instructors that the students are to be let out by 1PM by having them work through lunch. I disagreed with this and I told them that students should get a lunch break (instructors, too) and should get as much clinical time as possible during their schooling. I was told to follow the "rules" and do what they did even though it shortened their clinical experience by 2 hours per day. Therefore, all LTI students are not completing the amount of clinical time the school says they are. Furthermore, [redacted] told me that I HAVE to give the students time to do their clinical paperwork during clinical, and so they often sat in the lounge watching TV instead of learning how to care for patients. In other schools, I always had my students do their clinical paperwork at home.

4) Students were tested on material they were never taught in class (Neurology, current group of "seniors" that will graduate in August 2007).

5) Lincoln Technical Institute took over the PN program from Harrison Career Institute after Harrison ran into financial aid trouble. I can understand the reasoning behind allowing LTI to continue to teach a group of PN students that were already in the program. We need the potential nurses to help ease the nursing shortage that exists. What I can't understand is why the Board allowed LTI to start a new class in April 2007 when the program did not comply with State Board rules and didn't yet have approval for the program? I'm also hearing that LTI will start another new class in June 2007. I don't believe this school is qualified to start another group, based on the above problems.

Because of these problems, I feel those students are not being prepared properly. If the students don't get the education required, how will they be able to care for patients even if they do somehow, pass their boards?

Thank you for the opportunity to express my feelings. I just want the students to be able to give quality care to all the patients they serve and I want all nursing schools to comply with State Board of Nursing rules.

Sincerely,

[redacted]

NEW JERSEY STATE BOARD OF NURSING
2007 JUN -5 P 3: 23

JON S. CORZINE
Governor

New Jersey Office of the Attorney General
Division of Consumer Affairs
New Jersey Board of Nursing
124 Halsey Street, 6th Floor, Newark, NJ 07102
www.njconsumeraffairs.gov/medical/nursing.htm

ANNE MILGRAM
Attorney General

LAWRENCE DEMARZO
Acting Director

Mailing Address:
P.O. Box 45010
Newark, NJ 07101
(973) 504-6430

September 19, 2007

R -- Redacted by HELP Committee
Director LPN Nursing Program
Lincoln Technical Institute
1000 Howard Boulevard Suite 200
Mt. Laurel, NJ 08054

Dear R -- Redacted by HELP Committee

The Education Committee presented it's review of the complaint from R -- Redacted and the response form Lincoln Technical Institute to the New Jersey Board of Nursing ("Board") during its regular meeting on September 18, 2007.

Based on it's review of the documentation provided, and a favorable site visit to Lincoln Technical Institute on May 5, 2007 by representatives of the Education Committee, the Board voted to close its investigation into this complaint.

Should you have any questions, please contact me at (973) 273-8056, Monday through Friday between 9:00 a.m. to 5:00 p.m.

Sincerely,
R -- Redacted by HELP Committee

Education Program Development Specialist II

c: R -- Redacted by HELP Committee, Executive Director

Lincoln Education Services Company
Document 5, Page 4

ACICS Accrediting Council for Independent Colleges and Schools

750 First Street, NE, Suite 980
Washington, DC 20002-4241
TEL: (202) 336-6780
FAX: (202) 842-2593
www.acics.org

December 12, 2007

ID Code B01254

VIA E-MAIL ONLY

[redacted]
Executive Director
Lincoln College of Technology
2359 Windy Hill Road
Marietta, GA 30067

Dear Ms. R -- Redacted by HELP

Enclosed is a copy of a complaint against your institution from [redacted]. As explained in the *Procedures for Resolving Complaints*, located on the ACICS Web site at *www.acics.org*, the Council is required to review all matters such as this.

Within 21 calendar days of the date of this letter, you must provide a documented written response to the allegations made by this individual. In particular, please focus on the areas of substitute instructors and unprofessional conduct by faculty members. This response should include copies of appropriate materials to support your statements. Please respond on or before **Wednesday, January 2, 2008.**

The Council strongly encourages you to communicate with the complainant to attempt to resolve this matter internally. In the event that you are unsuccessful, the Council urges you to document your attempt(s) and the result(s). Please include any such documentation in your response. The Council also suggests that, in order to foster cooperation, you should consider forwarding a copy of your response to the complainant.

Your immediate attention to this matter will be appreciated. If you have any questions, please contact the Council office.

Sincerely,
R -- Redacted by HELP Committee

Compliance Coordinator

c: [redacted]

Enclosure

4/3/07

To Whom It May Concern:

I, [redacted] have been a student at Lincoln College of Technology @ Marietta, Ga. since 9/11/06. I am writing this letter today to withdraw from your school as per the conversation I had with Ms. R – on 4/2/07. [redacted] had asked me previously to write a letter expressing my dissatisfaction with the school and why I was asking for a 100% refund from the school. [redacted] offered to refund my money for one class, but it's not one class that I have been dissatisfied with. From the very beginning, I have expressed my dissatisfaction with the school altogether. I have done this through the front office as well as on surveys (both written and computer) and things still have not changed nor have they been handled in a proper fashion. I came to this school to get an education and instead I have wasted 7 months of my life.

In my 2nd mod, I had a teacher who would teach only if she felt like it. If she didn't feel like teaching that day, she would have us read to ourselves a little while. She used foul language and talked in a vulgar way with students (sexually).

In my 3rd mod, we had one teacher for the first week and another the next week. The new teacher had never taught at the school and had no idea how the class or the school was supposed to operate. She was just thrown into figuring everything out on her own and as a result, we never received the hands on instruction that we were supposed to get during this mod. She also would teach one thing in class, but then would test on things that were never covered or discussed. Some of the questions on her final were questions from our 2nd mod class. How do you do that????

In my 4th mod, we had three teachers in a 15-day span. We were supposed to learn the muscular and skeletal systems of the body during this mod, but neither was taught. At the end of this mod, our team lead resigned from the school because of the problems that were going on with both the administration and other teachers in the school.

Upon starting our 5th mod, letters that students had written to administration concerning a particular teacher somehow got back to the teacher, which lead to problems between that particular teacher and the students. She told the class that she needed to "go buy a gun"!! We took this issue to the front office staff and were assured that this would be addressed, however, after a week nothing had been done and the teacher continued her verbal assault on the class. We were to learn CPR in this class, however the videotape was fast forwarded through allot of the training. I couldn't begin to perform CPR on a human being because we skipped through the training. Although this was not a "CPR class", our final for the whole mod covered only CPR!!!

In my 6th mod, we had a teacher who we had previously had, that allowed a student to teach the class for her for the first few weeks. During one class, the teacher verbally assaulted me and a couple of other students for no reason. I, again, went to the front office and complained but nothing was done. This teacher insisted on us writing a journal for a grade on what we were giving up for Lent. What in the world does that have to do with massage therapy?? I spoke to the front office again and informed them that I was not going to be writing a journal on what I would be giving up for Lent, because it had nothing to do with the mod and it sounded allot like forcing other peoples religious views on me. I talked with the front office to inform them of this teacher's behavior and to let them know that we had not been taught the muscular or skeletal systems and that I didn't think I would be able to pass the National Certification because of all the things we were not taught. [redacted] assured me that I would not be required to write the journal and that she would talk to the teacher. She also informed me that they were trying to get together some classes on the weekends to study for the National Certification. Why would there be a need to study on the weekends if we were being taught everything we needed to know Monday – Thursday?? I informed her that this would be impossible for me as I am a single parent of an 8-month-old child. One night, we were taking turns reading out of our textbook, and a teacher verbally harassed one student because she could not pronounce some of the Latin terminology. The student was very upset having been called out in class like that and got up and tried to leave, but the teacher grabbed the books and the book bag out of the student's hands and tried to restrain her from leaving. The teacher grabbed the student by the arm and pushed her out of the classroom and took the student into another classroom and slammed a door behind them. Several students went to check on the situation and came running back saying that the teacher had "put her hands" on the student. They went and got another teacher from another class because there wasn't anyone from administration at the school that night, but she did not want to get involved in the situation because "she was in enough hot water as it was". Meanwhile, the class is just waiting around and at 10:30pm, everyone just leaves to go home. This situation not only affects one student, but the whole class. Students called the school the next day to complain and wrote letters yet nothing was done right away. It was only after the student pushed the issue that the teacher was disciplined for her actions and then it was only a 2-day suspension!!!! During these 2 days, our class sat in on another class and did nothing. Upon her return to teaching, the teacher that had been suspended was really mad at the students who had complained and called on her and for the next 4 or 5 days, she did not teach at all!!! She would come in the class and write what pages to read in the textbook and answer some questions at the end of the chapter. She didn't speak a word!!! She then tells everyone that they are to continuing writing their journals. This issue again, I was assured was being taken care of, which obviously was not.

In our 7th mod, we were supposed to learn Trigger Point. We could not learn this, because we had not been taught the muscular or skeletal systems. The instructor, meanwhile, had gotten sick and we had a substitute instructor for a few days who taught nothing!! When our instructor came back, he wanted us to do the hands on that we had not done in mod 3. The class was supposed to start at 6:30pm, yet most nights we wouldn't start until 7:00pm and we would stretch outside for a while and then go on break at 8:00pm. We would come back at 8:30pm and wait on the instructor to get back and then goof off until 9:30pm. At 9:30pm, we would get to go home!!! I scratch my head and ask myself, what did I learn?? Someone please tell me how this is teaching me Trigger Point????

I finally had enough and called corporate to address my complaints with them. I was assured that they would handle the situation. Obviously corporate had contacted the school regarding my complaint because the school contacted me then with [redacted]he Dean) and the next class, the teacher informed us that we would be learning the muscular and skeletal systems in 2 days and that the final would be that Wednesday of that week. How can you teach the entire muscular and skeletal systems of the body in 2 days??? The next day, two other students and myself were told by [redacted] that we could stay at home until the next 2 mods started and we were assured that we did not have to take the finals and it would not affect our grades or our attendance, which up to this point I had not missed a single day. We were also told that the school was going to consider having early classes from 5-6 pm to cover the things not covered in each mod. Obviously we have not been taught what we were supposed to have been taught in each mod. This does not help me because I cannot get to school any earlier than 6:30pm.

Each student received a syllabus at the beginning of each mod on what would be covered during that mod, yet not one time was the syllabus followed. The classrooms are also to have proper equipment to be taught with on which the school has not provided (skeletons & charts in each class room). Instructors were asked by students over and over again and we were told that they had asked the proper administrative up front and were denied. I am convinced that I would never be able to pass a National Certification on what I've been taught the past 7 months. I am also convinced that I have completely wasted my time and I'm now being given the run around by the administration of the school. I have called the school and have been told that they must get with corporate. I called corporate and was told that the school was handling the problems. The problems with the school are obviously out of control cannot be fixed with a band aide here and there. I can't get the 7 months of my life back that I have wasted but I can get my money back. We as students should not have to deal with all these issues, and if so then they should have been properly addressed when we were being told that they were and not just brushed aside because it just makes things worse, as to now it is irreversible. How are we as students learning with all of this going on? I was told that I would be getting a quality education, which I never received. Your attention to this matter is greatly appreciated.

[redacted]

I can be reached @ any of these ways: [redacted]

ACICS
Accrediting Council for Independent Colleges and Schools

750 First Street, NE, Suite 980
Washington, DC 20002-4241
TEL: (202) 336-6780
FAX: (202) 842-2593
www.acics.org

July 1, 2008

ID Code R --

R -- Redacted by HELP Committee

Executive Director
Lincoln College of Technology
2359 Windy Hill Road
Marietta, GA 30067

Dear R -- Redacted by HELP Committee

The Council has reviewed your response, dated April 23, 2008, to the complaint made by R -- R --. Based on this review, there is no substantive evidence that the institution is violating the standards set by the *Accreditation Criteria*. Therefore, unless additional information and documentation are received, this matter is considered closed.

Please keep in mind, however, that this matter has been made a part of the institution's permanent file. This material and all other information accumulated through the accreditation process will be reviewed by the Council when considering a new grant of accreditation for the institution.

Sincerely,
R -- Redacted by HELP Committee

Senior Manager, Campus Development

Lincoln Education Services Company
Document 6, Page 5

[redacted]

[redacted]

From: [redacted]
Sent: Tuesday, January 22, 2008 9:13 AM
To: [redacted]
Cc: [redacted]
Subject: FW: BBB Complaint Case#27027667(Ref#77-13002409-27027667-13-3100)

[redacted]

From: R – Redacted by HELP Committee
Sent: Saturday, January 19, 2008 1:09 PM
To: [redacted]
Subject: BBB Complaint Case#27027667(Ref#77-13002409 27027667-13-3100)

Complaint Case #: 27027667
Consumer: [redacted]

BBB has received further correspondence from the consumer regarding the above-referenced complaint.

You can view the details of this correspondence and respond at the following website address: http://www.atlanta.bbb.org/complaint/view/27027667/b/p2k3kw3b.

Generally, resolving a complaint requires both parties to move from their current position to a middle ground. In your response, please state your position and if possible indicate what steps can be taken by both parties to resolve this matter.

In the interest of time and good customer relations, please respond by January 28, 2008.

We look forward to your prompt attention to this matter.

Sincerely,

Keesha Wright
Dispute Resolution Counselor

BBB CASE#: 27027667

Complaint filed by:	[redacted] (More)
Complaint filed against:	Lincoln College of Technology (More)

Activity

Date	Activity	Description
01/17/2008	Forward Consumer Rebuttal to Business	BLT.cf.rtf
01/14/2008	Consumer Rebuttal to Business Response	(The consumer indicated he/she DID NOT accept the response from the business.) I do not find the information provided by Lincoln College as an acceptable response. I received a called from [redacted] on or about Thursday, 3 January, 2008. [redacted] stated that I could come to the Marietta Campus to pick up paperwork regarding the certifications from the NCCER; however, I could not get there at the time because I was preparing to leave on vacation the next day. On 7 January, 2008, While on vacation I phoned the NCCER to get verification that Lincoln College had successfully provided all of the neccessary paperwork needed for my full credentials. I spoke with [redacted] at approximately 3:24 EST and was told that I was on record for completing the Core curriculum, which may or may not have been a part of the battery of tests taken at Lincoln. (I paid for, sat for, and passed a portion of a similar battery of tests through the NCCER (EST/CI or something similar) which was not affiliated with Lincoln College of Technology). In either case, [redacted] stated only that I was entered for the Core curriculum, not for the full battery of tests for which I paid Lincoln College. I expect to receive credentials for Core, Level I and Level II. Furthermore, I have not received documentation from the NCCER which verifies that I will receive full credit for the examinations that I have taken. I was informed by [redacted] (my spelling) at Lincoln College, that due to some administrative problem that I would have to take all of the tests over again. In all, there would be 22 tests to take. This would be unacceptable, since this would cause further hardship. Until I have received a full refund, and Lincoln College has stopped advertising that they are authorized to give NCCER exams, or I have received verification from the NCCER that they have validated all of the examinations I took at Lincoln College of Technology, and that my name has been entered into the NCCER registry for all of the examinations that I have previously taken through Lincoln, I cannot accept their response as acceptable.

Complaint status: [redacted]

LINC0000099

Lincoln Education Services Company
Document 7, Page 2

03/06/2008 11:45 6177761899 LINCOLN TECH PAGE 02/07

The Commonwealth of Massachusetts
Department of Education

350 Main Street, Malden, Massachusetts 02148-5023

Telephone: (781) 338-6048
TTY: N.E.T. Relay 1-800-439-2370
http://www.doe.mass.edu/ops/
proprietaryschools@doe.mass.edu

MEMORANDUM

To: [redacted]

From: R -- Redacted by Coordinator
Office of Proprietary Schools

Date: 3/5/08

Re: **Student Complaint #022008**

Enclosed is a copy of a complaint filed with our office by [redacted] Pursuant to 603 CMR 3.18 (2) the school shall respond in writing to this office within thirty (30) days detailing the school's response to or resolution of this complaint. Please attach any pertinent documentation supporting your position including a copy of her enrollment agreement, a copy of her transcript, a list of the instructors for each course she attended. The Department of Education anticipates you will review the complaint and resolve all outstanding issues no later than April 7, 2008. Please copy the complainant a complete copy of your response.

Also, as a reminder, all schools are required to have an established procedure for resolving student complaints, which shall be published in the school's catalogue in accordance with 603 CMR 3.18(1). Additionally, in accordance with 3.18(3) the school shall keep a written record of this student's complaint for a period of one year following the graduation or withdrawal of the student.

If you have any questions, please contact me at R -- Redacted Thank you.

Enc: Student Complaint

03/06/2008 11:45 6177761899 LINCOLN TECH PAGE 03/07

The Commonwealth of Massachusetts
Department of Education

350 Main Street, Malden, Massachusetts 02148-5023

Telephone: (781) 338-6048
TTY: N.E.T. Relay 1-800-439-2370
http://www.doe.mass.edu/ops/
email: proprietaryschools@doe.mass.edu

[redacted]

Office of Proprietary Schools
Complaint Form

Mail Completed Form To:

MASSACHUSETTS DEPARTMENT OF EDUCATION, OFFICE OF PROPRIETARY SCHOOLS
350 MAIN STREET, MALDEN, MA 02148

Please use this form to record all information about your complaint. Complaints cannot be emailed or faxed to the Department as an original signature is required. The Department cannot process incomplete or unsigned complaints. Once received, a reviewer will be assigned to examine the complaint and will, if necessary, contact you for additional information. You will be copied on any correspondence with the school regarding this complaint and the results of the review will be communicated to you in writing. You should be aware that in order to properly evaluate your complaint and assess your records, your name must be revealed to the school during our review.

Please print or type all information.

1. Name Mr. (Ms.) (please circle) [redacted]
2. Street Address & Apt [redacted]
   City [redacted] State [redacted] Zip Code [redacted]
3. Telephone Number – Day: (include area code) [redacted]
4. Your E-Mail Address: [redacted]
5. Social Security Number (of Student) Reg. #: [redacted] | 6. Date of Birth (of Student): [redacted] | 6. Date(s) of Alleged Incident(s): 7/05 - 3/06
8. Name of the school which your complaint concerns: C.E.I. Massage Therapy Program
9. Address and telephone number of the school.
   Location where you took your courses (if different from above): Brockton Campus
10. Did you attempt to utilize the school's internal complaint resolution procedures?
   ☐ Yes, on ________ (date) ☒ No If no, why not?
   Please attach a list of all correspondence, telephone, email, and any other contacts you have had with the school in an attempt to resolve this matter. Be sure to include dates of contact and with whom you spoke at the school.
11. How did you hear of the school? ☐ Newspaper ☒ Television/Radio ☐ Other: ____________
12. Check the box which describes your status with the school:
   ☒ Student ☐ Family Member of Student ☐ Employee of School ☐ Other: ____________

LINC0000131

Lincoln Education Services Company
Document 8, Page 2

13. If you are not the student, please enter the name of student and his/her social security number, or alien registration number, the reason you are filing this complaint on behalf of the student:

14. If a student. Are you still at this institution? ☐ Yes ☑ No

If no, please check box which applies: ☑ Graduated ☐ Terminated ☐ Withdrew: __________ (date)

If employee of school, please check the box which applies:

☐ Currently Employed--Hiring Date: ☐ Former Employee—Resignation/Termination Date:

15. Name of Class/Program of Study: Massage Therapy	16. Date Program Began: 7-20-05
17. Total Cost of Program: (If your complaint is of a financial nature or you are seeking a refund for any part of your studies, please attach documents that provide evidence of costs)	18. Expected Graduation Date: 3/06/06

19. Tuition Costs: If your complaint is of a financial nature or you are seeking a refund for any part of your studies, please complete this chart of how you paid for your tuition at this institution and attach all requested documentation. Please use additional sheets, if necessary.

Name(s) of Loan/Grant/Etc.	State (e.g., Sallie Mae)	Federal (e.g., Pell, Stafford, PLUS)	Private (e.g., Key Bank)
	Amount/Date	Amount/Date	Amount/Date
Loans Citibank (Provide loan number(s), disbursement date(s); attach copy(ies) of signed and dated promissory note(s) or disclosure statement(s))	$ /	$ /	$ / See attached form
Grants (Attach copy(ies) of dated grant award letter(s))	$ /	$ /	$ /
Scholarships $500.00 From Braintree Highschool (Attach copy(ies) of dated scholarship award letter(s))	$ /	$ /	$ /
Cash (Provide check numbers and attach copies of checks, and/or attach copies of cash payment receipts)	$ /	$ /	$ /
	$ /	$ /	$ /

LINC0000132

Credit ________ (Provide copy(ies) of credit card, charge slip, or statement(s) showing charge(s) to the closed school) Other ________ (Provide copies of any additional documentation from other sources of payment to the closed school)	$____/____	$____/____	$____/____

20. Are you in default of a loan? ☐ Yes ☑ No
Loan number: Amount owed: $ Year(s)?

21. What result from this complaint would satisfy you?

I would like to receive my loan money back so I can attend a real school in the fall. I am planning on going to school for P.T. assistant. The whole school was changed because of all the complaints and the low job rate after graduation.

22. Please provide a brief explanation of your complaint. Attach additional pages if necessary and attach copies of all relevant documents. Please keep a signed and dated copy of this complaint and its attachments for your records.

* see signed attached letter

I hereby acknowledge that, by signing this complaint form, I am giving the Commissioner of Education or his representatives authority to review and secure any and all of my student records in order to appropriately review and resolve this complaint. I am also authorizing the Commissioner to request a refund on my behalf if the Department determines that a violation occurred that warrants a refund. The Department may provide information about my claim to the Massachusetts Office of the Attorney General, the United States Department of Education, or another state agency, if warranted, in order to secure resolution to my complaint.

Signature

Date

To Whom It May Concern:

I am making this complaint for several reasons, the first of which is that I have discovered that my teachers at CEI were not certified. I completed the Massage Therapy program on March 6, 2006, and although I realized not long afterward that my "educational" experience there was weak, I did not realize the full extent of it until recently.

R -- was not certified, slept during class frequently, gave us extra breaks and long "cigarette breaks" so he could rest, and dismissed class early on a regular basis.

Teachers were always on edge, worrying that they might lose their jobs, and openly discussed their personal lives in class. One teacher, [redacted], was a cancer survivor, and talked about it often in class. She had us watch the movie "Philadelphia" not once but twice---supposedly to teach us compassion. I also found out afterward that she was not certified to teach anything.

When I applied, I was told that there would be field trips and lots of hands on classes. There were only a few hands-on classes, and not one single field trip during the entire program.

The first class was supposed to be Intro to Massage--- but that is the class we took last. Each "class" lasted two weeks, and the answers to the tests and quizzes were given to us a few days before, in the exact form that they appeared on the tests and quizzes.

We spent most of our class time either listening to the teacher talk about her personal problems, or watching movies. One teacher had us watch The Rock and Gladiator, and told us that it was so that we could view muscle tone. Other movies that we watched in class were the 40 Year Old Virgin, Philadelphia, The Notebook, Troy, and Radio. Some of the teachers also had inappropriate conversations with us regarding sex.

I managed to get hired as a massage therapist, and the owner said she hired me in spite of the fact that she never hired CEI graduates. Yet when I started having clients, I really had no idea what I was doing.

I studied the book for the National Certification exam, which was more complex and in depth that anything I had ever seen at CEI. I failed the exam; the material was so far over my head that it was emabarassing.

This school should not be accredited. I paid for a massage therapy education, but what I received was not a genuine education. I am asking to be reimbursed for all that money, because the time I spent at CEI was a joke.

Sincerely, [redacted]

LINC0000135

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF EDUCATION
333 MARKET STREET
HARRISBURG, PA 17126-0333
www.pde.state.pa.us

February 20, 2009

[redacted]
Lincoln Technical Institute
2180 Horning Road, Bldg A
Philadelphia, PA 19116

Dear [redacted]:

I regret to inform you that this office has received a written complaint against your school, from [redacted].

I have enclosed a copy of the complaint received. Please provide a written response to include copies of any supporting documentation (student enrollment agreement, PDE-279 forms for instructor qualifications, etc.) that will support the school's reply. Please have the school's reply to this complaint arrive in this office no later than March 23, 2009.

Your attention to this matter is appreciated.

Sincerely,
R -- Redacted by HELP Committee

Division of Private Licensed Schools
Bureau of Postsecondary Services
R -- Redacted by HELP Committee

[redacted]

STATE BOARD OF PRIVATE LICENSED SCHOOLS

Student Complaint Questionnaire

In order for the State Board of Private Licensed Schools to investigate a complaint, a student must first follow the school's written policy for procedures concerning student grievances, then provide the following information: A COPY OF THIS COMPLAINT WILL BE SENT TO THE SCHOOL.

RECEIVED
FEB 19 2009
Private Licensed Schools

A. GENERAL INFORMATION -

1. School Name and Address -
Lincoln Technical Institute
2180 Hornig Road
Philadelphia, PA 19116

2 Your Name and Address -
[redacted]

3. Title of your program - Medical Billing and Coding

4. Dates of your attendance - From October 2006 To May 2007

5. Your Home Telephone Number:
Work # (8:00 a.m. to 4:00 p.m. EST): [redacted]

6. Your Signature - [redacted] Date - 2/17/09
(THIS FORM MUST BE SIGNED)

B. SCHOOL POLICIES AND PROCEDURES -

1. Does the school have an established policy and procedure for resolving student complaints? (Check one) Yes [x] No [ ]

2. Have you followed the school's established procedure for resolving student complaints? Yes [x] No [ ]

- Continued On Side Two -

- Side Two -

LINC0000265

Lincoln Education Services Company
Document 9, Page 2

3. Since you have discussed your concerns with the school administrator who is identified in the school's procedure for resolving complaints, please provide the name and title of that school official - [redacted]

Brief summary of outcome - At the time, he told me that I should stay at school and that the issue would be resolved.

C. COMPLAINT -

Please begin on this form and continue on a separate sheet of paper. In your own words, printed or typed, clearly explain the condition(s) which caused you to file a written complaint. Attach documents which verify your complaint. These documents should include copies of relevant documents and correspondence with school officials. ***DO NOT SEND ORIGINALS.*** Please try to present the events and concerns in the order in which they occurred. Please include a final paragraph in which you identify the action you seek to resolve your complaint. Please attach all sheets together with this form on top:

In October of 2006, during my first "module", the instructor was not teaching the class. I filed a formal complaint and was told to give the school another chance. However, throughout the seven month duration of the program, there were times when no instructor was present and we were told to leave early and keep quiet due to the potential loss of federal funding. After graduation I went to the school to look for job placement and the two women who worked in that department had quit their jobs. I was told that no one would be able to help me find employment. I left my email address with an admissions representative and she never emailed me any job leads. My federal aid was wasted on something that I cannot even consider an education. I would like a full refund at this time.

(Continue your written complaint on separate sheets and attach them to this form.)

Please send this completed questionnaire along with any other documentation which will verify your complaint to:

State Board of Private Licensed Schools
Pennsylvania Department of Education
333 Market Street, 12th Floor
Harrisburg, PA 17126-0333
Telephone #: (717) 783-8228

PDE - 4635 (2/99)

MERIT ASSESSMENT REVIEW

NOTICE OF FINAL AGENCY ACTION
COMPLAINT DISMISSED DUE TO:

- ☐ Failure to state a claim for relief
- ☐ Frivolous on its face
- ☐ Respondent is exempt
- ☒ No Reasonable Possibility

May 11, 2009

7008 0500 0000 0043 9752

R -- Redacted by HELP Committee
17 Moreland Avenue
Waterbury, CT., 06705

Re: Case Name: **R -- Redacted by** v. Lincoln Technical School
CHRO Case No.: **R -- Redacted by HELP**
EEOC Case No.: n/a

Pursuant to CONN. GEN. STAT. § 46a-83(b), the Commission on Human Rights and Opportunities (CHRO) is required to conduct a Merit Assessment Review (MAR) of all complaints (except housing). The purpose of the MAR review is to determine whether the complaint should be retained for a full investigation or dismissed.

Determination of the MAR process requires that the executive director/designee review:

- The complaint
- Respondent's answers to the complaint
- Respondent's answers to the commission's request for information, if any
- Complainant's comments, if any, and
- Any additional information from either party, if any

File copy

State of Connecticut
Department of Higher Education

March 16, 2010

R -- Redacted by HELP Committee
170 Nutmeg Lane
Stratford, CT 06614

Re: R -- Redacted by vs. Lincoln Technical Institute – Shelton, CT
CP-687

Dear R -- Redacted by HELP Committee

This Department has reviewed your complaint regarding Lincoln Technical Institute - Shelton, CT.

Upon careful review of all pertinent documents the Department has determined that Lincoln Technical Institute has not violated any Connecticut General Statutes or Regulations of State Agencies adopted by Section 10a-22x of the statutes. A copy of the Report on the Investigation of the Complaint is enclosed.

It should be noted that, per Section 10a-22k-13(c) of the Regulations of State Agencies, if either party does not accept the conclusions and recommendations of this office with respect to a complaint, they have the right to pursue a resolution in Connecticut Superior Court or through other legal means.

Sincerely,
R -- Redacted by HELP Committee

Academic Affairs

Enclosure
Cc: R -- Campus Director

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF EDUCATION
333 MARKET STREET
HARRISBURG, PA 17126-0333
www.pde.state.pa.us

April 17, 2009

R -- Redacted by HELP Committee
Director
Lincoln Technical Institute
2180 Hornig Road, Bldg. A
Philadelphia, PA 19116

Dear **R -- Redacted by HELP Committee**

Thank you for your school's March 20, 2009 response to our letter regarding the complaint by **R -- Redacted by HELP Committee**

I have enclosed a copy of my letter to Ms. **R --** closing this complaint. The staff investigation of this matter indicated that there were no violations of the Private Licensed Schools Act or regulations.

Please contact me if you have any questions regarding this issue.

Sincerely,
R -- Redacted by HELP Committee

Division of Private Licensed Schools
Bureau of Postsecondary Services
R -- Redacted by HELP Committee

Enclosure

Consolidations of OPE-ID #, Main and Branch campuses

South Plainfield

Owned directly by	NN Acquisition LLC
NN Acquisition LLC owned directly by	Lincoln Technical Institute, Inc
Provisional OPEID #	022910-00
Possible Issues	HCM1
DOE Region	Region 2- New York
Stand alone ACCSCT Main Campus	M001422
Licensure	
90-10 ratio YTD 2009	66.9% as of 7/31
2007 Cohort Default Rate	9.41%
ATB	

Union, Mahwah, Queens

Owned directly by	Lincoln Technical Institute, Inc
OPEID #	007506-00, 01, 02
DOE Region	Region 2- New York
ACCSCT Main Campus	M000196, B068561, B070963
Branches	Mahwah, Queens
Licensure	
90-10 ratio YTD 2009	70.48% as of 7/31
2007 Cohort Default Rate	12.55%
ATB	5.5%

Reason for Consolidation-

- Pro's
  - Local Market, proximity of Campuses
  - Same State
  - Same Accrediting Agency
  - Same DOE Region
  - One less OE# to manage

- Cons / Issues
  - Need to flip ownership of ECTI to LTI, INC
  - Possible Accounting and legal Issues
  - DOE Ownership Tree is different
  - Could be considered a CIO,
  - Additional oversight due to Provisional PPA and HCM1 status

LINC0001399

Lincoln Education Services Company
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Consolidations of OPE-ID #, Main and Branch campuses

Allentown

Owned directly by	Lincoln Technical Institute, Inc
Stand alone OPEID #	007759-00
DOE Region	Region 3 – Philadelphia
Stand alone ACCSCT Main Campus Licensure	M000260
90-10 ratio YTD 2009	82.29% as of 7/31
2007 Cohort Default Rate	10.32%
ATB	1.4% as of 9/3

Philadelphia

Owned directly by	Lincoln Technical Institute, Inc
Stand alone OPEID #	007832-00
DOE Region	Region 3 – Philadelphia
Stand alone ACCSCT Main Campus Licensure	M000197
90-10 ratio YTD 2009	78.85% as of 7/31
2007 Cohort Default Rate	19.89%
ATB	-0-%

Reason for Consolidation-

- Pro's
  - Manage Default rate exposure (combined 2007 rate-15.28%)
  - Manage 90-10 exposure
  - Same Ownership Tree
  - Same DOE Region
  - Same State
  - Same Accrediting Agency
  - One less OE # to manage

- Cons / Issues
  - Possible accounting and legal issues
  - Could be considered a CIO,

Consolidations of OPE-ID #, Main and Branch campuses

Grand Prairie

Owned directly by	Lincoln Technical Institute, Inc
Stand alone OPEID #	008353-00
DOE Region	Region 6 - Dallas
Stand alone ACCSCT Main Campus Licensure	M000261
90-10 ratio YTD 2009	79.77% as of 7/31
2007 Cohort Default Rate	21.97%
ATB	14.9% as of 9/3

Nashville

Owned directly by	Nashville Acquisition LLC
Nashville Acquisition LLC owned directly by	LTI, Inc
Stand alone OPEID #	007440
DOE Region	Region 7 – Kansas City
Stand alone ACCSCT Main Campus Licensure	M000221
90-10 ratio YTD 2009	75.49% as of 7/31
2007 Cohort Default Rate	7.16%
ATB	-0-%

Reason for Consolidation-

- Pro's
  - Manage Default rate exposure (combined 2007 rate-13.6%)
  - Manage 90-10 exposure
  - Same Accrediting Agency
  - One less OE # to manage

- Cons / Issues
  - Need to dissolve Nashville Acquisition LLC, or flip GP under Nashville Acquisition LLC
  - Possible accounting and legal issues
  - DOE Ownership Tree is different
  - Could be considered a CIO,
  - Different State
  - Different DOE Region

LINC0001401

Lincoln Education Services Company
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Consolidations of OPE-ID #, Main and Branch campuses

Briarwood

Owned directly by	LCT Acquisition LLC
LCT Acquisition LLC owned directly by	LTI, Inc
Provisional OPEID #	009407-00
DOE Region	Region 2 - Boston
Stand alone NEASC Main Campus	
Licensure	
90-10 ratio YTD 2009	52.85% as of 7/30
2007 Cohort Default Rate	22.9%
ATB	-0-%

Clemens

Owned directly by	NN Acquisition LLC
NN Acquisition LLC owned directly by	LTI, Inc
Provisional OPEID #	040533-00
DOE Region	Region 2 - Boston
Possible Issues	HCM1
Stand alone NEASC Main Campus	
Licensure	
90-10 ratio YTD 2009	68.5% as of 7/31
2007 Cohort Default Rate	-0-%
ATB	-0- % as of 9/3

Reason for Consolidation-

- Pro's
  - Local Market, proximity of Campuses
  - Same State
  - Same Accrediting Agency
  - Same DOE Region
  - One less OE# to manage

- Cons / Issues
  - Need to flip Clemens under Briarwood, could be part of dissolving NN Acquisition LLC
  - Possible accounting and legal issues
  - DOE Ownership Tree is different
  - Could be considered a CIO,
  - Additional oversight due to Provisional PPA and HCM1 status

Consolidations of OPE-ID #, Main and Branch campuses

West Palm	
Owned directly by	NE Institute of Technology at Palm Beach, Inc
NE Institute of Technology at Palm Beach, Inc owned directly by	LTI, Inc
Provisional OPEID #	022808-00
DOE Region	Region 4 - Atlanta
Stand alone ACICS Main Campus	M01196
Licensure	
90-10 ratio YTD 2009 inc On-line	75.1% as of 7/31
2007 Cohort Default Rate	10.29%
ATB	21% as 9/3
Southwest	
Owned directly by	Southwestern Acquisition LLC
Southwestern Acquisition LLC owned directly by	Lincoln Educational Services Corp.
OPEID #	012128-00,01,02,03,04,05
DOE Region	Region 5 - Chicago
ACICS Main & Branch Campuses	M00433, B00434, B00435, B01125 B01126,B
Branches	Franklin, Tri-county, Vine St., Florence, Toledo
Licensure	
90-10 ratio YTD 2009	85.97% as of 7/31
2007 Cohort Default Rate	10.29%
ATB	37.6%
Americare	
Owned directly by	NN Acquisition LLC
NN Acquisition LLC owned directly by	LTI, Inc
OPEID #	0033903-00, 01
DOE Region	Region 4 - Atlanta
ABHES Main & Branch Campus	ID# I-240, I-240-01
Branch	St. Petersberg
Licensure	
90-10 ratio YTD 2009	85.46% as of 7/31
2007 Cohort Default Rate	5.94%
ATB	-0-% as of 9/3

LINC0001403

Lincoln Education Services Company
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Reason for Consolidation- WP, SWC, ASN

- Pro's
  - Manage 90-10 Exposure
  - Two less OE#'s to manage

- Cons / Issues
  - Need to dissolve Southwestern Acquisition LLC
  - Possible accounting and legal issues
  - Different DOE Regions
  - SWC Ownership Trees is different, West Palm and Americare are the same
  - Could be considered a CIO,
  - Different States
  - Different Accrediting Agencies
  - Additional oversight due to Provisional PPA of West Palm and Americare.
  - There is also additional oversight of Americare due to HCM1 status.

This could be a two step process

- Consolidate West Palm and SWC
- Change accrediting agency for Americare from ABHES to ACICS

Consolidations of OPE-ID #, Main and Branch campuses

New Britain

Owned directly by	New England Acquisition, LLC
New England Acquisition, LLC owned directly by	Lincoln Educational Services Corp
OPEID #	007303-00, 01, 02, 03
DOE Region	Region 2 - Boston
ACCSCT Main & Branch Campuses	M001076, B70196, B070710, B460069
Branch Campuses	Hamden, Cromwell, Shelton
Licensure	
90-10 ratio YTD 2009	71.82%
2007 Cohort Default Rate	9.13%
ATB	5.5% as of 9/3

Hartford

Owned directly by	NN Acquisition LLC
NN Acquisition LLC owned directly by	LTI, Inc
Provisional OPEID #	033163-00, 01
Possible Issues	HCM1
DOE Region	Region 2 - Boston
ACCSCT Main & Branch Campuses	M066243, B070469
Branch Campus	Suffield
90-10 ratio YTD 2009	76.38% as of 7/31
2007 Cohort Default Rate	6.55%
ATB	3.8% as of 9/3

East Windsor

Owned directly by	NN Acquisition LLC
NN Acquisition LLC owned directly by	LTI, Inc
Provisional OPEID #	022288-00
Possible Issues	HCM1
DOE Region	Region 2 - Boston
Stand alone ACCSCT Main Campus	M001253
90-10 ratio YTD 2009	71.98% as of 7/31
2007 Cohort Default Rate	9.54%
ATB	5.9% as of 9/3

Reason for Consolidation- BIT, CCI, NETI

- Pro's
  - Local Market, proximity of Campuses
  - Same State
  - Same Accrediting Agency
  - Same DOE Region
  - Two less OE#'s to manage

- Cons / Issues
  - Need to dissolve NN Acquisition LLC
  - Possible accounting and legal issues
  - DOE Ownership Tree is different
  - Could be considered a CIO,
  - Additional oversight due to Provisional PPA and HCM1 status of both East Windsor and Hartford

Consolidations of OPE-ID #, Main and Branch campuses

Somerville

Owned directly by	Lincoln Technical Institute, Inc
OPEID #	031963-00, 02
DOE Region	Region 1- Boston
ACICS Main & Branch Campuses	M01085, B01260
Branch campus	Lowell
90-10 ratio YTD 2009	85.39% as of 9/3
2007 Cohort Default Rate	12.27%
ATB	17.8 as of 9/3

Lincoln, RI

Owned directly by	Lincoln Technical Institute, Inc
OPEID #	032323-00, 02,04, 06, 07, 08
DOE Region	Region 1 - Boston
Stand alone ACCSCT Main Campus	M01087, B01134, B01254, B01423, B01422, B01497
Branch Campuses	Brockton, Marietta, Green Valley, Summerlin, Aliante
90-10 ratio YTD 2009	82.39% as of 7/31 (Euphorias offset Marietta)
2007 Cohort Default Rate	12.92%
ATB	14.6% (mostly Marietta at 39.6%)

Reason for Consolidation-

- Pro's
  - Manage 90-10
  - Same Accrediting Agency
  - Same DOE Region
  - One less OE# to manage

- Cons
  - DOE Ownership Tree is different for Euphorias
  - Different states

LINC0001407

Consolidations of OPE-ID #, Main and Branch campuses

Euphorias (Green Valley)

Owned directly by	Euphoria Acquisition LLC
Euphoria Acquisition LLC owned directly by	Lincoln Technical Institute, Inc
OPEID # Branch of Lincoln RI	032323-07
DOE Region	Region 1- Boston
Licensure	
ACICS Branch Campus	B01422
90-10 ratio YTD 2009	63.89%
ATB	4.2%

Euphorias (Summerlin)

Owned directly by	Euphoria Acquisition LLC
Euphoria Acquisition LLC owned directly by	Lincoln Technical Institute, Inc
OPEID # Branch of Lincoln RI	032323-06
DOE Region	Region 1- Boston
Licensure	
ACICS Branch Campus	B01423
90-10 ratio YTD 2009	69.62%
ATB	4.0%

Euphorias (Aliante)

Owned directly by	Lincoln Technical Institute, Inc
OPEID # Branch of Lincoln RI	032323-08
DOE Region	Region 1- Boston
Licensure	
ACICS Branch Campus	B01497
90-10 ratio YTD 2009	78.87%
ATB	19.0%

Reason for Action

- Pro's
  - USDOE Branch Status
  - Possible Spin-off
  - Four year process

- Cons
  - DOE Ownership Tree is different
  - Could be considered a CIO,

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

4161

Military Road Map

Results of Assessment Process

LINC0001436

Lincoln Education Services Company
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Veteran Focus

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the veterans of earlier wars were treated and appreciated by their nation. "

George Washington

Overview

- Purpose of Assessment
  - Why The Military
  - Military Market Overview
  - GI Bill Changes- Impact
- Assessment findings
  - Military Mindset
  - Best Practices
- Military Roadmap
  - recommendations

LINC0001438

Lincoln Education Services Company
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Purpose of Assessment

- Describe Military Market
- Provide a plan for a reliable and easy process for military personnel to access Lincoln's training opportunities and for Lincoln to communicate efficiently with Military personnel interested in its current offerings.
- Include recommendations to implement the process, which are "best practices"
- The assessment will identify follow-on actions, set expectations and recommend where Lincoln needs resources to ensure the Military outreach process is effective and can be maintained over the long term without significant additional resources.
  - Crawl, Walk, Run
- Provide a "road-map" to develop a Military Market Strategy

LINC0001439

Redefined focus

- HOW DOES LINCOLN BECOME MORE MILITARY FRIENDLY?
  - identify the ideal military student experience/lifecycle and related military specific student service needs
  - identify the current military educational benefits and how they align with our programs and processes
  - provide a report which gives us a road-map to working with the military and bolstering our military student experience

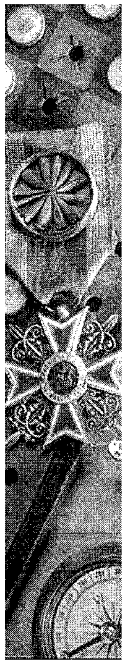
LINC0001440

The Military Market is Big

- The Military Market is a large lucrative market for Lincoln
  - Large- about 3 Million
    - Over 50% in Guard and Reserves!
    - Another 28,000,000 veterans that share the affinity
    - Over 60% married
  - 225,000 transition form Active Duty annually
    - Approx. 70%, Guard and Reservists are available for civilian employment or training
  - Young, and diverse population
    - Majority have money for college or vocational training in GI Bill or branch specific educational incentives

Military Students and Veterans

- Active-duty
- National Guard and Reserves
- Veterans in the Community
- Family Members



Veteran Student Demographics

- 70% of those eligible for education benefits use some portion of them (17-18 months)
- Claimants are on average 20-34 years of age (74%)
- 30% are 25-29 years of age; 24% are 20-24 years of age; and 20% are 30-34 years of age
- Gender: 68% male; 32% female
- Marital status: 51% never married; 37% married

LINC0001443

Lincoln Education Services Company
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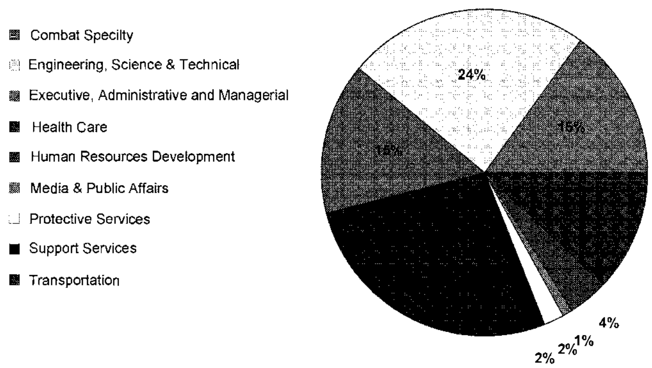
Potential Military Market

	Active Duty	Nat'l Guard	Reserve	Total
Army	*522,000	360,000	205,000	1,087,000
Navy	335,000	-	70,500	405,500
Marine	186,000	-	35,000	221,000
Air Force	331,000	107,000	74,000	512,000
CG	40,200	-	8,000	48,200
Total				2,273,70

*Note: Guard and Reserve 9/11/01 to 10/31/07: 575,000 mobilized & 455,000 deployed to Iraq or Afghanistan**547,000 by 2010

LINC0001444

Military Officer Occupations



LINC0001445

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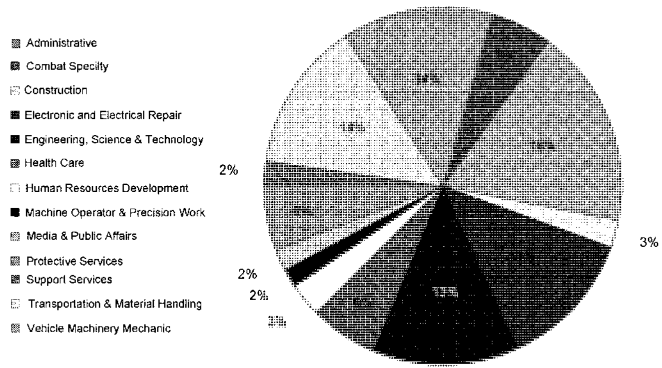
Military Enlisted Occupations



LINC0001446

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The Military Market is a Lucrative

- For example: More the a quarter (28%).of the military has an MOS with mechanical skills
- The DOL reports there is a lack of credentialing in the military. They earn the same skills but never test for civilian credentials.
- 63.2% said they would participate in a comprehensive training program if it would increase their job status and yearly salary
- Title Four Implications- Keeps Ratio for Financial Aid lower if GI Bill is leveraged.
  - Chapter 30- Good to Go
  - Chapter 33- Only on Courses taught by IHL (Degrees)
    - **Very Important they keep CH30 Status for Vocational Training!**

LINC0001447

Vehicle Machinery Mechanic Occupations

Branch	Total Number	% of Branch	% of Total Service
Army	48,043	11.8%	28.1%
Air Force	48,433	18%	28.3%
Coast Guard	5,564	23.7%	3.3%
Marine Corps	18,473	11.5%	10.8%
Navy	50,266	17.2%	29.4%
Total All Services:	170,869	N/A	14.8%

What are Military candidates looking for?

- 81% said that employment was their biggest concern when transitioning out of the military.
- 63.2% said they would participate in a comprehensive training program if it would increase their job status and yearly salary
- Many believed their military skills would not translate well to civilian life and therefore felt unprepared.

What are the long-term consequences of TBI?

- The Centers for Disease Control and Prevention estimates that at least 5.3 million Americans currently have a long-term or lifelong need for help to perform activities of daily living as a result of a TBI.
- According to one study, about 40% of those hospitalized with a TBI had at least one unmet need for services one year after their injury. The most frequent unmet needs were:
  - Improving memory and problem solving;
  - Managing stress and emotional upsets;
  - Controlling one's temper; and
  - Improving one's job skills.

Reference: Brain Injury Association of America

LINC0001476

Student Veterans Wish List*

- **Develop a Veterans Support Committee to improve campus climate for veterans (lessons learned from campus veterans, surveys)**
- **Develop Student Veterans Club on campus and/or provide meeting space**
- **If institution is eligible for VA Work Study, consider assigning Work Study student to help entering veterans make the transition to an education environment**
- **Publicize campus information on Vet-Friendly Web site (one-stop resource guide)**
- **Educate faculty, staff, administrators, and other students about student-veteran needs and concerns**

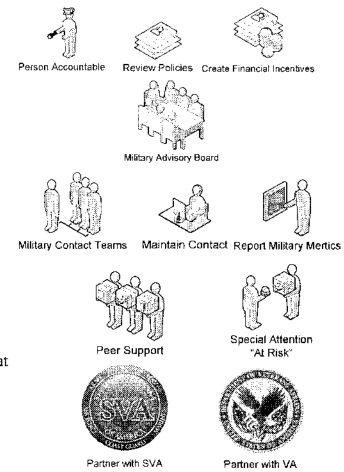
**Campus Kit for Colleges and Universities*, Student Veterans of America

Reflection

- Reflect on Lincoln's strengths...in terms of military populations—ask current military students and veterans about your best features. What drew them to you?
  - Surveys- Publish- Leverage PR?
- What does Lincoln do to recruit, enroll, retain, <u>and</u> graduate military students and veterans?
- How might Leverage SOC Consortium membership to increase enrollment of military students and veterans?
- What can Lincoln do to become MORE accessible and friendly to military students, veterans, and family members

Military Road Map

1. Assign accountability (Dir Of Mil Affairs)
2. Review Policies- Make Military Friendly
3. Military Advisory Board
   - Leverage SOC Membership
   - Best Practices
4. Military Contact Team (National Resource)
   - Hearts and Minds- Emotional Connection
5. Maintain Contact Throughout Military Lifecycle
   - CRM- "Touch System"
   - Social Network- Peer Support Network (Extend to On Campus Club)
     - Student Veterans of America
     - Local VA Counselors relationship
     - Veteran Counseling (integrated with at risk program)
6. Become Transition Resource
   - Create Military Transition Courses "Civilian World 101"
   - Partner with other colleges (UCSF)



LINC0001479

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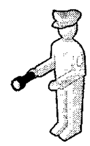
Assign Accountability



Person Accountable

- Consider appointing 'Director of Military Affairs' to be accountable for the programs and resulting metrics
  - Principal metrics are pipeline metrics from first contact to graduation and job placement

LINC0001480

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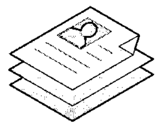
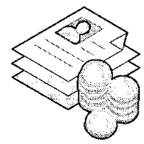
Review Policies, Create Military Friendly Policies



Review Policies



Create Financial Incentives

- **Policies that help servicemembers pursue education opportunities and complete degrees**
- **Procedural and policy accommodations as appropriate for military students who withdraw for a call to active duty**
- **Policies that encourage re-enrollment and aid transition back to the classroom for servicemembers and veterans returning from military service**

LINC0001481

Policy Considerations

- Training of faculty, staff, and students on veteran issues
- Transfer credit policies for ACE military credits/ MOS Credit
- Enrollment policies
- Financial policies
- Reenrollment /transition policies
- Withdrawal and drop/add policies
- Make up/ alternative assignment policies
- Grading policies

LINC0001482

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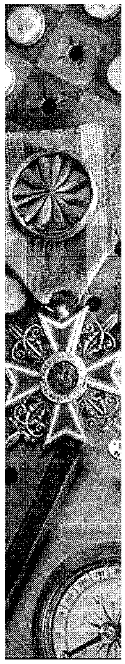


Competitors Best Practices

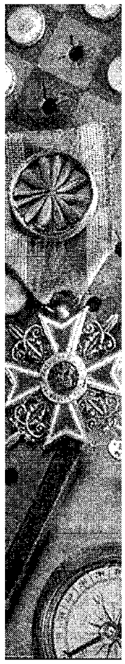
	Summary	*Major Institutions Offering Practice*
Free Application and Registration	• schools offer free applications, application aid, registration counseling, and registration to enlisted servicemembers and veterans free of any charge or fees	• Coastline Community College; Jones International University Online
Credit For Military Experience	• schools offer a free evaluation to the applicant to determine the number of units the applicant will receive for military experience	• Many SOC Schools listed as Military- Friendly offer this program
Special Refund Policies	• schools offer special refund policies for enlisted servicemembers deployed or forced to relocate during education	• Columbia College
10%+ Tuition Reduction Program	• schools offer a 10-30% discount on tuition fees for enlisted servicemembers and veterans	• Colorado State University Online; Drexel University; Liberty University; TUI University
No Out-of-Pocket Expense Program	• schools offer a program where tuition rates are discounted below the Tuition Assistance Cap • schools offer vouchers/credits for books and supplies • program only available to enlisted servicemembers and veterans covered under the post-9/11 GI Bill	• Liberty University; Robert Morris University; Saint Francis University;
Military Spouse Program	• schools offer a program to extend all benefits to spouses of enlisted servicemembers and veterans	• Coastline Community College; Hawaii Pacific University; Jones International University Online

LINC0001483

Best Practices

- Priority registration for returning military students
- Simplified/expedited application process for readmission
- Extended/flexible enrollment deadlines
- Course schedules adapted for transitioning active-duty servicemembers
- Academic and counseling services focused on military students
- Special Web pages for returning military students
- Veterans support groups
- Veteran centers and lounges
- Scholarship opportunities
- Deferred tuition payment plans (to accommodate TA and VA paperwork lags)
- Academic research addressing the needs of returning servicemembers

LINC0001484



Best Practice Examples

Example of College Web sites focusing on military students:

- **Central Texas College <http://www.ctcd.edu/student/prospective.htm>**
  Prospective Student page - Military Student, Military Spouses
  Includes photos and text about military students integrated into the main college Web site <http://www.ctcd.edu/>
- **University of Maryland University College**
  Military Student Page <http://www.umuc.edu/mil/mil_home.shtml>
  Links to the SOC Website from their Academic Advising page for military students; includes tuition and fees and VA education benefit forms accessible from there
  <http://www.umuc.edu/mil/mil_advising.shtml>
- **San Diego State University <http://newscenter.sdsu.edu/military/>**
  Highlights military students and their veteran student organization on their site
- **Thomas Edison State College <http://www.tesc.edu/879.php>**
  Military programs Web page. Click on "Why Thomas Edison State College?" for a link to SOC Web site <http://www.tesc.edu/930.php>.
- **University of Phoenix <http://military.phoenix.edu/>**
  Provides an array of financial information from their military page <http://military.phoenix.edu/tuition_and_financial_options/military.aspx>

LINC0001485

Communicate Lincoln's Military-Friendliness (SOC)

Example of catalog text insert:

Because of its efforts to serve the educational needs of servicemembers and their family members, Lincoln Tech has been designated a Servicemembers Opportunity Consortium college. As a member of the SOC Consortium, Lincoln Tech has committed itself to fully support and comply with SOC Principles and Criteria. Through this commitment Lincoln Tech ensures that:

- **Servicemembers and their family members share in the postsecondary educational opportunities available to other citizens.**
- **Servicemembers and their family members are provided with education programs, courses, and student services from appropriately accredited institutions.**
- **Flexibility of programs and procedures particularly in admissions, counseling, credit transfer, course articulation, recognition of non-traditional learning experiences, scheduling, course format, and residency requirements is provided to enhance access of servicemembers and their family members to undergraduate education programs.**

Leveraging Your SOC Consortium Membership

- Be a full SOC Consortium partner: market as a "military-friendly" institution
- Receive favorable publicity in SOC and other higher education publications/Web sites at no cost
- Publicize your membership to military markets—catalog, Web page, college newspapers, military newspapers, local military community, brochures, community audiences and events
- Compete in the military market in which "SOC Consortium membership" is considered for education contracts and memoranda of understanding
- Have a voice in partnerships that help set and maintain policies, principles, and criteria for institutions serving military students
- Create enrollment strategies to draw military students based on military-friendly policies and practices
- Use SOC Concurrent Admissions Program (ConAP) and SOCGuard outreach programs to build partnerships in the local military and veteran communities, publicize academic offerings, and boost enrollment

LINC0001487

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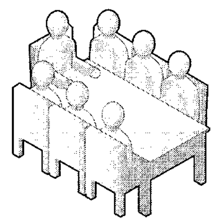
Summary SOC (From SOC)

To leverage your SOC membership:

- **Partner with SOC, Military Education Offices, Military Recruiters, the National Guard, and the Reserves;**
- **Initiate personal contact to establish good partnerships;**
- **Establish goals to:**
  - **Support active-duty servicemembers, their families, and National Guard and Reserve members to help them achieve their education goals;**
  - **Boost enrollment of veterans**
- **Use recruiter tools (ASVAB, March2Success, ConAP, GI Bill, mentoring) available to help young people graduate from high school or earn a GED.**

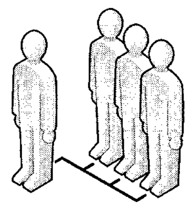
Military Advisory Board



Military Advisory Board

- Consider getting a few well known Military leaders with academic/ training background to serve on a board that meets quarterly to review policy, to guide efforts, and review progress.

Military Contact Team

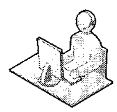


Military Contact Teams

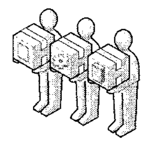
- Create Military Contact Team as a National Resource
  - Specially Trained to work with Veterans/ Military in transition
    - Internal Communication- Keep Lincoln Stakeholders informed!
  - Hearts and Minds...
    - Engage on emotional level, Empathic contact-- not closing mentality..."I understand, we are here to help, we have invested in a social network- Part of Students Veterans, we have peer support groups on campus.. WE ARE MILITARY FRIENDLY!
  - Position a Transition Class as first step for those not ready to select a career- Maintain Contact and help them decide on career/ training

LINC0001490

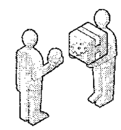
Emotionally Connect and Differentiate Lincoln



Maintain Contact



Peer Support

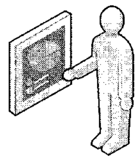


Special Attention

- Emotionally Connect
  - Highlight Military Friendly aspects of Lincoln
  - Offer a "Transition Course" for college credit (Civilian World 101)
- Maintain Contact via a social network and CRM
  - Integrate current Military Students/Students Veterans of America
  - Check in Regularly
- Special Consideration during Campus visits/ while on campus ("At Risk")
  - Veteran Student Tour guide?
  - Military Friendly Employer Network
  - On Campus Veteran Clubs- tied into Social Network
  - On Campus Buddy System- Military Mentors

LINC0001491

Military Metrics



Report Military Mertics

- Leads
  - Transferred to Closers
- Signed into Social Network
  - Assigned Mentor
  - Counseling Support
- Contact History
- Visit School (Military Friendly Visit- Veteran Student introduction)
- Enrolled
  - Gi Bill/ Financial aid
- Placed into job

LINC0001492

Lincoln Education Services Company
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On Campus

- Train Staff about the Military Friendly Initiative
  - Military Friendly Visits- trained Staff/ Veteran Student
  - Veteran Clubs (Veteran Students of America Chapters)
  - Assign Military Mentor (Buddy System)
    - Consider paying Military Mentors for their time
  - Integrate with "At Risk" student support programs
  - Build Strong relationship with Local VA Rep. (Job Fairs?)
  - "Military Friendly Employers Network"
    - First interviews
    - Special PR support- Success stories "Johnny got a job"
      - Great content for Social network- Build Military friendly 'experience'

LINC0001493

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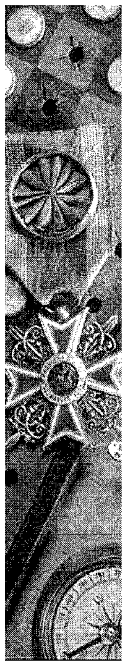

Student Veterans Of America

Yesterday's Warriors, Today's Scholars, Tomorrow's Leaders

- Nationally recognized non profit
- Veterans Service Organization
- Peer led network of vet clubs
- 110 member organizations
- Resources
  - Campus kit for veterans
  - Military to college guide for student veterans
  - Regional and National Conferences

www.student veterans.org

Become a Transition Resource

- Transition Program is broken-
  - A college level course covering basic life skills and addressing fears –What should I do?
- By offering a college level course Lincoln would position itself as a Military resource- a TAP partner
  - Marketing a PR win- We are Military Friendly… and prove it.
- Course is Lead Gen tool, keeps contact with potential students, and helps them decide what career they should pursue
  - Natural inflection point to choose a Lincoln course of study since Lincoln curriculum follows top career fields
- Could charge for course or offer it for free
  - I recommend a free course, because of the New GI Bill election process

LINC0001495

Lincoln Education Services Company
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What make a school military friendly?

Many college recognize that service members and veterans come to college with prior learning experiences from their time in the service.

(From Soldier to Student, pg. 7)

Give Credit for Military Service

What can Lincoln Do?

Create a program that allows service members take placement exams and apply their military experiences to the civilian world. Their score will determine where in the program curriculum they start and dictate how long they are in school

LINC0001496

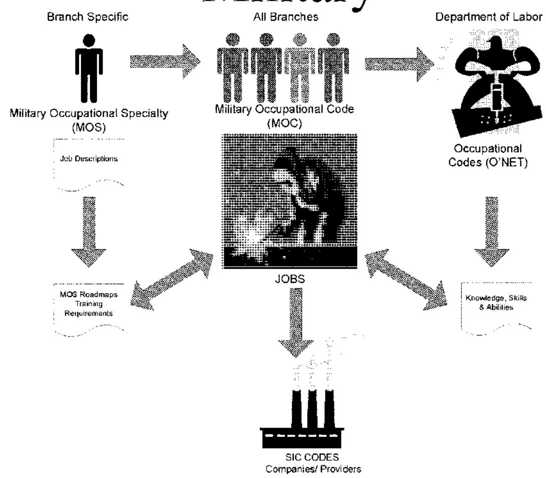
Give the Military Service value in the civilian world!

MILITARY MOS ⟶ LINCOLN PROGRAMS

By accessing Lincoln's Curriculum and potential job placements, HQ Group can do an in-depth analysis to the military MOS'. Working with Lincoln curriculum specialists, we can help create placement exams to create an effective individualized learning experiences that give military service value in the civilian world.

LINC0001497

Create Specific Career Paths for Military



LINC0001498

Lincoln Education Services Company
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From: Stephen Buchenot <R -- Redacted by HELP >
Sent: Friday, June 4, 2010 7:05 PM (GMT)
To: R -- Redacted by HELP Committee

Subject: FW: Grand Prairie Investigation
Attach: Investigation.docx; Grand Prairie interviews.doc

I'm concerned. If this is our method of conducting an investigation, we have a big liability.

Steve Buchenot
Sr. Group Vice President of Operations
Lincoln Educational Services
200 Executive Dr. Suite 300
West Orange, NJ 07052
R -- Redacted by HELP Committee

From: R: Exec 1
Sent: Friday, June 04, 2010 2:47 PM
To: Stephen Buchenot
Subject: FW: Grand Prairie Investigation

Steve,

Per my vm, here are the write-ups.

Please let me know when you have availability on Monday to go over them.

Thank you,
R: Exec 1

From: R: CS Dir.
Sent: Friday, June 04, 2010 11:15 AM
To: R: Exec 1
Subject: Grand Prairie Investigation

Good morning R: Exec 1

Please find the attached write-up regarding the Grand Prairie investigation. Please let me know if there is any additional information needed on your behalf. I would like to send this information out to the Campus Executive Director, Group President and Vice President upon your review.

Thank you,

R: Redacted Signature of Career Services Director

National Director of Career Services
Lincoln Educational Services
R -- Redacted by HELP Committee

LINC0088022

On Wednesday, April 21 2010 I received a call from R: Staff 1 , Career Services Director, Grand Prairie Campus, regarding a meeting she had with a graduate/employer – R: Emp1 R: Staff 1 's stated that during this meeting, R: Emp1 insinuated he had made arrangements with the campuses previous Career Services Director, R: Staff2 , to verify employment of graduates "placed" with his company, although the graduates were never employed by R: Emp1 or his company, in return for gas cards or cash. At that time, R: Staff 1 informed R: Emp1 that was not the way she worked and in order for them to work together, R: Emp1 would have to hire graduates and pay them.

Upon receiving this information, R: Staff 1 and I pulled the employer – R: Emp1 to access any placements associated to this employer. Upon reviewing the employer information in CampusVue for R: Emp1 , it was noted that 6 2008 graduates we in fact "placed' with R: Emp1 .. For all 6, listed below, their Job start date was: 2/16/2009 and the Date/Placed confirmed was: 2/27/2010. The graduates, all Auto/Diesel 2008 graduates, associated to this employer and placements are:

R: Grad1

R: Grad2

R: Grad3

R: Grad4

R: Grad5

R: Grad6

Upon confirming that graduates had been "placed" with R: Emp1 , it was decided to call the graduates to confirm/verify employment with R: Emp1 . I started by calling the graduates, from their numbers listed in CampusVue. Initial calls led to me speaking directly R: Grad2 . Mr. Grad2 stated that he has not worked in the field since he graduated. I specifically asked him if he had ever worked for R: Emp1 , and Mr. Grad2 replied, "I have never heard of R: Emp1 " I told Mr. Grad2 that the Career Services has received Auto/Diesel job opportunities and would like to see him out working in the field. For the other 5 graduates, I was able to leave messages for 4. 1 graduate did not have any working number in CampusVue. From the initial calls, I received a call back from R -- Grad3. I asked R: Grad3 the same question as R: Grad2 , "Have you ever worked for R: Emp1 ?" R: Grad3 reply was consistent with R: Grad2 response, "I have never worked for R: Emp1 ."

I also performed Work Number verifications for the 6 graduates listed above. The Work Number verifications did not confirm employment with R: Emp1 for the 6 graduates. In another attempt to confirm and verify employment with Robert Burns, I requested that all 2008 graduates be run through the corporate skip trace system. The skip trace also did not confirm employment for Robert Burns. Both attempts, The Work Number and the skip trace did not include R: Emp1 as an employer.

At that point, I conducted a 2nd round of phone calls to those graduates listed above that I had not heard back from. Additionally, I requested additional numbers from their Financial Aid files from R: Staff 1 After I received the phone numbers from R: Staff 1 I performed an additional round of phone calls. From this round of phone calls, I was able to speak with R: Grad5 I asked R: Grad5 the same question I asked R: Grad2 and R: Grad3 "Have you ever worked for Robert Burns?" R: Grad5 had the same response as R: Grad2 and R: Grad3 "I have never heard of R: Emp1 ."

Based off the responses from these 3 graduates, it was determined that all 6 placements associated to R: Emp1 were falsified. The decision was to then review all the placement information for these 6 graduates and determine who the Career Services Rep. The Career Services identified in CampusVue as entering this placement information was R: Staff3

Also during this time, the entire 2008 graduate placement cohort was pulled from CampusVue and sorted by employers that hired multiple graduates and by Date/Placed confirmed. When this completed, it was noticed on 2/27/2009, 4 Collision Repair and Refinishing graduates were all employed by the same employer on the same day. The employer in question is R: Corp1 The situation with R -- is that the supervisor listed in the placement information, R: Staff4 was an instructor at the time the placement was entered. Additionally, all 4 placements were entered by R: Staff5

The process for this group of 4 graduates:

R: Grad7

R: Grad8

R: Grad9

R: Grad10

I placed initial call to all 4 graduates placed with Gasworks. Upon initial calls, I was not able to speak with the graduates. I then ran all 4 graduates through The Work Number for employment information and did not get any employment information pertaining to Gasworks. Also, I reviewed the skip trace information for these 4 graduates. The skip trace did not produce any employment information for Gasworks.

I again requested additional phone information from the campus. Upon receiving updated phone information, I placed a 2nd round of phone calls. During these phone calls, I spoke with R: Grad9 who stated that he has been working for R: Corp2 since the campus set him up on the interview. I asked him if he ever worked for R: Corp1 and he stated no, he actually never heard of them.

R: Staff6 reached out to all graduates in question via social media fronts - facebook and received information back from R: Grad10 that he is working for a fast food chain and not working in the field. Upon review of his work number and ship trace results, he has held this position since graduation.

During a recent visit to the campus, all Lincoln employees associated to this investigation were questioned by myself and R: Staff7 . See attached notes.

For these graduates in question, they have received assistance from the Career Services Reps post employment being entered into CampusVue – they have been contacted for job leads, their resumes have been submitted for available positions, even though they were "placed" in employment status.

At this time, based off the information obtained during this investigation – information documented in CampusVue and personal interviews, it is believed that the Career Services Representatives in question had knowledge that these placements were not true and legitimate placements. They chose to enter this information rather than perform due diligence and confirm these placements.

It is recommended that these employees face disciplinary action up to termination for their involvement in falsify graduate placement information.

Website Lead Procedures

With the ever-increasing amount of Web leads we receive, it is imperative that these leads are worked in the most effective manner. The following policy is now in effect; all representatives should be aware of these changes and trained accordingly.

The DOA may use his/her own discretion on web rotation as well as web lead protection.

The National's recommendation is that you protect Web leads for 7 days as that process is bringing the best results in our company. We trust that you will make the best decision for your department.

The DOA is responsible for forwarding leads to the appropriate campus if they cannot be worked locally.

STEP I	**Automatic response from corporate webmaster**
STEP II	**Web lead is forwarded to the DOA, Executive Director and Coordinator.**
STEP III	**The Admissions Coordinator will immediately input the web lead into the system**
STEP IV	**The DOA will assign the web lead to representative.**
STEP V	**An attempt must be made to contact the web lead by phone within 12 minutes.** ***(Please keep in mind that this candidate is contacting an average of 5-7 other schools at the same time)***
STEP VI	**Immediately send a web response and put a piece in the mail if contact was not made after 12 minutes.**
STEP VII	**All web leads must be contacted 5 times within the first 2 days**

Below, please find approved email responses:

Lead with phone number: e-mail reply upon receipt and rep to call immediately.

I received your request for information regarding careers in the _____ field. You are making an excellent choice in exploring the opportunities at (your campus). I would love the opportunity to speak with you. I will give you a call and see how I can help you.

Nelson
Admissions Representative

* Follow e-mail with a phone call and follow LES appointment setting script. Continue to work the web lead as set forth above.

Lead without phone number: **Same day response.**

I received your request for information regarding careers in the ________field. You are making an excellent choice in exploring the opportunities at (name of your school);
I would love the opportunity to speak with you. Please call me at (School's 877 number).

I am looking forward to hearing from you.

Nicole
Admissions Representative

(If prospect does not contact you by phone or e-mail)

Next day response:

I have not heard from you. I am sure that I can help you in exploring career opportunities in ____________. I have taken the liberty of scheduling an appointment to meet with you on ____________ at __________.

I am looking forward to meeting with you.
(Send confirmation of appointment through the mail)

If student no shows appointment, send the following e-mail:

I am sorry you were unable to keep your appointment with me on__________. I have sent you a career packet and I will look forward to hearing from you to answer any of your questions. (Business card, tri-fold, "why" fact sheet and mission statement). Keep the info very general so the prospect still has the need to schedule an interview.

Continue to follow up via e-mail.

I sent you out some general information a week ago. Hopefully, you have had a chance to view the information and formulate some questions. Please call me so I can answer those questions and give you the exciting news about the ________field.

BELOW YOU WILL FIND THE INVALID WEB INITIATIVE LEAD POLICY FROM THE MARKETING DEPARTMENT. It is very important that you return leads that fall into the fallowing categories. You will be credited for these leads.

From: R -- Redacted by HELP
Sent: Thursday, February 09, 2006 10:34 AM
To: Exec Directors: All; Directors of Admissions - All
Cc: Group Vice Presidents; Nat'l Directors of Admissions; R -- Redacted by HELP Committee
Subject: INVALID WEB LEAD POLICY

There are 3 main types of leads that will come into your email:
1) **Web Site** leads (Contact Us, Online Application, High School, Real Time Chat) or Search Engine (IJM Sponsored Listing and IJM Smart Splash Site)
2) **Web Initiative (WI)** leads (Cunet and Quinstreet)
3) **Call Center** emailed leads (i.e. Transfer and Non-Transfer) sent by USA800

As most of you know, a valid **Web Initiative (WI)** is a lead we pay for and must meet certain criteria. The lead:
1) Must be in your school's **territory**
2) Must be valid school **age** (i.e. have their HS Diploma or GED).
3) Must provide a way to **contact** the prospect (a valid phone number, valid email or complete address)
4) Must be a valid lead interested in **career education** (not tricked into being a lead by a scholarship survey or job application)
5) Must not be a **duplicate** lead from the past 30 days within a particular campus (note: a duplicate within CUnet or Quinstreet leads ONLY - not a duplicate between CUnet and other Web Site leads). You may still see duplicates across Web Initiatives (WI) and Web Site leads.

If any **Web Initiative (WI)** lead does NOT meet the above criteria, you may return them (by email) and we will not be charged for them . Please forward them (as many of you are already) to me via email (R -- Redacted by). PLEASE also include a sentence or two stating why the lead is
invalid.

IMPORTANT: ONLY Web Initiative (WI) leads that do NOT meet the above criteria may be returned. This includes CUnet and Quinstreet. This does NOT include Web Site leads. You should not return any Web Site leads to Marketing.

Out-of-territory and under-age and other "garbage" type leads may (and will) still come in to our Web Site. We can't filter those out - it is our public-facing School Web Site. That is why we created "gross" and "net" columns on the weekly lead sheets - so you can report the net web leads you get each week. Only invalid Web Initiative (WI) Leads should be brought to our attention because we pay for those to be valid, non-duplicate, in-territory and holders of a HS Diploma/GED from our Pay-Per-Lead Web Vendors. **All "out of territory" Web Site and Search Engine leads should be contacted just like any other bonus lead (they specifically chose your campus from a drop down)**. Many times they are planning on moving to the area, may be willing to relocate, work in the area or may be contacting the school for someone else. We highly recommend (and we've done some test calls here at Corporate to prove this) that all schools contact these "out of territory" web site leads because many times they bear fruit.

REVISED 2/16/07

LINC0109031

4205

How to Keep Reps Productive in Q4-*2006*

LINC0121064

Lincoln Education Services Company
Document 14, Page 1

How to Keep Reps Productive in Q4-*2006*

***Challenge**: 4th Quarter tends to be a slower time period for Inside Representatives compared to Q1-Q3*

***Objective:** Pursue Additional/Alternative outlets to generate leads*

Guerilla Marketing Plan

RECOMMENDATIONS OF PLACES TO SET-UP INFORMATION TABLES and/or GIVE PRESENTATIONS:

➢**Hospitals** – Contact "Community Relations" person at local Hospitals to arrange for a Rep to have an INFORMATION TABLE to present current Hospital employees with opportunity to increase their skills

➢**Nursing Homes** - Investigate who would be the contact person at local Nursing Homes to do the same as above

➢**Health Unions** – Many Hospital Employees are part of a Union (including Gift Shop, Snack Bar, Maintenance workers, etc..). Contact Human Resources Department at local Hospitals to find out what Unions these are and attempt to then contact Union Rep to reach out to their members

➢**"Work-First"** programs requires recipients to attend job search training. Contact these groups to deliver presentation of career-training opportunities

➢**Job Corps** – Search for those in your territory and contact to set-up a Presentation

➢**Agencies** – Visit nearby and partnering, TRA, DVR, Work Force Agencies, etc. to present new curriculum and dedicated programs for their clients

➢**Support Agencies** – Find contact person to help reach out to those looking to create a means of support for themselves and their children

LINC0121065

How to Keep Reps Productive in Q4-*2006*

Guerilla Marketing Plan (cont.)

RECOMMENDATIONS OF PLACES TO SET-UP INFORMATION TABLES and/or GIVE PRESENTATIONS (continued)

- **GED/Adult HS Diploma Programs** – Find out who offers these in your area and arrange to speak with their students
- **Boys & Girls Clubs –** Investigate opportunities to deliver presentations to the older kids
- **Military Schools** - Investigate opportunities to deliver presentations to the students
- **Shopping Malls/Retail Stores** - Set up information tables at malls/stores
- **Career Fairs**
- **Sporting Events-** Football/Baseball
- **Walk-A-thons-Chair Massage**
- **"Take One" Blitz-** Assign each Rep to seek out businesses to place "Take One" displays. Each Rep should mark their lead card with their initials or Rep# and the inquiry will belong to them. (Suggestions: Laundromats, Take-Out Restaurants, Convenience Stores, etc....)

LINC0121066

Generating RGR's

- **DOA meets with Reps** daily to review prior day activity relating to generating RGR's....**FOCUS**
- **RGR Training** at every weekly sales meeting.....**FOCUS**
- **Daily Recognition for Reps** who are generating and closing the most RGR's on a daily basis.....**FOCUS** on behavior you want repeated
- **Bring a Friend to School Day**
- **Power Hour Competitions** calling RGR Leads Only
- **Every Enrollment Packet** should contain **a Referral Form**
- **DOA asks for referral** when cementing an enrollment
- **DOA visits each new class** and presents the "**How Did We Do**" survey

LINC0121067

Q4-2006 – Controlling the Controllables

Action Items to Improve Conversion:

➢**Mass Mailing to College Freshman (2006 Grads from database)** – Send postcard with "IS COLLEGE EVERYTHING YOU THOUGHT IT WOULD BE?"-message to reach them at Thanksgiving Break (Postcard to be created by Corporate)

➢***RECYCLE LEADS AFTER 7 DAYS*** **TO CREATE URGENCY ON REP'S PART TO MAKE OUTBOUND CALLS**

➢ ***QUERY ALL LEADS FOR THE PAST 12 MONTHS***

➢***SALES TRANING MEETING TWICE A WEEK***

LINC0121068

Summary

- Schools should plan Guerilla Marketing events now for November and December
- Plans should be specific and goals should be attached
- Weekly training should be geared towards the attainment of RGR's and the DOA needs to monitor daily
- The Nationals and Vice Presidents should discuss results weekly on the Monday calls.
- The Nationals will encourage the DOA's to communicate which reps go above and beyond to achieve their goals.
- The Nationals will recognize outstanding performance.

LINC0121069

PIP Trip Locations

2010	Moon Palace, Punta Cana
2009	Aventura Spa Palace, Cancun, Mexico
2008	Marriott Frenchmen's Reef, St. Thomas
2007	Melia Caribe, Punta Cana
2006	Aventura Spa Palace, Cancun, Mexico
2005	Marriott, Aruba
2004	Radisson Hotel, Cable Beach, Bahamas
2003	Moon Palace, Cancun, Mexico
2002	Westin Casuarina, Grand Cayman
2001	Marriott Frenchmen's Reef, St. Thomas
2000	Hyatt, St. Lucia

Med-Com Career Training, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Med-Com/Drake	Document 1	DCB-US-SEN-00000579	4
Med-Com/Drake	Document 2	DCB-US-SEN-00000626	12
Med-Com/Drake	Document 3	DCB-US-SEN-00002936	3
Med-Com/Drake	Document 4	DCB-US-SEN-00004161	14
Med-Com/Drake	Document 5	HELP-DCB-000001	1
Med-Com/Drake	Document 6	HELP-DCB-000004	1
Med-Com/Drake	Document 7	HELP-DCB-000005	1
Med-Com/Drake	Document 8	HELP-DCB-000006	4

Drake College of Business

Response to the Health, Education, Labor and Pensions Committee

Program costs for each program DCB has offered as of January 1, 2010 †

† *Drake College of Business does not charge tuition or fees based on credit hour. The College has only one program cost for each offered program, there is no differentiation in cost by type of student, or enrollment status.*

Elizabeth Campus (main)	Program	Initial Program Cost or Cost as of Jan 1, 2006	Date & Amount of increase	Date & Amount of increase	Date & Amount of increase
	Medical Office Technology				
	Microsoft Office User Specialist				
	Dental Assisting				
Newark Campus (branch)	Medical Office Technology				
	Microsoft Office User Specialist				
	Dental Assisting				

DCB-US-SEN-00000579

Med-Com Career Training / Drake College
Document 1, Page 1

Drake College of Business

Response to the Health, Education, Labor and Pensions Committee

Program costs for each program DCB has offered as of January 1, 2010 †

† *Drake College of Business does not charge tuition or fees based on credit hour. The College has only one program cost for each offered program, there is no differentiation in cost by type of student, or enrollment status.*

Elizabeth Campus (main)

Program	Initial Program Cost or Cost as of Jan 1, 2006	Date of increase	Amount of increase	Tuition
Medical Office Technology	$4,375	2/22/2007	$425	$4,800
Dental Assisting	$5,263	2/22/2007	$697	$5,960
Microsoft Office User Specialist	$4,375	2/22/2007	$425	$4,800

Newark Campus (branch)

Medical Office Technology

Dental Assisting

DCB-US-SEN-00000580

Med-Com Career Training / Drake College
Document 1, Page 2

Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition
7/30/2007	$1,400	$6,200				1/11/2008	$800	$7,000				6/17/2008	$500	$7,500
			9/19/2007	$2,540	$8,500				2/15/2008	($700)	$7,800	6/17/2008	$700	$8,500
7/30/2007	$1,400	$6,200				1/11/2008	$800	$7,000				6/17/2008	$500	$7,500

Initial Date *
7/14/2008
7/14/2008

DCB-US-SEN-00000581

Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition
9/25/2008	$6,700	$14,200	6/25/2009	$800	$15,000	4/9/2010	$1,700	$16,700
9/25/2008	$5,700	$14,200	6/25/2009	$800	$15,000	4/9/2010	$1,700	$16,700
9/25/2008	$6,700	$14,200	6/25/2009	$800	$15,000	4/9/2010	$1,700	$16,700

Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition	Date of increase	Amount of increase	Tuition
$7,500	9/25/2008	$6,700	$14,200	6/25/2009	$800	$15,000	4/9/2010	$1,700	$16,700
$8,500	9/25/2008	$5,700	$14,200	6/25/2009	$800	$15,000	4/9/2010	$1,700	$16,700

DCB-US-SEN-00000582

Med-Com Career Training / Drake College
Document 1, Page 4

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

Phone :
Fax :

PROMISSORY INSTALLMENT NOTE

RECITATIONS:

Date:

Borrower:

Borrower's Address:

Payee:

Place for Payment:

Principal Amount: [Please note that this amount is to be disbursed to the borrower according to the Schedule attached as Exibit - A]

Term: (months)

Monthly Payments:

INTEREST RATE: Annual interest rate is 0.00% per annum, but not to exceed the maximum amount of interest permitted by the Laws of the State of New Jersey.

PAYMENT TERMS. This Note is due and payable as follows, to-wit: ____________________ ( ) equal monthly payments of (principal plus interest). The first such payment is due immediately after 12 months from the separation date, and a like installment shall be due and payable on the same day of each succeeding month thereafter until the total amount of $0.00 (principal plus interest) is paid in full. If each payment is not paid on time, the remaining balance will be subject to interest at 0.00% per annum, but not to exceed the maximum amount of interest permitted by the Laws of the State of New Jersey.

BORROWER'S PRE-PAYMENT RIGHT. Borrower reserves the right to prepay this Note in whole or in part, prior to maturity, without penalty.

PLACE FOR PAYMENT. Borrower promises to pay to the order of Payee at the place for payment and according to the terms for payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due by the final scheduled payment date.

DEFAULT AND ACCELERATION CLAUSE. If Borrower defaults in the payment of this Note or in the performance of any obligation, and the default continues after Payee gives Borrower notice of the default and the time within which it must be cured, as may be required by law or written agreement, then Payee may declare the unpaid principal balance and earned interest on this Note immediately due. Borrower and each surety, endorser, and guarantor waive all demands for payment, presentation for payment, notices of intentions to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest, to the extent permitted by law.

INTEREST ON PAST DUE INSTALLMENTS AND CHARGES. All past due installments of principal and/or interest and/or all other past-due incurred charges shall bear interest after maturity at the maximum amount of interest permitted by the Laws of the State of New Jersey until paid. Failure by Borrower to remit any payment by the 15th day following the date that such payment is due entitles the Payee hereof to declare the entire principal and accrued interest immediately due and payable. Payee's forbearance in enforcing a right or remedy as set forth herein shall not be deemed a waiver of said right or remedy for a subsequent cause, breach or default of the Borrower's obligations herein.

Phone :
Fax :

INTEREST. Interest on this debt evidenced by this Note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of the maximum shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this instrument (and any other instruments) concerning this debt.

FORM OF PAYMENT. Any check, draft, Money Order, or other instrument given in payment of all or any portion hereof may be accepted by the holder and handled in collection in the customary manner, but the same shall not constitute payment hereunder or diminish any rights of the holder hereof except to the extent that actual cash proceeds of such instruments are unconditionally received by the payee and applied to this indebtedness in the manner elsewhere herein provided.

SEVERABILITY. If any provision of this Note or the application thereof shall, for any reason and to any extent, be invalid or unenforceable, neither the remainder of this Note nor the application of the provision to other persons, entities or circumstances shall be affected thereby, but instead shall be enforced to the maximum extent permitted by law.

BINDING EFFECT. The covenants, obligations and conditions herein contained shall be binding on and inure to the benefit of the heirs, legal representatives, and assigns of the parties hereto.

DESCRIPTIVE HEADINGS. The descriptive headings used herein are for convenience of reference only and they are not intended to have any effect whatsoever in determining the rights or obligations under this Note.

CONSTRUCTION. The pronouns used herein shall include, where appropriate, either gender or both, singular and plural.

GOVERNING LAW. This Note shall be governed, construed and interpreted by, through and under the Laws of the State of New Jersey.

Borrower is responsible for all obligations represented by this Note.

EXECUTED this __**NaNth**__ day of ______________________, **NaN**

[Borrower's Signature:]

____

[Borrower's Printed or Typed Name:]

____

PROGRAM

SESSION

START DATE

DCB-US-SEN-00000627

Drake College of Business

Phone :
Fax :

E-mail: info@drakecollege.com
http://www.drakecollege.com

Drake College of Business
Line of Credit - Account Opening Form

Interest Rate and Interest Charges	
APR For Advances	0.00%
Minimum Interest Charge	If you are charges Interest, the charge will be no less than $0.00.
Paying Interest	You will not be charges any interest at all

Fees	
Annual Fee	$0.00
Penalty Fees	
Late Payments	$0.00
Over-the-Credit Limit	$0.00

How We Will Calculate Your Balance: We use a method called "average daily balance." Line of Credit Truth-In-Lending Disclosure for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Line of Credit Truth-In-Lending Disclosure.

YOU SIGN HERE BY SIGNING BELOW, YOU AGREE TO THIS CONTRACT AND ITS TERMS AND CONDITIONS EXPLAINED IN THE SECTION ABOVE

NAME OF THE STUDENT: PROGRAM: START DATE:

CAMPUS & ADRESS:

____

STUDENT SIGNATURE & DATE

A copy of this Line of Credit Account Opening Form was :
Received (Student's Initial and Date ____________ ____________)
Mailed (Staff's Initial and Date ____________ ____________)

Phone :
Fax :

Drake College of Business

E-mail: info@drakecollege.com
http://www.drakecollege.com

This is Your Line of Credit Contract And Truth-in-Lending Disclosure

DRAKE COLLEGE OF BUSINESS

This Line of Credit is aimed at helping students who achieve academic excellence meet expenses related to their program of study

THIS IS A CONTRACT – BE SURE TO READ IT

It spells out the Terms and Conditions of your Line of Credit Plan with Drake College of Business. It sets out your rights and duties as well as ours.

The wording has been kept as clear and simple as possible. Even so, you still may have questions. If you do, please call, email or write us.

In this contract, the word "you" or "your" refers to and includes, where appropriate, any person(s) who signs this contract. "We" or "us" or "our" refer to Drake College of Business.

TRUTH-IN-LENDING DISCLOSURE

There is a U.S. Law called Truth-in-Lending Act. It requires lenders to tell borrowers certain things about consumer loans they make – in other words, to make a disclosure. This document is not only a contract – it is also a Truth-in-Lending Disclosure.

1. How You Ask For Advances Under This Contract

By signing this contract you are applying for a Line of Credit Loan Plan. Your application MUST be APPROVED before you can borrow money under this plan. All documents and papers requesting the advance must be filled out completely and correctly.

Once you have been approved, you are eligible to start getting the advances bi-weekly starting the 4th week from your start date until you graduate or withdraw from your program of study. A maximum of 14 advances for the Medical Office Technology (MOT) and Microsoft Office User Specialist (MOUS) Programs and 17 advances for the Dental Assisting Program will be awarded, provided the student meets the eligibility criteria mentioned in section 2 below.

2. When Advances Are Disbursed – Eligibility Criteria

The total amount of disbursement of advances under this contract may not exceed the amounts stated below. We also reserve the right to refuse any advance.

Phone :
Fax :

Drake College of Business

E-mail: info@drakecollege.com
http://www.drakecollege.com

- For MOT and MOUS Program – UPTO $5,600.00
- For Dental Assisting Program – UPTO $6,800.00

Any amounts repaid towards the balance owed are not available for future advances.

Money can be borrowed in 14 maximum eligible advances for Medical Office Technology (MOT) or Microsoft Office User Specialist (MOUS) Programs and in 17 maximum eligible advances for the Dental Assisting Program. Each advance is capped to an amount of either $350 or $400.00, with each capped advance amount having an eligibility criteria associated with it. Any ineligible advance never becomes eligible under any circumstances. All advances become eligible by meeting the eligibility criteria mentioned below:

Generally, you will be eligible to receive Line of Credit advances under this contract if you meet and agree to the following criteria:

In order to receive the $350 bi-weekly advance, the student must meet the following criteria:

- Attend classes **8 days out of the 10** available days in each payment period. There are no exceptions to this rule.

AND

- Each student must pass with a grade of **"C"** in **EACH** subject at the end of each module. Any student with a grade below "C" in ANY subject will forfeit ALL checks (a minimum of TWO checks, possibly three) for the entire following module(s). The student will not become eligible to receive new payments until he or she meets the minimum grade criteria in each subject again at the end of the subsequent module(s).

AND

- Be up to date on any payment plan arrangements you may have with Drake College of Business

In order to receive the $400 bi-weekly advance, the student must meet the following criteria:

- Attend classes **9 days out of the 10** available days in each payment period. There are no exceptions to this rule.

AND

- Each student must pass with a grade of **"B"** in EACH subject at the end of each module. Any student with a grade below **"B"** in ANY subject will forfeit ALL checks (a minimum of TWO checks, possibly three) for the entire following module(s). The student will not become eligible to receive new payments until he or she meets the minimum grade criteria in each subject again at the end of the subsequent module(s).

AND

- Be up to date on any payment plan arrangements you may have with Drake College of Business

SPECIAL NOTES:

- If the module that you are attending has two separate subjects within the four week period each grades will be reviewed separately. The two grades

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Fax :

Drake College of Business

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http://www.drakecollege.com

will not be added together and averaged. For example, if you take an EKG class and a Keyboarding within one module and you get a **D** in EKG and an **A** in Keyboarding you will have a **D** on your transcript and **will not be eligible** for a check for the entire following module

- Excused absences for illness, vacation, leaves, court dates, etc. **WILL** be counted as regular absences and will count towards the days of allowed absenteeism. For example, if a student is out for three days during any given payment period, two days due to illness and 1 day due to a court hearing, the student will not be eligible to receive payment for that period. The student will LOSE that payment forever. However, he or she will be eligible for all future payments as long as the above requirements are met.

- A student who is suspended from schools will be ineligible for any disbursements during the suspension period.

Note: You may miss one or more final exams and may still qualify for the advance provided that:

- You meet the attendance requirement

AND

- You take the final within one week of the original final date and earn a Grade of C or above for each of the courses.

3. Promise to Pay Back

By signing this contract, you promise to pay back all advances that you borrowed under this contract from Drake College of Business over a period of 20 years, where repayment starts one year after you separate from Drake College of Business, unless you are eligible for a repayment Waiver as described in Section 4 inside. There is no Finance charge applicable to any borrowed sum under this contract.

4. Repayment Waiver

Repayment of any borrowed sum under this contract shall be forgiven if you successfully graduate on time, defined as within **15 days** of your program of study's **normal length** as defined in the Drake College of Business Catalog, **OR** graduate from your program of study at Drake College of Business with a **3.0 GPA or higher.**

Drake College of Business

Phone :
Fax :

E-mail: info@drakecollege.com
http://www.drakecollege.com

5. How You Pay Us Back

You must pay us the borrowed sum that you took under this contract unless the repayment waiver is applied.

The payment is due every month by the end of the month. You must make at least the minimum payment every month. The amount of minimum monthly payment is based on the amount of advances disbursed to you during the course of your study at Drake College of Business. The amount is calculated by dividing the total amount disbursed into 240 equal monthly payments at 0% interest, payable over 20 years as outlined in the section above. The minimum monthly payment is fixed over the duration of the 20 year repayment period, since any repayment amount is not eligible to be borrowed again as future advances.

6. How Your Payments are Applied

Each time you make a payment under this contract, it reduces the principal balance you borrowed under this contract.

7. Paying Off Early

The payment amounts mentioned in Section 5 are minimum payments.

Of course, you are allowed to make larger payments if you choose to. And you can pay off this contract, in full or in part, at anytime.

There is no penalty or charge of any kind for paying off all or part of what you owe early.

8. What Happens in case of Default

You are in "default" if:

A. You are not eligible for the repayment waiver as described in Section 4 and you fail to make a minimum monthly payment when due , or
B. You are not eligible for the repayment waiver as described in Section 4 and you break any other promise that you make in this contract.

1. FINANCE CHARGE (interest) under this contract is figured at a rate 0.0% per day, which corresponds to an annual APR of 0.0% (See Section 3 inside)
2. Repayment: Repayment will start one year after your last day of attendance. Last day of attendance is defined as your graduation/completion date or date of withdrawal from a program of study as determined by the school.
3. Repayment period: Repayment period is over 20 years in equal monthly amounts and depends on the number and amount of advances you qualified for based on meeting the eligibility criteria for advances defined in this contract.
4. Maximum monthly payments if you qualified for ALL advances available for each program :
   a. For MOT and MOUS Programs - $23.34 per month (If qualified for Maximum of $5,600.00 in eligible advances while attending a program to be repaid over 20 years)
   b. For DENTAL Assisting Program : $28.34 per month (If qualified for Maximum of $6,800.00 in eligible advances while attending the program to be repaid over 20 years)

Phone :
Fax :

Drake College of Business

E-mail: info@drakecollege.com
http://www.drakecollege.com

When this happens, we have certain rights which are designed to help us collect what you owe us. These rights are set out in this section

Collection Agency

When you are considered to be in "default" for a period of three months, our appointed Collection Agency will reach you to collect the borrowed sum on our behalf.

Full Payment Due Immediately

If you are in "default", we can also demand that you immediately pay us the entire outstanding amount under this contract unless we agree to put you on a new payment plan.

9. Miscellaneous Provisions

A. What if we decline to Make Advances Under this Contract?

Drake College of Business reserves the right to cancel, modify or reduce this line of credit at its own discretion without prior notice to you. You may also exercise your right to stop receiving further advances under this contract if you choose to, by notifying us in writing at least one week prior to the next scheduled advance payment date. In any such event, you are liable to pay us back the borrowed sum owed to date under this contract unless your repayments are waived as per Section 4.

B. Who Keeps the Contract?

In order to comply with certain laws, the original of this contract with your signature on it must be kept by us. However, you will be furnished with an exact signed copy of this contract to keep for your records. Please contact us if you lose your copy.

C. Can This Contract be Changed?

Yes, it can! We need this power because this contract will last for many years and economic conditions will change during that time. So we can, for example, change the eligibility criteria for the advances or change the advance cap or change the maximum limit of the Line of Credit. Any changes we make to this contract will only apply to the new advances that you may be eligible for from the date of making such changes.

If the law requires an advance notice of the change, we will communicate to you all the changes made, and at that point you can exercise your rights to stop receiving advances as per Section 9(A).

Phone :
Fax :

Drake College of Business

E-mail: info@drakecollege.com
http://www.drakecollege.com

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This Notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notifying Us in Case of Errors
OR Questions about your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the error you are unsure about.

You do not have to pay the amount in question while we are investigating, but you are still obliged to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

YOU SIGN HERE **BY SIGNING BELOW, YOU AGREE TO THIS CONTRACT AND ITS TERMS AND CONDITIONS EXPLAINED IN THE SECTION ABOVE**

NAME OF THE STUDENT: **PROGRAM:** **START DATE:**

CAMPUS & ADDRESS:

____

STUDENT SIGNATURE & DATE

A copy of this Contract and Truth-In-Lending Disclosure was:
Received: Student's Initial and Date ________________ ____________)
Mailed: Staff's Initial and Date ________________ ____________)

FOR DRAKE COLLEGE OF BUSINESS USE ONLY

Line of Credit Contract : ☐ **APPROVED** ☐ **REJECTED**

Approved/Rejected On :

Credit Limit : ☐

Other Conditions (if any): ☐

Drake College of Business – Line of Credit Committee

Name :

Position :

Signature :

Date :

Phone :
Fax :

LINE OF CREDIT PROMISSORY NOTE

RECITATIONS:

Date:

Borrower:

Borrower's Address:

Payee:

Place for Payment:

Line of Credit UP TO amount: **(Please refer to the Line of Credit – Truth-In-Lending Disclosure Document to understand how and when this amount is disbursed)**

Term: **240** (months)

Monthly Payments: **$0.00** **(Please refer to the Line of Credit – Truth-In-Lending Disclosure Document for more information)**

INTEREST RATE: Annual interest rate is **0.00%** per annum, but not to exceed the maximum amount of interest permitted by the Laws of the State of New Jersey.

PAYMENT TERMS. This Note is due and payable as follows, to-wit: ____________________ ( ) **240** equal monthly payments of **$0.00** (principal plus interest). The first such payment is due immediately after 12 months from the date Payee separates from Drake College of Business ("Separation Date") and a like installment shall be due and payable on the same day of each succeeding month thereafter until the total amount of (principal plus interest) is paid in full. If each payment is not paid on time, the remaining balance will be subject to interest at **0.00%** per annum, but not to exceed the maximum amount of interest permitted by the Laws of the State of New Jersey.

BORROWER'S PRE-PAYMENT RIGHT. Borrower reserves the right to prepay this Note in whole or in part, prior to maturity, without penalty. Please refer to the Line of Credit – Truth-In-Lending Disclosure Document for more information.

PLACE FOR PAYMENT. Borrower promises to pay to the order of Payee at the place for payment and according to the terms for payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due by the final scheduled payment date.

DEFAULT AND ACCELERATION CLAUSE. If Borrower defaults in the payment of this Note or in the performance of any obligation, and the default continues after Payee gives Borrower notice of the default and the time within which it must be cured, as may be required by law or written agreement, then Payee may declare the unpaid principal balance and earned interest on this Note immediately due. Borrower and each surety, endorser, and guarantor waive all demands for payment, presentation for payment, notices of intentions to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest, to the extent permitted by law.

INTEREST ON PAST DUE INSTALLMENTS AND CHARGES. All past due installments of principal and/or interest and/or all other past-due incurred charges shall bear interest after maturity at the maximum amount of interest permitted by the Laws of the State of New Jersey until paid. Failure by Borrower to remit any payment by the 15th day following the date that such payment is due entitles the Payee hereof to declare the entire principal and accrued interest immediately due and payable. Payee's

Phone :
Fax :

forbearance in enforcing a right or remedy as set forth herein shall not be deemed a waiver of said right or remedy for a subsequent cause, breach or default of the Borrower's obligations herein. Please refer to the Line of Credit – Truth-In-Lending Disclosure Document for more information.

INTEREST. Interest on this debt evidenced by this Note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of the maximum shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this instrument (and any other instruments) concerning this debt. Please refer to the Line of Credit – Truth-In-Lending Disclosure Document for more information.

FORM OF PAYMENT. Any check, draft, Money Order, or other instrument given in payment of all or any portion hereof may be accepted by the holder and handled in collection in the customary manner, but the same shall not constitute payment hereunder or diminish any rights of the holder hereof except to the extent that actual cash proceeds of such instruments are unconditionally received by the payee and applied to this indebtedness in the manner elsewhere herein provided.

SEVERABILITY. If any provision of this Note or the application thereof shall, for any reason and to any extent, be invalid or unenforceable, neither the remainder of this Note nor the application of the provision to other persons, entities or circumstances shall be affected thereby, but instead shall be enforced to the maximum extent permitted by law.

BINDING EFFECT. The covenants, obligations and conditions herein contained shall be binding on and inure to the benefit of the heirs, legal representatives, and assigns of the parties hereto.

DESCRIPTIVE HEADINGS. The descriptive headings used herein are for convenience of reference only and they are not intended to have any effect whatsoever in determining the rights or obligations under this Note.

CONSTRUCTION. The pronouns used herein shall include, where appropriate, either gender or both, singular and plural.

GOVERNING LAW. This Note shall be governed, construed and interpreted by, through and under the Laws of the State of New Jersey.

Borrower is responsible for all obligations represented by this Note.

EXECUTED this __NaNth__ day of ____________________, NaN

[Borrower's Signature:]

____

[Borrower's Printed or Typed Name:]

____

PROGRAM

SESSION

START DATE

Drake College of Business

Financial Aid Forms Notice

The purpose of this checklist is to confirm your understanding, completion and receipt of the financial aid documents listed below. Please initial to confirm. Thank you

Initials

______ **Entrance Interview**

______ **Checklist**

______ **Promissory Installment Note**

______ **Promissory Installment Note - Exhibit - A**

______ **Private Education Loan application Self-Certification**

______ **Private Education Loan application Form**

______ **Line of Credit - Account Opening Form**

______ **Line of Credit - Trnth-In-Lending Disclosure**

______ **Line of Credit - Promissory Note**

______________________ ______________
Student Signature Date

______________________ ______________
Financial Aid Representative Signature Date

DCB-US-SEN-00000644

DRAKE COLLEGE OF BUSINESS

800 Broad St.
Newark, NJ. 07102
Phone (973) 645-1333
Fax (973) 645-1377

ENROLLMENT AGREEMENT

I ____________________ hereby apply for enrollment in the ***Medical Office Technology Program;***
This consists of ***32.81*** credits or ***740*** hours of instruction.
Beginning date _____/_______/_______ **Ending date** _____/_______/_______

I understand that the training cost of the program of instruction is:

Tuition:	**$15,700.00**
Book/Supply:	**$800.00**
Registration Fee (Non Refundable):	**$200.00**
Total:	**$16,700.00**

Tuition is due and payable upon entry. .However, in the event a student is scheduled to receive Title IV funding or has a substantial hardship, a tuition payment plan can be arranged at the discretion of the director. Liability of tuition will occur within the first day of instruction.

Method of payment.........................Pell ☒ Other ☒ ______________

HOURS OF INSTRUCTION

Classes are conducted between the hours of ________ to ________ Monday to Friday.

REFUND POLICY

A pro rata refund policy has been established for all students who attend the institution in programs of more than 300 hours in duration and who withdraw or otherwise fail to complete the period of enrollment* as follows:

Within 1st week	90% refund
Within 2nd or 3rd week	80% refund
After 3rd week up to 25% of program	55% refund
After 25% to 50% of program	30% refund
After 50% of program	0% refund

*The "Period of Enrollment" is measured by dividing the numbers of weeks remaining as of the last recorded date of attendance by the total number of weeks comprising the enrollment period.
I understand that in case I default on my payments owed to Drake College of Business, I will be fully responsible for all fees associated with the collection of my balance.
I acknowledge receiving a copy of this agreement, the school bulletin, and written confirmation of acceptances prior to signing this contract. This agreement is not binding until three businesses days after signing by both parties. The student and the school will retain a copy of this agreement.
I hereby accept to pay all the additional collection fees in the event of a default of my payments

APPROVED BY:

X______________________________________ ____/____/______
(Student Signature) **(Date)**

X______________________________________ ____/____/______
(School Official Signature) **(Date)**

X______________________________________ ____/____/______
(Parent/Guardian) Signature if Necessary **(Date)**

Owned and Operated
By MCCT-Inc

DRAKE COLLEGE OF BUSINESS

125 Broad St.
Elizabeth, NJ. 07201
Phone (908) 352-5509
Fax (908) 352-6915

ENROLLMENT AGREEMENT

I ________________________hereby apply for enrollment in the ***Dental Assisting Program;***
This consists of ***41.6*** credits or ***900*** hours of instruction.
Beginning date ______/__________/_________ **Ending date**______/__________/__________

I understand that the training cost of the program of instruction is:

Tuition:	**$15,700.00**
Book/Supply:	**$800.00**
Registration Fee (Non Refundable):	**$200.00**
Total:	**$16,700.00**

Tuition is due and payable upon entry. However, in the event a student is scheduled to receive Title IV funding or has a substantial hardship, a tuition payment plan can be arranged at the discretion of the director. Liability of tuition will occur within the first day of instruction.

Method of payment.......................... Pell( ) Other( )________________________

HOURS OF INSTRUCTION

Classes are conducted between the hours of ___________to___________Monday to Friday.

REFUND POLICY

A pro rata refund policy has been established for all students who attend the institution in programs of more than 300 hours in duration and who withdraw or otherwise fail to complete the period of enrollment* as follows:

Within 1st week	90% refund
Within 2nd or 3rd week	80% refund
After 3rd week up to 25% of program	55% refund
After 25% to 50% of program	30% refund
After 50% of program	0% refund

*The "Period of Enrollment" is measured by dividing the numbers of weeks remaining as of the last recorded date of attendance by the total number of weeks comprising the enrollment period.
I understand that in case I default on my payments owed to Drake College of Business, I will be fully responsible for all fees associated with the collection of my balance.
I acknowledge receiving a copy of this agreement, the school bulletin, and written confirmation Of acceptance prior to signing this contract. This agreement is not binding until three businesses Days after signing by both parties. The student and the school will retain a copy of this agreement.
I hereby accept to pay all the additional collection fees in the event of a default of my payments

APPROVED BY:

X____ ____/____/________
(Student Signature) **(Date)**

X____ ____/____/________
(School Official Signature) **(Date)**

X____ ____/____/________
(Parent/Guardian) Signature if Necessary **(Date)**

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DRAKE COLLEGE OF BUSINESS
125 Broad St.
Elizabeth, NJ. 07201
Phone (908) 352-5509
Fax (908) 352-6915

ENROLLMENT AGREEMENT

I ______________________hereby apply for enrollment in the ***Microsoft Office User Specialist Program;***
This consists of ***33.06*** credits or ***740*** hours of instruction.
Beginning date ______/__________/________ **Ending date**______/__________/__________

I understand that the training cost of the program of instruction is:

Tuition:	**$15,700.00**
Book/Supply:	**$800.00**
Registration Fee (Non Refundable):	**$200.00**
Total:	**$16,700.00**

Tuition is due and payable upon entry. However, in the event a student is scheduled to receive Title IV funding or has a substantial hardship, a tuition payment plan can be arranged at the discretion of the director. Liability of tuition will occur within the first day of instruction.

Method of payment.........................Pell( ) Other( )____________________

HOURS OF INSTRUCTION

Classes are conducted between the hours of _________to__________Monday to Friday.

REFUND POLICY

A pro rata refund policy has been established for all students who attend the institution in programs of more than 300 hours in duration and who withdraw or otherwise fail to complete the period of enrollment* as follows:

Within 1st week	90% refund
Within 2nd or 3rd week	80% refund
After 3rd week up to 25% of program	55% refund
After 25% to 50% of program	30% refund
After 50% of program	0% refund

*The "Period of Enrollment" is measured by dividing the numbers of weeks remaining as of the last recorded date of attendance by the total number of weeks comprising the enrollment period.
I understand that in case I default on my payments owed to Drake College of Business, I will be fully responsible for all fees associated with the collection of my balance.
I acknowledge receiving a copy of this agreement, the school bulletin, and written confirmation Of acceptance prior to signing this contract. This agreement is not binding until three businesses Days after signing by both parties. The student and the school will retain a copy of this agreement.
I hereby accept to pay all the additional collection fees in the event of a default of my payments

APPROVED BY:

X____ ____/______/________
(Student Signature) **(Date)**

X____ ____/______/________
(School Official Signature) **(Date)**

X____ ____/______/________
(Parent/Guardian) Signature if Necessary **(Date)**

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

August 11, 2010

ID Code 00010655

Mr. Emil Fadel
Director
Drake College of Business
125 Broad Street
Elizabeth, NJ 07201

Dear Mr. Fadel:

DRAKE COLLEGE OF BUSINESS, NEWARK, NEW JERSEY ID CODE 00024332

The Council has considered your institution's application for final inclusion of the branch campus located at 800 Broad Street, Newark, New Jersey 07108, ID Code 00024332, within the scope of your institution's current grant of accreditation. As a result of its review, the Council found the following based on the *Accreditation Criteria*:

- The Council is aware of the adverse information opened by ACICS on April 21, 2010 that could impact Drake College of Business. On the basis of information available, the Council is unable to determine if the institution has rectified the situation (Section 2-3-700).

Therefore, the Council acted to extend the interim inclusion of the branch campus within the scope of your institution's current grant of accreditation through December 31, 2010 and to defer further action until its December 2010 meeting pending the following:

- Further investigation of the adverse information opened by ACICS on April 21, 2010. A special visit, consistent with Section 2-3-900 of the *Accreditation Criteria*, must be conducted no later than **September 1, 2010**. The institution will be required to pay the special visit fee of $3,000. Also, the institution will be required to pay the expenses of the evaluation team, which will potentially include a representative of the State of New Jersey. In addition to addressing the institution's overall compliance with the *Accreditation Criteria*, the scope of the special visit will encompass the institution's submissions to the Council relative to the adverse information and all of the areas and items identified by the evaluation team who conducted the institution's branch inclusion visit during the Winter 2010 travel cycle.

Additional information regarding the special visit will be forthcoming. Refusal to respond or cooperate with this request may result in the denial of your institution's application.

Mr. Emil Fadel
August 11, 2010
Page 2

Please contact Redacted by HELP Committee at Redacted by HELP Committee if you have any questions.

Sincerely,
Redacted by HELP Committee

Executive Director and CEO

c: Mr. Indranil Mukherjee, Newark branch campus
Redacted by HELP Committee

August 19, 2010

ID Code 00010655

Mr. Emil Fadel
Director
Drake College of Business
125 Broad Street
Elizabeth, NJ 07201

Dear Mr. Fadel:

DRAKE COLLEGE OF BUSINESS, NEWARK, NEW JERSEY ID CODE 00024332

An on-site evaluation of your institution has been scheduled for **August 30 – 31, 2010.**

As expressed in the Council's letter dated August 11, 2010, in addition to addressing the institution's overall compliance with the *Accreditation Criteria,* the scope of the special visit will encompass the institution's submissions to the Council relative to the adverse information and all of the areas and items identified by the evaluation team who conducted the institution's branch inclusion visit during the Winter 2010 travel cycle.

Details of the visit, including a list of materials that must be available for our review, will be sent under separate cover. We will need a private work area for our use during the visit. Additional materials may be requested while our team is on site.

Thank you for your cooperation. If you have any questions, please call me at Redacted by HELP Committee

Redacted by HELP Committee

Manager, Institutional Quality Assurance
Campus Development

c: Mr. Indranil Mukherjee, Newark branch campus
Redacted by HELP Committee

DRAKE COLLEGE OF BUSINESS
800 Broad Street
Newark, NJ 07102

ACICS ID Code 00024332 (Branch)

FACT Visit
August 30-31, 2010

Evaluation Team

Redacted by HELP Committee

National Director of Compliance
Career Education Corporation
Tampa, Florida

Redacted by HELP Committee

Director, External Affairs
ACICS
Washington, District of Columbia

Redacted by HELP Committee

Manager, Instituitonal Quality Assurance
ACICS
Washington, District of Columbia

Observer

Redacted by HELP Committee
Division of One-Stop Coordination and Support
New Jersey Department of Labor and Workforce Development
Trenton, New Jersey
August 30, 2010 only

INTERVIEWS WITH REPRESENTATIVES FROM DRAKE COLLEGE OF BUSINESS

On Monday, August 30, 2010 the ACICS team met with the following individuals in the order in which they are listed below:

1. Mr. Ziad Fadel, President/CEO
2. Redacted by HELP Committee, Director, Admissions, Career and Student Services
3. Redacted by HELP Committee Financial Aid Administrator
4. Redacted by HELP Committee, Compliance Director
5. Redacted by HELP Committee Student Records Manager
6. [redacted], Admissions Representative
7. [redacted], Admissions Representative
8. Mr. Indrandil Mukherjee, VP Operations, School Director

Each interview, synopsized below, was structured as follow-up to the information presented in writing in response to the adverse information opened by ACICS on May 6, 2010.

1. **Mr. Ziad Fadel – President/CEO**. According to Mr. Fadel, the Newark branch opened in September 2008 and an "expense reimbursement" program to assist students with transportation and living expenses was implemented shortly thereafter.

   In terms of recruitment, he explained that for all students, the enrollment process begins with referral to Financial Aid office for preliminary screening, which includes a criminal background check (New Jersey Department of Corrections), drug test, and inquiry regarding student loan default history. These screenings are performed to ensure that students who are enrolled are eligible for placement in externships or jobs where criminal record and drug abuse history are disqualifying factors. Mr. Fadel indicated that students who fail the aforementioned screens are discouraged from completing enrollment in the Medical Office Assistant (MOA) and Dental Assistant (DA) programs at the Newark branch; however, these individuals are not denied access to programs if they insist on proceeding to complete an enrollment agreement. In reality, very few if any students who are disqualified by the criminal background or drug screening results proceed to matriculate into program. (No numbers were offered regarding how many matriculate who have failed screens, and what their completion, placement or drop-out rates are.)

   According to Mr. Fadel, the twenty students whose names were provided in the original response to the adverse information as one-time residents of homeless shelters, were based on the address of their residence at time of enrollment. (To ascertain this information Drake conducted an internal review of enrollment records). Of the twenty, thirteen remain "active." Four stopped attending (two are on leave of absence); three have graduated (one is working with career services awaiting placement, one is placed in field, and one was offered placement in field but turned down offer).

   Mr. Fadel indicated that some of the basis for Drake's recruitment from the homeless population was based on invitation and consent of shelter managers; others have come through referrals from other former students. Mr. Fadel indicated that to the best of his knowledge, the admission representatives arranged a time/date for presentation to homeless clients, and sometimes shelter managers attended the briefings and sometimes they were not necessarily present. Mr. Fadel indicated he had no personal knowledge of practice of recruiting at homeless shelters when the allegation first arose; he offered that the admissions director responsible (Mr. Jody Berryhill) is no longer in that position or actively employed by Drake. He stated that only two admissions representatives – [redacted] and [redacted], both of whom are currently employed by Drake – activley recruited at shelters. Mr. Fadel also indicated that Drake requires admissions representatives to attend workshops on appropriate practices.

When Drake became aware of controversial nature of homeless shelter enrollment, it temporarily suspended the practice and had admissions representatives sign an acknowledgement that the practice (outreach to homeless shelters) was prohibited. Subsequently, this practice was permanently banned by Drake's administration.

Mr. Fadel described the Line of Credit program at Drake, which was initiated in May 2010. He outlined the conditions upon which the Line of Credit disbursements are made, including attendance practice (which invoves "bar code" scanning two times a day); grade point average; and no delinquency on payments due from students to the Financial Aid Office for tuition and fees.

There was some uncertainty about who administers the Line of Credit program and ensures that the information is fully and completely disclosed to students through their student ledger cards. Some of the uncertainty may relate to the lack of posting Line of Credit transactions to master ledger card, and integration of "Diamond D" software platform into Drake enterprise operations. He indicated that putting the Line of Credit on students' main ledger cards makes for difficult accounting problems.

Mr. Fadel explained the genesis of the Line of Credit/stipend/reimbursement program. He said Drake does a small amount of advertising in the *Star Ledger*, on local cable television, and via postcards/collateral materials. What would be used by other schools for a more conventional advertising/marketing effort is directed by Drake into its Line of Credit program; Mr. Fadel acknowledged there is not a budgeted amount for the program; no spreadsheet (pro-forma or actual) indicating how many Line of Credit awards will be made or forgiven among the current cohort.

Mr. Fadel strongly indicated he believes the primary benefit of Line of Credit awards based on attendance and satisfactory academic progress is improved retention and placement performance. No statistics were offered; he indicated Drake would be re-evaluating the effectiveness of the Line of Credit program in this regard sometime in the future (date uncertain) as part of its Institutional Effectiveness Plan review.

Mr. Fadel also explained the $500 post-graduation cash award for students who obtain placement in field without Drake's assistance. Conditions include no prior Drake history with the employers, and verification through paystub of current employment. (No detailed discussion of how the first condition is met or failed, how that is determined, or who determines it. The team requested and Drake produced a list of students who have been awarded the incentive for last three years.)

2. Redacted by HELP Committee – **Admissions, Student and Career Services.** (He has been in this role since February 2010). Mr. Redacted by confirmed the homeless shelter cohort which Drake submitted with its May 6, 2010 response to the Council consisted of 20 students who entered over the last 12 to 18 months. He reiterated the scenario by which prospective students are screened for drug, criminal record, and student loan default during the initial step conducted by Financial Aid. He also confirmed daily and monthly meetings with eight admissions representatives to discuss policy, practices, and "do's and don'ts." Mr. Redacted by H confirmed that new admissions representatives are trained according to a standard training curriculum. He also confirmed the process used by admission representatives making outreach to homeless shelters or other human services providers: 1. Make contact with shelter manager and secure agreement to come on premises; 2. Meet at shelter and make presentation; 3. In-person contacts occur following outreach meeting; student comes to the Drake campus for Financial Aid screening; meet with admissions representative; detailed Financial Aid meeting/packaging meeting w/Financial Aid representaitive; lastly, the prospective student is sent back to Admissions to complete an enrollement agreement.

Mr. Redacted by H indicated that as part of admissions process, the prospective student undergoes extensive "personal assessment" of his or her expectations. He said the admissions philosophy is that "everyone deserves a chance." He indicated that the Line of Credit disclosure occurs if student inquires but is not necessarily offered as inducement early in admissions interview. He maintained that there is no mention of availability of the Line of Credit in marketing materials. (Mr. Redacted by H indicated the information regarding the Line of Credit is fully disclosed in catalog addendum.)

Subsequent to the homeless shelter prohibition, Mr. Redacted by H said Drake continues to outreach to high schools, externship sites, and community organizations serving the Hispanic population. He indicated the dynamic is one that produces a great number of referrals, rather than "leads" from advertising, etc. and suggested that this approach may be verified by Drake's marketing director, Redacted by HELP Committee, who is situated at the Elizabeth (main) campus.

Mr. Redacted by H also described process for signing-up a student for the Line of Credit, requiring the student signature on a form (agreement) and a discussion with a Financial Aid representative. According to Mr. Redacted by, the availability of $500 for placement without Drake Career services assistance is shared verbally during the Financial Aid process.

3. Redacted by HELP Committee

8. A two-page document titled "Admissions Don'ts and Do's"
9. Contact information for the three graduates who were recruited from homeless shelters
10. Copies of a memo dated July 27, 2010 signed and dated by each admissions representative*
11. A roster of all students who received "line of credit" at last check-cutting

* On July 27, 2010 a memorandum was issued to "ALL ADMISSIONS STAFF/Newark and Elizabeth Campuses" from Mr. Ziad Fadel, President. The instituiton ceased "recruiting from such shelters on at least a temporary basis on May 4, 2010." The final paragraph reads "Please be advised that we have now decided to prohibit recruiting at homeless shelters on a permanent bais. Failure to comply with this policy may be grounds for termination of employment. We will, however, continue to accept qualified applicants who live at a homeless shelter who are referred to Drake."

Student Population

There were 777 total active students as of August 30 and 31, 2010.

File Review

Selecting from the aforementioned "rosters," the team reviewed 19 student files (academic/financial and externship/placement), which included current student files, graduate files, and files of students who had withdrawn. The biggest problem with the student files was that the student ledger cards failed to include any of the debits or credits for the "line of credit" transactions (**Section 3-1-432**). For example, there may have been anywhere from two to twelve "line of credit" check disbursements, in the form of checks written to the students every two weeks by ADP. Subsequently, the student may have received anywhere from $700.00 to $5,250.00 in "line of credit" check disbursements. Furthermore, in each of the ADP disbursement checks written to the student within the "line of credit" program, the checks were written to the student and the school address was used as the student's address for each student on the ADP check disbursement. Since the institution did not include the "line of credit" check disbursements on the student ledger, the institution was not able to accurately keep track of the student's cumulative liability based on Line of Credit disbursements. For example, one student (Redacted by HELP Committee had check disbursements for the "line of credit" totaling $4,200.00. However, the ADP check stubs stated that the student had totaled $3,150.00 in "line of credit" disbursements. Another student (Redacted by HELP Committee had check disbursements for the "line of credit" totaling $3,500.00. However, the ADP check stubs stated that the student had totaled $3,850.00 in "line of credit" disbursements. There clearly was a lack of consistency in the monitoring of the "line of credit" disbursements, as the institution simply did not include these transactions on the student ledger card.

The institution did not provide adequate documentation in the graduate's file to evidence the $500.00 placement fee. When the administration was asked for this information, they were able to provide copies of the ADP checks to the graduates, but still lacked adequate documentation or any administrative sign-off to evidence that the graduate had found his/her own employment.

The student files reviewed by the team did contain an Application for Admission, an Enrollment Agreement, evidence of a high school diploma, GED, a signed attestation allowed at the sole discretion of the school President, or a letter from a high school claiming that a high school diploma had been earned there by the student. Tuition was charged on a consistent basis by program by start date. The team was provided with a student ledger card and an academic transcript for each of the student files reviewed. The institution is still working on its academic transcript to better integrate it with the IT software databases. The student ledger card fails to include any of the "line of credit" disbursements or any of the Drake internal student loan disbursements. The $500.00 placement fee earned by a graduate is also not included on the student ledger card.

Catalog

At the time of the visit the instituiton is using the Drake College of Business catalog, Volume XX, effective November 2008, along with several addenda, including May 19, 2010 and Febraury 15, 2010.

A review of the above-listed files revealed that the institution is following its published admissions policy. However, the published admissions policy states that "At the sole discretion of the school Director, the institution may accept, in certain cases, an attestation of graduation from a US or Foreign high school in lieu of an action High School diploma or GED equivalency"; however, the institution does not describe circumstances surrounding the actual use of this discretion.

The Line of Credit is disclosed on page one the addendum dated May 19, 2010 as follows (verbatim):

DRAKE COLLEGE OF BUSINESS INSTITUTION AL LINE OF CREDIT

Drake College of Business offers all students the opportunity to apply for an Institutional Line of Credit Loan Plan. This Line of Credit is designed to assist students in meeting their cost of attendance to complete a program of study at Drake College of Business.

The student is eligible to receive bi-weekly advances beginning in the 4th week afte the student's start date until graduation or withdrawal from school. A maximum of 14 advances for the Medical Office Technology (MOT) and Microsoft User Specialist (MOUS) Programs and 17 advances for the Dental Assisting Program will be awarded, provided the student meets the eligibility criteria as described below.

The student is eligible for either a $350 or $400 bi-weekly loan advance based on meeting all of the following applicable criteria:

Criteria

$350 bi-weekly advance:

- The student must attend classes 8 out of 10 available days in each review period. There are no exceptions to this rule. Any excused absences such as for illness, vacation, leaves of absence and court appearance dates will count toward the days of absenteeism.
- The student must attain a grade of "C" in each subject at the end of each module. Any student with a grade below "C" in ANY subject will lose eligibility to receive further loan advances until he or she meets the minimum grade criteria in each subject.
- The student must be up to date on any payment plan arrangements with the school.

$400 bi weekly advance

- The student must attend classes 9 out of 10 available days in each period. There are no exceptions to this rule. Any excused absences such as for illness, vacation, leaves of absence and court appearance dates will count toward the days of absenteeism.
- The student must attain a grade of "B" in each subject at the end of each module. Any student with a "C" grade in any subject will be eligible for the $350 bi-weekly advance. Any student with a grade below "C" in ANY subject will lose eligibility to receive further loan advances until he or she meets the minimum grade criteria in each subject at the end of the subsequent module.
- The student must be up to date on any payment plan arrangements with the school.

Maximum amounts available for each program are as follows:

		Program Length
Medical Office Technology	*$5,600*	*31 weeks*
Microsoft User Specialist	*$5,600*	*30 weeks*
Dental Assisting	*$6,800*	*36 weeks*

Note for both amounts

A student suspended from school will be ineligible for any loan advances during the suspension period.

Repayment

Waiver

- All loan advances in the line of credit program shall be forgiven if the student successfully graduates on time. Timely graduation is defined as graduation within 15 days of the standard program length as listed above.

OR

- The student graduates from his or her program with a CGPA of 3.0 or higher.

If neither condition for the waiver is met,

The terms for repayment are:

- 0% finance charge.
- Repayment starts one year after the student's last day of attendance which is defined as the student's graduation/completion date or date of withdrawal as determined by the school.
- The repayment period is 20 years.

Default

If the student is not eligible for the repayment waiver and fails to make a monthly payment, the student is considered to be in default. If the student is in default for a period of three consecutive months, the school will refer the matter to a collection agency and reserves the rigt to take further legal action as necessary and appropriate.

Important Information

To complete this Line of Credit, a Truth in Lending Document will need to be signed by the student. This document explains all the conditions mentioned in this catalog. Please review the Truth in Lending Document carefully and ask the Financial Aid Office for any clarification or assistance.

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Redacted by HELP Committee

The Institutional Effectiveness Plan (IEP)

The team reviewed the institution's current IEP, which is dated June 2010. This document was revised for submission to the Council for its August 2010 meeting. There is no mention of the Line of Credit. However, in conversations with executive management, this Line of Credit is construed as a retention-bolstering tactic and/or means of enhancing students' satisfactory academic progress. With respect to retention, the current IEP reads as follows:

"We believe the following will help maintain and increase our retention rate:

- academic tutoring
- increased student services support
- continued strong monitoring of attendance, which includes contacting and encouraging students who are absent
- closely monitor academic performance and improved reporting through Diamond D software,
- continued review of student surveys
- focus on active learning teaching."

Review of student records indicates that in practice the Line of Credit is widely used. The team requested a roster of all disbursements for the period August 9, 2010 to August 20, 2010, with checks distributed to students on August 27, 2010; the list that was provided indicated over half (around 330) received checks.

Although Drake College of Business in Newark has issued an official, written directive to admissions and other administrative personnel to cease all outreach activities at homeless shelters/rescue missions for purposes of recruiting students, the college will continue to consider for admission students from those human services agencies who initiate contact with Drake through referrals or other means. That is, the "do not recruit at homeless shelters" directive should not be interpreted as a self-imposed prohibition against enrolling students who may list homeless shelters as their place of residence upon seeking admission to DCB. Furthermore, Drake officials indicated that the instituiton will continue to reach out to other human services providers (churches, the YMCA, community agencies serving the Hispanic population) for purposes of recruiting students. In summary, it is reasonable to assume that DCB will continue to admit students who are referred or recruited from human services providers irrespective of the "do not recruit" directive. This raises some fundamental issues about the alignment of DCB business practices and its Institutional Effectiveness Plan (IEP):

1. Does the institution have a specific target or objective that defines the percentage of its enrollment to be derived from human services providers? If so, what is the target and how did the institution arrive at it?
2. Given the special considerations of students derived from the human services population related to (non-educational) employment qualifications, what capacity has the institution developed to deal with the percentage of human services clients who are unable to pass drug screens, criminal background checks and loan default screens?
3. To what degree, as part of its IEP-specified outreach to this population, is DCB prepared to provide on-going living expense disbursements (be they Line of Credit payments, reimbursements or other payments)? Is there an annual budgeted amount (maximum) for this practice, and what is the on-going funding source for this account?
4. To what degree, as part of its education programming and student assessment, is DCB prepared to incent students financially in order to ensure attendance, satisfactory academic progress and placement in a job field related to the educational program? How was the amount of financial incentive decided, and how is it effectiveness being measured?

In addition to students recruited from homeless shelters (about 20 between 2009-2010), about half of the enrollment at the institution (or about 330 of 730 total students) participate in taking draw-downs from the Line of Credit program on a recurring basis. Given the high number of students who participate (most of whom are recruited from places other than homeless shelters) and the degree of their reliance on the twice monthly stipend, a number of issues merit review:

1. The sufficiency of accounting systems, tracking protocols and disclosures that support the voluntary Line of Credit program, such that students are fully aware of the size and terms of their financial obligation if they fail to graduate, fail to complete their education program within a certain timeframe, or otherwise fail to meet the threshold by which thousands of dollars in Line of Credit pay-outs are forgiven as debts.
2. The degree to which Line of Credit obligations impose additional post-graduation financial burdens on students who have federally subsidized student loan and institutional student loan debt. Are students made fully aware of those obligations and how?
3. How does the liberal application of Line of Credit payments for academic progress and attendance fundamentally change the composition of the student body?
4. How does the liberal application of Line of Credit payments for academic progress and attendance impact compliance performance standards, such as retention rates, completion rates and placement rates? Are financial incentives an appropriate substitute for quality education practices, student advising services and sufficient career services resources?

From: Redacted by HELP Committee
Sent:
To: Ziad Fadel
Subject: Re: OUT IN THE FIELD

OK, I understand.

Thanks.

Redacted by HELP

On Thu, Mar 26, 2009 at 8:49 AM, Ziad Fadel Redacted by HELP Committee wrote:
Redacted by HELP Co, this is good. However, please stay away from t omeless shelters. We need students interested in learning and getting a job, not just in receiving a check.

On Wed, Mar 25, 2009 at 5:38 PM, [redacted] Redacted by HELP Committee wrote:
Good Evening Everyone,

Me and Redacted by [redacted] left the building at 1p.m. to go out in the field, 1st we went to the babar shop on Jackson Avenue where there is heavy flow of business during this hour. We spoke to the owner Redacted by HELP Co to get permssion to speak with the gentlemen that were waiting to be serviced. We handed out flyers and explaing the course that we offer along with the $350 reimbursement if you qualified, most seemed intrested and some just got information for member of their family or friends that might be intrested. (40 minutes)

2nd we went to the Salvation Army on East Grand street, most people there are in a program and is shelter from becoming homeless but discent qualified individual were targarted. I believe we will see 2 to 3 appointments from this visit. Again we explained what we offer at Drake College of Business. (30 minutes)

Last we decided to go to the DMV in Newark located at the border of Newark and Elizabeth were we stood outside of the Motor Vehicle Station and spoke with people coming and going out of the facility. Most was accomplished was handing out lots of flyers and business cards indicated the person to call us for more information since they were in a flow of moving about, some stop to listen others just grab the flyer and business card. We arrive at this location at about 3:30p.m. and left the area around 4:30p.m. Headed by to the office by 5:00p.m.

Through the course of the evening, we just grabbed something to eat.

Thank you.

Redacted by HELP Committee

HELP-DCB-000001

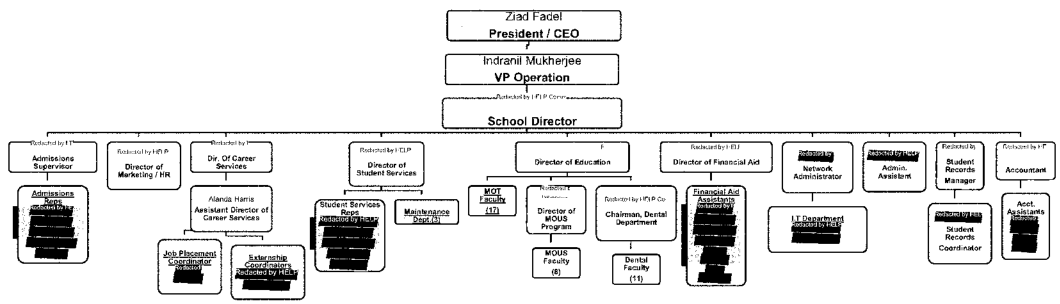
Med-Com Career Training / Drake College
Document 5, Page 1

Drake College of Business

125 Broad Street
Elizabeth NJ 07201

Phone: 908-352-5509
Fax: 908-352-6915
E-mail: info@drakecollege.com

Elizabeth Campus Organization Chart



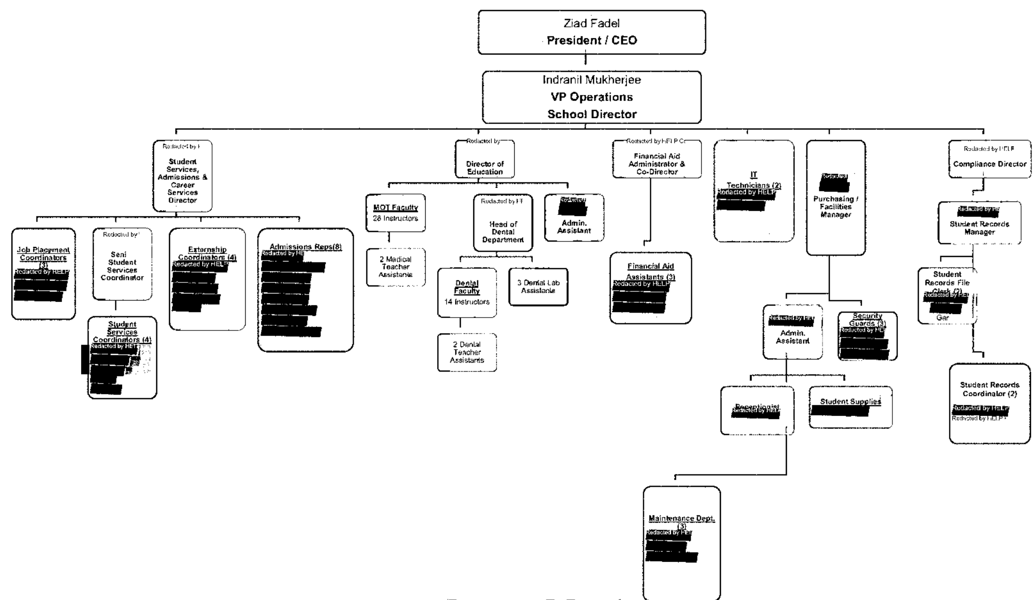
Document 6, Page 1

Drake College of Business

800 Broad Street
Newark NJ 07102

Phone: 973-645-1333
Fax: 973-645-1377
E-mail: info@drakecollege.com

Newark Campus Organization Chart



Document 7, Page 1

HELP-DCB-000005

HARVEY R. GLICK

[illegible] Road · Scarsdale, New York [illegible] · [illegible] · Fax [illegible]

MED-COM CAREER TRAINING, INC.
D/B/A DRAKE COLLEGE OF BUSINESS

AUDITED FINANCIAL STATEMENTS

DECEMBER 31, 2009

MED-COM CAREER TRAINING, INC.
STATEMENT OF INCOME AND RETAINED EARNINGS
FOR THE YEAR ENDED DECEMBER 31, 2009

REVENUES	
Tuition	Redacted by HELP Committee
Less: Refunds and recoveries	
Net Tuitions	
Interest	
Miscellaneous	
Total Revenue	
EXPENSES	
Salaries and payroll taxes	Redacted by HELP Committee
Texts & instruction expenses	Redacted by HELP Committee
Advertising	Redacted by HELP Comm
Bad debts	Redacted by HELP Committee
Occupancy	Redacted by HELP Comm
Computer expenses	Redacted by HELP Committee
Default management	
Depreciation	
Dues & subscriptions	
Financial aid services	
Gifts	
Insurance	
Repairs & maintenance	
Office	
Consulting fees	9,819,564 Redacted by HELP Committee
Legal and other professional fees	
Security	
Student reimbursement expenses	11,868,364 Redacted by HELP Committee
Telephone & utilities	
Travel & entertainment	
Sundry	Redacted by HELP Committee
Total Operating Expenses	
Net Income	8,736,639
Dividends paid	(4,345,123)
Retained Earnings- Beginning	Redacted by HELP Committee
Retained Earnings - End	

The accompanying notes are an integral part of this statement.

HELP-DCB-000007

Med-Com Career Training / Drake College
Document 8, Page 2

National American University Holdings, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
NAU	Document 1	HELP-NAU_0001	11
NAU	Document 2	NAU0013189	3
NAU	Document 3	NAU0013551	10
NAU	Document 4	NAU0013678	2
NAU	Document 5	NAU0013713	9
NAU	Document 6	NAU0013825	4
NAU	Document 7	NAU0013834	2
NAU	Document 8	NAU0014003	4
NAU	Document 9	NAU0014290	69
NAU	Document 10	NAU0014515	64
NAU	Document 11	NAU0014695	5
NAU	Document 12	NAU0014713	2
NAU	Document 13	NAU0018527	2
NAU	Document 14	NAU0019375	17
NAU	Document 15	NAU0019525	9
NAU	Document 16	NAU0019536	1
NAU	Document 17	NAU0019621	1
NAU	Document 18	NAU0020153	2
NAU	Document 19	NAU0020155	1
NAU	Document 20	NAU0020161	1
NAU	Document 21	NAU0020215	1
NAU	Document 22	NAU0020222	1
NAU	Document 23	NAU0020229	2
NAU	Document 24	NAU0021252	2
NAU	Document 25	NAU0025042	2
NAU	Document 26	NAU0025482	1
NAU	Document 27	NAU0025534	1
NAU	Document 28	NAU0039976	5

National American University
Response to Senate Investigation Request No. 10

Note: Until Winter quarter 2007-2008, students taking courses online through NAU's Distance Learning program paid the Distance Learning cost per credit for the online course regardless of whether they also took courses at a physical campus. In Winter quarter 2007-2008 this changed, so that if students took courses at a physical campus any online courses were billed at the same cost as their physical campus rate.

	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Rapid City, South Dakota															
Accounting, BS															
Total Program Cost			$ 43,470			$ 45,360			$ 47,061			$ 48,573			$ 51,408
Number of credit hours			189			189			189			189			189
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Accounting, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272

National American University Holdings, Inc.
Document 1, Page 1

National American University
Response to Senate Investigation Request No. 10

	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Applied Information Technology, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Applied Information Technology, BS															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Applied Management, BS															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Applied Management, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Athletic Training, BS															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Accounting															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272

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	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Business Administration, BS w/emphasis in Financial Management															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Human Resources Management															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Information Systems															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in International Business															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Management															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Marketing															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Business Administration, BS w/emphasis in Pre-law															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272

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	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Business Administration, BS w/emphasis in Tourism and Hospitality Management															
Total Program Cost			$ 42,780			$ 44,640			$ 46,314			$ 47,802			$ 50,592
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Criminal Justice, BS															
Total Program Cost			$ 43,125			$ 45,000			$ 46,688			$ 48,188			$ 51,000
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Criminal Justice, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
General Education Studies, AS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Health and Beauty Management, AAS															
Total Program Cost			$ 23,115			$ 24,120			$ 25,025			$ 25,829			$ 27,336
Number of credit hours			100.5			100.5			100.5			100.5			100.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Health Care Management, BS															
Total Program Cost			$ 43,010			$ 44,880			$ 46,563			$ 48,059			$ 50,864
Number of credit hours			187			187			187			187			187
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Health Information Technology, AAS															
Total Program Cost			$ 22,770			$ 23,760			$ 24,651			$ 25,443			$ 26,928
Number of credit hours			99			99			99			99			99
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Healthcare Coding Diploma															
Total Program Cost			$ 12,535			$ 13,080			$ 13,571			$ 14,007			$ 14,824
Number of credit hours			54.5			54.5			54.5			54.5			54.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Information Technology, AAS															
Total Program Cost			$ 21,390			$ 22,320			$ 23,157			$ 23,901			$ 25,296
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Information Technology, BS w/emphasis in Internet Systems Development															
Total Program Cost			$ 43,125			$ 45,000			$ 46,688			$ 48,188			$ 51,000
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Information Technology, BS w/emphasis in Management Information Systems															
Total Program Cost			$ 43,125			$ 45,000			$ 46,688			$ 48,188			$ 51,000
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Information Technology, BS w/emphasis in Network Management/Microsoft															
Total Program Cost			$ 43,125			$ 45,000			$ 46,688			$ 48,188			$ 51,000
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272

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	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Medical Staff Services Management, AAS															
Total Program Cost			$ 22,655			$ 23,640			$ 24,527			$ 25,315			$ 26,792
Number of credit hours			98.5			98.5			98.5			98.5			98.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Nursing Online RN to BSN															
Total Program Cost			$ 43,700			$ 45,600			$ 47,310			$ 48,830			$ 51,680
Number of credit hours			190			190			190			190			190
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Paralegal Studies, AAS															
Total Program Cost			$ 22,425			$ 23,400			$ 24,278			$ 25,058			$ 26,520
Number of credit hours			97.5			97.5			97.5			97.5			97.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Paralegal Studies, BS															
Total Program Cost			$ 43,010			$ 44,880			$ 46,563			$ 48,059			$ 50,864
Number of credit hours			187			187			187			187			187
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Veterinary Assisting, Diploma															
Total Program Cost			$ 12,190			$ 12,720			$ 13,197			$ 13,621			$ 14,416
Number of credit hours			53			53			53			53			53
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Veterinary Technology, AAS															
Total Program Cost			$ 30,935			$ 32,280			$ 33,491			$ 34,567			$ 36,584
Number of credit hours			134.5			134.5			134.5			134.5			134.5
Cost per credit hour	6/1/2005	10	230	6/1/2006	10	240	6/1/2007	9	249	6/1/2008	8	257	6/1/2009	15	272
Rapid City, South Dakota - Graduate						0									
Master of Business Administration - general															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Business Administration emphasis Health Care															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Business Administration emphasis Human Resources															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Business Administration emphasis Management															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Business Administration emphasis International Business															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320

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Master of Business Administration emphasis Information Systems (international affiliates only)															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Business Administration - Thesis															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Management - general															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Management emphasis Health Care															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Management emphasis Human Resources															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Management emphasis Information Systems (international affiliates only)															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Management – Thesis option															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Master of Science in Nursing - Nurse Educator role															
Total Program Cost			$ 15,390			$ 15,660			$ 16,146			$ 16,146			$ 17,280
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	10	285	6/1/2006	5	290	6/1/2007	9	299	6/1/2008	0	299	6/1/2009	21	320
Distance Learning															
Accounting, BS															
Total Program Cost			$ 42,525			$ 44,415			$ 46,305			$ 48,762			$ 52,920
Number of credit hours			189			189			189			189			189
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Accounting, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Applied Information Technology, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93

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Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Applied Information Technology, BS															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Applied Management, BS															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Applied Management, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Accounting															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Financial Management															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Human Resources Management															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Information Systems															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in International Business															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Management															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Business Administration, BS w/emphasis in Marketing															
Total Program Cost			$ 41,850			$ 43,710			$ 45,570			$ 47,988			$ 52,080

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	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Number of credit hours			186			186			186			186			186
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Criminal Justice, BS															
Total Program Cost			$ 42,188			$ 44,063			$ 45,938			$ 48,375			$ 52,500
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Criminal Justice, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
General Education Studies, AS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Health and Beauty Management, AAS															
Total Program Cost			$ 22,613			$ 23,618			$ 24,623			$ 25,929			$ 28,140
Number of credit hours			100.5			100.5			100.5			100.5			100.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Health Care Management, BS															
Total Program Cost			$ 42,075			$ 43,945			$ 45,815			$ 48,246			$ 52,360
Number of credit hours			187			187			187			187			187
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Health Information Technology, AAS															
Total Program Cost			$ 22,275			$ 23,265			$ 24,255			$ 25,542			$ 27,720
Number of credit hours			99			99			99			99			99
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Healthcare Coding Diploma															
Total Program Cost			$ 12,263			$ 12,808			$ 13,353			$ 14,061			$ 15,260
Number of credit hours			54.5			54.5			54.5			54.5			54.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, AAS															
Total Program Cost			$ 20,925			$ 21,855			$ 22,785			$ 23,994			$ 26,040
Number of credit hours			93			93			93			93			93
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, BS w/emphasis in Internet Systems Development															
Total Program Cost			$ 42,188			$ 44,063			$ 45,938			$ 48,375			$ 52,500
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, BS w/emphasis in Management Information Systems															
Total Program Cost			$ 42,188			$ 44,063			$ 45,938			$ 48,375			$ 52,500
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, BS w/emphasis in Network Management Microsoft															
Total Program Cost			$ 42,188			$ 44,063			$ 45,938			$ 48,375			$ 52,500
Number of credit hours			187.5			187.5			187.5			187.5			187.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, Diploma, Microsoft System Administrator															

Confidential -- For Purposes of U.S. Senate Investigation

HELP-NAU 000008

National American University Holdings, Inc.
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National American University
Response to Senate Investigation Request No. 10

	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Total Program Cost			$ 12,150			$ 12,690			$ 13,230			$ 13,932			$ 15,120
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, Diploma, Microsoft System Engineer															
Total Program Cost			$ 14,175			$ 14,805			$ 15,435			$ 16,254			$ 17,640
Number of credit hours			63			63			63			63			63
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Information Technology, Diploma, Network and Server Engineer															
Total Program Cost			$ 12,150			$ 12,690			$ 13,230			$ 13,932			$ 15,120
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Medical Staff Services Management, AAS															
Total Program Cost			$ 22,163			$ 23,148			$ 24,133			$ 25,413			$ 27,580
Number of credit hours			98.5			98.5			98.5			98.5			98.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Microsoft Certified IT Professional Enterprise Administrator Professional Diploma															
Total Program Cost			$ 12,263			$ 12,808			$ 13,353			$ 14,061			$ 15,260
Number of credit hours			54.5			54.5			54.5			54.5			54.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Microsoft Certified IT Professional Server Administrator Professional Diploma															
Total Program Cost			$ 11,700			$ 12,220			$ 12,740			$ 13,416			$ 14,560
Number of credit hours			52			52			52			52			52
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Nursing Online RN to BSN															
Total Program Cost			$ 42,750			$ 44,650			$ 46,550			$ 49,020			$ 53,200
Number of credit hours			190			190			190			190			190
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Organizational Leadership, BS															
Total Program Cost			$ 41,513			$ 43,358			$ 45,203			$ 47,601			$ 51,660
Number of credit hours			184.5			184.5			184.5			184.5			184.5
Cost per credit hour	6/1/2005	15	225	6/1/2006	10	235	6/1/2007	10	245	6/1/2008	13	258	6/1/2009	22	280
Distance Learning - Graduate															
Master of Business Administration - general															
Total Program Cost			$ 14,850			$ 15,552			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2006	13	288	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Business Administration emphasis Health Care															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2006	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347

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National American University
Response to Senate Investigation Request No. 10

	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Master of Business Administration emphasis Human Resources															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2006	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Business Administration emphasis Management															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2006	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Business Administration emphasis International Business															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2005	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Business Administration emphasis Information Systems (international affiliates only)															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	6/1/2005	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Business Administration Thesis															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Management general															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Management emphasis Health Care															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Management emphasis Human Resources															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Management emphasis Information Systems (international affiliates only)															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Management Thesis option															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54

National American University
Response to Senate Investigation Request No. 10

	Date of Change	Amount of Change	FY2006	Date of Change	Amount of Change	FY2007	Date of Change	Amount of Change	FY2008	Date of Change	Amount of Change	FY2009	Date of Change	Amount of Change	FY2010
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347
Master of Science in Nursing -- Nurse Educator role															
Total Program Cost			$ 14,850			$ 15,660			$ 16,416			$ 17,820			$ 18,738
Number of credit hours			54			54			54			54			54
Cost per credit hour	6/1/2005	22	275	38504	13	290	6/1/2007	16	304	6/1/2008	26	330	6/1/2009	17	347

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National American University

President's Cabinet

Meeting Minutes – June 1, 2010

Attendees: Venessa Green, Dr. Sam Kerr, Dr. Ronald Shape, Lisa Knigge, Michaelle Holland, Scott Toothman and Dr. Jerry Gallentine (Redacted by HELP Committee took the meeting minutes)

Items in blue are "To Do" items.

Dr. Ronald Shape – CEO

1. Update on the Transaction
   a. The secondary offering is complete! We closed today.
   b. Pricing was completed last week. There ean be no press releases for 25 days from the day of pricing.
   c. We are now listed on NASDAQ as "NAUH".
   d. There will be some analyst coverage starting next week.
   e. There are 27 million shares outstanding.
   f. Also, as of 5/28/10, NAU is a debt-free company!
   g. All SEC regulatory issues are now handled by our Assistant General Counsel, Redacted by HELP Committe
   h. Please direct any questions from employees about purchasing stock to either Redacted by HELP Comm or Redacted by (Redacted by HELP
2. Strategic Plan
   a. When adding items for consideration to the Strategic Plan, Redacted , keep in mind the heavily-regulated environment we now find ourselves in with the DOE, HLC, and SEC.
3. FY2010 Year End
   a. Congratulations to everyone on a great year for NAU! Dr. Shape will do a video recording for MyNAU to extend his congratulations to all employees. Any topics you would like to include for him to report on, please get to Redacted by HELP as soon as possible. i.e. student retention, nursing scores, new programs, new locations, LDP, etc.
4. Update on Sites – Mike Buckingham
   a.
   b. **Redacted**
   c.
   d.
   e. In regards to the 90/10 ratio, our goal is 75/25. This will mean ramping up our military enrollments and company tuition assistance enrollments. We need to review the report, by site, to monitor this ratio.

Dr. Shape needs feedback on our next Cabinet retreat – location, topics to be discussed, dates and who from your area (top performers) could attend to give presentations.

National American University Holdings, Inc.
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Dr. Sam Kerr – Provost / General Counsel

5. Academic Update
    a. The new online catalog continues to be worked on, specifically the navigation setup for students.
    b. They are working on faculty training modules.
    c. An academic advising manual is being created.
    d. They are creating a new database to house the faculty teaching credentials.
    e. We now have a three-year extension on our Redacted by HELP Committee contract.
    f. They are setting up the Redacted by HELP Committee for assessment, which will automate this process.
    g. They are considering some post-Master's certificate programs.
    h. Redacted by HELP Committee was hired as our new Director of Institutional Effectiveness; he will start on 6/28/10.
6. HLC Accreditation & DOE Regulations (regarding new sites)
    a. The DOE is really looking at three areas – gainful employment, safe harbor rules and direct lending.
    b. Dr. Kerr's team has recently submitted four change requests to the HLC for new sites or site moves. Redacted

Dr. Kerr will be creating a mentoring calendar for the Cabinet members for the LDP.

Venessa Green – CFO

7. Monthly Financial Update
    a. Deloitte & Touche will be here auditing for three weeks starting on 6/28/10.
    b. The 10-K report is due 8/30/10. Redacted by HELP Committee
    c. A Controller has been hired – .
    d. April revenue was up $1.76million or 26% over the same month last year.
    e. April net income, prior to income taxes, was up $825,000 or 38.3% over the same month last year.
    f. YTD revenue was up $24.4million or 45.1% over the same month last year.
    g. YTD net income, prior to income taxes, was up $13.5million or 152.1% over the same month last year.
8. Salaries as a Percentage of Revenue – April 35.3%, YTD 38.17% which is down from last year.

Scott Toothman – Inst. Support & Military Services

9. Inst. Support & Military Services Update
10. Average Number of Total Leads per Admissions Representative - 4
11. Complete Financial Aid Packaging Turnaround (excluding packaging pending)
    a. Redacted by HELP Committee
    b.
    c. They received 80 packages last week for spring.
12. Projected New Starts Against Budget – Redacted
13. New Student Cost per Start - $1,254

Dr. Bob Paxton – Distance Learning

14. Distance Learning Update
    a. Spring term – 53% is distance delivery, 47% is on-ground
15. Federal and HLC Regulation Changes
16. New Horizons – Continue to work with Redacted by HELP Committee to expand this relationship.
17. International – We continue focus on our current affiliations.
18. HIUJ – They continue work with Redacted by HELP Committee on this.
19. Commencement Webinar
20. Course Completion Online (beginning to end of quarter) – high 80%

Michaelle Holland – E / SE Region

21. Regional Update
    a. Their spring quarter profit is over $4million. Their summer quarter will be Redacted Redacted
    b. 45,000 credit hours for summer.
    c. They have found someone to direct the new Redacted

Lisa Knigge – W / SW Region

22. Regional Update
    a. NM & TX regions – 9,000 credit hours.
    b. A person has been chosen to for the Redacted – they have both a military and medical background.
    c. Austin is 100 credit hours from goal.
        i. They are training for the new Redacted
        ii. They will go before the TX Board of Nursing at their July meeting.
    d. They are interviewing for ALB & RR campus executive officers. It was suggested they look at our pool of people in the LDP.

From: Redacted by HELP Committee
To: Redacted by HELP Committee
Subject: FW: Tuition Increase Recommendations
Sent: Thu 10 Jan 2008 21:42:22

Redacted by HELP C
,

Here is the email regarding competitive analysis on tuition which I need compiled. Thanks very much.

Redacted by HELP Committee

Campus Director

Denver, Colorado

Office: Redacted by HELP Committee

Fax: Redacted by HELP Committee

Email: Redacted by HELP C @national.edu

From: Lisa Knigge

Sent: Thursday, January 10, 2008 11:33 AM

To: Redacted by HELP Committee

Subject: FW: Tuition Increase Recommendations

Please see Rons note below. Will you please have someone put this together asap, this is in order to support a zero tuition increase for Fall.

thanks,

Lisa Knigge

Southwest Regional President

National American University

4775 Indian School Rd. NE

Albuquerque, NM 87110

Albuquerque Redacted by HELP Committee

Rio Rancho Redacted by HELP Committee

Austin Redacted by HELP Committee

Redacted by HELP Committee
cell

From: Ron Shape

Sent: Thursday, January 10, 2008 9:51 AM

To: Lisa Knigge

Subject: RE: Tuition Increase Recommendations

Lisa,

I will see what I can do. However, it would be very helpful for us (as well as Redacted by I I believe) if Redacted by I would outline the competitive environment with specifics ($$).

Thanks,

Dr. Ronald Shape

Chief Operating Officer and Chief Finance Officer

National American University

5301 S. Hwy. 16, Suite 200

Rapid City, SD 57701

Phone: (Redacted by HELP Committee

email: Redacted by HELP @national.edu

From: Lisa Knigge

Sent: Thursday, January 10, 2008 6:46 AM

To: Ron Shape

Subject: FW: Tuition Increase Recommendations

Ron,

This is Redacted by 's thoughts on a Fall tuition increase.

Lisa Knigge

Southwest Regional President

National American University

4775 Indian School Rd. NE

Albuquerque, NM 87110

Albuquerque Redacted by HELP Committee

Rio Rancho Redacted by HELP Committee

Austin Redacted by HELP Committee

cell Redacted by HELP Committee

Redacted by HELP Committee

From:

Sent: Wednesday, January 09, 2008 5:38 PM

To: Lisa Knigge

Subject: RE: Tuition Increase Recommendations

Lisa,

Because you are tied up in a week long meeting I copied you on a couple of emails regarding the proposed additional nursing classroom construction and student concerns. Ordinarily, with the new organizational structure, I would have spoken directly to you first but I thought these concerns needed to be addressed first before you were available for input. I hope that was ok?

Now, with regard to the possibility of a tuition Increase, it is not my recommendation that we take a tuition increase in 2008. Although minor we are increasing tuition effective March 1st. To take a second and I believe if I am not mistaken this would be a third increase within a two year period. I could be wrong on this but I think this is what I heard when I researched the March increase. If we are able to implement the 4.5 credit hours this in itself will be an increase in tuition. So, in actuality if we implemented another increase on top of that in the fall this would be seen, by the students, as three increases in a year.

If we don't get the 4.5 credit hour increase, I still would be opposed to the tuition increase because we will be out pricing our program with our competitors I would recommending holding to only the March increase for this year.

Redacted by HELP Committee

Campus Director

Denver, Colorado

Office: Redacted by HELP Committee

Fax: Redacted by HELP Committee

Email: Redacted by HELP C @national.edu

From: Lisa Knigge

Sent: Wednesday, January 09, 2008 4:47 PM

To: Lisa Knigge

Subject: FW: Tuition Increase Recommendations

Please email me your thoughts, sorry for the late notice (but Ron would like these yet tonight).

Thanks,

Lisa L. Knigge

Southwest Regional President

National American University

4775 Indian School Rd. NE Ste. 200

Albuquerque, NM 87110

Redacted by HELP Committee ABQ office

Redacted by HELP Committee cell

Redacted by HELP C @national.edu Redacted by HELP Committee

<http://www.national.edu/> www.national.edu

From: Ron Shape

Sent: Wednesday, January 09, 2008 11:50 AM

To: Redacted by HELP Committee; Redacted by HELP Committee; Lisa Knigge; Michaelle Holland; Phyllis Okreokie; Redacted by HELP Committee; Scott Toothman; Redacted by HELP Committee; Redacted by HELP Committee; Redacted

Subject: Tuition Increase Recommendations

To All,

I need your tuition increase recommendations for Fall 2008 by the end of the day. These recommendations will go to the BOG tomorrow for their consideration/approval at their next meeting (January 28th).

I would like your recommendations to reflect two scenarios. Scenario 1 - we successfully convert to the 4.5 credit hour system by Fall 2008. Scenario 2 - we do not successfully convert to the 4.5 credit hour system by Fall 2008.

If you have any questions, please let me know.

Thanks,

Dr. Ronald Shape

Chief Operating Officer and Chief Finance Officer

National American University

5301 S. Hwy. 16, Suite 200

Rapid City, SD 57701

Phone: Redacted by HELP Committee

email: Redacted by HEL @national.edu

From: Ron Shape </O=NATIONAL/OU=MAIL/CN=RECIPIENTS/CN=RSHAPE>
To: Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Committee

CC: Redacted by HELP Committee
Redacted by HELP Committee
Subject: Mid Year Adjustments
Sent: Wed 3 Oct 2007 19:33:07

To All,

As all of you are aware, the university (as a system) was not successful in achieving its summer quarter profit expectations. As a result, the following mid year changes are being proposed.

1. A change in billing methodology from "seat" campus to "home" campus effective winter quarter 2007-08. This change would include what tuition rate is billed as well as how technology fees are recognized. In essence, the tuition revenue and technology fee revenue will be recognized by the students "home campus" regardless of where he/she is taking the course (the seat campus). This change will be reflective for students taking online courses as well as for students taking courses between campuses within a region. Again, the revenue will be billed and recognized at the student's home campus.

2. A mid year tuition increase to be effective spring quarter 2008. Attached are the recommended tuition increases.

Please review the impact of these changes as they relate to your campus and/or region, and provide me with input accordingly. I will need your feedback by Thursday evening.

Thanks,

Dr. Ronald Shape

COO/CFO

National American University

5301 S. Hwy 16, Suite 200

Rapid City, SD 57701

Office: Redacted by HELP Committee

Fax: Redacted by HELP Committee

Email: Redacted by HELP @national.edu

From: Redacted by HELP Committee <Redacted by HELP Committee@national.edu>
To: Redacted by HELP Committee <Redacted by HELP Committee@national.edu>, Michaelle Holland <mholland@national.edu>, Redacted by HELP Committee <Redacted by HELP Committee@national.edu>
Subject: RE:
Sent: Wed 17 Dec 2008 22:10:15

Sounds good!

Redacted by HELP Committee

Campus Director

Zona Rosa Campus

From: Redacted by HELP Committee

Sent: Wednesday, December 17, 2008 12:03 PM

To: Michaelle Holland; Redacted by HELP Committee; Redacted by HELP Committee

Subject: RE:

OK

Redacted by HELP Committee

Vice President

National American University

10310 Mastin

Overland Park, KS 66212

Redacted by HELP Committee

Redacted by HELP Committee fax

The father of success is work-the mother of achievement is ambition.

From: Michaelle Holland

Sent: Wednesday, December 17, 2008 12:02 PM

To: Redacted by HELP Committee

Subject: Re:

I will submit 285 and see if we get any push back!

From: Redacted by HELP Committee

To: Redacted by HELP Committee Michaelle Holland

Sent: Wed Dec 17 10:48:03 2008

Subject: RE:

Team,

What is our consensus at the point $285 or $290? I think that the application fee should be increased from $25.00 to $50.00.

Redacted by HELP Committee

Vice President

National American University

10310 Mastin

Overland Park, KS 66212

Redacted by HELP Committee

Redacted by HELP Committee
fax

The father of success is work-the mother of achievement is ambition.

From: Redacted by HELP Committee

Sent: Wednesday, December 17, 2008 11:20 AM

To: Redacted by HELP Committee Michaelle Holland

Subject: RE:

My biggest concern is getting the students funding to cover the costs - if that can be done at $290 per credit - I'm game... Increasing my revenue by 40,000 a quarter would be nice as long as I don't have to turn around and write it off as bad debt later...

Redacted by HELP Committee

Campus Vice President

National American University

Independence Campus

Redacted by HELP Committee Direct line

Redacted by HELP Committee Fax

From: Redacted by HELP Committee

Sent: Wednesday, December 17, 2008 11:06 AM

To: Redacted by HELP Committee Michaelle Holland

Subject: RE:

My thoughts,

I like Tunya's point about the 4.5 credits, and FA will always be a struggle! I know Trina does a nice job of sending them back asking for more to be covered, basically turns out to be negotiations for the students.

I know on average of 9 credits a student we are looking at less than $100 increase per student. If we add $100 to a student's bottom line and multiply it by our campus population, it can add up.

I am going to be wishy/washy, but $285 sounds great for the way the economy has gone, but we are not immune to rising costs either, we saw that first hand with getting raises for our staffs, capital expenditure, etc.

$290 doesn't freak me out, and with rising costs all around us, I am game for whatever direction we go!

Thanks!

Redacted by HELP Committee

Campus Director

Zona Rosa Campus

From: Redacted by HELP Committee

Sent: Wednesday, December 17, 2008 10:30 AM

To: Redacted by HELP Committee Michaelle Holland; Redacted by HELP Committee

Subject: RE:

My concern would be how does this affect the student with their f/a packaging. We at Independence have so many issues with central refusing to package the student for all of their direct costs that I am afraid the higher we go the more of a problem this is going to become. This is really going to impact our bad debt in the upcoming months if they continue to do this so where we may get more up front - we may have to lose it on the back end as bad debt. Thoughts?

Redacted by HELP Committee

Campus Vice President

National American University

Independence Campus

Redacted by HELP Committee Direct line

Redacted by HELP Committee Fax

From: Redacted by HELP Committee

Sent: Wednesday, December 17, 2008 10:27 AM

To: Michaelle Holland; Redacted by HELP Committee

Subject: RE:

Team,

With the recent change from 4 to 4.5 credit hours, I really believe that the $285 is a decent increase. These are just my thoughts; I will go along with the majority.

Redacted by HELP Committee

Vice President

National American University

10310 Mastin

Overland Park, KS 66212

Redacted by HELP Committee

Redacted by HELP Committee fax

The father of success is work-the mother of achievement is ambition.

From: Michaelle Holland

Sent: Wednesday, December 17, 2008 10:23 AM

To: Redacted by HELP Committee

Subject:

Good Morning,

Thanks for your recommendation on tuition for next year. Currently moving from 280 to 285 equals 1.7%. If we went to 290 it would equal 3.5%. What are your thoughts on a higher increase?

M

From: Redacted by HELP Committee
To: Ron Shape
Subject: RE: Mid Year Adjustments
Sent: Thu 4 Oct 2007 23:16:32

Ron,

Since we just had a tuition increase for the fall 2007 quarter, I expect students will not be very happy with a second increase within the same academic year. The second increase may cause us to lose some students as we are already experiencing some drops by students who perceive a lack of quality teaching faculty. I think because there has been so much change in personnel at this campus since May there is an undercurrent of concern and frustration with the changes and students might see this as just another opportunity to vent. I believe that with a majority of new staff members and a lack of staff in certain departments, some of the students are questioning the Denver campus In reality, I think we still would be competitive with other private, proprietary institutions in Denver but we are getting close to a pricing line that might take us out of the market.

Redacted by HELP Committee

Campus Director

Denver, Colorado

Office: Redacted by HELP Committee

Fax: Redacted by HELP Committee

Email: Redacted by HELP C @national.edu

From: Ron Shape

Sent: Wednesday, October 03, 2007 1:33 PM

To: Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Comm

Cc: Redacted by HELP Committee
Redacted by HELP Committee

Subject: Mid Year Adjustments

To All,

As all of you are aware, the university (as a system) was not successful in achieving its summer quarter profit expectations. As a result, the following mid year changes are being proposed.

1. A change in billing methodology from "seat" campus to "home" campus

effective winter quarter 2007-08. This change would include what tuition rate is billed as well as how technology fees are recognized. In essence, the tuition revenue and technology fee revenue will be recognized by the students "home campus" regardless of where he/she is taking the course (the seat campus). This change will be reflective for students taking online courses as well as for students taking courses between campuses within a region. Again, the revenue will be billed and recognized at the student's home campus.

2. A mid year tuition increase to be effective spring quarter 2008. Attached are the recommended tuition increases.

Please review the impact of these changes as they relate to your campus and/or region, and provide me with input accordingly. I will need your feedback by Thursday evening.

Thanks,

Dr. Ronald Shape

COO/CFO

National American University

5301 S. Hwy 16, Suite 200

Rapid City, SD 57701

Redacted by HELP Committee

Office:

Redacted by HELP Committee
Fax:

Redacted by HELP
Email: @national.edu

From: Redacted by HLLP Committee Redacted by HELP Committee
To: Ron Shape
Subject: RE: Mid Year Adjustments
Sent: Thu 4 Oct 2007 17:00:30

Ron, thanks for not suggesting an increase for RCC. A satisfied customer is one who perceives he/she receives value for dollars spent and our market has some issues with our rates—especially those in the IM courses. A mid year increase for RCC would have cost us more than it would have gained.

I'll get back to you later today on the billing methodology suggestion.

Cheers,

Redacted by HLP

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From: Ron Shape

Sent: Wednesday, October 03, 2007 1:33 PM

To: Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Cot

Cc: Redacted by HELP Committee
Redacted by HELP Committee

Subject: Mid Year Adjustments

To All,

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Dr. Ronald Shape

COO/CFO

National American University

5301 S. Hwy 16, Suite 200

Rapid City, SD 57701

Office: Redacted by HELP Committee

Fax: Redacted by HELP Committee

Email: Redacted by HELP @national.edu

From: Redacted by HELP Committee@national.edu>
To: Ron Shape <rshape@national.edu>
CC: , Redacted by HELP Committee@national.edu>, Redacted by HELP Committee
Redacted by HELP Comm@national.edu>, Redacted by HELP Committee@national.edu>, Redacted by HELP Committee
Redacted by HELP Committee@national.edu>, Redacted by HELP Committee@national.edu>
Subject: RE: Tuition Increase Recommendations
Sent: Thu 10 Jan 2008 17:03:51

Ron,

When I sped our recommended fall 2008 tuition rates to you yesterday, I failed to mention our posture on the standard hours per course issue of 4 versus 4.5.

As I understand the issue, we are on a quarter credit hour system now and we will still be on a quarter credit hour system after the change. The number of quarter credit hours to graduate will remain basically the same although some majors will likely increase or decrease a few credit hours as they adjust for the change. Because the total number of credit hours to graduate will basically remain unchanged, we find no rationale to adjust the tuition rate when the standard course length moves from 4 to 4.5.

Thus, our recommendations for undergrad and grad tuition rates are good for either a 4 quarter credit hour course system or a 4.5 quarter credit hour course system.

Cheers,

Redacted by

From: Redacted by HELP Committee

Sent: Wednesday, January 09, 2008 4:06 PM

To: Ron Shape

Cc: .Redacted by HELP Committee

Subject: RE: Tuition Increase Recommendations

Ron,

Here's the RCC recommendations for tuition rates effective with fall 2008:

Undergrad:

Current $249 Recommended $257
Increase of $8 or 3.2%

FYI, a price ending in 7 is a marketing savvy approach. Research says customers mentally round up prices ending in 8 or 9 dollars, but they typically don't round up prices ending in 6 or 7 dollars.

Grad:

Current $299 Recommended $299

This tuition rate is just on the edge of being $300 and that's a significant threshold in the mind of the education consumer in our market. We're recommending we leave the current grad rate alone for a year and bump it past $300 in fall 2009. Although RCC's grad program is successful, it remains a small program in this market and if we lose only one prospect/student from a price hike, the few $$$ gained from the increase wouldn't begin to cover the revenue lost.

This campus has consistently recommended modest increases, primarily cost of inflation. Given the fact that this campus' competition is strictly state institutions with significantly lower tuition rates at both the undergrad and grad levels, a more greedy approach would backfire and many prospects/students would simply choose a less expensive educational alternative.

Again, I thank you for not nudging RCC to have a mid year tuition increase. This Rapid City area market simple could not bear that mid year jump and it would have been detrimental to our ability to recruit and retain.

Cheers,

Redacted by

From: Ron Shape

Sent: Wednesday, January 09, 2008 11:50 AM

To: Redacted by HELP Committee
Redacted by HELP Committee
Redacted by HELP Committee

Subject: Tuition Increase Recommendations

To All,

I need your tuition increase recommendations for Fall 2008 by the end of the day. These recommendations will go to the BOG tomorrow for their consideration/approval at their next meeting (January 28th).

I would like your recommendations to reflect two scenarios. Scenario 1 – we successfully convert to the 4.5 credit hour system by Fall 2008. Scenario 2 – we do not successfully convert to the 4.5 credit hour system by Fall 2008.

If you have any questions, please let me know.

Thanks,

Dr. Ronald Shape

Chief Operating Officer and Chief Finance Officer

National American University

5301 S. Hwy. 16, Suite 200

Rapid City, SD 57701

Phone: Redacted by HELP Committee

email: Redacted by HELP @national.edu

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

NATIONAL AMERICAN UNIVERSITY *Online*

WW

Admissions Coordinator Procedure Index

Telephone/Equipment Guidelines

Sales Process

Recruitment

Enrollment

MISSION STATEMENT

National American University is a private, regionally-accredited, multi-campus institution of higher learning committed to building a learning partnership with students locally, nationally and worldwide.

The university provides quality career and professional undergraduate and graduate programs and continuing education to students of diverse backgrounds, interests and abilities.

The institution offers educational programs which are responsive to the career interests and objectives of its students, to the needs of employers and to society in general through traditional, accelerated and distance delivery methodologies.

CORE VALUES

Offer high quality instructional programs and services.
Provide a caring and supportive educational environment.
Offer technical and professional career programs.

PURPOSES

1. Offer quality regionally-accredited career and professional degree programs, as documented by institutional and academic assessment processes at the associate, bachelor's and master's level, diplomas, certificates and adult degree completion programs to traditional, adult and international learners.
2. Provide a general education program to build awareness, abilities and interests to empower life-long learners as knowledgeable citizens of the global community.
3. Provide a collegiate experience through instructional and support services that creates a stimulating, caring and supportive learner-centered environment in which students are encouraged to achieve the educational goals established by the university.
4. Promote a learning and working environment by providing new technologies, methodologies and practices that enhance and extend quality programs and services.
5. Prepare students to provide leadership and services for the employment needs of business, industry and government worldwide.
6. Pursue communication, cooperation and alliances with educational institutions, organizations and associations on a local, regional, national and international basis.
7. Respond to the ever-changing societal demands for personal and professional development and continuing education through flexible scheduling and convenient access via traditional, accelerated and distance delivery methodologies.
8. Assist students in the development of ethical values and behaviors.
9. Foster an environment that encourages involvement by employees in the innovation and solution-seeking processes and provide an opportunity for personal and leadership development.
10. Provide a stable institutional environment where human, financial and physical resources are sufficient to accomplish its educational and institutional goals as a sound basis for continued growth and development.

NATIONAL AMERICAN
UNIVERSITY *Online*

301 Daily Contact Sheet
Telephone/Equipment

DAILY PHONE CONTACT RECORD

Admissions Coordinator_________________________ Date ________________

Please record the following to the nearest .25 of an hour:

____ Hours Spent Recruiting

+ ____ Hours in Meetings/Training

= ____ Total Hours Worked

Dials

1 2	3 4	5 6	7 8	9 10
11 12	13 14	15 16	17 18	19 20
21 22	23 24	25 26	27 28	29 30
31 32	33 34	35 36	37 38	39 40
41 42	43 44	45 46	47 48	49 50
51 52	53 54	55 56	57 58	59 60
61 62	63 64	65 66	67 68	69 70
71 72	73 74	75 76	77 78	79 80
81 82	83 84	85 86	87 88	89 90
91 92	93 94	95 96	97 98	99 100

Contacts

1 2	3 4	5 6	7 8	9 10
11 12	13 14	15 16	17 18	19 20
21 22	23 24	25 26	27 28	29 30
31 32	33 34	35 36	37 38	39 40

Inbound Prospects

1 2	3 4	5 6	7 8	9 10

Instructions

9 Complete daily and turn into Admissions Assistant at the end of your day.
9 Use red ink to record the dials and contacts made after 5pm.
9 When recording time not spent recruiting do not include vacation, sick leave, lunch, reading email, making copies, etc. Only include meetings and training.

SALES STAGES

OPENING
Professional Greeting
Identifies Yourself and NAU
Confirms Convenient Time

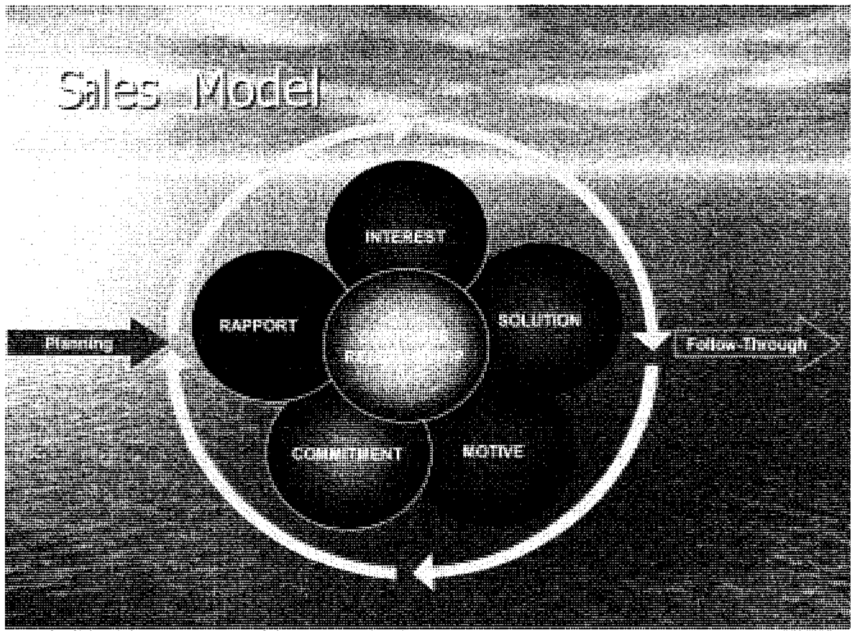
BUILD RAPPORT
Use Prospect's Name
Listening Actively
Empathize
Models Prospect's Tone

DISCOVERY
Probe to Identify Buying Motive
Probe to Identify Objections
Encourage Prospect to Identify THEIR Needs
Acknowledges prospect need / concern
Links program details to Buying Motive
Addresses objections
Uses trial close technique (Ask for the application)

PRODUCT KNOWLEDGE
University Details
Accreditation
Program Requirement
Admissions Requirements
Present Solution

IDENTIFY NEXT STEPS
Specifically Discuss Next Step
Confirm Next Step and Set Deadline
Accurately Describes Application Process (if appropriate)
Financial Aid Issues (if appropriate)
Describe PLE process (if appropriate)
Presents Payment Issues (if appropriate)

CLOSING
Thank Prospective Learner
Asks for Referral (if appropriate)



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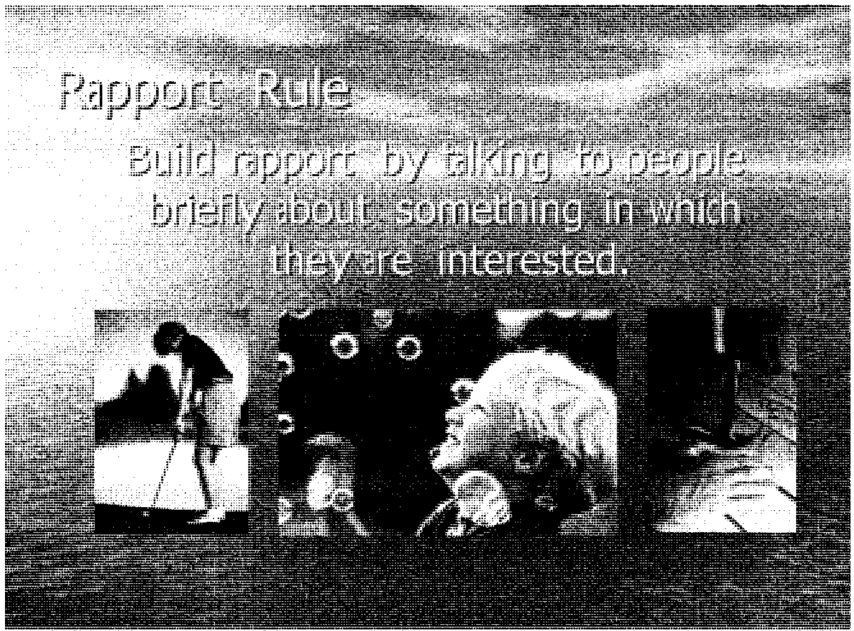

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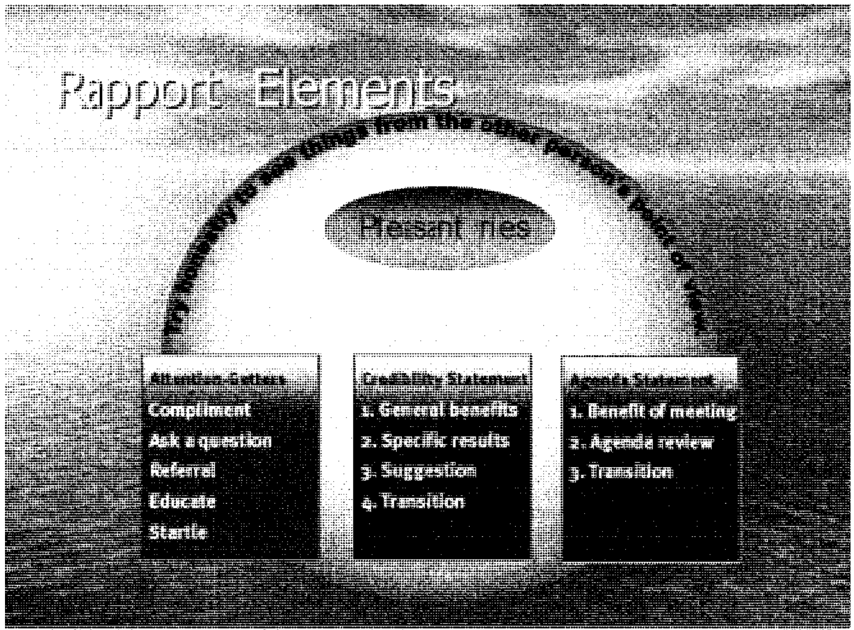

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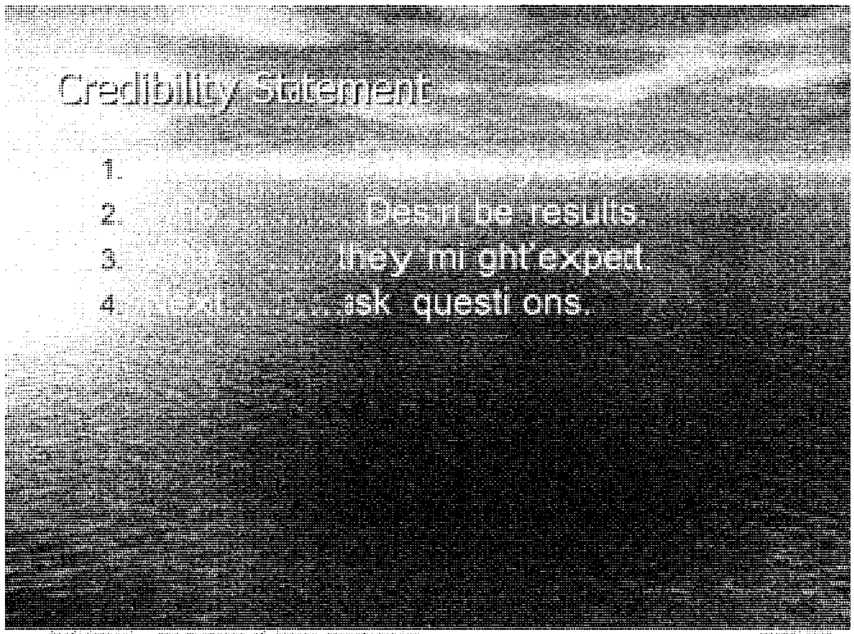

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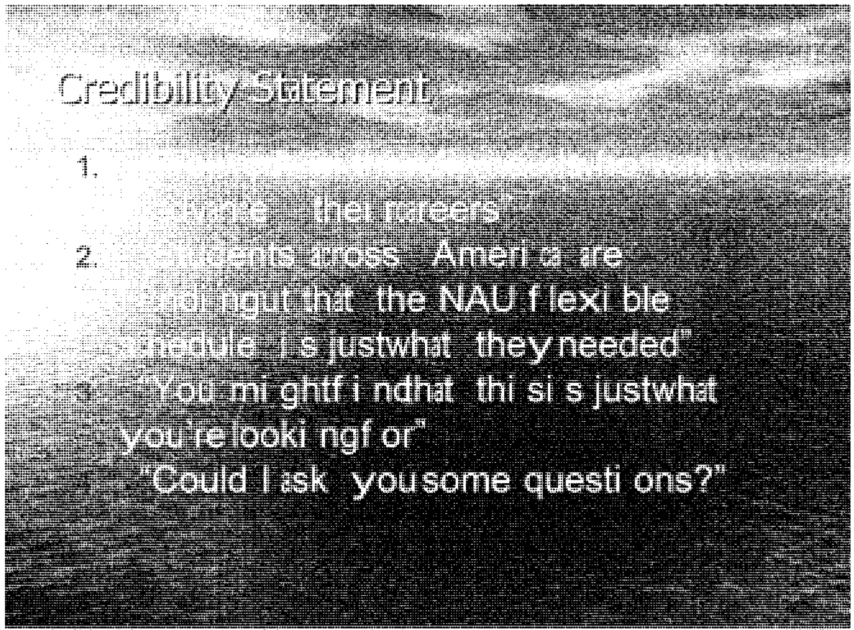

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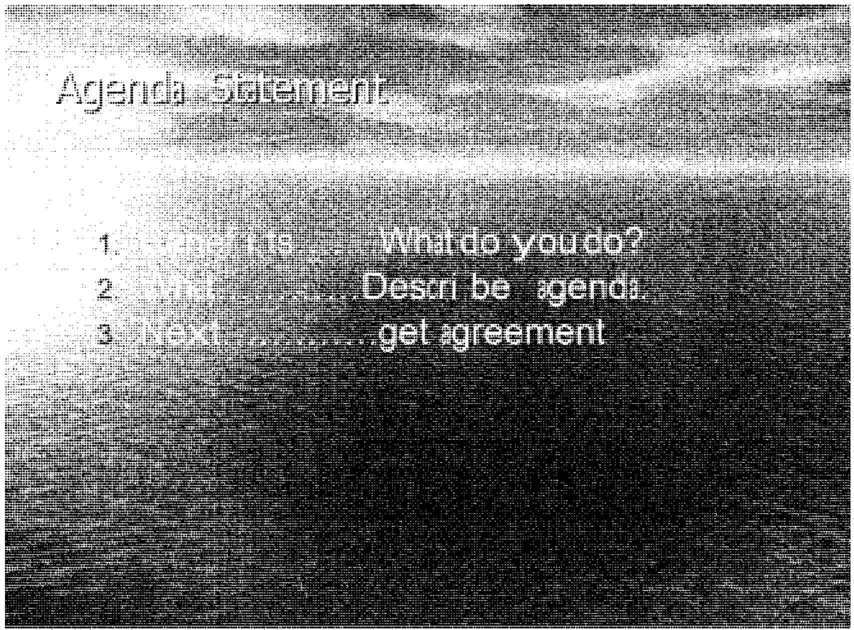

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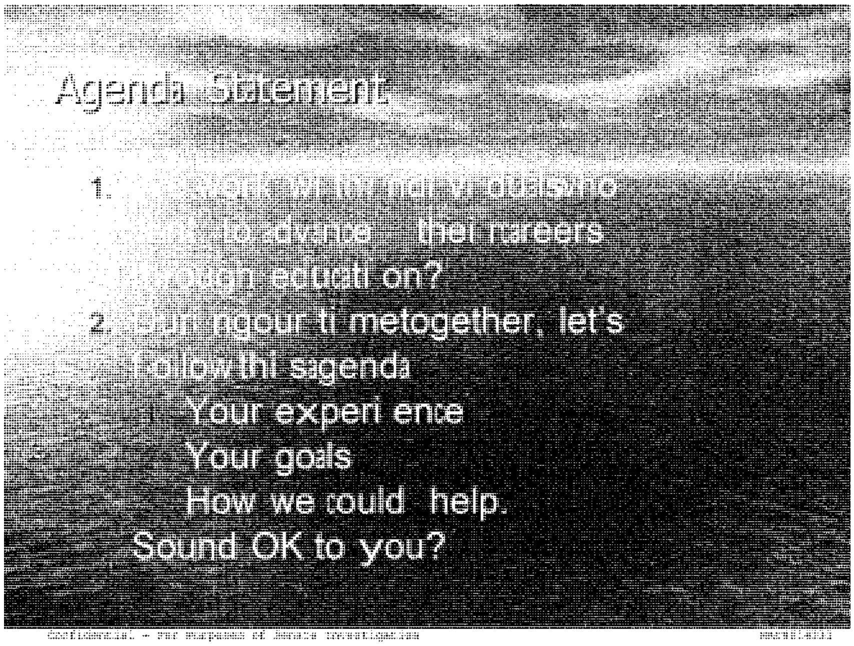

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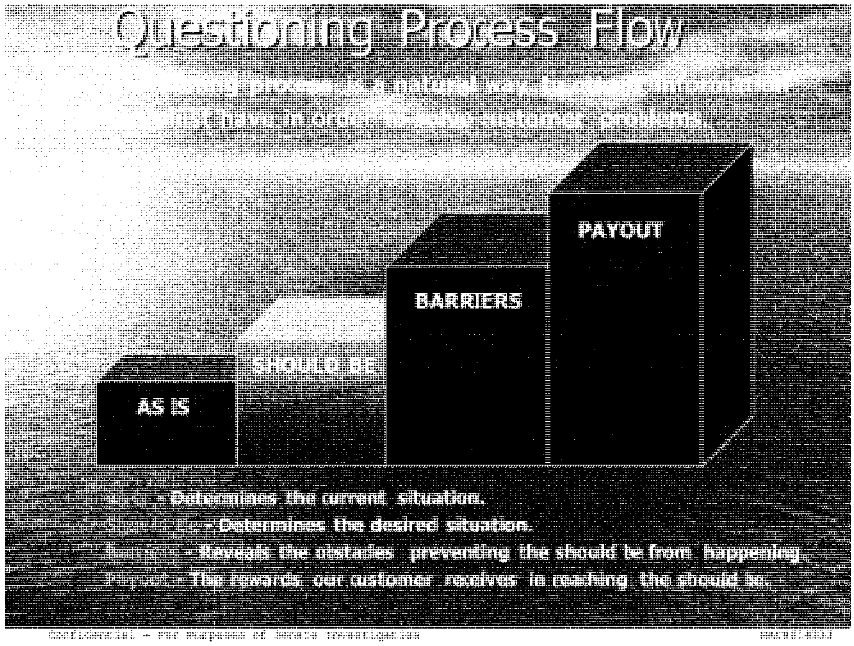
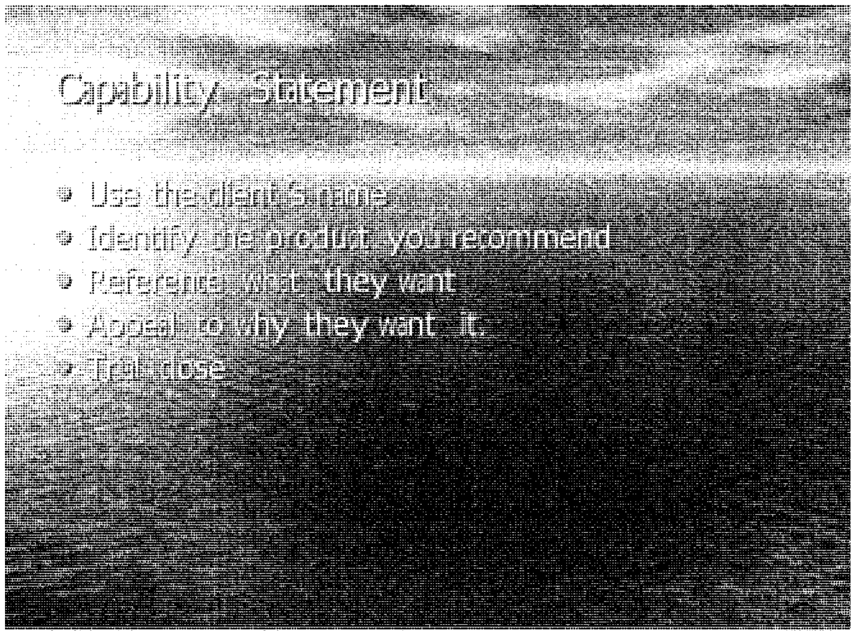
Interest Rule
Generate interest by finding out what your solutions will do to benefit or service your prospects.


Questioning Process Flow
AS IS
SHOULD BE
BARRIERS
PAYOUT
- Determines the current situation.
- Determines the desired situation.
- Reveals the obstacles preventing the should be from happening.
Payout - The rewards our customer receives in reaching the should be.



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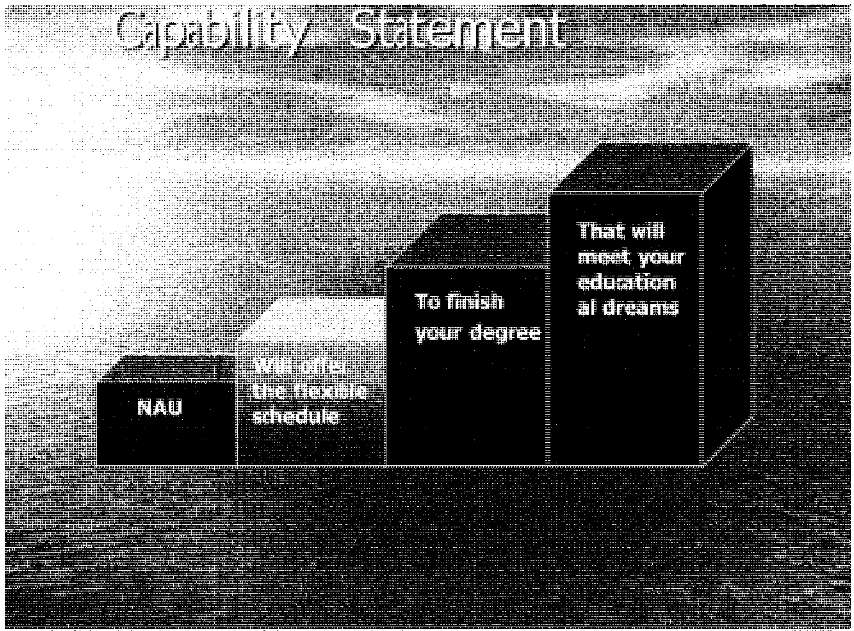

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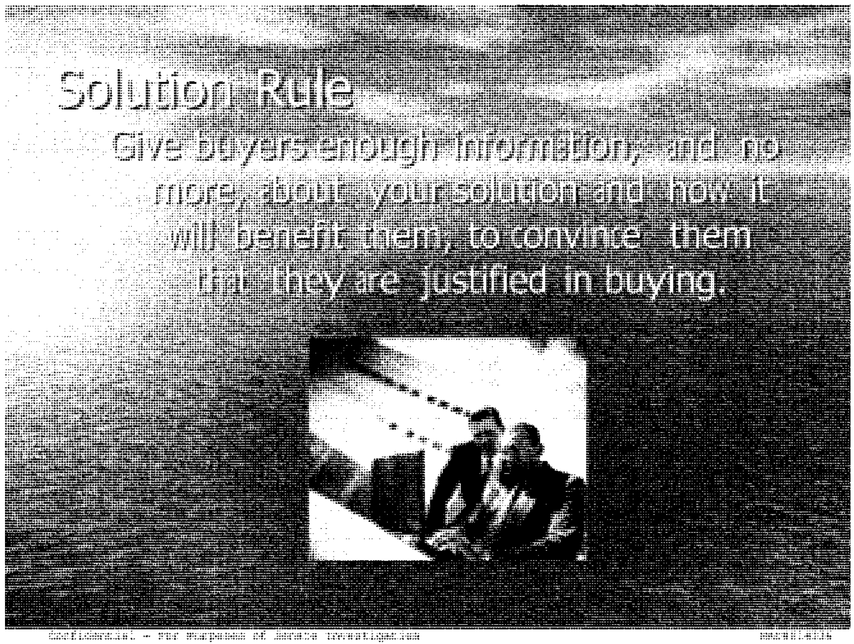

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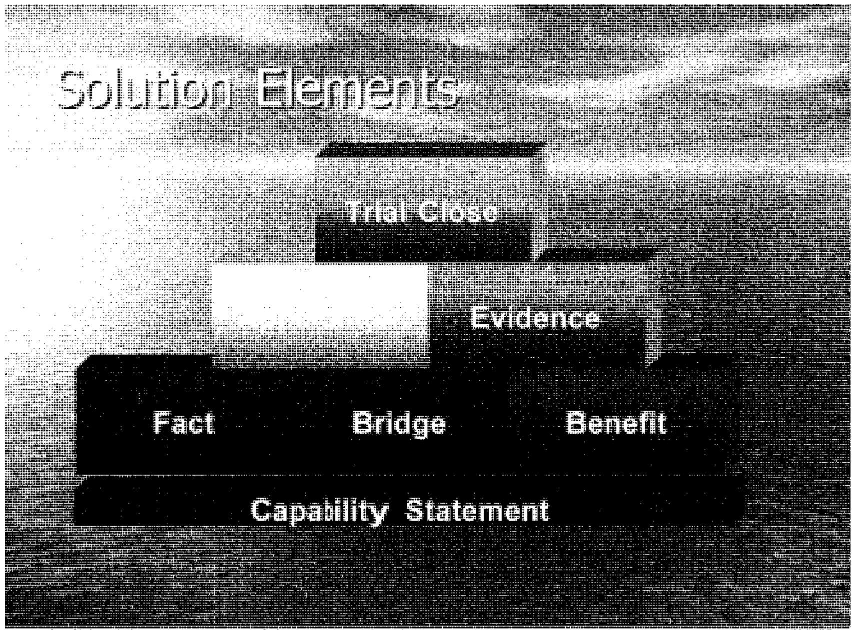

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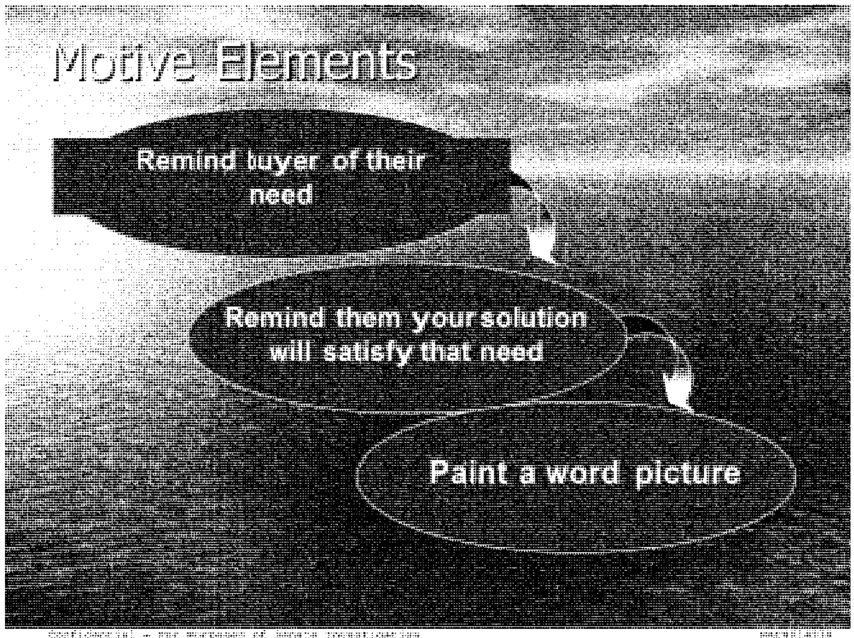

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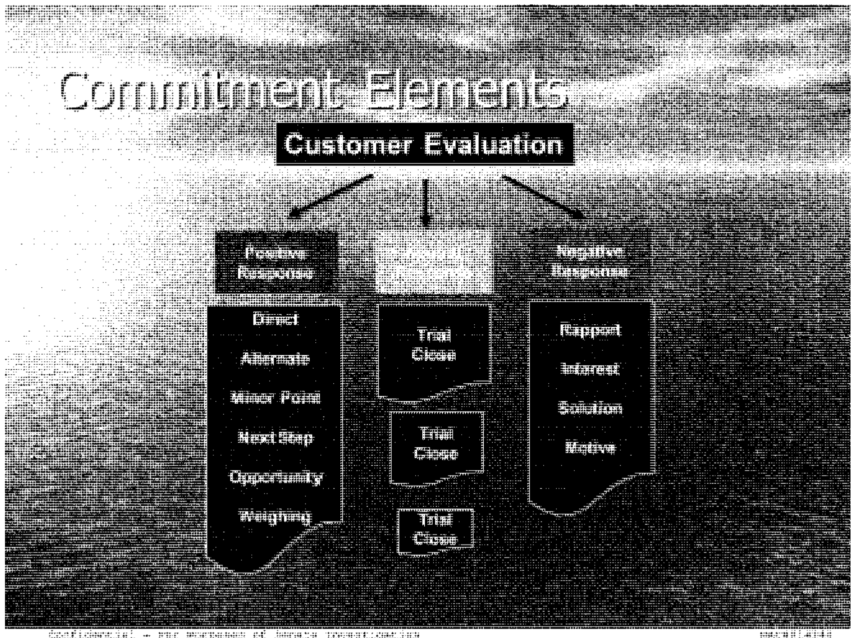

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"What did you say?"

Statements to avoid and those that will help you improve your sales!

What did you say?	Instead try this...
"Why don't you look over the information I sent you and give me a call back if you're interested <u>or</u> take your time."	• Create a sense of urgency and initiate the follow-up.
"When you're talking to other schools be sure you ask them about group projects, hidden costs, etc."	• Make it positive not negative. Talk about NAU, our features and benefits, not the other school.
"We start you off with Strategies, it's what I call a fluff class, an easy A."	• Don't make it seem like they are wasting their money.
"We have an app promo going on but there's a catch. You have to complete all your paperwork within a few days."	• Create some excitement with this promotion. Make it seem like it's a big deal!
"We have an app promo and if you complete your paperwork they will waive the fee."	• Take ownership of every student, it's you or we, not them.
"Are you looking to start right away?"	• Turn it around, begin with our next start date and see if that might work.
"If you don't have 8 hours/week to spend on a class, maybe you're not ready for college."	• Try a cushioning statement that empathizes with their busy schedule.
"Are you working today?" "Yes, I told you I was in sales the last time we talked."	• Paying attention to details of your conversations will build stronger relationships.
"When should I follow-up with you?"	• It's fine to determine when they are available, but try to create some urgency by suggesting a time.

<u>Other things to avoid:</u>

- Talking about you, instead of letting the prospect talk.
- Being an "Information Channel".
- Using a negative approach to sell.
- Being too passive.

Wow…this is good!	Why I like it…
"What is most important to you when selecting a school **or** What features are you looking for in an online school?"	• By identifying what they want you can explain how NAU will meet these needs.
"Does that sound like something that will work for you?"	• Trial closes will help you uncover objections and gain commitment.
"What can I do to help you get started today?"	• Helps you uncover barriers and gain commitment.
"Those are all great questions. I can transfer you to our EC who is an expert on FA"	• It builds confidence.
"I always tell my students **or** the students I work with…"	• Personal attention can be a very powerful and positive selling tool.
"It sounds like you're ready to apply, let me help you with that process."	• Taking them through the process is great service, and ensures the application is completed promptly.
"If we can take care of your Financial Aid issues, is there anything else keeping you from getting started?"	• Hidden objections can never be addressed if we can't find a way to uncover them.
"Our next start is June 5th, and there's still time to get you enrolled. Have you given some thought to getting started right away?"	• If they haven't decided on a start date, it suggests that we need to move quickly.
"When we talked last week you mentioned that getting your degree would move you into a new career. This was important to you and your family. What can I do to keep this dream alive?"	• Paying attention to details, uncovering the dominant buying motive and appealing to their motive reminds them of the value of this decision.

403 – Sales Process
Student Recruitment Worksheet

Rep _______________ **Student** _______________________ **Date** _______

"This is [name], I'm and Admissions Coordinator with National American University. I'm calling about your interest in our [program]. Do you have a few minutes so we can talk about your interests?"
Agenda: Discuss – 1.) Experience
2.) Goals
3.) What we can do to help!

"In order to provide you with a great educational experience, our calls are recorded and monitored for quality control and training purposes."

Rapport ------Interest------Solution-----Motive-----Commitment

Reason(s) pursuing degree:_________________

Program interest/why:_____________________

Current career: ________________________

Financing education:___________________

Concerns: ___________________________

Basing decision on:______________________

Previous college: _______________________

Buying Motive:_________________________
Objections: ___________________________
Trial Closes: __________________________

Questions for me:______________________

Suggested information to provide

History	
Accreditation	
Transcript evaluation process	
Details about the program of interest	
Admissions requirements	
Application process	
Payment options	
Financial aid process	
Tuition costs	
How online classes work	
Proctor	
Textbooks verses EIM's	

How committed are they?____

What is keeping them from making a decision today? ___________________________

Next steps: ___________________________

List deadlines you set: ____________________

Date/time follow-up call: _________________
Asked for referral: Y N

"Just Ask" You'll never know unless you ask!!

404 – Sales Process
Gaining Commitment

QUESTION BASED RECRUITING

QUALIFY the PROSPECT – record answers
Are we the only school you've inquired with? If "no" = Which others?

What motivated you to inquire with our school?

Are you interested in a particular program?

Have you previously attended any other colleges/universities?

Do you have a high school degree/GED from the US?

Are you currently working? Where? What do you do for them?

How many hours/week will you be able to devote to school?

Are you married?

Do you have children?

Do you have a computer at home?

Do you have cable or dial up internet service at home?

How do you anticipate you'll pay for your degree? FA/MTA/Cash?

What concerns you most about going back going back to school?

Do you really think you're prepared to do what it takes to get your degree?

On a scale of 1 to 10, where do you think you rate as far as being committed to getting your degree? What do you think is keeping you from being a 10?

<u>GAIN COMMITMENT</u> – agree with prospect using answers from pg. 1

Why haven't you done something about your education before today?

Sounds like getting a degree is very important to you. Tell me why haven't you earned this degree already?

What "good" would come from solving <prospect's problem>?

If you really want <prospect's problem>, why would you invest money in that instead of a degree with us?

Tell me what your life would be like if you let another 5 years go by without getting your degree?

Just out of curiosity, why not just "do nothing" and hope <prospect's problem> works itself out on its own?

<u>FIRST CLOSE</u> – try to counter at least 5 objections

"What concerns do we need to get out of the way in order for you to apply today with me instead of letting another day go by?"

NAU

25 MOST COMMON SALES MI STAKES

#1	Not Being Obsessed
#2	Not Listening to Your Prospect
#3	Not Empathizing with Your Prospect
#4	Seeing the Prospect as an Adversary
#5	Getting Distracted
#6	Not Taking Notes
#7	Failing to Follow-up
#8	Not Keeping in Contact with Current Students
#9	Not Planning Your Day Efficiently
#10	Not Looking Your Best
#11	Not Taking the Time to be Organized
#12	Not Taking the Prospect's Point of View
#13	Not Taking Pride in Your Work
#14	Trying to Convince, Rather than Convey
#15	Underestimating the Prospect's Intelligence
#16	Not Keeping Up to Date
#17	Rushing the Sale
#18	Not Using People Proof
#19	Humbling Yourself
#20	Banking on "Sure Things"
#21	Taking Rejection Personally
#22	Not Assuming Responsibility

#23	Underestimating the Importance of Prospecting
#24	Focusing on the Negatives
#25	Not Showing Competitive Spirit

406 – Sales Process
Probing Techniques

General Guidelines
- Ask questions to create emotion
- Use "Hot Statements" to entice prospect
- Add personality to your phrases
- Use scripts as an aid and guideline, but do not read
- Practice your delivery so that it sounds natural

Open-Ended Questions

They should flow in the following order and you should finish each section before moving on: *Current* ⟶ *Past* ⟶ *Future*

Current
- Tell me about your current situation.
- How do you feel about the work you do?
- What do you like and dislike?
- What are some of your responsibilities?
- Tell me about your home situation.
- What made you call us today?
- Why are you looking for a change?

Past
- What other types of jobs have you had?
- Tell me what job you liked the most and why.
- Tell me a little about your educational background.
- Describe the type of student you were.
- Do you feel you could have done better in school and why?

Future
- What changes would you like to see in your career?
- How do you feel career training will help you?
- Why is now the time to make a change for your future?
- What do you feel would really make you happy in a career?
- How would your career or personal life be different if you got your degree?

3 Goals When Asking Open-Ended Questions
1) Fact finding
2) Commitment – let the prospect talk and be sure to create emotion
3) Build rapport and trust

NATIONAL AMERICAN UNIVERSITY *Online*

407 Objections Sales Process

General Suggestion

- It is NEVER too early to ask about a prospective learner's concerns, but do not "anticipate" objections; let the learner identify them for you.

Trial Close

- "What do you think so far?"
- "Does our program sound like what you're looking for?"
- "Does our program sound like something that would help you ____________?"
- "Based on what you know, to what extent does our program meet your needs?"

Probing for Objections

- "Based on what I've shared about our program, what are your principal concerns?"
- "It sounds like you are concerned about _________. Why is that important?"
- "You'd indicated when you made your inquiry that you were thinking about getting started in [timeframe from inquiry form]. What sorts of issues would you like to address before you come to the point of making a decision?"

Probing for Hidden Objections

- "I understand your concern about ________. In addition to _________, is there anything else that you are concerned about?"
- "It sounds like you are concerned about something else. Would you tell me what it is?"
- "We've addressed _____ and ______. Before we move on, what other issues come to mind that we might want to address?"

List of Potential Objections

Accreditation	Uncertain about Accreditation
Accreditation	Lacks Program-Specific Accreditation
Affordability	General
Affordability	More Expensive than State Institution
Credibility	Institution Has Poor Reputation
Commitment	General
Credibility	Institution Not Known

4333

Credit Transfer	Other School(s) Awarded More Credits
Program:	General Anxiety about Online Studies
	Time to Completion
	Infrequent Start Dates
	Lack of Interaction with Peers in Online Program
	Program does not meet career goals
	Term Length Longer Than Competitor Programs
	Uncomfortable with Technology in Online Studies
Time Commitment:	General
Personal	
	Work
Time to completion	

NATIONAL AMERICAN UNIVERSITY *Online*

www.national.ec

500 – C2K Statuses
Recruitment

DL Contact Manager Strategy - Recruitment Cycle

PROSPECTING			**Documentation**	
School Status	**Activity**	**Reason**	**Domestic**	**Re-Entry Leads**
New Lead	New Lead Notification	No successful attempt to reach prospect via phone or email.	• Delete "Notification" after first attempt, add time zone initial and number of attempts ***- New Lead M3*** • If phone # is invalid, use only a zero to indicate bad phone # and set lead out to the 1st of next month. If lead hasn't responded to IP0-5 submit to Cunet as invalid lead: ***-New Lead 0***	• Do not use.
Prospect	Prospect	PROSPECT reached, but too busy to be interviewed.	• Add time zone initial only: ***- Prospect E***	• Add "RE" and time zone initial only: ***-RE Prospect E***
Referral	Referral	When a referral lead is generated, immediately update status/activity to Referral.	• Add time zone initial only: ***-Referral P***	• Not applicable
Interviewed	Interview-Incomplete	Interview began but was abruptly interrupted and not completed.	• Add time zone initial only: ***-Interview-Incomplete P***	• Add "RE" to beginning: ***-RE Interview-Incomplete E***
Interviewed	Interview-Complete	Recruitment worksheet used to interview the prospect, but prospect not willing/ready to enroll.	• Add time zone initial only: ***-Interview-Complete P***	• Add "RE" to beginning: ***-RE Interview-Complete E***
Appointment to Enroll	Appointment to Enroll	Prospect did not enroll at the end of the interview but set an appointment to enroll.	• Add Appointment to Enroll activity and Outlook appointment • Support Specialist/EC	• Add Appointment to Enroll activity and Outlook appointment • Support Specialist/EC
Reschedule Appointment	Reschedule Appointment	Could not reach prospect at scheduled time to enroll. Begin calling to reschedule the Appointment to Enroll.	• Add time zone initial only: ***-Reschedule Appointment P***	Add "RE" to beginning: ***-RE Reschedule Appointment E***

3/26/2008

ENROLLEMNT FOLLOW-UP			Documentation	
School Status	**Activity**	**Reason**	**Domestic**	**Re-Entry Leads**
Pending Application Incomplete Application	Application Incomplete	Prospect has filled out the application but has outstanding items to complete before being able to enroll (i.e. nursing transcripts for RN/BSN program, missing program field, etc.)	▪ Add time zoneinitial only: *-Application Incomplete P*	▪ Not applicable
Pending Application Received Application Incomplete Application	Application Promo	Prospect has filled out the application but has remaining items to complete to qualify for promo. **Use only during app promo periods**	▪ Add time zoneinitial only: *-Application Incomplete P*	▪ Not applicable
Future Start/ Received Application	Enrollment Follow-Up Call	Prospect has enrolled and requires follow up to ensure admissions items are completed before starting.	▪ Add time zoneinitial only: *-Enrollment Follow-Up P*	▪ Add time zone initial only: *-Enrollment Follow-Up C*

CLOSING LEADS			Documentation	
School Status	**Activity**	**Reason**	**Domestic**	**Re-Entry Leads**
Not Presently Interested	Close Activity	Prospect has told NAU theyare no longer interested in enrolling.	▪ Activity is closed.	▪ Activity is closed.
Do Not Contact	Close Activity	Prospect has requested no furthercalls or emails from NAU.	▪ Activity is closed.	▪ Activity is closed.
Not Reached	Close Activity	A new internet lead after 9 phone attempts and 5 emails over 5 weeks and no contact with prospect.	▪ Activity is closed.	▪ Activity is closed.
Invalid Lead	Close Activity	If a new lead is determined invalid per our policy, update status, close activity and update Cunet's VLMS if applicable.	▪ Activity is closed.	▪ Activity is closed.

NATIONAL AMERICAN UNIVERSITY *Online*

www.national.

501 – Not Reached Protocol
Recruitment

Leads have different shelf lives based on the lead type. Web-Based leads from vendors like CuNet and Quinn Street have the shortest shelf life where Direct Mail leads can have a shelf life of more than one year. When following the not reached protocol follow these guidelines based on the lead type. This protocol is the minimum response standard requested of an Admissions Coordinator for leads provided. Since the first month can be the most critical, you should make additional contacts whenever possible. This will help to improve your contact and lead conversion rate.

Web-Based Leads

Date	Phone Attempt	TP	Email Message	C2K
Day 1 (date lead assigned)	1st call – Voicemail 2nd call – No message 3rd call – No message	TP #1 • Automatically sent by Cunet	- Introduces AC to prospect	Change New Lead Notification to CallBack. Document date, time, initials, and notes for each call and TP sent in the CallBack activity. Minimum of 3 calls made the first day.
Day 2 (next business day after lead assigned)	Voicemail	TP #2 • Automatically sent by Cunet	- Probing for information	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 1 (1 week after lead assigned)	Voicemail	TP #3 • Automatically sent by Cunet	- Establishes AC's office hours	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 3 (3 weeks after lead assigned)	Voicemail	TP #4 • Automatically sent by Cunet	- Provides next start date	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 4 (1 month after lead assigned)	Voicemail	TP #5 • Automatically sent by Cunet	- Permission to close file	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 5	<u>AC</u> - If no response, close activity to NPI Not Reached	N/A	N/A	

Note: A new lead can be reassigned if the following occurs and the original rep is not in or available:

- Rep has never talked to the new lead and the prospect wants to talk to someone right away.
- The lead can be reassigned anytime between Day 1 and Week 4 as long as no contact has been made.

CuNet will continue to send emails to prospects for 2 years at the following increments: 60days, 90days, 180days, 270days, 360days, 540days.

8/9/2007

Non Web-Based Leads

Date	Phone Attempt	TP	Email Message	C2K
Day 1 (date lead assigned)	1st call – Voicemail 2nd call – No message 3rd call – No message	TP #1 • Automatically sent by Cunet	- Introduces AC to prospect	Change New Lead Notification to CallBack. Document date, time, initials, and notes for each call and TP sent in the CallBack activity. Minimum of 3 calls made the first day.
Day 2 (next business day after lead assigned)	Voicemail	TP #2 • Automatically sent by Cunet	- Probing for information	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 1 (1 week after lead assigned)	Voicemail	TP #3 • Automatically sent by Cunet	- Establishes AC's office hours	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 3 (3 weeks after lead assigned)	Voicemail	TP #4 • Automatically sent by Cunet	- Provides next start date	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Wk 4 (1 month after lead assigned)	Voicemail	TP #5 • Automatically sent by Cunet	- Permission to close file	Document date, time, initials, and notes for each call and TP sent in the CallBack activity.
Over 1 Month	• Continue calling at least every other week. • Do not leave messages on each call. Use your discretion.	N/A	• Use your discretion. You may want to send emails when start date approaches.	Document date, time, initials, and notes for each call and TP sent in the CallBack activity. **Do not close lead until they tell you they are no longer interested.**

Online Program Student Recruitment Talking Points

National American University Distance Learning Campus Admissions

502 – Recruitment
Recruitment Talking Points

I. **Establish Readiness for Call**
   a. Introduce yourself.

   b. I'm an Admissions Coordinator at National American University. We received your name from [web lead] about your interest in our [program]. We have classes that start [date]. Do you have a few minutes so we can talk about your interests?

II. **Objective One: Identify Interest, Criteria, and Dominant Buying Motive**
   a. As-Is Questions

      i. What is prompting you to pursue your degree at this time?
      ii. What are your roles and responsibilities at work right now?
      iii. What is your primary interest in pursuing your degree?
      iv. To what extent is _____ important to you? Would you say that's the MOST important factor in choosing an online program?
      v. In addition to yourself, who else would be involved in your decision (i.e. individuals in personal & work life)?

   b. Should-Be Questions

      i. What are you hoping to accomplish by having your degree?
      ii. What would you like to see yourself doing in 4 or 5 years?
      iii. Where do you hope your studies will take you?
      iv. What changes would you like to see in your career?
      v. What factors are important to your career development?

   c. Barrier Questions

      i. What has prevented you from pursuing your degree until this moment?
      ii. How urgent is getting your degree at this point in your life?
      iii. What would happen if you decide *NOT* to pursue your degree?
      iv. In addition to NOT having a degree, what obstacles are you facing right now?
      v. What needs to happen before you begin the right online program?

   d. Impact Questions

      i. What would be the biggest difference for you if you got a degree?
      ii. How would a degree affect not only your career, but your personal life?
      iii. Why is that important?
      iv. What would you do with the increased skills/knowledge/earning potential that the

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Online Program Student Recruitment Talking Points
National American University Distance Learning Campus Admissions

right degree program would give you?
v. How do you see this program benefiting you?

III. Objective Two: Uncover and Address Objections

a. Identify Objections

i. Trial Close: "What do you think so far?"
ii. Question: "Why is that important?"
iii. Addition: "In addition to ___ is there anything else you are concerned about?"

b. Address Objections

i. Cushion: "I appreciate your concern about..."
ii. Meet: "So if you were assured you could meet this concern, would you more seriously consider our program?"
iii. Bury: "So it sounds like this issue is the critical factor, and the other is not really a concern."
iv. Amount: "What this amounts to is that if you were convinced that you could resolve this critical factor, you would consider the program further. Is that right?"

c. Don't miss hidden objections

i. Something Else: "It sounds like you are concerned about something else. Would you tell me what it is?"

IV. Objective Three: Present Solution

a. Facts

i. NAU institutional messaging
ii. 100% online
iii. [Military messaging, if appropriate]
iv. Learning by Doing
v. Flexible start dates
vi. No set log in time
vii. Reference specific concentrations

b. Bridge: "...which means that..."

c. Benefits

Online Program Student Recruitment Talking Points
National American University Distance Learning Campus Admissions

i. Immediately apply what is learned
ii. No travel for exams!
iii. Begin when you want to
iv. Tackle projects/vacation but stay on track to complete your degree.
v. Schedule coursework around your life, not life around the coursework.
vi. Tailor the workload to your schedule
vii. ______________________

d. Application: "In your situation you would be able to…"

e. Evidence: Demonstration, Example, Fact, Analogy, Testimonial, Statistics

f. Trial Close:

i. "Does that sound like what your looking for?"
ii. "Does that sound like something that would work for you?"
iii. "How does that sound to you?"

V. Objective Four: Gain Commitment

a. Cushion any excuse / concern: "I can appreciate your concern about…"

b. Reminder of the lack and get agreement: "In our previous discussions you said that you lack…and having your degree will…. Is that accurate?"

c. Reminder that solution satisfies the lack: "At NAU, you can earn a degree that will…"

d. Paint BRIEF word picture: "Picture yourself in X years…you are now in a position to… You are looking at…"

Online Program Student Recruitment Talking Points
National American University Distance Learning Campus Admissions

VI. Application Received

a. Send email "Application Received – TP#1" with correct attachments

i. Select and attach correct information sheet based on whether transfer credit assessment is complete and, if known, whether the math/science assessment is required – options are (1) Next Steps to Reg – PLE Complete; (2) Next Steps to Reg – PLE Complete + Assessment; (3) Next Steps to Reg – PLE Not Complete; or (4) Next Steps to Reg – MBA

b. Send email "Application Received – TP#2" with correct attachment

i. Select and attach correct information sheet based on the student's planned payment method – options are (1) Financing Your NAU Studies – Cash, (2) Financing Your NAU Studies – CTA, (3) Financing Your NAU Studies – Military Benefits and (4) Financing Your NAU Studies – Federal Financial Aid.

ii.

c. Call prospective student to review next steps to registration materials

i. Confirm receipt of your email and that the prospective student can open the pdf Information Sheet – indicate that this discussion will cover those materials and ask student to open the Info Sheet if they are at their workstation

ii. Confirm status of transfer credit assessment

1. If transfer credit assessment is complete – confirm number of credits; inquire whether the prospective student might have other available sources of transfer credit (e.g. military education, corporate education that involved comprehensive assessment, CLEP or AP credits).
2. If transfer credit assessment is not complete – confirm that transcript request is in process; inquire whether the prospective student might have other available sources of transfer credit (e.g. military education, corporate education that involved comprehensive assessment, CLEP or AP credits); confirm your understanding of approximately how much transfer credit the prospective student will bring into the program.

iii. Communicate time to degree *this is one of the most important drivers of the sales decision-making process*

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Online Program Student Recruitment Talking Points
National American University Distance Learning Campus Admissions

1. Communicate expected time to degree in terms (take required number of additional credits for graduation and divide by 9): "if you proceed at our recommended 2 courses per term pace, you will complete your degree in as little as [x] terms. Some students are able to proceed even more quickly."
2. Indicate that this calculation is based on an assumption that students proceed with 2 courses per term, at an average of 8-10 hours/week/course. This is our recommendation as a starting point as new students become acclimated to the online platform, but remind the student that they can proceed even more quickly if they wish.

iv. Placement

1. If transfer credit assessment is complete confirm course offering starting point in program based on transfer credit assessment
2. If transfer credit assessment is not complete – indicate courses that are the most likely starting points; indicate that this will be confirmed with the completion of transfer credit assessment [indicate that you can move ahead with provisional registration in these courses and change the course selection if required based on transfer credit assessment]

v. High School / GED Self-certification form

1. Indicate that this form will be provided in the prospective student's acceptance packet, for completion and to be mailed back to NAU in a stamped, addressed envelope
2. Answer questions regarding this requirement if any arise

vi. English / Math Student Success Appraisal assessment – <u>only mention if the assessment is definitely required or if prior learning evaluation is not complete and the student may be required to take this test</u>

1. If review of prior learning has indicated that the assessment is required

   a. Indicate that in order to be certain that placement is accurate, the prospective student will need to complete an English and Math Assessment.
   b. The English and Math curriculum includes several starting points, and these assessments enable our faculty to provide you the correct level of attention as you commence your studies.
   c. The English assessment requires approximately one hour to complete, and the Math assessment one to two hours.
   d. To complete this assessment, click on the link in the information

Sheet and use the password "success."

e. You will need to complete this assessment in advance of registration so that we can confirm your proper placement in our program.

2. If transfer credit assessment is not yet complete

   a. Indicate that in order to be certain that placement is accurate, the prospective student may need to complete an English and Math Assessment.
   b. Explain that the English and Math curriculum includes several starting points, and these assessments enable our faculty to provide you the correct level of attention as you commence your studies.
   c. Apply diagnostic questions to evaluate whether prospective student will likely need to complete assessment (need to identify questions).

vii. Communicate process requirements

1. FAFSA PIN requirement. The prospective student must secure a FAFSA PIN – this will be used to facilitate the e-signature process for various NAU documents; we use this because so many prospective students already have this PIN
2. Authorization for electronic communications form. The prospective student must complete a form authorizing NAU to communicate academic and other information by email – this is far more efficient way to communicate than the alternatives.

viii. Reiterate the importance of orientation

1. This is the way to start the program correctly
2. The orientation is designed to orient students to the online platform – this is important because most new students have never taken an online course before.
3. This course shows the prospective student how to access courses through the Internet, communicate with your instructor and fellow students, take quizzes and tests, check your grades, build your own homepage, check for your assignments and submit papers.
4. The prospective student will need to complete this course prior to starting your first term.
5. The prospective student will receive more information on the orientation in a packet mailed to the address of record and will receive an orientation userid and password <u>after they register</u>

ix. Confirm the end goal – getting the student registered and <u>identify date and time</u>

Online Program Student Recruitment Talking Points

National American University Distance Learning Campus Admissions

<u>for a follow-call by which the student will complete all the above</u>

1. If transfer credit assessment is complete and the student is not required to take the assessment tests:

   a. Identify requirements: (1) FAFSA PIN (2) Complete Email Authorization form and (3) HS self-certification form.
   b. Complete registration now or set appointment ASAP: "Are you available to complete registration later today or tomorrow? We can even get you registered right now and you can complete these requirements later today if now is a good time."

2. If transfer credit assessment is complete and the student must take the assessment tests:

   a. Identify requirements: (1) Math / English assessment tests (2) FAFSA PIN (3) Complete Email Authorization form and (4) HS self-certification form.
   b. Set appointment based on 1-day turnaround if possible: "Can you possibly get the tests done, your PIN selected, and the form back to me within a couple of days so that we can get your registration completed?"

3. If transfer credit assessment is not yet complete

   a. Identify requirements: (1) Transfer credit assessment completed, and Math / English assessment tests completed if required (2) FAFSA PIN (3) Complete Email Authorization form and (4) HS self-certification form.
   b. If there is adequate certainty on the prospective student's starting point in the program – complete registration now or set appointment ASAP: "Are you available to complete registration later today or tomorrow? We can even get you registered right now and you can complete these requirements later today if now is a good time."
   c. If you lack adequate certainty on the prospective student's starting point in the program – set appointment based on likely transfer credit assessment turnaround: "Can you possibly your PIN selected, and the form back to me within a couple of days? Then we can complete registration as soon as we know exactly where you'll be starting."

d. Confirm the prospective student's receipt of the "Financial Arrangements for Your NAU Studies" info sheet and the reference to the Enrollment Coordinator.

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Online Program Student Recruitment Talking Points
National American University Distance Learning Campus Admissions

i. Indicate that there is one more item to cover: payment methods

ii. Confirm that, based on your discussions and the admissions application, we understand that the prospective student will be covering most of the costs of their studies through: (1) cash payment plan (2) TA (3) military benefits or (4) federal financial aid

iii. "Is this understanding correct? Would you like to consider other payment methods for all or part of your costs?"

iv. Offer to transfer the prospective student to the Enrollment Coordinator.

c. Surface hidden objections:

i. Probe for remaining objections: "OK. Based on where we are and what is required to move ahead, is there anything else that we need to address that might affect your decision to start our [degree program] on [planned start date]?"
ii. Look for additional objections: "In addition to ___, is there anything else you are concerned about?"
iii. Don't miss hidden objections: "It sounds like you might be concerned about something else. Would you tell me what it is?"

VII. Registration Call

a. Confirm that the prospective student is ready to register for their first term

b. Confirm that the student can access the following URL and access it yourself: http://www.national.edu/dl/studentreg.htm or appropriate other url.

c. Communicate recommended courses, including course codes.

d. Confirm registration in the courses as recommended.

e. Reinforce orientation messaging:

i. Strongly recommend completing the orientation as soon as possible upon receipt of a userid.
ii. You will pass along the userid and course access information upon receipt.
iii. Confirm that the student has the WebCT Orientation Info Sheet (which was enclosed in the acceptance letter package). Email another copy if not available.
iv. If you have any questions regarding the orientation, feel free to call Brian Pitts in our University Services area at (800) [illegible]8-0602 or email him at bpitts@national.edu

Online Program Student Recruitment Talking Points

National American University Distance Learning Campus Admissions

f. Reinforce book ordering process.

   i. If you choose to use financial aid funding to pay for your books, you will need to confirm that your financial aid process is complete before using financial aid funds to complete the book purchase.

   ii. If you are purchasing elsewhere you will likewise need to let us know.

g. Confirm the status of the student's financial arrangements and offer to transfer / conference in the Enrollment Coordinator, Tricia Levin.

h. Schedule follow-up call in C2K contact manager for the day the term starts.

NATIONAL AMERICAN UNIVERSITY *Online*

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503 Recruitment Questions
Recruitment

Reason pursuing degree:
- What is prompting you to pursue a degree right now?
- What are you hoping to accomplish with your degree?
- How important is getting your degr ee at this point in your life?
- Who is helping you make this decision to return to school?
- How will a degree change your future?
- Why do you feel now is the right time to pursue your degree?
- What do you see this degree doing for you in the future?

Program of interest:
- What program interests you and why? **Validate why that's a great choice** .
- With a degree in [XXX] is there a speci fic position/company you would like to work for?
- Are you considering any other programs?
- Have you thought about a career in [XXX]?

Career goals, present, past and future:
- Are you currently working? Tell me about your position. Describe a normal day for you.
- Tell me about your work schedul e, how many hours do you work?
- What do you like/dislike about your current job?
- What type of position are you interested in? **Tie degree choice to position.**
- What changes would you like to see in your career?
- What is the most important thing you want from a job?
- What is driving you to achieve your career goals?

Financing options:
- How are you planning on paying for your education?
- Have you ever applied for Financial Aid? **Get them started now.**
- What type of financing have you been thinking about using to pay for college?

Factors used to make decision:
- What is the most important thing when selecting a sc hool/online program?
- What other considerat ions are important?
- Are you looking at other schools? If so, who?
- What will you be basing your decision on?
- Have you been looking at other online sc hools, and if so, what have you been finding?
- What are you looking for in an online school?

12/27/2006

Previous college:

- Have you attended another college?
- How many classes have you taken?
- Tell my about the classes you've taken in the past?
- What did you like/dislike?
- Is this your first online class?

Personal situation:

- Tell me about your family, are you married/children?
- What do you like to do when you're not working?
- How many hours/week can you devote to school?
- How comfortable are you with the Internet?
- Do you have a PC, and what type of Internet access do you have?
- Tell me what your typical schedule during the week is like.

Concerns:

- What concerns you the most about returning to school?
- Tell me about any other barriers that you could face.
- How does this sound to you?
- Is their any reason why we can't get you started today?

NATIONAL AMERICAN UNIVERSITY

Prospective Online Students | Current Online Students

About NAU | Campuses | Admissions | Contact Us | Academics | Alumni

Request Info! | Apply Now!

FrequentlAskedQuesti ons

1. Ntional Amerian Universi tyredi ted?
Yes, NAU is regionallyacredi ted by The Higher earning Commission.

2. Dostudents have to communi ate withtheir instructorseveryday?
No. Students an logon and complete assignments at timesthat are convenient for them during the week. Students must attend at least once during each week. Attendance is constituted by submitting assignment, a quiz or participating in discussions outlined in each course.

3. Dostudents have to communi ate at thesame timeeveryday?
No, NAU courses do notrequire real-time chats. Students can communicate at theirconvenience.

4. Isthere an application fee?
Yes, there is one-time non-refundable application fee of $25.00 the you first attend NAU. The application fee will be waived if you need to reapply. If you apply and do not attend, the application fee is good for one year.

5. Wil transfermy courses from this program to other universities?
In most cases, yes. The transfer of coursework is evaluated on a case-by-case basis by universities, decisions is up to the school to which you apply.

6. What are the hardware and software requirements?
To take full advantage of the interactive online courses, you will need a few essential items: Pentium PC or equivalent, 64 MB of RAM, A Windows based operating system (98, 2000, XP and either Internet Explorer 6, ... or higher (Please note that this is public domain software package and can be downloaded to individual computers.)

7. Do I have an academic advisor?
Yes, advisors are available to help you select your courses. Contact the Student Success Coordinator to speak with an advisor. Phone advising is available between 8:00 and 5:00 Mountain Standard Time. Call 1-800-770-9292 ext. 2.

8. Are there registration deadlines?
NAU operates on a quarter system. The registration deadline for online courses is one week prior to the start of the course. Students receiving federal financial aid must register for all courses prior to the first Friday of the first week of the quarter.

9. How do I register for classes?
You may register for classes online by going to ... and click on the appropriate link. Financial arrangements must be made prior to class start.

10. How much does it cost to enroll in online courses?
Tuition rates are $225 per credit hour. All fees other than the application fee ($25) and graduation fee ($50) and book charges are included in the cost.

11. Am I eligible for financial aid?
Online students may be eligible for federal financial aid, please contact the financial aid advisor at 1-800-548-0602 for details on federal financial aid, or contact your local government, professional organizations, to find out more about scholarships and assistance programs.

12. Is online learning effective?
Yes, learning at a distance can increase the student's self-discipline, lower barriers, engaging the student more than in a classroom setting. Communicating through e-mail forces the student to put thoughts together and reflect on course material.

13. How do distance education courses compare with classroom courses?

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Distance education courses are regular college credit courses that differ from classroom courses in that the mode of delivery is Internet. All courses have a syllabus identifying information that will be covered.

14. Who can I talk to if I have questions or need help?
For your convenience our University Services team can help you with all your needs. You can contact them at 1-800-548-0602

15. Where do I get the reading materials and required textbooks?
All students will receive a packet of information about ordering the materials for the course via e-mail. If a student orders books when registering online they will be shipped approximately three weeks prior to class start. Provided account clearance is received. Passwords for electronic databases are with the each WebCT course under Library Resources.

16. What do I need to know about examinations?
Most courses have two or more examinations. The instructor will identify the point in the course when examinations need to be taken. Exams must be proctored by a third party. You will receive a proctor request form when you register

17. How long do I have to complete a course?
Each course is either 6 or 11 weeks long. All course work must be completed within the specified time frame for the particular course.

18. What do I need to know about tuition costs and fees?
Tuition can be paid by cash, money order, through financial assistance or major credit card and generally must be paid in full at the time of registration. NAU does not have in-state or out-of-state tuition fees. Application fee - $25.00, Graduation fee - $50.00.

19. How Do I start my Online Course?
Before you can access your course, you will need to complete the online orientation. The orientation takes approximately 1-2 hours to complete. After you complete orientation you should begin your course on the scheduled start date.

20. What if I withdraw from a class?
If you withdraw within the first week of the scheduled class you will receive a 100% tuition refund and no grade penalty will be assessed. If a student withdraws after the first 10% of the course see the refund policy.

21. What is the refund policy?
Refunds are given based on a pro rata for students attending past the first week through the first 60% of scheduled classes. Students attending past 60% of the scheduled class receive no refund.

22. How do I get a transcript?
You must make a written request to receive a transcript from the registrar, National American University, 321 Kansas City St., Rapid City, SD 57701. Include the name you attended under, social security number, dates of attendance and where you want your transcript mailed. Each transcript costs $5.00.

23. Do I need to provide transcripts to enroll?
That depends. Students not enrolled in a degree program do not need to provide the school with any documentation. Students enrolled in a degree program must provide a copy of their high school transcript and any other transcripts or proof of training which they are requesting transfer credit.

Contact Us | Employment | Student Services Home | Useful Forms | Webmaster | Center for Academic Excellence

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NATIONAL AMERICAN
UNIVERSITY *Online*

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505 - Recruitment
Features and Benefits

TELL THE STORY!! SELL THE STORY!!

Features	Benefits
Who we are:	
• A small private university founded in 1941 with student population of less than 5000	• Unlike many large public/state schools, we treat each and every student like a person, not just a number!
• One of the first accredited online universities	• We are online experts! Our online students receive the same high quality education as our campus based students.
• A career college	• Our degree programs are designed to prepare you for a variety of business careers in today's fast changing business environments.
• Online and ground campuses with 4 locations in all	• Offering choice is what many students find attractive. You can also feel confident in our ability to provide quality education in both online and classroom settings.
Accreditation:	
• Regionally accredited by the North Central Association of Colleges	• Regional accreditation ensures you will receive quality education that adheres to academic standards determined by the accrediting organization.
• Highest level of accreditation awarded to university	• Because we have achieved the highest level of accreditation (10 years) you can be assured of receiving quality education that adheres to academic standards.

Features	Benefits
Convenience:	
• 24 hours a day, 7 days a week, just check into your class once a week	• Our online classes are extremely convenient! You do not have to log in at a specific time, so you can check into your class at your convenience.
• Earn your degree more quickly	• With a quarter-based system you can take 4 sessions of classes per year. Ultimately, allowing you to complete your degree more quickly than if you were attending a semester school.
• Classes in both 11 week format and an accelerated 8 week format	• Having a choice is just one more benefit we can give you at NAU. Having 2 start per quarter allows more options for your busy schedule.
Transfer credits:	
• Liberal transfer credit policy	• We know how important it is to get credit for your previous education. We even have an Applied Management Degree where you can earn credits for specialty, technical or vocational areas.
• We'll request and pay for your transcripts	• It's as easy as 1-2-3. All you need to do is complete a Transcript Request Form.
Personalized service:	
• Student service programs to help you through every step of your degree	• I will personally make sure you have everything you need to begin school, from selecting your first classes to orientation to checking in with you after your classes start.
	• Once you begin classes you will be assigned a **University Services Coordinator** who will work with you until you graduate.
New twist on books:	
• Electronic instructional material	• EIM's are dynamic and can be updated with the most current information on an ongoing basis. Its immediately available (no waiting for books) and the cost is less than standard textbooks.

Features	Benefits
Our commitment to you:	
• Provide caring and supportive educational environment	• All of us at NAU are committed to helping you meet your educational dreams. We will be there to help you every step of the way!
• Provide High Quality academic instruction services	• Our faculty is some of the best in the country. Our Academic Assessment Committee continually evaluates our instructional material to ensure that the material is relevant to what you need for today's job market.
• Offer technical and professional career programs	• Our programs are designed to help you expand your professional competencies, the ability to work in today's fast-changing business environment and career growth.
Services to help you succeed	
• Quick response from your instructor	• If you have a question you can expect to receive an answer from your instructor within 24 hours.
• Tutor service available 24/7 from qualified e-structors	• Our tutor service will connect you to a qualified e-structor anytime from any internet connection. This service is available for classes in Accounting, Algebra, Economics, and there's also a writing lab. Over 80% of our e-structors have advanced degrees in their field.
How we measure up:	
• Student surveys tell the story with 97% student satisfaction!	• Based on our survey results, we feel confident you too will be satisfied in your decision and investment in NAU.

NATIONAL AMERICAN UNIVERSITY *Online*

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506 Transcript Request
Recruitment

Once a student has enrolled we will request transcripts on their behalf. The student will need to complete a Transcript Request Form before the transcripts can be requested.

1. If the student has a copy of their transcripts, ask that they fax or email copies to us.
   a. This will allow us to get started right away on their evaluation.

2. If the student does not have copies of their transcripts, have them complete the Transcript Request Form.

3. Once the Transcript Request Form has been received the Assistants will date stamp the form and return a copy to the rep.

Overview - Assistant Steps
Here is an overview of the steps the Assistant will follow when requesting transcripts.

1. Locate school and open a ***College Transcript Request – Official*** activity in C2K.
2. Place order using the quickest method.
3. All transcripts that require a fee are processed through the Business Office.
4. If we must mail in the request, only official transcripts will be requested.
5. If we have requested unofficial transcripts, C2K will be updated, but the activity will remain pending.
6. Once all official transcripts have been received, C2K will be updated and the activity will be closed.
7. The initial follow-updates will vary depending on how the transcript is requested:
   a. 3 business days for a faxed request.
   b. 5 business days for a mailed request.
8. Subsequent follow-up will occur within 3-5 days.
   a. If the school advises us the timeframe is longer it will be noted in the activity.
9. When all transcripts have been received the ***College Transcript to Registrar*** activity will be added and the transcripts will be sent to the Registrar.

4/23/2008

NATIONAL AMERICAN UNIVERSITY *Online*

506A – Recruitment
Transcript Request Exceptions

We will no longer automatically request transcripts and conduct a tentative evaluation for students who have not enrolled. However, if the following exception exists, and with Team Leader approval, a request can be made prior to enrollment.

- If a student insists on knowing where they stand with transfer credits before they enroll they will need to provide copies of their transcripts. ***We will not request transcripts until the student has enrolled.***
  - The PLE Checklist must be approved by your Team Leader before the file is given to the Prior Learning Evaluator.

Transcript Request Form
Instruct the student complete the TRF as soon as possible.

- Once the TRF is received the Assistant will give the completed form to the rep.
- Attach the TRF to the application.
- Once the Team Leader approves the application the TRF will be given to the Assistant who will request the transcripts.
- The following needs to occur before the Assistants will request transcripts:
  - The student has been enrolled (purple).
  - The Team Leader has approved the TRF prior to enrollment.

NATIONAL AMERICAN UNIVERSITY Online

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507 Tentative Evaluation
Recruitment

When all transcripts have been received, a tentative evaluation can be prepared for the student. A copy of the transcripts, and an evaluation checklist should be given to the Prior Learning Evaluator. An evaluation will be returned within 48 hours. Evaluation sheets are located on the network in Standard Communication – Transcript Folder.

1. Complete the Prior Learning Evaluation Checklist.
   a. If the student has not been enrolled (purple background) you will need Team Leader approval before the transcripts will be evaluated.
   b. If the student is entering the nursing program, a copy of the approved RN license must also be included.
2. If the student is to be evaluated in more than 1 program, add the additional program to your notes in Campus Vue.
3. Add a ***College Transcript Evaluation – Tentative*** activity for each degree of interest, and assign the activity to the Prior Learning Evaluator.
   a. Add the date, your initials schools and degree to be evaluated into your activity.
4. If a course description or other information is needed:
   a. Complete section I and III of the Course Description and Additional Review Request form.
   b. Reopen the activity in Campus Vue.
   c. Bring the new file and supporting documents to the Prior Learning Evaluator.
5. If after the initial evaluation an evaluation for a different degree program is needed:
   a. Complete section I and II of the Course Description and Additional Review Request form.
   b. Bring the new file and supporting documents to the Prior Learning Evaluator.
6. If you are working with a re-entry student that has been out more than 1 year, a new tentative evaluation is needed.
   a. Add a new ***College Transcript Evaluation – Tentative*** activity.
   b. Complete a new Prior Learning Evaluation Checklist.
7. If a student has been out more than 5 years all transcripts will need to be requested again.

Evaluation Completed

1. Upon completion of the evaluation, the Prior Learning Evaluator will update the ***College Transcript Evaluation – Tentative*** activity with the approximate transfer credits.
2. An electronic copy of the evaluation will be sent to the Admissions Coordinator along with the Transcript Evaluation letter.
   a. If the student receives transfer credits for College Algebra or Composition, the Prior Learning Evaluator will update Campus Vue.
3. Contact student to review the tentative evaluation and any placement exams that are needed.
4. After discussing the evaluation, forward a copy to the student.

NATIONAL AMERICAN UNIVERSITY DL CAMPUS
PRIOR LEARNING EVALUATION CHECKLIST

Enrolled ____ ____ ____________ Date ____________
Yes No Approval

Prospective Student: ______________________ Admissions Coordinator: ____________________

Student ID No: ____________________

Degree Program(s)/Emphasis Area for Evaluation: ____________________ ____________________

Please Circle One: AAS BS MBA MM Expected Term to Start: ________________

Minnesota Resident: YES NO Re-Entry to NAU: YES NO Year ___________

PRIOR LEARNING EVALUATION FOR ASSESSMENT:

____ Completed Transcript Request Form Received (Date:_____) (Number of Colleges/Universities:___)
(NOTE COLLEGES/UNIVERSITIES FROM WHICH TRANSCRIPTS ARE ANTICIPATED BELOW)

Transcript Received From :

____ College/University 1 (Name: ____________________________ _____) Official/Unofficial

____ College/University 2 (Name: ____________________________ _____) Official/Unofficial

____ College/University 3 (Name: ____________________________ _____) Official/Unofficial

____ College/University 4 (Name: ____________________________ _____) Official/Unofficial

____ College/University 5 (Name: ____________________________ _____) Official/Unofficial

____ College/University 6 (Name: ____________________________ _____) Official/Unofficial

____ Military Transcripts (Type : ____________________________ _______) Official/Unofficial

____ Corporate Education (Company/Organization: ____________________) Pending/Received

Previous Degree Earned: ____________________________ ____________________________

PRIOR LEARNING EVALUATION NOTES
Nursing Enrollment: Accredited Schools ______ Verified License ______ GPA ____

Rev. 9/27/07

NATIONAL AMERICAN UNIVERSITY
THE NATIONAL COLLEGE SYSTEM

COURSE DESCRIPTION OR ADDITIONAL REVIEW REQUEST FORM

Section I

Student ____________ Admissions Coordinator ____________ Date ________

Student ID #____________ Status ____________ Term Start Date ____________

Originally Evaluated in ____________ ____________
(Degree Program)

ADDITIONAL REVIEW

Section II

___ Additional Evaluation(s) Requested in ____________ ____________
(Degree Program)

___ Update Original Evaluation(s) with Additional Transcripts

New Transcript Received from____________ ____________

New Transcript Received from____________ ____________

COURSE DESCRIPTION REVIEW REQUEST

Section III

___ Course Description(s)/ Syllabus from ____________ ____________
(School)

Course Description/ Syllabus for____________ ____________
(Course Code and Number, Title, and Number of Credits)

Transferring in for____________ ____________
(NAU Course Code and Number)

Status ____________ Reviewed by ____________

___ Course Description(s)/ Syllabus from ____________ ____________
(School)

Course Description/ Syllabus for____________ ____________
(Course Code and Number, Title, and Number of Credits)

Transferring in for____________ ____________
(NAU Course Code and Number)

Status ____________ Reviewed by ____________

3/18/2008

Protocol for Requests for Referrals / References
National American University Distance Learning Campus

508 – Recruitment
Referral Requests

Referral enrollments take time to develop but are central to the success of Admissions Coordinators and the entire enrollment effort. Referrals should make up a third or more of total enrollments in a mature online program.

The most prominent barrier to enrollments is, simply put, failure to ask for the referral. Students who are pleased with their studies as well as prospective students who are pleased with the service provided them by their Admissions Coordinator are surprisingly forthcoming with referrals and references.

Guidelines for asking for referrals:

(1) Identify your roster of enrolled students to contact for referrals and references. You will be provided a list of students to contact based upon students you have personally enrolled or students enrolled by other Admissions Coordinators who are no longer with the university.

(2) Review the student's record in C2K. Who are they? When did they start in the program? Are they active in the program at the moment? Have you spoken to them lately?

(3) Reach the student. Do not leave voicemails – try to call again later. When you reach them, ask about their experience in the program (e.g. instruction, learning platform, content, collaboration) as well as how they are using the knowledge they gained from the courses.

a. If the response is positive, thank the student and move on to ask for the referral.

b. If the student raises any issues related to the program, note them in C2K and escalate them wherever possible to a member of the University Services team who is available to take the call at that moment.

c. Reinforce positive impressions with anecdotes from other students with whom you have spoken.

(4) Ask for a referral. Start by <u>asking the person to think of people who might benefit from the program.</u>

a. Start by <u>describing</u> the kind of person that you are looking for. Based on your conversation to this point, select 3-4 adjectives that draw on the personality profile of the enrolled student.

Goal-oriented	Self-motivated	Values education
Pragmatic	Inquisitive	Strong communication skills
Likes to learn	Proactive	Computer literate
Ambitious	Entrepreneurial	Currently in management
Responsible	Responsive	

NATIONAL AMERICAN UNIVERSITY *Online*

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509 – Student Referral Definition
Recruitment

Student referrals make up a critical part of our enrollments. This procedure will provide examples of a Personally Developed Lead (PDL), Personal Referral and a Student Referral. Matriculation Units will be awarded for ***PDL's, Personal, Military and Student Referrals***, but you will not receive referral points for a PDL, or if the referral is an employee.

Personally Developed Lead (PDL)
Leads you obtain through a NAU recruitment fair or event.

Personal Referral
A co-worker, friend or family member. An acquaintance or someone you have met in the community or at a non-NAU event.

Military Referral
The name of an individual provided to you by an enrolled/active student or prospective student.

Student Referral
The name of an individual provided to you by an enrolled/active student or prospective student.

Not Considered a Referral
Quickleads you enter when the lead heard about NAU from a friend (reputation). Other Quicklead examples would be a parent or friend who sent us a lead inquiry for someone else (should be the original lead source).

Protocol for Requests for Referrals / References
National American University Distance Learning Campus

b. Describe the kinds of <u>challenges</u> the person is likely facing (pick 2 3).

Life balancing	Time management	Non-traditional work schedule
Newly promoted	Multiple responsibilities	Limited professional growth

c. Describe the <u>benefits</u> the person gets from the NAU solution (pick 3 4).

New skills	Self sufficiency	Increased networking
Balanced life	Personal satisfaction	Broader perspective
Enhanced credibility	Potential raises	Faster career progression
More secure future	Problem solving skills	

(5) Identify the person and secure assistance in the referral.

a. Who comes to mind? [STOP TALKING – WAIT. WHEN THEY PROVIDE A NAME, SAY "THANK YOU. ANYONE ELSE?"]

b. Why do you think [name] would enjoy our program?

c. What are two strengths of [name]?

d. I could call [name] out of the blue, but would it be all right if you talked to [name] first?

e. When could you do this?

f. Can I call you back on [day] to find out about [name's] reaction?

g. If the student is willing to call on your behalf, create an activity for a follow-up call to the student to check on the referral. If the student asks you to make the call, get the referral prospect's contact information (including email – *note* need to review compliance with Do Not Call List provisions) and create a new lead in C2K.

(6) Document your call in C2K

(7) Thank the person for their time.

NATIONAL AMERICAN UNIVERSITY*Online*

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510 ReferralScripts
Recruitment

Asking for a Referral: 101 - Scripts to help you get started!

Not Interested

"I appreciate you taking the time to consider NAU for your online studies. Even though this isn't a good fit for you right now, is there anyone you feel would benefit from learning more about our online programs?"

"It certainly has been great talking to you and getting to know you better! And even though we do not offer the type of online program that you are specifically looking for, do you know anyone who could benefit from me talking to them about what NAU offers? Because you value the importance of an education, one great thing that you could do is pass that dream along to others!"

"Even though NAU is not the right school for you, can you think of anyone that might benefit from one of our online degrees?"

Hasn't Made a Decision

"One of the best things to keep you motivated when taking classes is having someone to share in the experience. Can you think of a friend, co-worker, or family member that might be interested in learning more about our online programs?"

"Thanks for taking the time out of your busy schedule to discuss our online programs. I would be happy to give one of your friends, family members, or even co-workers a call to discuss any questions they may have about our online programs. Does anyone come to mind?"

"There is definitely a lot to consider when making this decision to attend college courses! One way to make this easier is to have someone that you know take classes with you! Studying together, sharing ideas, and keeping each other motivated is a great recipe for success. I know you want to better yourself, and you could also change someone else's life! Do you know of anyone who could embark on this exciting journey with you? I would be happy to call them and provide them with the same assistance I have provided you!"

Enrolled

"I am so happy that your experience with your online classes has been a good one! You are embarking on a great adventure of learning and personal growth! Can you think of anyone like yourself that would be as eager as yourself to take on this type of challenge and better them? It would be a bonus for you to have someone to study with and share your learning experiences with! Study buddies can boost your success! And we want to take this to the top!"

"I am very proud of you for beginning this journey. Have you talked to anyone about what you are accomplishing? Has anyone mentioned a similar interest? If so, I would be happy to contact them and encourage them to take the same big steps that you have taken! And it would be really neat to have someone you know to study with!"

"I am so glad that you are enjoying your classes! Do you know of someone that could be your study buddy, and benefit from completing their degree entirely online just like you?"

How to begin a conversation with a referral!

"Hi! My name is ________ and I've been helping a friend of yours, ___________, for quite some time now. She thought I might be able to help you in the way that I have helped her - by earning a college degree! I just wanted to introduce myself and get your email address to send you out some information I think you will find of interest. -works for voice mail or live call!"

What not to say, "I was given your name by ___________." It sounds horrible.

Try to get the referral to laugh! Then say "I will call you back in a few days, and maybe we can talk more. Thanks for your time!"

"Hi! My name is _________ and someone you know thinks you would do quite well in an online education program! I would like to talk to you about your interests and share with you how we help busy adults like yourself increase their earning potential through an online education!"

NATIONAL AMERICAN UNIVERSITY *Online*

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1400 Lead Assignment Guidelines
Lead Assignment

Overnight Leads
At the beginning of each day all overnight leads will be evenly distributed among the reps that are on the schedule for that day.

1. Sort all Affiliate and Military leads and distribute to the appropriate reps.
2. Determine the number of remaining leads and assign them evenly to the reps that are scheduled.
    a. If a rep calls in for the day after the leads have been assigned, go into their Contact Manager and redistribute these leads.
3. Send an email to the team letting them know the overnight leads have been assigned.

New Leads
The lead table should be checked **at a minimum** every 15 minutes. The goal is for the lead to be contacted by the rep within 20 minutes of the lead reaching NAU.

1. Leads should only be assigned once the rep arrives at work.
2. Do not assign leads when a rep is in a meeting or at lunch.
4. Leads can be distributed up to **15 minutes** before the end of a reps shift.
5. Each time you distribute new leads, send an email to the rep.
6. Leads received between 7pm-8pm should be assigned to the Team Leader on duty.
7. New reps that are scheduled until 4pm on Fridays should not be assigned leads until 1pm (Friday only).

Affiliate Leads
In addition to the Cunet Affiliate leads, assign lead cards from these affiliate schools to the following reps.

Keisha
Brown Mackie (see Affiliate procedure for specific schools) DuBois, Elmira Daymar/Draughons.

Vicki St.Pierre
Brown Mackie (see Affiliate procedure for specific schools) Rockford, Lamar, Stautzenberger, Mitchell Tech.

Tim Schnabel
Indiana Business College, Nebraska Indian Community College (NICC), Provo/Eagle Gate, Metropolitan Community College (MCCC).

Military Leads

1. Assign all Cunet Military leads, and any lead with an identifiable military address to one of our military reps.
2. If there are less than 6 military leads per rep, supplement with regular leads.

Web Portal Leads

1. Location – Daily/Contact Manager/WP DL Adm Rep WP, DL.
2. Assign in rotation to reps that are here.

International Leads

1. Assign these leads to the International Affiliate rep.
2. Open the memo pad on the Student Master to find the Affiliate school and change the lead type.

NATIONAL AMERICAN UNIVERSITY *Online*

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1401 Swapping New Leads
Leads

Admissions Coordinators can now work out of other reps Contact Manager if they need additional leads. The following guidelines should be followed when working out of other reps Contact Manager.

1. The lead must be in New Lead status, older that 3 business days, and never been contacted.
   Example – Lead Date 3/10
   Day 1 – 3/10
   Day 2 – 3/11
   Day 3 – 3/12
   Eligible to call lead on 3/13
2. If working in the Contact Manager of a military rep, do not call leads from Cunet-Military or those with a military email address.
3. If working in the Contact Manager of an affiliate rep, do not call leads from Cunet-Affiliate or those with an affiliate school lead type.
4. Do not call leads from a Team Leader's Contact Manager.
5. If you are unable to reach the lead, add a note in Campus Vue, but do not leave a message or send an email.
6. If you reach the lead, send an email to the Assistants so they can reassign the lead.

3/18/2008

NATIONAL AMERICAN UNIVERSITY *Online*

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1404 - Leads
Managing Invalid Leads

When an Admissions Coordinator identifies that a lead is invalid for any of the reasons outline in the "Invalid Lead Definitions," the following must occur:

1. Document the reason why the lead was invalid in either the New Lead/Call Back activity.
2. Close the activity and update the status of the activity to "Invalid Lead."
3. The Admissions Coordinator should then go to the website:
   http://www.nationalamericanunive rsity.net/cp/
   Username: nauac
   Password: badlead
4. Click on the menu item labeled "Lead Search" on the left hand side of the webpage.
5. Perform a search for the invalid lead.
6. **Enter one of the following explanations in the prompt which states "Bad lead reason" in the lead box:
   - NAU duplicate lead
   - NAU inaccurate contact info
   - NAU unqualified lead
   - NAU fraudulent lead
7. Next, select the "Make Bad" button and click "OK" when prompted for final confirmation.
8. You may now exit the system and the lead has been officially coded as invalid and NAU will not be billed for the lead.

Revised 8/9/2006

INVALID LEAD DEFINITION

1) **Duplicate Lead**
   A. Any duplicate contact information sent to the CUnet created NAU system within a 60 day time period.

2) **Inaccurate Contact Information**
   A. If both the phone number(s) and email address are bad, the lead will be immediately returned in the CUnet NAU lead management system for credit.
   B. If the phone number(s) is bad, and an email address is questionable, admissions coordinators have until 5 business days after the end of the calendar month to work the lead before coding it invalid for this reason.
   C. The definition of a bad phone number is: an identified wrong number, fraudulent number, or inactive/disconnected.

3) **Unqualified Lead**
   A. Prospects must have a high school degree or GED for undergraduate inquiries.
   B. Prospects must have a bachelor's degree from an accredited university for graduate inquiries.
   C. Prospects indicating interest in the RN to BSN completion degree must have a current RN license and an associate's degree.
   D. Prospects must select in one of the degree programs listed on the lead form.
   E. All prospects must be US or Canada residents according to their lead inquiry form addresses.

4) **Fraudulent Lead**
   A. Prospect indicates they have never filled an inquiry out for an NAU online degree.
   B. Prospect falsified qualification information on the lead form.

The NAU admissions team may for any of the above reasons, or any additional mutually agreed upon reasons, return a lead deemed invalid at anytime up until 5 business days after the end of the calendar month when the lead was transmitted via the CUnet NAU lead management system.

IMPORTANT:
Leads can only be refunded when invalid 5 business days after the month we received them. The DOA/Team Leaders will send out reminder emails at the end of each month to prompt admissions coordinators to follow up on all leads for the month.

****Note:** It is important to include the "NAU" in the bad lead description because CUnet also uses this tool to make leads bad too. Labeling out leads "NAU XXX" helps CUnet distinguish which leads they coded invalid verse which leads we coded invalid.

Revised 8/9/2006

National American University

New Admissions Representative

Training Manual

2008

National American University History

In 1941, the university, then know as National School of Business, opened its doors in South Dakota to students who desired specialized business training. Located on a Rapid City main street, the school offered primarily secretarial and accounting classes and programs.

Through World War II and Korean War years, the university remained in its original location. Ground was broken at 321 Kansas City Street, Rapid City, South Dakota in the latter part of 1960 for a new two-story brick building containing classrooms, a bookstore, a small library, and administrative offices. In 1963, the construction of a student residence hall, the College Inn, was completed.

Anticipating a post-war demand for business education, administrators planned a business administration curriculum with new classes in accounting, marketing and management. When the demand came, the university was ready with programs geared toward the educational needs of returning veterans who wanted business training and men and women who sought an expanded role in the business world.

Faculty and staff increased in number and, with National American University's growing stature in the educational community, new and transfer students from across the United States and foreign countries came to study. The university soon expanded its base of programs.

On the campus in Rapid City, several buildings were constructed, including a library, a gymnasium, and additions to the Administration Building and the College Inn in the late 1960's and early 1970's.

National American University campuses have been established in Denver and Colorado Springs, Colorado; Albuquerque and Rio Rancho, New Mexico; Independence and Zona Rosa Mall in northern Kansas City, Missouri; Bloomington, Brooklyn Center and Roseville, Minnesota; Overland Park, Kansas and Sioux Falls, South Dakota and education centers in Watertown, South Dakota and Wichita, Kansas. The university's newest campus will be opening in Austin, Texas during the 2007-2008 academic year. There is also an extension location at Ellsworth AFB, South Dakota. Plans exist to expand the number of branch locations.

In 1996 National American University began to develop online courses to be offered through the emerging resources of the World Wide Web. Since that time, the NAU Distance Learning program has created a virtual campus offering degree programs in a number of academic areas. With the addition of online course offerings and degrees, students have access to learning 24 hours a day from anywhere that the Internet can be accessed.

The curricular offerings include degrees in accounting, the allied health areas of medical administrative assistant, medical assisting, medical staff services management, pharmacy technician, and therapeutic massage; general education studies; athletic training; applied management and applied management with emphasis in equine management; equine science; business administration and emphasis areas of accounting, financial management, information systems, international business, management, marketing and pre-law; health care management; information technology with emphasis areas in internet systems development, management information systems, network administration/Microsoft and network management/Microsoft; paralegal studies; nursing; organizational leadership; and veterinary technology.

The university also offers several diploma programs. The Rapid City campus offers a diploma in veterinary assisting, which prepares students to support veterinary technicians and veterinarians in a veterinary practice. At the Overland Park campus, students can complete a practical nurse diploma and then decide if they wish to progress on to earn an A.S.N. degree. A therapeutic massage diploma program is available at several campuses for students who wish to concentrate on massage therapy skills.

National American University
Mission Statement

National American University welcomes students of diverse interests, cultures and abilities and prepares them for careers in healthcare, business and business-related fields by providing quality higher education in a caring and supportive environment.

The university builds learning partnerships with students and other institutions locally, nationally and internationally through its private, regionally accredited system of campuses and education centers offering courses in traditional, accelerated and distance learning formats.

As a comprehensive technical and professional institution of higher learning, the university responds to the changing needs of students, employers, and their communities by providing undergraduate and graduate programs and continuing education opportunities to serve our evolving global society.

Core Values

- ™ Offer high quality instructional programs and services.
- ™ Provide a caring and supportive learning environment.
- ™ Offer technical and professional career programs.

Purposes

1. Offer quality technical and professional degree programs, as documented by instructional and academic assessment processes at the associate, bachelor's and graduate level, diplomas, certificates and adult degree completion programs to traditional, adult, and international learners.

2. Provide a general education program to build awareness, abilities and interests to empower life-long learners as knowledgeable citizens of the global community.

3. Provide a collegiate experience through instructional and support services that creates a stimulating, caring and supportive learner-centered environment in which students are encouraged to achieve the educational goals established by the university.

4. Promote a learning and working environment by providing new technologies, methodologies and practices that enhance and extend quality programs and services.

5. Prepare students to provide leadership and services for the employment needs of business, industry and government worldwide.

6. Pursue communication, cooperation and alliances with educational institutions, organizations and associations on a local, regional, national and international basis.

7. Respond to the ever-changing societal demands for personal and professional development and continuing education through flexible scheduling and convenient access via traditional, accelerated and distance delivery methodologies.

8. Assist students in the development of ethical values and behaviors.

9. Foster an environment that encourages involvement by employees in the innovation and solution-seeking processes and provide an opportunity for personal and leadership development.

10. Provide a stable institutional environment where human, financial and physical resources are sufficient to accomplish its educational and institutional goals as a sound basis for continued growth and development.

Adopted by the National American University Board of Governors, February 2007

NATIONAL AMERICAN UNIVERSITY
POSITION DESCRIPTION

I. **POSITION TITLE:** Admissions Representative

II. **EMPLOYEE CLASSIFICATION:** Classified

III. **JOB CLASSIFICATION:** Non-exempt

IV. **ACCOUNTABLE/REPORTS TO:** Campus Director of Admissions and Campus Executive Officer.

V. **POSITIONS REPORTING TO THIS POSITION:** None

VI. **DUTY HOURS:** Forty hours per week. Day, evening and weekend hours will be assigned by the campus director of admissions (or campus executive officer). Hours may be changed and overtime required from time to time. Some travel may be required.

VII. **MINIMUM REQUIREMENTS:**

EDUCATION: Bachelor's degree required.

EXPERIENCE: Minimum1 year sales experience required.

PHYSICAL: Reaching, bending, dialing, writing, sight, talking and hearing capability; ability to exert force to lift, move and/or carry objects up to 40 lbs.

SKILLS EXPECTATIONS: Excellent organizational, interpersonal and communication skills; goal-oriented; customer-oriented attitude; strong work ethic and willingness to learn and improve in all aspects of the position.

VIII. **BASIC FUNCTION/PURPOSE OF THE POSITION:** To enroll students for National American University and make other public relations contacts (in person and by telephone). To demonstrate caring attitudes toward prospective and enrolled students, and to do everything possible to assist students in attaining their education/employment goals in support of the mission of the university as defined by the university president and the board of governors.

IX.DUTIES/RESPONSIBILITIES/EXP ECTATIONS OF THE POSITION:

* A. Be familiar with the objectives, requirements, and content of all programs offered by the university in order to make a complete and factual presentation to prospective students and other interested parties.

* B. Keeps all required reports current and accurate.

C. Refers all questions regarding financial aid eligibility to the financial aid office.

* D. Takes and/or returns inquiry calls from persons interested in knowing or receiving information about educational programs offered at the university.

* E. Follows up on all leads promptly (within 3 working days).

* F. Sets appointments to interview prospective students at the university (or in their homes) as appropriate.

G. Recommends prospective students to the campus executive officer (or his/her designee) for acceptance to the university.

* H. Assures that students complete all required forms for enrollment and collects the application fee.

* I. Meets or exceeds monthly and/or quarterly admissions enrollment standards established by the campus executive officer and system vice president for enrollment mauagement.

J. Assists in lead development which will primarily be generated from three sources: commercially developed leads (CDL's); personally developed leads (PDL's); and referrals. CDL's will include those leads provided by the university/media.

* K. Maintains a minimum overall conversion rate to enrollment for all types of leads, as follows:

Lead to appointment	60% minimum
Appointment to interview	45% minimum
Interview to enrollment efficiency	45% minimum
Actual total number of interviews	60 minimum
Show rate for:	
new students	60% minimum
re-entry students	60% minimum
Campus "team" show rate	60% minimum
Retention ratio (based on previous two quarters)	60% minimum

* L. Representatives are expected to devote a minimum of four hours per day to telephone contact work (setting appointments, follow-up, etc.). More time devoted to telephone contact work may be required if the minimum four-appointments-per-day standard is not being accomplished.

M. Assists with retention by helping with pre-registration, attendance tracking, and orientation calls as appropriate and/or requested.

* N. Representatives will participate in a quarterly evaluation to discuss conversion rates, show rates, and interview efficiency and to establish the following quarter's enrollment goals. The evaluations will be conducted by the campus executive officer and may include the director of admissions.

O. Understands and conforms to the university's philosophy of truly caring about students and provides excellent service to prospective and enrolled students.

P. Other duties as assigned by the director of admissions or campus executive officer.

X. COOPERATIVE RELATIONSHIPS WITH THE FOLLOWING:

A. Financial Aid Staff
B. Student Accounts Specialists
C. Academic Dean
D. Other Inside Admissions Representatives
E. The Campus Vice President and other Management and Staff Personnel

XI. LIMITS OF AUTHORITY:

As defined by the policies, procedures, and practices of the university and/or the university president/CEO.

National American University reserves the right to alter this position's job description/job duties to meet the needs and goals of the organization.

* Denotes essential elements of the position.

Lead Management

National American University provides leads for representatives through purchasing media and using web vendors. It is our expectation that the admissions representatives provide some leads as well. The following is what National American University expects:

Media ____________

Referrals ____________

Personally Developed ________

If you follow this simple recipe for contacting students daily you will be successful!

_______ **Dials**

_______ **Contacts**

_______ **Appointments**

_______ **Interviews**

_______ **Enrollments**

National American University expects industry averages for converting the leads you have.

_______ **Lead to Appointment**

_______ **Appointment to Interview**

_______ **Interview to Enrollment**

_______ **Lead to Enrollment**

Use your time wisely, make all your dials, try dialing at different times of the day, follow-up, follow-through, enjoy what you are doing and you will be success!

Characteristics of a Superior Admissions Representative

™ Shows an interest in students as people.

™ Provides direction and security without dominating students.

™ Communicates with students on their level of understanding—regardless of age differences.

™ Stimulates students to think, evaluate information, and to substantiate conclusions.

™ Works with internal and external departments, instructors, administrators and every person at the university.

™ Add continually to his or her knowledge of subject matter and delivery techniques

™ Exhibits a responsibility and loyalty to the university and believes in its programs.

™ Evaluates himself/herself and welcomes professional evaluation of performance.

™ Possess good communication skills.

™ Possesses the ability to think on his/her feet in order to adapt the presentation to the needs of the moment.

™ Believes in the University and the mission.

™ Has the ability to manage daily activities and complete tasks.

™ Follows-up and follows-through with each and every inquiry.

™ Uses good sound judgment.

™ Dependable and flexible when working with students.

™ Ability to be a skilled listener to bring out the needs and concerns of the student.

Know NAU's.....

- ™ Mission Statement and Core Values
- ™ History
- ™ Traditions
- ™ Goals and Philosophy
- ™ Marketing Features
- ™ Student Body
- ™ Academic Programs
- ™ Profile of Successful Students
- ™ Admission Policy
- ™ Student Services
- ™ Costs
- ™ Financial Aid Process
- ™ Career opportunities

Definitions You Should Know

Inquiry	All interests about university enrollment from any source. It may also be referred to as a lead.
Appointment	Any time a prospective student agrees to a specific date and time to visit the university.
Career Planning Session	When an admissions representative or director of admissions meets in person with a prospective student and consults with him/her about National American University.
Personally-developed Leads (PDLs)	Any lead an admissions representative or director of admissions personally initiates or solicits (at restaurants, stores, meetings, telemarketing, from city directories or phone books, veterans lists, senior lists, other colleges or any other form of networking, etc.)
Referrals	Names of prospective students obtained from other students, corporations, other colleges or universities, military personnel, and other prospective students.
New student	A student that has never previously attended National American University.
Re-entry student	A student who has previously attended National American University but has stopped attending for one or more quarters.
Re-enrollment	Enrollment of a prospective student who has previously applied and/or been accepted for admission but never actually attended.
Show Rate	For an individual representative, the number of students who actually started classes divided by the number of total student applications taken for a particular time period. This calculation is usually performed after the interim start.
Team Show Rate	All new student starts divided by the number of new student applications taken hy all admissions representatives and the director of admissions at one NAU location.
Retention Rate	For each admissions representative or the director of admissions, those students continuing to attend classes from one quarter to the next. The retention rate calculation is usually performed after the interim start.
Campus Vue	The database management system that National American University uses to store all student data and process information.
Student Portal	The student's way to access the information stored in campus vue. It is updated live when campus vue is update and vice versa. Students can view their grades, financial aid information, schedule and many other things.

Lead to Appointment	This is the percentage of inquiries that you have appointed compared to the total of all the inquiries that you have had for a certain period of time.
Appointment to Interview	This is the percentage of inquiries that you have appointed that show up for the career planning session.
Interview to Enrollment	This is the percentage of the inquiries that enroll following the career planning session compared to the total inquiries that come to the career planning session.
Lead to Enrollment	This is the percentage of total inquiries compared to those you enroll at National American University.

The ABC's of Admissions Success

Attitude	it all starts and ends here. 100% add the value of the letters in the word Attitude!
Belief	without this, you will not be able to overcome the obstacles and challenges that are presented to you everyday. Believe in what you are providing and in our students.
Commitment	to make the necessary sacrifices to be successful.
Desire	to truly help others, **you must have it!**
Enthusiasm	make it a part of you…and, **share it with others!**
Fun	it has to be there for meaningful results…**make it fun!**
Goals	your success targets, aim high… **and then higher!**
Hope	the magic ingredient that sparks you into **positive action.**
Initiative	it pays off in results. It's determination in action. **Do it now!**
Just	**be honorable and fair** in all your dealings and actions.
Learn	in all that you do and from others-**it's a never ending process.**
Motivation	that which forces you into **ACTION!**
Negatives	avoid them, **keep them out of your environment!**
Optimism	think you can-because **YOU CAN DO IT!**
Practice	to succeed, you must practice…practice **…practice!**
Q &Q	quality and quantity the twins of achievement.
Responsibility	doing the right thing because **it's the right thing to do!**
Self-Esteem	a positive self-image is priceless**…work on yours!**
Toughness	mental and physical-an unbeatable combination-**GO FOR IT!**
Understanding	know your strengths and weaknesses-**accentuate the positive!**
Virtue	moral excellence, it must be **"#1"** in your **philosophy!**
Winning	your reward for hard work and a **positive attitude.**
You	**the most important ingredient in your success!**
Zest	Zest…your go-power-**TURN IT ON!**

Remember: If it is to be, it is up to me!
Make is happen in your life…It's as easy as A, B, C!

The Inquiry Call

Why Do Prospects Call?

Understanding why prospects call our school helps to enlighten many admissions representatives to the importance of giving each caller 100%. If prospects were to call us and state what is on their mind, this is probably what you would hear…"*Can you help me*?" This "*cry for help*" is known to many as "*someone requesting information*"…and this is where the misunderstanding starts!

Too many admissions representatives believe the definition of an inquiry call is "*someone requesting information*". So, that is how they justify giving information over the phone. Often times I hear admissions personnel say, "*If I didn't give them information, they would get mad and hang up!*" **NOT TRUE**, if the call was handled correctly to begin with! So, by the time a prospect is getting to this point, I would be much more concerned with what went so wrong that the caller is so irritated.

What you say and how you say it makes all the difference in the world. We must remember that if giving out the information over the phone worked, we would all just do that! Here is what we also need to be reminded of: "*Information does not sell, people do AND people do not buy features, they buy benefits*".

So, the first step to telephone success is to convince ourselves our prospects are calling for help and guidance NOT information. So, let's respond to their "*cry for help*" by enticing them to come in and see the benefits of an education!

Setting an Appointment That Shows, Ready to Enroll, and Committed to Completing....

™ Respond to each inquiry as soon as you receive it, you may need to try several times.

™ If you do not reach them by phone also try email or a postcard.

™ When the prospective student comes in for the career planning session make sure you are paying full attention to their needs and desires.

™ Define his/her goal and set a direction.

™ Explain your goal during the career planning session.

™ Secure permission to make it happen.

™ Show the benefits that directly relate to their situation.

™ Give them a tour during the career planning session.

™ Use trial closes in your career planning session and on your tour.

™ Gain commitment.

™ Enroll the student.

™ Set an appointment for the new student to meet with Financial Aid within 48 hours.

™ Follow up on the phone within 48 hours and then each week until after the second week of the quarter.

™ Send a personal note re-iterating the great decision they have made and thanking them for choosing NAU.

Keep This In Mind

™ A mediocre recruiter tells.

™ A good recruiter explains.

™ A superior recruiter demonstrates.

™ A great recruiter inspires prospects to see the benefits and embrace them as their own.

Why Students choose the University they attend...

- ™ Convenience --it works with their current situation.
- ™ Comfort—they feel at home.
- ™ Love or Friendship
- ™ Peace of Mind—Sense of Security
- ™ Social Approval or Prestige
- ™ Enhanced Quality of Life
- ™ Financial Well-Being
- ™ Stylishness
- ™ **YOU**—they want to work with you!

Top 10 Reasons For Getting an Education!

1. To make more money
2. Security
3. Working Environment
4. Career Satisfaction
5. Improved Benefits
6. Advancement Opportunities
7. Choices
8. Self-Esteem
9. Better Hours
10. Independence

Characteristics of Lead Sources

TV
Spontaneous
Feeling Unfulfilled
Can change mind quickly

Newspaper
Frustrated
Job Hunting
Really wants a Career

Direct Mail
Apprehensive/Unsure
Not as motivated
Skeptical

Radio
Procrastinator
Needs Strong Message
Lots of frequency

Yellow Pages
Shopper
May be New to Area
Wants General Information

Web
Serious Buyer
Knows what they Want
Needs Immediate Attention

Using the Telephone Script

Goal: Our goal on the first inquiry call is to set an appointment, that shows and is ready to enroll--Today.

Our job: Our job on the first inquiry call is to build rapport and interest by asking open ended probing questions. Probing is the skill of asking questions to gather information and uncover the inquiries needs. By asking open ended probing questions you provide the prospective student with more chances to freely reveal their problems, needs and attitudes. This will give you the opportunity to uncover their "hot" button (the reason they are motivated to complete their degree). At the end of the phone call they should be excited and enticed enough that they are truly committed to coming to the career planning session.

The Script: The script is used to maintain control of the conversation and to keep the conversation on a professional level. The script should be followed as it is written and used at all times. When representatives get away from using the script they tend to forget some of the questions or leave out important pieces of information, therefore, they may start asking random questions or just make small talk and find themselves losing control of the conversation. Once you lose control of the conversation it gives the prospective student a chance to start drilling you with questions—if you start answering all their questions they will not have a need to come in for a career planning session

Eight words to Avoid on the Phone:
1.maybe 2. think 3. if 4. might 5. guess 6. possibly 7. probably 8. feel

Tips to Becoming a Better Telephone Listener

Be Prepared
Clear Your Mind Before You Pick up the Phone
Focus on your Purpose
Avoid Distractions
Ask Yourself Questions
Listen Between the Lines
Visualize the Speaker
Take Thorough Notes
Stick to the Script

Have you heard of the 80/20 rule? A good listener will listen 80% of the time and talk only 20% of the time!

Open Ended Questions

List as many open ended questions that you can think of that would work for your script during the telephone call.

1.____

2.____

3.____

4.____

5.____

6.____

7.____

8.____

9.____

10.____

11.____

12.____

13.____

14.____

15.____

Telephone Questionnaire Name:______________________ _ Date:____________________

Appointment Time and Date:_________________ Source:__________ Outcome:___________

To provide you with a positive experience our calls are recorded for quality assurance.
Gain and Maintain Control......Be Careful of "Pauses" during your delivery!

Hi ________, this is ________ in admissions...How are you today? (**Acknowledge their response.**) I understand that you are calling to learn more about our career programs. Is this information for yourself? (**Only if they asked for something to be mailed do we get the address and phone #'s now, rather than later**.) Great, *their name*, let me ask you a few brief questions so I can better help you.

Current (Probe) **Rep Notes**
What do you currently do?___________________________ ___________ Program:_______
If employed:
How long have you been there? ______________________________ _____ Employed: Y N
What is your schedule like? Days off? ______________________________ _
Why are you looking to make a change? ______________________________ Spouse: Y N
How long have you considered the _____ field? _______________________
So, I'm curious, *their name*, what's happened that made you pick up the phone and call us TODAY?_______________________ _______________________
So it sounds as though you are ready to make a change...is that right? _________ Children: Y N
If unemployed:
How long? ____ Have you been looking for employment?________________
What are you finding out there? Why is that? __________________________
So, I'm curious, *their name*, what's happened that made you pick up the phone and call us TODAY?_______________________ _______________________
So it sounds as though you are ready to make a change.......is that right? _______

Past (Probe)
Tell me what you did before. ______________________________ ________ Transportation: Y N
What were some of your frustrations? __________________________
So your not just going to settle for just a job—this time around you want a career. Is that right? _____
Tell me a little about your educational background. **HS/GED** ___________________________

Future (Probe)
What would you say is the #1 reason you want a new career?_______________________ _________
Where do you see yourself in 3 to 5 years? (environment?)_______________ _________________
How do you feel an education will help you achieve your goals?_______________________ ______

Setting the Appointment
Well, ***their name***, based on everything you told me, I know we can help you. Now you sound serious about this, are you? Great! Then here is what we need to do. We are a little different than most schools—we require a one-on-one career planning session. During the sessions, I will learn more about your needs and career goals. I'll also take you on a tour of the school and tell you all about the _____ field, graduate employment opportunities and help you map out a successful career path. I want to make sure this is a win-win situation. Does that make sense?

Go for a TODAY appointment!!

OK, then here is what we need to do next! We need to set up a time and, ***their name***, because you are so serious about making a change, let me check if I can see you TODAY. (Pause) I have an opening at _____. Why don't you grab a pen and paper and I will give you directions to the school. (*Give directions and get address, work, home and cell phone # and email address at this time.*)
By the way, many of our students like bringing someone with them.....who will you be bringing with you?
Great, I really look forward to working with you and will see you at ______.
Address:_______________________________ E-mail:_______________
Home#:__________________ Cell#______________ Work#__________________

Overcoming Objections during the telephone conversation
"How do I get them to appoint when they say..."

"I'm too busy."

- ™ I can appreciate that because I also have a busy schedule. I know your time is important. Therefore, I am suggesting that we both take about one hour and get together for a career planning session. Would the early part or later part of the week he best for you? (Wait for an answer.) Would morning or evening be best?

"How much does it cost?"

- ™ Your tuition investment here at National American University is dependant on many things. For instance, if you have attended other colleges, you may have classes that would transfer to our school. The amount and type of financial aid you qualify for also affects your total investment. It is for these reasons that we suggest that you come in for a career planning session. At that time we will answer your tuition questions plus any other questions you may have. Would the morning or evening work better for you?
- ™ We are talking about an investment in your future, not a cost. Normally, before you invest anything you look it over, don't you? We suggest that you come in for a career planning session so we can explain this information in person. Would you prefer to come in over your lunch hour or in the evening?
- ™ Until we discuss, in person, your interest in_______ career and have decided that we can be of benefit to each other, cost isn't really a factor. Wouldn't you agree? And before you invest in something you look it over, don't you? Would you like to come in over your lunch hour or in the evening?

"I'm not interested."

- ™ What is it your not interested in? Is it increasing your income, financial investments, increasing your knowledge, etc? Let's spend some time having you visit the school and determine where your interests may lie. We suggest that you come in for a career planning session. Would you like to come in over your lunch hour or in the evening?
- ™ I would not expect you to be interested until you have seen all the advantages of learning more about _____career and how our University provides these advantages to you. That is why I am calling. We invite students to come in for a career planning session to find out more about the programs and what we can offer to you. Would you prefer to come in—in the morning, over your lunch hour or in the evening?
- ™ Find out what the prospect is interested in and see if you can adapt to their needs and continue to set a time for them to come in for a career planning session.

"I'm not interested right now."

- ™ I understand you have some interest in our programs even though it is not at this time. I would like to suggest that we spend about an hour reviewing all the options that we have available to allow you the opportunity to make an informed decision when the time comes. We invited students as yourself to come in for a one on one career planning session. Would you like to come in over your lunch hour or in the evening?

"Competition"

- ™ This decision is important and you owe it to yourself to visit as many schools as possible. You have an interest in ________ and we have a great deal to offer. I would like to invite you in for a career planning session to tell you more about the _____ field and NAU as well. What time of the day works best for you?

"Send me something in the mail."

I will be happy to send you literature about our school......

- ™ However our brochures are very general in nature and do not cover the specifics that most people want to know. We suggest that you come in for a one on one career planning session where we can give you the information you need and cover any questions that may come up. Would you prefer to come in during the day or in the evening?
- ™ However, I must tell you in the past when I've sent our brochures people always call back wanting more information because our brochures provide a general overview of the program. It is to your benefit if we spend some time discussing all of the options that are available. I would really like to have you come in for a one on one career planning session. Would you prefer to come in during the day or in the evening?
- ™ By requesting this information I assume you are interested in continuing your education or possibly changing your career. Is that right? For that reason, I suggest that we get together for a one on one career planning session to be able to answer your questions and have a better idea of what is required to obtain this degree. Would you prefer to come in during the day or in the evening?
- ™ Fine. I will put that in the mail today and should receive it by the end of the week at the latest. Since I know our brochure will not answer all your questions, let's set a tentative career planning session for Friday. Would you prefer to come in during the morning or in the afternoon?

"Tell me over the phone."

- ™ I think you can appreciate that career planning, job placement and financial aid programs are unique for every individual. We pride ourselves in developing an individually created package for each student. I want you to have accurate information as you make future plans. We suggest that you come in for an one on one career planning session. Would you like to come in during the day or in the evening?

On-Going Training

Representatives should spend time each month discussing objections that have prevented appointment setting and then discuss methods to overcome those objections. You should also spend time reviewing common, worn-out objections to make sure you have fresh responses. In addition, review the show rate for appointments and determine the reasons why students may not show. Remember, if you do not create urgency on the telephone, the student will not show for the interview.

WHAT TO SAY IF THEY ASK YOU...

FOR THE COST:

SCENARIO I: THE PROSPECT ASKS THE COST AS SOON AS YOU ANSWER THE PHONE!
Rep: Actually I would be happy to go over that with you, but is this information for yourself? *(Proceed to script as normal NOTE! Do not bring up the subject again unless they do.)*

SCENARIO II: THE PROSPECT ASKS THE COST FOR THE FIRST TIME DURING THE SCRIPT!
Rep: (Name), that's an excellent question, and I'll get to that in just a moment, but first I have a couple more questions I want to ask you. *(Proceed to ask a variety of open-ended questions and do not bring up the subject again unless they do.)*

SCENARIO III: IF THE PROSPECT BRINGS THE COST UP AGAIN FOR THE SECOND TIME!
Rep: (Name), I apologize; I know you asked that earlier but let me ask you this. Is it affordability that you're concerned about? I can understand that so let me tell you this... First of all, we have a financial plan for everyone. When you come in for your career planning session we're going to have you meet with our financial planning department who has helped make school affordable for hundreds of students and there's really no reason why they won't be able to help you out as well. So here's what we need to do next.

SCENARIO IV: IF THE PROSPECT BRINGS THE COST UP AGAIN FOR THE THIRD TIME!
Rep: (Name), I know you asked that earlier so let's get to that right away. The cost is approximately per credit hour and when you come in for your career planning session we'll see how many credit hours you will need to graduate. So here's what we need to do next.

...FOR A BROCHURE :
Rep: We stopped mailing out information a long time ago because we found that it really didn't help our students. So now, we actually take the time to meet with every single student for a good, solid one-on-one career planning session. Let me explain the benefits to you...
Student: I was calling to find out if your school offers [program)?
Option 1: Actually we offer several different programs in the _____ field... so, is this information for yourself?
Option 2: Oh... so you're interested in the medical field... so, is this information for yourself?

BOTH OPTIONS 1 & 2: PROCEED WITH SCRIPT
Close: So far, (Name), from everything you told me I know we can help you & it sounds like you are looking for a career where you (E.g. Can work with people; Can be independent; Can make a good living; Can be in a field with lots of growth opportunity, etc..) & so knowing that, even though we don't offer that particular program we do offer several other careers that can help you achieve the same goal. So here's what we need to do next... Proceed to scheduling appointment
HOW LONG THE APPOINTMENT WILL TAKE:
Rep: As long as it takes to give you the information you need....
WHEN DO CLASSES START:
Rep: That depends on several things... the program you end up taking, what schedule you have, and the seat availability. However, I can tell you we are now taking applications for anyone starting in the next few months.

Answers to Commonly Asked Questions

1. Who is the priority, the inquiry call or the interview?

Often times it is very difficult to see the "BIG PICTURE" when discussing this topic. Here are some reasons why the INQUIRY CALL should be the priority:

1. It usually costs a university approximately $150 to generate each lead.
2. If we let the receptionist take a message and tell the prospect someone will get back to them, the likelihood of them going on and calling another school increases greatly.
3. Their level of interest may diminish depending on how long it takes to get back to them.
4. There is a good chance they will not be in when we try to call and then we play the "left message" game.
5. They decide to tell the receptionist to just mail them some information.
6. The phone number can be taken down incorrectly.

None of the above is a good situation. It is important to remember that every business must include good customer service!

The person being interviewed benefits as well.

- ™ If you say, "This is a busy time of year so please excuse any interruptions we may have', most people will understand.
- ™ It also shows the person being interviewed there are many other people like themselves who want to go to this University.
- ™ Most of the time it is the admissions representative who has a problem taking a lead call, not the person being interviewed.
- ™ The key is to have the desire to help as many people as you possibly can!

Do not look at the phone call as an interruption, but an opportunity to set another appointment.

2. What type of information should be sent?

The best information piece is one that gives NO detailed information and answers NO questions.

- ™ Sending information does not work. If it did, there would not be a need for admissions representatives! Schools would just send information to all inquiries and wait for them to line up at the door.
- ™ The goal on the phone is to set up a face-to-face interview. Sending information is a last resort.
- ™ Answering questions such as class starts, schedule, courses, etc., gives features without benefits. Features do not create value, benefits do! PEOPLE BUY SOLUTIONS!
- ™ Information packages are often large, lengthy AND filled with course outlines and descriptions. If there is too much to read, they won't read it! (How many of you have read your whole catalog!?) If sending course outlines worked we wouldn't have jobs!

Any Information sent should create more interest!

- ™ Mail information that is exciting and talks about the benefits of having an education. Information such as job market demands, placement statistics, testimonials, and action pictures.
- ™ The information should look good, be up-to-date, be short and easy to read.
- ™ Remember that in order to entice the prospect with the information, we must first get them to read the information.

3. How much does it cost?

The three most common reasons a prospect asks this question are:

1) They do not know what else to ask.
2) They want to know there is help available.
3) You lost control of the conversation.

Most students do not make a decision on cost alone once they have had the opportunity of a face to face career planning session. However, over the phone, without having the opportunity to see and hear all the benefits of an education at your school, giving out the cost can be deadly.

CONTROL! Start with control and maintain it throughout the conversation. **The representative should be the one asking the questions**. Find out the person's present situation and their **"hot button"**. Then summarize their needs and let them know there is help available. Now, get the appointment.

This minimizes the opportunity to ask questions. It works. Observe how seldom money is an issue when a representative consistently and confidently handles the phone correctly. Remember, either you are going to "sell" them on the appointment or they are going to "sell" you on giving or sending information. However, it is important to be prepared to handle the question when it does surface. What you say and how you say it will determine your level of success. Here are some guidelines:

1) Do not give out the complete program cost (when necessary, break it into a credit hour rate).
2) Do not "sell" financial aid by saying, "The cost depends upon your financial aid package..." NO it doesn't! The cost is the same for everyone: but, what comes out of their pocket may differ. The fact is, "FA is available to those who qualify." Since many schools work with cash payments, company tuition assistance, VA assistance, Military Benefits and Vocational Rehabilitation, try the statement, "We have a financial program for everyone."
3) Do not sound like you are defending your tuition. You do not have to defend something you believe in. Remember, sales is a transference of feelings.
4) Let them know that first you need to sit down with them and discuss their goals to really determine what "program" is best. Next, you will have them meet with someone who will help them "offset the cost of their education." Let them leave with the feeling that, "Where there is a will, there is a way!"

Telephone Tips

DO's

- Do take all inquiry calls as they come in.
- Do work inquiry calls for all programs.
- Do treat each inquiry as your only one.
- Do set "today appointments."
- Do speak clearly and directly in the telephone.
- Do take control of the conversation.
- Do keep an even volume and rate of speech.
- Do ask open-ended questions.
- Do use the prospects name and build rapport.
- Do put a smile into your voice.
- Do identify and introduce the company and yourself.
- Do uncover the "hot button."
- Do be interested, sincere, enthusiastic, and confident.
- Do be a good listener and give good feedback.
- Do call no-shows within15 minutes.
- Do call all applicants within 48 hours and once a week until the second week of start.
- Do be sure and give good, clear directions.
- Do make your script sound conversational.
- Do know your opening statement.
- Do address any objections and overcome them during the career planning session.
- Do sound confident and caring.
- Do have the "buying committee" come in for the interview.
- Do get commitment.
- Focus on your "goal" and ...SMILE!

DO NOT'S

- Do not stray from a professional telephone dialogue.
- Do not volunteer too much information over the telephone.
- Do not ask the prospect what time would be convenient.
- Do not say appointment or interview—use career planning session.
- Do not pre-qualify over the phone.
- Do not ask yes or no questions.
- Do not tell the prospect they have to bring anything.
- Do not send unnecessary literature.

Telephone Knowledge

1. List two reasons we ask "Is this information for yourself?"
   a. ______________________ ________________
   b. ______________________ ________________
2. What percent of the time should we spend talking on the telephone? _____
What percent of the time should the prospect spend talking? ____
3. What happens if we answer the prospect's questions?
________________ ___________________ ____________
4. If we do most of the talking, who is committed to the appointment? ___________________ _________________
5. What is the "hot button"? ___________________________
6. List four examples of open-ended questions.
   a. ______________________ ________________
   b. ______________________ ________________
   c. ______________________ ________________
   d. ______________________ ________________
7. Why do we ask open-ended questions? _______________
8. What is our goal on the phone? ____________________
9. Why do we ask for an appointment today? ____________
10. List three reasons we invite a friend or relative to the career planning session:
   a. ______________________ ________________
   b. ______________________ ________________
   c. ______________________ ________________
11. Who should be in control during the inquiry call? _________
12. Where does retention start? _______________________
13. What are the three main reasons a prospect asks the cost?
   a. ______________________ ________________
   b. ______________________ ________________
   c. ______________________ ________________
14. Who is the priority the interview or the inquiry call? _____
15. What kind of information should be sent out?
______________________ ______________________

Career Planning Session

Understanding Our Students
PROCRASTINATION

One of the most common student characteristics throughout the US is procrastination. Many prospects see our TV ads, hear our radio spots, see the newspaper or yellow page ad, and "think" for years about going to school. With all the advertising and the prospects' need for an education, one could easily think prospects will call and want to start **ASAP...WRONG!**

The fact is, the majority of people procrastinate. Think about some of the things you should be doing, but for some reason you keep putting them off. It could be as simple as getting your hair cut, or as serious as going back to school. How often have you asked a prospect, "How long have you been thinking about a career in the ________ field?" and they respond, "All my life" or "for years"? People usually procrastinate due to some kind of fear; fear of failure, fear of success, fear of change, or fear of the unknown. To help create the desire to change, we must be able to eliminate those fears.

The more you understand your student, the more you understand how to work with them. It all starts with probing.

The first step in this process is to find out enough about the person's background so we can help in determining where these fears may have developed. Was it because they never did well in school before? They have two children and a full-time job? They never succeeded in accomplishing previously set goals? Once you have determined where the fear stems from, you will then know what areas need focusing in order to help develop self-confidence in your prospect. It also helps to give them an example of when you or another student procrastinated and how good it felt after doing what obviously needed to be done.

Build self-confidence in your prospect with comparisons they can easily relate to. If they did not do well in school, you may want to say, ***"That is probably because you did not like the subject or because it was not something you could see the benefit in, at that time. Everything we teach you is exactly what you need to know to become a ______. This will keep you so interested, that in itself will cause you to do well."*** Let the prospect know you believe in their commitment and assure them they will succeed if they truly want to accomplish their goal.

By using this type of process, you can overcome any obstacles or objections before they are raised. As you become proficient with this technique, you will enroll more students. Ask enough questions, find the weakness, discuss it, show them the benefits, and confirm that this is the best thing for them to do.
Motivate them to action!

The Big 3

Can I do it? Can I afford it? Will I fit in?

These are the most common thoughts going through a prospect's mind when they walk in your door. Knowing this, we must overcome them before they leave. So, in the career planning session, we need to ask questions and have discussions to address and alleviate these concerns. Remember that they cannot leave without feeling good about all three.

Now we know "the big three", so what do we do to overcome them?

CAN I DO IT?
In order to increase the level of confidence in your prospect, you must focus on any previous successes in their life. You can always find something! Ask questions that would help you uncover them. Some questions you might want to ask are, " What type of classes did you like in school? How did you do in those classes? Why do you think you did well? What are some other accomplishments? So, basically, what you are saying is when you enjoy something or get determined, you usually succeed." (gain their acknowledgement) Also, their entrance evaluation is another tool to boost their self-esteem…another reason when possible to give it to them on their first visit.

CAN I AFFORD IT?
Can they afford not to?!? A big part of our job is to create enough value to offset the cost. But, remember, cost is not just money. Cost is time, effort, sacrifices, and money. DO THE MATH! Until the value of the education exceeds the cost, you do not have a committed student. Use visuals when discussing the benefits of an education. It helps your prospect retain the information and also makes what you say sound more believable. When you use visuals throughout your interview, it will increase the potential of a sale by as much as 28%.

WILL I FIT IN?
People want to feel comfortable in their environment. The easiest way to create that level of comfort is to make them feel other people just like them are attending your school. We should always take the opportunity to say things like,"***We have many students who are your age, live in your area, etc. Our classrooms are filled with people just like you, who are here for the same reason."***

Remember that dealing with the known versus the unknown is always easier. So, make sure you know when your prospect feels comfortable with
"the big three."

Problems Faced by Students

- ™ Defining their goals
- ™ Assessing their own capabilities
- ™ Finding the right fit
- ™ Recognizing the benefit
- ™ Breaking through the clutter
- ™ Distinguishing among various options
- ™ Reducing their risks in choosing their options
- ™ Assessing cost vs. Value added
- ™ Differentiating among Universities

PaskillStapleton&Lord

National American University
New Admissions Training
Using the Career Planning Script

Our Goal: Our goal for the career planning sessions is to have an appointment that shows, and enrolls at the end of the career planning session.

Our Job: Our job in the career planning session is to uncover the prospective students "Hot Button" or their "Driving Force" that has made them decide to pursue completing a degree and to expand on those reasons. We should also be gathering information and creating the need by asking open ended questions. They should be telling us why they need NAU and not us tell them why they need NAU. It is important that we are hearing what the students are telling us and make notes on the career planning form so when we are ready to close we have all the information they have given us on reasons that they want and need to complete a degree. At the end of the career planning session we will give them the benefits that will fit with their needs, tour the campus (use trial closes while touring), make sure that we cover the per quarter costs, introduce them to financial aid, answer any questions they may have and enroll them for the next quarter start.

The Script: The script is used to maintain control throughout the entire career planning session. At the beginning of the career planning session you will direct them where to sit and you will use an opening statement that will tell the prospective student what they can expect during the career planning session, this should put the student at ease, put you in control and let them know that the goal at the career planning session is to recommend them for acceptance if you agree that it is the right fit. During the career planning session you will need to use the script and stick to it. By using the script you will uncover the "Real" reason they are looking to complete their education, any obstacles that will need to be resolved before they leave your office and get an overall feeling if they will be a good fit for NAU and the degree they are interested in.

Listening Techniques
Everyone knows how to listen—righ t?? So what is the big deal?
Why is listening so important and how does it help us build a rapport?

1. ____________ 5. ____________

2. ____________ 6. ____________

3. ____________ 7. ____________

4. ____________ 8. ____________

As admissions representatives we should be talking only 20% of the time and listening 80%. There is a reason we have two ears and one mouth!

Creating Value

The VALUE of education must exceed
THEIR INVESTMENT (Cost)
To have an enrollment that starts, stays and graduates.

So, remember to make sure you do the following:

- ™ **Uncover the "HOT BUTTON"**
- ™ **Always tie benefits with their needs**
- ™ **Show it is expensive not to have an education**
- ™ **Use outcome oriented information (placement)**
- ™ **Use visuals to support your verbal**
- ™ **Explain the difference between traditional and specialized education**
- ™ **Paint their future with an education and without**

The "Verses" of Selling

Cost vs. Value
Cost > Value = No Sale
Value > Cost = Sale
Benefits build Value!

Features vs. Benefits

Features do not build value. Turn a feature into a benefit by asking the prospect how it will benefit them. For example, "How do you feel you would benefit from a small classroom environment?"

Empathy vs. Sympathy

We can understand the situation, and feel for the students; but, if we sympathize with them we will begin to buy into their excuses and objections. Remember, the only solution to their problem is changing their life through education.

Hearing vs. Listening

Hearing is passive and listening is active. Hearing is merely physical, while listening is physical and mental. As a salesperson, your number one selling tool is your ears, not your mouth!

Push vs. Pull

Do not push a student into school, pull them in with benefits. Make them want it by being proud of your school. People love to buy but hate to be sold.

Emotion vs. Logic

People buy on emotion, logic and reality of the commitment set in later. That is why it is very important to do your follow-up calls!

Look At These Shocking Facts!

Out of 100 people who goal at age 25 was to have a fortunate at age 65:

1 was wealthy (they made it!)

4 had enough income to retire

3 were working because they had to

29 were deceased

63 were dependent on family, friends, or welfare

They did not plan to fail…they failed to plan!

U.S. Bureau of Labor Statistics

Prospective Student Characteristics
List as many National American University prospective student characteristics as you can think of.

1. ______________________ ______________________
2. ______________________ ______________________
3. ______________________ ______________________
4. ______________________ ______________________
5. ______________________ ______________________
6. ______________________ ______________________
7. ______________________ ______________________
8. ______________________ ______________________
9. ______________________ ______________________
10. ______________________ ____________________
11. ______________________ ____________________
12. ______________________ ____________________
13. ______________________ ____________________
14. ______________________ ____________________
15. ______________________ ____________________
16. ______________________ ____________________

Features vs. Benefits

Features do not build value; however, the benefit of the feature is what builds the value for the prospective student. On the next few lines write out as many FEATURES of National American University that you can think of and then as a group we will write out the benefit of the feature.

1. ______________________ ______________________
2. ______________________ ______________________
3. ______________________ ______________________
4. ______________________ ______________________
5. ______________________ ______________________
6. ______________________ ______________________
7. ______________________ ______________________
8. ______________________ ______________________
9. ______________________ ______________________
10. ______________________ ______________________
11. ______________________ ______________________
12. ______________________ ______________________
13. ______________________ ______________________
14. ______________________ ______________________
15. ______________________ ______________________
16. ______________________ ______________________

The Career Planning Session

™ Use an ice-breaker greeting.

™ Use a qualifying opening statement.

™ Gather the facts/create the need.

™ Gain commitment.

™ Use trial closes.

™ Cover the 5 roadblocks

1) Time
2) Money
3) Childcare
4) Support
5) Transportation

™ Give exciting information.

™ Sell the benefits.

™ Tour the school.

™ Gain final commitment and close.

Always ask for referrals!

Traditional VS Specialized Education

"Traditional education is like going to a community college or state school. We find that a lot of people who go there are not sure what they want to do so they start taking classes such as English, Math, Humanities, etc. and then at the end of 3 years they prepare to transfer on to a 4 year school. That entire route nowadays is taking about 6 years to complete which means that students who go there are not necessarily concerned with time."

Then we have specialized education which is what we are. We find that students who come here know exactly what they want to do and we put them into their major. We are not designed to be transfer school, we were designed to give you exactly the skills you needs so when you leave here, (you don't have to transfer...) you are prepared to go immediately to work in your new career.

Now which type of education were you looking for, traditional or specialized?

TIP: When giving out school information, the above is an excellent trial close.

How to Approach the Career Planning Session

™ Create the right environment.

™ Tune the world out and your prospects in.

™ Put them at ease and make them feel important.

™ Get them talking about themselves, their goals and their concerns.

™ Hold eye contact and listen to how they feel.

The Purpose of the Career Planning Session Questions

™ To get the students to do 80% of the talking and you 20%

™ To help you understand what students want from the college experience.

™ To help students discover, verbalize and clarify their needs and aspirations.

™ To let students know, with actions, that you want to help them define their goals and succeed in achieving them.

™ To form a partnership with the student.

Remember...People are more apt to listen to you when they feel good about you-when they feel they can trust you.

Ten Steps to a Successful Closing

Step 1: Opening Statement/ Probe & Gather Information
- ™ Occupational History
- ™ Education
- ™ Interests/Commitment
- ™ Personal Information

Step 2: Summarize

Step 3: School Information
- ™ Accreditation
- ™ Benefits of an education (not the features)
- ™ Traditional vs. Specialized Education
- ™ Why we are different

Step 4: Career Information (bls.gov)
- ™ Documented placement statistics
- ™ Employers who hire grads
- ™ Types of entry level positions
- ™ Class schedules, etc.

Step 5: Cost
- ™ Go over cost sheet.
- ™ The value of the education must exceed THEIR INVESTMENT!
- ™ Find out sources of funding they may already have.

Step 6: Tour

Step 7: Financial Aid Briefing

Step 8: The Close
- ™ Gain commitment from the student, complete application for admissions and recommend for program acceptance.

Step 9: Two-Part Evaluation (testing)

Step 10: Schedule Next Appointment
- ™ Get excited, give them support and assistance and finally set up an appointment for their Financial Packaging...no later that 48 hours.

NATIONAL AMERICAN UNIVERSITY

College Career Interview Sheet

Name____________________ Last ____________________ First ____________________ Date____________________

Address____________________ Street ____________________ Apt.# ____________________

City____________________ State__________ Zip____________________

Phone(H)__________________(W)__________________(Cell)____________________

E-mail____

Work Place____________________ Hours__________ Full Time/Part Time__________

Does your company provide company tuition assistance?____________________

Date of Birth____________________

Are you a high school graduate? Yes No If yes, date of graduation?____________________

Do you have a GED? Yes No If yes, date of graduation?____________________

Average Grades A B C D

Other college training or certificates____________________

Have any of your friends or relatives ever attended NAU? Yes No

Marital Status Single Married Separated Divorced Widowed

Do you have any children? Yes No If yes, what are their ages?____________________

How did you first learn about National American University?

Yellow Pages	Television	Flyer	Career Fair	Newspaper	Military
Sign	Location	Internet	Radio	Student	Graduate
Billboard	Friend	Magazine	Walk-In	Work Place	

Why did you decide to continue your education, and how will it benefit you in the future?____________________

Do you know of anyone that could benefit from an education? Yes No If yes, what is their name?____________________

Comments____________________

If accepted by National American University, what would be your area of interest?

- ☐ Accounting
- ☐ Applied Management
- ☐ Business Administration
  - ☐ Financial Management
  - ☐ Information Technology
  - ☐ International Business
  - ☐ Management
  - ☐ Marketing
  - ☐ Pre-Law
- ☐ General Education Studies
- ☐ Health Care Management
- ☐ Information Technology
  - ☐ Management Information Systems
- ☐ Medical Administrative Assistant
- ☐ Medical Assisting
- ☐ Paralegal Studies
- ☐ Pharmacy Technician
- ☐ [illegible]
- ☐ Therapeutic Massage
- ☐ [illegible]

National American University
CAREER PLANNING SCRIPT

OPENING STATEMENT/PROBE AND GATHER INFORMATION

As we discussed on the phone, the purpose of today is to provide you with one-on-one career planning and to determine if National American University and the ________________________ field are for you or not. If we should determine that it is, I will do everything in my power to help you get started as soon as I can.

In order for me to do that, I need to ask you some questions so I can really get to know you and your needs, interests and motivation. Then I will tell you some things about the school and the _____________________ industry and then you can ask me questions. How does that sound? At the end of this interview, my goal is to recommend you for acceptance at National American University... so, let's get started!

First, what's happened that makes you want/need specialized training?

______________________________ ______________________________ ______

EMPLOYED:

On the phone you indicated that you were working. I'd like to explore that a little further.

1. What are your responsibilities in your current position? ______________________
2. What's a typical work week schedule for you? ___________________________
3. How long have you worked at this company? ______________________________
4. What do you like most about your job? ___________________________ _____
5. What are some of your challenges? ___________________________ ________
6. How much do you make? ___________________________ _____________
7. Do you feel that you are worth more? ___________________________ _____

T (So what you are saying is that you need to make more money... is that correct?)

8. Could you see yourself working there the rest of your life? __________________

T (So you know for sure that you definitely need to make a change... is that right?)

9. What's the #1 reason you want to make a change? ___________________________

10. What other jobs have you had? ______________________________ __________

T (Sounds as though you don't want another job, this time you want a career... is that right?)

11. Would you be staying at this position while attending school? _______________

UNEMPLOYED:

On the phone you indicated that you were unemployed. I'd like to explore that a little further.

1. How long have you been unemployed? ______________________________ ___
2. Have you been looking for employment? _________________ How long? _______
3. What are you finding out there? ______________________________ __________
   Why is that? ______________________________ __________________________

T (Would you agree that employers are looking for individuals with specialized skills?)

4. Will you continue to look for employment while going through school? __________
5. What type of employment will you be looking for? ___________________________

(Give job versus career talk.)

6. What other jobs have you had in the past? ______________________________ __
   (likes, dislikes, income)? ______________________________ __________________
7. How are you presently supporting yourself? _________________ Amount ______

EDUCATIONAL BACKGROUND

1. Tell me about your educational background (H.S./college/additional training).
   ______________________________ ______________________________ _____
2. Why did you feel that graduating (or getting your GED) was important? _________
   ______________________________ ______________________________ _____
3. What courses did you enjoy? ______________________________ ____________
4. What courses didn't you like? ______________________________ ___________
5. What were your average grades? ___________ Do you feel you could have done better? Why? ______________________________ __________________________

COMMITMENT/INTEREST

1. Let's talk about any concerns you may have about returning to school.
   ______________________________ ______________________________ _____
2. How did you get interested in the _____________ field? ____________________
3. What is it specifically about the ______________ field that appeals to you?
   ______________________________ ______________________________ ________

4. How long have you seriously considered this career? ____________________

T (Could you say you have been putting this off?)

5. Why is now the time to make a change? ____________________ ____

T (Would you agree that together this time we will make it happen?)

6. Are you ready to make the necessary commitment to attain your goals? __________

Why? ____________________ ____________________ __

7. On a scale of 1-10, how committed are you? ***(If 10 move on, if 9 or less bring out concerns)***

____________________ ____________________ ______

OBSTACLES & PERSONAL INFORMATION

1. Do you usually complete things you start? ____________________ __

(If yes, give me an example. If no, why would this be different? Explain our philosophy: We Enroll Graduates) ____________________ ______________

2. Because attendance is so important, tell me about your plans for:

(Cover any potential obstacles the prospect may face as a student and talk about solutions, i.e. child care, transportation, schedule conflict. When applicable, have them create 2 plans.) ____________________ ________________

3. Who will you be talking your decision over with? ____________________

Are they your support system? ____________________ __________

4. What do you feel they will say? ____________________ ________

5. Do they know you are here today? ____________________ ______

6. At this point, is there anything else I should know that would prevent you from starting school and completing it? ____________________ ____________

SUMMARIZATION

Well, ______________ from everything we have discussed to this point I know you would be a good fit with NAU!

Now, let me tell you a little bit about us.... ***(You can use the power point presentation as well as any other information you have!)***

- Accreditation-HLC
- Flexible Scheduling—Day, Evening and Online
- Small Class Sizes
- Free Tutoring
- Accept Transfer Credits

• Career Focused Degrees

• We have an inverted curriculum so you will have more classes pertaining to your degree program and less general classes—60% vs. 40%.

• You will also be able to start with your major classes right away within the first two quarters.

–USE THE STATUS SHEET OF THE PROGRAM THEY ARE INTERESTED IN— ***this will give them a better idea of what the degree entails and the classes they will be taking.***

• Ability to continue on with more than just an Associate—or Bachelor's degree.

• State-of-the-art Labs—Computer, Massage, Medical, Pharmacy—depending on campus.

• Personal Atmosphere—I will be here to help you through the process.

• Instructors with real world experience as well as degree specific education.

• Lifetime Job Assistance.

JUST A FEW THINGS TO COVER BEFORE WE GO ON THE TOUR...

Go over their Current Reality/Future Goals Worksheet.

Go over the Cost Sheet.

Now I would like to take you on a tour to see what NAU is truly about!

Show them the labs you have on campus.

Introduce them to staff, program coordinators, instructors, students that may be in their field and lastly introduce them to SA/FA and make sure they get the information they will need to fill out for their return appointment.

If SA/FA is not available it will be your responsibility to make sure they have the FA information they need to bring back on their return appointment.

Questions? Concerns?

______________________, at this point is there any I did not cover that you have questions about? ______________________________ ______________________

____

CLOSE

"I have one more very important question to ask you, and it is probably the most important question that I have asked you so far...Are you the type of person that I can recommend for acceptance at NAU? Why?__________________________ _____

Well__________________, after everything we have discussed and hearing your excitement and dedication to getting your education—"CONGRATULATIONS"…I am going to recommend you for acceptance at NAU.

Here is what we need to do to get you started…..

• Go to applicant portal www.national.edu have them fill out the application—collect the $25 application fee.

• Copy of Driver's License and Social Security Card

• Help them set up an e-mail account if they do not have one.

(www.hotmail.com or www.msn.com)

• Help them sign up for a PIN number at www.fafsa.ed.gov go to PIN site.

• Set up a follow up meeting with Financial Aid within 48 hours.

• Set up a time to complete their Accuplacer and Aleks if they do not complete at this time. The first financial aid appointment is a good time to have them do the testing as well if they cannot complete it when they enroll.

• Send them a follow up thank you and call them within 24 to 48 hours. Remind them about their Financial Aid appointment.

• Ask for referrals.

National American University

Tuition and Fees Schedule
9-1-2007 thru 2008

Application Fee	$25.00
Matriculation Fee (one time degree processing fee for maintaining official records)	$50.00
Tuition (per credit hour) most classes are 4 or 5 credits	$305.00
Instructional Material Fee (Per course cost for Instructional Support Materials/links for specific courses)	$85.00
Technology Fee (per credit hour)	$10.00
Books (estimate $200 to $400 per quarter)	$400.00
Professional Liability Fee ($15 per quarter for select programs Including Allied Health and Nursing)	$15.00
Specialty Course Fee ($60 per credit hour for select courses primarily nursing and science courses)	$60.00
Graduation Application Fee (for each degree)	$50.00

Student Injury and Sickness Insurance Plan (optional – contact financial service representative for details)

______________________________ ______________ ________
Admission Representative Date

______________________________ ______________ ________
Student Signature Date

4417

Create a Future

Name:

______________________________ __________________________

Make it Happen

1. Write a vision or goal on the top line.
2. Next, fill in the current reality (what it looks like now) on the bottom line.
3. Then list 7 conscious-level steps that would move you from current reality to the vision or goal.

VISION______________________ ________________ ______________
(Vision/Goal)

1.___________________________

2.__________ ____________________

3.___________ _______________________

4.__________________ ______________________

5.___________________ _________________________

6.__________________________ ________________________

7.___________________ __________________ _________________

CR ______________________ ___________________
(Current Reality)

Baby Steps-Your first goal may be as basic as to meet your daily appointments, job or class.

Giant Steps- Each goal should be bigger, eventually including major lifetime changes.

The Pacific Institute

Understanding Objections

- ™ Getting resistance and hearing objections are different.
- ™ You need to have the right attitude regarding objections.
- ™ You must find out the reason behind the objection.
- ™ Respond to the reasons with benefits to the prospect.
- ™ Realize you can't answer every real ohjection.

Touring the Campus

Our Goal: Our goal for the tour is to have the prospective student visualize themselves as a student at NAU.

Our Job: Our job on the tour is to make sure at that point we have overcome all of their obstacles and we are getting them acquainted with NAU and what they can expect as a student at NAU. We want them to feel comfortable and be able to see that NAU is the right choice for them to complete their degree. When touring the campus we should show them the classrooms, any computer, medical or massage labs, the learning resource center, the bookstore and the student lounge. We should introduce them to current students, instructors, the coordinator of the program and any staff members that are available. This is the time that we need to have them see what we are truly about. The tour can sometimes make or break an enrollment. I would suggest that you follow along and practice tours with other seasoned admissions representatives to see what they point out and say on their tours.

Trial Closes

When you are giving a tour you should be using trial closes throughout the tour. Some of the trial closes that you can use are:

1. Were you looking at taking day or evening classes?
2. Do you plan on being a full-time or part-time student?
3. Our instructors have real world experience. Won't it be great to know what is going on in your career industry before you get ready to graduate?
4. Here is where you will get your books.
5. This is the financial aid office--they have a financial plan for everyone. We will help you figure out the best plan for you—how does that sound?
6. Won't it be great to have up to date technology to complete your degree? (This is great when looking at the computer, medical and massage lab or the law library.)
7. With these small class sizes it will give you an opportunity to get to know your instructor and the other students. How do you think that would benefit you?
8. We are here to help you not only start but complete your degree. Is that what you are looking for in a University?
9. National American University has an inverted curriculum—which means that you will get more classes in your selected degree program, without having to take so many generals. The great part is that you are able to start on your core classes right away. I bet you can't wait to get start on your classes in the ________________ area?

You do not have to use all of these and you may have some of your own that you prefer better. I would suggest that you practice these and make sure that if the prospective student has questions or touch on an issue that you have a trial close

Feature, Benefit and Close

Throughout our training we have talked about features, benefits and trial closes. While on the tour you should be using several trials closes on the prospective student to get a feel for how committed they are.

Example: John at National American University you will be learning from the best in the business. National American University hires instructors with both the education they need to teach the class as well as the real world knowledge from working in the field. Won't it be great to know what is going on in today's competitive market before you start looking for a position in your new career field?

Feature—Instructors with a proper education and real world experience.
Benefit—The ability to know what is going on in the job market before you start looking for a new career.
Close—Won't it be a great advantage to know what to expect in the industry before you starting working.

In the next few lines, please list a feature, the benefit of that feature and what you would use as a trial close.

Feature ____________________ __________________________

Benefit ____________________ __________________________

Close ____________________ __________________________

Feature ____________________ __________________________

Benefit ____________________ __________________________

Close ____________________ __________________________

Feature ____________________ __________________________

Benefit ____________________ __________________________

Close ____________________ __________________________

Feature ____________________ __________________________

Benefit ____________________ __________________________

Close ____________________ __________________________

TIPS FOR YOUR TOUR

™ Introduce the prospect to the administrative staff and tell them what they can help them with. Any coordinators or teachers should be introduced and told what they teach and where they work if it pertains to the prospect's field of interest. They should also be introduced to students that are in the same field they are interested in.

™ Tell the prospect that we specialize in accommodating students with our flexible scheduling, inverted curriculum, accelerated programs, etc. Make sure you turn these features into benefits by asking them how they would benefit.

™ Talk about the book store, graduation, the Dean's List, used book sales and any student organizations you may have.

™ Use their name!

™ There are four questions you need to answer on the tour:

"How do you feel you would benefit from our small classroom environment?"

"Do you feel you are someone who can give 100% to your education?" We are looking for graduates—someone who wants to complete their education not just start.

"Could you see yourself as a student at National American University?"

"Out of everything we saw or talked about, what two things interested you the most?"

Interview Test

1. Why do we tell the prospective student where to sit?
______________________________ ______________________________

2. Write out our Career Planning Session opening statement.
______________________________ ______________________________

3. Write out three trial closes.
   1) ______________________________ ______________________________
   2) ______________________________ ______________________________
   3) ______________________________ ______________________________
4. What is the most important reason to tour the school?
______________________________ ______________________________ _
5. What are the five basic obstacles that we need to address in the career planning session?
   1) ______________________________ ______________________________
   2) ______________________________ ______________________________
   3) ______________________________ ______________________________
   4) ______________________________ ______________________________
   5) ______________________________ ______________________________
6. List one feature of NAU and it's benefit.
______________________________ ______________________________ _
7. What is one benefit of having a friend or relative in school with you?
______________________________ ______________________________ __
8. What are we selling during the career planning session?
______________________________ ______________________________ __
9. What is an inverted curriculum?
______________________________ ______________________________ _

10. What do we tell the prospective student about financial aid?
______________________________ ______________________________ _

11. Who discusses the cost of an education at NAU?
______________________________ ______________________________ _

12. What are two of the questions that we must ask during the tour?
    1) ______________________________ ______________________
    2) ______________________________ ______________________

13. What are two benefits of an education?
    1) ______________________________ ______________________________
    2) ______________________________ ______________________________

14. Name two reasons we are different from other universities.
    1) ______________________________ ___________________________
    2) ______________________________ ___________________________

15. Why do we follow up with a student after they enroll?
    ______________________________ ______________________________ _

16. When should we make our first call to a new enrollee?
    ______________________________ ______________________________ _

17. How often should we contact them after they enroll?
    ______________________________ ______________________________ _

18. What are the big three?
    1) ______________________________ ____________________________
    2) ______________________________ ____________________________
    3) ______________________________ ____________________________

19. What is the goal at the career planning session?
    ______________________________ ______________________________ _

20. What are at least three things you must do to have an enrollment that starts, stays and graduates?
    1) ______________________________ ______________________________
    2) ______________________________ ______________________________
    3) ______________________________ ______________________________

21. What are the 5 "Verses" of Selling?
    1) ______________________________ ____________________________
    2) ______________________________ ____________________________
    3) ______________________________ ____________________________
    4) ______________________________ ____________________________
    5) ______________________________ ____________________________

22. Always ask for what?
    ______________________________ ______________________________ _

23. The _______ of education must exceed __________________ to have an enrollment that ______________________________ _________________.

24. What are two tips for the tour?
    1) ______________________________ ______________________________
    2) ______________________________ ______________________________

Follow-Up Techniques

Ok, so now they are enrolled...

- ™ Before they leave your office make sure that you have them registered for classes, they have taken the accuplacer and the Aleks exams, they have a financial aid PIN number and an email address set up if they do not have a current email and the financial aid paperwork that they must bring with them to the follow up appointment.
- ™ Admissions representatives must set up an appointment for their new student to meet with financial aid within 48 hours of enrolling. It is very important for the new student to complete the financial aid process in a timely fashion so they are ready to go when classes start.
- ™ Students should be called within the first 24 to48 hours after enrolling and every week until the second week after the start of the quarter they are scheduled to attend. The first call you should remind them of their financial aid appointment and anything they will need to bring with them—driver's license, social security card, taxes and W-2's etc. The weekly follow-up calls you can use anything as an excuse to call—you saw a job opening for their field, wanted to remind them to bring missing paperwork to financial aid, etc. We want to remind them that they make the right choice and make sure that buyer's remorse does not set in.
- ™ All new students should attend orientation; students who cannot make it to orientation are not going to make it to classes. If they are unable to make it to orientation set aside an individual time they can come in and go through the process so they do not miss important information.
- ™ Students should receive an acceptance letter from the Vice President or Campus Director within the first week after enrolling. Some campuses send letters from every department. Admissions representatives should also send a personal note to the new student.
- ™ Once the students have started classed you can continue contacting them with information on their career field. Monitor attendance records and call when you see missed classes to prevent students from "disappearing".

Orientation

You've worked hard and this quarter start is almost a memory. There is only one more hurdle to cover and that is ORIENTATION. Now is not the time to let down your guard, an orientation can make or break a start. A good orientation will cement the good decision your students have made plus it will influence those students that were a little unsure that they are doing the right thing. When deciding on times to have orientation keep in mind that we want as many students as possible to come so make sure the orientation is 'work schedule friendly' or try having two sessions—one mid- morning and one in the evening. We should also invited friends and family to attend the orientation with the students as they will be their "cheerleader" or "supporters" while attending school, this is also other way to help the student feel more comfortable.

By the same token, a bad orientation will undermine all the trust and enthusiasm you have worked so hard to build. Taking the time to design a high quality student orientation will pay off with committed and motivated students and will head off problems in the future if the students know where to go to get solutions to problems.

Follow a few simple steps to ensure your students and staff gains everything possible from this meeting:

™ All new and re-entry or re-enrolled students should receive a formal invitation in the mail for orientation at least one week prior to the event. Make sure representatives call all the students that they do not get an RSVP from and get a specific time they plan to attend orientation or set up an individual time to come in if the times do not work for them. We want to make sure they are receiving the same information and attention that the other students did that were able to make it at the scheduled time.

™ All admissions representatives must always be on hand at least 30 minutes before the start of orientation. (NO EXCEPTIONS) Most new students unsure of where to go and what to do. A familiar face will go a long way towards increasing their comfort level.

™ Everyone must be dressed appropriately. This is not the time for 'casual' clothes. This will probably be the first time your students have a chance to meet most department heads and a professional appearance will se the theme for what you expect from the students.

™ Have every student's name on a welcome sign at the entrance and a sign in sheet with their name of it so they can sign next to their typed name. This will encourage a feeling of belonging as everyone like to see their name 'in print'. This also allows the representatives to see who is missing so they can immediately contact them. Make sure you also have a space for current address, phone numbers and email address to make sure we have the most current information on file.

- Decorate the room with motivational signs. Consider hanging caps and gowns on the wall. Try to make it as festive as possible. The students need to be reminded that the goal is to graduate. Staff members need to have a smile on their faces and warmth in their voices. If there is a problem or issue with the student make sure that it is discussed behind closed doors and resolved if possible before bringing it to the new students attention or if the student needs to be involved make sure you are doing it in a private setting and not with other students around. Realize that orientation and the processes that they are going through may be intimidating for the new students.
- Above all, the orientation must be well orchestrated. All speakers must know exactly what they are going to say and make it professional and upbeat. Do not have speakers repeat things that others are saying but give a brief description of their department. Make sure the new students know when you will be available if they need help and personally greet as many of the new students as possible.
- Handouts must be relevant and up-to-date. Check copies to see if they are getting faded from too many copies. Make sure there are no misspellings. Remember this is often the time students form their impression of your school as a whole. Be sure you appear organized.
- Make sure students are not left alone in the room at any time. After a representative escorts them to the orientation room, plan on having a staff member or a current student waiting. Try to choose someone that is friendly and easy to talk to. As each presenter finishes they should not leave the room until the next presenter arrives.
- Schedule a 'satisfied' graduate to speak. They can explain how they felt when they attended orientation and what they encountered during the course of their education. Special emphasis needs to be put on their successful employment search and what they are doing now.
- Certaiu areas should be covered in depth. These include: attendance policies, what is an excused absence, policy on making up tests, location of mailboxes, designated smoking areas, dress code and any other rules and regulations. Make sure that all participants are clear on these items and invite questions. Remind them that all these policies are in place to benefit them.
- Consider awarding little gifts—notebooks, pens, or other useful items that the student may be able to use. Make it fun and enjoyable.
- Although this seems like a lot to cover, the orientation should not be so lengthy that it becomes boring. With proper preparation and organization the time should flow smoothly and quickly.
- Last, there is nothing wrong with being proud of your school. Your pride will show and encourage the students. Blow you own born!

Rules for Admissions Success

1. Of all the reasons a person gives or has for continuing his or her education, the most often cited is motivation to prepare for a "career".

2. In all likelihood, your prospect will make a decision to apply to your school when, and only when, the value of attending has more personal worth than the money, time and energy the prospect will exchange for it.

3. Every time you sit down for an interview, your only objective is an enrollment.

4. If someone really needs to go to your school to become more successful, and you fail as an admissions representative to enroll that person, you have not met the challenge of your job.

5. People do not buy education and training. They buy the benefit of the education and training. (The life after graduation.)

6. Before you "sell" anyone anything, take the time necessary to find out truly why they want to "buy" it. (their hot button)

7. Learn the qualifying opening statement and use it at the beginning of every interview.

8. When someone tells you they want to think it over, they are, in a very real way, saying they are looking for ways not to "buy" what you are selling.

9. You cannot find out what is on a person's mind if you do all the talking. Ask lots of open-ended questions…and listen. (Remember the 80/20 rule.)

10. Along the same lines…..we are given two ears and one mouth for a good reason. Listen twice as much as you talk.

11. If you are proud and believe in what you do for a living, always ask for referrals.

12. People buy things from people they like and trust. A very important aspect of enrolling interested students is based on this fact. But, generally speaking, before people like and respect you, it is vital that you like yourself.

13. An admissions myth: It is just at easy to be a success as it is failure. Wrong…it is much easier to fail than to succeed.

14. Your results are always a direct reflectiou of your ability, interest and desire.

15. Your "close" is worthless if your "opening" was way off base. Learn how to conduct a caring, personal, but structured interview that leads to an enrollment.

16. Enrolling is 85% attitude and 15% product knowledge. If you do not believe this, the next time someone comes in for a career planning session, give him/her a

catalog and any other printed material they need to read and evaluate. Then, ask for the enrollment and application fee. (Do not really do this—it will not work!!)

17. Do not waste your life of the study of why things do not work. Spend your time on the study of why things do work...why they are right!

18. Practice never makes perfect, only permanent. If you practice the same thing incorrectly time after time, it will only become permanently wrong. Proper practice makes perfect. Always evaluate your results. Role play with other representatives and critique yourself often.

19. Remember that our prospects count on you for direction and advice.

20. "Always under-promise and over-deliver".

Thirteen Steps to Increase Enrollments Today!

1. **Believe in Yourself.** Self-confidence is the result of setting and meeting realistic goals. How many phone calls can you make**...TODAY!**
2. **Do Your Homework.** Gather information with each contact, use your script, take notes, appoint and follow-up**...TODAY!**
3. **Ask Good Questions.** Open-probe questions require more than a "yes" or "no" answer. Get your prospect talking and revealing their needs. Ask good questions and get good answers**...TODAY!**
4. **Be Enthusiastic.** Become comfortable with the phone, project your personality and develop a calling schedule**...TODAY!**
5. **Know Your Prospect and Speak Their Language.** When you accurately interpret their needs, you can offer appropriate solutions**...TODAY!**
6. **Believe in Your School and the Benefits of Education.** If you have no doubts, neither will your students. This creates enthusiasm so you can help a student enroll**...TODAY!**
7. **Study Your Competition.** Never knock them, but know your strengths by comparison. Match your persistence to theirs**...TODAY!**
8. **Plan, Prioritize, and Delegate.** Ask for help when you need it. If you help other to succeed it will bring you success**...TODAY!**
9. **Work at Work.** Become your own time manager**...TODAY!**
10. **Learn How to Say "NO".** Choose your commitments carefully and keep the ones you make. Be truthful and goal oriented**...TODAY!**
11. **Conquer Rejection.** Be prepared for, "I am not interested" and handle it properly. Rejection can build character**...TODAY!**
12. **Develop Strong Relationships with Your Students.** Offer to help, stay in contact, and anticipate their needs and concerns. Ask for feedback and referrals**...TODAY!**
13. **Tie Up Loose Ends.** Follow up and follow through**...TODAY!**

Conversion Rates

This shows you the areas to concentrate on when trying to improve certain conversion rates.

- ™ **Lead to Appointment= CONTROL & DIRECTION**
- ™ **Appointment to Show = PROBING & INVOLVEMENT**
- ™ **Show to Enroll = VALUE**
- ™ **Enrollment to Start = COMMITMENT**
- ™ **Start to Graduate= OUTCOME-ORIENTED INFORMATION REGULARLY**

SCRIPTS FOR CALLING OLD LEADS

Hello-______, this is ___________. How are you today? I am calling today to follow up on your recent interest in National American University's degree programs. The information I received showed that you had an interest in _________. How long have you had an interest in the _________ field? What are the main reasons you are looking at making a change? We have some great degree programs that you will be able to complete while being able to continue your employment. I would like to have you come in for a Career Planning Session so we can explore your options---I have an opening at ______.

Hello, __________ this is ___________. How are you today? I am following up on a recent request we received from you to get information on our degree programs. I thought I would call you in person to see if I could be of assistance. Let me ask you a few brief questions. What is your current position? How long have you been in the ____ field? Are you looking to make a total career change or to enhance your current skills and education? We have some great opportunities at National American University to help you get started toward a new career or get that promotion you deserve. The best way I can help you is to have you come in for a Career Planning session—we will discuss your goals and talk more about NAU and the areas you are interested in. I have an available time at _____.

IF YOU ARE LEAVING A MESSAGE

Hello, __________ this is __________with NAU I am calling to talk to you about the exciting degree programs that you had requested information about. Please call me back at __________ so I can share this information with you. I look forward to hearing from you.

Hello, _________ this is __________ with NAU it is still not too late to get enrolled for our next class start...however classes are filling fast! Give me a call today at __________ to get started on a new career.

From: Cheryl Bullinger <[redacted]@national.edu>
To: Ron Shape <[redacted]@national.edu>
CC: Jerry Gallentine <[redacted]@national.edu>, Sam Kerr <[redacted]@national.edu>, Blake Faulkner <[redacted]@national.edu>
Subject: RE: Alert
Sent: Fri 18 Jan 2008 19:13:29

Ron,

Our current default is 7.8%, if the default rate is extended to the 3 or 4 year calculation as indicated below our default rates would be around 14.9% (3 yr) and over 20% (4yr). In addition, should the default rates go over 10% we will lose some benefits such as delivering loan funds in a single disbursement and we would have to go back to a 30 day delay for first disbursements of a loan for first time, first year undergraduate borrowers. If we have three years of 25.0 or greater cohort default rate we would lose federal loans and federal Pell grant for the remainder of the fiscal year in which we are notified and for the following two fiscal years.

From past experience once the default rate goes above the 10% lenders are hesitant to work with us, if we go over 15% we would lose our alternative loan options with those lenders.

If you have any questions about the above information please give me a call.

Thanks

Cheryl

From: Ron Shape

Sent: Thursday, January 17, 2008 4:12 PM

To: Cheryl Bullinger

Cc: Jerry Gallentine; Sam Kerr; Blake Faulkner

Subject: FW: Alert

Cheryl,

Will you check to see what impact this will have on NAU's rates?

Thanks,

Dr. Ronald Shape

COO/CFO

National American University

5301 S. Highway 16

Rapid City, SD 57701

Redacted by HELP Committee phone

Redacted by HELP Committee fax

Redacted by HELP@national.edu

From: CCA Government Relations Department [mailto:legislative@career.org]

Sent: Thursday, January 17, 2008 3:10 PM

To: Ron Shape

Subject: Alert

ALERT ACT NOW

The Department of Education has released this week a new chart (attached) showing the impact of the Grijalva/Bishop Amendment, which was adopted by the U.S. House of Representatives Education and Labor Committee. The amendment would extend the calculation of the cohort default rate by one year. ED estimates that schools in our sector will have a 94% increase in their cohort default rate, much higher than any previous estimates. Many schools could quickly find themselves in danger of losing Title IV eligibility.

The House Education and Labor Committee majority staff have argued in defense of the amendmenton which no hearings were held and which was adopted in the Committee with almost no debate--that if a school has a high default rate, they will work closer with students to prevent them from defaulting (see attached report). They clearly do not take into account that the school has not had contact with the student in over three years under this new proposal, and that schools already spend a great deal of time and money counseling students.

We need as many Members of Congress to contact the House Leadership and the Chairman of the Education and Labor Committee, Rep. George Miller.

YOU MUST ACT NOW

1. Contact your Congressman now by calling and e-mailing their offices.

Call your Congressman by calling the main Capitol number, 202-225-3121, and asking to speak to their office. Ask to speak with the Legislative Assistant who handles higher education affairs for the Congressman. We need for your Congressman to contact the Chairman of the Education and Labor, Rep. George Miller, and ask him to remove this provision from the bill. We have provided talking points (attached) for your use. Please contact CCA Legislative Affairs Director Redacted by HELP Committee or Redacted by HELP@career.org with the results of your conversation. If you do not know who your Congressman is, go to CapWiz <http://www.capwiz.com/career> and it will provide the information.

E-mail your Congressman now. Go to CapWiz <http://www.capwiz.com/career> and send an e-mail to their office. A draft e-mail is attached. However, it is more effective if you write your own message.

2. Attend the CCA Fly-in and meet with your Members of Congress on Tuesday, January 29th. CCA will assist you in setting up your appointments. Our hotel block at the Hyatt Regency is full. CCA can help you find hotel rooms if you have any problems.

PLANT

500 IDS CENTER
80 SOUTH EIGHTH STREET
MINNEAPOLIS, MN 55402
MAIN: 612.632.3000
FAX: 612.632.4444

Response to Request No. 27: Description and Explanation

I. Request

All documents concerning any analysis, review, examination or audit of any institutional lending program, whether performed by the Company or any other person or entity, including, but not limited to, any analysis, review, examination or audit of the value of such loans and forecasts of the default potential of such loans.

II. Description of Documents

The documents produced consist of three Ketel Thorstenson, LLP Institutional Loans – Student Accounts Receivable audit workpapers from fiscal years 2006, 2007 and 2008.

Redacted by HELP Committee

The documents provided in response to this Request have been Bates numbered NAU0018534 to NAU0018536.

III. Explanation of Documents Produced

The University's institutional loan program is very small, with only $223,497.69 of institutional loans outstanding as of September 1, 2010. During the entire period from fiscal year 2006 to fiscal year 2010, the University originated only 106 institutional loans.

Institutional loans are used by the University only in rare circumstances and are not generally available to students as a source of funding their educational expenses. The institutional loan program is internally funded and underwritten; there are no contracts with private lenders or loan services to underwrite, fund or service the institutional loans. The terms of each institutional loan vary depending upon the facts and circumstances of a student's situation.

The University also assists students in finding private loans through the FASTChoice program, which enables students to obtain private loans from third party lenders. The University does not receive any proceeds or fees in connection with such private loans.

The above referenced documents include Ketel Thorstenson, LLP's (the University's independent auditor for fiscal years 2006 through 2008) analysis of the University's institutional loan accounts receivable balance and related allowance for doubtful institutional loan accounts at May 31, 2006, 2007 and 2008. The University's institutional loan balances are small. There are few students with outstanding institutional loans, and the average balance of $2,600 per student remained consistent between 2006 and 2008.

GP:2843203 v1

National American University
5301 S Highway 16, Ste 200
Rapid City, SD 57701

Institutional Loan Rate & Fees

8%	Or Lower

Your Interest Rate
Your Interest rate will be fixed at either 8% or lower. Your interest rate will be determined by the availability of funds and by whether or not your meet the eligibility criteria for those funds.

Loan Fees
There are no loan processing fees associated with this loan.

Your Interest Rate during the life of the loan
Your rate is fixed. This means that the interest rate on your loan will not change.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon the length of time and the amount you choose to pay monthly. The following example is representative of typical loan payments at 8% interest.

	Example One	**Example Two**
Amount Borrowed	$3000.00	$3000.00
Interest Rate	8%	8%
Loan Fees	0	0
Total Number of Payments	54	77
Minimum Payment amount	$66.61	$50.00
Loan Term	4.5 years	6.4 years
Cumulative Payments	$3596.94	$3850.00
Total Interest Paid	$596.94	$850.00

Your loan will automatically be set up for minimum $50.00 per month payments, for the time period necessary to pay off the loan, not to exceed 10 years. The example above reflects a minimum payment example (Example Two) as well as an example of how you can save interest and pay the loan off in less time by increasing the amount of your monthly payments (Example One). You may pay off this loan at any time without any pre-payment penalty.

Important Dates

You have thirty (30) days to accept this loan. Your loan application was received on ________________, your acceptance must be received no later than __________________.
Once National American University has received your signed loan documents, you have the right to a three (3) day (business days) rescission period from the date that you sign the promissory note in which you may decline the loan. The definition of a business day is any day that the creditor normally conducts business, with the exception of Legal Public Holidays.

FEES and TERMS

Defaulted Loans: Default is failure to repay your Institutional Loan according to the terms agreed to when you sign the promissory note. Failure to make three monthly payments will constitute defaulting on your Institutional Loan. If you default on the loan, National American University may declare the entire unpaid amount of the loan, including interest, immediately due and payable. A hold will remain on your academic transcript when default occurs.
Credit Reporting: National American University reports to the credit bureau organization relevant information concerning default on any loan.
Deferment: You have the right to request deferment under the following conditions:

- Full-time re-enrollment at National American University or another Institution of higher education.
- Times of severe hardship.

It is the responsibility of the borrower to submit timely deferment forms if applicable.
Bankruptcy: If you file bankruptcy you may still be required to pay the loan back.
Address: It is your responsibility to keep your address updated. Failure to do so may result in skip tracing fees being charged to your account. Skip tracing fees will not be in excess of $3.00 per locate.
Prepayment: You may pay this loan off at any time with no pre-payment penalty.

Federal Loan Alternatives

Institutional loans are considered "loans of last resort" and are offered only to student who have exhausted their federal loan eligibility and do not have any other alternative loan options, including the Parent PLUS loan. If you have not exhausted your federal loan eligibility, you are encouraged to discuss these options with your financial service representative.

From: Redacted by HELP Committee
To: Redacted by HELP Committee , Redacted
Redacted
Subject: RE: Redacted
Sent: Thu 26 Feb 2009 17:55:57

Redacted

In reviewing the activity on your financial aid disbursement and consulting with the Central office, you should end up being able to keep the financial aid where you attended classes after the disbursement date. Of course, it has to go through the processes after we receive your drop papers to make a final determination. To re-enter, you will have to complete a re-entry application and application letter. Dropping all classes will trigger an exit letter for the loans and the clock begins to tick to start the payments on school loans. There are some steps to request a deferment if you resume classes again.

Hope this helps,

Kathy

From: Redacted by HELP Committee

Sent: Tuesday, February 24, 2009 2:47 PM

To: Redacted

Cc: Redacted by HELP Committee

Subject: RE: Redacted

Hi Redacted -

Redacted by HELP Committee in Financial Aid is checking into it for us. She'll let us know as soon as she has the answer.

You have to be taking at least 6 credit hours in order to get Federal Financial Aid; usually, that means 2 classes.

You have 5 classes left to finish your AAS: Spreadsheets, Microeconomics, Business Law I, Princ of Marketing, and International Business. (That's based upon my tentative evaluation. The official evaluation will need to come from the Registrar's Office.) Since you're this close, I think you should fill out and submit a Graduation Application. It costs $50, but it gets you the official evaluation and your diploma, upon completion.

Do you use the Student Portal? On the Student Portal under My Documents, and then Useful Forms (I think you have to click on that twice), you'll find the Graduation Application / Undergraduate. I would recommend that you complete that and turn it in to Redacted by HELP Committee (you can mail it, fax it, or scan and e-mail it).

Thank you.

Redacted by HELP Committee

Redacted by HELP Committee

From: Redacted

Sent: Tuesday, February 24, 2009 11:05 AM

To: Redacted by HELP Committee

Subject: Re: Redacted

Gale,

I guess I am confused. I thought I couldn't drop the class now? If I can drop it without getting a letter grade and I can do it again later I would like to do that. I would like to take the class when I can give my all without all the problems I had this time. My grades are usually better.

Will have to pay for this or will my student loan pay for it? When I am ready to take classes again in the summer will this affect my student loans?

If I am using students loans can I take just one class in the summer or do I have to take 2 in order to get the loans?

Thanks again for putting up with me. I really wish I could be in classes instead of on line but that is life. I have decided to continue my education with NAU and just stick to an Associates in Business Administration. How can I find out all the classes I still need to complete this degree? I think it is about 6 or so classes?

Thanks

Redacted

Thank for and God Bless!

From: Redacted by HELP Committee

To: **Redacted**

Sent: Monday, February 23, 2009 3:18:26 PM

Subject: RE:**Redacted**

Thanks again,**Redacted** We will leave you in your winter 08/09 term classes, as per your request. This means that you will receive a regular letter grade for the classes.

(The other alternative is to drop the classes if you want to avoid a grade that might be lower than you would normally like.)

Thank you.

Redacted by HELP Committee

Redacted by HELP Committee

From: Redacted

Sent: Monday, February 23, 2009 12:34 PM

To: Redacted by HELP Committee

Subject: Re Redacted

Thanks for your help Gale. I did not complete the classes from this term but at this point I am not upset about it. I will just have to take them over again.

Redacted

From: Redacted by HELP Committee

To: Redacted

Sent: Friday, February 20, 2009 5:12:34 PM

Subject: RE: Redacted

Hello Redacted -

Thank you for your message. I appreciated the opportunity to talk with you via phone just a few moments ago, as well. As per your request, you will remain in your two online courses for winter 08/09 term. You stated you wished to complete them. You also stated that you'll be taking spring 09 term off to revisit your college plans.

I hope that we will be able to serve you in the future and am sorry about the difficulties you've encountered this term.

If you have any questions or if I may be of help to you in any way, don't hesitate to contact me.

Redacted by HELP Committee

Academic Dean

National American University

Rapid City, SD

Redacted by HELP Committee

From: Redacted

Sent: Thursday, February 19, 2009 7:01 PM

To: Redacted by HELP Committee

Subject: Re: Redacted

Thanks Redacted by for your response. I did get your message on my phone but I work Monday thru Friday 8am to 5pm and we are one hour ahead of you in time. I can never find the time to call the school during hours that everyone is there.

I actually requested from my manager to use the computer at work some during the ice storm that is why I show I logged in. I was not able to submit anything during that time but I sent a message to both my instructors. I do not want to extend my classes at this time.

When I asked to drop my classes at the beginning I asked to drop both of them but Redacted by HELP Committee told me it was not possible that if I did I would have to pay for both classes out of my own pocket. She then suggested at that time to write the instructor in micro to ask him for a little bit of consideration till I received my book which I ordered and had mailed to me. He didn't give any consideration to that at all.

When I wrote and asked for consideration while we waited for our electric to come back on once again I got no consideration. I really do feel Mr. Redacted by does not care whether his students pass or fail. In my opinion he is rude in his responses to students on our discussion threads.

I have to admit he is the worst instructor I have had with NAU. I understand he has close to one hundred students in his on line class and I really think this is too much for one instructor and the class should be smaller. I do not feel he knows or understand each of his students enough to know what they need or want out of the class.

I am not taking spring classes as I am not sure what I want to do yet with classes. Thank you for your information though. I had never had anyone tell me where to look to see if a class I signed up for has a book or is e material.

When I usually write NAU I usually use my portal and hit mail my advisor so I assumed I was emailing the right person. If I understand correctly that link is not set up correctly?

When I register for a class I usually write that link mentioned above and ask what class I should register for for that term. I once again assume that person could answer my questions according to my degree.

Redacted by HELP Committee was very helpful in the past as was Redacted by HELP Committee when I attended NAU there in Rapid City. My complaits have just been with the distance learning. I have to also admit I do not feel like I get out of the class what I do when I attend the class so there is another reason I am serisously considering taking classes here locally even though it is a thirty minute drive one way to the college.

Redacted by HELP Committee tried to be helpful but I feel she led me in the wrong direction. If I had the choice I would have dropped the two classes this term to begin with I feel this whole term was started on a bad foot.

Once again THANKS for your words of encouragement and understanding. As you can probably see since I started Distance learning my grade point average has just gone down hill. I do much better in class.

Have a good weekend

Redacted

From: Redacted by HELP Committee

To: **Redacted**

Cc: Redacted by HELP Committee

Sent: Wednesday, February 18, 2009 10:37:30 AM

Subject: **Redacted**

Hello **Redacted** -

Thank you for your message. I am glad you wrote me and I am very disappointed to hear of the difficulties you are having. This is not the kind of situation we want any of our students to have. We want all of our students to have a satisfying learning experience at NAU.

I called your number today and got the answering machine, so I left a message. I would love to talk to you by phone, so please call me; however, if I miss you by phone, I do want to address your concerns.

You mentioned that you requested an incomplete in the Microeconomics class. It looks as though you logged on to both of your online classes each week in January and February. I know you had terrible icestorms in Kentucky. Where were you able to log on to your classes during the icestorm and what problems did you have with completing your coursework for the Microeconomics class during that time due to the icestorm? In the meantime, could you please keep me advised about the status of this if you hear anything from Mr. Redacted by yourself?

Students may choose to drop a class. My assumption is that you were told if you dropped one class, you might not be eligible for Financial Aid to pay for the other class. The rules for Federal Financial Aid state that students must take at least 6 credit hours per term in order to be eligible. This may have been the reason that you were told you could not drop the class.

Some online classes use "Instructional Materials" for their reading assignments which, as you know, are accessed on the course website. Other online courses use actual textbooks. Your advisor should be able to help you find out if the classes you register for use actual books or Instructional Materials. You can also check for yourself to see if an online course takes a regular textbook by going to <http://bookstore.mbsdirect.net/national.htm> http://bookstore.mbsdirect.net/national.htm <http://www.mbsdirect.net/> . Select the term you're registering for, click on Continue and then select the classes you're registering for on the next screen. There you'll see whether the class takes a regular textbook or not. If it does take a textbook, you'll see a picture of it and get lots of other details about it. You can close out of the screen at that point and order the books from MBS by phone later using the authorization code you get from your Financial Aid Advisor.

Whenever you register for your classes using the Student Portal, you should call or e-mail your advisor just to confirm that the classes you chose are right for your degree. I know that you have called Redacted by HELP Committee about registration in the past because she was your Admissions Representative. I want to be sure you know that your academic advisor is Redacted by HELP Committee She is the coordinator of our Business programs on the Rapid City campus. In the future, please call or e-mail her for help with registration and any other academic advising matter. She can be reached by calling 1-800-843-8892; then ask for Redacted by HELP. She can also be reached via e-mail at Redacted by HELP Committee If you ever have any difficulties reaching anyone you need to speak to at NAU, you can always call me at the same number and just ask for me, or you can e-mail me at Redacted by HELP Committee (notice the spelling of Folsland; it's got that extra "L" in it that can easily be missed).

I will mail a change of program form to you that will allow you to change from the Associate's to the Bachelor's program. Please sign it and return it to me.

I know this is a lengthy message, but I want you to have the information you need. I also want you to know that we would like to be the university you choose for your career plans and we hope that you will continue with us. We would be happy to help you register for spring courses which start the week of March 9.

Please contact me with any other concerns or questions you may have. Let me know if I may be of help to you in any way.

Thank you.

Redacted by HELP Committee

Academic Dean

National American University

Rapid City, SD

Redacted by HELP Committee

From: **Redacted**

Sent: Tuesday, February 17, 2009 5:07 PM

To: Redacted by HELP Committee

Subject: Re: **Redacted** Hospital form

Thanks Redacted by,

I do think I want a bachelors instead but right now I am very frustrated with NAU on line classes. I was late getting started in my Micro class due to the fact I was not told I needed a book instead of an ebook and since I do not live close to a campus what so ever I had to have it mailed. I tried to drop classes this time before I ordered the book and was told I couldn't. Then a couple weeks ago we had a ten day power outage due to a winter ice storm so I am behind again. The professor in Micro is not understanding at all. I asked for an extention but never heard back. I worked 5 hours on Sunday trying to catch up. I plan on working all afternoon tomorrow too so hopefully I finish before the end date of Feb 22 and I doubt I pass the final.

I spoke to my husband about this since we will never live by a NAU campus again I am considering changing colleges. I started out there because at the time we lived there in Rapid City due to my husband being military but now that my husband is retired and we moved back home to Kentucky I do not feel I am getting the same treatment and consideration I got while we were there. Online classes are just not all they are cracked up to be.

I will not be taking classes this time even though I jumped ahead of myself with the paperwork for financial assistance at work. I am too frustrated with

NAU right now.

Sorry for being so negative and thanks again for your help,

Redacted

My new number **Redacted**. I thought I updated it all but maybe I didn't.
My new address **Redacted**

From: Redacted by HELP Committee

To **Redacted**

Cc: Redacted by HELP Committee ; Redacted by HELP Committee

Sent: Monday, February 16, 2009 4:11:17 PM

Subject: **Redacted** Hospital form

Hello **Redacted**

We received the Academic Program Evaluation form for you from **Redacted** Hospital. I have completed it and will return it to them. I'll also mail you a copy.

4456

I noticed that the form indicates your Program of Study is a BS in Business Administration. I did complete the form with the requirements for a Bachelor's degree since that is what was indicated on it. Currently, however, you are registered for the AAS in Business Administration. Was this an error? If not, do you want to change from an Associate's to a Bachelor's degree program or do you want to pursue both?

I tried calling you today at the phone number we have for you**Redacted** and the number is disconnected. Do you have a new phone number?

Thank you.

Redacted by HELP Committee

Academic Dean

National American University

Rapid City, SD

Redacted by HELP Committee

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NATIONAL AMERICAN UNIVERSITY

Quality higher education in a caring and supportive learning environment

NATIONAL AMERICAN UNIVERSITY
veritas
ESTABLISHED 1941


National American University
Your Name Here
Bachelor of Science

We did it! You can too!

"A month and a half after completing my MBA, I became a business supervisor in the organization I was currently working for. It was a major advancement for me."
Holly ~ MBA Graduate

"I really enjoyed the online opportunities of flexible times. I was able to be in discussion groups with students from all over the world. I liked not having to travel to a classroom."
Laurie ~ Applied Management Graduate

"My NAU degree helped me land a brand new job. Not only did I get my dream job, I landed a $20K raise to go with it. This position would not be possible without my degree from NAU."
Chuck ~ Information Technology Graduate

Hot Links

There are just certain numbers and addresses in life that seem to stay in our minds such as home phone numbers, parents' address, and oh, a birthday of that special someone...

A person encounters tens of thousands of words and numbers daily. It's too difficult to retain everything we hear and say. Therefore, we want to help you out by listing some of the most frequently used contact information at NAU to help you get started.

Your Student Portal	https://mycampus.national.edu
Free Application for Federal Student Aid	www.fafsa.ed.gov
PIN	www.pin.edu.gov
Learner Services	800-548-0602 uservices@national.edu
Financial Aid	800-901-5211 dlfinancialaid@national.edu
Student Accounts	800-901-6319 dlstudentaccounts@national.edu
MBS Direct (textbooks)	800-325-3252 http://bookstore.mbsdirect.net/national.edu.htm
NAU IT Support	800-548-0602 nausupport@national.edu

Learn to Succeed

Success starts at the beginning...

Success starts at the beginning... An admissions coordinator will work with you during a one-on-one career planning session to determine the best path for you and guide you through the enrollment process.

94% of student respondents indicated they were satisfied or very satisfied that their admissions coordinator helped them to make an informed decision about enrolling. Fall 2007-Summer 2008 DL New Student Satisfaction Survey

It continues in the classroom... NAU faculty incorporate their real-world expertise into your learning experience to give you the skills you need to be successful in the workforce.

100% of our DL undergraduate business faculty hold at least a master's degree as well as five or more years of relevant work experience. 2007-2008 academic year

94% of our DL graduate faculty hold a doctorate level degree as well as five or more years of relevant work experience. 2007-2008 academic year

Supporting your success... Your dedicated personal learner services advisor will mentor and support you from orientation to graduation...whether its academic advising, tutoring, technical support, or even just encouragement to keep you focused on your goal.

87% overall course completion rate for DL undergraduate courses. 92% overall course completion rate for DL graduate courses. Measured as of fall 2007

Active learning applied to your career... Throughout your program you will be challenged to master and apply critical competencies through innovative and interactive techniques that can be readily applied in the workplace.

91.5% of alumni respondents indicated that their NAU major core coursework prepared them effectively for the workplace. 2008 NAU institutional alumni survey

Your success is our success... We are in the people improvement business. We care about you, we educate you, and we treat you fairly. You will gain career and personal skills, learn to succeed and become a leader.

94% of our students would recommend NAU to others. Fall 2007 DL student satisfaction survey

We are accredited by the Higher Learning Commission and a member of the North Central Association of Colleges and Schools • www.ncahlc.org.

Because You Matter

Preparation

There are many great benefits being an NAU online student ~ with the number one benefit being the service you receive from the day you enroll until the day you graduate. Student satisfaction is our number one priority and that's why we say "because YOU matter."

"The Folks"

- Admissions Coordinator: Your admissions coordinator will assist you with applying to the university, selecting an appropriate academic program, choosing your first courses, and making sure you get off to a good start.
- Enrollment Coordinator: In coordination with your admissions coordinator, you will also have an enrollment coordinator to guide you with the enrollment process – everything from assisting with financial paperwork, ordering textbooks, and any other "before the quarter begins" items.
- Learner Services Advisor: Once you begin your online courses, you will be assigned a dedicated learner services advisor who will be your one-on-one advisor until the day you graduate. Your learner services advisor will provide on-going academic advising and course selection; assistance with the registration process and/or changes to your course schedule; guidance through the online orientation and navigation of the online learning environment; facilitation of online tutoring and academic support resources; and support with career services.

"The Goods"

- Student support services: Your success is our success and we can help you reach your goals.
- Personalized academic advising: A degree completion portfolio developed just for you.
- Virtual library: Everything at your fingertips for all your resource needs.
- Free online tutoring for many courses:
  - 24/7 one-on-one online tutoring available
  - Participate in live, drop-in tutorial sessions
  - Ask written questions for personalized response
  - Submit essays for individual critiques
  - All tutors are professionals with master's degrees or higher
  - Did I mention FREE?
- Single sign-on: Access your student portal, online courses, and virtual library with one username and password.
- Technical support: A team available to assist you with access, navigation, and other IT support questions.
- Dell discounts: NAU has partnered with Dell™ to offer you discounts on desktops and notebooks. www.dell.com/national

NATIONAL AMERICAN UNIVERSITY

The Online Experience

Preparation

Register: Before registering for courses via the student portal, please visit with your local campus Academic Dean or advisor to select courses and ensure course prerequisites have been completed. If using federal financial aid, ensure that you are enrolled in at least six credit hours and one 11-week course to remain financial aid eligible. Your online course(s) will be available on your student portal under the Distance-Online tab on the first day of the scheduled course start date.

Financial Arrangements: Please contact your local campus Financial Service Representative to make proper financial arrangements.

Online Orientation: The online orientation is located on your student portal under the Distance-Online tab. The online orientation takes approximately 30 minutes to complete and must be done before beginning your first online course.

Course Materials: Do not wait until the last minute to purchase your textbooks. You can order your books through the MBS Direct online bookstore, 1-800-325-3252. Please see instructions on your student portal under Textbook Info and Distance Textbooks. If your course uses Instructional Materials, these will be available on your student portal one week prior to the course start date.

Commitment

Getting Started Online: Please read all of the information provided under the Start Here section of each course in Online to get important information such as the grading policy, course requirements, and more. You must log in and complete assignments each week and plan to spend about eight hours per week for each course on assigned readings and assignments.

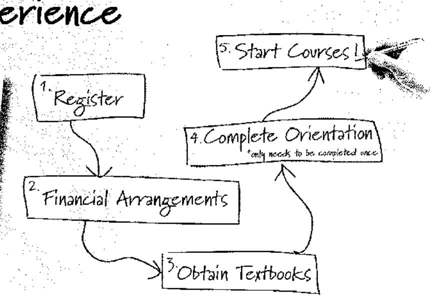
Class Schedule: Remember to check the Class Schedule under the Start Here section for important dates and deadlines. Your course(s) will be available in your student portal under Distance-Blackboard on the start date of the course.

Communication: It is important to communicate with your instructor regarding your progress. You can message your instructor via the Mail function in Blackboard.

Exams: Exams are either proctored or online – this is indicated in each course under the Class Schedule section. Make sure your proctor information is up to date with the distance learning campus. Check with your proctor ahead of time to ensure the exam has been received and to schedule a time to complete the exam within the allotted timeframe.

Attendance: You must log in to each course at least one time per week in order to be considered present. Lack of attendance can result in being administratively dropped from the course, which can negatively impact your federal financial aid and academic success.

Add/Drop Policy: You may add/drop courses during the first scheduled week of a standard term with no penalty. If you are enrolled in a late start course, and want to drop, you must do so during the first scheduled week of the term, not necessarily the first week of the course.



Assistance

Logging in: Usernames and passwords are CaSe sEnSiTiVe. Type them in exactly as you create them. You will log in to the student portal to access your online course(s) and the Library Resource Center.

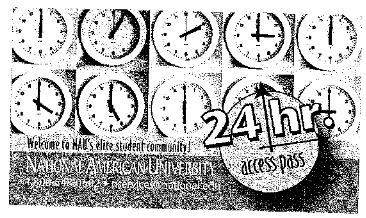
Browser Check: To ensure that your web browser is configured properly, please run the Browser Check located in the upper right hand corner of your Online course list homepage.

Pop-up Blockers: Pop-up blockers can prevent you from properly viewing quizzes and other windows and should be disabled before starting your course. If you are not sure how to disable it, please check the online FAQ database www.nauonline.edu/KB/ or call Technical Support for assistance. (Hint: Sometimes you can bypass the pop-up blocker by holding down the "ctrl" key while clicking on the link you want to open.)

Technical Assistance: NAU provides a variety of technical support services for both campus-based and online students. To resolve your issue as quickly as possible, please use the FAQ database to guide yourself through technical issues, or contact Technical Assistance via telephone or email during the hours listed below.

FAQ Database:	www.nauonline.edu/KB/
Telephone:	1-800-548-0602
Hours:	Monday – Thursday 7 AM – 8 PM MT Friday 7 AM – 5 PM MT
Email:	nausupport@national.edu
Hours:	Monday – Thursday 7 AM – 8 PM MT Friday 7 AM – 5 PM MT Sunday 4 PM – 8 PM MT

For additional academic or student support, please contact your local campus.


Welcome to NAU's elite student community!
NATIONAL AMERICAN UNIVERSITY
24 hr.
access pass

NAU Student Portal (https://mycampus.national.edu)

Blackboard Online Classroom (http://learn.national.edu)

username:

password:

NATIONAL AMERICAN UNIVERSITY

Tuition, Fees & Refund Policy

2010 - 2011 • Distance Learning Campus

Tuition: $299 per credit hour*

NOTE: All tuition and fees are subject to change by notification from the university. Tuition and fees are due on the first day of each quarter unless advance arrangements are made. Students may qualify for short-term financial assistance to complete their registration.

Fees:

Application Fee - $25**

International Application Fee - $45**

Matriculation Fee (paid once) - $50

Undergraduate Graduation Application Fee - $50
(per undergraduate degree at time of graduation application)

A list of specialty course, program and instructional material fees is available to all students and prospective students in the financial services office.

* Quarterly tuition does not include the cost of books and supplies.
** The application fee will be refunded if the applicant withdraws within three days of making payment, provided the student has not entered classes. (Exceptions: Five days in the state of Minnesota regardless of whether the course of instruction has started. Three days in the state of Missouri (excluding Saturday, Sunday and holidays) regardless of whether the student has entered classes.)

NATIONAL AMERICAN UNIVERSITY

TUITION AND FEES
PER QUARTER
(Effective September 7, 2010)

Application Fee			$25.00
Matriculation Fee (one-time charge)			$50.00
Tuition ($286 per credit hour)			
Example:	4.5 credit hours x $286 per hour = 1 class		$1287.00
	9 credit hours x $286 per hour = 2 classes		$2574.00
	13.5 credit hours x $286 per hour = 3 classes		$3861.00
	18 credit hours x $286 per hour = 4 classes		$5148.00
Books (estimate per term)			$450.00
Instructional Material Fee (per course cost for instructional support materials/links for specific courses)		$40.00 to	$85.00
Residence Hall Deposit (one-time charge)			$100.00
Residence Hall Room Charge (charged quarterly)		Quarterly	Interim
Multiple Occupancy:	2 person room	$750.00	$550.00
Multiple Occupancy:	4 person room (3 or 4)	$750.00	$550.00
Special Request	Please see Lee Shore		
Food Service		Quarterly	Interim
	6 meals per week	$462.00	$337.00
	8 meals per week	$594.00	$434.00
	12 meals per week	$825.00	$602.00

Special Fees (if applicable)

Graduation Application Fee (charged for each degree for which an application is made)	$50.00
Technology Fee (per credit, per quarter)	$10.00
Fee covers: Expendable Supplies for Labs; Classroom Technology; Computer Labs; Technology Infrastructure (on-going); Continual Upgrading of Residence Hall Technology	
Professional Liability Fee (Please see supplemental Course Fee list effective 9/1/2010)	$25.00
Nursing: BSN and Online RN to BSN, NS course codes (per credit hour)	$100.00

Student Insurance (per quarter)

Student Injury and Sickness Insurance Plan (optional)
Contact your Financial Services Representative for details if interested in optional insurance plan(s).

All costs are subject to change by action of the NAU Board of Governors.

Redacted

Redacted

April 3, 2007

Redacted by HELP Committee

National American University
321 Kansas City Street
Rapid City, SD 57701

RECEIVED
APR 09 2007
President's Office

Re: Alleged Delinquent Balance

Dear Redacted by HELP Committee

I am writing concerning your collection efforts with regard to an alleged delinquent balance of $429.46 plus accumulated interest to date of $15.23. I have no knowledge of owing any money to National American University.

My experience with National American University (Zona Rosa Campus) has been nothing but inconsistencies, misrepresentations, disorganization, and incredibly poor management. In fact, you are now alleging that I have to pay back student loans for classes I did not take. For example, my online Strategies for Success class was held and I didn't even get my books until the week of final exams. Despite my numerous phone calls, e-mails, and complaints during those eight weeks, they finally gave me less than one week to make up the entire class. Needless to say, there was no possible way to complete the entire eight week class in less than one, much less having to go out of town the following day. Again, despite my continued complaints, I was ignored. Still, you are alleging that I have to pay for the class. Another example was my financial aid paperwork. They lost it THREE times!! Therefore, every time they lost the paperwork or claimed they didn't have it, I got locked out of my online classes. On one occasion, I was in Redacted helping family and friends after the hurricane and could not submit my online homework because they had locked me out. Of course, I got a zero for the week. This pattern continued into my second semester where I finally gave up. After just a few short weeks into the semester, I called the head of the Zona Rosa campus and asked her to remove me from all of my pending classes. She apologized for all of the problems I had incurred, she in fact had heard about my situation/problems, and told me I would owe nothing. Apparently, she ignored that too, as your are now alleging I have to pay back student loans for those particular classes, in addition to the Strategies for Success class I couldn't take, and, now, your collection efforts.

Needless to say, my experience with National American University has not been a good one. Your collection efforts are typical of my experience with NAU and I am encouraging you not to pursue this matter or affect my credit in any negative manner. If incorrect information has already been reported to the credit bureaus under my name and Social Security number, I demand that all information be corrected immediately by removing any existence of the account. Should you choose not to do so, please be advised that I will pursue every available remedy afforded to me under the

Redacted

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Redacted

Redacted by HELP Committee

April 3, 2007
Page 2

Kansas Unfair Trade and Consumer Protection Act, the Fair Debt Collection Practices Act, and the resources at the law firm for where I am employed.

I hope to hear nothing further from you.

Very truly yours,

Redacted

cc: Dr. Jerry L. Gallentine
President and CEO
National American University

Redacted by HELP Committee

National Recovery, Incorporated

April 20, 2007

Redacted

Dear Redacted:

Dr. Galantine's office has asked that I respond to your letter dated April 3, 2007. I regret that you feel your experiences with the Zona Rosa Campus were dissatisfactory. We strive as a system to ensure the quality of our education for all of our students.

I contacted Redacted by HELP Committee, Campus Executive Officer of the Zona Rosa Campus. Redacted by HELP Committee does remember you, and in fact assisted you with the purchase of your online books. She did visit with you at that time. Redacted by HELP Committee states that you indicated that you would be able to complete your online courses for spring, and that upon receipt of a bill from the student account office, you would submit payment for that quarter.

In reviewing the blocks from class during the spring, it appears that you were blocked once, on May 10, 2006 and then given access again on May 11, 2006 (1 day), once the financial aid award letter was signed. Summer quarter you were blocked from attendance because you had failed to pay the remaining balance on your account from the spring quarter as promised. In reviewing the timelines involved in securing your financial aid, the aid was secured for both quarters in a timely manner, and disbursed according to your eligibility.

In concluding the review, we are of the opinion that the balance of $429.46 is due. In the interest of resolving this amicably, I have closed the account at the collection agency, deleted it from the credit bureau submissions and waived the interest. However, the balance must be paid within thirty days. If the balance remains unpaid after May 25, 2007, all interest will be reinstated and all collection efforts will be resumed.

Further questions or concerns can be directed to me at the toll free number listed below, extension Redacted by HELP Committee I look forward to hearing from you soon.

Sincerely,

Redacted by HELP Committee

Collections Manager

"This is an attempt to collect a debt and any or all information obtained will be used for those purposes."

4473

Rachel, I provided copies to Dr. Kerr & ELS & please file under student complaint. +L7 / Jen

Redacted Redacted

RECEIVED
DEC 11 2007
President's Office

National American University
Attention: Dr. Jerry L. Gallentine, President and CEO
5301 South Highway 16, Ste 200
Rapid City, SD 57701

Dear Dr. Gallentine:

This letter speaks from my own opinion; however, the attached petition represents some of the other students that believe as I do.

I have been a student at NAU since about 2002 seeking a degree in Organizational Leadership. I feel as though I've received a good education through this school, up until this term (Fall 2007). This is the first term that I have had to use electronic instruction materials (EIMs). The word around campus was that they were just awful, but that we had no choice. This term I learned for myself how really useless these materials are. Here are some of the problems with the EIMs that I, personally, experienced in the one class that I took this term – Project Management (PM):

- The instructions were extremely confusing. It took several class sessions before we felt comfortable with what we were being asked to do.
- The materials do not proceed in a logical flow according to the logical steps of the typical PM process
- The website links that were provided in the materials were broken links. I was not the only student that had difficulties. Many of us were unsuccessful with attempts to get to more than one of the sites that were supposed to provide us with additional information, which meant that the assigned homework did not get done. Alternate assignments had to be given to cover the requirement.
- The Case Studies did not provide a useful demonstration to learning.
- PM requires a useful resource to be able to refer back to at any time. These materials do not serve that purpose. Sure they were less expensive than a book would have been, but I would rather have a book that I would keep as a reference, especially for this particular class.
- Project Management was one of my most important classes. I was anxious to take it because, at this particular point in time, I could have immediately used what I learned. If it weren't for Peter Ambs, the Instructor, I would not have learned a thing. The EIMs only served to confuse and frustrate.
- We are not given a choice to purchase a book, or download the EIMs. I would like to have that choice available to me.

Winter term 2007 is just around the corner, and I find that the two classes that I have registered for also require the use of EIMs. The only reason that I am downloading these materials is because I have no choice. Believe me, if I had a choice, I would not use these electronic instructional materials.

University of New Mexico is the only other school available to me. If I were not so close to finishing my degree, I would consider changing schools. In addition, this would require a degree change, as UNM does not offer Organizational Leadership.

4474

RECEIVED

JAN 21 2009

CFO/COO Office

(1)

Dear Mr. Shape,

I am writing you to inform your organization what I have experienced at your Denver campus. I have been held up for one year now in continuing my education due to the total unprofessional attitude portrayed by the staff. From the director (Larry Jackson), the Dean (Jeanne Lipp), two of the Admissions Deans (Jaqueline Haack) and (Jaqueline McClaren) as well as the Admission counselor (Mary Contreras) who misled me and could never get my program registration correct.

I originally started at NAU in Redacted dacted. Upon my registration, I was told that there was tutoring provided by NAU if needed, also Saturday mornings were available for any additional assistance if needed, on-line classes were also available if requested. My transcripts from my last school (I graduated in Redacted with an associates degree) were transferred over to the admissions counselor to review what classes I would still need to complete my B.S. in accounting. I was told at that time if I attended full-time, with the thirteen years experience of accounting that I had, I could be finished in no more than six months. From the moment I started my program, the admissions counselor could not seem to get it straight in her head that I was enrolled in the B.S. accounting program. I did get it straightened out and finished my 1st semester.

Unfortunately, I ran into the same problems on registration for my 2nd semester, as well as the fact that I was told that I was not eligible for on-line classes until the 3rd or 4th semester. I went to Jeanne Lipp to get things straightened out again, who seemed angry with me for even bothering her with this trivial matter. She told me that it was no big deal, did I want to continue, or what?? I did want to continue, so I bit my lip, and went to class. I guess Mary Redacted and my new admissions counselor was Jacqueline Haack, the admissions Dean.

I finished my 2nd semester with a lot of difficulty in Algebra, (it had been 30 years since my last Algebra class). I had expressed this to my teacher, who told me that I should set up a time with one of the school's tutors, but none was available. Somehow I had pulled off an A, but had no idea how.

I started my 3rd semester pretty rocky. My first week I had the flu pretty bad so I missed my first class of Strategies for success. I did however; call Jacqueline Haack so my teacher could e-mail my syllabus so I could be caught up by the next week. I called repeatedly, but received no response. When I called the front desk, Jacqueline was covering the phones that day, answered and told me the teacher (Kimberlee Larson) was no longer an employee of NAU and wasn't sure who would be taking over, she would let me know. Well she never did, so I dropped the class because I would have been two weeks behind. My other class (Org. communications) was a bust from the start. The first class, the teacher lasted about ten minutes and stated that she wouldn't even teach the material in this class to her high school students, and walked out. I came back the next week and the bookstore lady had taken over the class. There was still no syllabus, and she had no idea what books we were going to be using, she should know by the next week. I attended the 3rd class and it was a total waste of time. Not only did a bunch of adults have a reading session narrated by the bookstore lady, but also we had to constantly finish her sentences and sometimes bring her back to her train of thought. I went to Jacqueline Haack and told her I am not paying this much for a class to be taught by someone as unqualified as this women was, so I was given an exception to drop this class also.

The next class involved was College Algebra. After the 2nd class I felt myself starting to feel a little lost. After the 3rd class I talked to my teacher about getting some additional help before I really started to get behind. He told me to go to the Dean Lipp to set up tutoring. She did nothing about setting up any type of tutoring until 3 other students had also requested tutoring.

1/9/09

She contacted a student to tutor who stood us up on the first class and showed up the next week only to confuse us more as we spent 2 ½ hours trying to figure out 3 problems, we never were able to finish any of them. The more disturbing part was that Dean Lipp was sitting in the library about 10 feet away and never once offered any type of assistance.

I told my teacher of what had happened and his suggestion was to talk to Larry Jackson about stopping where I was and taking the class over again next time it was offered. I went to Mr. Jackson's office, knocked, and entered. When I did enter, Mr. Jackson barely looked up at me from his chair, and the rest of the meeting was conducted with his back half turned to me during the whole conversation. It was concluded by—too bad, I should have studied harder, and that NAU has never committed to or was responsible for supplying any type of tutelage or any extra help by the teachers. I did try to discuss what was said to me, but Mr. Jackson said he was too busy to discuss this any further. I could not set up any time to speak with him again so I did e-mail him to set up the class again for the next semester. I have attached some of the e-mails sent back to me by him telling me not to bother him any more about registration the information is posted on the walls. He did not even realize that I stopped attending because my teacher had even said that it would be a waste of time to continue as the majority of the class was so far ahead, the students that remained in the class were just out of high-school and have had algebra, trigonometry, calculus. He had also asked how the heck did I finish my last class with an A when there was so much that was not covered in the Elementary Algebra class to prepare me for the College Algebra course. I didn't know what to say.

The worst part of this whole dilemma is that Larry Jackson would not let me attend NAU until I paid for the class and books in total. He also told me that if I wanted to take the class again, I would have to pay for it again. For the finale, I was told that if I was late in paying, he was going to make me pay for the other class that I had already been excused from. Call me crazy, but this sounded both unprofessional and unethical. It has taken me a year to pay for the class, but I did.

To summarize: I want to finish the program that I started. I wanted to avoid transferring to another school. I would like to be able to be given the College Algebra class without having to pay for it again. There definitely has to be more clarification of what is said at registration (like NAU offering tutoring and online classes) and what the school really offers. There also has to be more respect given to students that have problems or situations that need addressing. I am now **Redacted** old and have been the Redacted of **Redacted** and I have been treated like a junior high student.

I hope this has not been too drawn out as I did try to shorten my story as much as possible but still getting the message across what has been happening in your Denver Campus. By the way, I have been trying all this time to find out who was above Larry Jackson to make this report. According to the Denver Campus staff and the staff that I had talked to at your main campus in South Dakota, I was told there was nobody above Larry Jackson to talk to about this type of situation, his word is final. I am glad I was able to find out the right person to contact. I am looking forward to hearing from you.

Sincerely,

Redacted

NATIONAL AMERICAN UNIVERSITY

THE NATIONAL COLLEGE SYSTEM

Albuquerque
4775 Indian School Rd. NE, Ste. 200
Albuquerque, NM 87110
(505) 348-3700

Austin
13801 N. Mo-Pac Expressway, Ste. 100
Austin, TX 78727
(512) 628-5292

Bloomington
7801 Metro Parkway, Ste. 200
Bloomington, MN 55425
(952) 356-3600

Brooklyn Center
6120 Earle Brown Dr., Ste. 100
Brooklyn Center, MN 55430
(763) 852-7500

Colorado Springs
5125 N. Academy Blvd.
Colorado Springs, CO 80918
(719) 590-8300

Denver
1325 S. Colorado Blvd., Ste. 100
Denver, CO 80222
(303) 876-7100

Distance Learning
5301 S. Highway 16, Ste. 200
Rapid City, SD 57701
(800) 770-2959

Ellsworth AFB Extension
[illegible]
Ellsworth AFB, SD 57706
(605) 718-6550

Independence
3620 Arrowhead Avenue
Independence, MO 64057
(816) 412-7700

Overland Park
10310 Mastin
Overland Park, KS 66212
(913) 981-8700

Rapid City
321 Kansas City St.
Rapid City, SD 57701
(605) 394-4800

Rio Rancho
1601 Rio Rancho, Ste. 200
Rio Rancho, NM 87124
(505) 348-3750

Roseville
1550 Highway 36 W.
Roseville, MN 55113
(651) 855-6300

Sioux Falls
2801 S. Kiwanis Ave., Ste. 100
Sioux Falls, SD 57105
(605) 336-4600

Watertown Education Center
925 29th St., Ste. E
Watertown, SD 57201
(605) 882-1400

Wichita Education Center
7309 E. 21st Street, Ste. G40
Wichita, KS 67206
(316) 681-5750

Zona Rosa
7490 NW 87th Street
Kansas City, MO 64153
(816) 412-5500

January 29, 2009

Redacted

Dear Mr. Redacted

Per my last note, I have reviewed the circumstances surrounding the issues you outlined in your communication. In that regard and based on the information I have received, I would propose the following solution:

1. You bring your account current.

2. NAU will allow you to retake College Algebra in the spring 2009 or summer 2009 term and would write off the "tuition" charge accordingly. If there is a textbook cost, it would need to be paid by you.

3. Prior to enrolling in the College Algebra course you would need to take the University's math exam to determine if you are prepared to take this course. If the exam indicates that you are not prepared for College Algebra, you will need to take the appropriate prerequisite course(s). The prerequisite course(s) will be taken at your expense.

I would encourage you to visit with Dean Lipp and/or Jacqueline as to the timing for the math exam and registering for the upcoming term.

If you have any questions, please don't hesitate to contact us. We look forward to assisting you in getting your degree from National American University.

Sincerely,

Ronald Shape, Ed. D
COO / CFO
National American University

cc: Linda Pottorff, Director of Student Accounts
Jeanne Lipp, Denver Campus Academic Dean
Jacqueline McClaren, Denver Campus Admissions Representative

CENTRAL ADMINISTRATION
5301 S. Highway 16, Ste. 200 • Rapid City, SD 57701
(605) 721-5200 • (800) 843-8892 • (605) 721-5241 FAX • www.national.edu

Accredited: The Higher Learning Commission. Member - North Central Association - [illegible]

May 11, 2009

To Whom It May Concern:

I enrolled at National American University. When I first went in I spoke to Redacted by HELP Redacted by HELP Committee. She told me that the school had an excellent medical assisting program. She enrolled me and I signed all the paperwork. I went through the first quarters and was fine. Then it was time for me to be put in classes for the next quarter and I was placed in Accounting. I couldn't understand the accounting class nor did I know why I would need it. I got out the catalog and I was listed as a Healthcare management student.

When I asked about it, then I was told that they didn't "technically have approval from the board of regents to offer medical assisting in Wichita but that they would be soon. Come to find out they had not even applied for it at the time. I was in the accounting class because when the dean picked classes for me he was picking classes for someone who was in Healthcare management. Not Medical Assisting.

Redacted by HELP Committee lied to me in order to get my business. All the admissions reps were doing the same thing. I was lied to from day 1. I was told to stay in the accounting class because I would be charged for it. Because I am a good student, I finished the class which I failed because I didn't understand it.(And no tutoring was offered, another lie).

Many students have had the same thing happen. This is a common practice. They do the same to students who want paralegal, they go in criminal justice. The ones who want accounting go into Business. Please stop this from happening to anyone else.

I want all the tuition and fees paid returned to me and also.

Thank You.

June 12, 2009

Via Fax: Redacted by HELP Committee
and First Class Mail

Redacted by HELP Committee

BBB Complaint Department
345 N. Riverview Street, Suite 720
Wichita, KS 67203

Re: **Redacted**

Dear Redacted by HELP Com

Thank you for the opportunity to respond to the consumer complaint filed by Redacted Redacted

On July 28, 2008, Redacted visited National American University's Wichita campus to inquire about the university's Medical Assisting program. She was advised that the Wichita campus did not offer the Medical Assisting program, which is available at other NAU locations including the university's Overland Park campus. At that time, the university was awaiting approval from the Kansas Board of Regents to extend the program to the Wichita campus and, therefore, the campus could not recruit students for the program. Redacted elected to enroll in the Healthcare Management program instead. Please see the enclosed copy of the acceptance letter, dated July 31, 2008, advising Redacted that she had been accepted into the Healthcare Management program.

Redacted was informed by the campus admissions representative that she may elect to change her academic program to Medical Assisting once approval was extended to include the Wichita campus. On October 15, 2008, the Kansas Board of Regents approved the university's request to offer Medical Assisting at its Wichita campus. Redacted Redacted subsequently requested that her program be changed to Medical Assisting. Please see the enclosed copy of the program change form submitted by Redacted.

Redacted completed four courses during her time at NAU. Three of the four courses for which Redacted registered are requirements in the Medical Assisting program. The fourth course, Accounting I, is not required in the Medical Assisting program, although it is required in the Healthcare Management program. This seems to be the basis for Redacted complaint.

I fully understand Redacted displeasure in taking a course that does not apply toward her revised degree program. The academic dean recommended the accounting course because it is required in the Healthcare Management program. It should be noted that Redacted could have declined the suggestion and selected a different

Terry Poell
BBB Complaint Department
June 12, 2009
Page 2

course, especially if her ultimate goal was to change to the Medical Assisting program. The course requirements for the Medical Assisting program are clearly listed in the university's undergraduate catalog. She could also have withdrawn from the accounting course during drop/add week and selected an alternate course without repercussion. She did neither. Redacted later asked to drop the course several weeks into the academic term. However, she elected to continue in the course after learning that she would have lost all financial aid funding for both courses in which she was then enrolled and would have been required to pay her educational expenses out of pocket.

Redacted called me several weeks ago from her cell phone in her automobile. The connection was so poor that we were unable to have a conversation. I had to ask several time just to determine who was calling. Redacted said she would call back when she reached her destination. I did not know her purpose for calling and she did not call again. She has not discussed her situation with me. To the best of my knowledge, she has not discussed the matter with anyone else on campus, or leave any messages regarding her concerns.

It is commonplace for students to take courses at a school and then choose to leave before completing a degree. When students make that decision, they are taking a risk as to whether all credits will transfer into other degree programs elsewhere. However, that does not absolve them from paying for the courses taken at that particular institution. Generally, student loan repayments begin six months after leaving school. That is Redacted situation at this time.

Redacted paid a total of $5,557.29 for tuition, fees, books, and instructional materials. She received considerably more financial aid than that, and received all excess monies in the form of refunds. A portion of her financial aid package was also in the form of grants that she does not have to repay.

National American University strives to provide quality education to all students in a caring and supportive learning environment. If Redacted contacts me, I will work with her to find a mutually agreeable resolution to her issue regarding the accounting course.

Please contact me if you have any questions or require additional information. Thank you for your consideration.

Sincerely,

Redacted by HELP Committee

Associate Campus Director
National American University
Wichita Campus
Redacted by HELP Committee @national.edu

National American University

Admissions Code of Conduct

National American University recognizes the diverse and important role of admissions personnel in contributing to academic achievement and promoting the ideals of higher education. Their willingness to respond to students' needs and the integrity reflected in every aspect of their duties help create an environment wherein academic study may flourish. The admissions professional serves the university community by presenting an accurate and current overview of National American University to prospective students and works to enroll a student population which is most likely to benefit from the academic programs offered by the university. The university's admissions employees acknowledge the responsibilities of their profession and agree to execute their responsibilities in accordance with National American University's Admissions Code of Conduct and the American Association of Collegiate Registrars and Admissions Officers (AACRAO) Code of Ethics, including the following ethical principles:

- Admissions personnel shall conduct themselves with integrity, fairness, honesty, and respect for others;
- Admissions personnel shall avoid conflicts between personal interests and professional responsibilities, and shall resolve perceived conflicts through full disclosure and independent review; and
- Admissions personnel shall dispense complete, accurate, understandable, and truthful information and advice at all times.

Based on these ethical principles, the university's admissions personnel shall adhere to the following standards of professional conduct:

- Serve and advance higher education by safeguarding the academic integrity of National American University;
- Protect the legitimate privacy interests of all individuals and maintain appropriate confidentiality of university and student education records;
- Advance university interests through the competent practice of the admissions profession;
- Act as stewards and objective enforcers of university policies and practices;
- Promote university policies and practices that conform with this statement, especially when existing policies or practices are in conflict with it;
- Promote broad and equal access to higher education for students meeting the university's admissions standards;
- Adhere to principles of nondiscrimination and equality within the framework of the university's mission and purposes, as well as prevailing state and federal law;
- Assist students to develop their talents and interests and become responsible citizens;

Source: *Adapted from* AACRAO, Statement of Professional Ethics and Practice (2010)

National American University Holdings, Inc.
Document 24, Page 1

- Provide to prospective students and their families with accurate interpretations of university admissions criteria, transfer credit policies, costs, and educational offerings;
- Recruit distinct student populations (international students, students with learning disabilities, etc.) only when appropriate university resources and commitment to serve those populations are in place;
- Avoid practices in the recruitment and enrollment of international students that would not be ethical in the recruitment or enrollment of domestic students;
- Ensure that information management systems protect and maintain the integrity, confidentiality, and security of university and student records;
- Provide accurate interpretations of university records;
- Exercise sound management principles, using university resources effectively and efficiently;
- Remain knowledgeable of current principles and practices of the admissions profession;
- Contribute to the continuing advancement of the admissions profession;
- Encourage the professional development of individuals at all levels of academic and enrollment services;
- Ensure that contractors and other third-parties involved in the delivery of academic and enrollment services adhere to the principles articulated in this code of conduct;
- Adhere to the principles articulated in this code of conduct.

Any doubts as to whether a course of conduct is legally proper should be resolved by referring the matter to the appropriate admission supervisor and/or office of general counsel for guidance.

I understand and will comply with National American University's Admissions Code of Conduct.

________________________ ________________________

Employee Name (Please Print) Employee Signature

____

Date

Source: *Adapted from* AACRAO, Statement of Professional Ethics and Practice (2010)

NATIONAL AMERICAN UNIVERSITY

MEMORANDUM

RECEIVED
JAN 14 2009
NAU
HUMAN RESOURCES

entered
1-14-09
[initials]

DATE: January 14, 2009
TO: **Redacted**
Redacted by HELP Committee
FROM:
CC: Dr. Bob Paxton, Redacted by HELP Committee
RE: Performance Improvement Plan

At the close of the Winter quarter, you had 9 students start classes which is significantly below your targeted goal of 20 starts. You are being placed on a written performance improvement plan. For the next quarter, beginning January 14th, 2009 and ending March 23rd, 2009 your work will be closely monitored. Improvements must occur immediately and must be maintained.

As your supervisor, I will work closely with you to help you achieve the following targets which would satisfy a successful completion of our plan. National American University values you as an employee, and it is the intent of our admissions management team to make you fully aware of this situation and to assist you in improving your work performance. However, it is important that you realize the responsibility to improve is yours alone.

The following is expected and will help you meet your Spring goals. You must achieve a(n):

- Minimum average 20 interviews per week (5 interviews each day)
  - Picking up call center transfers
  - Working the new lead report
  - Making an average of 80 dials per day
  - Staying on task during shift (example: ceasing the use of internet for personal use, and not disturbing others in distance learning during working hours)
- Minimum average of 3 appointments to enroll/applications each week
  - Maintaining the expectation of 20 interviews each week
  - Will be provided a goal tracking sheet to keep you on target
  - Have a positive attitude at all times
  - Ask all interviewed and enrolled students for a referral.
- Minimum show rate of 60%
  - Setting the expectation to your enrolled student to have all admissions items complete within 5 business days of enrolling
  - We will meet weekly to go over all of your enrolled students statuses
- Improvement in your sales skills with all prospects in the following critical areas: uncovering a primary interest, the direct buying motive, creating an emotional connection and a sense of urgency
  - Listen to a call together once a month

I, as your supervisor, will provide:
1. Weekly meetings
2. Any additional training and support needed

It is important to note that this document should not be construed as a contract of employment or confer any additional rights other than that of an at-will employee. Unsatisfactory performance after/during the improvement plan may result in additional disciplinary actions or dismissal from the university.

As always, the Open Door Policy is available for you to discuss any concerns. Your signature acknowledges that this plan has been reviewed with you. It does not indicate agreement or disagreement with this plan.

4483

Redacted

Redacted by HELP Committee

Date 1-14-09

Supervisor Signature

Date 1-14-09

NATIONAL AMERICAN UNIVERSITY

RECEIVED
JUN 25 2009
NAU
HUMAN RESOURCES

entered 6-29-09

MEMORANDUM

DATE: June 25, 2009

TO: Redacted

FROM: Redacted by HELP Committee

CC: Redacted by HELP Committee, AC's personnel file

RE: Performance Improvement Plan

As of today, you had 6 students start summer classes, and you have begun to demonstrate performance which is significantly below target levels. You are being placed on a written performance improvement plan. For the next 30 days, beginning June 25, 2009 and ending July 30, 2009 (extended one week due to preapproved vacation during this time period), your work will be closely monitored. Improvements must occur immediately and must be maintained.

As your supervisor, I will work closely with you to help you achieve the following targets which would satisfy a successful completion of our plan. National American University values you as an employee, and it is the intent of our admissions management team to make you fully aware of this situation and to assist you in improving your work performance. However, it is important that you realize the responsibility to improve is yours alone.

The following is expected and will help you meet your fall goals. You must achieve a(n):

- Your dial sheets and interview sheets will be turned in to me daily.
- Minimum average of 2 applications each week
  - Improvement in your sales skills with all prospects prompting/directing to application on every call
  - Set aside ½ hr each day to listen to a peer call.
  - Start a Sales journal today logging each day ideas and new methods
  - Set aside one hour/day to generate referral prospects.
  - Set aside 3 10 minute breaks daily to research sale information
  - Provide Sales presentation to team
  - Minimum average 20 interviews per week (5 interviews each day). .
  - Picking up call center transfers
  - Working the new lead report
  - Making an average of 80 dials per day
  - Staying on task during shift (example: utilizing break time to manage personal needs; stay focused on the phone calls)

I, as your supervisor, will provide:

1. Weekly meetings
2. Any additional training needed
3. Any other support needed

It is important to note that this document should not be construed as a contract of employment or confer any additional rights other than that of an at-will employee. Unsatisfactory performance after/during the improvement plan may result in additional disciplinary actions or dismissal from the university.

As always, the Open Door Policy is available for you to discuss any concerns. Your signature acknowledges that this plan has been reviewed with you. It does not indicate agreement or disagreement with this plan.

Redacted
Employee Signature — Date: 6-25-09

Redacted by HELP Committee
Supervisor Signature — Date: 6-25-09

NATIONAL AMERICAN UNIVERSITY

MEMORANDUM

DATE: June 23, 2009

TO: Redacted
Redacted by HELP Committee

FROM:
Redacted by HELP Committee

CC:

RE: Performance Improvement Plan

RECEIVED
JUN 25 2009
NAU
HUMAN RESOURCES

entered
6-29-09

At of today, you have 6 students starting for the Summer quarter which is significantly below your targeted goal of 20 starts. You are being placed on a written performance improvement plan. For the next month, beginning June 23, 2009 and ending July 21, 2009 your work will be closely monitored. Improvements must occur immediately and must be maintained.

As your supervisor, I will work closely with you to help you achieve the following targets which would satisfy a successful completion of our plan. National American University values you as an employee, and it is the intent of our admissions management team to make you fully aware of this situation and to assist you in improving your work performance. However, it is important that you realize the responsibility to improve is yours alone.

The following is expected and will help you meet your Fall goals. You must achieve a(n):

- Your dial sheets and interview sheets will be turned in to me daily.
- Minimum average of 2 applications each week
    - Have a positive attitude at all times
    - Set aside one hour/day to generate referral prospects.
    - Minimum average 20 interviews per week (5 interviews each day). .
    - Picking up call center transfers
    - Working the new lead report
    - Making an average of 80 dials per day
    - Staying on task during shift (example: utilizing break time to manage personal needs)
    - Improvement in your sales skills with all prospects in the following critical areas: uncovering a primary interest, the direct buying motive, creating an emotional connection and a sense of urgency and prompting/directing to application on every call

I, as your supervisor, will provide:
1. Weekly meetings
2. Any additional training and support requested

It is important to note that this document should not be construed as a contract of employment or confer any additional rights other than that of an at-will employee. Unsatisfactory performance after/during the improvement plan may result in additional disciplinary actions or dismissal from the university.

As always, the Open Door Policy is available for you to discuss any concerns. Your signature acknowledges that this plan has been reviewed with you. It does not indicate agreement or disagreement with this plan.

Redacted ______________ 6-23-09
Employee Signature Date

Redacted by HELP Committee
______________ 6-23-09
Supervisor Signature Date

Confidential - For Purposes of Senate Investigation NAU0025534

National American University Holdings, Inc.
Document 27, Page 1

From: Redacted by HELP Committee@national.edu>
To: Redacted by HELP Committee@national.edu>
CC: Redacted by HELP Committee@national.edu>
Subject: WI FA Refund approvals
Sent: Mon 8 Dec 2008 19:22:49

Redacted by I and I have discussed this and I appreciate your concerns. I think the way to stop a student from coming, attending and leaving without paying is to be sure they are complete before they start. Those who come, get their money and do not continue are not the ones who are creating the bad debt. As Lynn indicated, the cash disbursements are not mailed until we have attendance in 6 credits after the loans are paid. If they drop after that, we perform the Return to Tile IV and normally they may owe $75.

The bigger concern are those who do not complete the paperwork process or those who do not stay in school long enough to have the aid pay and be validated by attendance after the payment. If you want to talk further, give me a call.

From: Redacted by HELP Committee

Sent: Sunday, December 07, 2008 4:24 PM

To: Redacted by HELP Committee

Subject: RE: FA Refund approvals

Redacted by I :

Not what I wanted of course, but it is what I expected. Drat!!! I have a student who made me so angry on Friday I was literally ready to throw in the towel. He came in without an appointment --- after I'd told him one was required. Then I heard him say to someone on the phone that he was enrolling in school to get some money. I just about blew my top! Hopefully we're beginning to weed out this type of student, but our bad debt is so high I'm looking for ways to prevent it up front! He's sure to go to collections.

Thanks for your expertise.

Redacted by I

From: Redacted by HELP Committee

Sent: Friday, December 05, 2008 4:52 PM

To: Redacted by HELP Committee

Subject: RE: FA Refund approvals

Importance: High

Hello Redacted by ...just returned from taking Redacted by HE to the airport. We got stuck in traffic due to an accident ahead of us where a trailer of round hay bails had over turned in the middle of the road. We had left in plenty of time prior to the flight departure so there were no problems keeping the schedule.

I have visited with Redacted by I about your request below, and I'm advised that the federal regulations require that we refund any credit amounts on the account to either the student or the parent, if the student has a Parent Plus Loan, at the time the credit is created. We do have to wait to mail the disbursements to the student until after they have attended at least 6 credit hours of class on or after the credit was created. We are required, then, to turn the money over, respectively to the student or the parent. I understand the dilemma, and sometimes feel like students do only enroll to get what they think is "free" money, but ultimately they will have to repay the loans...later or sooner, as the case may be.

I know this isn't the answer you were hoping for, but we do have to follow the federal regulations to remain eligible to participate in the Title IV funding programs.

Have a SWELL afternoon...

Redacted by I

From: Redacted by HELP Committee

Sent: Friday, December 05, 2008 3:03 PM

To: Redacted by HELP Committee

Subject: FA Refund approvals

Redacted by I

There are several Wichita students I want to watch very carefully regarding attendance prior to issuing any refunds. My concern is that they're just here to get money & what usually happens is once they receive their FA refund they stop attending classes. Is it possible to hold refunds until 2 weeks prior to the end of the term to ensure we don't get left holding the bag? Our bad debt expense went up $14,000 from June/July to Sept/Oct! Much of it was for these kinds of things.

Redacted by HELP Committee

Associate Director

National American University

7309 E. 21st Street N.

Wichita, KS 67206

Redacted by HELP Committee

Redacted by HEI @national.edu

"The biggest adventure you can ever take is to live the life of your dreams."
Oprah Winfrey

Education can take you there!

Rasmussen Colleges, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Rasmussen	Document 1	RAS00001287	14
Rasmussen	Document 2	RAS00003172	6
Rasmussen	Document 3	RAS00003249	3
Rasmussen	Document 4	RAS00003267	3
Rasmussen	Document 5	RAS00003280	5
Rasmussen	Document 6	RAS00003309	5
Rasmussen	Document 7	RAS00003344	1
Rasmussen	Document 8	RAS00003443	5
Rasmussen	Document 9	RAS00004217	10
Rasmussen	Document 10	RAS00004301	6
Rasmussen	Document 11	RAS00004360	11
Rasmussen	Document 12	RAS00004438	5
Rasmussen	Document 13	RAS00006445	11
Rasmussen	Document 14	RAS00007757	11
Rasmussen	Document 15	RAS00008219	1
Rasmussen	Document 16	RAS00010514	2
Rasmussen	Document 17	RAS00010941	2
Rasmussen	Document 18	RAS00011144	1
Rasmussen	Document 19	RAS00011756	4
Rasmussen	Document 20	RAS00016400	16
Rasmussen	Document 21	RAS00021237	2
Rasmussen	Document 22	RAS00021447	9
Rasmussen	Document 23	RAS00024382	3
Rasmussen	Document 24	RAS00038658	9
Rasmussen	Document 25	RAS00046545	1

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

CEO Report

Michael Locke

Not a Problem of Lead Flow but a Changing Student Buying Dynamic

Old World	The Current and Future
Limited competition	Significant competition
Position against community college based on convenience	Position against another for-profit college based on quality and programs
TV and direct mail leads	Internet leads
Recruitment process centered off face-to-face meeting	Significant amount of phone based work
Deciding whether to go to school	Shopping schools against each other
25-44 year old women	High school, men and 25-44 year old women

Rasmussen Colleges, Inc.
Document 1, Page 3

Historical Admission Representative Model

- "Wholesome and Trustworthy" customer service profile
- Limited experience / early 20s
- Modest compensation
  - $30,000 - $35,000
  - Once a year raise
- Enormous ROI
  - Ramp in one quarter
  - Payback in quarter two
  - Bring in 100 starts a year @ $10,000 a year in tuition
- Sold institution and only needed shallow programmatic knowledge

Rasmussen Colleges, Inc.
Document 1, Page 4

This Rep Profile Doesn't Work in Changing Market So Lots of Turnover

Calendar Quarter	Lost "Reps"	Avg # "Reps"	Annualized Turnover
Q2	5	72	28%
Q3	11	80	55%
Q4	11	77	57%
Q1-2006	10	80	50%
Total	**37**	77	48%

"Reps" includes all recruiting personnel including managers

Rasmussen Colleges, Inc.
Document 1, Page 5

The New Target Profile

- Primary breadwinner so needs the job to pay bills
- Wants a career at Rasmussen
- Over 26-27 years old
- Over $35,000
- 3-5 years of sales experience preferably with intangibles
- Competitive
- Hungry
- Mature
- Sensitive to market dynamics and competition
- More men, older women, minorities

Rasmussen Colleges, Inc.
Document 1, Page 6

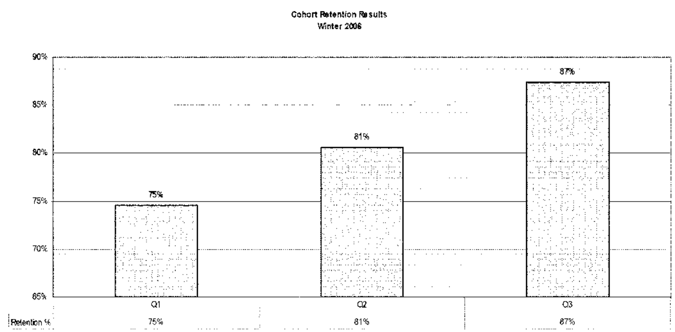
Career College Business Update

Kristi Waite

Career College Highlights

- Continued shift to online
- Online shift pulls down retention and credit loads leading to flat revenue per pupil
- Accounting weak, Business and Allied Health strong and Technology in need of re-start
- Good progress with moving to one college
- Need improvement in execution at campuses in areas such as financial aid

Retention by Quarter Student was in (New student = Q1)



Opportunities

- Merging into one institution
- New campus locations
- The launch of the Rockford, Illinois campus
- The move of Minnetonka to Eden Prairie
- The Baccalaureate launches for Minnesota and North Dakota
- Expanded admission and marketing
- The changes to the 50% rule
- Online retention improvements

Risks

- Operating metrics
  - Retention
    - Ensuring that a summer exodus does not occur
  - Credit loads
  - Placement
- Financial aid compliance
- Accounts receivable and bad debt expense
- Maintaining a qualified and well-trained human resource
- Not just planning, but executing on plans
- Ensuring academic quality
- Making wise spending choices as we move into summer
- Managing work loads at the administrative level

Rasmussen Online Update

Strategy Behind Go-To-Market Approach

- Give students the delivery model they desire (fully online, blended, on ground)
  - Campus reps can sell all modalities so no channel conflict
  - Student chooses whether to go to campus to purchase or purchase over the phone (campus and online reps pass leads back and forth and both get credit)
  - Phoenix used to prohibit campus reps from selling online and now undertaking massive effort to integrate two divisions
- Use lower cost reps to handle students in local area where we have strong brand around campuses and deploy more expensive online reps outside the region where we are known

Rasmussen Online Challenges

- Great success with online in local market through campuses (30% of the spring start) but more difficult in national market
- Expensive student acquisition: $1,655 in marketing costs per student for Spring Quarter
  - Cost per Lead – $38 (campuses average $103)
  - Conversion Rate – 2.3% (campuses average 14-15%)
  - Marketing Cost Per Start – $1,655 (campuses average $738)
- Dependency on third party web directories for leads
- Lack of good value proposition with differentiation (covered by JML)
- "Generic" program offering

Result of these challenges is that we are now at 186 students in our 5th quarter (first start of 28 last spring)

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

2010 Pricing

April 9, 2009

Rasmussen - Proprietary & Confidential

Rasmussen Colleges, Inc.
Document 2, Page 2

[redacted]

Pricing Structure

- All campuses moved to per credit pricing structure, except MN which was already on credit structure
- Students in IL, WI, FL, and ND with start dates prior to 10/06/2008 had option to switch to per credit pricing or remain on per course structure
- New starts will follow North Dakota model where price increases occur every January

Price Increases

- Created two tuition prices – IL, WI, FL, and ND are all on same rate; MN on different rate

RASMUSSEN

Rasmussen Colleges, Inc.
Document 2, Page 3

- In FL, IL, WI, and ND continuing students on per course pricing model had 8% tuition increase
- MN saw 7% tuition increase

- New students on the per credit pricing structure saw increases:
  - FL had 13% average increase in program price
  - IL-WI had 8% average increase in program price
  - MN had 7% average increase in program price
  - ND had 23% average increase in program price

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Rasmussen Colleges, Inc.
Document 2, Page 4

[redacted]

Redacted by HELP Committee

[redacted]

- ALL students will move to per credit pricing structure
- Price increase ~4% for each region
- CC will move to flat $295 to offset new exams; ~5% increase
- Continue to offer $300 scholarship for 9-12 credits, $500 for 12+ credits

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Rasmussen Colleges, Inc.
Document 2, Page 5

[redacted]

- North Dakota: current budget bill will force tuition increases of 3%-7% each year of the 2009-2011 biennium; if budget bill is altered to state university system's wishes, tuition would be frozen at community colleges and maximum 4% tuition increase at four year institutions
- Florida: 8% tuition increase; there is current legislation that is gaining traction which will allow all state institutions to request their own annual tuition increases of up to 15%
- Illinois: ~5%
- Minnesota: 4%-5%; governor wants 10% increase
- Wisconsin: 3%-5% over next three years; families with incomes less than $60,000 are shielded from hike due to $38MM boost in state funding for financial aid

- "Nationwide, most public colleges are expected to raise tuition between 4% and 9%" – American Association of State Colleges and Universities

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Rasmussen Colleges, Inc.
Document 2, Page 6

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

Redacted by HELP Committee

Lead Sales Agreement

This Sales Agreement (hereinafter, "Agreement") between Redacted by HELP Committee, a California corporation dba Redacted by HELP Committee and its affiliated websites (collectively hereinafter, "Company"), and the person and/or company (hereinafter, "Buyer") named on the Company Insertion Order (hereinafter, "IO") is effective as of the date Company receives Buyer's IO by fax or mail which indicates that Buyer has read and agrees to be bound by this Agreement.

Recitals

WHEREAS, Company , Inc. is a California corporation doing business as RevenueLoop.com and sells information about customers interested in products and services (hereinafter, "Leads");

WHEREAS, Buyer is a Delaware corporation and the entity identified on Company's IO and desires to purchase Leads generated by Company;

THEREFORE, Company and Buyer agree to the following terms and conditions of this Agreement:

1. Supply of Leads
Company agrees to supply Buyer with the type of Leads indicated by Buyer in the IO. Company will supply Leads requested by Buyer on a daily basis by directly posting the Leads to Buyer according to Buyer's posting instructions or by email as they become available. All Leads are subject to availability.

Buyer understands and agrees that the data supplied by Company is from persons who have indicated an interest in Buyer while visiting Company or affiliated company's website and that Company may continue to market its products and services to such person until such person unsubscribes or otherwise indicates a desire to no longer receive communication from Company or its affiliates. Buyer further acknowledges that the persons who have elected to sign-up with Buyer may have also elected to sign-up with other buyers of Company. Therefore, Buyer acknowledges that Company and its affiliated websites retain all rights to market and communicate to such persons and in no way constitutes a violation of this Agreement.

2. Servicing Leads Buyer shall contact the party identified in the Lead by telephone and/or email. Buyer shall promptly provide the quote as requested by such party or request any or all additional information as needed to prepare the quote that shall be provided promptly. Buyer shall use reasonableness and prudence in dealing with the Lead parties, including but not limited to protecting the parties' financial and health condition information, personal safety, and privacy.

3. Lead Replacement Policy
In the event that the party identified in any Lead denies submitting a request for quotation, or if Buyer determines that the contact information contained in the Lead is incorrect, Buyer shall return Lead to Company within thirty (30) days, in writing by notifying Company of the unusable information contained in the Lead. Company shall, within a reasonable time, confirm whether or not the Lead Information is incorrect as claimed by Buyer. If, within its reasonable discretion, Company confirms that Buyer's claim is true, Buyer shall be entitled to a Lead credit equal in value to the returned Lead. Leads must be returned to Company within thirty (30) days after receipt by Buyer. Under no circumstances will credit be given inaccurate information or because the Lead did not result in a sale for Buyer.

Redacted by HELP Committee [redacted]

Rasmussen College, Inc.
Addendum A

Basic business terms of proposed agreement:

1. General

a. Agreement will include Rasmussen College Inc., a Delaware corporation, and all subsidiaries and affiliates.
b. Provision to add additional campuses, subsidiaries, affiliates and/or business lines as needed during the term of the agreement

2. Applicability.
The agreement will be applicable to the following schools; however, Vendor acknowledges that future subsidiaries, affiliates, campuses or business lines of Rasmussen can be added (see above).

Redacted by HELP Committee

[redacted]

3. Monthly Cap:
See Insertion Order

Cost-per-Lead:
See Insertion Order

4. Definition of a Lead
"Lead" or "Leads" shall be defined as an individual or individuals for whom the Vendor has provided to Rasmussen College valid information in the following fields:

a. First Name
b. Last Name
c. Complete Mailing Address
d. Home Phone (At least 1 valid contact number)
e. Work Phone
f. Email Address
g. Highest degree of education achieved or
Year achieved the highest degree of education (2007 or greater)

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

Terms Addendum
To
Agreement between Redacted by HELP Committee
And
Redacted by HELP Committee

The following terms and conditions shall be incorporated into, and shall take precedence over, the terms and conditions of that certain Agreement between Redacted by HELP Committee ("Advertiser") and Redacted by HELP Committee ("Company"), dated May 1, 2004, to which this Terms Addendum is attached. In the event of any conflict between the terms and conditions of the Agreement and this Terms Addendum, the Terms Addendum shall prevail. Furthermore, this Terms Addendum shall be controlling over the terms and conditions of any invoice, purchase order, or other document prepared by the Company.

1. Definitions

"Lead" or "Leads" shall be defined as an individual or individuals for whom the Company has provided to Advertiser valid information in the following fields:

a. First Name
b. Last Name
c. Complete Mailing Address
d Home Phone
e. Work Phone
f. Cell Phone (optional)
g. Email Address
h. Highest degree of education achieved
i. Year achieved the highest degree of education

Leads will be provided to Advertiser with respect to any program being offered by Advertiser, any subsidiary of Advertiser, or any of Advertiser's partner institutions, as identified by Advertiser to the Company.

Redacted by HELP Committee
[redacted]

Scope of Services

Services

[redacted] agrees to provide lead generation Services for CLIENT. While performing the Services, the definition of qualified lead ("Qualified Lead"), detailing the criteria required in order to qualify for payment from CLIENT is outlined below. CLIENT shall not be charged for duplicate leads or bad leads. The following steps will be taken to ensure the quality of leads:

- Leads with incomplete information (i.e. any blank fields) will be considered a bad lead and purged.
- Leads with obviously false information will be considered a bad lead and purged.
- Qualified Lead Criteria for each school to be supplied by client.

Qualified Leads will be delivered in real time to CLIENT as they are submitted by the requestor, or parsed at the client's request. Leads will be sent to CLIENT in an electronic format.

[redacted] agrees to deliver leads for the following schools:

[redacted]
Rasmussen College
[redacted]

Affiliate Crew also agrees to the following lead caps:

[redacted]	100 leads per month
Rasmussen College	100 leads per month
[redacted]	100 leads per month
	100 leads per month
	100 leads per month
	100 leads per month
[redacted] MBA program	100 leads per month
line Bachelors in Business	100 leads per month
online MBA program	100 leads per month

Fees

AffiliateCrew shall be compensated:

Ground schools: $18.00 per Qualified Lead.
Online Schools: $15.00 per Qualified Lead.

 RAS00003272

INSERTION ORDER

Redacted by HELP Committee

ACCOUNT EXECUTIVE	Redacted by HELP Committee [redacted]		
Date	03/16/09	Order Number	Redacted by HELP Committee [redacted]
School Name	Rasmussen College	Contact Name	
Agency	Rasmussen College Inc.	Phone	
Address	745 McClintock DR., Suite 105	Fax	
City/State/Zip	Burr Ridge, IL 60527	Email	

BILLING INFORMATION (invoices will be sent to the following address)			
Company Name	Rasmussen College Inc.	City/State/Zip	Redacted by HELP Committee [redacted]
Attention	Redacted by HELP Committee [redacted]	Phone/Fax	
Address		Email	

CAMPAIGN DETAILS	Description	Notes
Campaign Number	4	- 3.5% adjustment per invoice for leads delivered by All Star - Price remains fixed until 3/31/10, unless price adjustment mutually agreed upon by Agency and All Star
Campaign Name	Rasmussen College	Fargo and Bismarck campuses
Term	April – December 2009	Either party may terminate this IO with 30 days written notice
Price/Billable Lead	$37	Leads will be filtered by mutually agreed upon zip code ranges provided by school.
Budget	50 leads	50 leads
Program(s) of Interest		
All Star Sites & Traffic Sources	AllAlliedHealthSchools.com, AllBusinessSchoools.com and AllCriminalJusticeSchools.com	

Fields & Filtering	Required	Optional	Filtering	Notes
First Name	X		N/A	
Last Name	X		N/A	
Address 1	X		N/A	
Address 2		X	N/A	
City	X		N/A	
State	X			
Postal Code	X			
Country	X			
Phone 1	X		N/A	
Phone 2		X	N/A	
Email	X		N/A	
Best Time to Contact		X	N/A	
Age or Birthday		X		
High School Graduation Date	X			
Education Level		X		
Expected Start Date		X		
Other Custom Fields		X		

DELIVERY REQUIREMENTS

NOTES/OTHER TERMS

ADVERTISING SERVICES AGREEMENT

This Insertion Order incorporates the Advertising Services Agreement dated December 1st, 2008 between the parties hereto.

AGREED AND ACCEPTED

Rasmussen College Inc.

Redacted by HELP Committee Title VP Marketing

Rasmussen Colleges, Inc.
Document 5, Page 1

INSERTION ORDER

Redacted by HELP Committee

ACCOUNT EXECUTIVE	Redacted by HELP Committee		
Date	03/16/09	Order Number	Redacted by HELP Committee
School Name	Rasmussen College	Contact Name	[redacted]
Agency	Rasmussen College Inc.	Phone	
Address	745 McClintock DR., Suite 105	Fax	
City/State/Zip	Burr Ridge, IL 60527	Email	

BILLING INFORMATION (invoices will be sent to the following address)			
Company Name	Rasmussen College Inc.	City/State/Zip	Burr Ridge, IL 60527
Attention	Redacted by HELP Committee	Phone/Fax	Redacted by HELP Committee
Address	745 McClintock DR., Suite 105	Email	[redacted]

CAMPAIGN DETAILS	Description	Notes
Campaign Number	5	- 3.5% adjustment per invoice for leads delivered by All Star - Price remains fixed until 3/31/10, unless price adjustment mutually agreed upon by Agency and All Star
Campaign Name	Rasmussen College	Aurora, Brooklyn Park, Eagan, Eden Prairie, Ft. Myers, Green Bay, Lake Elmo, Mankato, Moorhead, Rockford, St. Cloud
Term	April – December 2009	Either party may terminate this IO with 30 days written notice
Price/Billable Lead	$39	Leads will be filtered by mutually agreed upon zip code ranges provided by school.
Budget	275 leads	275 leads
Program(s) of Interest		
All Star Sites & Traffic Sources		

Fields & Filtering	Required	Optional	Filtering	Notes
First Name	X		N/A	
Last Name	X		N/A	
Address 1	X		N/A	
Address 2		X	N/A	
City	X		N/A	
State	X			
Postal Code	X			
Country		X		
Phone 1	X		N/A	
Phone 2		X	N/A	
Email	X		N/A	
Best Time to Contact		X	N/A	
Age or Birthday		X		
High School Graduation Date	X			
Education Level		X		
Expected Start Date		X		
Other Custom Fields		X		

DELIVERY REQUIREMENTS

NOTES/OTHER TERMS

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AGREED AND ACCEPTED

Rasmussen College Inc

Redacted by HELP Committee Title VP Marketing

Rasmussen Colleges, Inc.
Document 5, Page 2

INSERTION ORDER

Redacted by HELP Committee

ACCOUNT EXECUTIVE	Redacted by HELP Committee		
Date	03/16/09	Order Number	Redacted by HELP Committee [redacted]
School Name	Rasmussen College	Contact Name	
Agency	Rasmussen College Inc.	Phone	
Address	745 McClintock DR., Suite 105	Fax	
City/State/Zip	Burr Ridge, IL 60527	Email	

BILLING INFORMATION (invoices will be sent to the following address)			
Company Name	Rasmussen College Inc.	City/State/Zip	Burr Ridge, IL 60527
Attention	Redacted by HELP Committee	Phone/Fax	Redacted by HELP Committee [redacted]
Address	745 McClintock DR., Suite 105	Email	

CAMPAIGN DETAILS	Description	Notes
Campaign Number	7	- 3.5% adjustment per invoice for leads delivered by All Star - Price remains fixed until 3/31/10, unless price adjustment mutually agreed upon by Agency and All Star
Campaign Name	Rasmussen College	Ocala campus
Term	April – December 2009	Either party may terminate this IO with 30 days written notice
Price/Billable Lead	$46	Leads will be filtered by mutually agreed upon zip code ranges provided by school.
Budget	50 leads	50 leads
Program(s) of interest		
All Star Sites & Traffic Sources		

Fields & Filtering	Required	Optional	Filtering	Notes
First Name	X		N/A	
Last Name	X		N/A	
Address 1	X		N/A	
Address 2		X	N/A	
City	X		N/A	
State	X			
Postal Code	X			
Country		X		
Phone 1	X		N/A	
Phone 2		X	N/A	
Email	X		N/A	
Best Time to Contact		X	N/A	
Age or Birthday		X		
High School Graduation Date	X			
Education Level		X		
Expected Start Date		X		
Other Custom Fields		X		

DELIVERY REQUIREMENTS

NOTES/OTHER TERMS

ADVERTISING SERVICES AGREEMENT

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AGREED AND ACCEPTED

Rasmussen College Inc

Redacted by HELP Committee Title VP Marketing

Senate Rule XXIX - Confidential Committee Information RAS00003282

Rasmussen Colleges, Inc.
Document 5, Page 3

INSERTION ORDER

Redacted by HELP Committee

ACCOUNT EXECUTIVE	Redacted by HELP Committee		
Date	03/16/09	Order Number	
School Name	Rasmussen College	Contact Name	Jill Dahler
Agency	Rasmussen College Inc.	Phone	Redacted by HELP Committee
Address	745 McClintock DR., Suite 105	Fax	[redacted]
City/State/Zip	Burr Ridge, IL 60527	Email	[redacted]

BILLING INFORMATION (invoices will be sent to the following address)			
Company Name	Rasmussen College Inc.	City/State/Zip	Burr Ridge, IL 60527
Attention	[redacted]	Phone/Fax	Redacted by HELP Committee
Address	745 McClintock DR., Suite 105	Email	[redacted]

CAMPAIGN DETAILS	Description	Notes
Campaign Number	15	- 3.5% adjustment per invoice for leads delivered by All Star - Price remains fixed until 3/31/10, unless price adjustment mutually agreed upon by Agency and All Star
Campaign Name	Rasmussen College	Pasco Campus
Term	April – December 2009	Either party may terminate this IO with 30 days written notice
Price/Billable Lead	$46	Leads will be filtered by mutually agreed upon zip code ranges provided by school.
Budget	25 leads	25 leads per month
Program(s) of Interest		
All Star Sites & Traffic Sources		

Fields & Filtering	Required	Optional	Filtering	Notes
First Name	X		N/A	
Last Name	X		N/A	
Address 1	X		N/A	
Address 2		X	N/A	
City	X		N/A	
State	X			
Postal Code	X			
Country		X		
Phone 1	X		N/A	
Phone 2		X	N/A	
Email	X		N/A	
Best Time to Contact		X	N/A	
Age or Birthday		X		
High School Graduation Date	X			
Education Level		X		
Expected Start Date		X		
Other Custom Fields		X		

DELIVERY REQUIREMENTS

NOTES/OTHER TERMS

ADVERTISING SERVICES AGREEMENT

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AGREED AND ACCEPTED

Rasmussen College Inc.

Redacted by HELP Committee Title VP Marketing

INSERTION ORDER

Redacted by HELP Committee

ACCOUNT EXECUTIVE	Redacted by HELP Committee		
Date	03/16/09	Order Number	
School Name	Rasmussen College - online	Contact Name	Redacted by HELP Committee [redacted]
Agency	Rasmussen College Inc.	Phone	
Address	745 McClintock DR., Suite 105	Fax	
City/State/Zip	Burr Ridge, IL 60527	Email	

BILLING INFORMATION (invoices will be sent to the following address)			
Company Name	Rasmussen College Inc.	City/State/Zip	Burr Ridge, IL 60527
Attention	Redacted by HELP Committee	Phone/Fax	Redacted by HELP Committee [redacted]
Address	745 McClintock DR., Suite 105	Email	

CAMPAIGN DETAILS	Description	Notes
Campaign Number	8	
Campaign Name	Rasmussen College-Online	- 3.5% adjustment per invoice for leads delivered by All Star - Price remains fixed until 3/31/10, unless price adjustment mutually agreed upon by Agency and All Star
Term	April – December 2009	Either party may terminate this IO with 30 days written notice
Price/Billable Lead	$46	Leads will be filtered by mutually agreed upon zip code ranges provided by school.
Budget	500 leads	500 leads
Program(s) of Interest		
All Star Sites & Traffic Sources	AllAlliedHealthSchools.com, AllComputerSchools.com, AllBusinessSchoools.com and AllOnlineSchools.com	

Fields & Filtering	Required	Optional	Filtering	Notes
First Name	X		N/A	
Last Name	X		N/A	
Address 1	X		N/A	
Address 2		X	N/A	
City	X		N/A	
State	X			
Postal Code	X			
Country		X		
Phone 1	X		N/A	
Phone 2		X	N/A	
Email	X		N/A	
Best Time to Contact		X	N/A	
Age or Birthday		X		
High School Graduation Date	X			
Education Level		X		
Expected Start Date		X		
Other Custom Fields		X		

DELIVERY REQUIREMENTS

NOTES/OTHER TERMS

ADVERTISING SERVICES AGREEMENT

This Insertion Order incorporates the Advertising Services Agreement dated December 1st, 2008 between the parties hereto.

AGREED AND ACCEPTED

Rasmussen College Inc.

Redacted by HELP Committee Title VP Marketing

Senate Rule XXIX - Confidential Committee Information RAS00003284

Rasmussen Colleges, Inc.
Document 5, Page 5

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

Redacted by Senate HELP committee

Lead Generation Insertion Order

US Network

	Date
Order No.	LG 968

Advertiser

Client ID	341	Contact Name	Redacted by HELP Committee
Client	Rasmussen College, Inc.	Contact Email	
Address	8550 Hudson Blvd North	Contact Phone	
City	Lake Elmo	Tech Contact	
State	MN	Name	
Zip Code	55042	Email	
Telephone	Redacted by HELP Committee	Phone	

Clash Media

Sales Person	Redacted by HELP Committee	Account manager	Redacted by HELP Committee
Email		Email	
Telephone		Telephone	

Campaign Details

OfferName	Rasmussen Online	Offer Type	Custom		
Price	$40.00	Exclusive	No		
CAP	100 leads per month				
Minimum Spend	0	Max Spend	0	AutoResponder	No
Offer Description					

Lead Delivery

Method	HTTP	Format	Other	Frequency	RealTime

DeliveryNotes

Net 45 Payment Terms, 20% scrub rate, Phone Verified Leads

Return Policy

See Terms in attached word document.

Redacted by Senate HELP committee

Redacted by Senate HELP committee

Lead Generation Insertion Order

US Network

	Date
Order No.	LG

Fields	Filter
Title	
First Name	
Last Name	
Address	
City	
State	
Zip Code	
Country	
Email Address	
Daytime Phone	
Evening Phone	

Rasmussen Colleges, Inc.
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Best Time to Call	
Highest Level of Education	
Desired Area of Study	
Degree of Interest	
When do you plan to begin	
Graduation Year	

Payment Detail TBD Credit Account Pre - Payment Credit Card Via Bank Transfer

Redacted by HELP Committee

Please fax signed form to Redacted by Senate HELP

Terms and Conditions: applicable to advertiser insertion order are attached with this Insertion Order

2. TERM AND TERMINATION: The Agreement shall commence on the Effective Date and continue unless and until terminated by either party in accordance with the terms herein. Notwithstanding any provisions in the Agreement to the contrary, either party reserves the right to terminate the Agreement at any time by giving the other party seventy-two (72) hours prior written notice of termination. Such termination shall be without fee or penalty, but Rasmussen College shall pay Clash for all Qualified Leads sent to Rasmussen College under the Agreement prior to the effective date of termination. Termination of any Insertion Order shall not terminate this Agreement but termination of this Agreement shall terminate all Insertion Orders. Either party shall be entitled to terminate this Agreement immediately by written notice in the event the other party breaches this Agreement or becomes insolvent or has an application or order made for the appointment of an administrator, administrative receiver or other comparable officer.

2.1 INSERTION ORDERS. From time to time, the parties may negotiate insertion orders ("Insertion Order" or "Insertion Orders") for Clash to market Rasmussen College's offer, as specified therein, and to collect and submit information from prospective students. Each Insertion Order will be governed by the terms of the Agreement whether or not the Agreement is referenced in the Insertion Order. Each Insertion Order shall specify for one or more advertising campaign(s): 1) The Monthly Cap and Cost-per-Lead; 2) the start and end dates of the campaign(s); 3) the billing information; and 4) such other information as agreed between the parties.

2.2 **Monthly Cap:**	**Cost-per-Lead:**
See Insertion Order	See Insertion Order

2.3 DEFINITION OF A QUALIFIED LEAD. "**Qualified Lead**" or "**Qualified Leads**" are defined as an individual or individuals for whom the Clash has provided to Rasmussen College accurate information in the following fields:

occurrences) to the Network in order that members of the Network may choose to place the Adverts on their own website(s) or choose to distribute those Adverts by other means; and (ii) use reasonable endeavours to use the Network in order to procure the details of Registrants (i.e. leads) for passing on to Advertiser; □(b) Co-Reg Network and Lead Generation Path Insertion Orders: use reasonable endeavours to procure Registrants' details (i.e. leads) from its affiliates and partners for the benefit of Advertiser.

4. ADVERTISER OBLIGATIONS

Advertiser will:□(a) where appropriate, supply Adverts to Clash, which shall include all necessary copy, graphics and other elements, free of third party rights and in a condition suitable for Clash to make them available to its Network; □(b) ensure that the Website(s) is/are constantly available (subject to scheduled maintenance or updating work and to unexpected occurrences) and will give Clash reasonable notice of any scheduled work which will adversely affect the Website(s);□(c) ensure that the Website(s) and all actions it takes pursuant to this Agreement comply entirely with all applicable laws and regulations (including without limitation those concerning intellectual property, advertising, marketing, e-commerce and electronic communication, data protection and the rights of the individual) and with all applicable internet service provider terms;□(d) make payments to Clash in accordance with Section 5 hereof and □(e) comply with all reasonable requirements of Clash relating to the inclusion of tracking mechanisms in Adverts or otherwise and not attempt to circumvent such tracking mechanisms in any way.

Redacted by HELP Committee

[redacted]

Redacted by HELP Committee Redacted by HELP Committee

Client Insertion Order

Redacted by HELP Committee

ADVERTISER	
School Name:	Rasmussen College
Authorized Buyer:	
Title:	
Street Address:	
Suite:	
City/State/Zip:	
Phone:	
Fax:	
E-mail:	
ALTERNATE BILLING/AGENCY	
Company Name:	Rasmussen College, Inc.
Authorized Buyer:	[redacted]
Title:	Qualifying Center Manager
Address:	7905 Golden Triangle Drive, Suite 130
City/State/Zip:	Eden Prairie, MN 55344
Phone:	[redacted]
Fax:	
e-mail:	

	Redacted by HELP Committee
Sales Contact:	
Title:	
Corporate Address:	
Suite:	
City/State/Zip:	
Phone:	
Fax:	
E-mail:	

Start Date:	1/1/2008		
Total Order amount	***Cost per Action***	***Campaign***	
Open Cap	$50.00	Redacted by HELP Committee - Campus	
700	$45.00	- Online	
0	$0.00	Redacted by HELP Committee Leads	

Special Instructions

This Insertion Order is subject to the terms and conditions of the advertiser agreement between Redacted by HELP Committee and advertiser. The invididual executing and/or confirming this Insertion Order on behalf of a party hereby certifies that he has all due authority to bind such party to this Insertion Order.

Advertiser (or Agent on behalf of Advertiser):

Redacted by HELP Committee

Authorized Signature	Date	Authorized Signature	Date
Name		Name	
Title		Title	

Experian Confidential

Version 1.1_EC 10/1/2007

Redacted by HELP Committee

Advertising Agreement

Order Date: 5/27/2010

Advertiser: Rasmussen, Inc.

Client (if Advertiser is an Agency): Rasmussen College

Advertising Agreement #: ED20100527RC

Name: Redacted by HELP Co

Client Primary Contact

Contact Name: Redacted by HELP Committee
Phone:
Fax:
Email:

Client Billing Contact

Contact Name: [redacted]

Agency Name: Rasmussen College, Inc.

Address 1: 7905 Golden Triangle Dr., Ste. 130

Address 2:

City, State, Zip: Eden Prairie, MN 55344

Country: US

Email: Redacted by HELP Committee

Client Technical Contact

Contact Name: Redacted by HELP Committee
Phone:
Email:

Lead Delivery Method: Email

Redacted by HELP Committee **Representative**

Contact Name: Redacted by HELP Committee
Phone:
Fax:
Email:

Client Billing Contact

Effective Date: 5/27/2010

Term: Month-to Month Advertiser may cancel with 30 days notice

Est. Launch Date: n/a

Per-Lead-Fee: Premier - $75

Total Lead Target: Premier – 1200

Remit Payments to: Redacted by HELP Committee

Payment Terms: Net 30

Client Deliverables (Detailed in Exhibit A)

Due Date:

Special:

If Lead delivery is email, designate email address: Redacted by HELP Committee

Redacted by HELP Committee desires to provide Advertiser with contact information from prospective students interasted in Advertiser's programs according to the terms and conditions herein. Advertiser desires to pay Redacted by HELP Committee LLC for delivery of such contact information according to the terms and conditions herein Lead qualification terms and conditions are stated in Sections 2, 3 & 4 of agreement including and notwithstanding that lead count delivery and back-up support provided by Redacted by HELP Committee will be considered final unless substantiated documentations of leads in question are provided by Advertiser to Redacted by HELP Committee within 24 hours for review. Therefore, Redacted by HELP Committee and Advertiser entor into this Advertising Agreement (comprised of this page and the attached standard terms and conditions, and Exhibit A, collectively, this "Agreement") as of the date both parties sign below.

Special Conditions:

Redacted by HELP Committee [redacted]

Sr. Client Acct. Mgr. — Title

6/9/10 — Date

RASMUSSEN, INC.

Name: Susan D Falotico — EVP/CFO — Title — 6/4/2010 — Date

The following Redacted by HELP Committee **standard terms and conditions (the "Standard Terms and Conditions") are incorporated into the attached Advertising Agreement as though they appeared in said Agreement:**

1. **Terms of Payment.** Redacted by HELP Committee (the "Company") will invoice Advertiser monthly via email for services provided. Advertiser agrees to pay Company in US dollars ($) within 30 days of Invoice Date. Invoice Date will be determined by Company, and will be no earlier than the last day of the month during which services were provided and no later than the 5th day of the following month. Reconciliation of final billable numbers must be substantiated and provided to Company by the 5th business day following the end of the billable month. Invoices will be delivered to Advertiser on or before the 15th day following the billable period. Invoiced amounts will be considered final. Advertisers who pay via ACH, wire, or other electronic means agree to reimburse Company for any fees that may be incurred as a result of such payment method. Late payments bear interest at the rate of 1.5% per month, or if less, the highest rate permitted under law, after 30 days have passed from the invoice date. Company may suspend Advertisers listings on Company's web properties if payment is not received within 7 days following late payment notification by Company. If Advertiser is an agency, both agency and agency's client shall be jointly and severally liable for payment under this Agreement. Additionally, Company is entitled to recover any reasonable sums expended in connection with enforcement of this Agreement including but not limited to the collection of amounts not paid when due, including all collection agency fees and attorneys' fees

2. **Lead Qualification.** (A) When a prospective student is interested in information or enrolling with Advertiser (a "Lead"), Company will collect student contact information for the fields listed on Exhibit A hereto on behalf of Advertiser. Student information requests will be delivered to Advertiser in the form of an instant post to Advertiser's database, a CSV file to an email account designated Advertiser or by other agreed-upon method. (B) Advertiser may review Company's lead collection form, including the validation used by Company to prevent invalid or incomplete data from being submitted. Once approved by Advertiser, the data list by the form shall be considered valid and complete. Subsequent changes to lead collection form and/or lead validation (i) must be requested, in writing, by Advertiser at least 14 days prior to the effective date of the change, (ii) are subject to approval by Company and (iii) may impact Per-Lead Fee. (C) Monthly Lead Count as determined by Company will be considered valid. At the request of Advertiser, Company will provide detailed lead data to support the monthly Lead Count. The following leads are invalid: 1) Foreign leads (non U.S.A., Canada and Military bases in foreign countries); 2) Blatantly bad data (e.g. Donald Duck, 123 Fake St, 111-222-3333, asdf@asdf.com, etc.); 3) Incentivized leads (e.g. prospect filled out a form to receive free gift, prospect didn't directly request information about a Rasmussen College school); If the phone number and email address are invalid; 4) Minimum level of education is not met, the lead is invalid and may be returned to Company and will be eligible for credit; (D) Advertiser may utilize Insertion Orders to communicate changes to Lead Targets and cost-per-lead price changes, when mutually agreed upon by both parties. Notwithstanding, changes to lead collection form and/or lead validation rules communicated via Advertisers insertion orders shall not be deemed valid notification of such changes, even if Insertion Order has been signed by both parties.

3. **Duplicate Leads.** (A) Prior to invoicing, Company will use a computerized duplication review process that compares each Lead to all Leads previously sent to Advertiser by Company within a prior thirty (30) day period, and mark any Leads with the same email address, or the same combination of first name, last name, zip code, and education program of interest as duplicates. Company will not charge Advertiser for any such duplicate Leads on its monthly invoices. (B) Leads that Advertiser has received from another party (other than Company) will not be considered duplicate Leads. Notwithstanding this, upon receipt of sufficient documentation (including date, time and verifiable original source of Lead) that a Lead was previously submitted to Advertiser by a third party (a "Previous Lead") Company will issue a credit to Advertiser for that Lead on the next monthly invoice, provided that Previous Leads must have been delivered to Advertiser within a time period no greater than 24 hours prior to Company delivered Lead, and must be submitted to Company for credit within ten days of Advertiser's receipt of the invoice associated with Previous Lead. Leads where Company was the first to deliver an inquiry are not eligible for a credit, and Previous Leads delivered to Advertiser through affiliate networks, co-registration, and incentive-based promotion are also not eligible for credit. Company reserves the right to verify Previous Leads' validity with relevant original lead source.

4. **Lead Targets.** If this Agreement indicates a "firm cap" related to monthly Lead Target, Company may deliver, and Advertiser agrees to pay for, an amount equal to the specified Lead Target, plus up to ten percent (10%) over that amount. Should overage exceed 10%, Advertiser shall not be responsible for paying for those leads unless Advertiser or Advertiser's client contacts said leads at which point they are deemed billable by Company. Advertiser may increase Lead Targets at any time. Reductions to Lead Target a) may not occur during the Initial Period (see Section 7 "Termination" below) b) may not reduce the prior Lead Target by more than 10%, c) will become effective during the next calendar month, and d) must be communicated to Company at least 14 days prior to the start of a new calendar month. Reductions of greater than 10% will automatically grant Company the right, at its sole discretion, to terminate this Agreement by providing 10 days advance notice to Advertiser.

5. **Company's Representations and Warranties.** For the term of this Agreement, Company represents and warrants as follows: (A) Company has the right to operate Company's Web sites, newsletters, and other methods at the Company's discretion, and Advertiser's advertisements will appear as provided in this Agreement. Company, in its sole and complete discretion, may refuse the use of any advertisement that it deems inappropriate for any

reason or no reason. Company, in its sole and complete discretion, may remove or adjust promotion of listings in an attempt to limit the number of student inquires to stay within the Advertiser's Monthly Lead Target, or for any reason the Company deems necessary. (B) Company is in full compliance with all relevant privacy laws and regulations and that it shall provide notice for, and fully disclose, its privacy policies and practices to visitors to its Web site(s), including its policies and practices with respect to the collection of information on consumers who may visit its Web site(s) (C) Company has full power and authority to enter into this Agreement and the execution, delivery and performance by Company of the Agreement will not violate any law, statute or other governmental regulation.

6. **Advertiser's Representations and Warranties.** Advertiser represents and warrants as follows: (A) Advertiser is fully authorized to publish, and authorizes Company to publish content on its behalf, all content, once approved by Advertiser, complies with all applicable laws and regulations and does not infringe upon the rights of third parties. Company reserves the right to refuse any advertising request or to immediately cancel any campaign that does not completely conform to every detail, instruction, method, and guideline set forth in this Agreement (B) Advertiser grants Company a non-exclusive worldwide right and license to use Advertiser's trademarks, copyrights, and other intellectual property for the sole purpose of fulfilling its obligations under this Agreement. Company shall use Advertiser's trademarks, copyrights, and other intellectual property in conformance with any reasonable usage policies of which it is notified in writing by Advertiser. Such license shall terminate concurrent with the termination of this Agreement. This limited license does not include the right to create derivative works. (C) If an Agency is entering into this Agreement on behalf of a Client, Agency agrees to the foregoing representations, and also represents and warrants that it is the authorized agent of its Client, and Client is not, as of the date of this Agreement, in material breach of any agreement with or in default with respect to any amounts owed to Agency. (D) Advertiser (i) is the sole owner of its trademarks licensed hereunder and of any and all rights, including intellectual property rights, in and to such trademarks and (ii) holds any and all awards, accreditations, rankings or other indicia of academic prestige or legitimacy that it states that it holds on Advertiser or Company's Web site or in any written or oral statements to Company. (E) Advertiser will comply with all laws; including the 1992 Higher Education Act, statutes, ordinances and/or regulations (including without limitation the laws and regulations relating to accreditation of its programs and degrees) applicable to Advertiser's business (F) Advertiser is in full compliance with all relevant privacy laws and regulations and that it shall provide notice for, and fully disclose, its privacy policies and practices to visitors to its Web site(s), including its policies and practices with respect to the collection of information on consumers who may visit its Web site(s) (G) Advertiser is not in violation of its privacy policy or any agreement and entering into this Agreement does not create such a violation. (H) Advertiser will limit its use of the data provided by Company to the purposes of this Agreement (I) If Advertiser is an agency, Advertiser will limit the provision of Lead Data to Advertiser's Client (identified in this Agreement) and will assure Advertiser's Client's agreement to abide by this limitation. (J) Advertiser is prohibited from re-selling, repurposing, or any other unauthorized use of Lead Data. (K) Advertiser gives the Company the right, at Company's discretion to add additional sections to the lead collection page to gather additional information from students including but not limited to student interest in financial aid, student loans, and other related services. (L) Advertiser will deliver course, degree and school information as well as banners, ads and other advertising materials in a format acceptable to Company as set forth in the Client Deliverables section of Agreement

7. **Termination.** Advertiser may cancel this Agreement upon thirty (30) days' prior written notice to Company. During such notice period, Company will deliver a quantity of leads that is no greater than the quantity delivered to Advertiser in the prior thirty (30) day period unless approved by Advertiser Company may terminate this Agreement (a) with thirty (30) days' prior written notice to Advertiser or (b) immediately upon notice to Advertiser if Advertiser is in breach of this Agreement or Company reasonably believes Advertiser is in breach of this Agreement including but not limited to a breach for the failure to pay any amount due hereunder Upon the termination or expiration of this Agreement. Company shall be entitled to immediate payment for all valid leads not yet invoiced.

8. **Confidential Information.** Both parties acknowledge that in the course of performing under the Agreement it may be made aware of confidential, proprietary or trade secret information belonging to the other party or in the case of Advertiser, belonging to Advertiser, Advertiser's clients or partner institutions (collectively referred to as "Confidential Information") The receiving party of the Confidential Information agrees to: 1) use the same degree of care and discretion to avoid disclosure, publication or dissemination of the Confidential Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate: and 2) use the Confidential Information solely for the purpose for which it was disclosed to perform its obligations under the Agreement and for no other purpose. Specifically, and not by way of limitation, the receiving party of Confidential Information shall not make Confidential Information available to any third party without the disclosing party's prior written approval. For the purposes of the Agreement, the term Confidential Information shall include, but not be limited to, information learned or created relating to trade secrets, know-how, discoveries, computer software programs (including, but not limited to, software tools and components), methodologies for software application prototyping, design, development and support, source code, customer lists, marketing plans, training materials, present and proposed products, technology, business strategies, algorithms, descriptions of functions and features of software, financial plans and records, information regarding customers, information on purchased leads, suppliers, founders, employees and affiliates, course content, course description, design and outline, and any relationships between the party providing the Confidential Information and any other persons. Confidential Information does not include information which: (a) is, as of the time of its disclosure, or thereafter becomes part of the public domain through a source other than the receiving party; (b) was rightfully known to the receiving party as of the time of its disclosure; (c) is independently developed by the receiving party; (d) is lawfully obtained by the receiving party from a third party that has the right to make such disclosure and who is not in breach of an agreement to keep such information confidential; or (e) is required to be disclosed pursuant to a duly authorized subpoena, court order, or government authority. Each party agrees to secure, protect and maintain the confidentiality of the Confidential Information of the other party using at least as great a degree of care as it uses to maintain the confidentiality of its own information of a similar nature or importance, but in no event less than reasonable care. Neither party shall use any Confidential Information received from the other party except as may be necessary in its performance under this Agreement, and neither party shall disclose any such Confidential Information to any third party without the other party's prior written consent, unless required to do so by court order or other operation of law. The parties acknowledge that unauthorized use by a party of the other party's Confidential Information will diminish the value of such information and that breach of this obligation may cause irreparable harm and entitle the non-breaching party to seek injunctive relief to protect its interest herein, in addition to any other monetary or other remedies it may be entitled to hereunder.

9. **Indemnification.** Each party (the "Indemnifying Party") agrees to hold harmless, indemnify and defend the other party (the "Indemnified Party") from and against any losses, damages, costs and expenses (including reasonable attorneys' fees and costs) arising out of or relating to any claims: (i) that the Indemnifying Party breached or allegedly breached its confidentiality obligations hereunder; (ii) that the Indemnifying Party breached its warranties or representations as set forth herein; and (iii) with respect to Advertiser as the Indemnifying Party, claims relating to Advertiser's (or if Advertiser is Agency, then Agency's Client's) business, education programs or Trademarks. The Indemnifying Party's obligations are conditioned upon the Indemnified Party: (i) giving the Indemnifying Party prompt written notice of any claim, action, suit and proceeding for which the Indemnified Party is seeking indemnity; (ii) granting complete control of the defense and settlement to the indemnifying party; and (iii) providing, at the Indemnifying Party's expense, reasonable assistance in the defense or settlement thereof In any event, the Indemnified Party shall have the right to participate, at its own expense, in the defense or settlement of any claim, action, suit and proceeding that is the subject of an indemnification obligation If any settlement results in any ongoing liability to, or prejudices or detrimentally impacts either party, and such obligation, liability, prejudice or impact can reasonably be expected to be material, then such settlement shall require the party's written consent, which consent shall not be unreasonably be withheld

10. <u>**DISCLAIMER OF WARRANTY.**</u> THE WARRANTIES CONTAINED HEREIN ARE THE ONLY WARRANTIES MADE BY THE PARTIES HEREUNDER EACH PARTY MAKES NO OTHER WARRANTY, WHETHER EXPRESS OR IMPLIED, AND EXPRESSLY EXCLUDES AND DISCLAIMS ALL OTHER WARRANTIES AND REPRESENTATIONS OF ANY KIND, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. COMPANY DOES NOT PROVIDE ANY WARRANTY THAT

OPERATION OF ANY SERVICES HEREUNDER WILL BE UNINTERRUPTED OR ERROR-FREE

11. LIMITATION OF LIABILITY. EXCEPT WITH RESPECT TO THE PARTIES' INDEMNIFICATION OBLIGATIONS AND OBLIGATIONS WITH RESPECT TO CONFIDENTIALITY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY: (A) SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES ARISING FROM OR RELATED TO THIS AGREEMENT, INCLUDING WITHOUT LIMITATION, FOR THE OPERATION OR USE OF CONTENT OR SERVICES, SUCH DAMAGES ARISING FROM OR RELATED TO LOSS OF OR DAMAGE TO DATA OR PROGRAMMING, LOSS OF REVENUE OR PROFITS OR OTHER BENEFITS, AND CLAIMS BY ANY THIRD PARTY, EVEN IF THE PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES COMPANY'S LIABILITY UNDER THIS AGREEMENT IS LIMITED TO THE AMOUNT OF FEES PAID BY ADVERTISER TO COMPANY FOR SERVICES HEREUNDER IN THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRIOR TO THE DATE A CLAIM IS RAISED HEREUNDER. THE FOREGOING LIMITATIONS APPLY TO ALL CAUSES OF ACTION IN THE AGGREGATE, INCLUDING WITHOUT LIMITATION TO BREACH OF CONTRACT, BREACH OF WARRANTY, NEGLIGENCE, STRICT LIABILITY, MISREPRESENTATIONS, AND OTHER TORTS.

12. Miscellaneous. No conditions other than those set forth in this Agreement or these Standard Terms and Conditions shall be binding on Company unless expressly agreed to in writing by the Company No modifications to these Terms and Conditions shall be binding upon the Company without the express, written consent of the Company In the event of any inconsistency between the provisions on the first page of this Agreement and the Standard Terms and Conditions, the Standard Terms and Conditions shall control, unless explicitly waived on the first page of this Agreement. These Standard Terms and Conditions, together with the first page of the Agreement (i) may be amended only by written Agreement executed by an authorized representative of each party except as specified in Section 13 below; and (ii) constitute the complete and entire expression of the agreement between the parties, and shall supersede any and all other agreements, whether written or oral, between the parties and between Advertiser and eLearners and/or WorldClass Strategy. The parties agree that Company shall have the right to reference and refer to its work for and relationship with Advertiser for marketing and promotional purposes. The parties agree that their relationship hereunder is that of independent contractors. Neither party shall be deemed to be the agent, partner, joint venture, franchisor-franchisee, nor employee of the other, and neither shall have any authority to make any agreements or representations on the other's behalf other than as set forth in this Agreement or these Standard Terms and Conditions This Agreement shall be governed by and construed in accordance with the law of the State of New Jersey without reference to any principles of conflicts of laws which might cause the application of the laws of another state

13. Reservation of Company Right to Revise the Terms of the Agreement and the Standard Terms and Conditions. Notwithstanding anything to the contrary herein including but not limited to Section 12 above, the Parties agree that subsequent to Initial Period, Company may revise this Agreement and these Standard Terms and Conditions upon thirty (30) days prior written notice to Advertiser Such revisions may include but are not limited to changes to: (i) the Per Lead Fee, (ii) the Terms of Payment, and (iii) Lead Qualification In the event Advertiser chooses not to accept the revised Agreement and revised Standard Terms and Conditions, Advertiser may terminate this Agreement according to the termination provisions herein

14. No Limitation of Activities. Notwithstanding any provisions in the Agreement to the contrary, entry into the Agreement shall not restrict either party in any way from working with any other customer, vendors or providers of marketing services which are the same, or similar to those of Advertiser or Company

15. Restrictions. Advertiser restricts Pay-Per-Click bidding on branded terms Company understands and agrees that it shall not bid on the following branded terms, or future branded terms identified by Advertiser, during and after the Term of this Agreement: Rasmussen College, Rasmussen
16. Approval Process. Course and school description and degree drop down menu ("Descriptions") generated for Advertiser by Company under the Agreement shall be reviewed and approved in writing (via email is acceptable) by Advertiser. Advertiser shall not be required to pay Company for any leads generated from Descriptions that are not approved in writing by Advertiser. Should any Descriptions be released to the market place without Advertiser's prior written approval, Advertiser reserves the right to terminate this Agreement.

Redacted by HELP Committee

Redacted by HELP Committee [redacted]

[redacted]	Sr. Client Acct. Mgr.	6/9/10
	Title	Date
RASMUSSEN, INC.	EVP/CFO	6/4/2010
Name: Susan D Falotico	Title	Date

Please fax this entire agreement (cover, body and Exhibit A) to 201-377-3080

Rasmussen Colleges, Inc.
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Exhibit A

Client Deliverables Specifications

Advertiser will provide to Company within ten (10) days after the Effective Date, information regarding its products and/or services for use by Company in developing creative content. This information may include specifications, descriptions, special promotions, logos, claims, creative material, and any other appropriate marketing content. Company shall notify Advertiser when creative content is ready for review and launch ("Review Date") Advertiser agrees to promptly review creative content and provide comments or launch authorization within five (5) days of notification by Company that creative content is ready for review.

School Information

The following 255 char text fields will appear on the right hand side of your Microsite. Some of these fields are optional, and may be provided at your discretion:

- School Address
- Accrediting Body - Institutional Level Accreditation
- Total Online Enrollment
- Calendar Type
- Average Cost per Credit
- Delivery Format
- Technical Requirements
- Geographic Restrictions
- On-Campus Requirements

Degree Information
(To be provided in Excel format – a blank spreadsheet will be provided to you)

Accrediting Body: Degree Level Accreditation - Maximum of 255 Characters
Degree Title: Maximum of 255 Characters
Degree Description: Maximum of 1000 Characters
Format: Maximum of 255 Characters (examples: "Online," "Online Asynchronous"
Language: Maximum of 255 Characters (most likely "English")
Levels: Maximum of 255 Characters (example: "Associate," "Bachelor," "Master," "Doctorate", "Continuing Education")
Requirements: Maximum of 255 Characters (example: "Must have bachelor's degree from accredited institution/Must have an undergraduate GPA of 2.0 or higher/Must have current nursing license")
Residency Requirements: Maximum of 255 Characters (example: "No residency required," "One week at start of first term," etc.)

Graphics
Please provide one of each the following list items:

1. Express.elearners.com logo: 120x40, 3 KB max size (qty. =1) (no rotating images)
   - Acceptable image format is PNG
2. Primary Logo: 150x50, 5 KB max size (qty. =1) (no rotating images)
   - Acceptable image format is .GIF
3. Primary Logo: 240x80, 7 KB max size (qty. =1) (no rotating images)
   - Acceptable image format is GIF
4. Main eLearners.com banner: 500x150, 12 KB max size (qty. =1) (no rotating images)
   - Acceptable image formats are .PNG, .GIF, .JPG

The following list items are optional:

1. Main eLearners.com banner: 728x90, 12 KB max size (qty. =1) (no rotating images)
   - Acceptable image formats are .PNG, GIF, .JPG

Information Request Page ("Lead" page)

Information requests ("Leads") are collected in our database, and eLearners will design a lead submission form on our server similar to: http://forms.elearners.com/mck.html?=& with the following fields:
First Name, Last Name, Email address, Phone number, Mailing address, City, State, Zip Code, Country, Program of interest (a dropdown box based on your offerings), and highest degree achieved. Other fields may be added, but must be identified prior to commencement of this agreement.

After Advertiser's listings are "live," subsequent changes to form information or validation requirements must be submitted to and approved by eLearners at least two weeks prior to their expected launch date.

Advertiser initials: ____

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

Default Prevention & Management

Table of Contents

Principal Responsibility

Default Aversion Management tracks expenses, updates and creates collateral, and performs due diligence activities to borrowers who are delinquent on their Federal Stafford Loan and Perkins accounts. Default Date Management is responsible for creating and updating the cohort management systems and default analysis reports.

Exit Counseling

Regulations require that schools provide exit counseling. Exit counseling is an effective way to prevent defaults and is often the last opportunity that borrowers have to work with someone at school regarding their loans. In-depth counseling that focuses on fully explaining repayment plans and choices that fit the borrowers' needs is essential. Exit counseling is the opportunity to clear up any misconceptions students may have about their loan obligations and re-emphasize the consequences of default. Schools should take full advantage of this opportunity to work with their students. A large percentage of borrowers in delinquency either did not have the benefit of receiving this information or did not receive it timely. Thorough exit counseling is a cornerstone of default prevention and is mandatory.

Students learn about

- Grace Period
- Their Rights & Responsibilities
- Advantage of tax relief
- Understand and limit credit card use
- Loan interest
- Options to repaying back their loans
- Consequences of default

Withdrawals

Many borrowers who default on their loans are borrowers who withdrew from school prior to completing their academic programs. These borrowers, at the highest risk of default, can often be identified while still on campus. Early identification and timely intervention can improve student retention and reduce the number of defaulted loans.

In addition to fulfilling the regulatory requirement to provide exit counseling to students, schools should attempt to work with students even after they have left school by encouraging them to complete their programs of study and helping them resolve the issue(s) that prompted their withdrawal. Consider offering job placement services for a limited timeframe to students who have withdrawn. In addition to providing a valuable service, schools can take advantage of the borrower's return to campus to provide counseling. Note that an employed borrower, even one earning less than if he/she had completed school, is better able to make loan payments than an unemployed borrower.

Timely and Accurate Enrollment Reporting

Timely and accurate enrollment reporting to the Secretary or the guarantor as appropriate is required by regulation and promotes school and student success. There is a direct correlation between late or inaccurate enrollment reporting and loan defaults.

This school activity ensures that borrowers receive their full grace period, and further ensures that contacts from the loan servicer such as correspondence and telephone calls occur in the appropriate timing and sequence. The servicer's contacts are designed to increase the likelihood that borrowers will satisfy loan obligations. Timely and accurate reporting of changes in enrollment status is required of all schools. Adhering to a monthly schedule of reporting changes in enrollment status will help with data accuracy and is recommended.

What Do You Say To A Borrower Who Just Received the Exit Packet by Mail?

Requests for Borrower Information

- During entrance and exit counseling, obtain information from borrowers regarding references and family members beyond those requested on the loan application, and ask for cell phone numbers and email addresses for borrowers and for family members;
- During exit counseling, obtain updated information from borrowers including their addresses, cell phone numbers, email addresses, and addresses of their references and various family members.

Information about Repaying the Loan

- Estimated balance of loan(s) when the borrower completes the program;
- Interest rate on the borrower's loan(s);
- Name, address and telephone number for the borrower's lender;
- During exit counseling, provide a sample loan repayment schedule based on the borrower's total loan indebtedness;
- Estimated monthly income that the borrower can reasonably expect to receive in his or her first year of employment based on the education received at your school;
- Estimated date of the borrower's first scheduled payment.

Reminders about Personal Financial Management and Title IV Loans

- Schools should provide financial literacy resources to borrowers at enrollment, throughout attendance, and following graduation or withdrawal;
- Students should borrow only what is needed and can cancel or return any funds in excess of what is needed;

- Borrowers must inform their lenders immediately of any change of name, address, telephone number, or social security number;
- If a borrower is unable to make a scheduled payment, he or she should contact the lender before the payment's due date to discuss a change in repayment plan or other repayment options;
- General information should be provided about:
  - Repayment options; and
  - The sale of loans by lenders and the use by lenders of outside contractors to service loans.

Due Diligence for Borrowers entering Grace Period

ESDA begins at the time of separation or early in the grace period. ESDA is a highly focused effort by lenders, guarantors, and schools to assist particular borrowers to prepare for entry into loan repayment. ESDA activities afford lenders, guarantors, and schools an opportunity to provide focused, enhanced loan counseling, borrower education, and personal support during the grace period, and in so doing help decrease the chances of later loan default.

Due Diligence for Borrowers entering Repayment Period

The practices and strategies mentioned previously are much easier to employ if they are able to reach and keep in contact with their former students after they have left campus. Contacting borrowers is an essential activity upon which successful default prevention and management can be built.

Due Diligence Activities includes

- Phone calls to borrowers;
- Phone calls to references;
- Mail delinquent letters;
- Retrieve **R**ights **&** **R**esponsibilities for references information
  - Print R&R from 'O' drive
    - *O: DEFAULT MANAGEMENT DM SCANNED DOCS ( ) R&R Forms*
  - Print Reference sheets from Saint Director

FedEx Packages

FedEx packages are sent to severely delinquent borrowers (or borrowers who are in a claimed-filed status). You must confirm the address as the borrower's primary location before sending out mail.

The packet includes

- Delinquent Letter
- Consequences of Default Brochure
- Forms
- (optional) Pre-paid business reply FedEx Envelopes, or
- Regular Business Reply Envelope

References

At some point you may need contact your borrower's references by phone or mail. You may also need to gather more references to help locate your borrowers.

- Print R&R from O:\DEFAULT MANAGEMENT/DM SCANNED DOCS\CY R&R Forms
- Print Reference sheets from Saint Director
- Phone Call Script
- Reference Letter

Signature Gathering

After exhausting every means of contact, send borrowers to Private Investigator for signature gathering services.

- Investigator Assignment Report
- Private Investigator Packet
  - Investigative Letter
  - Consequences of Default Brochure
  - Forms
- Investigative Invoice Report

Postponement Options

Deferment and Forbearance (Postponing Payments)
If a student meets certain requirements, they may receive a deferment that allows them to temporarily stop making payments on their loan. If the student cannot make the scheduled loan payments, but do not qualify for a deferment, we may give them a forbearance. A forbearance allows them to temporarily stop making payments on their loan, temporarily make smaller payments, or extend the time for making payments.

Forbearance
We may give the borrower a forbearance if they are temporarily unable to make a scheduled loan payments for reasons including, but not limited to, financial hardship or illness.

We will give them a forbearance if:

- They are serving in a medical or dental internship or residency program, and you meet specific requirements;
- They are serving in a national service position for which you receive a national service education award under the National and Community Service Act of 1990 (AmeriCorps);
- They qualify for partial repayment of your loans under the Student Loan Repayment Program, as administered by the Department of Defense;
- They are performing service that would qualify you for loan forgiveness under the teacher loan forgiveness program that is available to certain Direct Loan and FFEL program borrowers; or
- The total amount that they owe each month for all of their federal Title IV student loans is 20 percent or more of their total monthly gross income (for a maximum of three years).

To request a forbearance, the borrower can contact you or their servicer or our website. Under certain circumstances, the servicer may also give them a forbearance without requiring them to submit a request or documentation. These circumstances include, but are not limited to, the following:

- Periods necessary for the servicer to determine their eligibility for a loan discharge;
- A period of up to 60 days in order for the servicer, Direct Loans specifically, collect and process documentation related to their request for a deferment, forbearance, change in repayment plan, or consolidation loan (Direct Loans does not capitalize the interest that is charged during this period); or
- Periods when the students are involved in a military mobilization, or a local or national emergency.

The borrowers are responsible for paying the interest on both Subsidized Loans and Unsubsidized Loans during a period of forbearance.

Deferment

The student may receive a deferment while you are:

- Enrolled at least half-time at an eligible school;
- In a full-time course of study in a graduate fellowship program;
- In a full-time rehabilitation program for individuals with disabilities (if we have approved the program);
- Unemployed (for a maximum of three years; the student must be conscientiously seeking, but unable to find, full-time employment); or
- Experiencing an economic hardship, as determined under the law (for a maximum of three years).
- The student may be eligible to receive additional deferments if, at the time they received their first Direct Loan, they had an outstanding balance on a loan made under the Federal Family Education Loan (FFEL) Program before July 1, 1993. If they meet this requirement, they may receive a deferment while they are:
- Temporarily totally disabled, or unable to work because they are required to care for a spouse or dependent who is disabled (for a maximum of three years);

- On active duty in the U.S. Armed Forces, on active duty in the National Oceanic and Atmospheric Administration (NOAA), or serving full-time as an officer in the Commissioned Corps of the Public Health Service (for a combined maximum of three years);
- Serving in the Peace Corps (for a maximum of three years);
- A full-time paid volunteer for a tax-exempt organization or an ACTION program (for a maximum of three years);
- In a medical internship or residency program (for a maximum of two years);
- Teaching in a designated teacher shortage area (for a maximum of three years);
- On parental leave (for a maximum of six months); or
- A working mother entering or re-entering the workforce (for a maximum of one year).

The student may receive a deferment based on your enrollment in school on at least a half-time basis if (1) they submit a deferment request form to the Direct Loan Servicing Center along with documentation of their eligibility for the deferment, or (2) the Direct Loan Servicing Center receives information from the school they are attending that indicates they are enrolled at least half-time. If the Direct Loan Servicing Center processes a deferment based on information received from their school, they will be notified of the deferment and will have the option of canceling the deferment and continuing to make payments on your loan.

For all other deferments, the student must submit a deferment request form to the Direct Loan Servicing Center or other servicer, along with documentation of their eligibility for the deferment. The servicers or schools specialist can provide the student with a deferment request form that explains the eligibility and documentation requirements for the type of deferment they are requesting. They may also obtain deferment request forms and information on deferment eligibility requirements from the Servicer's web site

If they are in default on your loan, they are not eligible for a deferment.

They are not responsible for paying the interest on a Subsidized Loan during a period of deferment. However, they are responsible for paying the interest on an Unsubsidized Loan during a period of deferment.

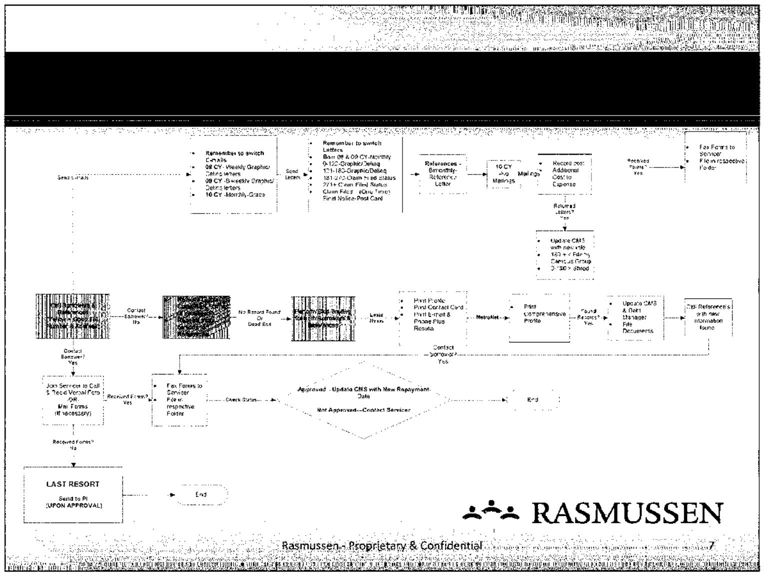
Enrollment Verification Letter

Use in substitute of the In-school Deferment form. Access CLASS to find the enroll information for the borrower who re-entered school, and fill the boxes accordingly. Treat the EVL the same way you will treat an In-school Deferment form. *(see sample letter on next page)*

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

Default Management Department

Rasmussen Colleges, Inc.
Document 10, Page 2

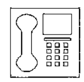


Rasmussen Colleges, Inc.
Document 10, Page 3

- Exit Counseling to Campuses
  - Provide Training and Packets
  - Printed out 1400 Packets – **GO GREEN**

- Bulk Mailing to delinquent students
  - 1500 outgoing mailings per month
  - 200 incoming mailings per month
  - Takes 20 hours to stuff mailings

- Calling Campaigns to students and references
  - 1200 outgoing calls per specialist
  - 80 incoming calls per specialist



- E-mails
  - 1000+ outbound sent
  - 200 inbound received

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Rasmussen Colleges, Inc.
Document 10, Page 4

- Default Brochures cost $800 quarterly
  - Sabrina designed the brochures
- Lexis Nexis & Experian spend $400 a month
  - Skip Tracing
- Private Investigator spend $2000 a month
  - Spend $600 in postage per month
- Return Postage costs $500 every 6 months
- Envelopes cost $700 every 3 months
- FedEx spend $150 a month
  - Average Envelope cost $10

Total Cost for FY 2009 was $27,803.51

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Rasmussen Colleges, Inc.
Document 10, Page 5

[redacted]

- Performs Skip Tracing on every Borrower at a rate of $25
- Attains 2 Signatures per student at a rate of $50 (within state of MN)
  - Will make 3 attempts per borrower prior to an "unable to locate" decision
  - He services other states at a rate of $75 per signature
- Faxes back to Rasmussen within 12 hours
- The original is mailed back within 3 business days back to Rasmussen
- Reimburse mileage to borrower's residence at a rate of $.50 per mile (150 miles maximum)

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Document 10, Page 6

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

Default Rates, A three year look

January 6, 2010

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Document 11, Page 2

[redacted]

2005 – March 2008

- Campus Financial Aid offices were responsible for mailing letters to students for
  - Students during grace period
  - Students in repayment
  - Students who are delinquent
- Florida campuses were using General Revenue to manage cohort default rates

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Document 11, Page 3

March 2008 – February 2009

- Began to centralize Default Management in March 2008
  - 1 employee
  - Worked only 2 OPEIDs – Eden Prairie and Florida
  - Created and built 2007 Cohort CMS (Cohort Management System)
    - This report provided borrower specific information (social security number, name, date of birth, address, phone number, loan status, lender, etc.)
  - Created procedures for Default Management
  - Built rapport with servicer and guarantor
  - Call campaigns to delinquent students
  - Mailed letters to students in Grace, Repayment, and Delinquency
  - Sent e-mails to students
  - Created Exit Counseling – Provided training & packets

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February 2009 - Present

- Centralized Default Management
  - Added 2 additional employees (for a total of 3)
  - Worked all OPEIDS - Eagan, Eden Prairie, Florida, Mankato, North Dakota, and St. Cloud
  - Created CMS for cohort 2008 & 2009
  - Call campaign to delinquent students and references
  - Send out monthly mailings to borrowers and references
  - Send out e-mails bimonthly to delinquent borrowers
  - Perform skip tracing
  - Private Investigator for signature gathering
  - Provide Training and Packets for Exit Counseling to campuses

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Rasmussen Colleges, Inc.
Document 11, Page 5

[redacted]

- E-mails
  - Send out bimonthly to borrowers
- Letters
  - Borrowers in grace
  - Delinquent borrowers
  - Borrower references
- Skip Tracing
  - Perform skip tracing on the most delinquent students for telephone number, address, or relative to contact
  - Print profile information for future reference
- Private Investigator
  - Performs skip tracing
  - Attains signatures from borrowers
  - Faxes back to Default Dept. and mails original

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- Exit Counseling to Campuses
  - Provide training and packets to Financial Aid
  - To assist students in repayment period
- Bulk Mailing
  - Send out monthly letters, postcards, or pamphlets
- FedEx
  - Sent to most delinquent students whose address has been confirmed
- Call Campaigns
  - When getting borrower on the phone, join the servicer to the call to get account current, make a payment, or postpone
  - With references, ask if they have a number or address to reach borrower or to take our information

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Rasmussen Colleges, Inc.
Document 11, Page 7

[redacted]

- Hire 2 additional Default Management Specialists (5 total employees)
- Create 2 Groups
  - Prevention - (2 employees)
    - Build 2010 & 2011 CMS
    - Update CMS monthly
    - Exit Packets for all campuses
    - Call campaign to borrowers who are in grace and 0 – 60 days delinquent
    - Contact references provided by the student during Entrance Counseling
    - Send emails and mailings to borrowers who are entering repayment and 0 – 60 days delinquent
  - Aversion - (3 employees)
    - Counsel students on repayment options including income sensitive and consolidation
    - Counsel students on forbearance and deferment
    - Call campaign to borrowers 60+ days delinquent and references
    - Send mailings to borrowers 60+ days delinquent and references
    - Send e-mails to borrowers 60+ days delinquent and references
    - Create new letters, marketing collateral and e-mails

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[redacted]

Program	Defaults	Total Students	% of Defaults within a Program	% of Defaults by Program	% of Students by Program
Accounting	27	261	10%	5%	9%
Business Management	142	820	17%	26%	27%
Child Care Specialist	20	78	26%	[redacted]	3%
Child Development	6	35	17%	1%	1%
Criminal Justice	89	396	22%	[redacted]	13%
Early Childhood Education	1	8	13%	0%	0%
Executive Admin	5	68	7%	1%	2%
Health	24	200	12%	4%	7%
Human Resources	3	19	16%	1%	1%
IMTDD Digital Design	0	4	0%	0%	0%
Individual Progress	9	37	24%	[redacted]	1%
Info System Management	11	59	19%		2%
Legal	0	4	0%	0%	0%
Massage Therapy	16	106	15%	3%	4%
Medical	99	560	18%	18%	19%
Multi Media	7	24	29%	[redacted]	1%
Network Support	39	86	45%		3%
Office System & Mgmt	5	49	10%	1%	2%
Paralegal	0	6	0%	0%	0%
Pharmacy Technician	18	68	26%	[redacted]	2%
Practical Nursing	7	65	11%	1%	2%
Sales & Marketing	1	3	33%	[redacted]	0%
Surgical Tech	0	8	0%	0%	0%
Travel	0	4	0%	0%	0%
No Program	7	20	35%	[redacted]	1%
Total	**536**	**2988**	**17.9%**		

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Rasmussen Colleges, Inc.
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[redacted]

Sex	Defaults	Total Defaulted Students	% of Defaults by Demographics	CY Total Student Demographics
Percent of Defaults Female	412	536	[illegible]	81%
Percent of Defaults Male	124	536	[redacted]	19%
Student Status				
Percent of Defaults - Drops	466	536	[redacted]	57%
Percent of Defaults - Graduates	51	536	[illegible]	35%
Percent of Defaults - Complete	19	536	[illegible]	6%
Percent of Defaults - Other	0	536	[illegible]	2%
Race				
Percent of Defaults - Asian	12	536	[redacted]	2%
Percent of Defaults - African American	86	536	[redacted]	8%
Percent of Defaults - Latino	37	536	[redacted]	3%
Percent of Defaults - Caucasian	318	536	[illegible]	73%
Percent of Defaults - Other	83	536	[redacted]	14%
Schedule				
Percent of Defaults Online	179	536	[illegible]	57%
Percent of Defaults Residential	357	536	[redacted]	43%

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Rasmussen Colleges, Inc.
Document 11, Page 10

- This starts the conversation, not the end of it
- Need to do more upfront education on loans and that they must be repaid, especially to our at risk groups. When someone drops, we need to be all over them
- Like other topics today, the better retention we have, the more graduates, the more graduates, the fewer the defaults
- All of our actions and initiatives have consequences
- Ceteris paribus, if we don't change our default management practices, and pursue our goals of more men and more diversity, our default rates will go up
- As example if we had 30% men instead of 19%, our default would have gone to 18.4% or up half a percent, or if we were to go from 27% minority to 35% our default rate would jump up 1% to 17.9%

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

RASMUSSEN COLLEGE®
ENROLLMENT AGREEMENT

Name: ____________________ Date of Birth: ____________

Address ____________________

City, State, Zip ____________________

Phone Number ____________________ Social Security Number ____________

Previous Institutions Attended (if more than two please attach as additional sheet):

Name of Institution	Dates Attended	Degree/Diploma/Certificate Received

SECTION I. APPLICANT ACKNOWLEDGEMENT

Upon successful completion of all course requirements and financial obligations to Rasmussen College ("Rasmussen" or "College"), I, , sometimes hereafter referred to as "student", understand that I will be awarded a/an **Accounting AAS Degree**, with the following programmatic emphasis: **none in which I am enrolling**. My program starts on **10/01/2007**. I have been provided and understand the most recent placement statistics for this program as reported to the Minnesota Office of Higher Education.

The program I am enrolling in is a combination of day, evening, blended and/or online courses.

SECTION II. CONDITIONS OF ADMISSION AND ENROLLMENT

I understand and agree to the following:

1. **College Acceptance or Rejection of Application for Admission.** The College will notify me in writing of acceptance or rejection based on fulfillment of the following requirements:
   - Completed application form
   - Application fee
   - High school diploma or GED certificate or an attestation of high school graduation, expected graduation or equivalency
   - Completed Placement Examinations (taken at Rasmussen).

   In addition to the entrance requirements for all Rasmussen programs set forth above, students in certain programs must also receive approval based on the criteria for admission to that specific program as set forth in the College Catalog.

   In the event of rejection, any monies paid will be refunded in full. The date of acceptance by the College shall be presumed to be the date of delivery of the notice of acceptance; and if delivered by mail, the postmarked date of the letter of acceptance.
2. **Student responsibility for decision.** I understand that it is important that I take the time to evaluate my educational options prior to enrolling at any college to ensure that my personal goals, abilities, and life situation will allow me to be successful. I also understand that Rasmussen employees are here to provide me with general information about the institution, programs, and general information about career opportunities including employment prospects; however, the ultimate decision and responsibility for selecting a college is mine. Further, Rasmussen employees are trained to provide me with information about the College's history and past performance; however, they are not authorized to guarantee that I will successfully complete the program and/or secure employment.
3. **Estimated time of completion.** The recommended class schedule will normally permit me to graduate in the period of time indicated; however, this is only an estimate. Rasmussen will work with me to help me complete my program in as little time as possible; however, I understand that schedule changes will most likely require me to lengthen my enrollment period to accommodate the cyclical nature of class offerings and course sequencing.
4. **Program Completion Credential.** I am entitled to receive appropriate credential or graduation status for any and all programs in which I successfully complete all courses and requirements. Such credential or graduation status shall be awarded to me even if I have withdrawn or otherwise discontinue my enrollment at the College, provided all requirements have been met.
5. **Revisions.** The College reserves the right to add, withdraw/terminate, or revise any course, program of study, provision or requirement for enrollment and/or graduation, student service, educational activity, or campus operation or location. The program titles, objectives, and course content may be updated periodically by the institution. I understand that I will be scheduled and graduated accordingly.
6. **Transfer of credit into Rasmussen.** Rasmussen retains all rights to deny or accept credits to transfer to fulfill some of the program requirements and will generally accept such transfer credits provided that the credits meet certain minimum requirements as set forth in the College Catalog. I understand that my credits must be from an accredited institution, I must have achieved a "C" or higher, and the coursework must be similar in content. I also understand that transferring credits into the College will reduce my required courses but may not reduce the time needed to complete my program due to course sequencing requirements. I acknowledge that it is my responsibility to timely request that official transcripts be sent directly to Rasmussen from every institution that I have attended. Again, I understand that Rasmussen retains the exclusive right to deny or accept transfer credits.

7. **Transfer of credit to other institutions.** Upon graduating from Rasmussen, I acknowledge that I may elect to pursue an advanced degree at another academic institution. As a regionally accredited institution, I understand that Rasmussen has articulation agreements with other colleges and universities; however, regardless of written transfer agreements it is always up to the institution to which I choose to transfer to determine what, if any, coursework the institution will accept. I understand that transfer policies vary by college and major and are subject to change without notice. I also understand that Rasmussen does not guarantee another institution will accept the credits I have earned at Rasmussen, however, Rasmussen will assist me with the transfer process by helping provide the necessary documentation and information the other college may require. Additional information regarding transfer of credit is set forth in the College Catalog. By signing this Agreement I acknowledge that the credits I earn while at Rasmussen may not be transferable.
8. **Graduate employment assistance.** Rasmussen has provided me with current placement statistics for the program I have selected as reported to the Minnesota Office of Higher Education. Rasmussen's Career Services Department is available to assist me in my employment search upon graduation. Rasmussen has been successfully helping students find jobs for over 100 years. However, due to the changing nature of the economy, business practices, and employment trends I understand that Rasmussen cannot make any guarantees about my employment upon graduation including wage rates, employment statistics, aad related information. Rasmussen will be here to coach me, but I am the one who must make a good faith effort to secure employment by seeking out job openings, sending resumes, preparing for interviews, and doing all those things suggested by the institution's career advisors and/or those things customarily done to actively seek employment.
9. **Enrollment Status.** I understand that I may be terminated from this institution in accordance with the College Catalog for "cause", or without "cause" if the institution determines the action to be in the best interests of the College, its students, staff, or faculty.
10. **Rights and Responsibilities.** I understand that all of my legal rights and responsibilities are contained solely in this Enrollment Agreement. I have the right to have my Enrollment Agreement fulfilled by the College, but I also have the responsibility to carefully read the entire agreement and to make sure that I understand all parts of it. No employee or other person is authorized to make any oral or written changes to this Enrollment Agreement, and no agreements, promises or inducements to enroll are permitted. No other publications, brochures or documents or any statements by anybody during this enrollment process or any time afterward will change my rights or the College's legal responsibilities and commitments to me.

SECTION III. TUITION AND FEES

Tuition Structure
Tuition Rates are as follows:

New Starts and Re-entering Students as of 10-1-2007

All courses except those designated "CC" "N" "NM" "W" "ST" "PN" or "ML"	$370 per credit up to eight (8) credits $355 per credit for nine (9) to twelve (12) credits $345 per credit for thirteen (13) or more credits
"CC" designated courses	$255 per credit
"N" "W" "ST" "PN" or "ML" designated courses	$470 per credit up to eight (8) credits $455 per credit for nine (9) to twelve (12) credits $445 per credit for thirteen (13) or more credits
"NM" designated courses	Online Programs: $495 per credit up to eight (8) credits $480 per credit for nine (9) to twelve (12) credits $470 per credit for thirteen (13) or more credits Residential Programs: $470 per credit up to eight (8) credits $455 per credit for nine (9) to twelve (12) credits $445 per credit for thirteen (13) or more credits
Mid-term Starts for all courses	$345 per credit for a Mid-term Start

- Students taking sixteen (16) or more credits shall only be charged for sixteen (16) credits, except for those students in Practical Nursing, Surgery Technician and Medical Lab Technician and they shall have to pay for all credits taken.
- Students not enrolled in an eligible program who elect to take courses without earning college credit are charged sixty percent (60%) of the total cost of the course, plus the cost of books and other fees effective October 1, 2007. This non-credit option is NOT available for courses beginning with a "CC" "N" "NM" "PN" "PT" "ST" "ML" and "W". Students who elect to complete courses on a non-credit basis are not guaranteed full technology access; however, every effort will be made to provide technology resources. Transcripts denote a "ZP" upon completion of the course. Students may choose to convert the "ZP" to a letter grade and earn credit for an additional cost of forty percent (40%) of the total cost of the course.
- Books and classroom resources are included in tuition as determined and distributed by the College.

1. **Payment of Tuition and Fees.** Tuition and other fees are charged to me as described in this contract. I understand that tuition and fees for each term are charged, due and payable at the beginning of each term that I begin classes. Tuition is charged on a term by term basis and is calculated based upon the number of credits taken at the end of the drop/add period, whether or not the student has completed their program as scheduled, or they are continuing in another program or otherwise. Payment of tuition and fees may be deferred until receipt of financial

aid in those cases where students are relying on such aid to pay tuition. The institution's only obligation under this agreement is to complete classes in any term that it begins offering classes and for which the student has paid in full all tuition and fees due. I further understand that payment of tuition or other charges is solely for the right to attend classes offered by the institution. Student tuition obligations are in no way contingent upon satisfactory progress, placement upon graduation or the provision of other services/benefits. In addition, I understand that campus or institutional services or benefits provided to students or graduates if any, are provided strictly at the institution's option and may be modified or terminated at any time.

2. **Changes in Tuition.** I understand and agree that the College periodically reviews all tuition and fee structures. The College reserves the right, at any time, to change/increase the cost per credit hour and/or fees charged and to charge the new tuition and/or fees.
3. **Financial Aid and Release of Information.** I understand that my eligibility for financial assistance, the amount I receive and when I receive it is determined by the state and federal agencies. The institution has no control over financial aid programs and makes no promises/representations regarding these matters. Also, if I receive loans, I understand that I am responsible to repay them regardless of whether I graduate or achieve my career goals. I authorize any organization or person, whether or not listed on this document, to provide (or verify) information to the institution regarding the address and telephone number of my residence or place of employment and any information regarding my student loans, loan payments, deferments, delinquencies, loan consolidations or any other student loan information requested by the institution, including information regarding consolidated loans even if one or more or none of the consolidated loans were not obtnined to attend the institution. I hereby release the institution and any organization (including, but not limited to, banks, financial institutions, student loan service agencies, guarantee agencies, USDE, credit bureaus, etc.) or individuals from any liability for exchanging such information or providing such information to third parties.
4. **Re-Enter Policy.** I understand that if I withdraw from classes after the first week of the initial quarter of attendance and then elect to return on a subsequent quarter I will be what is defined as a re-enter. Re-entering students are treated as new students for the purposes of tuition, academic program requirements, and graduation standards. For the calculation of satisfactory academic progress, re-entering students are treated as continuing students and must meet progress requirements. Students are allowed to re-enter the institution only one time unless the Dean of Instruction, Campus Director or Associate Campus Director determine that extenuating circumstances exist.
5. **Cancellation, Termination and Refund Policy.** I understand that if I choose to discontinue attending or if I am terminated from the College the following policy will apply:
   a) If I withdraw from the College in any term I must give written notice to the College. Date of withdrawal is the last day of recorded attendance. If I have not attended classes for 21 consecutive days without giving the College an explanation about the absences, before or during the period of absence, I understand that I may be regarded as having withdrawn from College.
   b) The College will acknowledge in writing any notice of cancellation within 10 business days after the receipt of request and will refund any amount due within 30 business days. Written notice of cancellation shall take place on the date the letter of cancellation is postmarked, or in the cases where the notice is hand carried, it shnll occur on the date the notice is delivered to the College.
   c) Notwithstanding anything to the contrary, if I give written notice of cancellation within five business days following written acceptance by the College, all tuition and fees paid will be refunded regardless of whether the coursework has begun.
   d) If I have been accepted and give written notice of cancellation following the fifth business day after the day of acceptance but before the start of the program, all tuition, fees and other charges, except 15 percent of the total cost of the course (not to exceed $50) shall be refunded. All prepaid tuition is refundable.
   e) If I have been accepted by the College and give written notice of cancellation or termination after the start of the period of instruction for which I have been charged ("Period of Instruction"), but before completion of 75 percent of the Period of Instruction, the amount for tuition, fees and all other charges for the completed portion of the Period of Instruction charged shall not exceed the pro rata portion of the total charges for tuition, fees and all other charges that the length of the completed portion of the Period of Instruction bears to its total length, plus $100 per course enrolled. After the completion of the 75 percent of the Period of Instruction, no refunds will be made.
   f) Refunds are made within 30 days of the date of determination of withdrawal if I do not officially withdraw.
   g) The refund policy is not linked to compliance with the College's regulations or rules of conduct.
   h) Any promissory note instrument received as payment of tuition or other charge will not be negotiated prior to completion of 50% of the course.
   i) WISCONSIN RESIDENTS ONLY: The total charges (fees plus tuition) to n Wisconsin student who withdraws during the first week of classes shall not be more than $100. After the passage of a three business day cancellation period, any valid notice of cancellation will be honored by the College. Refunds not related to the three business day cancellation period will be refunded within forty days. A Wisconsin resident, who has not attended classes for ten consecutive days without giving the College an explanation about the absences, before or during the period of absence, is regarded as having withdrawn from College. The following programs are not available to Wisconsin residents at this time: Practical Nursing programs, and Surgical Technologist AAS program.

SECTION IV. LAW AND ARBITRATION

1. **Governing Law.** I agree that this agreement shall be governed by the laws of the State of Minnesota.
2. **Grievance and Arbitration.** I understand that Rasmussen has a proud tradition of serving students with respect and honesty. The Parties are aware that at times differences between the student and Rasmussen may occur. To address these concerns Rasmussen has created a Grievance Policy, which is outlined in the College Catalog, to ensure I will have adequate opportunity to be heard and have my concerns resolved. On rare occasions a grievance may reach the point where I, or the College, deem it necessary to seek external resolution of the issue, I and the College have elected to subscribe to the terms of binding arbitration to resolve these issues.

   Any controversy or claim arising out of or relating to this agreement, or breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

SECTION V. CERTIFICATIONS AND AFFIRMATIONS OF UNDERSTANDING

Please read and initial if the following statements are true:

____ 1. I certify that I have reviewed this Enrollment Agreement and I understand my rights and responsibilities.

____ 2. I have or will carefully review this entire Enrollment Agreement, and if I have any questions, I will ask a Campus Administrator before I begin classes.

____ 3. I understand this Enrollment Agreement is a legally binding agreement and it contains all of our understanding, including all of my rights and responsibilities and all of the College's legal obligations to me. To ensure all rights are protected no written or oral changes, additions or deletions are permitted.

____ 4. I certify that I have been provided with written documentation regarding placement and completion rates for the program for which I am enrolling.

____ 5. I understand that my success will depend on my efforts. I also understand that school employees are prohibited from making any oral or written assurances, promises, or guarantees to encourage me to enroll, and I certify that none have been made. This includes matters relating to my academic, financial and career success, or any other benefit I may hope to achieve from my enrollment or training.

____ 6. Because disputes can arise, to settle any dispute quickly, fairly and with a minimum of cost, any dispute which exhausts the grievance policy shall be decided by binding arbitration. ANY DISPUTE ARISING FROM ENROLLMENT AT RASMUSSEN, THAT HAS EXHAUSTED THE GREIVANCE POLICY SET FORTH IN THE COLLEGE CATALOG, NO MATTER HOW DESCRIBED, PLEADED OR STYLED, SHALL BE RESOLVED BY BINDING ARBITRATION UNDER THE FEDERAL ARBITRATION ACT CONDUCTED BY THE AMERICAN ARBITRATION ASSOCIATION ("AAA") IN MINNEAPOLIS, MINNESOTA, UNDER ITS COMMERCIAL RULES. ALL DETERMINATIONS AS TO THE SCOPE AND/OR ENFORCEABILITY OF THIS ARBITRATION AGREEMENT SHALL BE DETERMINED BY AN ARBITRATOR, AND NOT BY A COURT. THE AWARD RENDERED BY THE ARBITRATOR MAY BE ENTERED IN ANY COURT HAVING JURISDICTION.

____ 7. I have received a copy of this Enrollment Agreement and the College Catalog before enrolling and starting classes.

____ 8. I acknowledge that I may have signed certain program specific acknowledgments, waivers and informational documents in addition to signing this Enrollment Agreement and that those documents shall be attached to this Enrollment Agreement and that I shall be bound by those documents and they shall be part of this Enrollment Agreement as though fully set forth herein.

____ 9. I understand that I may cancel my Enrollment Agreement up to five days after the agreement has been accepted.

______________________ ______________
Signature of Student Date

______________________ ______________
Signature of Admissions Representative Date

______________________ ______________
Signature of Campus Director* Date Agreement Accepted

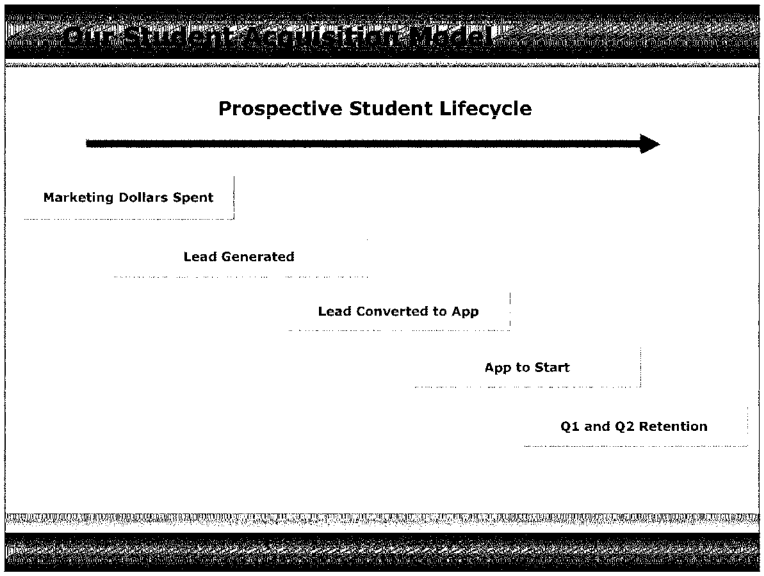
***NOTE: THE APPLICANT HAS NOT BEEN ENROLLED, NOR IS THIS A LEGALLY BINDING AGREEMENT, UNTIL SIGNED BY THE CAMPUS DIRECTOR.**

Maximizing Our Return on Admissions

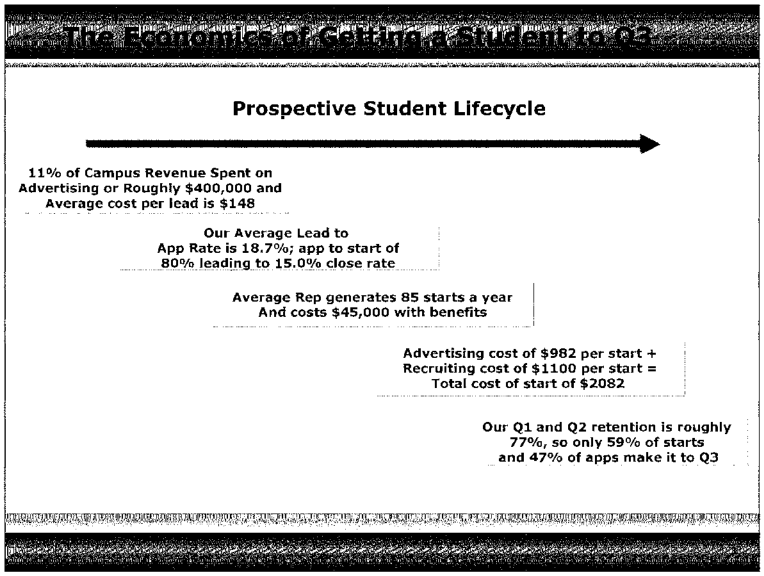
June 11th

Michael Locke

Rasmussen Colleges, Inc.
Document 13, Page 1



Rasmussen Colleges, Inc.
Document 13, Page 2



Rasmussen Colleges, Inc.
Document 13, Page 3

Big Point No. 1

- ***Our goal is more of a PIPE and less FUNNEL so more applications make it to Q3 and less drop-off. Increase in app to start and getting starts who will hold better, we can get 37% more on same number of applications (same effort by reps)***

	Standard	90% App to Start	85% Q1 and Q2 Retention	Both
Applications	110	110	110	110
Starts	88	99	88	99
Q3 Students	52	59	64	72
				37%

- "Midquarter" starts easier to hold and retain
- Metrics-based financial aid management
- Q1 retention owned by reps?

Rasmussen Colleges, Inc.
Document 13, Page 4

Developing Channels for Marketing

Prospective Student Lifecycle

Direct Response Advertising → **Lead Generated**

High School
Corporate → **Lead Generated**

- CPL increasing significantly with crowded market
- All TV commercials the same
- Using people instead of ads to drive leads
- Getting institutional validation of quality
- Recruitment does not just start with lead

 RAS00006449

Profit Dynamic of a Student

3 course student who drops after one quarter

	Pre Start	Q1	Q2
Revenue		$ 3,300	
40% Delivery Expense		1320	
Admissions Expense	$ 2,082		
Profit	$ (2,082)	$ 1,980	
Cumulative Profit		$ (102)	

2 course student who drops after two quarters

	Pre Start	Q1	Q2
Revenue		$ 2,200	$ 2,200
40% Delivery Expense		880	880
Admissions Expense	$ 2,082		
Profit	$ (2,082)	$ 1,320	$ 1,320
Cumulative Profit		$ (762)	$ 558

3 course student who persists

	Pre Start	Q1	Q2	Q3+
Revenue		$ 3,300	$ 3,300	$ 3,300
40% Delivery Expense		1320	1320	1320
Admissions Expense	$ 2,082			
Profit	$ (2,082)	$ 1,980	$ 1,980	$ 1,980
Cumulative Profit		$ (102)	$ 1,878	$ 3,858
Lifetime Associate Value				$ 15,738
Lifetime Bachelor Value				$ 31,476

- We don't make any profit until a student takes 4 courses
- More credit for selling bachelors?
- FTE goals or revenue goals?
- Graduation incentives?

Rasmussen Colleges, Inc.
Document 13, Page 6

Big Point No. 2

- *Not all students are of equal value to us as a company. We want students who will take 3 and 4 courses and persist.*
- *Bachelor student more valuable as receive 4+ years of tuition for same acquisition costs*
- *High school student more valuable as research shows they will take heavier load of 4 courses more frequently*

Rasmussen Colleges, Inc.
Document 13, Page 7

Admission Rep Productivity Analysis (Ras/Aak mature)

	2007		
	January	February	March
Monthly			
Number of recruiters	45	48	54
YoY Growth	*32.4%*	*37.1%*	*58.8%*
Avg. months of experience	17.3	18.1	17.0
YoY Growth	*8.1%*	*9.7%*	*-2.3%*
Total starts	359	299	441
YoY Growth	*79.5%*	*18.2%*	*28.6%*
Avg. starts per recruiter	8.0	6.2	8.2
YoY Growth	*35.6%*	*-13.9%*	*-18.8%*
Quarterly			
Number of recruiters			49.0
YoY Growth			*42.9%*
Avg. months of experience			17.5
YoY Growth			*5.4%*
Total starts			1,099
YoY Growth			*38.1%*
Avg. starts per recruiter			22.4
YoY Growth			*-3.4%*

Rasmussen Colleges, Inc.
Document 13, Page 8

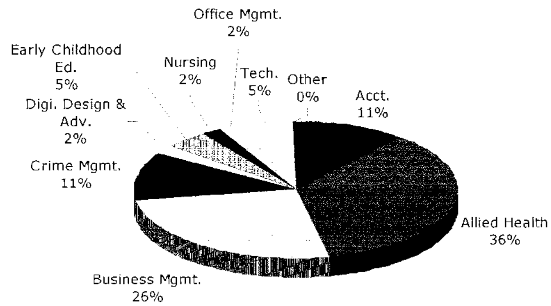
Big Point No. 3

- *Start growth is directly commensurate with growth of trained admission reps.*
- *Direct correlation between experience of reps and productivity levels as new reps need to ramp*
- *Turnover thus kills you as pulls down productivity. New career path with promotions and new compensation plan designed to reduce turnover*
- *Always need to be watching risk of turnover and staffing above the number of productive reps needed to hit goal – something will always happen*
- *Associate DOA is critical hire. DOA job includes building successor.*

Rasmussen Colleges, Inc.
Document 13, Page 9

Need a Diversified Curriculum

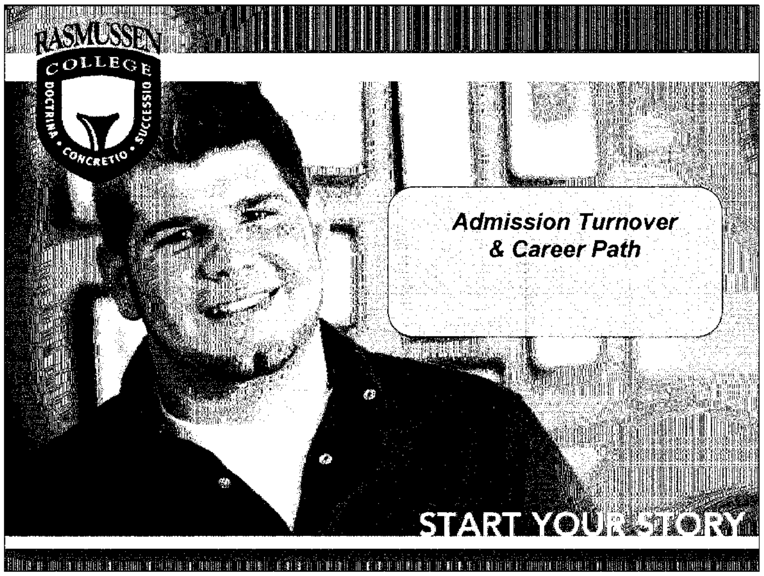
Enrollments by Department as % of Total



Rasmussen Colleges, Inc.
Document 13, Page 10

Big Point No. 4

- *Labor markets go through cycles and Allied Health will eventually slow*
- *Businesses with diversified curriculum are more valuable because they do not have cyclical risk*
- *Ideally, no program area would be over 25%*
- *Great job opportunities in IT and Accounting*
- *DOA must manage the "mix" and make sure we are aggressively selling the programs where job opportunities are robust and where there is a corporate strategy like IT*



Rasmussen Colleges, Inc.
Document 14, Page 1

Overview

- Turnover Data Review
- Plan to Reduce Turnover Risks
- Career Path Plan

9/16/2010 2

Last 12-Month Turnover

- 24% Annualized Rate of Turnover
  - 7.5% higher than Fiscal 2009
  - Increased rate past three quarters
  - Stabilized in March
- Turnover Trends
  - Salary + Experience
  - Performance
  - Tenure + Experience

We Can't Afford This Rate

- March Adult Admission Reps = 282
  - Assume growth of 30% = 82 new hires to keep pace w/o turnover
  - At 30% Turnover = 192 new hires needed
- Conservative Cost of Turnover
  - 50% of annual salary for all employees
  - Plus lost productivity for Admission Reps

Rasmussen Colleges, Inc.
Document 14, Page 4

Turnover Demographics

68 Team Members Left Us

- 46% made less than $39,999
- 47% male
- 41% tenure of 12 – 24 months
- 40% performance related
- 20% left to work at a competitor
- 76% left voluntarily
  - 32% made a less than thoughtful decision

Rasmussen Colleges, Inc.
Document 14, Page 5

Turnover & Salary

- 27% of team makes less than $39,000
  - 46% of turnover is from this group
- 41% of team makes $40,000 - $44,000
  - 28% of turnover is from this group
- We Must Hire Experience That Warrants Higher Salary Levels

Turnover by Tenure

Tenure	% of Turnover	% of Team
0 - 6 Months	30%	27%
7 – 12 Months	19%	25%
13 – 24 Months	41%	26%
Over 24 Months	10%	23%

40% of All Turnover is Performance Related (CAN/PIP)
76% is Voluntary
0-6 month ramp
6-12 = 1st two starts
12+ = Performance Plans

RASMUSSEN COLLEGE

Stage of Career is a Factor

Age Range	% of Turnover	% of Team	Last 6M Hires
Under 25	26%	14%	31%
25 – 29	34%	45%	47%
30 – 35	12%	25%	17%
Over 35	28%	16%	5%

Avoid being the starter job out of college
Look for consistency in field
Hold out for mature minded career seeker

9/16/2010 8

No Future With Us?

- 20% Left us to join a competitor
- 5% Left us for more $/Better Opportunity
- 19% Relocated

9/16/2010 9

Rasmussen Colleges, Inc.
Document 14, Page 9

Three Buckets of Turns

1. Wrong Hire
2. Ineffective Training & Coaching
3. Lack of Opportunity & Career Path

Hire Better

- Raise Candidate Experience Expectations
  - Not be the starter job
  - 3-4 years professional/related experience
  - Experience warranting at least $40,000
  - Job Shadow Component
  - Hiring Profile/Persona
- Focus on right hire not "saving money"
- Standardized Interview Evaluation Form
  - DOAs to complete prior to sending forward
  - CD, Vertical, and RVP to update through process

9/16/2010 11

Rasmussen Colleges, Inc.
Document 14, Page 11

From: [redacted]
To: [redacted]
Sent: 8/14/2008 10:39:17 PM
Subject: RE: BACH STUDENTS
Attachments: BACH T4 Loan Funds Release.xls

[redacted]

I have attached the spreadsheet with the students that are currently submitted that are eligible to receive excess funds. Two of the students, [redacted] and [redacted] also have alt loans, so I wasn't sure how you wanted the numbers reported. I will be out of the office tomorrow, but please let me know if you need anything additional.

Thank you,

[redacted] Financial Aid Director
Rasmussen College, Inc. - Mankato Campus
[redacted]

From: [redacted]
Sent: Thursday, August 14, 2008 3:40 PM
To: [redacted]
Subject: FW: BACH STUDENTS

From: [redacted]
Sent: Thursday, August 14, 2008 9:38 AM
To: [redacted]
Cc: [redacted]
Subject: BACH STUDENTS

Hello,

As you may know, all Title IV loan funds are on hold for the Ocala school code due to 90/10. This is an internal procedure we follow every year and is transparent to the students. With that said, please work with your Financial Aid Directors to put together a list of BACH students who should be receiving living expense/excess funds for the term. I will then calculate the impact on 90/10 if we release the funds.

I have attached a spreadsheet for you to use so the information comes to me in a standard format. Please send me the complete list by the end of today.

Thank you,
[redacted]

[redacted] Manager - Student Accounts
Rasmussen College, Inc. - Chicago
T: [redacted]
F:

From: [redacted]
To: [redacted]
CC: [redacted] George Fogel; [redacted] Eric Rasmussen; [redacted] Kristi Waite; [redacted]
Sent: 6/24/2008 4:07:03 PM
Subject: 90/10 Funds Hold for Summer Term
Attachments: 90-10 FL 2008.doc

Hello,

Please see the attached memo regarding the release of summer 2008 Title IV funds that impact 90/10. Please join me on Monday, June 30, 2008 at 10:30 am via conference call to discuss any questions you may have.

Thanks,
[redacted]

[redacted] / Corporate Student Accounts Manager
Rasmussen College, Inc. - Chicago
[redacted]

RASMUSSEN

DATE: June 24, 2008

TO: Redacted by HELP Committee

CC: [redacted], George Fogel, [redacted], Eric Rasmussen, [redacted] Kristi Waite, [redacted] Redacted by HELP Committee

FROM: Corporate Student Accounts Manager [redacted]

SUBJECT: Florida 90/10 Summer 2008 Quarter – Paying Funds

Effective July 1, 2008 the Florida school codes release of all Title IV loans will be placed on "hold". This will mean that no Title IV loan funds can be released after July 1, 2008 without prior approval from Jonathan Edwards. This will not impact disbursing PELL and SEOG.

Please send me the total amount of PELL and SEOG funds your campus is expecting to pay for the summer 2008 term by Friday, June 27, 2008. After I receive the PELL and SEOG totals, I will analyze when and if we will release any Title IV loan funds during the summer quarter.

As you may know, non-Title IV funds give us the ability to pay additional Title IV funds, so we want to make sure that we pay any current and outstanding alternative loans as quickly as possible after the summer term begins. Another very important factor that allows us to pay additional Title IV funds is our cash collections/student payments. It is critical for the SAM to collect the student payments as soon as the term begins and invoice any third party agencies as early in the quarter as possible.

Each week, I will monitor the amount of non Title IV funds collected from the prior week and determine if we are able to release additional Title IV loans. Each Financial Aid Director will be sent an email with the dollar amount of loans they can release. Be sure not to release amounts above the limit I give you each week. Since we may have the ability to release additional Title IV loans, we should first release any student who is expecting living expense money and potential drops. It is the Financial Aid Directors responsibility to track what students should have funds released each week.

This is a very important project we are faced with and it will take a team effort to ensure we comply with the 90/10 requirement. Please be organized at all times and ensure you are working from accurate reports from Class. On October 1, 2008, we will be able to release any outstanding past due Title IV funds if the student is eligible for the funds at the time we disburse.

I will be scheduling a conference call with the Financial Aid Directors and Student Account Managers for Monday, June 30, 2008 to answer any questions you may have. If you have any questions before the call, please feel free to contact me directly.

745 McClintock Drive · Suite 105 · Burr Ridge · IL · 60527 · Tel: 630.366.2800 Fax: 630.366.2801

From: Eric Rasmussen
To: George Fogel
Sent: 8/2/2008 12:39:59 AM
Subject: RE: HEA Reauthorized!

Does this impact the disbursement schedule [redacted] setup?

Eric Rasmussen / Regional Vice President

Rasmussen College

Redacted by HELP Committee

[redacted]

www.Rasmussen.edu

Confidentiality

This electronic transmission is strictly confidential to the sender and intended solely for the addressee. It may contain information which is covered by legal, professional or other privilege. If you are not the intended addressee, or someone authorized by the intended addressee to receive transmissions on behalf of the addressee, you must not retain, disclose in any form, copy or take any action in reliance on this transmission. If you have received this transmission in error, please notify the sender as soon as possible and destroy this message.

From: George Fogel
Sent: Friday, August 01, 2008 10:12 AM
To: Leadership Team; Rasmussen Campus Directors
Subject: HEA Reauthorized!

After a five years delay, the House and Senate yesterday evening reauthorized the Higher Education Act (HEA). HEA is the set of rules and laws that regulate colleges at all levels and authorizes the financial aid programs in which our students participate. President Bush is expected to sign the bill into law soon.

Overall, the bill is very positive for us and our sector, however at over 1100 pages, it will take some time to digest all of the changes and impact on us. Here are some key highlights that impact us:

1. 90/10 Rule relief – the 90/10 rule dictates that we receive no more than 90% of our revenue from Title IV programs (Pell and Stafford Loans). In the past, if a school went over 90%, it was a "death penalty" where the school was no longer eligible to participate in Title IV programs. It has been changed to if a school is over 90% for two years in a row, the school will lose access. Additionally, Congress earlier this year authorized an additional $2000 in lending for students. This would have put us at serious risk in Florida with our 90/10. But, in the new bill, that extra $2000 will not count at Title IV dollars, but it will count as 10 money!! My very, very rough calculation says Florida 90/10 could drop from 86% to 75% based on this change in the rule. This is probably the most important change for us from an operational perspective!

2. Year Round Pell – One of the problems with Pell is that students are only eligible for Pell for three quarters in each year. This new provision allow students to be granted Pell Year Round. For a fully Pell eligible student that provides over $1400 of additional funding per 12 months. Any time our students can get access to more funding is a positive! Additionally, the limits for Pell were also increased.

3. Three Default Cohort – Currently, we as an institution we are responsible for the performance of our student on student loans and whether or not they default on those loans for two years after they graduate. The new law changes this period of responsibility to three years. This appears to be the most negative change on us. With the economic and credit pressures our students are facing, we are seeing our default rates go up in the two year period. By looking at this over three years, we will most likely see our default rates double. We will be putting more resources on default management, but this is where retaining students and getting them to graduation becomes key. A student who graduates will pay their loans back. This will become a much higher priority focus over the next months

Redacted by HELP Committee

[redacted]

This was a truly monumental piece of legislation that will have long reaching impacts on us and our students and for the most part they are very positive.

George

George E. Fogel / Vice President
Rasmussen College, Inc.
745 McClintock Drive, Suite 105
Burr Ridge, IL 60527-6490
Redacted by HELP Committee
[redacted]
www.rasmussen.edu

From: Robert King
To: George Fogel
Sent: 1/25/2009 5:51:56 PM
Subject: RE: our 3 Fla. campuses ?

How did you get so smart ?

R. E. King
Chairman
Salt Creek Ventures, LLC
Rasmussen College, Inc.
745 McClintock Drive, Suite 105
Burr Ridge, IL 60527
Redacted by HELP Committee
[redacted]

From: George Fogel
Sent: Sunday, January 25, 2009 9:45 AM
To: Robert King
Subject: RE: our 3 Fla. campuses ?

Bob,

There are a couple of factors that make Florida's 90/10 higher.

1. MN OPEIDs - Of our six OPEIDs, four are tied to Minnesota campuses. With MN having the large state grant that it does, it dramatically reduces the 90/10 for those four OPEIDs. The North Dakota OPEID also has the Moorhead campus as well as private lending from the Bank of North Dakota which has decreased the 90/10 ratio. Florida's state grant is only a fraction of the MN grant and they have less access to private lending.

2. Pushing of money - Over the past few years, we have had to "push" some Title IV dollars from our fiscal 4th quarter into the next fiscal year in order to make sure we landed on the 90/10 ratio we desired in Florida. This year that amount was about $1.3MM. With pushing that money for 90/10 purposes, the ratio looks worse in the 1st quarter since we have to play catch-up on that money.

3. 90/10 ratios reported as worst case - Our 90/10 ratios are currently being reported as worse case scenario calculations. This has to do with the new rules regarding the additional $2000 in unsubsidized lending Congress approved in the middle of 2008. This additional $2000 counts as "10" money, however, we are still working through the CLASS issues on how to report it and calculate it so that we can have accurate 90/10 number. We have the FA teams entering the data into CLASS in a way that we can report on it, but is still a heavily manual process. Our estimate is that 90/10 drops at most campuses better than five percentage points. I expect that we will push no Title IV to the next fiscal year in Florida this year.

Hope that helps. We can discuss more in Ft Myers this week if you would like.

George

From: Robert King
Sent: Sun 1/25/2009 7:51 AM
To: George Fogel
Subject: our 3 Fla. campuses ?

Why do they run 90/10 so much higher than the mid-west campuses ?

R. E. King
Chairman

Rasmussen Colleges, Inc.
Document 18, Page 1

RASMUSSEN

DATE: May 9, 2008

TO: Michael Locke
Kristi Waite

FROM: George Fogel

SUBJECT: Student Financial Services Update

Since our last meeting on student financial service, much has transpired. The joy and pain of additional lending by the government has come to fruition. I have reached out to our top seven lenders to ensure their continued commitment to student lending and our space. I have also met with Associated Bank, a Green Bay based bank as well (who we just signed as a corporate education partner). I will be working with them to add them to our list. Working with "home-town" people has its advantages as we have seen with the Bank of North Dakota.

Redacted by HELP Committee

[redacted]

745 McClintock Drive · Suite 105 · Burr Ridge · IL · 60527 Redacted by HELP Committee [redacted]

Redacted by HELP Committee

[redacted]

We have reinforced that the "planners" job is to plan with the student how they are going to fund their education. This includes trying to get the student to maximize their current cash payments and minimize their loans. We have more success with this at some of our campuses than others as student history/expectation and community culture play in this. We can require a specific cash payment; however, if the student takes additional loans above the cost of tuition, this cash will not help our 90/10. Cash payment must be matched with lower loans so that the cash "counts." This is again where the planners must plan with the student. Susan and I are going to put together some training on how to "sell" this by the end of the month for the planner.

90/10 Issues
With the increase in loan limits and Pell that take effect on July 1st, our 90/10 will be an issue in Florida. Year-to-date, we are at 87.3%. With the increase in loans and Pell, additional national baccalaureate students, the addition of Fort Myers and overall lower tuition in Florida, it will be more difficult to meet our 90/10 objectives. If we did nothing, our projection for 90/10 for FY 08 would be 88.8% which would be reported as 89% on our audit. For FY09, with no changes in price and the increases in Pell and loans, our 90/10 would increase to 101.2%. Technically, not possible as there would be excess funds which would not allow us to go over 100%, but mathematically where we would end up.

We have looked at 90/10 various different calculations and options. Below are the options we have considered:

1. Do nothing drastic. Plan to push Title IV funds to FY2009 to manage to 87.4% for FY 2008. If Congress completes the HEA reauthorization, we would re-evaluate our options based on the impact the 90/10 language would have on us and determine our course of action (most of which are listed here). Our estimate is that we would have to push $2.0MM to FY2009. We have managed 90/10 for a soft landing previously, so I am confident we can do this easily.

2. Merge the Ocala OPEID with the St. Cloud OPEID. While this would accomplish our goal of reducing 90/10 dramatically for Florida, we would also lose an OPEID, which is not desirable. While not desirable, this solution offers the best long term "fix" for 90/10 assuming nothing happens to the Minnesota State grant. This solution would also dramatically reduce our

default rates in Florida. The final benefit of doing this would be that we would move from the Atlanta Case team. I have built a relationship with the Atlanta team, but our ties are still much closer to Chicago.

3. Move a Minnesota branch campus to be a branch off of Ocala. Selecting a campus like Lake Elmo would be least disruptive to students as it has relatively fewer students compared to Brooklyn Park. The state grant received by Lake Elmo is sufficient to off set the 90/10 issues in Florida but it might not be able to sustain the protection on 90/10 over the long term. If Lake Elmo was moved on July 1, 2008, our 90/10 would be 87.0% FY 2008 and no money would have to be pushed. However, with the new loan limits and Pell increase over the full year, we would need to raise Florida prices 10% and Minnesota prices 7% for an FY 2009 90/10 of 86.4%. Brooklyn Park would be more disruptive, but because of the greater volume of students our 90/10 would be 84.4%. Our regulatory counsel has said this can be done, but it will require coordination with two DOE case teams and most likely an explanation of why we are doing it. Not insurmountable obstacles, but would require effort.

4. Increase price to off-set the increase in loans and Pell that will happen on July 1, 2008. If this was done alone in Florida, it would require a 20% increase in price to create enough of a gap to allow us to have a 90/10 of 86.6%. We can potentially drive the 90/10 lower depending on how HEA addresses institutional grants and institutional loans. Those will also be part of the "tuition" increase strategy as well assuming they survive to the final HEA bill.

5. Pull in the Florida State Grant early to off set Title IV dollars. Keeping us again at an 87.4% 90/10 we could move an additional $1MM in FY 08 and only have to push $1MM to FY2009. The only issue with this is by accelerating this $150K into 2008, we will have off set an additional $1.2MM in Title IV next year in order to not push money to FY2010.

Recommendation
My recommendation is to do nothing in the short term. We can manage the 90/10 for a soft landing at 87.4%. We do not want to make unnecessary changes to our structure, like moving a campus to the Florida OPEID, unless absolutely necessary. Moving the campus will create unneeded attention from the DOE. Move forward with a 15% tuition increase for new students, 10% for existing students.

We will need to watch carefully HEA to see how we adjust to the final legislation. If the changes to the rules that makes 90/10 an administrative capability survives as proposed, and not a "death penalty" provision, we could run our 90/10 higher than we have traditionally. With less of a penalty, we could run this closer to the edge. Unfortunately, Reba from CCA state on a conference call Thursday that HEA reauthorization will likely stretch to the July 4th recess which lengthens the timeline for certainty on what the new rules will bring.

If there is not significant relief, i.e. the bill remains unchanged from where it is currently; we will need to make several moves in order to protect our Florida Campuses. I recommend we combine an increase in price along with moving the Lake Elmo to the Ocala OPEID. The price increase will increase the gap that will have to be funded by either direct cash payments, private or institutional loans. With the state grant that Lake Elmo receives, there will be enough "10" money to off set the Florida "90" money. Additionally, when we open additional locations in Minnesota, they should also be branches of Ocala in the future in order to secure our future as we open new campuses in Florida. Additionally, we may want to open additional campuses in Florida off of the Minnesota campuses, like Eagan for example.

Final note, 90/10 is something we will need to continue monitor on a monthly basis to make sure we are driving to where we want to land and are never surprised. To that end, it isn't just monitoring the Florida OPEID, but others as well, especially Eden Prairie. As the population of the EP OPEID shifts to national online, there will be less state grant, the EP OPEID will be the next 90/10 issue we will have to deal with if Congress doesn't fix it.

Rasmussen Overview

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Rasmussen Colleges, Inc.
Document 20, Page 1

Overview

- Rasmussen College, Inc. Introduction
- Rasmussen College Overview
- Redacted by HELP Committee
- Rasmussen College, Inc. Leadership Team and Board Members
- Financial Review
- Key Quality Metrics
- The Offering and Valuation Information

RASMUSSEN

The Vision

To be the ***premier*** provider of ***online*** educational experiences delivering Associates, Bachelors and Graduate degree programs through its ***network*** of online and local community campuses with $500mn in revenue in 2014.

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Rasmussen Colleges, Inc.
Document 20, Page 3

Basic Investment Thesis from 2003

- Tremendous trends driving post-secondary education with arrival of services economy
- Online is changing how schools need to operate
- Opportunity to build large and valuable company taking career colleges into "new model" of operation
- Redacted by HELP Committee
- Acquired highest quality century-old institutions in Rasmussen, Aakers and Webster with top talent in good markets
- Build a world-class bricks & clicks school serving over 15,000 students throughout Midwest and Southeast

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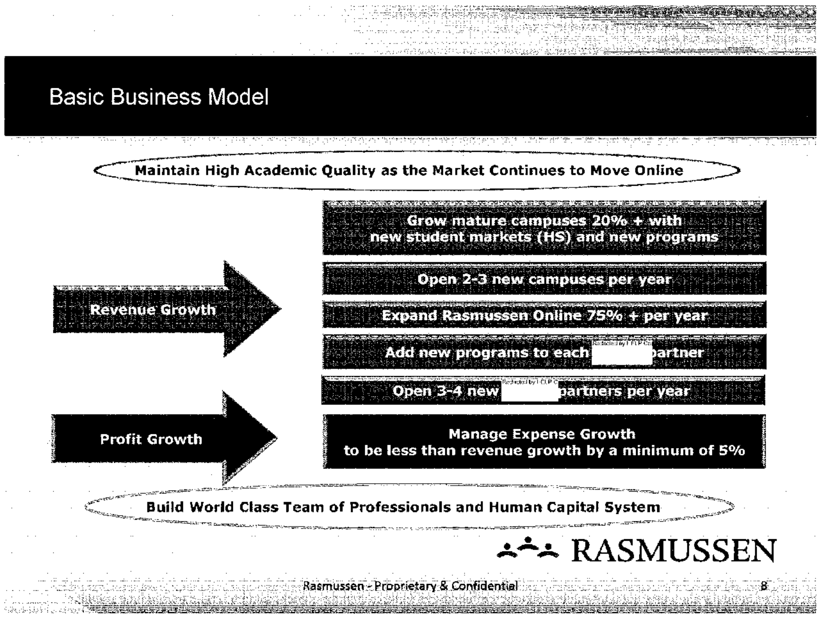
Rasmussen Colleges, Inc.
Document 20, Page 4



Rasmussen Colleges, Inc.
Document 20, Page 5

Rasmussen College

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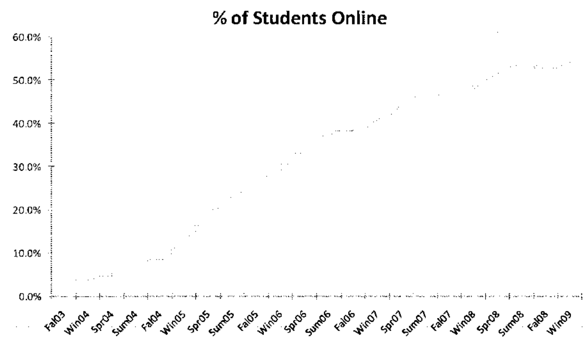
Rasmussen Colleges, Inc.
Document 20, Page 6

The Driving Force of Our Growth: The World is Moving Online



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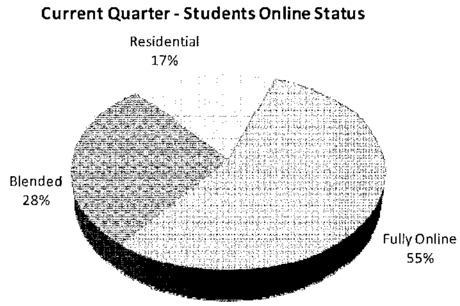
Document 20, Page 7

Majority of Students Now Fully Online and Only 17% Fully Residential



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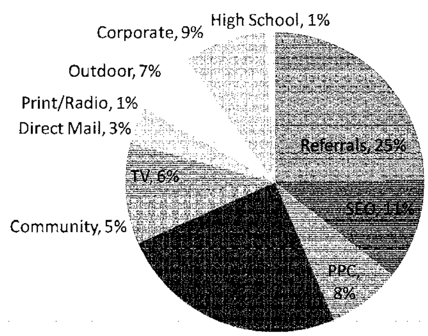
Online Has Also Changed Marketing: Spring 2009 Starts by Lead Source



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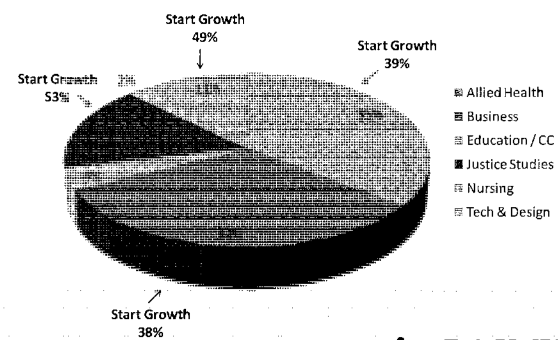
Starting From Scratch in 2000, Allied Health is Now Largest School

% of Enrollments



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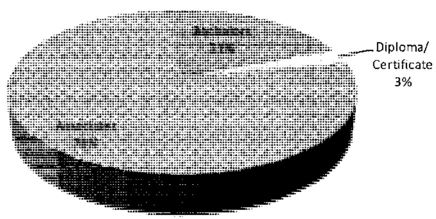
Document 20, Page 10

Bachelor Growing Since Introduced in 2007

Rasmussen Enrollments by Credential



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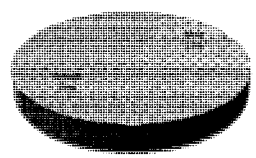
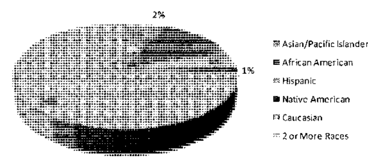
Student Profile

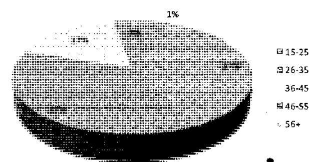
Rasmussen College July 2009 Enrollments by Gender



Rasmussen College July 2009 Enrollments by Race



Rasmussen College July 2009 Enrollments by Age



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Rasmussen Colleges, Inc.
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Board of Directors and Investors

Henry S. Bienen	President, Northwestern University
John A. Canning, Jr.	Chairman, Madison Dearborn Partners, LLC
James E. Cowie	Managing Partner, Frontenac Company
Therese A. Fitzpatrick	Executive V.P. and Healthcare Practice Leader, The Optime Group
Stanford J. Goldblatt, Esq.	Winston & Strawn LLP
Bernard Goldstein	Director, Broadview International
Robert E. King (Chairman)	Lead investor and 16 -year DeVry Board member; Collegis, Inc. Founder
J. Michael Locke	Chief Executive Officer, Rasmussen
Thurston E. Manning	Former Chairman of Higher Learning Commission of North Central Association, Former Board member of DeVry * Compensation Committee Chair
John C. Staley	Former Chairman, DePaul University Board of Trustees * Audit Committee Chair
Kristi Waite	President, Rasmussen College and third generation family owner * Academic Excellence Committee Chair

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Rasmussen Colleges, Inc.
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Risks

- Differentiation with increased competition from other for-profits (including large national online) and not for profits
- Extended losses from new campuses
- Scaling human capital effectively with growth
- Increased scrutiny from Washington and DOE in light of rapid growth
- Litigious former students and employees (e.g. Green Bay)
- Preserving culture and entrepreneurial approaches with size
- Matrix management issues between programmatic and functional experts located centrally with local general managerial organization
- Technology dependence and need to upgrade key systems
- Rhythm disrupted by minority investor

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Summary of Growth Drivers

- Increased Admission Capacity
- New Programs to Existing Partners and Campuses – Drive New Programs to Sustain Mature Campuses and Partners Growth
- New Channels – Expand New Channels, such as Military, Corporate and High School to Broaden Target Market
- Redacted by HELP Committee
- New Geographic Locations – 2-3 New Campuses per Year FY10-FY14
- New Partners – Add 3-5 New Partners per Year - FY10 – FY14

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Document 20, Page 15

Model Assumptions

- Rasmussen College
  - **Start Growth** Mature Campuses: 10% - 30% Growth (Declining in Out Years)
    Total Campuses: 30% - 45% Growth (Declining in Out Years)
  - **Enrollment Growth** Mature Campuses: 10% - 30% Growth (Declining in Out Years)
    Total Campuses: 33% - 47% Growth (Declining in Out Years)
  - **Retention Rates** Flat at 82.5% - 83.0% per Quarter
  - **Credit Loads** Consistent with Current Credit Loads
  - **Price** Maximum of 3% Tuition Increase
  - **2-3 New Campuses Launched Each Year FY10 – FY14**
  - **Additional Programs Launched through Existing Campuses**

Redacted by HELP Committee [redacted]

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Rasmussen Colleges, Inc.
Document 20, Page 16

From: Michael Locke
To: George Fogel
Sent: 2/7/2010 4:32:48 PM
Subject: RE: Requested Docs

Thanks….let me take a look

Can you give me a 90/10 table by campus and aggregate then pro forma for unsub $.....fiscal 2009 tying out to the audits is fine

J. Michael Locke
Chief Executive Officer
Rasmussen

From: George Fogel
Sent: Sunday, February 07, 2010 9:53 AM
To: Michael Locke
Subject: Requested Docs

Michael,

Attached are the documents you requested. The default rates spreadsheet includes the two and three year looks as well as our estimates for the upcoming 2 year look at Cohort Year 2008. There is a second tab on that spreadsheet which includes the 2007 Cohort three year look at grads. Now, the good news is that the grad rate default rate is 8.1%, the bad news is that Florida is 22.9% which is horrible. If we drop Florida out, our grad rate is default rate is 4.9%. While the Florida grad default rate is lower than the overall Florida default rate, but not by enough.

I have attached funding sources for FY 2009. We don't have the mix complete for Q1 yet as there is a problem with CLASS and getting the data we are working to resolve. However, I have included the 2009 by quarter with a year end total.

The next attachment is the debt to income data. This calculated off of our grads data and their debt loads.

In terms of how we address the gainful employment issue, we have several options. First, is offering a scholarship to our graduates to "buy" down their debt. This will be costly, however, as we discussed it is on the backs of our drops. My guess is this will only be a short term fix if we can do it all as the department or Congress will "fix" this and not let this kind of discounting (much in the same way as you can't pay off defaulting loans). I have attached an attempt to model this. The blue numbers are my assumptions and the black are the calculation. Feel free to play with it, comment on it or tell me I am way off base, but I think it works for illustrative purposes based on our discussions yesterday.

Obviously we can lower our tuition across the board, if we did that, it would be disastrous to revenue. We would have to drop our tuition by almost in half.

Alternatively, we can require students to take three or more classes and essentially kill the two course taker. This will drive up Pell since they will be taking more credit, it will also get rid of a lot of excess funds that part time students can receive, plus students would get out in the work force faster.

Also, we could require students to make a large cash payment while in school, whether cash or credit card. If we required students to pay $1000 in cash ever quarter, we would fix 90/10 and would take the debt gap down by almost 50%.

Finally, probably the best way to avoid this regulation is to continue to have our grads pay their loans. Excluding the Florida schools, at 4.9%, it would indicate that the vast majority of our grads are able to pay their loans.

Obviously, there are may different levers we can manipulate to manage this. Some are less painful than others.

Let me know if this all makes sense and if you need anything else. I think I covered everything you requested.

Thanks,
George

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

Rasmussen College Vision 2012

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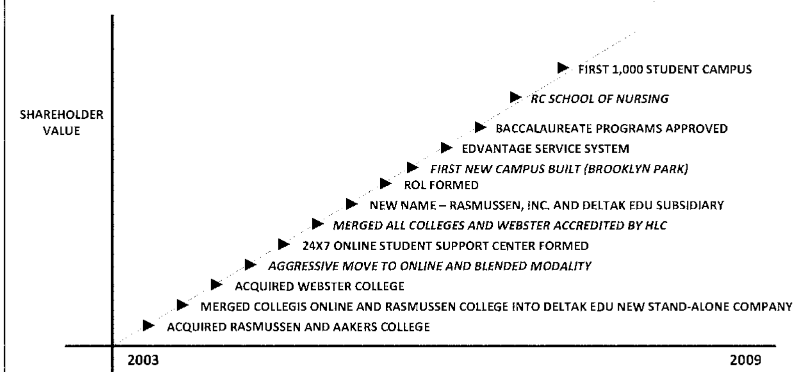
Document 22, Page 2



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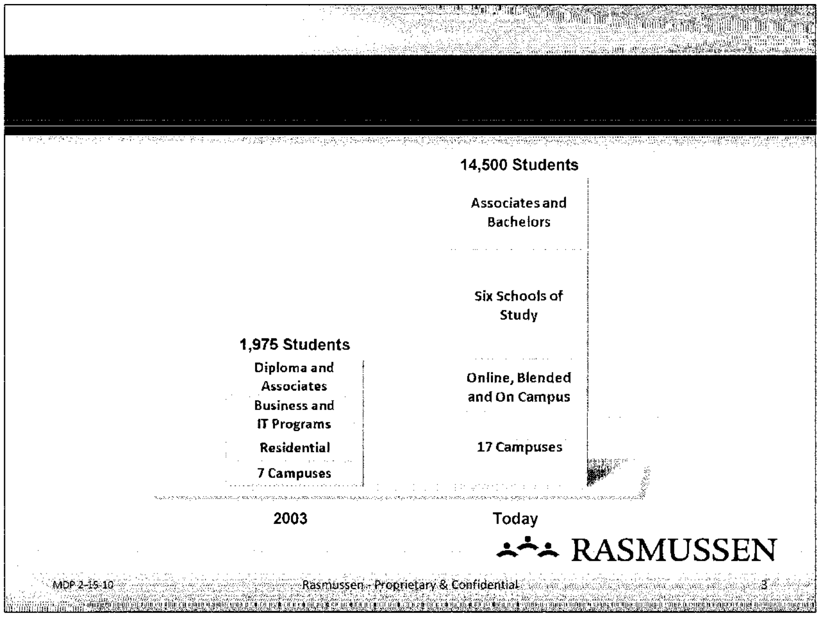

Rasmussen Colleges, Inc.
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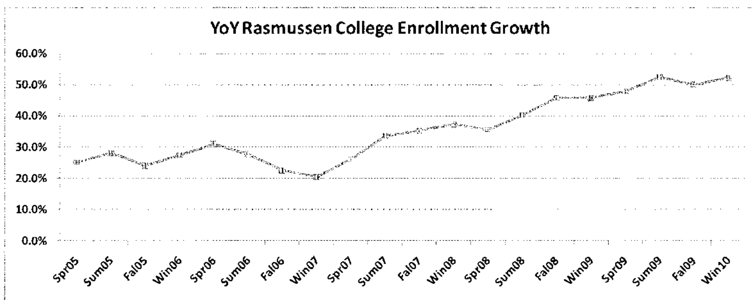

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RAS Overview Feb10 Rasmussen - Proprietary & Confidential 4

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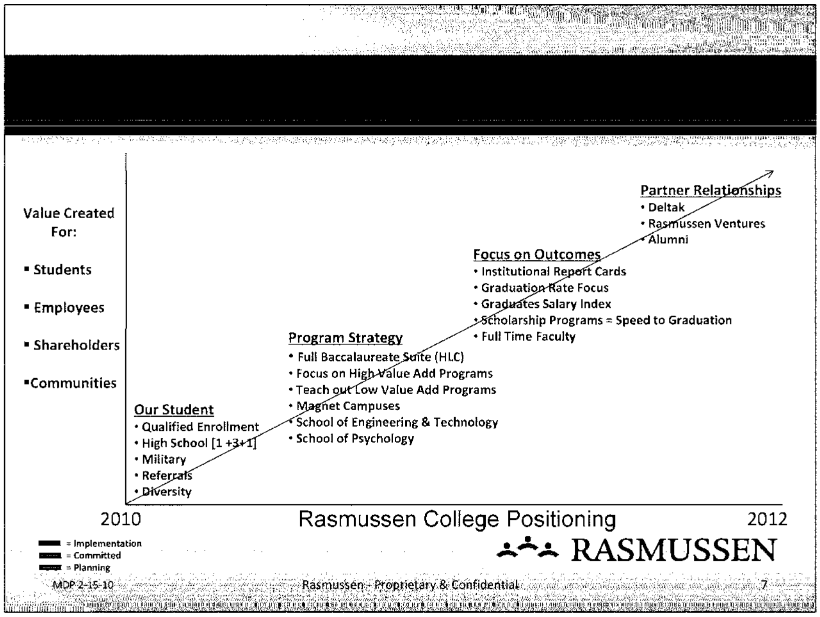

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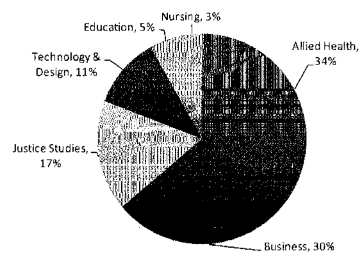
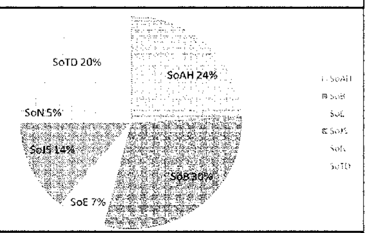
[redacted]

Today



2012



- Double Tech & Design from 11% to 20%
- Keep Business at 30%
- Allied Health and Justice Studies down slightly

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Rasmussen Colleges, Inc.
Document 22, Page 7

[redacted]

- Discrete goals for career services to "upsell" current student body
- Broaden portfolio after April HLC approval with July marketing launch into Fall enrollments
- Get into the bachelor completer market
  - Refine accelerated bachelors
  - School Directors and Susan Hammerstrom have goals for signing up 2+2 with community colleges, nationally accredited schools
  - Evaluate price point
- Define other opportunities on the front-end
  - Discreet goals for admissions (different reps?)
  - Only list bachelors on certain web portals

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Rasmussen Colleges, Inc.
Document 22, Page 8

- Goal is to improve Q1/Q2 retention, and consequently graduation rates, by identifying students who are not committed and unlikely to succeed before they start.
- We will pilot with Rasmussen Online before rolling out college-wide.
- Concept is to create a one week web-based course which students must pass as part of enrollment process. New course starts every Monday
- Course will "replicate" time commitment and behaviors which will be required for applicants to be successful students
- Content of course covers many areas
  - Required steps in enrollment process such as remedial education testing
  - Financial education which is part of keeping default rates down
  - Introduction to program of study
  - Testing technology aptitude

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From: George Fogel
To: Robert King
Sent: 2/8/2008 7:08:26 PM
Subject: RE: CCA Cohort Default Rate
Attachments: image001.gif; image002.gif

Bob,

We have outsourced our default prevention for Florida to a company owned by Sallie Mae. The first year they did a poor job and thus the pop in the rate for FY2005 (such a poor job and they knew it, they cut in half their fees this service). The rate should be down slightly for FY2006 based on our preliminary numbers and we are having better FY2007 so far.

We are hiring someone to do default management centrally, and probably a second person by the end of FY08/beginning FY09. With all of the renewed emphasis on default rates, the central management of defaults will keep a continual focus these students. By pulling this function central, the campuses can focus on what they do best which is service the current students and we will have someone focused on this everyday across all campuses.

George

From: Robert King
Sent: Friday, February 08, 2008 8:03 AM
To: George Fogel
Subject: RE: CCA Cohort Default Rate

What can be done about Fla. Campuses.

From: George Fogel
Sent: Wednesday, February 06, 2008 11:39 AM
To: Robert King
Cc: Michael Locke; Kristi Waite
Subject: RE: CCA Cohort Default Rate

Bob,

Understood.

Default rates are calculated by OPE-ID. Below are the official default rates for the most recent cohorts for our OPE-IDs. Additionally, I included some comps from the publics for FY 2005.

George

[illegible]	FY 2003	FY 2004	FY 2005
North Dakota	4.6%	8.5%	8.1%
Eagan	6.5%	7.1%	6.2%
Mankato	6.2%	3.9%	5.1%
Eden Prairie	2.7%	3.7%	5.8%
St. Cloud	5.9%	2.9%	8.6%
Florida	6.8%	10.5%	14.7%

	Cohort Default Rate
APOL	7.3%
CECO	12.3%
COCO	10.8%
DV	6.5%
ESI	9.7%
LINC	8.5%
STRA	4.5%
UTI	9.6%

From: Robert King
Sent: Wednesday, February 06, 2008 6:04 AM
To: George Fogel
Cc: Michael Locke
Subject: RE: CCA Cohort Default Rate

George, thanks for this. At the Board meeting in addition to the FA discussion I want you to cover the sub-prime lending issue from our standpoint and a projection of the loan amount we are proposing to employ in addressing the tuition needs of these students. Also, the potential / projected impact on our bad debt expense. Finally, please address the then current CDR legislation as it looks like it will be proposed and voted on and the impact on our business. Please send me our current default rates by campus. These must be net succinct presentations. Thanks for all this.

From: George Fogel
Sent: Tuesday, February 05, 2008 8:40 PM
To: Robert King
Subject: RE: CCA Cohort Default Rate

Bob,

This amendment would have changed how the DOE calculated the cohort default rates (CDR). Instead of looking at whether a student defaulted on their loans for two years after they enter repayment to determine a schools default rate, the DOE would use three years to see what happened to the student's loans. It was projected that the average for for-profit schools default rate would jump from 8.6% (two year rate) to 16.7% (three year rate). These numbers were estimated by DOE itself.

This has a potential negative impact on the school if the school's CDR crosses one of three thresholds. If a school's rate is above 10% it must delay the drawing funds for first time students for 30 days (currently we only have this restriction in Pasco and Ocala). If a school has three consecutive cohorts above 25%, the school loses Title IV funding, not just loans, but grants as well. If a school has one cohort above 40%, the school also loses Title IV funding.

The amendment that added this to the HEA was ill conceived and the overall impact was not considered. In reality, in Minnesota, the community colleges would have probably been impacted more by this than we would have, at least in the short term as their default rates in some instances are higher than ours. Schools that serve minorities and low income areas would see big increases in default rates. While defaults are not something we want to see, these communities still need to be served with educational opportunities. This amendment would have driven an exit of schools that serve this market.

George

From: Robert King
Sent: Tuesday, February 05, 2008 5:51 PM
To: George Fogel
Subject: RE: CCA Cohort Default Rate

Why would 3 Vs. 2 have a negative impact ?

From: George Fogel
Sent: Tuesday, February 05, 2008 4:53 PM
To: Leadership Team
Subject: FW: CCA Cohort Default Rate

Team,

Two weeks ago on the Leadership call I went over the current standing of the House bill to re-authorize the Higher Education Act. A key provisions of the bill changed how the cohort default rates (CDR) were to be calculated to use a three year look versus the current two year review. This changes would have had a negative impact on our rates across the board.

Today it was announced that additional changes are likely to be made to the bill which takes a phased in approach to moving to a three year look as well as changes some of the thresholds used to determine when a school is not performing. While these changes did not get us all the way to where we wanted to be it was a huge leap forward from where we were.

If you have questions about this, please let me know.

George

Redacted by HELP Committee

[redacted]

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

Operating in the New World

June 2010

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Rasmussen Colleges, Inc.
Document 24, Page 2

- Times of "crisis" or challenge create an extraordinary need for effective leadership
- During these periods, a number of constituents may need to be led:
  - Employees
  - Shareholders
  - Industry colleagues
  - Trade associations
  - Press
  - Politicians
- Unique opportunity for you to see lessons put to work

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[redacted]

School	Avg. Salary
School of Allied Health	$27,042
School of Business	$29,838
School of Justice Studies	$27,907
School of Technology and Design	$29,377
School of Education	$23,676
School of Nursing	$30,648
Other	$24,960
All Programs	**$28,131**

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Rasmussen Colleges, Inc.
Document 24, Page 4

- Rapid expansion of institutional research office, government relations and public advocacy efforts. We will redeploy resources from other key areas. Nothing more important.
- Preparing letter to Rasmussen community and presentation for public consumption. Don't engage at the campus level with press but rather refer to marketing department, who will coordinate response. Assume you are being shopped by a reporter looking to play "gotcha."
- Ensure we are 100% compliant, code of ethics reinforcing culture, recording phone calls and doing what is right for the student like investments in placement.
- Deliver superior outcomes: graduation rate, default rate and overall ROI of debt taken on with salary earned after graduation.
- ***Significantly reduce growth in expenses*** to provide flexibility for more restrictive enrollment and price decreases, which will mean lower revenue line. Evaluating new campus launch plan. Delaying expansion of current facilities

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 RAS00038684

Rasmussen Colleges, Inc.
Document 24, Page 5

[redacted]

- Targeted plan for First time/Full time (active and drops).
- Mandatory completion of EEC. 6% of May start. Will be denied entry in July.
- No Foundations English 2 students at ROL (30% of start historically), no FE 1 students in MN
- July introduction of questions regarding commitment into EEC
- October introduction of College Experience course.
- Opening up Appleton and Mokena/Tinley Park with qualified enrollment requirement
- Programmatic focus on Nursing, Business, Bachelors and Technology & Design
- Introduce laddering of curriculum with milestones of success at Certificate / Associate and Bachelor graduation point

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[redacted]

- Part of programmatic strategy
  - Highest salaries in technology & design
  - High salaries in nursing
  - High salaries for bachelor grads but need to balance with debt load by getting stronger into the bachelor completer market
- Teach out programs with lower value add like massage
- Help graduates negotiate salaries
- Use alumni program to keep track of the graduates

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- Engage students in forbearance/deferment to work on payment possibilities
- Reduce bachelor and nursing prices in MN
- Eliminate excess funds
- Tap more corporate reimbursements
- Get students through quicker with bigger on-time graduation scholarships
- Use scholarships to reduce effective price, debt load and improve gainful employment ratios
- Deny admittance to prospective students bringing in large debt balances

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Rasmussen Colleges, Inc.
Document 24, Page 8

[redacted]

- Position the College for another 110 years
- Must move quickly; no time for debate
- Funding institutional research and government relations means other things will not be funded
- Candid communication embracing transparency and leading the way (institutional report card)
- Time to be leaders: on message, positive, strong, action-oriented

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Redacted by HELP Committee

-----Original Message-----
From: [redacted]
Sent: Monday, August 02, 2010 9:06 PM
To: Kristi Waite
Redacted by HELP Committee
Subject: My Opinion

Ms. Waite,

I wish to express to you my disgust and disdain for how this institution comports itself. It has been my experience that the few instructors who go above and beyond to assist their students (Martin LaGrow, Ryan Rosenthal) are an anomaly. In fact, Green Bay campus director Borley believes that instructors shouldn't answer student questions so much as point students in the direction of information sources. By his metric, I suppose, teachers that help students understand difficult concepts are inept.

Rasmussen's management personnel, in my opinion, are more interested in CYA techniques than admitting that certain instructors have no business teaching. This school seems focused on filling employment vacancies for graduates, not disseminating information. This will be my last term, as I can no longer justify the onerous expense to teach myself from tutorials posted on YouTube. I can find such tutorials for free and cease hemorrhaging money to your mediocre school.

For shame.

Sincerely,
[redacted]

Strayer Education, Inc.			
SCHOOL	**DOCUMENT NUMBER**	**BATES NUMBER**	**NUMBER OF PAGES**
Strayer	Document 1	SC-HELP-014911	1
Strayer	Document 2	SC-HELP-015266	17

Cohort Default Management Solutions - Executive Dashboard
Strayer University
Key Performance Indicators (KPIs) Effective: 7/25/2010

Activity Summary	FY2008	FY2009	FY2010	Total
Initiative Start Date	1/21/2010	12/29/2009	1/31/2010	-
Student Borrower Placements	1,016	12,841	20,003	33,860
Telephone Attempts	14,452	147,470	111,665	273,587
Telephone Right Party Contacts (RPCs)	201	1,839	2,281	4,321
Telephone Contact Rate (%)	19.8%	14.3%	11.4%	12.8%
Unique Student Borrower Contacts*	157	1,420	1,912	3,489
Unique Student Borrower Contact Rate**(%)	15.5%	11.1%	9.6%	10.3%
Resolved Delinquencies (Cures)	301	1,238	687	2,226
Grace Period Consultations			360	360
Early Repayment Consultations			62	62
Student Borrowers in 'Skip' Status***	200	966	1,249	2,415
Skip Rate (%)	19.7%	7.5%	6.2%	7.1%

*'Unique Student Borrower Contacts' are the number of student borrowers contacted at least once via telephone
**'Unique Student Borrowers Contact Rate' is calculated by dividing 'Unique Student Borrower Contacts' by 'Student Borrower Placements'
***Student borrowers without a 'valid' telephone number on file
Fiscal Year (FY) = October 1 through September 30

Activity Summary - Delinquent Volume	FY2008	FY2009	FY2010	Total
Delinquent Student Borrowers	981	3,441	2,490	6,912
Telephone Attempts	14,405	97,343	29,611	141,359
Telephone Right Party Contacts (RPCs)	196	962	318	1,476
Telephone Contact Rate (%)	20.0%	28.0%	12.8%	21.4%
Unique Student Borrower Contacts*	155	674	243	1,072
Unique Student Borrower Contact Rate**(%)	15.8%	19.6%	9.8%	15.5%
Student Borrowers in 'Skip' Status***	190	672	308	1,170
Skip Rate (%)	19.4%	19.5%	12.4%	16.9%

GRC Student Borrower Status	FY2008	FY2009	FY2010	Total
Default	1	516	2	519
Current	19	2,796	3,601	6,416
Current (Payment)	8	2,425	6,115	8,548
Current (Deferment)	2	2,074	621	2,697
Current (Forbearance)	1	1,220	238	1,459
Exception Claim*	4	369	619	992
Grace			6,317	6,317
Early Delinquency (<150 days past due)	619	2,203	1,924	4,746
Late Delinquency (>150 days past due)	362	1,238	566	2,166
Grand Total	1,016	12,841	20,003	33,860

*Exception Claim: Student loans that 'resolved' due to bankruptcy, death, disability, false certification, and school closure - these 'resolutions' do not adversely affect the CDR.

Cure Type (GRC Generated)	FY2008	FY2009	FY2010	Total
Deferment	51	305	211	567
Payment	53	236	108	397
Forbearance (Verbal)	104	418	232	754
Forbearance (Written)	93	279	136	508
Total	301	1,238	687	2,226

Redacted by HELP Committee
[redacted]

Strayer Education, Inc.
Document 1, Page 1

Default Management and FA Status Update

January 15, 2010

STRAYER UNIVERSITY

 SC-HELP-015266

Strayer Education, Inc.
Document 2, Page 1

Default Status Summary

[illegible]	[illegible]	[illegible]
CDR data accuracy	Campus level NSLDS detail available for CDR analysis	Complete. Review revised estimates today
Launch GRC borrower outreach to reduce defaults	Started Dec 29. All 2008, 09, & 10 cohort data w/ GRC. 2008 contract ready	Gain CAR approval for 2008 3rd year and begin default prevention work
Develop over-arching communication plan. Focus on good contact detail to 'Stay in Touch'	• Verify contact details at beginning of each term • Capability for video/links in Regent student portal • Auto-generated contacts	Document checklist requirements (Feb 26); [OPEN] Resolve SAP calculation associated with program changes
XPlane assistance with communication plan	Design work started and high level concepts discussed	Review drafts and finalize in Q1
Hire Default Manager	Job description written & posted. Interviews started.	Evaluate candidates for hire (Feb)

STRAYER UNIVERSITY

2008 CDR Estimate

NSLDS data is expected to more accurately reflect realistic CDR results

REDACTED

Forward Looking CDR Estimate

REDACTED

Strayer Education, Inc.
Document 2, Page 4

REDACTED

CONFIDENTIAL

**FINANCIAL AID
DEFAULT MANAGEMENT**

CONFIDENTIAL

STRAYER'S DEFAULT MANAGENT GOALS

Meet all regulatory requirements

- **Provide entrance and exit counseling to borrowers**
- **Report timely and accurate enrollment information to the DOE**
- **Share satisfactory academic progress information across campus**

Reach target CDR rates

- **2 year rate = 5%**
- **3 year rate = 10%**

Approach: develop comprehensive strategy to help student avoid defaulting on Title IV student loans

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GOALS FOR Q1 2010

Hire full-time Default Management Manager by end of February

Implement GRC relationship

Access NSLDS borrower data

Develop strategy and project plan for end-to-end default management approach

- Implement first phase

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STATUS UPDATE

Goal	Recent activities	Next steps
Hire Manager of Default Management	Job description written Position posted on….. Informed key contact at guarantors, GRC, and Regent	Continue outreach to contacts Continue advertising of position
Implement GRC relationship	Contract • Paperwork initiated for request for contract authorization for 2008 borrower program Data hand-off • Initial hand-off for 2009 borrowers complete Borrower outreach • Begun for 2009	Contract • Gain approval for contract authorization for 2008 borrower Data • Hand-off initial 2010 data (this week) • Hand-off 2008 data when contract finalized Borrower outreach • Begin 2010 outreach, then 2008 outreach Transition from Fast-Track program to full program

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STATUS UPDATE

Goal	Accomplishments to Date	Next steps
Access NSLDS data	Registered for logins for each campus Downloaded full borrower files for 2008-2010 for all campuses	
Create end-to-end plan	Research of regulations Research of industry best practices • DOE/FSA/NASFAA research • Conversations with GRC, Regent, guarantors, etc. Identification of potential strategy elements and student touch-points Outline of potential key message	Creation of detailed plan and phases • Initiation of Phase I Continue to integrate default management into Regent configuration Writing and distribution of "short-term" talking points XPLAIN meeting

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INITIAL PLAN ELEMENTS (I)

Collect updated contact information as frequently as possible, for future outreach

- Determine all student contacts when students should be asked to review and update contact information [note: student FA record will be integrated with Strayer 360 record]
- Determine all opportunities for students to update reference information
  - At least at every re-pack
  - Add a step to confirm references? (e.g., postcards)
- Ask students for permission to contact via cell-phone (Per , GRC)

Identify all touch-points to deliver default management prevention messages throughout student life-cycle

- Admissions activities: talking points for Admissions, Business Office, Campus Directors (are we as clear up-front about full cost of education as we should be?)
- FA touch-points: entrance counseling, disbursement, exit counseling
- Retention touch-points: New student orientation, Student support outreach
- At-risk touch-points: Student counseling, withdrawl (do we check contact information at withdrawl), academic probation and FA probation points
- New Student Orientation
- Academic points: In Bus 100, integrate personal finance module in Introduction to Business?
- Create online personal finance module that we require, or incent, students to complete
  - E.g., if complete during before mid-term, get $XX in textbook vouchers, or entered into a drawing

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INITIAL PLAN ELEMENTS (II)

Determine key message and "communication tool" at each touch-point

- Ensure consistent end-to-end message from admissions through GRC
- Meet all regulatory requirements
- Ensure students have all information they need to be successful
  - Balance, lender contacts, GRC contacts, Strayer contacts, rights and responsibilities, understand the role of each player, their options to avoid default, etc.

Evaluate potential vendor products to support effort, such as

- USA Funds Life Skills, USA Funds Debt counselor, Repay Ready Service, Sallie Mae Education Planner

Consider other policy changes

- FA: Consider asking each student whether he would like to package just up to direct costs or full-costs
- Transcripts: Can we hold transcripts until exit counseling complete?

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POTENTIAL OVERARCHING MESSAGE

Student loans can help you meet your educational goals.

But, once you leave school (or drop below ½ time), they must be repaid.

Not repaying your loans leads to default, which has very bad consequences.

- Default is....
- Consequences are....

You NEVER, EVER have to default on your student loans. You have options and Strayer will help you, even after you leave us. To help us help you:

- Contact us (GRC) if you ever get in trouble
- Update us if you move (and here's how) and we'll find you if you get in trouble

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MUST IDENTIFY ALL OPPORTUNITIES FOR COMMUNICATING DEFAULT PREVENTION MESSAGES TO STUDENTS

Entrance (Initial and Re-pack)	In-school	At exit	Post-school
Contact with campus staff • Counsel appropriately Entrance counseling (initial and re-pack) • Deliver info • Test/quiz comprehension • Collect references • Additional module at re-pack for those at risk? "Take away" • One pager / XPLAIN	New student orientation Posters on campus or iCampus Disbursement e-mails/refunds New financial literacy module At risk contact points Quarterly student support outreach	Withdrawls "Next steps" letter upon separation Exit counseling • Deliver info • Test/quiz comprehension • Collect references again • Provide financial planning tools again? Live point of contact for questions • At GRC? • Internal?	GRC outreach • At each stage Outreach for late stage delinquency assistance • GRC? Communications from lenders / servicers

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DEFAULTING ON STUDENT LOANS HAS MANY NEGATIVE CONSEQUENCES

Government can

- Offset your federal and/or state tax refunds
- Garner your wages (can take 15% of your disposable income)

The whole balance becomes due immediately...

- You are no long eligible for deferements, forebearances, or attractive repayment plans (esp. ones based on your income)

You may have to pay additional collections fees

You may be sued for the balance of the loan

Credit rating will suffer, making it hard to get car loans, mortgages, etc.

You will not be eligible for student loans in the future

Generally speaking, federal student loans will not be discharged in bankrupcy

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NO REASON FOR STUDENTS TO DEFAULT
Three Main Options

Deferment

- This is an entitlement -- if student meets certain criteria (unemployment, back in school, active duty), they will qualify
- Loans will be put "on hold"
- For subsidized loans, interest will not accrue to the student

Forbearance

- Lender discretionary suspension of payments in 6-12 month intervals
  - Interest does accrue
- Most lenders grant suspension of payments for 2-5 years

Income-Based Repayment Plan

- Description:
- Very cumbersome to qualify, so GRC never recommends in alone. Will apply in conjunction with deferment or forbearance

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IDEAS FROM DOE BEST PRACTICE MODULE

Finding: "In a study of defaulters at the University of Illinois, Chicago, the most frequently cited reason for default was lack of information."

- Page 1 of Chapter 3

SIGNS ON CAMPUS:

The Pennsylvania Higher Education Assistance Agency (PHEAA) hired an ad agency oto spearhead its default aversion campaign. The campaign includes posteres, picture postcards, a website, and an 800 number. The messages include technical information, such as keeping the acount current, and more general help, such as how to dress for a job interview. At registratin time on campus, PHEAA distributes posters of a belly tattooed with the word "defaulter." The posters says "Funny how it seemed like a good idea until you realized it will be with you for ever." Contact .

Source: Ensuring Student Loan Repayment: A National Handbook of Best Practices, Oct 2-4, 2000, by the DOE

TUI Learning LLC			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
TUI	Document 1	TUI-SEN 00384	1
TUI	Document 2	TUI-SEN 00481	3

TUI UNIVERSITY AND ITS HISTORY

TUI University (formerly Touro University International), was established as a branch campus of Touro College, NY, on July 1, 1998, by its former President and CEO, Dr. Yoram Neumann. From the outset, TUI was organized and structured to be largely autonomous from the parent institution. TUI was initially accredited as a branch campus of Touro College by the Middle States Commission on Higher Education. Touro College was subsequently re-accredited by Middle States in 2004 which included the TUI branch campus. Because of TUI's location in California, its robust growth, fiscal and operational stability, and unique online delivery model, TUI was separately accredited by WASC in February 2005. After a change in control in October 2007, TUI University is governed by a new board and its name was changed to TUI University (TUI). Under the new ownership, the TUI management team continues to lead the institution while the learning model, faculty, and staff maintain their central roles in the quality and vitality of TUI. TUI University is accredited by the Accrediting Commission for Senior Colleges and Universities of the Western Association of Schools and Colleges (WASC) and offers Federal Student Aid to its students.

The College of Business Administration (CBA) admitted its first matriculating students in the fall of 1999. CBA offers the Bachelor of Science in Business Administration (BSBA), the Master of Business Administration (MBA), and the Doctor of Philosophy in Business Administration (PhD BA). The BSBA and MBA offer numerous concentrations. The founding dean was Dr. Robert Koester. The current Dean is Dr. Anthony Culpepper.

In December of 2001, three new degree programs were added in the newly established College of Information Systems (CIS): the Bachelor of Science in Computer Science (BSCS), the Bachelor of Science in Information Technology Management (BSITM), and the Master of Science in Information Technology Management (MSITM). The CIS founding dean was Dr. Robert Koester. The current Dean is Dr. Anthony Culpepper.

The College of Health Sciences (CHS) admitted its first matriculating students in the fall of 2000. CHS offers the Bachelor of Science in Health Sciences (BSHS), the Master of Science in Health Sciences (MSHS), and the Doctor of Philosophy in Health Sciences (PhD HS) offering numerous concentrations. CHS founding Dean was Dr. Edith Neumann. The current dean is Dr. Mihaela Tanasescu.

The College of Education (COE) admitted its first matriculating students in the fall of 2002. COE offers the Master of Arts in Education (MAE) and the Doctor of Philosophy in Educational Leadership (PhD EL) with numerous concentrations. COE's founding dean was Dr. Edith Neumann. The current dean is Dr. Mihaela Tanasescu.

In July 2009, a new President and CEO, Mr. Kenneth J. Sobaski was appointed and Dr. Yoram Neumann became the executive chairman of the board for TUI Learning, LLC, the parent company of TUI University. The TUI management team leads the administration of the institution while the faculty and staff retain a central role in maintaining the quality and academic vitality of TUI's learning model. In February 2010, Dr. Yoram and Edith Neumann retired their positions at TUI University.

WASC Western Association of Schools & Colleges
Accrediting Commission for Senior Colleges & Universities

March 9, 2010

Kenneth J. Sobaski
President
TUI University
5665 Plaza Drive, Third Floor
Cypress, CA 90630

Dear President Sobaski:

At its meeting February 17-19, 2010 the Commission reviewed the site visit report from the Capacity and Preparatory Review (CPR) that was conducted at TUI University (TUIU) on October 6-9, 2009. The Commission also had access to the report submitted by the University in preparation for the visit and your December 14, 2009 response to the team report. The Commission appreciated the opportunity to meet with you in person. The opportunity to discuss the team report and events arising subsequent to the visit was most helpful.

The TUIU Institutional Proposal outlined a plan to respond to the WASC Standards of Accreditation and undertake a set of studies. The team found the report difficult to follow and lacking in reflection and supportive evidence beyond assertions. The site visit confirmed that considerable effort had been undertaken by a large number of people in support of the University's CPR report. The University will need to improve the quality of its Educational Effectiveness Review (EER) report to make it a more effective foundation for the Educational Effectiveness Review.

Since the team visit, a number of significant changes have occurred at TUIU. A new CFO has been hired. The founders of the University have taken new positions at another institution and will no longer serve as chair and a member of the board. Along with them, other senior level administrators will be leaving TUIU. The EER team will need to assess the impact of these changes, including the recruitment of new members of the board of trustees.

The University has transitioned effectively from being a branch of Touro College to an independent, for-profit institution. Enrollment has grown and the faculty has increased in numbers. The University operates a comprehensive learning-centered model designed to serve and support students, primarily drawn from the military. A number of the studies undertaken for the CPR indicate that there is a growing body of evidence supporting the quality of educational programs and the value of the "robust learning model" for the students the University serves.

At the same time, the evaluation team identified a number of very important areas that need to be addressed at the EER. The Commission has extended the date of

985 Atlantic Avenue, Suite 100, Alameda, CA 94501 • phone: 510.748.9001 • fax: 510.748.9797 • www.wascsenior.org

the next site visit, as you have also requested, so that the University will have more time to implement its responses to these issues. In accepting the CPR team report, the Commission endorsed the findings, commendations and recommendations of the evaluation team. The Commission concurs with the listing of major recommendations of the CPR team, repeated here:

1. Gather and publish disaggregated data and focus on understanding retention and graduation data. (CFR 1.2; 2.10)

2. Make significant progress in assessing student learning at the programmatic and institutional level. (CFR 2.6)

3. Make significant progress in implementing the University's comprehensive program review process. (CFR 2.7)

4. Work in a collaborative and inclusive manner to put in place structures that result in an effective voice for both the faculty and staff. (CFR 3.11)

5. Develop a multi-year contract structure for full-time faculty that will ensure increased faculty security and continuity. (CFRs 1.4, 3.3)

6. Engage in a comprehensive and collaborative process of strategic planning that results in an articulated integrated plan for the future, aligning academic, personnel, fiscal, physical, and technological needs with the University's strategic objectives and priorities. (CFR 4.2)

In addition, the Commission concurs with the concluding statement in the CPR report: "While the CPR report was structured around the standards, the team found insufficient reference to supporting evidence connected to each standard's Criteria for Review. The team strongly recommends that TUIU in its EER Report clearly address the Criteria for Review with analysis of evidence rather than the conclusionary approach present in the CPR report." WASC staff can provide you with models where institutions have done this well.

The Commission acted to:

1. Receive the report of the Capacity and Preparatory Review team and continue the accreditation of TUI University.

2. Reschedule the Educational Effectiveness Review to spring 2011.

3. Request a meeting with you and those responsible for the EER report to discuss how the University plans to improve the quality of its report.

In extending the timeframe until the Educational Effectiveness Review, the Commission hopes to provide the institution with time to build upon its progress to date, so that by the time of the Educational Effectiveness Review, TUI University will be able to demonstrate that it has effectively addressed all of the recommendations listed above.

In accordance with Commission policy, a copy of this letter will be sent to the chair of TUIU's governing board in one week. The Commission expects that the team report and this action letter will be widely disseminated throughout the institution to promote further engagement and improvement, and to support the institution's response to the specific issues identified in them.

Finally, the Commission wishes to express its appreciation for the extensive work that the University undertook in preparing for and supporting this accreditation review. WASC is committed to an accreditation process that adds value to institutions while assuring public accountability, and we are grateful for your continued support of our process. Please feel free to contact me if you have any questions about this letter or the action of the Commission.

R -- Redacted by HELP Committee

President and Executive Director

cc: **R -- Redacted by HELP**, Commission Chair
R -- Redacted by, ALO
R -- Redacted by, Board Chair
Members of the CPR team

Universal Technical Institute, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
UTI	Document 1	UTI-C-000407	11
UTI	Document 2	UTI-C-000432	3
UTI	Document 4	UTI-C-000492	2
UTI	Document 5	UTI-C-000494	4
UTI	Document 7	UTI-C-000600	4
UTI	Document 10	UTI-C-000845	2
UTI	Document 13	UTI-C-000969	2
UTI	Document 14	UTI-C-001040	4
UTI	Document 15	UTI-C-016309	10

[redacted]

September 14, 2006

Mr. [redacted] Director
UTI Illinois
A Branch Campus of UTI of Arizona, Inc.
601 Regency Drive
Glendale Heights, Illinois 60139

SEP 25 2006

1- AH fail
1 - Completed
28- AH fail
27 - Complete
7 - AH fail

Dear Mr. Lewandowski:

I'm writing concerning my son, [redacted], who withdrew from UTI effective August 25, 2006. This letter serves as a rebuttal to the Calculation Worksheet received on September 9, 2006.

Needless to say, I am quite surprised at the total amount of payment to UTI. [redacted] started school on April 3, 2006 and took 5 classes, one of which was a repeat class. My calculation of money owed to UTI is $3,725.90. The Calculation Worksheet states a grand total of $7,030, almost double of what I estimated. I understand, now, that students are not charged per class but by amount of weeks at school.

Following is some background information concerning [redacted] situation. [redacted] is a twin that was born 10 weeks premature. As a result of the early birth his lungs were under-developed and needed 100% for 2 weeks while his lungs continued to develop. Being on 100% oxygen for that length of time for his small lungs proved to be too much and he suffered a punctured lung that in turn resulted in a cerebral hemorrhage. This hemorrhage did not cause any permanent brain damage; however, has contributed to a learning disability that [redacted] has had to deal with his entire academic life. Deficits are shown in abstract thinking. This information was given to Mr. [redacted] and to the UTI Student Services office upon enrollment.

[redacted] and I met Mr. [redacted] during a UTI Open House in March. Mr. [redacted] gave us the overall introduction to UTI on that day. [redacted] decided he wanted to try UTI and we returned the following week to see Mr. [redacted] and enroll [redacted]. During our second visit is when I actually questioned Mr. [redacted] about my concerns. The first was the LD issue, the second was that [redacted] had no previous experience in auto mechanics, and the third was the 96 miles [redacted] would have to drive on a daily basis. Given all these concerns, I specifically asked Mr. [redacted] if we were charged on a class by class basis, period. He assured me that we would owe on a class by class basis only. [redacted] did not pass his first class. I called Mr. [redacted] and he told me not to worry that the retake was free. However, in actuality, we are being charged.

When you review [redacted] record you will see that he has missing time and his grades were on the borderline of pass/fail. I checked periodically with [redacted] and [redacted] to see how [redacted] was doing; however, ultimately it was [redacted] responsibility to get help if needed, something to this day he is still embarrassed to do. I do know that [redacted] told one of them, [redacted] or [redacted], that there were some family issues he was trying to deal with also. The main issue in our home is trying to get him to do things he needs to do to succeed in school. We were so hoping that this would be his forte. The first class he passed he was so proud of himself and we were so happy for him.

Mr. [redacted] this letter is to get approval for the tuition owed to be reduced to $3,725.90, the actual cost of classes. We would have not continued to try and persuade [redacted] to continue on if we new the costs would incur the way they did.

One recommendation that I have for your recruiters is to be extremely explicit about your charging policies. Another falsehood was that we were told most UTI graduates start at approximately $90K a year at dealerships; however, an instructor told a class that mechanics are the lowest paid trade and not to listen to the recruiters! (Definitely a deflation.) When I think about that statement now, I wonder where my brain was! I think to myself now, wouldn't those recruiters be working in a dealership instead of recruiting if that were true. Mr. [redacted] is very enthusiastic about your school and he should be. I know that you turn out a lot of deserving graduates. I'm just somewhat upset right now over the charges.

I hope you will grant your approval for the reduced tuition. If you have any questions, please feel free to contact me at [redacted] Thank you.

Sincerely,

[redacted]

SEP 25 2006

cc: [redacted] Director of Financial Aide
[redacted] Refund Specialist

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

BBB of Metropolitan Houston
1333 W. Loop South, Ste. 1200
Houston, TX 77027
(713)868-9500

09/04/2008

[redacted]
Universal Technical Institute/TX
721 Lockhaven Drive
Houston TX 77073

Dear [redacted]

Enclosed is a copy of a complaint filed about your compan[redacted]cern was submitted on **9/2/2008 11:43:25 AM** and was assigned an ID of [redacted] Your company's response, regardless of your membership status, is very important to us. Please respond with your side of the issue and how your company has/or will be addressing this issue. We strongly encourage your company to contact the complainant directly at any time during the complaint process.

- It is the responsibility of all member AND non-member companies to respond in WRITING ONLY to this complaint WITHIN 10 calendar (not business) days. Please email or fax your response. Email: info@bbbhou.org Fax: (713) 867-4947. Verbal responses are NOT accepted due to the volume of complaints we process.
- Please keep a copy of this complaint for your records. If you require additional copies at any time there will be a fee assessed.
- Lack of response to complaints will be reflected in your public company report on our website, our automated phone system, and via our operators when consumer call in. We receive over 1,000 calls a day from potential customers checking out area business records.
- If you are a member and no response is received it will jeopardize your membership. Please return this page with corrections if your company contact information has changed or email the updates to info@bbbhou.org

Please note that your response will be copied and mailed to the consumer for their review and response. We report on closed complaints only, how or if the company answered the complaint, and how or if it was resolved. To check out your current company report visit our website at www.bbbhou.org Please keep a copy of this complaint for your records. If you have any questions please feel free to contact us at 713.341.6116. ** This will be your last notification of this complaint. ** Please send your replies to the Houston address listed above and to the ATTENTION: DISPUTE RESOLUTION DEPARTMENT.

Thank you for taking time to answer this complaint. The Bureau knows that it is often inconvenient to take time out to respond. There are two sides to every issue and your input and feedback is important to both the consumer and the Bureau.

COMPLAINT INFORMATION

Customer Information:

[redacted]

Daytime Phone - [redacted]
E-mail - [redacted]

The details of this matter are as follows:

Complaint Involves:
Advertising Issues

Customer's Statement of the Problem:
I intially had a sales rep from uti visit me reference the uti school in houston tx and there was a orientation stating that after completing this course with uti we would be making up to 90,000 .. i have applied at bodyshops and i have yet to be called due to no experience, only a certificate. i now owe over 10k to sally mae and i do not feel i should have to pay this due to the false representation that the school allowed me to belief. please call me or my mother at [redacted] or mother whom was with me at the time of signing at [redacted]

Desired Settlement:
for uti to pay the loan to salli mae

[redacted]

10/13/03- 1/7/05

UNIVERSAL TECHNICAL INSTITUTE

Houston Campus Main Campus
721 Lockhaven Drive / Houston, Texas 77073
Phone 281.443.6262 / Fax 281.443.0610 / Toll Free 1.800.325.0354
www.uticorp.com

September 23, 2008

VIA Email (info@bbbhou.org)

[redacted]

BBB of Metropolitan Houston
1333 West Loop South, Suite 1200
Houston, Texas 77027

RE: BBB Complaint # 03082019

Dear Dispute Resolution Team:

We are in receipt of the above referenced complaint submitted to the Better Business Bureau of Metropolitan Houston ("BBB") on September 2, 2008 (the "Complaint") by [redacted]. Mr. [redacted] alleges that Universal Technical Institute ("UTI") misled him by stating that after completing his course of study he would be making up to $90,000 per year. Mr. [redacted] also alleges that after graduation he applied for employment at body shops and never received a call back from prospective employers due to his lack of experience and credentials. We appreciate the opportunity to address Mr. [redacted]s Complaint and to more fully present the surrounding facts and circumstances. We take this and all claims of this nature very seriously and desire to resolve them as quickly and amicably as possible.

Misrepresentation of Income

The first component of Mr. [redacted]s Complaint alleges that UTI misled him by stating that after completing his course of study he would be making up to $90,000 per year. UTI did not state that Mr. [redacted] could earn up to $90,000 per year and did not otherwise misrepresent Mr. [redacted]s income potential. UTI representatives are only allowed to furnish wage statistics that are provided by nationally recognized entities such as the Bureau of Labor Statistics and the National Automotive Dealers Association. Attached at Exhibit A are excerpts from scripts used by UTI Representatives during in-home recruiting visits with potential students showing the information that is communicated to potential students and their families. We have interviewed [redacted] the UTI Representative who enrolled Mr. [redacted] and have determined that Mr. [redacted] followed UTI's prescribed recruiting practices when he met with Mr. [redacted] and that he did not at any time state that Mr. [redacted] could earn up to $90,000 per year. Furthermore, our investigation of Mr. [redacted]'s record as a UTI Representative showed that Mr. [redacted] has been employed by UTI for eleven years and during that time has enrolled over 2,000 students. Of those 2,000 students, Mr. [redacted] is the first and only complaint UTI has received concerning Mr. [redacted]

Mr. [redacted] statement is unclear as to whether he is alleging that Mr. [redacted] stated the $90,000 income figure or whether he heard this figure at orientation. Upon receipt of the Complaint, UTI's Regional Representative contacted Mr. [redacted] and his mother [redacted] to better understand the facts surrounding Mr. [redacted] Complaint. During this conversation, Mrs. [redacted] stated that she heard the $90,000 annual income figure from a speaker at an optional enrollment workshop during which UTI invited guest speakers from top manufacturers in the automotive industry to address UTI students.

At these workshops UTI often has manufacturer representatives answering industry questions. The [redacted] stated that they believe a Mercedes Benz representative (non UTI employee) quoted an annual salary of $90,000. We assume that this was a Mercedes Benz collision representative because Mr. [redacted] received collision training. However, we have no way to verify that assumption. If it was a Mercedes Benz collision representative, students entering this section of the collision field upon graduation would be required to take additional Mercedes Benz specific training to qualify for those opportunities. Mr. [redacted] did not elect this portion of the training while at UTI indicating his lack of preference for these opportunities.

Finally, even for the sake of argument, if UTI had made the statement that Mr. [redacted] could make up to $90,000 per year, this statement does not amount to a money back guarantee entitling Mr. [redacted] to a refund of his tuition if he does not earn $90,000 per year. UTI fulfilled its obligation to provide the training and Mr. [redacted] received the benefit of that training.

UTI has a strong reputation in the industry and stands ready to continue to assist Mr. [redacted] in obtaining employment. However, UTI cannot agree to pay off Mr. [redacted] debt owed to Sallie Mae.

Inability to Obtain Employment

The second component of Mr. [redacted] complaint alleges that after graduation he applied for employment at body shops and never received a call back from prospective employers because he only has a certificate but no experience. This claim is clearly false. By his own admission, as documented in Student Comment dated March 26, 2007 attached hereto as Exhibit B, he had three years experience working in the collision repair industry prior to attending UTI and he worked in the collision field for one year after graduation. Mr. [redacted] graduated from UTI on January 7, 2005. According to the Student Comment dated May 20, 2005 in our data base, Mr. [redacted] was employed within four months following graduation at S&W Trailer Service. Our data base also confirms that after Mr. [redacted] communicated to UTI that he was employed he told UTI's Employment Services Representative that he needed no further employment assistance. Our data base also reflects communication form Mr. [redacted] that he had a preference to become a collision estimator in the San Antonio area. We informed him that there were no openings in that portion of the region, but should he wish to relocate we could assist him. We had no response from him, until this complaint.

UTI offers ongoing employment services to all graduates of its programs. We maintain a dedicated Employment Services Department with a large network of contacts within the automotive and collision repair industries and have assisted thousands of graduates to find employment. UTI strongly encourages Mr. [redacted] to continue at any time to contact UTI's Employment Services Department for ongoing assistance in obtaining satisfactory employment.

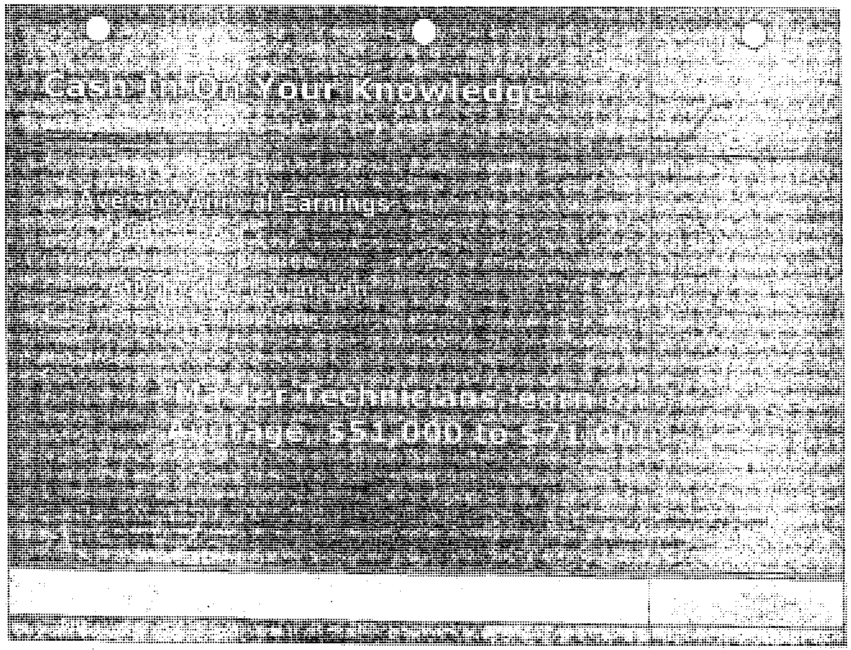
Please do not hesitate to contact me at Redacted by HELP Committee if you need any additional information. We look forward to a prompt resolution to this Complaint.

Sincerely,

Redacted by HELP Committee
Houston Campus President
Universal Technical Institute
Redacted by HELP Committee

EXHIBIT A

UTI REPRESENTATIVE IN-HOME VISIT SCRIPTS



CONFIDENTIAL UTI-C-000415

Universal Technical Institute, Inc.
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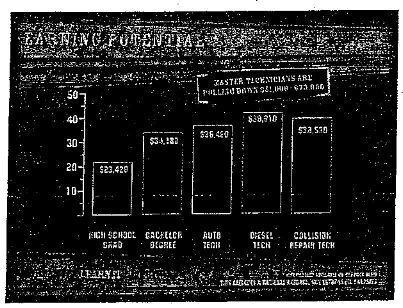
Slide #26 – Earning Potential

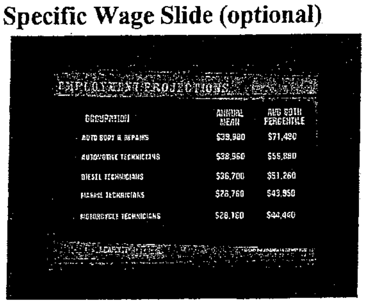


Ties the earning opportunity to each level of education, shows what technicians can earn after 12-22 months of education. Puts the ownership on the student to make a decision on which educational choice will help them get to their future independence. Shows that additional education/training after high school can satisfy the need that was established at the beginning of the presentation: increased earning potential over the course of a lifetime.

As you can see, with more education we have the opportunity for increased earnings! Here we see that an average high school graduate will make $23,428 a year. With a bachelor's degree, you jump to $34,188. That's a nice increase. Auto technicians, on average, earn $36,480. Diesel: $39,610, and CRRT graduates, $38,530! That's after 12-22 months of training. These are average wages I just gave you, for people working in their field a few years. But what is impressive, is that **Many Master Technicians are pulling down $51,000 – $75,000.** It's true! Many Master Technicians are now earning what only professionals with post-graduate degrees used to earn. Many UTI graduates earn $50,000 a year or more. The best of the best are pushing a six figure income! *(You can insert your personal information regarding your territory, but make sure you are accurate with the facts, and you have done the homework personally.)* Do the math: If you averaged $50,000 a year for 45 years, you could earn $2,250,000 or more over a lifetime *just by getting more education after high school.*

The important thing to remember is by furthering your education beyond high school, you will be able to earn more money and be able to actually live the life you were dreaming about!

Slide #27 – State Specific Wage Slide (optional)



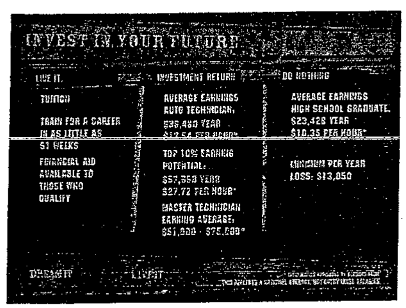
REFRESHER TRAINING AT NO COST

In the future, if you ever decide you need to update your training once you have graduated from UTI, you can return to UTI and take a refresher course, tuition free as long as the course is still offered. This will be very important, especially for those of you who own your own business.

STRATEGIC ALLIANCES

We have the connections to help our graduates succeed beyond their dreams. Audi, BMW, Ford, DuPont Performance Coatings, Harley-Davidson, International Truck, Honda, Kawasaki, Mercedes-Benz, Mercury Marine, NASCAR, Porsche, Suzuki, Toyota, Volvo, Volkswagen, Nissan, Yamaha, Hot Rod U, Super Street. We offer all of these training opportunities to our students. Where else can you go and have these connections?

Slide#33 – Invest in Your Future



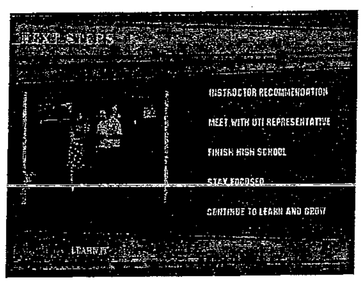
Provides confidence for the student that he can afford to go to school.

I do have one more question... Is anyone interested in how much the training costs and how it can be paid for? The important thing to remember here is that you are investing in yourself and your investment will pay you back many times over. The average tuition is around $26,000, and you can train for a career in as little as 51 weeks. Financial aid is available to those that qualify. Your specific package would vary, but could include grants, student loans, parental loans, scholarship money or interest-free cash payments.

Your return-on-investment is average annual earnings of $36,480. Don't forget, top techs with a few years of experience can earn over $57,650 per year, with Master Techs averaging $51,000 – $75,000 a year!

If you do nothing, you could lose over 13 grand a year!

Slide #34 – Next Steps



Identifies UTI/MMI/NTI Students who are interested in the school. Supports teachers/guidance counselors in their efforts to get all students prepared for success.

Thursday, April 2, 2009

To whom it may concern:

I am writing to you because I feel your school representative was very misleading and misrepresented Universal Technical Institute. [redacted]old my son, [redacted] quote "With your grade point average, you'll be our top student and Porsche will hire you just like that." We feel like [redacted] would say whatever it takes to get you to sign papers and pay the $100.00 fee. He was very misleading in telling my son everything was going to be very promising with a $180,000 a year job was sure to be his before graduation!

I feel a 17 year old is willing to listen to an adult telling him ALL wonderful information, but having a loan payment of a $25,000 loan are very large payments for an 18 year old fresh out of UTI, that possibly would have trouble even finding a job. I truly feel we have been scammed by sales people, rather than discussing an education for my son, especially when we could get the fee back if we toured the campus that he would not be attending. We didn't accept [redacted] into our home to sign any paperwork, but to just gather information for [redacted] has decided to join the military and go to college afterwards.

We are asking you one last time to accept our request of returning our $100.00 fee to our family who needs it! I spoke with a few different people at your facility and would appreciate your understanding in this matter.

Sincerely,

[redacted]

Enrolled students will receive refunds according to Texas requirements, or the student's state of residence, whichever is more favorable to the student.

1. If the Enrollment Agreement is rejected by UTI, the applicant will be notified and a full refund of all monies paid will be made.
2. An applicant may cancel enrollment at any time before the commencement of classes. An applicant not requesting cancellation by the scheduled starting date will be considered a student.
   A. A full refund will be made to any student who cancels this Enrollment Agreement within 72 hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after the Enrollment Agreement is signed by the prospective student.
   B. An applicant subsequently requesting cancellation shall be entitled to a refund of all monies paid to the Institute or its representatives minus a registration fee of 15% of the Tuition Cost of the enrollment period, but in no event may the Institute retain more than $100 plus the cost of the meter if issued prior to cancellation.
   C. A student who did not visit the Institute prior to signing the Enrollment Agreement may cancel enrollment within 72 hours following a tour of the Institute and equipment. Such cancellation results in a refund of all monies paid.
   D. A full refund will be provided to a student if the course of instruction is discontinued by the school and this prevents the student from completing the course.
   E. A full refund of all tuition and fees is due and refundable if the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or misrepresentation by the owner or representative of the school.
   F. An enrolled student that does not start class by the second day of the scheduled start date and does not contact the school to reschedule or does not cancel in writing as required will be considered to have abandoned the agreement resulting in the forfeiture of the registration fee.
3. **TUITION REFUND POLICY**
   Tuition charges are based on the lesser of the percentage of the program completed based on section B below or the percentage of the period enrollment completed based on the institution's policy listed in C below. Both determinations are based on the percentage of attempted weeks exclusive of the cost of uncharged retakes.
   A. The student's effective termination date for refund purposes, once classes are attended, will be the earliest of the following:
      a. The date the student is terminated by the school.
      b. The date of receipt of written notice from the student.
      c. For a student who does not attend classes for a period of ten (10) consecutive class days and who does not give the Institute, prior to or during that period, an explanation regarding the absences, is considered to have withdrawn from the Institute on the 11th class day.
   B. If the student who enters a residence program of not more than 12 months in length terminates or withdraws after expiration of the 72 hour cancellation privilege, the Institute may retain $100 plus the indicated amount below based on the remaining tuition (total tuition cost plus $100) plus the cost of the meter if issued prior to withdrawal.
      1. During the first week or one-tenth of the program, whichever is less, 10% of the remaining tuition, but in no event will the amount retained exceed $350, plus the $100 stated in paragraph 2B for a total of $450;
      2. After the first week or one-tenth of the program, whichever is less, but within the first three weeks or one fifth of the program, whichever is less 20% of the remaining tuition and fees;
      3. After the first three weeks or one fifth of the program, whichever is less, but within the first quarter of the program, 25% of the remaining tuition and fees;
      4. During the second quarter of the program, 50% of the remaining tuition and fees;
      5. During the third quarter of the program, 80% of the remaining tuition and fees;
      6. During the last quarter of the program, the student may be considered obligated for the full tuition and fees.
   C. If the student terminates or withdraws after expiration of the 72 hour cancellation privilege, the Institute may retain $100 plus the indicated amount below based on the remaining tuition (total tuition cost plus $100) plus the cost of the meter if issued prior to withdrawal.
      1. During the first week of the period of enrollment, 10% of the remaining tuition, but in no event will the amount retained exceed $350, plus the $100 stated in paragraph 2B for a total of $450;
      2. After the first week of the period of enrollment, but within the first three weeks of the period of enrollment 20% of the remaining tuition and fees;
      3. After the first three weeks of the period of enrollment, but within the first quarter of the period of enrollment, 25% of the remaining tuition and fees;
      4. During the second quarter of the period of enrollment, 50% of the remaining tuition and fees;
      5. During the third quarter of the period of enrollment, 75% of the remaining tuition and fees;
      6. During the last quarter of the period of enrollment, the student may be considered obligated for the full tuition and fees.

I. **REFUND POLICY FOR STUDENTS CALLED TO ACTIVE MILITARY SERVICE – EFFECTIVE NOVEMBER 1, 2007**
   A. A student of the school who withdraws from the school as a result of being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for the program in which the student is enrolled:
   B. If tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;
   C. A grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student previously received a grade on the student's transcript, and the right to re-enroll in the program or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
   D. The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
      1. Satisfactorily completed at least 90 percent of the required coursework for the program, and
      2. Demonstrated sufficient mastery of the program material to receive credit for completing the program.

. In all cases, refunds made to the student will meet or exceed the requirement of Section 132.061 of the Texas Education Code.

. For resident programs more than 12 months in length, the refund shall be applied for each 12 month period paid, or part thereof, separately. For programs with more then one enrollment period, tuition charges for the first enrollment period must be paid in full prior to beginning the second enrollment period. Tuition charges for the second or subsequent enrollment period will be assessed according to section 3.B, paragraphs 1-6.

. If, during the program of training, the Institute determines that a student is not suited for this field, the Institute reserves the right to terminate the student's training. Unused prepaid tuition, if any, will be refunded in accordance with this refund policy.

. 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, the Institute shall make a settlement which is reasonable and fair to both. In such cases when the student is fully obligated for the tuition and intends to return to school within one year of withdrawal, there will be no additional tuition charge.

. Title IV refunds will be totally consummated within 45 days after the effective date of termination. See A above for the effective date of termination.

). Refund computation will be based on scheduled clock hours of class attendance through the last date of attendance. Leaves of absence, suspensions, and school holidays will not be counted as part of the scheduled class attendance.

"Approved & Regulated to Operate by the Texas Workforce Commission, Career Schools & Colleges Section, Austin, Texas"

Universal Technical Institute, Inc.
Document 3, Page 2

UNIVERSAL TECHNICAL INSTITUTE

Texas Campus (Main Campus)
721 Lockhaven Drive / Houston, TX 77073
Phone (281) 443-6262 / Fax (281) 443-0610 / Toll Free 1-800-325-0354
www.uticorp.com

April 7, 2009

[redacted]

Dear Ms. [redacted]

We are in receipt of your letter dated April 2, 2009 requesting a refund of the $100.00 enrollment fee.

The first component of your complaint alleges that [redacted] stated he told your son everything was going to be very promising with an $180,000 a year job was sure to be his before graduation. Mr. [redacted] does state that he did not misrepresent your son's income potential. UTI representatives are only allowed to furnish wage statistics that are provided by nationally recognized entities such as the Bureau of Labor Statistics and the National Automotive Dealers Association.

I understand that [redacted] spoke with you in person and that he explained all [redacted] had to do was come over to UTI, tour the school and request a refund after the tour. Arrangements were made for the [redacted] to ride over to open house but this was not acceptable to you.

I have come to the determination that in this case a refund is not warranted due to miscommunication by UTI.

If [redacted] changes his mind again all he would have to do is contact the school and we could reinstate his enrollment and waive the re-enrollment fee.

Please do not hesitate to contact me at [redacted]

Sincerely,

[redacted]

Houston Campus President

BBB OF METROPOLITAN HOUSTON
1333 W. Loop South Ste. 1200, Houston, TX 77027
(713) 868-9500 FAX (713) 867-4947 bbbinfo@bbbhou.org

February 3, 2006

Mr. Redacted by HELP Committee
Universal Technical Institute/TX
721 Lockhaven Drive
Houston, TX 77073

RE: [redacted]

Enclosed is a copy of a complaint filed about your company. Your company's response, regardless of your membership status, is very important to us. Please respond with your side of the issue and how your company has/or will be addressing this issue. We strongly encourage your company to contact the complainant directly at any time during the complaint process.

*It is the responsibility of all member AND non-member companies to respond in WRITING ONLY to this complaint WITHIN 10 calendar (not business) days. Please mail, fax, or email your response. Verbal responses are NOT accepted due to the volume of complaints we process.

*Please keep a copy of this complaint for your records. If you require additional copies at any time there will be a fee assessed.

*Lack of response to complaints will be reflected in your public company report on our website, our automated phone system, and via our operators when consumer call in. We receive over 1000 calls a day from potential customers checking out area business records.

*If you are a member and no response is received it will jeopardize your membership. Please return this page with corrections if your company contact information has changed or email the updates to bbbinfo@bbbhou.org

Please note that your response will be copied and mailed to the consumer for their review and response. We report on closed complaints only, how or if the company answered the complaint, and how or if it was resolved. To check out your current company report visit our website at www.bbbhou.org Please keep a copy of this complaint for your records. If you have any questions please feel free to contact us at 713.341.6116. ** This will be your last notification of this complaint. ** Please send your replies to the address listed above and to the ATTENTION: DISPUTE RESOLUTION DEPARTMENT. Please do not address your replies to individual BBB staff members.

Regards,
The Dispute Resolution Department
Greater Houston Better Business Bureau

BBB of Metropolitan Houston
1333 W. Loop South
Houston, TX 77027
(713) 868-9500 FAX: (713) 867-4947 bbbinfo@bbbhou.org

COMPANY INFO

CO. NAME: Universal Technical Institut ID#: 11448 MEM: yes
ADDRESS : 721 Lockhaven Drive Houston, TX 77073 CARE: yes
PHONE# : Redacted by HELP Committee REPORT CODE: CT
CONTACT NAME: Mr. Redacted by HELP Committee CASE#: [redacted]

CONSUMER INFO

NAME : [redacted] DATE OPENED: 02/03/2006
ADDRESS: [redacted] ASSIGN TO: dr
PHONE# : [redacted] EMAIL: [redacted]

CUSTOMER VERSION:

WHEN MY SON WAS 17 HE MET WITH Redacted by HELP Committee, A REPRESENTATIVE OF UNIVERSAL TECHNICAL INSTITUTE IN AVONDALE, AZ. MY SON AND HIS FATHER SIGNED A CONTRACT FOR ENROLLMENT UPON GRADUATION. THE PRICES WERE STATED FOR EACH PHASE. HE WANTED TO ATTEND THEIR MASTER MECHANIC PROGRAM. THERE ALSO WAS AN ADDITIONAL COURSE HE COULD ALSO TAKE A COURSE SPECIALIZING IN FORDS. MY SON WASN'T SURE HE WANTED TO ENROLL IN THE FORD PROGRAM BUT THE REPRESENTATIVE TOLD HIM IF HE DID HE COULD DROP THE COURSE AT ANY TIME WITHOUT IT AFFECTING ANYTHING AS LONG AS HE DROPPED THE COURSE PRIOR TO STARTING THE CLASS. MY SON WILL SOON COMPLETE THE MASTER MECHANIC PROGRAM BUT DOES NOT WISH TO TAKE THE FORD CLASS. MY SON WISHES TO DROP THE FORD CLASS. WE ARE BEING TOLD THAT DROPPING THIS COURSE CHANGES THE WHOLE PROGRAM NOW AND HE IS BEING CHARGED A HIGHER RATE FOR COURSES HE HAS ALREADY COMPLETED. WHEN I SPOKE TO DOUG KINNEY HE CONFIRMED WHAT MY SON AND AUTUMN FROM FINANCIAL AID HAD TOLD ME. I TOLD DOUG IT DOES NOT STATE ANYWHERE INT HE CONTRACT THAT PRICES WILL NOT BE EFFECTIVE IF HE DROPS THE FORD COURSE. DOUG POINTED OUT TO ME THAT IT DOES STATE IN THE CONTRACT & THE SCHOOL CATALOG * CATALOG ADDENDUMS ARE BINDING. NO CATALOG WAS READ PRIOR TO SIGNING THIS BUT EVEN SO THE CONTRACT DOES NOT REFER TO AN EXACT CATALOG OF A SPECIFIC DATE. CATALOG OR CATALOG ADDENDUMS LEAVES A OPEN CONTRACT ON THEIR SIDE. NOW IT IS BEING POINTED OUT TO US THAT IT STATES IN THE CATALOG THAT THEY CAN CHANGE THE PRICES IF YOU MAKE ANY CHANGES TO YOUR COURSES. I FEEL THIS IS VERY MISLEADING. I DO NOT UNDERSTAND WHY BECAUSE MY SON IS DROPPING A COURSE THAT HASN'T STARTED YET THAT NOW THEY CAN GO BACK AND INCREASE THE PRICES FOR COURSES HE HAS ALREADY COMPLETED. I FEEL THEY ARE LESS THAN UP FRONT ABOUT THIS.

SETTLEMENT: Other (requires explanation)

SETTLEMENT EXPLANATION:
THE TOTAL TUITION ON THE CONTRACT IS $30250. THE PORTION FOR THE FORD CLASS IS $4,640.00. IF YOU DEDUCT $4,640.00 FROM $30,250 THAT LEAVES A TOTAL OF $25,610. UTI IS ADDING $2,200

TO THAT TOTAL. I WOULD BE HAPPY IF MY SON & I WERE CHARGED
$25,610 INSTEAD OF $27810.00

PRODUCT: TUITION

UNIVERSAL TECHNICAL INSTITUTE

Texas Campus (Main Campus)
721 Lockhaven Drive / Houston, Texas 77073
Phone 281.443.6262 / Fax 281.443.0610 / Toll Free 1.800.325.0354

www.uticorp.com

February 21, 2006

Better Business Bureau of Metropolitan Houston
1333 W. Loop South
Houston, TX 77027

RE: [redacted] omplaint/Universal Technical Institute

Dear Sir or Madam:

This letter is in response to a notification from the Better Business Bureau received at the Universal Technical Institute (UTI) of Texas, located in Houston. We appreciate the Bureau providing UTI an opportunity to address this consumer concern and to fully explain the situation.

The complainant, [redacted] who lives in California, has filed a complaint with the Houston BBB in the name of her son, [redacted], a student at the Avondale, Arizona campus of UTI. We are not sure why the complaint was routed to Houston, but since it was, the Houston campus is addressing this concern in conjunction with the Arizona campus. Below, we have addressed each of her stated concerns, in the order in which she presented them.

[redacted] was originally enrolled in the Automotive/Diesel and Industrial Technology w/Ford FACT program at the Avondale campus in July of 2004. He subsequently cancelled his enrollment. [redacted] then reenrolled with the Avondale campus, in the same program, in November of 2004. UTI has spoken to the admissions representative, [redacted] regarding his initial conversation with [redacted] and his family. Mr. [redacted] states that he would not have told [redacted] or his family that Redacted could drop the Ford program at anytime without consequence. Even if there had been any confusion about UTI policy regarding program downgrades, [redacted] would have received that information in numerous contexts following that initial meeting, including in the catalog, in the Student Success Guide (distributed on the first day of class), and during a presentation given to all first term students in their first week of class.

UTI policy states that all prospective students are to receive a catalog at the time of enrollment. Although [redacted] claims that Redacted did not receive a catalog prior to signing the enrollment agreement, the enrollment agreement clearly states that the student (and in this case, his parent) are bound to the catalog and addenda. Regardless of whether a catalog was provided at that time, a party to a contract must read and understand what s/he is signing. If [redacted] and his parents did not receive the catalog, they should not have signed the agreement binding themselves to its policies.

[redacted] also states that the enrollment agreement "does not refer to an exact catalog." While the agreement does not specifically site a date of publication, there is only one catalog in effect at any given time, and the date of enrollment would correspond with the effective date of the catalog. Because the prospective student receives the catalog at the time of enrollment, this is not generally an issue. It is understood that the catalog s/he received is that to which s/he will be bound. If a school policy changes, current students are generally not held to the new policy, but rather are held to the policy in effect at the time of enrollment, as stated in the catalog in effect at that time. In the rare instance where a policy change affects all students, notification is provided to every enrolled student to explain the reason for the change and how it will affect him/her. The policy in question here has not changed since 2003.

Below is the policy as it appeared in the catalog at the time [redacted] enrolled, and today (downgrade language is underlined for ease of reference):

PROGRAM CHANGES
Upgrades or downgrades to programs must be made through the Student Services department. Revisions to existing Enrollment Agreements and tuition schedules must be completed before enrollment in a program is official. <u>*A program change may affect the student's financial aid eligibility.*</u>

Students may upgrade their program at any time and be charged the price per course in effect at the time of their original enrollment for the new courses being added under the new program. <u>*Students may, before the completion of their first three courses, downgrade their program and be charged the tuition price at the time of their enrollment. After the completion of their first three courses, students who want to shorten/ downgrade their program will be subject to the price-per-course in effect at the time of the program change, which includes previously completed courses.*</u> *Students may upgrade their program at any time at no additional cost.* <u>*A $100 administrative fee will be charged for all program downgrades requested after completion of the first three courses (Arizona, California, Florida, Pennsylvania, and Texas, campuses only). The administrative fee cannot be covered by financial aid and must be paid prior to processing the change.*</u>

Program changes are at the discretion of the school and can be denied due to, but not limited to, excessive absences, space availability and any balance owed the school. The institute cannot allow a program change into a program that is no longer offered by the school or that the school is no longer licensed and approved to offer.

There are a number of reasons for this policy. Students are charged tuition for the entire program, not on a credit hour basis. The cost of a total program varies based on a number of factors. If a student changes into a different program, he essentially must re-enroll into that new program, the tuition for which may be different from that in which he originally enrolled. By limiting the changes to the start of a program, it is easier to reassess total cost and address it, than it is after the student has completed a major part of his training.

Also, a student's financial student aid is also affected by the shortening of a program. If a student is packaged for federal aid in, for example, a 72 week program, and late in that program decides to shorten to a 52 week program, the amount of aid for which that student is eligible decreases, leaving the student with a larger uncovered balance. Thus, UTI attempts to limit this consequence by having students downgrade earlier in the program, before all of their aid has been disbursed.

[redacted] also states that she feels UTI is not "up front" about its downgrade policy. This claim has no basis. Not only is this policy provided to all students in two different publications (as shown above,), it is also explained, again, when the student begins their coursework.

During the first week of each student's program, a presentation is given to the group on the program change policy. This presentation refers students to this policy and explains the ramifications of upgrading and downgrading a program. This gives students the opportunity to ask questions and learn more about how to change their program. This presentation has been given in each new class for the past five years. A check of [redacted]s attendance records shows him in attendance on the day the presentation was given to his class.

While we deny the allegations presented by [redacted] we are still willing to work with [redacted] to come to a positive conclusion. Because it is clear that [redacted] did not understand the importance of changing his program during the first nine weeks of his course, [redacted] the school director for the Avondale campus will contact [redacted] and work with him to adjust the tuition to match what would have been available had he enrolled directly into the Automotive/Diesel and Industrial Technology program (without Ford FACT) in November of 2004. We believe this is a fair compromise in this situation.

Redacted by HELP Committee itate to contact me at

Sincerely,

Redacted by HELP Committee

School Director
Universal Technical Institute of Texas

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Wednesday, August 27, 2008 3:31 PM
To: Redacted by HELP Committee Tom Riggs
Cc: Redacted by HELP Committee
Subject: FW:

Can someone please provide Kim with an update on this former employee's claim/situation? Thanks!

From: Kim McWaters
Sent: Wednesday, August 27, 2008 3:29 PM
To: Redacted by HELP Committee
Subject: FW:

Can you follow up on this and see if it was closed out? K

From: [redacted]
Sent: Wednesday, May 14, 2008 7:50 PM
To: Kim McWaters
Subject:

Mrs. McWaters,

I hateto bother you with my personal troubles. But, to be honest, you have impressed me with your own personal interest in not only your company, but your employees as well. I don't really know how to begin except to cut to the chase. I am an instructor at your NTI campus. I teach course 4,5, 26, and NATT2 in addition to being TTL of course 5. I have been with NTI since March of 2006, and as you should be able to tell by the range of courses that I work in, have worked very hard to make my time at NTI into a career...not just a job. Perhaps that is my downfall! I take my job very seriously and as a result feel that my students deserve the very best educational experience that they can receive, considering that they are all paying over $30,000 for their education at NTI. Obviously, our country's economy is suffering right now, and with layoffs, mortgage foreclosures, and gas prices at an alarming high, the automotive industry is feeling a large part of the pressure. As a result our particular campus has directed its immediate concern towards student retention and completion rates as opposed to overall enrollment, and the value of our product which is not the student themselves, but the education that they receive when they decide to attend NTI. Every day that I come to work, I hear students tell me that they have encountered employers that point blank tell them that they do not hire NTI students because of consistent poor performance. Or, students that are in advanced programs who never learned simple tasks such as performing wheel alignments or resurfacing rotors, much less electrical and drivability diagnostic skills that are supposed to set our schools apart from all of the other schools in this country. Meanwhile we at NTI are being told to pass students who should fail because we are "training entry level technicians who paid for their certificates like everybody else". I am sorry if this offends you, but I was under the impression that our students paid for an education, not just a piece of paper!! I have been told to give students points to pass my courses when they should fail. Every phase the attention is directed to completion rates so much that even the students have started to notice the fact that their NTI degree is losing its value every day!!!!

As I said before, I do not mean to offend you, but I have stood in opposition to the idea of passing every student who walks into my classroom. I feel that to do this only cheapens the value of an NTI degree, and will ultimately destroy the foundation of what was once described by a student as the Harvard of automotive schools. If you were to check my performance as an instructor, you would see consistent excellence in my student evaluations. From the lives I have touched to the satisfaction that my students feel as a result of the things that they have learned in my classes. Because of this, I have stood strong against the idea of just simply giving grades away, much to the dissatisfaction of my superiors! So much so that I feel my current situation demands your attention. I am not the type to declare complete innocence on my part, because no one is truly innocent. In

February my wife and I had our fourth child, and there were several times that I was a little late for work during doubles, or morning shifts because of difficulty with the new baby, and a lack of sleep that I explained to my E.M. at that time. The problems were corrected, and 2 months later, I finally received a pip for the concerns that had happened in Feb./ early March literally two weeks ago!! This is where things really start to bother me, because working in management at a dealership level before coming to work for your company, I know that the professional thing to do would be to confer with the employee about any problems and try to find a solution. That has not been the case for me! Instead, my education manager completely shut down communication with me. So much so that I asked him at several occasions if anything was wrong, and the reply was always "no everything's fine, why would you ask?" . Eventually the unspoken stress became so obvious that I confronted [redacted] last week, and during a meeting on Tuesday of this week was informed that NTI had been performing an investigation and felt that I had been cheating on my time card. I was then told that the situation was under review by the corporate office and Most likely I would be let go, but would not know until a later date. This seemed odd by itself because the campus should make these decisions, and although, I admit there may have been a few clerical errors on my time card, I can swear to you Mrs. Mcwaters, I would never intentionally cheat the school!! Now, I sit in limbo. Literally awaiting a decision that affects my wife and four children!

What am I supposed to do? I sincerely apologize for any indescrepancies that may be present on my time cards. I swear they were not intentional. I have had every intention of NTI being the place I eventually retire from, but now, I know I will never have that chance. I sincerely apologize for any problems I have caused!!! I hope you can look at my past performance and see that I have been a good employee. I really feel that that my opinions on the quality of education my students receive has played a factor in what is happening here. However, I am human, and we all make mistakes. I just wanted you to know my side of the story. There are so other things going on at this campus that often times it is difficult to pay attention to the minor details, and I cannot apologize enough IF my timecards are a little off. I have talked to EM's about my concerns spanning from passing students who should have failed, all the way up to other instructors who have drug problems and who have had sexual relations with students. Apparently I have simply cared too much, and this is the school's way to get rid of me, again I apologize for any trouble I may have caused.

[redacted]

NASCAR TECHNICAL INSTITUTE

My cell phone # is [redacted]

Customer Call Sheet
OPERATIONS

Student: Employee (Last Name) (First Name) **Date:** 10/23/09
ID #:

Locations: ☒ CORP ☐ UTI-Phoenix ☐ UTI-Houston ☒ UTI-Glendale Heights
☐ UTI-Ranch ☐ UTI-Exton ☐ UTI-Sacramento ☐ NTI-NC
☐ UTI-Boston ☐ MMI-Phoenix ☐ MMI-Orlando

☒ **Initial Complaint Forwarded to ~~Campus~~** Toni Riggs to [redacted] **Date:** 10/23/09
☐ **Response Received from Campus** **Date:** /
☒ **File Closed** [redacted] **Date:** 11/5/09

CC: Tom Riggs
10/23/09 mailbox

09/04/09

To whom it may concern,

As employee's of UTI, we are aware of the company's philosophies, visions (changing the world on life at a time) and mission statement (people, purpose, profit). This letter is to inform the company about several issues at the UTI Glendale Heights, Illinois campus that will call into question, the leadership ability of our current campus president, Mr.[redacted]

Keeping in mind that UTI is a "for profit" educational institution, it in no way excuses the manner in which Mr. [redacted] has changed *our* mission statement to "profit, profit, profit" and exercises his position and will to arrive at his end game. Examples of this highly irregular behavior and shift from *written* company policy are evident to any employee at the campus that is directly involved with student issues ranging from education to student relations. Mr. [redacted]'s management style is reminiscent of former President Nixon in the respect that he feels "it's not illegal if you're the President!". When his rationale to a decision is questioned or a clarification to one of his *demands* is requested, it is met with "I don't think you heard what I just said!" and the clarification is projected back with an "It's my way or the highway" attitude.

The instability of Mr. [redacted]'s management style has been witnessed publicly by everyone on the education staff on at least three occasions. He will start by stating his intended message (i.e. I had to let '*employee name*' go today) then become overly emotional and lose his composure (literally cries) and then returns to his threatening posture, finishing his message with the "And don't think I won't do it again!" statement.

I am not, as many of us are not nor should we be expected to be, accustomed to being threatened with our jobs, publicly or privately, as a method of motivation. These types of displays are not viewed by the employees as compassion, but as instability and weakness on his part. As a result, he enjoys very little respect from the education staff.

Another example of Mr.[redacted]'s variance in written policy is immediately apparent when student professionalism and student disciplinary issues are addressed. Instructors and education management staff alike have been given the verbal directive to keep the student in class at *any cost*. This is done at the expense of the students who chose to come here for the *right* reasons and at the expense of the employees' who (and rightfully so) expect a healthy, non-hostile work environment.

As a result, student professionalism is at an all time low. It has become common place for a student facing disciplinary action for such offenses as sexual harassment, threatening behavior and cheating, etc., to get up from his/her seat and state, "I'm going to see[redacted]" and leave the class. The end result is the student being placed back into the class to continue their unethical or unhealthy behavior. The only ramification that the "problem student" experiences, is a professionalism infraction, which means nothing to that student as it doesn't affect their GPA. Once the student reaches the 70% professionalism score limit, no additional infractions are issued as they will be removed anyway. If the student was already at the 70% limit, the student sees no ramification for their poor choices and is allowed to return and continue ***poisoning*** the rest of the class.

The message this sends is disheartening to the other students and the instructor. The end result is a rapid deterioration of the overall quality, dynamic and safety of the class. Although current *written* policy provides education staff to address such situations, Mr. [redacted]s personal policies (which he will not commit to paper) do not allow for this.

On occasions when a situation comes to a head, the concern is either dismissed with "There's no previous documentation." which is ***rarely*** the case or the ***employee*** is reprimanded. When the documentation *is* presented to Mr. [redacted] he tends to act surprised and states that he wasn't aware of it at the time. I honestly do not believe that he would know *where* to find or *what* to do with this do with this documentation if it were sitting in front of him on his desk.

As of late, new written policies have been initiated to assist students in becoming successful or to "level the playing field" for students who face certain barriers that could otherwise prevent them from becoming successful. These initiatives are **GREAT** given the policies and procedures are adhered to. These policies however, have morphed away from their original intention almost immediately after they were put into place. Examples of these are "Make-up Hours" and the "One Test Re-take" policy.

At the request or *suggestion* of Mr. [redacted], we have all been witness to "Make-up Hours" and "One Test Re-takes" being administered as late as ***two courses after*** a student has failed the course. Make-up hours are repeatedly given to the ***same*** students (without verifiable documentation) course after course.

These policies are currently not being initiated in the spirit or with the intention that they were originally developed. It is difficult at best, for the students for which these policies ***were*** designed (they are held to the standards and have to jump through hoops) to take advantage of them. They are currently being used as a "tool" to keep the flow of money coming in from students with behavioral and discipline issues. These are the types of concerns that should have and ***would have*** been addressed had Mr. [redacted] not thrown the Student Success Guide out the window in order to make the "Quick Buck".

What Mr. [redacted] is currently doing is ***cooking the books***! He has devalued the UTI education, reputation and brand in order to pump up student count numbers and profit. It is unfortunate that he has chosen to do so by compromising the educational experience of the student as well as the work environment of the employee in return for short term profit. It seems at the Glendale Heights campus, we no longer graduate students with a quality education and the tools needed to make them successful in the automotive field. We have been reduced to merely "***selling***" diplomas for $30,000.00.

This letter is not a rant but rather an attempt to allow the corporation a glimpse into a *small* portion of what the employees of UTI Glendale Heights face when they come to work every day. This letter is not the opinion of one employee but rather, the current reality of many of our employees. This is a situation that requires immediate attention.

If you chose to investigate these allegations, specific instances and documentation can be supplied. Although if questioned, many would chose to steer clear of these issues as a matter of self preservation. There are however, a great many employees that if asked, will verify the aforementioned issues as well as supply supporting documentation.

Thank you for your time and attention to this matter.

[redacted]

From: Tom Riggs
Sent: Friday, October 23, 2009 9:49 AM
To: [redacted]
Subject: Letter on [redacted] Glendale Heights

[redacted]

Got a letter with some serious allegations regarding [redacted]s leadership at Glendale Heights. Can we discuss this letter and how we are progressing on the Norwood letter?

Tom Riggs
Senior Vice President,
Campus Operations
Universal Technical Institute, Inc.
[redacted]

Customer Call Sheet
OPERATIONS

Student: [redacted]
(Last Name) (First Name)

Date: 10/2/09

ID #:

Locations: ☐ CORP ☐ UTI-Phoenix ☐ UTI-Houston ☐ UTI-Glendale Heights ☐ UTI-Ranch ☐ UTI-Exton ☐ UTI-Sacramento ☐ NTI-NC ☒ UTI-Boston ☐ MMI-Phoenix ☐ MMI-Orlando

☒ **Initial Complaint Forwarded to Campus** **Date:** 10/9/09

☒ **Response Received from Campus** **Date:** 10/23/09

☒ **File Closed** **Date:** 11/4/09

[redacted]

From: Duane Kramer
Sent: Tuesday, December 08, 2009 2:16 PM
To: [redacted]
Cc: Tom Riggs
Subject: RE: [redacted] Complaint Letter - Norwood

This has been resolved....

[redacted],
Can you do a summary of this in collaboration with [redacted]? We can review the file and behaviors while we are there... Thanks Duane

-----Original Message-----
From: [redacted]
Sent: Tuesday, December 08, 2009 1:49 PM
To: Duane Kramer; [redacted]
Cc: Tom Riggs
Subject: RE: [redacted] Complaint Letter - Norwood

Duane- will you guys be addressing this when you are out in Norwood next week?

[redacted]
Director People Services Partnerships
UNIVERSAL TECHNICAL INSTITUTE, INC.
[redacted]

-----Original Message-----
From: Duane Kramer
Sent: Friday, October 23, 2009 5:04 PM
To: [redacted]
Cc: Tom Riggs; [redacted]
Subject: [redacted] Complaint Letter - Norwood

[redacted]
This is more an operations issue, but we can look for this while we are at Norwood 11/2-5/09.
Thanks Duane

-----Original Message-----
From: Duane Kramer [redacted]
Sent: Wednesday, October 21, 2009 7:32 AM
To: Duane Kramer
Subject:

This E-mail was sent from "RNPCB9BC8" (C4540).

Scan Date: 10.21.2009 10:32:11 (-0400)
Queries to: [redacted]

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Wednesday, November 04, 2009 8:43 AM
To: Tom Riggs; Duane Kramer; Redacted by HELP Committee Kim McWaters
Subject: [redacted]
Attachments:

Dear Team:

I met with [redacted] briefly prior to my trip to Phoenix and let him know that I would be personally following up with him when I returned from my trip. He was fine with this and he appreciated I reached out to him. I also mentioned to him that I would have an EM follow up with him while I was in Phoenix. I did not want Mathew to feel a void while I was gone. I also wanted to calibrate his story with the EM and then with mine to make sure we did not miss any important information the student communicated.

My meeting with [redacted] went very well. We discussed the letter and all his concerns. He really appreciated Redacted (the EM) talking to him and felt very comfortable with him.

He voiced the same concerns in his original letter to me. He told me his original intention was to share the letter first with me but was unable to do so because I was out of town. He said having no Education Director he wanted to make sure that letter went to someone that would act on it. When I asked him why he did not bring it up to Reda (the EM), he said that he respected Reda but that he felt Reda was way too busy by having to cover the shift on his own. He thought it would take to long for Redac to address. I assured him that all of our students concerns are our number one priority and we will make the necessary time. He appreciated that.

Main Concern

[redacted] main concern was that he did not want the reputation of the school to deteriorate. He shared with me that he is paying a lot of money and wants to make sure that the reputation of the school continues to be "the best of the best" long after he graduated. He felt the quality of student being admitted has dropped in the past few months. He also stated he was concerned with the number of student doing drugs in the parking lot, and the quality of our food service.

I assured [redacted] that our admission team does an outstanding job in screening our student. Not every student who applies is accepted. He agreed as he recalled his own interview process. I told him nothing has really changed since he got accepted at UTI in the admissions process. However, if anything has changed, is that we are making more of an extra effort in assuring UTI is a good fit for our students.

I also assured [redacted] that we are doing our best to randomly test our students for drugs and we will continue to do this for the safety our students. We strictly follow our UTI policy.

I shared with [redacted] we are moving forward with our plans to add a cafeteria at our campus. He was very excited. He was also excited about our plans of adding a student lounge. He shared with me several ideas (15 minutes – Super Cool!) on to how set up the lounge that I will bring back to the committee.

Conclusion

I believe [redacted] understands and sees the big picture. He now knows what we are doing to improve the Norwood Campus to make it a better place and maintain our competitive advantage. I mentioned to [redacted] to always reach out to the instructor, EM, the ED, or the Campus President when he has a concern. We have an open door policy at UTI and he should always feel comfortable in visiting with us any time he likes.

I invited [redacted] for a follow up meeting one month from today to see how he is doing and to share with him our progress on the many exciting initiatives we are doing at Norwood.

A good thing that came out of this meeting that I shared with [redacted] is we (Norwood) needs to do a better job in communicating to the students the many initiatives we are doing to improve our campus. He agreed and he is looking forward to our next meeting.

For additional information on Redacted meeting with [redacted] please see attached email.

Thanks

Redacted by HELP Committee

Campus President - Norwood
1 Upland Road
Norwood MA, 02062

Redacted by HELP Committee

[redacted]

From: [redacted]
Sent: Tuesday, November 03, 2009 8:11 AM
To: Duane Kramer
Cc: [redacted] Tom Riggs; [redacted]
Subject: Re: [redacted]

Not a problem. I will recap my meeting with the student. I will have it to you by today!

From: Duane Kramer
To [redacted]
Cc: [redacted] Tom Riggs; [redacted]
Sent: Tue Nov 03 08:04:30 2009
Subject: RE: [redacted]

Jorge,
This issue should be addressed by the CP. The response indicates that the EM conducted all the meetings. When we discussed this you stated that you also talked with the student. Please recap this from your interactions and steps taken to support the student's concerns. Please forward to this team and Kim as this is where the complaint originated.
Thanks
Duane

From: [redacted]
Sent: Monday, November 02, 2009 8:53 AM
To: [redacted]
Cc: Duane Kramer; [redacted]; Tom Riggs
Subject: RE: [redacted]

[redacted]

Below is the summary of the conversation [redacted] had with the student. Craig covered all his concerns. We believe the student is fine and should graduate with full satisfaction. Please let me know if you need additional information.

The following is a summary of the conversation between [redacted]nd [redacted] It started at 6:45pm and lasted until 8:15pm.
Since I did not have a copy of the letter I asked Matt to summarize what he wrote for me to address his concerns.

Item 1: Snap-On Tool Voucher.

His concern is that it was miss-leading when he enrolled in school being told that he would be provided with a $1000 voucher with a student discount, but not informed that the tools are retail priced to use the voucher. So in reality is only good for $600. I understand his point on this. I have brought this up in the past that entry Diesel technicians absorb a larger start up cost than Auto Technicians and should have a larger voucher. The other concern with this item was that the list that Snap-On utilizes is the same as the auto with only a few other pliers on the list. He wanted to know if there was a more accurate list so he can be well prepared with the basics as an entry level Diesel Tech. I told him we have instructors that can help him with this, as he desires to go into Diesel Marine applications in the field and I will provide him with those names.

Item 2: Cummins Elective representative [redacted]

His concerns were no follow up in a timely manner and he himself had to continuously follow up with the ATP office in employment constantly for closure. He is not the only student that has brought this forward; even students enrolled in Cummins have had great difficulty in finding living arrangements when they are planning to move to AZ for school because of the slow follow. The end result was that Cummins would not benefit him for Marine Applications but the Power Generation would be a possibility but he has a family he cannot leave to live in AZ for 12 weeks. He is another example of a student who would take Cummins if it was available here at Norwood. (I suggest a partition for student interest, like we did for welding on this).He feels he was pushed off to contact [redacted] who is a Cummins Rep here in MA to answer his questions about Cummins Marine Applications but [redacted] is not comfortable just calling Bob out of the blue with no prior ground work in place. I told him I will call [redacted] for him and see if I can have the two connect.

Item 3: Diesel Jobs in Employment

Auto book full of jobs. Diesel book only had 2. I told him we will follow up the employment director for verification, and if it is the case we will strengthen our Diesel relationships in the area. This was one of the primary reasons he choose Diesel was opportunity. He is currently assembling his resume so that [redacted] in employment can look for Diesel opportunities in the Cape Cod area that he suggested such as Ocean Spray. Originally he stated that he was told to call local businesses for opportunism. He also stated that he would like to know UTI's job placement, as he felt it was important information for incoming students to know. I explained that information can not be release as it is proprietary information. I explained that our goal is to be 90% or better, and that the employment department at Norwood is in the top 5 in the country.

Item 4: Food Resources for Students

Subway vendor. Concerned it tool a student to get sick before we asked him to leave. Explained that we did not want the student to go without until we had another vendor arrive and that we had to have him leave because of that incident. Also the coffee truck in the PM is disgusting and staff and students have gotten sick from it. Told him that we are getting rid of him also and that we have proposals in the works for a permanent cafeteria for the students here at Norwood like other campuses. This also included NAPA, which I told him that we are working on a replacement for them presently as well, and that you and I are waiting for a proposal from a vendor.
NAPA has not had T-shirts and he was told only new students could buy the hoodies. He was also concerned with all the vending machines and current resources we have are all sugar or caffeine. He said the only healthy item available is Milk and it is short supply. Only once vending machine has it, it is sold out as soon as it is stocked and has to wait a week before it is refilled. Explained that will be part of our permanent fix.

Item 5: Information to Students

Follow through and follow up from support services. He explained this from a business stand point. Example the T-Shirt contest was cancelled due to budgetary reasons. This contest was the student with the best design that they submitted would be voted on by staff and would be sold in NAPA. He followed up after 4-5 months because no one had told the students that it was cancelled. I told him this year we budgeted for more student events and that we also added more basketball nets, soccer nets and he also brought up the student lounge. He shared his thoughts on the lounge. He suggested arcade games for break, racing games so that the school could make some profit from it and using the projector to have the news or speed vision on in the lounge. I also explained that we were working on a book store modeled after a college and he like that idea. I told him I would forward the follow up and follow through concerns with the Campus President.

Item 6: Bells

No being the right time. Explained that they were just fixed today and that we were upgrading the system to have warning bells for break and lunch and they would have different tones.

Item 7: EMs

His reference to Mr. Strocky was because he knows that I can not be everywhere and that I am by myself. He explained that he noticed a difference when there was more than 1 EM on for that period and he felt Mr. Strocky did a great job for his capabilities at the time because he knows he was only filling in. I explained that we just didn't want to put anybody in an EM position and once there is more help on the PM to service students that there would be more visibility and he understands that I have to be in my office most of the time presently and support from other departments for PM students. Security, Security, and Security in the parking lot. Same with the EMs availability, no presence in parking lot. Burnouts, car vandalism, thefts etc. Explained that we are looking into this as something to get in place for student safety. Also he stated the lighting in the parking lot is the bare minimum and is a safety concern. Told him you and I would follow up with facilities on this for possible options.

Item 8: Quality of student.

Admissions exam. I told him by state law we can't, but that we are discussing an assessment exam for basic skills but it could be a condition of enrollment. I explained that we have not heard anything back on it. Also the discipline of student behavior he feels that we are unable to discipline students the way we need to and he is concerned because these students will represent UTI when they graduate and feels we are just keeping them here for monetary reasons only. He does not want that reflection on his status as a graduate from UTI. I explained that we handle incidents on a case by case basis.

All in all [redacted] feels much better. I told him to make sure he brings any other issues to me or his instructor directly. He agreed.

Redacted by HELP Committee

Campus President - Norwood
1 Upland Road
Norwood MA, 02062
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Friday, October 23, 2009 6:27 PM
To: Redacted by HELP Committee
Cc: Duane Kramer; Kim McWaters; Redacted by HELP Committee Tom Riggs
Subject: [redacted]

Hi [redacted]

Thank you for following up on this matter and investigating the student's claims.

We would like to know the outcome of your meeting with the student and ask that you let us know the outcome of that conversation and the feedback from the student.

Look forward to seeing you next week at our Bus Review Meeting.

Regards,

[redacted]

From: Redacted by HELP Committee
Sent: Friday, October 23, 2009 3:11 PM
To: Redacted by HELP Committee
Subject: FYI

Dear [redacted]

We are disappointed with this letter as you can imagine. I discussed the letter with my Student Service Director, the EM, and the instructor. None of them were informed of the situation and the student's disappointment with UTI-Norwood. We will reach out to the student and explain to him to make sure if he experiences another similar situation to bring it directly to the attention of his instructor, EM or any UTI employee. If they are not available, the student should come to the campus president. I am always happy to talk to any student about how to improve our services.

I asked [redacted] to talk to our vendors and conduct several audits. His results were that all our vendors are in full state of compliance. The trucks were clean and in compliance. The food in our vending machines could be better. Most of the students like the current food selection we provide. Nonetheless, I have instructed [redacted] to find out what this particular student would like and we will determine if we can accommodate him. Further more we are in the process of adding a cafeteria to Norwood this FY2010. We should (God willing) have it running by mid Q2.

In regards to the drugs, I share with you that student services does the required drug testing based on UTI policy. However, I have instructed the EM's to be on alert and visit the parking lot during our breaks and lunches. We are considering hiring a security guard for the Norwood campus for the AM and PM session. We are currently working on the business case and we should have a decision by end of Q2.

What the student meant by downtime is a result of us not allowing to bring all of our students to the lab during end of course testing. As a result some students need to stay in class while the others are performing their hands-on testing in the Lab. Instructors entertain the student by conducting end of phase clean-up, reviews, 1x1 tutoring, learning center, support services, and training aid repair. We are looking at a way to improve this.

Hope this help let me know if you need more details.

Redacted by HELP Committee
[redacted]
Campus President - Norwood
1 Upland Road
Norwood MA, 02062
Redacted by HELP Committee
[redacted]

From: [redacted]
To: Kim McWaters
Sent: Fri Oct 09 06:47:00 2009
Subject: Response to letter received- Norwood

Hello Kim,

Thank you for a quick and positive response to my commendation for Mr. [redacted] and acknowledgment of the unfortunate events at this school. As I am almost [redacted] with my course at UTI, I hope that the leadership team can turn things around for the students of the future.

For the last 9 months, students have offered advice and suggestions on how the school can be better for them which go unanswered, some of which I'll note below:

Food court: - Fast food machines with junk food and soda aren't promoting a healthy environment. Real food options could turn a better profit for the school, eliminating the need for a gut truck. Speaking of which,
the afternoon food truck is a disgrace. The owner is gross, his truck is dirty and leaks propane, not to mention his food is not so good either. The morning truck is fantastic however, go figure.

There is currently 1 vending machine that offers milk and only 2 slots. Half the machine is empty. The Subway guy is overpriced for the amount and quality of food he provides.

Advanced classes for students like myself that are here to learn, excel in their work and have a purpose to attending this school. Select instructors that are highly regarded such as Mr. [redacted] Mr. Redacted by HELP Committee etc. to teach advanced classes
There is certainly more than can be accomplished in the 3 week phases. There is so much down time I feel like I should be paid for attending, especially on end phase Thursday and Friday.

I can go on and on as I'm always observing, but I'll wait to hear back from you as your letter dictates.

I can be reached at

[redacted]

Thank you for your time Kim.

[redacted]

Universal Technical Institute, Inc.

Home Office
20410 North 19th Avenue, Suite 200 / Phoenix, Arizona 85027
Phone (623) 445-9500 / Fax (623) 445-9501 / Toll Free 1-800-859-7249
www.uticorp.com

September 30, 2009

[redacted]

Dear [redacted]

I am writing to let you know I am in receipt of your letter dated September 23, 2009. I appreciate you taking the time to not only share your concerns but also your special mention of Mr. Stocky. I will ensure that his leadership team is made aware of your commendation.

I am obviously disappointed by the UTI experience described in your letter . . . this is not what we strive to deliver nor an outcome we condone. I have asked our operations and education leadership to investigate your concerns and to report back to me with their findings and suggested corrective measures if warranted.

I will circle back with you once I have more information and hope to not only regain your trust and confidence in the UTI brand promise, but to ensure that we deliver a quality educational experience to all students, at all locations, and provide our industry partners with world class, best-of-the-best professional technicians.

I appreciate your candor and time you took to send me your concerns in a professional and respectful manner. Please provide me the time to do as thorough of an evaluation of the current status of our Norwood training experience and respond to you when I have the information at hand.

If you wish to provide me either an e-mail or phone number at which to contact you going forward, please feel free to send your information to my e-mail address, Redacted by HELP Committee

Thank you and I will be in touch.

Kim McWaters
President & CEO

cc: Tom Riggs

September 23, 2009

Kimberly J. McWaters President, Chief Executive Officer Universal Technical Institute, Inc:

This letter is in regards to Mr. [redacted] as a UTI EM at Norwood Campus.

I am one of if not the oldest student currently in school right now and my 15 year background as an educator presents me with this opportunity to voice my opinion.

I was fortunate to have Mr. Strocky as an instructor for Advanced Electric and I hold his professionalism and respect for the students and the school in high regard. His class presentation, evaluation, expectations and commitment to learning is bar none the best in the school.

As Mr. [redacted] is currently serving as a temporary EM, he is doing a fantastic job enforcing the SOP's outlined in the student handbook.

After 12 phases here, I along with other more mature students are fed up with the current malaise in regards to the SOP's. "pants below the butt" Non UTI apparal such as sweatpants, sneakers, other garage shirts, most notably student Al Bundy who for 4 phases now hasn't worn UTI apparal with no infractions, and even wins an SOC award during that time. That is blatent disrespect for all students who abide by the said guidelines.

Mr. Strocky has been a huge asset for the school as a teacher and an EM for the last 1.5 weeks. It would behoove you to make him the best offer possible to hold this position.

It would be wise, dollar for dollar to regain the respect of employers in the area who cringe when they hear "UTI Student". That's not an image you want or should have, especially for a privately run company.

I for one won't be advertising UTI once I'm finished here and I don't know too many who will for the fear of being laughed at and dismisssed from an interview.

This school needs to regain it's integrity and image for itself, it's staff and it's prospective students. The level of students has declined immensly in the last 12 months. It's a disgrace to you as the CEO and President as well as the region the school is representing.

Again, this letter is to offer a level of compliment to Mr. [redacted] for this position, as well as voice my opinion on the lack of commitment the school is giving it's students and it's staff.

In the last 10 months I've noticed the following:

Drugs in the parking lot, Car crashes in the parking lot, pants around the butt with underwear showing, non UTI shirts, non work pants, sneakers and a blatent disregard for the guidelines set forth from day 1. Make an incentive to enforce these guidelines and you will see an increase in student performance, or continue with the status quo to see your profits rise and your respect fall with no regard to outcome.

Regards,

[redacted]

Currently a UTI Student

Norwood MA.

[redacted]

From: [redacted]
Sent: Monday, October 26, 2009 8:37 AM
To: Duane Kramer
Subject: FW: [redacted]

As you requested.

From: [redacted]
Sent: Friday, October 23, 2009 3:27 PM
To: Jorge Gutierrez
Cc: Duane Kramer; Kim McWaters; [redacted] Tom Riggs
Subject: [redacted]

Hi [redacted]

Thank you for following up on this matter and investigating the student's claims.

We would like to know the outcome of your meeting with the student and ask that you let us know the outcome of that conversation and the feedback from the student.

Look forward to seeing you next week at our Bus Review Meeting.

Regards,

[redacted]

From: [redacted]
Sent: Friday, October 23, 2009 3:11 PM
To: [redacted]
Subject: FYI

Dear [redacted]

We are disappointed with this letter as you can imagine. I discussed the letter with my Student Service Director, the EM, and the instructor. None of them were informed of the situation and the student's disappointment with UTI-Norwood. We will reach out to the student and explain to him to make sure if he experiences another similar situation to bring it directly to the attention of his instructor, EM or any UTI employee. If they are not available, the student should come to the campus president. I am always happy to talk to any student about how to improve our services.

I asked Chris to talk to our vendors and conduct several audits. His results were that all our vendors are in full state of compliance. The trucks were clean and in compliance. The food in our vending machines could be better. Most of the students like the current food selection we provide. Nonetheless, I have instructed Chris to find out what this particular student would like and we will determine if we can accommodate him. Further more we are in the process of adding a cafeteria to Norwood this FY2010. We should (God willing) have it running by mid Q2.

In regards to the drugs, I share with you that student services does the required drug testing based on UTI policy. However, I have instructed the EM's to be on alert and visit the parking lot during our breaks and lunches. We are considering hiring a security guard for the Norwood campus for the AM and PM session. We are currently working on the business case and we should have a decision by end of Q2.

What the student meant by downtime is a result of us not allowing to bring all of our students to the lab during end of course testing. As a result some students need to stay in class while the others are performing their hands-on testing in the Lab. Instructors entertain the student by conducting end of phase clean-up, reviews, 1x1 tutoring, learning center, support services, and training aid repair. We are looking at a way to improve this.

Hope this help let me know if you need more details.

Redacted by HELP Committee

Campus President - Norwood
1 Upland Road
Norwood MA 02062
Redacted by HELP Committee

[redacted]

From: [redacted]
Sent: Monday, October 26, 2009 9:56 AM
To: Tom Riggs
Subject: RE: Student/Employee Letters

Hi Tom:

I can certainly begin a log going forward for any complaints that come to your desk.

Just for your info, past procedure on complaints from students/parents or employees that we received would be given to [redacted] in their mail folder and they would review and meet with either Duane or Mike or appropriate leader and discuss and ask them to follow-up. I was not always in the loop on these as they might follow up with the CP(s) and then get back to [redacted] directly and then in turn would get back to Kim if it was necessary.

As you know, my current process is to put out an email for messages I receive and I print it out and attaché a simple tracking form that it was sent to the campus. The follow-up email from the campus is then printed out and attached to the form also and it is filed in a campus folder. Additionally, we do not get all complaints received by everyone in the company only those that are sent to me. I don't receive those that go to Legal or PS usually.

This process has been kept very simple - it was felt by [redacted] that we keep the process simple and manageable.

Also, my role has been to listen and document the conversation in an email which is sent to the campus or admissions or legal, etc.. I do not offer advice or solutions to our students/parents – that is the campuses or leaders role.

I'd be happy to discuss how we handled this process in the past.

I will begin our log this week - I think this will be beneficial for you as we go forward.

Let me know if you would like to discuss further.

Thanks,

[redacted]

From: Tom Riggs
Sent: Friday, October 23, 2009 5:48 PM
To: [redacted]
Subject: Student/Employee Letters

[redacted]

You mentioned that you documented customer service complaints. Can you do the same with any employee/student complaints that come to my desk and ensure that we keep a log of the following:

-Date letter received
-Person assigned to investigate (e.g. Duane, PS, etc.)
-Date we sent response
-Who we sent response to (e.g. Kim McWaters, employee, student, family,...)

Thanks,

-t

Tom Riggs
Senior Vice President,
Campus Operations
Universal Technical Institute, Inc.
Redacted by HELP Committee
[redacted]

[redacted]

From: [redacted]
Sent: Thursday, October 22, 2009 1:18 PM
To: Tom Riggs
Subject: RE: Response to letter received- Norwood

Hi Tom – any mail (except junk mail catalogs) I receive gets put into your mail folder(s) and put into your inbox. I don't hold on to it so I am not sure what happened in this case.

Going forward, I can put all complaints/follow-ups from Kim in a red Priority folder for you on your chair or desk and following up with you for action on them. Will that work for you?

[redacted]

From: Tom Riggs
Sent: Thursday, October 22, 2009 11:43 AM
To: [redacted]
Subject: FW: Response to letter received- Norwood

[redacted]

When did we receive this letter? I only got it (or was only aware of it) about a week ago.

I'm not pointing any fingers, just need to understand factually where it was and where it went before me.

Thanks,

-t

Tom Riggs
Senior Vice President,
Campus Operations
Universal Technical Institute, Inc.
[redacted]

From: Kim McWaters
Sent: Thursday, October 22, 2009 10:02 AM
To: Tom Riggs
Subject: RE: Response to letter received- Norwood

Hi Tom –

I am not certain when Duane received this....but, I am concerned that it has taken a month from Ops to respond to his initial letter of 9/23 to me. Further, I remain concerned about Norwood management and operations in general, therefore the issues highlighted cause me even greater concern. What can we do to move this up on the priority list? Thanks. K

From: Tom Riggs
Sent: Wednesday, October 21, 2009 8:31 PM
To: [redacted]
Cc: Kim McWaters; [redacted]
Subject: Re: Response to letter received- Norwood

Duane is working on, will update as soonas we have resolution.

Tom Riggs
Senior Vice President,
Campus Operations

Universal Technical Institute, Inc.
[redacted]

On Oct 21, 2009, at 4:20 PM, [redacted] < [redacted] wrote:

Just keeping this one top-of-mind . . . thanks!

From: [redacted]
Sent: Thursday, October 15, 2009 1:52 PM
To: Tom Riggs
Cc: Kim McWaters; [redacted]
Subject: FW: Response to letter received- Norwood

Just circling back to see if you or any team member has an update for Kim on this e-mail and his previous letter dated 9/23/09. Thanks!

From: [redacted]
Sent: Friday, October 09, 2009 9:58 AM
To: Tom Riggs [redacted]
Cc: [redacted] Kim McWaters
Subject: FW: Response to letter received- Norwood

Hi, Tom. This student (below) wrote a letter to Kim on which I copied you . . . can you provide Kim with an update . . . and please note his new feedback provided in his e-mail below as well. Thanks.

From: Kim McWaters
Sent: Friday, October 09, 2009 7:32 AM
To: [redacted]
Subject: Fw: Response to letter received- Norwood

Please see who has followed up with this individual and what action has been taken at the campus.....thanks. K

From: [redacted]
To: Kim McWaters
Sent: Fri Oct 09 06:47:00 2009
Subject: Response to letter received- Norwood

Hello Kim,

Thank you for a quick and positive response to my commendation for Mr. [redacted] and acknowledgment of the unfortunate events at this school. As I am almost finished with my course at UTI, I hope that the leadership team can turn things around for the students of the future.

For the last 9 months, students have offered advice and suggestions on how the school can be better for them which go unanswered, some of which I'll note below:

Food court: - Fast food machines with junk food and soda aren't promoting a healthy environment. Real food options could turn a better profit for the school, eliminating the need for a gut truck. Speaking of which,
the afternoon food truck is a disgrace. The owner is gross, his truck is dirty and leaks propane, not to mention his food is not so good either. The morning truck is fantastic however, go figure.

There is currently 1 vending machine that offers milk and only 2 slots. Half the machine is empty. The Subway guy is overpriced for the amount and quality of food he provides.

Advanced classes for students like myself that are here to learn, excel in their work and have a purpose to attending this school. Select instructors that are highly regarded such as Mr. [redacted] Mr. Redacted by HELP Committee etc. to teach advanced classes
There is certainly more than can be accomplished in the 3 week phases. There is so much down time I feel like I should be paid for attending, especially on end phase Thursday and Friday.

I can go on and on as I'm always observing, but I'll wait to hear back from you as your letter dictates.

I can be reached at

[redacted]

Thank you for your time Kim.

[redacted]

[redacted]

From: Duane Kramer
Sent: [redacted]
To:
Cc: Tom Riggs
Subject: RE: [redacted] Complaint Letter - Norwood

This has been resolved....

[redacted]
Can you do a summary of this in collaboration with Pat Koepke? We can review the file and behaviors while we are there... Thanks Duane

-----Original Message-----
From: [redacted]
Sent: Tuesday, December 08, 2009 1:49 PM
To: Duane Kramer; [redacted]
Cc: Tom Riggs
Subject: RE: [redacted] Complaint Letter - Norwood

Duane- will you guys be addressing this when you are out in Norwood next week?

[redacted]
Director People Services Partnerships
UNIVERSAL TECHNICAL INSTITUTE, INC.
[redacted]

-----Original Message-----
From: Duane Kramer
Sent: Friday, October 23, 2009 5:04 PM
To: [redacted]
Cc: Tom Riggs; [redacted]
Subject: [redacted] Complaint Letter - Norwood

[redacted]
This is more an operations issue, but we can look for this while we are at Norwood 11/2-5/09.
Thanks Duane

-----Original Message-----
From: Duane Kramer [redacted]
Sent: Wednesday, October 21, 2009 7:32 AM
To: Duane Kramer
Subject:

This E-mail was sent from "RNPCB9BC8" (C4540).

Scan Date: 10.21.2009 10:32:11 (-0400)
Queries to: [redacted]

Customer Call Sheet
OPERATIONS

Student: Anonymous (Last Name) (First Name)	**Date:** 6/23/09
ID #:	

Locations:

☐ CORP ☐ UTI-Phoenix ☐ UTI-Houston ☐ UTI-Glendale Heights ☐ UTI-Ranch
☐ UTI-Exton ☐ UTI-Sacramento ☐ NTI-NC ☐ UTI-Boston ☐ MMI-Phoenix
☒ MMI-Orlando ☐ UTI-Orlando ☐ UTI-DFW

☒ Complaint Received by Kim McWaters	Date:____/____
☐ Complaint Forwarded to __________	Date:____/____
☐ Complaint Forwarded to __________	Date:____/____
☐ Complaint Forwarded to Campus	Date:____/____
☐ Response Received from __________	Date:____/____
☐ File Closed	Date:____/____

Redacted by HELP Committee

From: Campus President
Sent: Wednesday, July 01, 2009 6:58 AM
To: Redacted by HELP Committee
Subject: FW: What kind of School are you running?

For your records. Thanks.

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Wednesday, July 01, 2009 12:44 AM
To: Redacted by HELP Committee
Subject: Re: What kind of School are you running?

Cool. Please copy Redacted as she is the keeper of the records!! Thanks!

From: Campus President
To: Redacted by HELP Committee
Sent: Tue Jun 30 12:36:42 2009
Subject: FW: What kind of School are you running?
All taken care of!! Got you covered!!!

Redacted by HELP Committee

From: Kim McWaters
Sent: Thursday, June 25, 2009 1:09 AM
To: Campus President
Subject: Re: What kind of School are you running?

Thanks [redacted] I appreciate you taking the time to investigate the merits of the expressed concerns and taking corrective action when and where appropriate.

Thanks again.

K

From: Campus President
To: Redacted by HELP Committee
Cc: Kim McWaters; Redacted by HELP Committee
Sent: Wed Jun 24 14:20:47 2009
Subject: FW: What kind of School are you running?
In reviewing this with Redacted by HELP Committee we have been able to identify a student's response from the ESI's to the instructor talking about Walt Disney World. The instructor has been coached based on the ESI comment about veering off track from the curriculum. We have communicated to all instructors the importance of staying on task during class time. In regard to Mr. [redacted] he is a new EM and to date has displayed very high levels of integrity and fairness. Redacted by HELP Committee is a graduate of the Marine program and has never told any students they were not to have "fun" while in school. Based on the opening paragraph with the reference to "bro" we believe this may be a disgruntled student posing at a parent. ESI's do not indicate unrest among the students however as always we are sensitive to providing the best educational experience for all our students. If you need any additional information, please let me know. Thanks.

Universal Technical Institute, Inc.
Document 8, Page 2

Redacted by HELP Committee

From: Campus President
Sent: Tuesday, June 23, 2009 5:28 PM
To: Kim McWaters; Redacted by HELP Committee
Cc: Redacted by HELP Committee
Subject: RE: What kind of School are you running?

I will work with Redacted by HELP and we will investigate fully. Thanks.

Redacted by HELP Committee

From: Kim McWaters
Sent: Tuesday, June 23, 2009 5:15 PM
To: Campus President Redacted by HELP Committee
Cc: Kim McWaters; Redacted by HELP Committee
Subject: FW: What kind of School are you running?

Hi, Redacted by HELP With this being anonymous, not much you can do about a response, but there may be merit to investigating the concerns just to ensure our students are getting the full world-class experience we expect and demand for every student.

Thanks!

Redacted by HE (OBO Kim McWaters)

From: Redacted by HELP Committee
Sent: Tuesday, June 23, 2009 2:11 PM
To: Kim McWaters; Campus President
Subject: What kind of School are you running?

Good Afternoon Ladies,

First of as I write this e-mail, I am not using my real name, because I don't want my son to be penalized for me writing my concerns about the UTI/MMI School in Orlando Florida. Yet still these are very real and I hope you address them as they need to be. bro

First of all, I question the education/experience of some of the instructors you have teaching. One teacher was more interested in talking about Walt Disney World, in fact so instead of teaching he brought pictures of his "Disney World" that he had built. I don't see how Disney World and fixing boat engines are related. When some students brought this to the attention to (I think they are called EM's) they were shrugged off. This same instructor sits in his seat at his desk, and if a student needs help, he tells them to look in the manual and doesn't bother even getting up. That's teaching??

One other instructor that my son had a problem with was one who talked about the Army for the entire class, instead of lecturing or letting them work on boat engines. Again, some students when to one of the EM's (His name is Mr. Redacted by HELP and they were told that it was his class and they could do nothing about it. Do nothing about it, these are supposed to be the supervisors who are in charge of the teachers, not only supervising what is going on in the class but giving the teachers info and help in operating a successful classroom. If Mr. Redacted by HELP is a representative of what kind of supervisor you have, you have hit it wrong. Speaking of Mr. Redacted by HELP,

my son, told me that when it comes to attendance he will give "favors" to some students who are on the verge of failing and not
to others. When he gives these "favors" he tells them not to tell other students. If you have a rule, then it needs to be enforced for all
not just some, the ones you like.

Second, my son has said at the end of each class session (3 weeks) they are allowed to write down an evaluation on the class and
instructor. This was usually done at the beginning of each class, just recently they were told that they had 5 minutes at the end of class and when
some students need more time to write, they were told just to mark, it was important for their comments. What has changed? Isn't it important to have the
students take part in the process to help make the school a success.

Third, The students heard that Mr. [redacted] and a Mr. [redacted] say that there no one is allowed to have any fun while in school. Why not? Get
Real. Isn't having fun while learning one of the best parts of going to school. Maybe Mr. [redacted] and Mr. [redacted] should not be working there
and get a job that puts them all alone and not with other people. Sometimes, people take life way to serious and a few laughs makes things look brighter
and it makes tough work even better. When I was in school, I learned better, when the teacher made the lesson fun and enjoyable and we had a few laughs
along the way.

Fourth there have been many instructors that have been wonderful and help the students when needed. These are a few staff members that need to either change
their ways or leave the teaching and go into another field.

I hope there will be changes on you run UTI/MMI. I am paying good money for my son to get a decent education that can give him a trade to make money. If my
son continues to complain about his classes and management team I will let the Board of Directors know and then, if have to let the media and Better Business Bureau
know what is going on in Orlando's school.

Thank you for your time.

Mrs. [redacted]

Customer Call Sheet
OPERATIONS

Student: [redacted] **Date:** 10/28/09

ID #: [redacted]

Locations:

☐ CORP ☐ UTI-Phoenix ☐ UTI-Houston ☐ UTI-Glendale Heights ☐ UTI-Ranch
☐ UTI-Exton ☐ UTI-Sacramento ☐ NTI-NC ☐ UTI-Boston ☐ MMI-Phoenix
☐ MMI-Orlando ☒ UTI-Orlando ☐ UTI-DFW

☑ ~~Complaint~~ Received by Kim McN Responded to student Date: 10/28/09
☑ Complaint Forwarded to Tom Riggs Date: 10/28/09
☑ Complaint Forwarded to Duane Date: 10/28/09
☑ Complaint Forwarded to Campus from Duane Date: 11/4/09
☒ Response Received from [redacted] to Duane Date: 11/4/09 11/17/09
☒ File Closed Date: 11/17/09

[redacted] Redacted by HELP Committee

From: [redacted] Campus President
Sent: Tuesday, November 17, 2009 10:25 AM
To: Kim McWaters
Cc: Duane Kramer; Tom Riggs; Patricia Koepke
Subject: FW: Thank you for your e-mail . . .
Attachments: ESI's [redacted]

In response to the email from student [redacted]s we did an investigation of the concerns outlined in his email. I reached out to all the functional departments, reviewed SMART notes and was surprised there were no negative concerns or dealings documented for this student. Because there was nothing in SMART we went back to see if he had written any ESI comments.

Here is what we do know after researching ESI comments from [redacted] during his time at UTI; he made 5 comments during program. Listed below are the highlights of the attached ESI's from [redacted]

1. 1st comment 1-26-09 Course 2 Jones – All praise
2. 2nd comment 2-16-09 Course 29 Newman – complained Cancel was not good teacher and did not want to clean – [redacted] explained Cancel was not teacher but only Lab Assistant and explained why students must clean.
3. 3rd comment 6-1-09 Course 3 – complained about Ortiz being new to teaching course 3
4. 4th comment 8-3-09 Course 32 – Complained about lack of EM help. [redacted] met with him and believed the interaction was positive.
5. Last comment after program change and double: **ADTF-137-3-VOLKMAN-AM**

Multiple times now I have had problems with SS, FA, and Acct. I am trying to double up my last two classes and spent a week of coming in every day to check in on their progress. Every time I came in I always got "the runaround". SS tells me my paperwork is in Acct, Acct says she gave it back to SS. So when I go back to SS they say that now it's in FA and I will be called when it's ready. A week later when I called them I'm told my paperwork has been ready to sign for a few days now and I should come in. So I leave class again to sign only to find out when I get there that it has been lost. So the next day I finally am ready to sign and my requested schedule has been made wrong. I have a few important cvents I need to be home for, for my family in late Oct early Nov. I also work full time. I was very detailed in my requested schedule change yet it was still not right. I cannot tell you how extremely frustrating this has been along with past problems in these departments. It seems they are very disorganized. Also, I had another issuc with a test in Ford Fact. I talked to Mr. [redacted] and he suggested I talk with an EM. I was told the only EM I could talk to was Mr. [redacted] The problem was that he is currently working nights and I work all afternoon everyday. When I ask if I could meet someone else the only answer I got was "NO". I ask if I could meet or call him or just work something out to where my problem could be helped, again "NO". Not "lets work something out" or "I'll see what I can do" just "NO". So basically it's my problem and no onc can help when that's their job. Again very frustrating and stressful since I'm trying to make it home for important events. I'm just looking for help, nothing out of the ordinary. Thank you. [redacted]

R. I spoke with [redacted] about his concern regarding the Ford test and his frustrations. [redacted] claimed that the "only answer I got (from the EM) was "NO". Mr. [redacted] and [redacted] were the ones who s/w [redacted], and they both said that they did not refuse to help him. They related that they referred him to Mr. [redacted] since it was a very specific FACT issue that not even the TTL could answer. [redacted] expressed no concern to them (at that time) over having to meet with me. As for [redacted] struggle in FACT, [redacted] had failed a Ford test by Ford's standards but passed by UTI's standards and wanted to talk to me about the impact that it would have on his transcript. I told [redacted] that [redacted] & [redacted] were correct that I was the one he needed to talk to about this. The EM's work schedule can make it more difficult to reach me sometimes, but the other EM know it is OK to gave him my business card to FACT students which has my cell phone # on it. He said he was very triggered when he wrote the ESI. [redacted] stated that all his issues (including SS and FA) have all been resolved at this point and he is no longer upset. I feel that [redacted] realizes that we do care and are here to help him. – EM [redacted]

In regard to the EM on the motorcycle turning left from the driveway is not a violation of any policies or rules so we are not sure why [redacted]hought this.

The student did experience frustration with the program change process due to combining that with doubling. This process does involve multiple departments and in [redacted] case was confused when the payment schedule was given directly to him and then it was sent to an incorrect email for his mother who had changed email addressed and not contacted us with the change. The program change process involves multiple departments and is a "clunky" process for the student and for staff. We believed each of the challenges Jacob faced and raised were addressed at the time of his frustration and did not seem out of the norm. The Education Managers work daily to enforce student expectations and there are students such as Redac who want to get those most from their education and unfortunately there are others who are less mature. We appreciate the time Redact ook to write the email below and will use his feedback in our efforts to provide every student a world class experience!! If you have any additional questions or comments, please let me know.

Redacted by HELP Committee

From: Duane Kramer
Sent: Monday, November 16, 2009 9:34 PM
To: Campus President
Subject: FW: Thank you for your e-mail . . .
Can you do the full review and send your response back to Kim and copy Tom, Pat and me? Thanks
Duane

From: Tom Riggs
Sent: Wednesday, October 28, 2009 11:50 AM
To: Duane Kramer
Subject: Fwd: Thank you for your e-mail . . .

Let's discuss.

Tom Riggs
Senior Vice President,
Campus Operations

Universal Technical Institute, Inc.
Redacted by HELP Committee

Begin forwarded message:

> **From:** "Kim McWaters" Redacted by HELP Committee
> **Date:** October 28, 2009 10:58:20 AM PDT
> **To:** [redacted]
> **Cc:** "Tom Riggs" Redacted by HELP Committee
> **Subject: Thank you for your e-mail . . .**
>
> Hello, [redacted] I am very appreciative of the time you took and detail you provided in this e-mail. Your feedback is valued and very important to me, to our organization. I will ensure that your comments are received by the leaders who can applaud the instructors and staff you mention, as well as address the concerns you list.

It is obvious from your track record during school, and the professionalism displayed in your e-mail below, that you are going to be very successful in your future career, in life. I am proud to have you as an alumni and thrilled for the industry customer who gains you as an employee.

I appreciate your concern and commitment to helping us create the best possible outcome for all of our students, current and future. A member of our education/operations team will be in touch with any questions and/or response to your concerns. We will take your feedback seriously.

Thank you, [redacted] . . . you are what it means to be the "Best of the Best"!

With gratitude,

Kim McWaters
President & CEO

From: [redacted]]
Sent: Wednesday, October 28, 2009 9:55 AM
To: Kim McWaters
Subject:

To Whom it may concern,

My name is [redacted]. I have just completed my last phase at UTI Orlando. I took the core and Ford FACT programs. For the most part, I have had a great experience here at your school. It is a great facility with plenty of tools and training aids at the student's disposal. the majority of the instructors have been excellent at their job as well, and a few have gone above and beyond. I would like to personally thank Mr. [redacted] Mr. [redacted] Mr. [redacted], Mr. [redacted] Mr. [redacted] Mr. [redacted] and Mr. [redacted] These teachers are the ones who werent afraid to go the extra mile. Not only would they stay after class every day to make sure that everyone understands the classwork, they expand upon the subject they are teaching so that everyone left class with much more information than the slides and books have to offer. They also conduct their class in a way that is very relaxed and fun while maintaining control at the same time. In their classes, you can feel free to talk, joke around, and have a great time learning. Yet it's in these classes that no one disrupts class because the teacher makes you want to learn as much as possible. They make the subject very interesting. I know that I can learn much more in a environment like this than in a class where you have a boring teacher cramming slide after slide at you not "teaching between the lines". It was in these classes that I felt that i was part of a team, especially in Ford FACT. I honestly believe that if I went through the same program without these teachers, I would not be near as prepared for the field as I am now. When the teacher can combine fun, stories, personal experiences and the curriculum in a balanced manner, the students are going to take home much more from the class than the typical teacher can provide. After all, what good is any knowledge if you don't know how to apply it? I say all this to make sure these teachers are recognized for the great job they are doing and that it isn't goin unnoticed by many of the students they have taught.

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Throughout my time at UTI, I maintained a 4.0 GPA, excellent attendance, multiple SOC's and director's list awards. I dont say this to brag, but to let you know that I am writing this letter as feedback that will hopefully help future students at UTI. I took this program very seriously and I know others do also. I was not a bored high school drop out that somehow got accepted to UTI so mommy and daddy would let me stay at home for another year. Students like this were one of the many problems I had at UTI. Too many people are in this school that shouldn't be. These are the students who are just here too goof off with their friends. In 90% of my classes, I would have to deal with many students disrupting class, disrespecting teachers and other students. They were the ones holding up the entire class. In my mind, these students need to either not be accpeted in the first place, or immediatley be cracked down on. The majority of the time, these are the students who think they are a "gangsta". All the baggy pants around the knees, cussing, piercings all over, stealing from our neighbors in the community is making UTI look like a bunch of morons. The EM's are constantly emphasizing professionalism and threatening to crack down on the slackers. But all I have seen from them is all talk and no walk. I got very sick of seeing the same clowns every other phase. People purposly breaking school equipment, screwing around in the lab and classroom and bringing others down with them. Yet the most punishment that was given in most cases was a rephase. This just allowed for them to have a new audience to "entertain" for another three weeks. I saw and heard of students getting rephased 5 and 6 times, taking over 2 years to graduate the core program alone! Shouldn't this be considered unacceptable? It seems that as long as mommy and daddy have $1,500 for a rephase, these idiots can "try" again as many times as they want. If UTI is so serious about keeping a respectable reputation in the community, why not expel these failures who are just passing time for the next year or two? These students are from all over the country making our school look like a joke. There are already companies in the orlando area that will refuse to hire any UTI student or graduate just because of students like this. Forgive me for being concerned, but I actually care what my diploma is worth. It seems to me like this school is more of a business instead of a body worried about education. These students really are lowering the bar for everyone else. I cannot stress to you enough how much this would improve the school.

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I see a lot of good things about this school. I just think that a few things could be worked on. Holding the staff accountable, getting rid of students who don't need to be there in the first place, and having the student service departments do a better job. I want you to understand that this is not my way of lashing out or getting in the last word. I honstley think that someone hearing this will be able to make UTI a better place for future students. I felt that doing it this was was the best approach for positive results. Please take this letter seriously. I did put a lot of thought and effort into it. Please feel free to contact me with any questions you have. I will help in any way I can.

Thankyou, [redacted]

Home Phone: [redacted]
Cell Phone:

Redacted by HELP Committee

From: Duane Kramer
Sent: Monday, November 16, 2009 7:34 PM
To: Redacted by HELP Committee
Subject: FW: Thank you for your e-mail . . .

fyi

From: Duane Kramer
Sent: Monday, November 16, 2009 7:34 PM
To: Campus President
Subject: RE: Thank you for your e-mail . . .

Can you do the full review and send your response back to Kim and copy Tom, Pat and me? Thanks
Duane

From: Campus President
Sent: Wednesday, November 04, 2009 2:07 PM
To: Duane Kramer
Subject: RE: Thank you for your e-mail . . .

Interesting in speaking with functional departments and reviewing SMART notes there have been no negative dealings with this student. Whenever a student does a program change and doubles they always forget about the charges associated with that. Holli stated: "There were 2 mix ups that were found, one the payment schedule went directly to the student (given to him in class) and not sent to the Parent. And the other was his mom wasn't receiving our emails about the payments which was because she switched her email and didn't tell us. I don't see any notes that he was ever angry or upset with us." Comment from Tori much the same, "Yes, the comments in smart are all positive. It does not appear he had any concerns or frustrations with other departments' either.-per SMART. This is very odd usually there is something we were aware of but not in this case."

I also just read a comment the student put on the ESI, here is a copy:

ADTF-137-3-VOLKMAN-AM

1. Multiple times now I have had problems with SS, FA, and Acct. I am trying to double up my last two classes and spent a week of coming in every day to check in on their progress. Every time I came in I always got "the runaround". SS tells me my paperwork is in Acct, Acct says she gave it back to SS. So when I go back to SS they say that now it's in FA and I will be called when it's ready. A week later when I called them I'm told my paperwork has been ready to sign for a few days now and I should come in. So I leave class again to sign only to find out when I get there that it has been lost. So the next day I finally am ready to sign and my requested schedule has been made wrong. I have a few important events I need to be home for, for my family in late Oct early Nov. I also work full time. I was very detailed in my requested schedule change yet it was still not right. I cannot tell you how extremely frustrating this has been along with past problems in these departments. It seems they are very disorganized. Also, I had another issue with a test in Ford Fact. I talked to Mr [redacted] and he suggested I talk with an EM. I was told the only EM I could talk to was Mr. [redacted] The problem was that he is currently working nights and I work all afternoon everyday. When I ask if I could meet someone else the only answer I got was "NO". I ask if I could meet or call him or just work something out to where my problem could be helped, again "NO". Not "lets work something out" or "I'll see what I can do" just "NO". So basically it's my problem and no one can help when that's their job. Again very frustrating and stressful since I'm trying to make it home for important events. I'm just looking for help, nothing out of the ordinary. Thank you.

[redacted]

R. I spoke with [redacted] about his concern regarding the Ford test and his frustrations. [redacted] claimed that the "only answer I got (from the EM) was "NO". Mr. Redacted by HELP Committee were the ones who s/w [redacted], and they both said that they did not refuse to help him. They related that they referred him to Mr. Redacted by HELP since it was a very specific FACT issue that not even the TTL could answer. [redacted] expressed no concern to them (at that time) over having to meet with me. As for Redacted by HELP's struggle in FACT, [redacted] had failed a Ford test by Ford's standards but passed by UTI's standards and wanted to talk to me about the impact that it would have on his transcript. I told [redacted] that Redacted by HELP Committee were correct that I was the one he needed to talk to about this. The EM's work schedule can make it more difficult to reach me sometimes, but the other EM know it is OK to gave him my business card to FACT students which has my cell phone # on it. He said he was very triggered when he wrote the ESI. [redacted] stated that all his issues (including SS and FA) have all been resolved at this point and he is no longer upset. I feel that [redacted] realizes that we do care and are here to help him. – EM Redacted by HELP Committee

If you have note met with Tom, hopefully this will give you some information. When students inquire about program change we tell them it will take a couple of weeks to get the paperwork processed and when you add doubling to that it can extend the time.

Redacted by HELP Committee

From: Duane Kramer
Sent: Wednesday, November 04, 2009 12:18 PM
To: Campus President
Subject: FW: Thank you for your e-mail . . .

I would like for you to look into this behind the scenes for now... Tom asked for some time to discuss, but we have not yet.... Please let me know if you would like to discuss. Thanks
Duane

From: Tom Riggs
Sent: Wednesday, October 28, 2009 11:50 AM
To: Duane Kramer
Subject: Fwd: Thank you for your e-mail . . .

Let's discuss.

Tom Riggs
Senior Vice President,
Campus Operations

Universal Technical Institute, Inc.
Redacted by HELP Committee

Begin forwarded message:

> **From:** "Kim McWaters" <kmcwaters@uti.edu>
> **Date:** October 28, 2009 10:58:20 AM PDT
> **To:** [redacted]
> **Cc:** "Tom Riggs" <triggs@uti.edu>
> **Subject: Thank you for your e-mail . . .**

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My most positive experience at UTI was definatley the for FACT program. Everything in it is top-notch; Instructors, Tools, Material, Training aids and facility. I also liked the smaller classes that allow more one on one time with the instructor. Keep up the good work! However, there were several issues at UTI that were lacking and made things harder for a student who is serious about their education.

Throughout my time at UTI, I maintained a 4.0 GPA, excellent attendance, multiple SOC's and director's list awards. I dont say this to brag, but to let you know that I am writing this letter as feedback that will hopefully help future students at UTI. I took this program very seriously and I know others do also. I was not a bored high school drop out that somehow got accepted to UTI so mommy and daddy would let me stay at home for another year. Students like this were one of the many problems I had at UTI. Too many people are in this school that shouldn't be. These are the students who are just here too goof off with their friends. In 90% of my classes, I would have to deal with many students disrupting class, disrespecting teachers and other students. They were the ones holding up the entire class. In my mind, these students need to either not be accpeted in the first place, or immediatley be cracked down on. The majority of the time, these are the students who think they are a "gangsta". All the baggy pants around the knees, cussing, piercings all over, stealing from our neighbors in the community is making UTI look like a bunch of morons. The EM's are constantly emphasizing professionalism and threatening to crack down on the slackers. But all I have seen from them is all talk and no walk. I got very sick of seeing the same clowns every other phase. People purposly breaking school equipment, screwing around in the lab and classroom and bringing others down with them. Yet the most punishment that was given in most cases was a rephase. This just allowed for them to have a new audience to "entertain" for another three weeks. I saw and heard of students getting rephased 5 and 6 times, taking over 2 years to graduate the core program alone! Shouldn't this be considered unacceptable? It seems that as long as mommy and daddy have $1,500 for a rephase, these idiots can "try" again as many times as they want. If UTI is so serious about keeping a respectable reputation in the community, why not expel these failures who are just passing time for the next year or two? These students are from all over the country making our school look like a joke. There are already companies in the orlando area that will refuse to hire any UTI student or graduate just because of students like this. Forgive me for being concerned, but I actually care what my diploma is worth. It seems to me like this school is more of a business instead of a body worried about education. These students really are lowering the bar for everyone else. I cannot stress to you enough how much this would improve the school.

This problem leads to another problem I had to deal with. I know that the EM's get tired of dealing with constant stupidity, but when a student like myself comes into their office with a real problem I need their help with, I demand the respect I deserve. Not every time, but on several occasions, I went to the EM's office for issues I had in school and left wondering why I even went to them at all. One time when I came in, 3 EM's were in the office. 2 of them were telling jokes to each other and the third one was looking at some papers. I stood in the doorway for about 30 seconds unacknowledged by any of them, so I knocked on the doorframe. The third EM looked up like i was being rude and asked me what I wanted. When I told him my problem, he told me the only one who could help me was the only EM that wasn't there. So I asked when I could see him and he said "I don't know, hes working nights right now." So I asked when I could see him. He said "I don't know." So I asked if we could arrange a phone call and my response was "No". So I asked him if there was anyone else I could talk to, "No". So I asked him what I could do to get my problem solved and all I got was "I don't know, that's your problem." Isn't an EM there to help students? It got really old really fast when they acted like they were too good to do their own job. At $30,000, I should be getting all the help I need, not someone who feels that I don't matter. Almost constantly, 2 of the 4 EM's at my campus acted like they owned it, too good to help anyone or anything around it. I don't need an EM like this. They are supposed to be helping us students and enforcing the rules. They should also abide by the same rules they set as well. For example, we are told that if we turn left in or out of the exit facing SAM's CLUB, we will be written up. This is because there is a double yellow line, there have been several accidents, and it is illegal to do so. Yet on the first friday of my last phase, one of our EM's rode his motorcycle and turned left out of that exit. Who is there to write him up? Who is he held accountable to? Its very annoying that they feel and act like they are above the law sometimes.

Another problem I had was with Student services, Financial aid, Accounting, and Employment services. All of these departments are very unorginized and unprofessional. Nearly every time I went into one of these departments, I only went away unhelped, mad and frustrated. Multiple months, my family and I never recieved a bill for my tuition for our cash payment plan. The only way I would find out was showing up to school one day to find out I was put on hold. This happened twice. So then I would have to take time out of my class to go down there and help them figure out what was wrong only to find that they had made another mistake. Another time, I was given a notice for a $4,300 balance due to the school over a month after my tuition was paid off! So once again, I had to make another trip down to their office and take time out of class to figure out what was going on. After 45 minutes I wasn't able to be helped. So I went back again after class was over only to find that someone can't do simple math. Yet no one had any clue how or who made the mistake. I understand that people make mistakes, but when I have more problems than help, theres an issue in that area. With employment services, I had issues with my call list getting done. I turned mine in on my first week of Ford FACT. Yet with only 3 weeks left in my school, it still had not been started yet. I stopped in and was asked to come back in one week and that it would be done. So when I cam back it still wasn't done. After 3 days of stopping in to babysit and asking them to do their job, it finally got done. This isn't acceptable! I paid an awful lot of money to get not only a good education, but all these services as well. This is supposed to be what sets UTI apart from the rest. But in my experience here, I didn't see that.

I see a lot of good things about this school. I just think that a few things could be worked on. Holding the staff accountable, getting rid of students who don't need to be there in the first place, and having the student service departments do a better job. I want you to understand that this is not my way of lashing out or getting in the last word. I honstley think that someone hearing this will be able to make UTI a better place for future students. I felt that doing it this was was the best approach for positive results. Please take this letter seriously. I did put a lot of thought and effort into it. Please feel free to contact me with any questions you have. I will help in any way I can.

Thankyou,

[redacted]

[redacted]

Customer Call Sheet
OPERATIONS

Student: [redacted]
(Last Name) (First Name)

Date: 3/16/09

ID #:

Locations: ☐ CORP ☐ UTI-Phoenix ☐ UTI-Houston ☐ UTI-Glendale Heights ☐ UTI-Ranch ☐ UTI-Exton ☐ UTI-Sacramento ☐ NTI-NC ☐ UTI-Boston ☐ MMI-Phoenix ☒ MMI-Orlando

☒ ~~Initial~~ Complaint Forwarded to Campus **Date:** 3/16/09

☒ ~~Response~~ Received from Campus **Date:** 3/18/09

☒ **File Closed** **Date:** 3/18/09

[redacted]

From: [redacted]
Sent: Wednesday, March 18, 2009 8:23 AM
To: [redacted]
Cc: Sherrell Smith; [redacted] Duane Kramer; John Gay; Bob Adler; [redacted]
Subject: RE: [redacted]

[redacted]

Per [redacted]
He has not come to us for food or community resources. I can have [redacted] reach out to him today.

[redacted]

There is a disconnect between Mom's expectations and what the student communicates to us. As you see from Tori's response we will reach out to him today. Thanks.
[redacted]

Note: The information contained in this message may be privileged and confidential and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by replying to the message and deleting it from your computer. Thank you.

From: [redacted]
Sent: Wednesday, March 18, 2009 10:34 AM
To: [redacted]
Cc: Sherrell Smith; [redacted] Duane Kramer; John Gay; Bob Adler; [redacted]
Subject: RE: [redacted]

Thanks, Dianne. I did discuss the challenges with the job market at this time.

Can you let us know if he has been to Student Services for food assistance?

Thanks,

[redacted]

From: [redacted]
Sent: Wednesday, March 18, 2009 7:22 AM
To: [redacted]
Cc: Sherrell Smith; [redacted] Duane Kramer; John Gay; Bob Adler; [redacted]
Subject: RE: [redacted]

[redacted]

Please see the emails that have been communicated between [redacted] and Employment Services. We are working closely with her and her son [redacted] and providing the best customer service level possible. [redacted] does not seem to understand the local job market, so we will continue to keep actual "data" to document what has been done for her son. If you have any further questions, please let me know. Thanks.

From: [redacted]
Sent: Tuesday, March 17, 2009 9:43 PM
To: [redacted]
Subject: [redacted]

Hi [redacted]
Thank you for responding. The resume that I have previously faxed and emailed to your office has the list of his references. We checked all of his references before he left PA and they were good. He had a clear motor vehicle record here in PA. [redacted] said when he had previously inquired about employment agencies, he was given a couple of names which he did contact. I also forwarded his resume to the employment agencies in the area. One of the employment agencies is located near your facility and has a sign out front advertising welding jobs but again, they have not responded to calls, emails or receipt of a resume. All follow up has been done either that day or the next either by myself or [redacted]. As you are aware, [redacted] has been into your offices there to request help on several occ! asions. Many of the job leads he was given were filled weeks earlier. Current job leads would be a great help. In addition, he did not have a problem traveling to a job. Since his vehicle is not working, he will have to use another mode of transportation until his vehicle is repaired. Most of these issues have previously discussed in our many conversations. If any of his employers can not be verified, I would appreciate being made aware so I can contact the employers and request return calls. The only thing I can think of is perhaps they don't want to deal with long distance phone charges.
As for all the contacts you made today, thank you. It is appreciated more than you know. I will follow up on as many as I can and do my part to get whatever information is needed for these employers.
I hope you understand why we are so frustrated (you seemed to when we spoke). I have a mom in CT who is panicking at the thought she may have to find another roommate for her son, not ! to mention have to pay the rent for the house rental in the meantime. I also get extremely concerned when [redacted] is not eating, not to mention, the engine in his vehicle needs to be replaced. We are also looking into having his motorcycle shipped to him. I am helping as much as I can but I am worried. I am happy that you have made some progress today. Hopefully he will have a decent job by the end of this month. Thank you again for all of your help. If I can be of further assistance, PLEASE do not hesitate to contact me.
[redacted]

---------[Received Mail Content]----------
Subject : [redacted]
Date : Tue, 17 Mar 2009 19:49:27 -0400
From : Redacted by HELP Committee
To : [redacted]
Cc : Redacted by HELP Committee

Dear [redacted]

Thank you for your follow-up regarding Jake. I have met and discussed with [redacted] per your phone conversation your continued concerns regarding local employment job opportunities. Please see below an update of what services have been provided to [redacted] since his return in January. We would like to recommend that going forward Jake partner directly with Employment Services so we can close the "gap" on the job leads (computer applications and resume updates should be done in our office and are provided for students to access their e-mail.) We encourage timely follow-up for all students regarding any job leads because of the current economic conditions jobs do not stay on the lists for long periods of time.

In regards to [redacted] past employment experience, we certainly agree he has areas that he can focus on for his job search (auto body, collision and welding) but these jobs are limited in the Central Florida area. These specialized jobs are few in number and are based on their needs which are during the typical daytime hours of 8-5pm. We are checking into these options specifically on [redacted] behalf which you will see below. Please note in Central Florida Redact best chances of getting local employment will come if he is willing to go to where the job is. In order to further assist [redacted] we would like to understand all areas of [redacted] experience and any previous challenges that may be hindering him based on the applications he has already completed. For example, does [redacted]ave a clear motor vehicle report and clear background report? Also-we need a complete list of his references so we can have those for him for cover letters. [redacted] has indicated you have all that information so if you could please forward; it would be beneficial for his job search. This is information we use when we work directly with our students in the job search process.

We certainly empathize with the situation and truly want to partner with [redacted] so he can achieve his goal to complete MMI and apologize that you have felt we have not been understanding or supportive during his job search. Please see the leads given below and the job fair flyer we will give to [redacted]e attached.

Previous job leads given:

Riker's Automotive: We asked [redacted] to follow-up because we had sent resume on his behalf and we called again today to follow-up. (We just heard that [redacted] is on his way to Urgent Care due to a cut on his leg). He needs to go to this job ASAP since it has NOT been filled and they are expecting him tomorrow. [redacted] said he did go previously but they said the employer had not met with him.

MMI On-campus Student Services position-interviewed but position was placed on hold and [redacted] was updated by Student Services

ASAP Towing-sent resume but past work experience could not be verified per employer so not sure if be actually had the specific 6 months experience required.

Maaco-referred [redacted] to employer but they could not hire anyone right now

Looked for welding places but could not verify any leads for welding at the last meeting

Here are the other places we have contacted as of today:

The faxed copies have been called and verified receipt on 3-17-09.

Airport Towing--Spoke to [redacted]--verified wants student to call him in regards to additional information. 12:34pm

Redacted --Spoke to [redacted] Will discuss [redacted]s resume with Manager and call student to set up interview. 12:37pm

Courtesy Collision Repair--Spoke to [redacted]-Resume has been received and will contact student.12:39pm

Johnson Wrecker Service--Spoke to [redacted]--Will call student for follow up. 12:41pm

*Note-We found another job lead via an instructor but it is on Goldenrod and 50 and I have no idea how he would get to the location to apply and the lead for Maaco we gave him was in the same area and he was concerned about that distance but it is a lead we heard of today for auto body and we gave the instructor [redacted] background.

We look forward to working together with [redacted] and are confident together we will be successful in securing employment for him.

Best regards,

[redacted]

Asst. Employment Services Director

MMI/UTI Orlando, FL

[redacted]

Confidential

[redacted]

From: [redacted]
Sent: Monday, March 16, 2009 2:02 PM
To: [redacted]
Cc: Sherrell Smith; [redacted] Duane Kramer; John Gay; Bob Adler; [redacted]
Subject: [redacted]

Hi [redacted]

I just spoke with a [redacted] - her son, [redacted] attends MMI in Orlando.

[redacted] was very upset about her son's experience at MMI and said that he was promised all kinds of things – financing, finding a job, etc. when he enrolled but he has had trouble with financial aid, living expense money ("he was told he needed $2400 which he had but when he got down there, there were other costs he had to pay for so the information that is being given out is not correct for these kids"), and getting a job. She wants us to know what is happening so it "doesn't happen to other kids". She also stated that their rep was fired and he has had 4 different "people since then".

[redacted] states that they were told that he had all his funding but then when he got to school, "they told my son that his funding wasn't fully covered and needed to get another loan". She is very frustrated because no one from the school contact them previous to him going down to the school (she lives in PA). She has since taken care of the additional loan but doesn't appreciate the "way it was handled".

[redacted] also states that when her son went to Emp Services, he was given a list of names and told to "contact them" on his own. And, when they did give him a contact to see and he went to the place they said the job was filled three weeks ago.

[redacted] also stated that Employment had her son's resume in January and they "are not helping these kids to find jobs". She states that she has called and emailed and most recently spoke with Tonya who "promised she would handle it personally and I haven't heard from her and she hasn't responded to my email".

[redacted] states that her son's car broke (needs a new engine – she is trying to ship him a motorcycle) and his roommate, [redacted] had to leave school because of not finding a job and she just thought the school should know what is happening. She also said that she had to contact a church for her son as he had no money for food and isn't eating and is losing weight. She also said he was going to welfare.

[redacted] is very frustrated and said that if her son doesn't get a job he will have to leave school at the end of the month. "It is a shame – he loves the school and tells everyone about it."

I thanked [redacted] for her call and assured her that I would type up a report and send it to the appropriate people for follow-up and someone would contact her no later than tomorrow.

As with all customer calls we realize that we are hearing only the customers point of view and that there may be additional details regarding this matter.

[redacted] would you please research this matter and have someone contact Joann and let us know the outcome.

Thanks,

"Our greatest glory is not in never failing, but in rising up every time we fail". - *Ralph Waldo Emerson*

[redacted]

Manager, Operations/Support Services
Universal Technical Institute, Inc.
20410 N. 19th Avenue
Phoenix, AZ 85027
[redacted]

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Monday, March 16, 2009 11:16 AM
To: Redacted by HELP Committee
Cc: Sherrell Smith; Redacted by HELP Committee; Duane Kramer; John Gay; Bob Adler; Redacted by HELP Committee
Subject: [redacted]
Attachments: [redacted]

Redacted by HELP Committee

You may find the comments from SMART on this student helpful, as it documents the efforts to date in local employment, but I am sure Latonya can give you more information than what is stated in SMART.

Please let me know if there is anything I can do to assist with this.

Redacted by HELP Committee

Regional Employment Services Director
Universal Technical Institutes, Inc., Phoenix, AZ
Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Monday, March 16, 2009 11:02 AM
To: Redacted by HELP Committee
Cc: Sherrell Smith; Redacted by HELP Committee; Duane Kramer; John Gay; Bob Adler; Redacted by HELP Committee
Subject: [redacted]

Hi Dianne:

I just spoke with a [redacted] her son, [redacted] attends MMI in Orlando.

[redacted] was very upset about her son's experience at MMI and said that he was promised all kinds of things – financing, finding a job, etc. when he enrolled but he has had trouble with financial aid, living expense money ("he was told he needed $2400 which he had but when he got down there, there were other costs he had to pay for so the information that is being given out is not correct for these kids"), and getting a job. She wants us to know what is happening so it "doesn't happen to other kids". She also stated that their rep was fired and he has had 4 different "people since then".

[redacted] states that they were told that he had all his funding but then when he got to school, "they told my son that his funding wasn't fully covered and needed to get another loan". She is very frustrated because no one from the school contact them previous to him going down to the school (she lives in PA). She has since taken care of the additional loan but doesn't appreciate the "way it was handled".

[redacted] also states that when her son went to Emp Services, he was given a list of names and told to "contact them" on his own. And, when they did give him a contact to see and he went to the place they said the job was filled three weeks ago.

[redacted] also stated that Employment had her son's resume in January and they "are not helping these kids to find jobs". She states that she has called and emailed and most recently spoke with Tonya who "promised she would handle it personally and I haven't heard from her and she hasn't responded to my email".

[redacted] states that her son's car broke (needs a new engine – she is trying to ship him a motorcycle) and his roommate, [redacted], had to leave school because of not finding a job and she just thought the school should know what is happening. She also said that she had to contact a church for her son as he had no money for food and isn't eating and is losing weight. She also said he was going to welfare.

[redacted] is very frustrated and said that if her son doesn't get a job he will have to leave school at the end of the month. "It is a shame – he loves the school and tells everyone about it."

I thanke[redacted] for her call and assured her that I would type up a report and send it to the appropriate people for follow-up and someone would contact her no later than tomorrow.

As with all customer calls we realize that we are hearing only the customers point of view and that there may be additional details regarding this matter.

[redacted] would you please research this matter and have someone contact [redacted]n and let us know the outcome.

Thanks,

"Our greatest glory is not in never failing, but in rising up every time we fail". - Ralph Waldo Emerson

Redacted by HELP Committee [redacted]

Manager, Operations/Support Services
Universal Technical Institute, Inc.
20410 N. 19th Avenue
Phoenix, AZ 85027
Redacted by HELP Committee [redacted]

Student Comments

Name: [redacted]
Person ID: [redacted]

Department(s): ES

Enrollment Sequence: 1 Start Date: 1/12/2009 Campus: 11 Program: M03339 Session: 1 Rep Code: 1506

3/12/2009 Ipenson Employment Services Local Employment Follow Up: Resolved:

Called student tro find out how job search going and if he had followed up on his leads that he was given. he said no that he had no vehicle and couldnt just drive his roommates truck all over. I gave him ASAP towing phone number to call and follow up.

3/10/2009 lboyce Employment Services Local Employment Follow Up: Resolved:

Student came in and requested assistance for local employment. Said his car has taken a dive and his engine is not working at all. Needs a new engine. Is currently driving his roommates car and if he does not get a job by the end of the month he will have to leave school. Gave him a job lead for asap towing from Craigs listing. Emailed his resume to Redacted by HELP Committee. Also called ASAP towing and spoke with hiring manager to let them know I emailed resume and to see if job was still available. Manager said yes job is still open and she will review once she returns to the office. Also discussed Dr. [redacted]'s cycles with student as [redacted] called today to look for students to hire. Also spoke with Harold about any possibilities on campus and he is not hiring at the time.

2/28/2009 mabisada Employment Services Local Employment Follow Up: Resolved:

Spoke to student, will follow up on Monday w/Rikers Automotive. Will pass by on Monday to set up appt with Sue from Second Harvest.

2/11/2009 Ipenson Employment Services Local Employment Follow Up: Resolved:

Called student with a job lead for Rikers automotive. I explained that I sent his resume over today and told him that he could probably go over there today and he said that he couldnt that he had something else to do today and that he would pass by there tomorrow.

2/10/2009 Ipenson Employment Services Local Employment Follow Up: Resolved:

STudent signed up for Second Harvest Application process and did not show.

1/29/2009 lboyce Employment Services Local Employment Follow Up: Resolved:

Spoke with mom on 1/27/09 and she is desperate to assist son with employment. Stated she has been sending son to places she is finding on Craigslist. She was insulted that we sent her son job referral for Victoria Secret as he has experience on automotive painting and bodywork. Told her to have son come in so we could sit down and go over options.

1/7/2009 Ipenson Employment Services Local Employment Follow Up: Resolved:

Student came to registration and is needing additional assistance. Student given packet of information and hours of operation for Employment Services. Also given the hours for [redacted] and [redacted].

NOTE: Secured comments will not print on this report.

[redacted]

From: [redacted]
Sent: Friday, May 07, 2010 2:14 PM
To: [redacted]
Subject: Emailing: Complaint Details - Adeptis Systems Group

· Anonymous
· NO NEED to respond

[redacted] | *Consumer Affairs*
[redacted]
www.centralflorida.bbb.org | ***Start With Trust***

BBB of Central Florida, Inc.
1600 S. Grant St.
Longwood, FL 32750

COMPLAINT

5/7/2010
2:07:30 PM

mmi student v. Motorcycle/Marine Mechanics Institute

case # **402F-CD2%**
opened **5/7/2010** Bureau contact [redacted]

Company

Name	Motorcycle/Marine Mechanics Institute
ID	101999
Member?	yes
Address	9751 Delegates Dr, Orlando, FL 32837, Orange County
Contact	[redacted] (Human Resource Coordinator)
Phone	[redacted]
FAX	[redacted]

Consumer

Name	mmi student
Email	[redacted]
Address	[redacted]
Daytime Phone	[redacted]

Complaint

Product/Service Purchased	school
Payment Made	Full

Universal Technical Institute, Inc.
Document 11, Page 1

Customer Version

i signed up with the school and they told me i would be fully certified with 5 major manufacturers and i get there and they tell me we wont. While signing up they told me its small classes and we have 36 kids. Everything we work on is broken and they make excuses. the entire school is only there for money if u have a complaint and say something they make your life hell. i would not recomend this place for anyone it is the worst $26000 you can spend. I have talked to potential jobs and more than half have laughed at me when i said i went MMI and said they wont hire anyone from there. take this as a current student if you dont beleive me just show up and talk to any student that has been there at least 7 months and they will say the same thing it is nothing but a scam

Customer is Seeking

Nothing - for information only
I know the BBB wont do anything all i can hope is it stops someone else from being scamed like me.

FOR Motorcycle/Marine Mechanics Institute

Indicate your position on this form or attach separate sheet(s) as needed. Attach copies of any documents that support your position. FAX/MAIL to the Better Business Bureau, Attn: Complaint Department.

Signature	Title	Date

402F-CD2% Motorcycle/Marine Mechanics Institute mmi student

Redacted by HELP Committee

From: Redacted by HELP Committee
Sent: Tuesday, June 22, 2010 3:36 PM
To: Redacted by HELP Committee
Cc: Redacted by HELP Committee [redacted]
Subject: [redacted] - Student Complaint

RE: Universal Technical Institute/Motorcycle Mechanics Institute
School #1984

[redacted]

We have received correspondence from the Department of Education regarding the complaint filed by [redacted] Universal Technical Institute/Marine Mechanics Institute appreciates the opportunity to address the student's complaint. In response to [redacted] complaint the school has upheld the enrollment agreement that [redacted] signed regarding the education that he would receive for his 60 week program for Marine Technician Specialist. UTI/MMI followed the guidelines in accordance with Title IV funding when completing the withdrawal calculations. It was explained to [redacted] that if a refund was due the monies would be first returned to the Federal Title IV Funding Programs in their required order and then to other funding sources prior to the student. [redacted] alluded on multiple occasions that he was thinking of harming himself. On 5/21/10 [redacted] came in and made it apparent that he could potentially have the means to harm himself by stating that he would "hang himself", at that time the Sherriff's office was called as we wanted to ensure [redacted]'s safety. Once the police arrived to campus [redacted] escalated by cursing and becoming belligerent to a point where the sheriff's office recommended that he be trespassed from the campus. If [redacted] returns to campus without being authorized by a school official, UTI/MMI may contact the Sherriff's Office to have [redacted] removed from the premises, which may result in a misdemeanor offense. I have tried to contact [redacted] on June 17, 2010 but there was no answer and I was unable to leave a message as he has a voice mailbox that has not been set up. [redacted] later called back on June 17, 2010 due to the schools number displaying on his caller ID. [redacted] advised that he was unable to speak at that time and was unable to give a better time to talk about the situation. Below is a timeline of events in [redacted]'s case.

- Start date 11/2/09
- 1/29/10 Student Service received notification from an instructor that [redacted] may need assistance as he is low on money. [redacted] was called to see how we could assist. [redacted] was not looking for any specific assistance. [redacted] stated that he just wants Iowa to pay. It was explained that we are unable to make Iowa pay unemployment benefits and it was explained that we can look at community resources that may help him. [redacted] advised that he needed a job but not willing to use the resources in Employment Services other than their computers and phone. He was advised that if he changes his mind or is looking for assistance to come to Student Services.
- 2/2/10 Student emailed representative stating "I cannot be a census taker. The only computers I have access to now are the ones in Employment Services. I have made them aware of my needs long ago already, but I am no child who needs to report in daily. If I must approach anyone here like a common beggar I would rather hang myself. I don't beg! I gave up a lot to be here and have lost too much being here. No one wants to hire me and I'm tired. I'm just not supposed to succeed."
- 2/4/10 Student Services tried to reach out to [redacted] but no response.
- 2/11/10 Redacted received a stipend check from Financial Aid (unsubsidized student loan) in the amount of $1918.25

- 2/24/10 [redacted] met with a Student Services Advisor and he was very defensive and resistant to any suggestions that were offered to help support him in his time of need. The advisor tried to direct [redacted] to resources such as Employment Services, the Student Services food pantry as well as local community food pantries, and other local community resources but he was not interested. [redacted] was very negative and resistant on any options present to him, it was reiterated that if he needs food we have the student food pantry and to check on the resources given to him and to let us know how it goes. It was also made clear to [redacted] that if he did not find any assistance with those resources to come back to Student Service and we can research other options.
- 2/25/10 [redacted] met with an Advisor stating he needed some help for depression. Student was offered to see one of the counselors but declined and was resistant to any help offered.
- 2/25/10 The counselor contacted [redacted] and was upset that he was called. She explained that we were worried about him and wanted to check up on him. [redacted] was made aware that he can come in to Student Services at any time.
- 3/10/10 [redacted] received a stipend check from Financial Aid (unsubsidized student loan) in the amount of $1919.25
- 4/22/10 [redacted] came in to Student Services about being interested in withdrawing. The withdrawal policy and $100 fee was explained. [redacted] was also advised that it takes Financial Aid about 30 days to do the withdrawal calculation [redacted] also explained at that time he has been without for a while, living in his car, that his unemployment has been cut off, and he has no job, however he is not willing to use any of the resources available to him.
- 4/23/10 [redacted] was given a bus pass to help him get to potential employers. [redacted] expressed his concern that he may not be able to pay for his storage unit.
- 4/26/10 [redacted] received $50 from the school's student emergency fund to pay for his storage unit. This is not a standard practice, however UTI/MMI understands that at times students may have an unexpected emergency that could leave them short of money and to help with the unexpected cost, money could be potentially available from the emergency fund.
- 4/28/10 [redacted] came to Student Services advising he was concerned that he will not have any more clean clothes. The advisor sympathized with the [redacted] concern and explained that she would look in to potential options we could provide for him and would follow up with him once a determination was made.
- 4/29/10 The counselor met with [redacted] at which time he reported that he has been living in his truck, has no money, and really hates school here; he also alluded to the possibility of harming himself.
- 5/3/10 [redacted] was given $20 from the school's student emergency fund so that he could do his laundry. This is not a standard practice, however UTI/MMI understands that at times students may have an unexpected emergency that could leave them short of money and to help with the unexpected cost, money could be potentially available from the emergency fund.
- 5/5/10 [redacted] was given a $10 gas card that was provide on behalf of the school's student emergency fund to help him get to and from school. This is not a standard practice, however UTI/MMI understands that at times students may have an unexpected emergency that could leave them short of money and to help with the unexpected cost, money could be potentially available from the emergency fund.
- 5/6/10 [redacted] came in to Student Service to inquire about withdrawing.
- 5/7/10 [redacted] came in to Student Services to withdrawal.
- 5/21/10 [redacted] came in to Financial Aid asking for money from his tuition. [redacted] was advised of what the Financial Aid withdrawal calculations were. He proceeded to tell the advisor that if he did not get any money then he was going to hang himself. At that time the sheriff's office was called to evaluate his needs. [redacted] became irate, based on the recommendation of the officer Redacted was trespassed from campus.

Universal Technical Institute/Marine Mechanics Institute has complied with all the rules and statutes in regards to this student. UTI/MMI respectfully requests that CIE close this complaint.

Sincerely,

Redacted by HELP Committee

Student Affairs Advisor /
Scheduling Coordinator
Marine Mechanics Institute
Redacted by HELP Committee

Redacted by HELP Committee

CP Executive Assistant/People Services Coordinator
Universal Technical Institute
2212 Taft Vineland Road
Orlando, FL 32837
Redacted by HELP Committee
LEADERSHIP - "Tell me and I forget; show me and I remember; involve me and I understand" Anonymous

InterTrac® for Government

Casework Tracking Sheet

Tracking # 54008-OR

Constituent

[redacted]

Phone: [redacted]
Email: [redacted]
Promoted From Correspondence

Details

Case Type:	Casework	Assigned To:	Redacted by HELP Committee [redacted]
Category:	Casework		
Date Rec'd:	05/21/2010	Status:	Closed
Date Due:		Received Via:	Web
Date Closed:	05/25/2010	Result:	

Web Mail Message

Dear Senator
This is in regards to the school for which I have been attending and had to with draw from . It is UTI-MMI in Orlando , Fl.
I withdrew because I was not receiving the education for which I were promised . I demanded a full return so I could return to Iowa and get an real degree at Kirkwood college . I was subsequently escorted off the property and told I would be arrested for tresspass if I were to return . (there is more to this I am shortening it for this mail as I am now limited to using the employment office computer for only 1 hr.) Why are schools like this even allowed to receive money for education when they are clearly not educating anyone . These schools are cash machines and as long as they are getting your money , they are nice . When you stop giving them money , you are treated like like trash .
Please tell me who is protecting me here ? They should not be allowed to keep any of that money . It is theft by deceit . They are stealing education money and grants from the U.S. tax payers and laughing . Now I have an huge debt and nothing to show for it . I am homeless , jobless and unable to receive any help . My unemployment cut off . I am hungry Senator and my sneakers are falling from my feet . I was humiliated by this school by them calling the sheriffs saying I was suicidal after I told them I would seek an attorney and contact my congressmen concerning there illicit practices of deceit . These deputies then escorted me from the property and said I would be arrested if seen on the property no matter the reason . Where are my rights and my protection from these types of professional thieves . Why are they allowed to steal my federal grants and loans and give me nothing in return for this money .
Deeply Distressed
[redacted]

History

Casework Information
05/25/2010 05:12:56 PM - Redacted by HELP Committee [redacted] Queued letter to Florida DOE.

Route History:
06/03/2010 - 11:54 AM - Intern01 OR - Printed Tracksheet
05/25/2010 05:12:56 PM - Redacted by HELP Committee [redacted] Status Change: Closed
05/24/2010 11:33:27 AM - Redacted by HELP Committee [redacted] Assigned to Redacted by HELP Committee [redacted]
05/24/2010 11:33:11 AM Redacted by HELP Committee [redacted] Promoted

Office Origin
OR

Print History
05/25/2010 - Correspondence - Casework-Casework Referrals-Referral (Agency-Non Federal)
Assigned To: Redacted by HELP Committee [redacted]

FLORIDA DEPARTMENT OF EDUCATION

Dr. Eric J. Smith
Commissioner of Education

Just Read, Florida!

June 8, 2010

Certified Mail #: 7008 3230 0000 9256 6003

[redacted]
Universal Technical Institute ID# 1984
9751 Delegates Drive
Orlando, FL 32837

Re: [redacted]

Dear Ms [redacted]

This office has received the enclosed complaint from the above individual(s) alleging violation(s) of Chapter 6E-1.003 – 4.007, Florida Administrative Code (Commission Rules) and/or Chapter 1005.01 – 1005.39, Florida Statutes.

When we receive a complaint, we make inquiries as to whether or not violations of these Rules and/or Statutes have occurred. The initial inquiry does not indicate prejudgment by this office as to the validity of the enclosed complaint.

We would appreciate you looking into this complaint and communicating directly with the complainant on each allegation in an effort to resolve this matter.

Whether you resolve the complaint or take a contrary position, we request that you provide us with a written or emailed response, including a copy of your communication with the complainant, to Ms. [redacted] We ask that this response be received not later than **June 28, 2010.**

Sincerely,

Samuel J Ferguson

Samuel Ferguson
Executive Director

cc: [redacted]

Enclosure

SAMUEL L. FERGUSON
Executive Director
Commission for Independent Education

325 W. GAINES STREET • SUITE 1414 • TALLAHASSEE, FL 32399-0400 • (850) 245-3200 • www.fldoe.org/cie

GEORGE S. LeMIEUX
FLORIDA

COMMITTEES:
ARMED SERVICES
COMMERCE, SCIENCE AND TRANSPORTATION
SPECIAL COMMITTEE ON AGING

United States Senate

WASHINGTON, DC 20510-0907

May 25, 2010

[redacted]

Dear Mr. [redacted]

Thank you for contacting my office for assistance regarding Universal Technical Institute, Inc. While I welcome the opportunity to be of assistance, it is a long-standing tradition and courtesy to direct any matter that is not under the jurisdiction of the federal government to the appropriate agency for investigation.

Consequently, I have forwarded your letter to the Florida Department of Education requesting that your matter be given due consideration. You may wish to contact the agency directly at: 325 West Gaines Street, Room 1544, Tallahassee, Florida 32399. The phone number is (850) 245-0407. Thank you for bringing this matter to my attention. I hope that it may be quickly resolved to your satisfaction.

It is an honor and privilege to serve the people of the great State of Florida in the United States Senate. I take great pride in being a native Floridian, and I look forward to the tremendous opportunity to better the lives of all Floridians. I assure you I will work hard to represent our state to the best of my ability in the U.S. Senate.

Very truly yours,

George S. LeMieux
United States Senator

GL/mp

cc: Florida Department of Education

MARINE MECHANICS INSTITUTE — UNIVERSAL TECHNICAL INSTITUTE — MOTORCYCLE MECHANICS INSTITUTE

Complaint/Incident Resolution Form

Date:3/31/2005

Student Name: [redacted] I.D. Number: [redacted]

Program: Motorcycle

Complaint/Incident: See Form Attached

Resolution:

- Student was granted a temporary session change so that he would have a different instructor
- Compliant given to EM/[redacted]o research instructors actions
- instructor is no longer w/ the company

Resolved By: [redacted]

Given to Kim
on 4/1/05

Date: 03/31/04
To: [redacted]
From: [redacted]
Reference: [redacted]

On 3/29/05 the entire class with the exception of [redacted] and myself walked out and went to the education managers office because of [redacted]'s attitude, and the way he treats students. For instance the first day of class there were a couple of students walking in the class when the bell began to ring and he marked them late for class even though they were already in the classroom. Another incident that occurred was [redacted] went to the restroom before break and as he was returning to walk back in the class we were all walking out so he went to break with us. After returning from lunch Justin gave [redacted] a very hard time about it and deducted points from him and even sent him home early from class.

On 03/29/05 we began working on big twin transmissions and the particular transmission I got was a 2002 model year touring transmission, and this was also confirmed by Redacted Redacted According to [redacted] and what he wrote on the board this transmission requires no internal adjustments after reassembly. But someone had added a shift claw adjuster to the transmission at a later date. I disassembled the transmission according to procedure that he gave us, and got my signoffs all the way through. After getting my final signoff on disassembly, I began reassembling the transmission getting my signoffs all the way back together. Upon completing the reassembly of the transmission and receiving my last signoff from Redacte I asked him about the claw adjuster and he told me that it was added afterwards and not to worry about it. The only thing he ever showed us about adjusting it was he drew a picture on the board and talked about it for a minute.

On 03/30/05 we as a class began our assessments on the XL and Big Twin transmissions and he divided the class in half and my side began with the big twin, and the other side began with the XL. I then disassembled the big twin transmission getting all the necessary sigh offs from [redacted] and then started reassembly getting my signoffs. I then got to the point where I had my drum and shift forks installed and called Redacte over for a signoff. He then came over to me and asked me if I had adjusted the claw adjustment and I stated to him that he told me during practice when I asked him about it not to worry about it. He then informed me that it had to be adjusted and I told him that I did not know how to adjust it. He then told me it was in the book and he had explained it. The only thing I remember him doing was drawing a picture on the board and talking about it a minute. He then grabbed my work order and began to mark points off of me for not adjusting the claw, and I then asked him how he knew it was not in adjustment when he did not check it and he told me that it did not matter I did not adjust it. During the time we were talking he kept telling me not to raise my voice to him and advising me that it might be in my best interest to take a break talking to you as if you are inferior to him.. As to the best of my knowledge I did not raise my voice to him. This situation in the least made me very upset and unable to perform my work the rest of the night. It is almost like it makes him happy to take points from a student are treat a student in a disrespectful manner. I then started the XL transmission and was so frustrated and upset that I could not even perform the job and probably failed the station. I lost numerous points on this station and after our disagreement it was like he thoroughly enjoyed taking points from me because every time I would look at him he would have this big smile on his face. After the job was complete I put my tools back in my box and asked [redacted] to go and put it up for me while I went back and talked with [redacted] and he said that he would. While speaking with [redacted] came over and told me that I needed to go and lock my box which I did. When I entered the room [redacted] was looking at me and laughing. I told him that it was not funny and he continued to laugh and told me that he suggested that I come in early and talk with the EM as if it was a joke to him to be reported to his superiors. He had already made this statement to me prior to this as if he was making a joke out of me going to make a complaint on him. I felt very uncomfortable because it was almost like he was trying to taunt me in to doing something which I would not do because I would lose my carrier of 13 years as a police officer, and further I would not stoop to his level. I also do not want to lose the opportunity to finish my education at MMI.

I would further like to know what part of accelerated learning this is because for me it is a very poor learning environment. Further a student paying 20 thousand dollars to learn should not have to be subjected to this type of environment. I understand that everyone is going to lose points at sometime in their life but an instructor should not act like it makes them happy to pull points from you, and they should not be allowed to taunt you in the way [redacted] did last night. I am just here to learn to be a professional motorcycle technician, and I believe my grades and attendance speak for themselves. If you have any questions about my professionalism just speak with any instructor I have had. I have lost professionalism points twice and both of them were for the two times I have been absence. I have never lost professionalism points for attitude, performance, or appearance. Attached is a copy of my transcript. I am just asking for help with this for me and other students that will have to deal with this in the future.

UNIVERSAL TECHNICAL INSTITUTE

MARINE MECHANICS INSTITUTE

MOTORCYCLE MECHANICS INSTITUTE

Complaint/Incident Resolution Form

Date: 06/3/08

Student Name: [redacted] I.D. Number: [redacted]

Program: Auto/Marine/**Motorcycle**

Complaint/Incident: See Form Attached

Resolution:

- Balance was written off

Resolved By: [redacted]

APR-28-2008 13:12 From: Redacted by HELP Committee P.1/2

[redacted]

TP

Withdrawn 2/29

April 23, 2008

Redacted by HELP Committee - UTI Director of Student Services Via Fax & Mail
9751 Delegates Dr.
Orlando, FL 32827
Redacted by HELP Committee

RE: [redacted]

Dear Redacted by HELP Committee [redacted]

This letter is to formally dispute the class tuition information / charges on account to [redacted] (submitted to Sallie Mae funding stating that [redacted] was enrolled full-time for both the first *and* second semesters), bearing a balance on Redacted UTI account.

[redacted] had failed a class where he and the other students were very unhappy with the class structure & felt that the professor was "cramming" the curriculum of the class, resulting in 90% of the class failing and the confidence of the students being crushed. Because of that situation & the fact that [redacted] would have been allowed to retake the class at no charge anyway, we are asking that you would issue a credit for that class.

Additionally, [redacted] attended a class for the 2nd semester for only 1 week and then decided that he would not be able to complete the class due to the disappointment with the instruction as well as some personal responsibilities, and so filed a form with the school for a leave of absence for approximately 6 weeks at which time the class he was enrolled in for only 1 week was dropped and we are requesting a credit for that class as well.

Hoping that UTI Orlando is more interested in improving their quality of instruction rather than just collecting the financial aide monies, etc., I am therefore requesting on behalf of [redacted] & myself, that the two classes be credited to [redacted] account and the outstanding balance be forgiven.

Your assistance in this matter would be greatly appreciated.

Sincerely,

[redacted]

Cc: Sallie Mae Education Loan Dept.

UNIVERSAL TECHNICAL INSTITUTE

MARINE MECHANICS INSTITUTE | MOTORCYCLE MECHANICS INSTITUTE

Complaint/Incident Resolution Form

Date: 10/19/07

Student Name: [redacted] I.D. Number: [redacted]

Program: Auto/Marine/Motorcycle

Complaint/Incident: See Form Attached

Resolution:

- Instructor was coached on alternative communication method and Professionalism in the class. He was placed as a second Instructor again to give him a different approach on training to the students.

Resolved By: Redacted by HELP Committee

[redacted]

From: [redacted]
Sent: Friday, October 19, 2007 3:43 PM
To: [redacted]
Subject: FW: Course 2 ESI full report

Just to keep you in the loop.

From: [redacted]
Sent: Wednesday, October 17, 2007 3:07 PM
To: [redacted]
Cc: [redacted]
Subject: FW: Course 2 ESI full report

I just received this.

Thanks,
[redacted]
Education Manager
MTP Dept.
Orlando, FL.
[redacted]

From: [redacted]
Sent: Wednesday, October 17, 2007 3:05 PM
To: [redacted]
Subject: Course 2 ESI full report

It is my extreme displeasure to feel required to write this report, but there simply isn't enough time or space provided with the ESI's to thoroughly document my concerns. That being said I apologize for the length of this email, as it will no doubt take some time to review.

First of all let me say that I am trying to be as patient and understanding as possible concerning all of this, realizing that I am still near the beginning of my education at MMI, but as an educator myself who was raised by two teachers, I am extremely dissatisfied with quality of education presented me in the night session of course two ending 10-12-07. Secondly I want to preface this exists with no ill-will in a personal context.

Surely I will find this to be different, (I really hope so) but what I've gathered in my first course after theory is that it appears I've indebted myself $15k dollars to show up in uniform and decipher procedures from a service manual, basically teaching myself instead of receiving accurate and consistent direction from an instructor regarding practical, procedural instruction. There were very few demonstrations performed by Mr. [redacted] and those that were, were not performed with confidence. Other vital procedures were presented in a misleading manner which then required further clarification, resulting in some incorrect misunderstandings. One example is his openly stating that he had never operated the Coats 100 pneumatic tire changing machine before when performing a brief demo for us.

It's fine if he is properly trained on the machines and procedures and how to perform demos, but the fact that he was left to instruct us without having a demonstrable mastery of all the concepts and procedures covered is something I can't comprehend or ignore without critique.

I know that many instructors at the school are former technicians or were otherwise involved in shop operations at dealerships or their own private enterprises, but this type of experience alone doesn't make a good teacher. *Mr.* [redacted] *is the worst teacher I have ever studied under*, including my associates degree and all the various workshops, paid courses, schools and seminars I've attended throughout my life. He inspires absolutely no confidence with his delivery and constantly having to correct himself after initially providing incorrect or backwards information and blatantly showing his frustration and stress. Information in the powerpoint wasn't presented with consistency. Had I not had a previous understanding of tire sizing for example, I could have been very confused by his incorrect instruction on the subject, to which he then had to take pause, go back and correct himself. I was biting my tongue, not wanting to cause a scene in the room by publicly questioning his information in this case, but at the same time, I knew what he was saying was incorrect, and for the sake of all the other students in the class, really felt conflicted about weather or not to challenge what he was stating. I did mutter it under my breath which a few students around me might have heard, but made no class-wide declaration that he was giving us incorrect information. As I stated, this is the kind of thing that inspires no confidence in what I'm learning from this man, and as a result I am thoroughly questioning my understanding of the processes I performed in course two.

I also want to highlight his incredible, embarrassing lapse of professionalism by berating the class and threatening to dock the entire class's professionalism points because he go so stressed out when over half of the class members had performed their assigned cleanup duties at the end of the day and were waiting and chatting by the door, and the room was not satisfactorily cleaned. (The rest of us, myself included, were still performing our assigned cleanup duties) I think he had reached his limit after what I theorized he experienced a stressful evening running around signing off our practice procedures. And I realize that there is the element of these "kids" behaving poorly, but this was very surprising and caught everyone off guard. Yes the room was still messy, but it was still in the process of being cleaned with ample time left to complete the cleaning. This was by the way the only time during the course that he spoke loud enough to be heard over the machinery of the room, but he shouted and cursed at the class and actually got so angry he referred to himself in the third person! I have NEVER witnessed this level of meltdown in a teacher before, even in my days as a substitute, and it should be absolutely intolerable by the school, corporation, partners, and most importantly, the students who are paying for it. He would even refer to class breaks as "his time" while rushing to remove us from the room for lunch, etc, and was a real clock-watcher. This is insulting, especially to those students like myself who have made the commitment to a major career change or otherwise are sacrificing a great deal to get the best education possible.

Is this the caliber of instructor the manufacturers want training future technicians? I also question his qualifications, after he himself stated his near entire lack of street-bike experience. I am demanding this man's dismissal, I'm sure his off-road experience can be of use perhaps in one of the elective courses, but I don't believe I got the quality education that was intended by the curriculum of course 2 because of poor instructor performance. Even if this was his first time teaching this course, it was obvious that he wasn't ready for it. After discussing this with another student in the class who took a different session one day, he said it was a night and day difference and that Mr. [redacted] was providing the caliber of instruction expected.

Additionally, I suffered the worst grades I have yet to receive because my understanding of information and procedures was incorrect. This was a combination of the instructor and of the presentation in the course materials. My grades were still high, but I don't feel I have the solid grasp understanding of the concepts in course 2, nor did I perform up to my standards as I would have with a more confident understanding of solidly-presented procedures. I made mistakes based on our practice sessions in lab that were deemed as correct and passing, then when performed in the lab finals the same way, was docked points for incorrectly performing a chain adjustment for example. Now I know, after researching the procedure on my own, (because the course text is unclear and inconsistent compared to the slideshow presentation) what I did wrong and how to do it correctly, but I should have learned that during the practice session, not the finals, and worse, this also took points away from my work partner. Other students in the class also witnessed and suffered this instruction and grading inconsistency. And while I appreciate reviewing for quizzes and tests, when the instructor gives misleading information and the tests contain questions regarding processes, tools or other topics not even mentioned in the course materials, what good are those reviews? For example our final test had a question about cartridge-style telescopic forks, but we had no real discussion of them nor any practical lab time with them, nor did we ever discuss needle-bearing removal via a slide-hammer, another test question. Some students had the benefit of not possibly making the same mistake I made with the chain adjustment due to their swingarm lab being on a drive-shaft bike. While I love that this bike is in there and we have the opportunity to work with it, we should either be required to perform it in addition to the chain adjustment, (and belts for that matter) or only do chains if the time alloted for the course doesn't allow it. However, I would have honestly LOVED to get much further into the concepts of this course, and was disappointed when I found out we wouldn't cover the cartridge forks, or learning how to set the sag for a given rider, and was disappointed greatly that we weren't really going to learn any of these types of concepts and get further in-depth with suspension concepts!

Most of the training aids were adequate, but our tires were ridiculously low quality, and I was actually told by [redacted] when I brought this up to him during week two, and he stated we'd have new tires for our finals week, but never saw them save for one new dual-sport tire. Why do we learn this process by mounting worn out bald tires? I actually tried the dual-sport tire and experienced it to be much more difficult (especially by hand) to remove and mount, but obviously, the bead would seat much easier. Many students were working on their tire changes for 2 days simply because they couldn't get these absolutely destroyed tires to seat in a reasonable amount of time.

In summary, this course was very stressful and frustrating. Because of the poor instruction I received and the confusing nature of it, I don't feel confident of the skills I was to learn here and move on. This will hopefully be the only time I experience this type of circumstance at MMI.

[redacted]

Default Prevention New Employee Training Plan

- Our departmental mission, vision and values
- How our work impacts the corporate health of UTI
- Federal Student Loan basics
    - Life Cycle of a federal student loan
    - After repayment begins
    - Repayment Options
    - Deferments & Forbearance Options
    - Consolidation
    - Terms, Acronyms & Abbreviations
    - What is a Cohort Default Rate?
- Default Ramifications
    - For Student Borrower
    - For Company
- Protecting Student Information
    - FERPA
    - GLBA
    - Company Code of Conduct & Security Policies
    - NSLDS & Loan Servicer access
- Loan Data Research
    - Retrieving info from NSLDS & Loan Servicers
    - Website navigation
    - Targeting key information & identifying loan status
- Call Management
    - Steps to research loan data
    - Items to cover with borrowers
    - Handling difficult/abusive callers
- Correspondence Management
    - Emails Outbound and Inbound
        - Standard protocols
    - Grace and Delinquency Letters
        - Process and Schedule
    - Skip Tracing
        - How to perform Skip Tracing
        - How to update SMART with new contact info
- Student Status Confirmation Reporting
    - Basics
    - Timeframes & Deadlines
- Task Calendar
    - Work Assignments
        - Monthly
        - Weekly
        - Daily

Revised 8-24-10

Default Prevention Team

Our Mission

To provide expert customer service and advisement to former students who are borrowers of student loans.

- We reach out to delinquent borrowers via email, letters and phone calls to offer assistance.
- We perform rapid research for borrowers, and provide detailed information to ensure they understand where their loans reside and the status of each loan.
- We facilitate connections and re-connections between borrowers and their loan servicer(s) to establish relationship.
- We explain the options students have for managing their student loans when making payments becomes difficult.
- We provide students with various forms and next steps to solve their repayment issues.
- Our work serves the Company to drive our federal cohort default rates to the lowest levels possible, ensuring continued eligibility for our schools to participate in the Title IV programs.

Our Vision

Our vision is the achievement of best-in-class service, where each distressed borrower's needs are fully met timely and to their best financial advantage, while maintaining the utmost integrity and fiduciary responsibility to the federal government in support of default prevention and preservation of taxpayer dollars.

Our Values

- Every interaction with a borrower is professional, helpful, friendly, respectful and non-judgmental
- We go the extra mile – every day
- We operate with integrity at all times
- We care deeply about every student, and seek appropriate solutions to difficult situations

As a team, we embody the UTI Hero Values, striving to make a positive difference in the lives of the people we touch - students, customers, employees, shareholders and the communities in which we live and work.

Our HERO Values serve as our guide. They are:

- **Trust** - We demonstrate integrity in all interactions while earning the trust and respect of others.
- **Caring** - We value open and honest communication, in an environment that unleashes the potential of the people we interact with - students, industry customers, employees and the community.
- **Innovation** - We are committed to continuous improvement and breakthrough achievements by collaborating with each other to create value to our business.
- **Courage** - We take bold, wise risks and empower others to do the same.
- **Wisdom** - We make decisions based on the organization's *purpose*, the legitimate needs of our *people*, and the necessity of *profit*.
- **Fun** - We create a playful place to work that consistently demonstrates an enthusiasm for life, ideas and satisfying work.

Revised 8-24-10

How our work impacts the corporate health of UTI

Maintaining the lowest possible Federal Cohort Default Rate (CDR) is very important to the health of the company. CDRs are used by external constituents as an indicator of program and school support services quality. As its generally understood that a withdrawn student is much more likely to default on their federal student loan than a graduate, CDRs can also be interpreted to be a gauge of student success. CDRs are published to the public by the US Dept of Education every year, and are disclosed in our annual shareholders report. When schools meet requirements for relief from delayed disbursement requires by virtue of consecutive annual CDRs below 10%, students receive their funds for tuition and the company is able to receive revenue more timely and reducing bad debt potential. Each and every student borrower we assist and prevent from defaulting on their federal student loan is impactful to our CDR.

Life Cycle of a Federal Student Loan

The life cycle of a loan is described below to help you understand the loan process. The life cycle has six phases and a number of steps in each phase — from applying for financial aid to paying off the loan.

The following describes the typical life cycle of federal student loans, including loans made by the U.S. Department of Education (ED) under the Direct Loan Program, and Federal Perkins loans, which are administered by participating schools.

Phase 1: Applying for Aid

:

- Student and parents complete and submit the Free Application for Federal Student Aid (FAFSA). This form is the starting point for applying to most student financial aid programs and determines eligibility.
- After application, the is sent a report containing ED's calculation of the Expected Family Contribution (EFC). This document is called the ISIR.
- If eligible, the student is sent an award notification displaying the types of aid and amounts the school offered.
- Students and/or parents are then directed to complete a master promissory note for the eligible loan programs from which they wish to borrow and are eligible. This is generally performed electronically, although borrowers can request paper prom notes. As of 7/1/10, all federal student and parent loans must be borrowed from the Federal Direct Student Loan Program.
- Each student's academic year, the school completes and submits a loan origination to ED for each loan type, substantiating eligibility for funding and indicating anticipated disbursement dates and amounts.

Phase 2: Disbursement

- ED sends loan proceeds to school electronic funds transfer through our Treasury Department accounts.
- We apply loan proceeds to student's outstanding balance owed and turn over any remaining funds to borrower.
- For loans requiring a credit history review (Direct PLUS Loans), ED notifies credit bureaus that loan proceeds have been disbursed.

Phase 3: In School

- Student attends school. Student borrower is not required to make federal loan payments during this time.
- With Direct Subsidized Loans, accrued interest on loan during this period is paid by the federal government.
- With Direct Unsubsidized Loans, the borrower is charged the interest that accrues during this time. If the borrower does not make interest payments while in school, it is added to the principal loan balance upon entering repayment 6 months after leaving school or dropping below half-time.
- Direct Parent PLUS Loan borrowers have the ability to request deferral of payments for a period that covers the entire time a student is enrolled at least half-time, as well as for the

six-month period after the student graduates, withdraws or drops below half-time enrollment. If a Direct Parent PLUS borrower chooses not to defer, payments will begin within 60 days after the full disbursement of the loan.

Phase 4: Grace/Separation Period

- Student graduates, enrolls for less than half time, or withdraws.
- Student borrower receives a "grace period" of 6-9 months (depending on the type of federal loan – 6 months for Direct Loans, 9 months for Perkins Loans) before repayment of any federal loan begins.
- Borrower receives a repayment disclosure statement from ED detailing the date payments must start, monthly payment amount, number of payments, and interest rate for the student loan(s).
- ED assigns loans to one of their 5 designated servicers to interact with the borrower for payments, deferments and forbearances.

Phase 5: Repayment

- Student begins repaying federal loans when the grace period ends.
- When the student enters actual repayment, he/she is counted in that federal fiscal year's Cohort Default Rate denominator, and we begin tracking delinquency behavior.
- During repayment, a borrower may qualify for a deferment or forbearance. During periods of deferment, the borrower's interest on Subsidized Loan portions is temporarily stopped, although interest continues to accrue on Unsubsidized Loans. A borrower can pay the accruing interest on a quarterly basis or have the interest accrue and be capitalized at the re-commence of repayment.
- For most federal loans, a borrower may request to switch from one repayment plan to another. Those plans include Level, Graduated, Income Contingent Repayment and Income-Based Repayment.

Phase 6: Paid in Full

- Borrower makes final loan payment.
- Notice is sent to borrower by the servicer confirming loan is paid in full.
- Credit bureaus are notified that borrower has fully repaid the loan.

Default Ramifications – For borrowers

The definition of default is not making payments on your student loans after 270 days and not making arrangements for deferment or forbearance.

You have accumulated a lot of student and loan debt and have yet to get that "million dollar" job. As a student, you are responsible for repaying your student loans even if you move, ignore your monthly repayment bill, did not graduate, or have trouble finding a job after graduation. Also, student loans are NOT discharged through bankruptcy.

After a few weeks, you may receive creditor phone calls and notices. Your lender will make at least four phone calls and send four notices before sending a final demand letter (usually sent after five months of non-payment). The fifth letter will emphatically tell you that you pay immediately, and then a default claim will be filed on your loan.

Once a default claim is filed, your case will be turned over to a guaranty agency. You most likely will receive an unpleasant call and if you do not negotiate some kind of repayment deal within 60 days, you will be reported to the national credit bureau. Because you originally did not make an effort to repay your loan or apply for a deferment you have now established for yourself bad credit. Once you have bad credit, you are ineligible to receive a credit card, mortgage, apartment or car loan.

The Ramifications of Defaulting on Student Loans

1. Your tax refunds may be withheld and used for payment.

2. Part of your salary may be withheld if you work for the federal government.

3. You may be sued and taken to court for the entire loan amount.

4. You may be required to repay your debt under an income contingent repayment plan and thus repay more than the original principal and interest on your loan.

5. You will not be able to obtain additional state or federal student aid until you make satisfactory arrangements to repay.

6. You will be ineligible for deferments.

7. You may not be able to renew a professional license.

Consequenccs of Default (http://www.finaid.org/loans/default.phtml)

If you default on your student loan:

- Your loans may be turned over to a collection agency.
- You'll be liable for the costs associated with collecting your loan, including court costs and attorney fees.
- You can be sued for the entire amount of your loan.
- Your wages may be garnished. (Federal law limits the amount that may be garnished to 15% of the borrower's take-home or 'disposable' pay. This is the amount of income left after deducting any amounts required by law to be deducted. The wage garnishment amount is also subject to a ceiling that requires the borrower to be left with weekly earnings after the garnishment of at least 30 times the Federal minimum wage, per 34 CFR 682.410(b)(9), 34 CFR 34.19(b) and 15 USC 1673(a)(2).)
- Your federal and state income tax refunds may be intercepted.
- The federal government may withhold part of your Social Security benefit payments. (The US Supreme Court upheld the government's ability to collect defaulted student loans in this manner without a statute of limitations in Lockhart v US (04-881, December 2005).)
- Your defaulted loans will appear on your credit history for up to 7 years after the default claim is paid, making it difficult for you to obtain an auto loan, mortgage, or even credit cards. A bad credit record can also harm your ability to find a job. The US Department of Education reports defaulted loans to TransUnion, Equifax and Experian.
- You won't receive any more federal financial aid until you repay the loan in full or make arrangements to repay what you already owe and make at least six consecutive, on-time, monthly payments. (You will also be ineligible for assistance under most federal benefit programs.)
- You'll be ineligible for deferments.
- Subsidized interest benefits will be denied.
- You may not be able to renew a professional license you hold.
- You may be prohibited from enlisting in the Armed Forces.

And of course, you will still owe the full amount of your loan.

Default Ramifications – For the Company

There are sanctions for schools with high rates and benefits for schools with low rates. Sanctions can include loss of eligibility in FFEL, Direct Loan, and/or Pell programs. A high cohort default rate can also limit a school to provisional certification.

School	Sanction
A school's three most recent official cohort default rates are 25.0 percent or greater.	Except in the event of a successful adjustment or appeal, such a school will lose FFEL, Direct Loan, and Federal Pell Grant eligibility for the remainder of the fiscal year in which the school is notified of its sanction and for the following two fiscal years.
A school's current official cohort default rate is greater than 40.0 percent.	Except in the event of a successful adjustment or appeal, such a school will lose FFEL and Direct Loan eligibility for the remainder of the fiscal year in which the school is notified of its sanction and for the following two fiscal years.

Eligible School	Benefits
Any school whose three most recent official cohort default rates are less than 10.0 percent (including an eligible home institution certifying or originating loans to cover the cost of attendance in a study abroad program).	May deliver or disburse loan proceeds in a single installment to a student if that student's loan period is less than or equal to one semester, one trimester, one quarter, or for non-term-based schools or schools with non-standard terms, four months. May choose not to delay the delivery or disbursement of the first installment of loan proceeds for first-year first-time borrowers. These benefits are currently scheduled to end on September 30, 2002.
A school whose most recent official cohort default rate is less than 5.0 percent and is an eligible home institution that is certifying or originating loans to cover the cost of attendance in a study abroad program.	May deliver or disburse loan proceeds in a single installment to a student studying abroad regardless of the length of the student's loan period. May choose not to delay the delivery or disbursement of the first installment of loan proceeds for first-year first-time borrowers studying abroad.

Items to Cover with Every Borrower

Ask Every Time:

- o Updated contact information
- o How did you hear about our department?
  - o Track source (letter, email, business card, exit packet, word of mouth, etc.)

Options to explore with every borrower with repayment difficulty:

- Change of Repayment Plan to decrease monthly payments
- If loans are split serviced, encourage borrower to request loans be merged to single servicer to streamline payments
- Consolidation
  - o Explain how consolidation can cost more over time, but can make repayment more affordable too.
- Deferment Eligibility
  - o Unemployed?
  - o In School?
    - ▪ Withdrawn - considering re-entering school to finish the program you're in debt for?
    - ▪ Grad – considering continuing education?
  - o Active Duty?
  - o Economic Hardship?
- Forbearance
  - o Just enough to bring current then continue making payments?
  - o Could you handle payments if they were temporarily smaller?
  - o Could you make interest-only payments to keep your loan from growing while in forbearance?
  - o How many months do you think you'll need to be ready to handle payments again?

WRAP UP EVERY CALL WITH WORDS OF CLEAR EXPECTATIONS, ENCOURAGEMENT AND REMINDER OF OUR CONTACT INFORMATION! INCLUDE A "TELL YOUR FRIENDS" WHERE APPROPRIATE.

Handling difficult/abusive callers

An angry person tends may not act or think as rationally compared to a calm person. There are times, when dealing with an angry or irate borrower, that you should recognize that so long as the person is over-emotional, you won't be able to accomplish anything, and attempts to reason or explain to such a customer are often wasted, and frustrating. Remember, the caller is frustrated about a situation, not about you personally. And remember, this is a customer who deserves our best service.

Disengagement from a customer, is in effect, taking a **time-out** from the interaction with the customer, although it is not meant to be punitive. The reasoning is that if the customer (and you, by the way) have some time to calm down, and compose him or herself, when you resume the interaction, it may go more smoothly. This tends to work with customers who are not "nasty" people, and tends to work with normal, regular, nice folks who are temporarily cranked up emotionally.

Often, a few minutes of disengagement will result in such a customer realizing he or she is acting badly (and not in his or her own best interests), and actually apologize.

It's important to offer a reason for disengaging and to offer a time span (I'll be back in two minutes, since I'll need to be sure we have the correct information about your account). Do NOT say: "We need a time out here so you can calm down". That may be interpreted as insulting – something we never do.

You are not expected to accept verbal assaults, profanity, or threats. If the caller persists with these tactics, politely state you cannot continue the conversation in this manner and hang up. Notify your supervisor immediately and debrief on the situation. If you find yourself feeling upset, feel free to leave your desk for a quick walk after letting your supervisor know. Upon return you'll feel refreshed and ready to assist the next caller.

Vatterott Educational Holdings, Inc.			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Vatterott	Document 1	VAT-02-05-00001	1
Vatterott	Document 2	VAT-02-05-00070	2
Vatterott	Document 3	VAT-02-05-00215	8
Vatterott	Document 4	VAT-02-05-00365	2
Vatterott	Document 5	VAT-02-05-00456	4
Vatterott	Document 6	VAT-02-05-00675	4
Vatterott	Document 7	VAT-02-05-01317	1
Vatterott	Document 8	VAT-02-05-01888	1
Vatterott	Document 9	VAT-02-05-02337	4
Vatterott	Document 10	VAT-02-09-00023	1
Vatterott	Document 11	VAT-02-09-00027	2
Vatterott	Document 12	VAT-02-09-00033	2
Vatterott	Document 13	VAT-02-09-00039	1
Vatterott	Document 14	VAT-02-09-00595	2
Vatterott	Document 15	VAT-02-09-00623	1
Vatterott	Document 16	VAT-02-09-00883	1
Vatterott	Document 17	VAT-02-09-00907	4
Vatterott	Document 18	VAT-02-09-00918	1
Vatterott	Document 19	VAT-02-09-00922	1
Vatterott	Document 20	VAT-02-09-02537	1
Vatterott	Document 21	VAT-02-11-00039	1
Vatterott	Document 22	VAT-02-11-00071	2
Vatterott	Document 23	VAT-02-11-00221	2
Vatterott	Document 24	VAT-02-11-00312	1
Vatterott	Document 25	VAT-02-11-00411	1
Vatterott	Document 26	VAT-02-11-00438	2
Vatterott	Document 27	VAT-02-11-00475	1
Vatterott	Document 28	VAT-02-11-00571	1
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Vatterott	Document 34	VAT-02-15-00033	2
Vatterott	Document 35	VAT-02-15-00151	2
Vatterott	Document 36	VAT-02-15-00350	2
Vatterott	Document 37	VAT-02-20-00005	6
Vatterott	Document 38	VAT-02-21-00001	1
Vatterott	Document 39	VAT-02-21-00002	4
Vatterott	Document 40	VAT-02-21-00030	2
Vatterott	Document 41	VAT-02-30-00086	1
Vatterott	Document 42	VAT-02-30-00160	3
Vatterott	Document 43	VAT-02-30-00217	14
Vatterott	Document 44	VAT-02-30-02504	5
Vatterott	Document 45	VAT-02-30-02789	1

SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Vatterott	Document 46	VAT-02-30-02862	2
Vatterott	Document 47	VAT-02-30-07746	3
Vatterott	Document 48	VAT-02-30-07962	2
Vatterott	Document 49	VAT-02-33-00017	1
Vatterott	Document 50	VAT-02-33-00360	1
Vatterott	Document 51	VAT-02-36-00521	1

BBB Serving Greater Kansas City

COMPLAINT ACTIVITY REPORT Case #R -- Redacted by HELP Committee

Consumer Info: R -- Redacted by HELP Committee

Business Info: Vatterott College
8955 E 38th Terr
Kansas City, MO 64129-1692
R -- Redacted by HELP

Consumer's Original Complaint:
I was notified via my home phone at 6pm on Dec. 4, 2006 by an attorney's office that I had a defaulted amount of 270.00. This amount was owed to Vatterott College. I graduate from this school 4 and a half years ago, and afterward was never notified that I owed them anything. During this time, my address and phone number have remained the same, and I have received other correspondence from them without difficulty.
I went to the school to speak to the accounting dept. The woman apologized deeply and then told me that I was one of "thousands" of people that this happened to. She said the corporate office took all accounts from every campus and sold them to collections. I explained to this person that I was never notified by Vatterott of an unpaid amount by mail or any other means. She said that none of the other students wwere notified either. She handed me a large printout showing all my loan payments, school charges and my unpaid balance. She also said that she was unable to really read the different codes, because the school no longer used the same program to calculate their accounts. I explained to her that for the two years that I attended the school, I received two different grants, and had both subsidized and unsubsidized loans. I at no time ever paid anything out of my pocket, as everything was covered under financial aid. I am currently paying monthly on student loan from this school. She admitted that I probably did not owe anything, but there was nothing I could do about it as it involved the corporate office and not the local campus. I am very upset about this. Now I have an attorneys office calling me for this money, but I was never given the opportunity to speak to anyone about it. I am also very upset as this will show on my credit report and I think that this is wrong. I know that I am not the only one, and I really think something should be done about this.

Consumer's Desired Resolution:
I am disputing this debt. I would at least like an explanation of why it is owed. I would also like something to be done about the was this was handled. Even if the money is owed by me, I should have been notified instead of it being sent to collections. I want it also removed from my credit history.

BBB Processing

12/13/2006	web	BBB	Complaint Received by BBB
12/13/2006	KMM	BBB	Complaint Validated by BBB Operator
12/13/2006	Otto	EMAIL	Send acknowledgement to Consumer - OTTO
12/13/2006	Otto	BBB	Inform Business of the Complaint
12/13/2006	NR	BBB	CASE DETERMINED TO BE INFO ONLY : Over 1 year old. Consumer needs to dispute this with the credit bureaus. Will send as Info Only, if company responds will forward to consumer.
12/13/2006	Otto	BBB	Inform Consumer - Case Closed INFO ONLY
12/13/2006	Otto	BBB	Inform Business of Case Closed INFO ONLY

VAT-02-05-00001

Vatterott
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" EXHIBIT B "

Vatterott
COLLEGE
catalog

www.vatterott-college.edu

Memphis Campus

VAT-02-05-00070

History of Vatterott College

Vatterott College was established in 1969 in St. Louis, Missouri. The original name was Urban Technical Centers, Inc., and subsequent changes included Vatterott & Sullivan Educational Center and Vatterott Educational Centers. The school changed its name to Vatterott College in 1989 when associate degree (specialized) granting authority was issued by the Accrediting Commission of NATTS (National Association of Trade and Technical Schools).

In January 1985, the school opened its new facility in St. Ann, Missouri, and in 1990, Vatterott College had the honor of being named the best school in Missouri by the Missouri Association of Private Career Schools.

Vatterott College expanded to Springfield, Joplin, and Independence, Missouri, in April 1991 as a result of a teach-out of students attending Draughon Business College. In August 1991, Vatterott College was authorized to establish branch campuses at these locations.

In May 1995, Vatterott College expanded to Quincy, Illinois, as a result of the purchase of the former Quincy Technical Schools.

In June 1996, the Business and Banking Institutes with locations in Omaha, Nebraska, and Des Moines, Iowa, were purchased. Programs were added and the schools were relocated under the name Vatterott College. In the same year, an additional location of the St. Ann campus opened in Sunset Hills, Missouri.

Vatterott College expanded into the following cities as a result of various teach out agreements: St. Joseph, Missouri, in March 1995; Tulsa, Oklahoma, in 1997; Memphis, Tennessee, in 1999; Wichita, Kansas, in 1999; and Cleveland, Ohio in 2001. In 1997, a branch location of the Quincy campus was opened in Oklahoma City, Oklahoma.

In December 1999, Vatterott College expanded in Omaha, Nebraska by purchasing the former Universal Technology Institute. In January 2000, a satellite campus was established in O'Fallon, Missouri. In September 2001, Vatterott College purchased the former Omaha College of Health Careers in Omaha, Nebraska, and established a branch campus. The St. Joseph campus changed affiliation in 2003 and continued operations as a branch campus of the Des Moines, Iowa main school.

Wellspring Capital Partners purchased all Vatterott College locations in January 2003.

The O'Fallon satellite location was approved as a branch campus of the St. Ann main school in 2004.

L'Ecole Culinaire was approved as a branch campus of the Des Moines, IA main school in 2004.

Vatterott COLLEGE
Career Skills for a Better Life

CORPORATE OFFICE
10257 St. Charles Rock Rd. • St. Ann, MO U.S.A. 63074
R -- Redacted by HELP
www.vatterott-college.edu

March 3, 2006

Via Facsimile (314) 645-2665; Original by U.S. Mail

Dispute Resolution Department
The Better Business Bureau
15 Sunnen Drive, Suite 107
St. Louis, Missouri 63143

Re: R -- Redacted by HELP Committee

Dear Sirs or Madam:

As noted in our previous correspondence, the school would arrange to meet with R -- Student in attempt to resolve his complaint. We also had promised to apprise you of the results and to submit a formal written response to his concerns if our efforts proved unsuccessful.

Please be advised that the school attempted to meet with R -- Student on Tuesday, February 21, 2006 at 6:30 p.m. The only way he would agree to meet with us was if he could come in with three other former students: R -- Redacted by HELP Committee The names of two of those students, R -- Redacted by HELP Committee may sound familiar as they also had filed complaints with your office. The school agreed to meet with them as a group. Upon their arrival, they advised that they had spoken with an attorney and asked to tape-record the meeting. We declined to be tape-recorded but stressed that we would be more than happy to speak with them as long as it was not on tape. When we attempted to open the discussion, they stormed out of the meeting claiming that we were refusing to speak with them.

It was readily apparent that the four students were working in concert. They are acting as a group and met with an attorney as a group. They also crafted their complaints as a group but submitted them separately to your office to increase their impact. It was clear that the foursome believe that by banding together they will coerce the school into acquiescing to their demands.

However, since the meeting proved fruitless, we will now address R -- Student complaint which sets out three basic concerns: 1) There was a pattern of unstructured training and lack of skilled instructors; 2) there was a lack of equipment in the lab and the equipment we did have either was broken beyond repair or there was no electricity run to that side of the lab; and 3) there were also 20 students in a classroom made for 12.

With reference to these concerns, suffice it to say that the curriculum and instructors must meet certain guidelines set out by our national accrediting commission, the Accrediting Commission for Career Schools and Colleges of Technology. This accrediting body is approved by the U.S. Department of Education and the State of Missouri. Classes consist of lectures, lab work, and individual projects and assignments. Our labs are designed to accommodate in excess of 20 students. The school also provided the education promised and the necessary equipment for hands-on experience. R -- Student received hands-on training on a variety of residential and commercial heating and air conditioning units. Lab exercises arc set up to correlate with each 10-week course and are intended to provide the practical job-related exercises on units and models they likely will be encountering on future job assignments. At times, the labs may be reconfigured to accommodate various assignments or students and electrical power may be shut off for safety reasons but this is only a temporary situation and does not affect the training.

Our programs are reviewed twice a year by our advisory committees. These committees are made up of local employers and specialists in the fields we teach. Course content, equipment, and lab exercises are reviewed at these meetings and recommendations are implemented in order to help make our students more marketable. The school recently reorganized the HVAC program to better serve our students. After all, the main purpose of our programs is to help our students obtain entry level jobs in their chosen fields of study.

The school is so confident it provides quality training that the school catalog contains the following written guarantee:

Our Guarantee to Employers

Our Students at Vatterott College receive outstanding training. We have highly skilled and experienced instructors, industry-related equipment, and modern, spacious classrooms and workshops.

We emphasize "hands-on training" and employers can be confident that a Vatterott graduate is thoroughly qualified in both theory and practice. Hundreds of satisfied employers of Vatterott graduates since 1969 can attest to the quality training we provide.

To all prospective employers, we provide this guarantee: In the event you hire a Vatterott graduate and you find, during the first year after graduation, that he or she is lacking in any skills derived from the Vatterott training program, we guarantee that:

The worker will be given additional training by Vatterott College, at no cost to you or the student, as needed to remedy the training deficiency.

We guarantee your satisfaction.

John C. Vatterott
Founder

VAT-02-05-00216

Vatterott
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R -- Student graduated on October 6, 2005. It is significant that he is working in his field of study and is earning approximately $26,000 a year. This annual income is within the salary range for entry level positions in area. Despite the fact that his training has allowed him to obtain this position, the school will allow R -- Student to retake, at no cost, any class that he feels did not measure up to his expectations.

Thank you for allowing us this opportunity to respond.

Sincerely,

R -- Redacted by HELP Committee
Campus Director

To Whom It May Concern:

I would like to file a complaint against Vatterott College, O'Fallon Missouri Campus. I attended the HVAC/R (Heating, ventilation, air conditioning and refrigeration) Program. This was to be a 60-week program consisting of 10, 6-week phases (960, Hours total). My class started August of 04 and finished October of 05. In this letter I will outline and show the difference between the education they promised and explained I would receive and the actual education I completed. I did not acquire the education I paid for. The tuition was approximately $21,000 Dollars. There are several key areas where Vatterott fell very short on their end of my education experience. The following will outline Vatterott's promises and then I will provide examples supporting my complaints. The quotes in ( ) are taken from the Vatterott college catalog.

1. **Vatterott promised** QUALIFIED instructors. ("We have highly skilled and experienced instructors." And "Provides a competent and adequate faculty with occupational experience.") The instructors I encountered were not very qualified.
    1) The first phase began with brand new Teacher: R -- a "pipe fitter" attempting to teach basic electrical. He was fired a week into the phase after verbally attacking and threatening a student. HE WAS NOT A QUALIFIED INSTRUCTOR.
    2) We then had R -- a "Maintenance man from the St. Ann campus" He was just a substitute but HE WAS NOT A QUALIFIED INSTRUCTOR.
    3) We then had R -- "A 24 year old recent graduate of the St. Ann campus who was working for Vatterott in the tool crib @ the St. Ann campus." He had poor classroom management and lack of experience in the field for which he was teaching. He taught us the first 2 phase's Basic electrical and basic refrigeration. HE WAS NOT A QUALIFIED INSTRUCTOR.
    4) Phases 3 and 4 were taught by R -- . He did a good job and had actual field experience. These were the 2 best phases.
    5) Phase 5 was taught by R --. He was an older gentleman with lots of field experience. He did a fine job with what he had to work with. This phase was almost a complete waste of time, as I will explain later. He tried to keep us busy with Videos we had previously seen and going on field trips.

6) Phase 6 began with another new teacher R -- who had experience from a military career. He was ok but did not seem to have very much real knowledge of HVAC. At this time Vatterott changed the rotation of classes and we had students straight out of the first 2 phases mixed in with us in the 6th phase. R -- kept saying "You 6th phasers help and show the new guys how to do the labs sense you have already done this stuff." Was this because he did not know how to do it him self? Why were we doing the same thing in lab we had done previously? HE WAS NOT A QULIFIED INSTRUCTOR.
7) One thing all of these instructors had in common was they were NOT TEACHERS. When Vatterott hires new teachers they do not seem to have much training to provide them with teaching skills. I never saw anyone come in to observe to see if they were doing an adequate job. It appears they just throw the teachers out to sink or swim and learn as they go. This is not my definition of a QUALIFIED INSTRUCTOR. It is also apparent in the high turn over rate of instructors. R -- Redacted by both quit after about 1 year teaching. R -- quit after teaching 2 phases and I am not sure if R --, also hired during my attendance, is still teaching or not.

2. **Vatterott promised** a COLLEGE EDUCATION. In my interview it was stated: "What makes us a college and not just a tech school our accreditation." I was told they had this accreditation because they had a curriculum which required more hours to be taught compared to a typical Tech school. I checked a local tech school that has a curriculum that requires about 360 hours to be taught and cost about $2,000 dollars {this does not include tools}. Vatterott's $21,000 tuition did include about $1,500 worth of tools. It turned out Vatterott was a TECH SCHOOL IN COLLEGE CLOTHING AND WITH A COLLEGE PRICE.
   1) The class schedule was supposed to be Monday to Thursday from 6:00 pm till 10:30 pm with a 10 minute break each hour. In reality class rarely lasted past 9:00. Thursday night was "test night". The test rarely took more than 15 to 20 minutes to complete. We were never there past 7:00 on test night. There were also nights when we left much earlier than 9:00 especially in the first 2 phases (basic electrical and basic refrigeration) this happened near the end of each phase because they were out of material to teach. More than once I drove to school to be told by the instructor class had been canceled be cause he had nothing to teach us. I was

paying for 16 hours a week and on a good week only received 10 hours at most and some weeks much less than that.

2) When students complained we were getting short changed on our education the school tried to make students stay till at least 10:00 on these days we just sat around talked, played video games or chess because there was not enough material to be taught. This mandatory "10:00 quit time" only lasted a few days. Then they had students sign a paper when they left to make it look like they were cutting class early when in reality class was over. Another thing was a lack of enough lab equipment. Some people finished lab whiles others had to wait. When you were done with your lab you could leave. This was not cutting class early it was a lack of class to be taught. I usually stayed and helped other students or just stood around and talked.
3) There was not a very clear curriculum for the teachers to follow. No lesson plans and labs which went together. A typical night consisted of the teacher giving a power point presentation and then we went into the lab. The amount of material to be covered was not very much. The note time took about 1 hour and the labs usually took at most 30 min. the rest of the time was spent waiting for lab equipment. Most of the time the lab was not related to the lecture of the same night.
4) There was also a lot of redundancy between phases. The 5th phase commercial refrigeration was almost the same as basic refrigeration. We spent a lot of time going over the same small amount of material. Then when the 6th phase began the curriculum was almost the same as the 5th phase. I do not know if they were mixed up on what phase they were on or what. We complained and they changed some of what we were taught that phase.
5) The tech school curriculum which took 360 hours to be taught is not much less than the time we spent in class. At the rate of 10 hours a week and not taking in consideration some weeks were less we spent 600 hours in class. And as I will show next some of this time was spent providing free labor to Vatterott. Vatterott inflated the amount of hours there program is so they could obtain an undeserved accreditation and charge an inflated price.

3. **Vatterott promised** well equipped labs with supplies and equipment to provide hands on experience related to class room lectures. The lab ended up being under supplied and the equipment was poor, in disrepair, or nonexistent.

   1) The labs were supposed to be hands on experience related to the class room lecture. Some of the lab time was actually used for the students to provide **FREE LABOR** for Vatterott. These were students from several classes and programs at Vatterott. HVAC\R, ELECTRCAL, and BULDING MAINTENANCE.

      i. During the 1st phase (Basic Electricity) we set up labs with an AC unit and Furnace in a cubical. We ran black iron gas pipe to the lab area, and built walls around them. This did not bother me at first because this was a new campus and we would get to use the labs in later phases. The class ahead of us set up the commercial refrigeration lab area. Then ~~someone from~~ Vatterott wanted the labs set up differently and every thing was tore down and moved. **We moved and rebuilt the labs several times during my 60 weeks at Vatterott.** The school was so disorganized they did not know where to put the equipment. When my class was in the Commercial refrigeration phase the lab equipment could not be used because it was moved to another part of the building and there was not proper electricity to run the equipment. **The labs should have been professionally set up so we could use them as described.**

      ii. We built a tool crib and assembled shelving units. Then we moved all of the tools into the tool crib. Then a few weeks later someone from Vatterott decided it needed to be moved. We tore it down and built another tool crib in a different area.

      iii. We built a "smoke shack" so that the smokers could be warm in the winter and cool in the summer. We were supposed to get to at least install the HVAC equipment but the class after ours did that. Building walls and roofing is not related to HVAC.

      iv. We were told our Lab grade depended on our participation in labs. **We were extorted to provide FREE LABOR for Vatterott.** During our last phase they wanted the residential lab moved again I believe this was the 4th or 5th move for the lab. We reran the black iron. The next day some one from Vatterott decided they wanted it done differently. We

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were to tear it down and run it again. We had a sit down. They said we would not receive a lab grade if we did not help. After the director R -- R -- came down and we voiced or concerns and refused to move the lab again he agreed it would be done on a voluntary basis and our lab grade would not be affected. We should have had that sit down during the 1st phase instead of the 6th.

2) There was a lack of working equipment to be worked on during our labs.
   i. We had to share equipment. By taking turns it made a lab which should only last 30 minutes take up to an hour and a half. The down time was spent talking or helping other students.
   ii. During our 5th phase (commercial refrigeration) the equipment we had could not be used because there was not electricity ran to it. This equipment had been working earlier but was moved to the new area with out proper electricity.
   iii. We did not have some commercial equipment we needed such as commercial ice makers, roof top units, or walk in coolers. The equipment we did have was old and a lot of it was not in working condition.
   iv. The labs were much better equipped for the Residential phases.

My experience at Vatterott was very disappointing. I received less than half of the education I was led to believe I would receive. Out of the 6 phases only the residential phases, #3 and #4, were even close to what they described. We had unqualified instructors, a poorly organized & weak curriculum, labs that were poorly equipped, and Vatterott used extortion to force us to provide free labor. I would not recommend Vatterott to anyone. And feel I should receive some of my tuition reimbursed. Thank you for your time and consideration.

Thank you,
R -- Redacted by HELP Committee

Exhibit G NEW TUITION

Wheeler Institute of Texas dba

Court Reporting Institute of Houston

13101 Northwest Freeway, Suite 100, Houston, Texas 77040
713-996-8300

ENROLLMENT CONTRACT FOR COURT REPORTING PROGRAM

Contract is to be completed in full, signed, and returned with $100 registration fee.

Social Security Number	Date To Start School	DAY SCHOOL ✓
R -- Redacted by HELP Committee	06 / 30 / 2003	NIGHT SCHOOL ____

Last Name R -- Redacted by HELP Committee
Prior Last Names
First Name R -- Redacted by HELP Committee
M.I. R -- Redacted by HELP Committee
Street Address R -- Redacted by HELP Committee Apt# ____
City R -- Redacted by HELP Committee State R -- Redacted by HELP Zip R -- Redacted by HELP Committee
Home Phone (R -- Redacted by HELP Committee
Work Phone N/A R -- Redacted by HELP Committee
Driver's License Number R -- Redacted by HELP Committee
Email Address R -- Redacted by HELP Committee
Birth Date R -- Redacted by HELP Sex Male ✓ Female Single ✓ Married ____
High School R -- Redacted by HELP Committee
Year Graduated R -- Redacted
R -- Redacted by HELP Committee

Parent, Guardian, or Spouse
Street Address R -- Redacted by HELP Committee *Apt#* ____
City R -- Redacted by HELP Committee *State* R -- Redacted by HELP *Zip* R -- Redacted by HELP Committee
Home Phone R -- Redacted by HELP Committee *Work Phone* R -- Redacted by HELP Committee

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I understand that neither CRIH nor its representatives make any warranty or guarantee, stated or implied, as to the length of time it will take me to complete the court reporting program, as it is impossible to predict when any student will achieve each speed level. I may progress as rapidly as I am able after Theory lessons are completed; however, as a minimum, I must meet the standards set forth in CRIH's Statement of Satisfactory Progress.

R -- ________
Please Initial

Attendance and/or academic information May_____ May Not______ be released to my parents.

I first learned about CRIH from *(Please be specific.)* Walk IN

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TUITION AND FEES: There is a $100 registration fee payable upon enrollment. Tuition for full-ti students is $2,220 per quarter, and for half-time students tuition is $1,200 per quarter. Sp rrangements may be made to pay tuition monthly. No i t is charged on tuition. The total program is 108 Quarter Credit Hours. Students must or rent a stenowriter. The school's bookstore has rental macunes available for $75 per quarter (3 months). Students who fail to return a rental stenowriter will be charged the full documented replacement cost of the stenowriter. Textbooks and supplies cost approximately $900 spread throughout the course. There is a $25 lab fee charged each quarter. Although the school operates a bookstore for student convenience, students are not required to purchase their books and supplies from the school's bookstore. Therefore, a student who completes the day school program in 2 1/2 years will have a total cost of approximately $23,350, and a night school student in 5 years will have a total cost of approximately $31,400. These are only approximations since it is impossible for the school, its representatives or agents to predict how long a student will take to complete the course of study. Tuition is charged as long as regular student enrollment is maintained. Each student's total cost will vary based upon length of time in school and books and supplies used.

CANCELLATION AND REFUND POLICY: In all cases, the school's refund policy will meet or exceed the requirements of the Texas Education Code, Section 132.061. Refund calculations are based upon scheduled hours of attendance through the last day of attendance. All refunds will be consummated within 30 days after the effective date of termination. The "effective date of termination" for refund purposes will be the earliest of the following: (a) the last date of attendance, if the student is terminated by the school, (b) the date of receipt of written notice from the student, or (c) 10 school days following the last date of attendance. A full refund will be made to any prospective student who cancels the enrollment agreement within 72 hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after the enrollment agreement is signed and a tour of the facilities and equipment is made by a prospective student. After the 72-hour cancellation period, if an applicant does not enter school, any tuition paid will be refunded in full; however, there will be no refund of the $100 registration fee. Students are charged tuition for one academic quarter at a time at the beginning of each academic quarter. If a student withdraws or is terminated after the 72-hour cancellation period, the refund policy will be applied as follows:

a) If a student withdraws during the first week or one-tenth of the course, whichever is less, the school retains 10% of the calendar-year tuition,
b) If a student withdraws after the first week or one-tenth of the course, whichever is less, but within the first three weeks or one-fifth of the course, whichever is less, the school retains 20% of the calendar-year tuition,
c) If a student withdraws after the first three weeks or one-fifth of the course, whichever is less, but within the first quarter, the school retains 25% of the calendar-year tuition,
d) If a student withdraws during the second quarter, the school retains 50% of the calendar-year tuition,
e) If a student withdraws during the third quarter, the school retains 90% of the calendar-year tuition,
f) If a student withdraws during the fourth quarter, the school retains 100% of the calendar-year tuition.

The above policy will be applied identically to each subsequent 12-month period or portion thereof. A full refund of tuition and fees is due and refundable in each of the following cases: (a) if an enrollee is not accepted by the school, (b) if the course of instruction is discontinued by the school and this prevents the student from completing the course, (c) if the student's enrollment was procured as a result of any misrepresentation in advertising or promotional materials of the school, or misrepresentations by the owner or representatives of the school.

VETERANS CANCELLATION AND REFUND POLICY: In the event a veteran or other student eligible for VA educational benefits fails to enter the course, or withdraws, or is discontinued therefrom at any time prior to completion (but after expiration of the aforementioned 72-hour cancellation period) of the approved program length for VA students, the amount charged to the student for tuition, fees, and other charges for the portion of the course shall not exceed $10.00 (only if a registration fee is charged) plus the approximate pro rata portion of the total charges for tuition, fees, and other charges that the length of the completed portion of the course bears to its total length.

TERMS AND CONDITIONS:

I understand the Institute assists with employment, but no guarantee of job placement or amount of earnings is stated or implied.

I understand that the Institute's catalog is not to be considered a contract between the Institute and a prospective student; also that the Institute, at its sole discretion, reserves the right to make changes in graduation requirements, costs, curriculum, course structure and content, and the calendar of operation during the life of the catalog without notice of any kind. I acknowledge that I have received and read a copy of the school catalog. I acknowledge that I have read and fully understand this enrollment contract and received a copy for my records. I understand that this contract is not binding until accepted by the Institute and the aforementioned 72-hour cancellation period has expired. I understand that the court reporting program is 108 quarter credits.

I understand that all of my personal financial obligations to the Institute must be discharged before grades, transcripts, etc., can be issued or a diploma awarded. I understand that students who obtain permission from the Dean to take an overload in any one quarter must pay the current per-quarter-hour fee for the extra courses. If I am accepted by the Institute, I will adhere to the standards of professional conduct which the Institute considers fundamental to the welfare of the Institute as a whole.

RESOLUTION OF DISPUTES: Both the Student and the School recognize and agree that any disputes which may arise between the Student and the School should be resolved as quickly and as 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 the subject matter hereof, including any tort or contract claim (individually and collectively the "Dispute"):

(1) The parties shall make an initial attempt, in good faith, to resolve the Dispute in accordance with the School's Student Complaint/Grievance Procedure.

(2) If the Dispute cannot be resolved through the Student Complaint/Grievance Procedure, then the Dispute shall be resolved by binding arbitration between the parties. Arbitration is the referral of a dispute to one or more impartial persons for a final and binding determination and is designed for a quick, practical, and inexpensive resolution of claims. The arbitration between the Student and the School will be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association and, to the extent not inconsistent with such rules, the Federal Arbitration Act, subject to the following modifications:

(a) The arbitration shall be conducted before a single arbitrator who shall be experienced in the resolution of commercial disputes.
(b) The site of the arbitration shall be in the city of Dallas, Texas.
(c) The substantive law which shall govern the interpretation of this Agreement and the resolution of any Dispute will be the law of the state of Texas.
(d) The arbitration shall not include any party other than the Student and the School and shall not be joined or consolidated with any other arbitration.
(e) In determining the appropriate relief to be awarded, the arbitrator shall not have jurisdiction to award (i) consequential or punitive damages to any party in the arbitration or (ii) either party its costs, expert witness or attorney's fees; provided that, if either restriction or jurisdiction conflicts with the substantive law applicable to the arbitration, the substantive law with respect to such restriction shall control. If attorney's fees are awarded under the substantive law pertaining to the arbitration, then the prevailing party shall be entitled to recover its reasonable attorney's fees. The maximum amount of such fees shall not exceed the ration of the recovery actually awarded the prevailing party to the total recovery sought by the prevailing party. (For example, if a party is awarded one-half of the recovery it sought, the maximum amount of attorney's fees to which it would be entitled would be one-half of its actual fees.)
(f) The prevailing party in any of the following matters, without regard to *Paragraph (e)*, shall be entitled to recover its reasonable attorneys' fees incurred in conjunction 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, whether to the arbitrator or the courts, for the purpose of vacating, modifying, or correcting the award.
(g) All aspects of 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.

R -- Redacted by HELP Committee

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DEPT. USE ONLY
School # ________

TEXAS WORKFORCE COMMISSION

Career Schools and Colleges

Student Complaint Record

Complete page 1 & 2 of this form and mail to: TWC-Career Schools and Colleges, 101 East 15th Street, Room 104T, Austin, Texas, 78778-0001, phone (512) 936-3100, or fax a completed application to (512) 936-3111.

Unless you reveal your name and address, we are unable to investigate your complaint and may use this form for information only. Please submit a copy of your enrollment agreement with the school and copies of any other documents that may help us substantiate this complaint. DO NOT SEND ORIGINALS OF ANY DOCUMENTATION.

Your Full Name at Time of Enrollment R -- Redacted by HELP Committee	Name of School Court Reporting Institute of Houston
Address R -- Redacted by HELP Committee	School's Address 13101 Northwest Freeway, Suite 100
City The Woodlands	City Houston
State Zip Texas R -- Redacted by HELP Committee	State Zip Texas 77387
Home Phone R -- Redacted by HELP Committee	Phone R -- Redacted by HELP Committee
Work Phone ( ) N/A	Program Attended Court Reporting School
Social Security Number [redacted]	Last Date of Attendance 2 June 2008

Please list the names and phone numbers of any witnesses or persons who can substantiate your complaint.
R -- Redacted former CRIH student R -- Redacted by HELP CRIH student, R -- . Both individuals attended the same mini-session I attended and were aware of my reasons for withdrawing. Prof. R -- Redacted by R -- Redacted by (no phone number given), instructor, CRIH, was aware of my concerns.

Who else have you contacted regarding this complaint? R -- , Campus Accountant, CRIH; R -- ,School Director, CRIH

Have you used the school's complaint process? ✓ Yes ✗ No
If no, why not?

In your opinion, why was this complaint not resolved at the school?

When I spoke to the two individuals above, they stated that the requirement was coming from the Texas Workforce Commission and that they had to collect the 20% of tuition based on the school calendar year. When I asked how to proceed with a complaint, they explained that I should contact the Texas Workforce Commission and file a formal complaint.

How much tuition have you paid? How did you pay this? If loans were used, please list the names of the lenders and account numbers of the loans.

I paid in full for the 6 week mini-session that precedes the regular school calendar year. I have receipts for payment totaling $1553, plus an additional $100 for registration. I paid with my credit card. I did not receive a loan or financial aid.

Describe your complaint in detail. Include names of persons, locations, and dates involved. Please use additional sheets if you need more space. If this complaint is against specific person(s), please list their name and title.

Let me say up front that I am an adult with a twenty-year history of employment with both the US Government as a contract negotiator and for the state as an adjunct instructor of English, first in California and for the last three years in Texas. I decided to switch careers to court reporting after I determined it would provide more financial stability and security for my family in the event my husband, a tenure-track professor at R -- Redacted by HELP, did not achieve tenure status in two years and subsequently lost his job. I have left my adjunct teaching position with the intent to pursue my education full time. With this in mind, I signed up to attend the Court Reporting Institute of Houston's six-week mini-session starting May 19, 2008 and ending June 30, 2008, in advance of the summer term that was to begin July 7. At the time I signed up, I had intended to complete the program at CRIH. However, a number of factors affecting my ability to do so arose subsequent to this date (see below). I attended until June 2, then notified the school

Vatterott
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STUDENT COMPLAINT RECORD CONTINUED

that I was withdrawing from the program as of that date to transfer to another program, Alvin Community College's Court Reporting degree program in Alvin, TX. I decided not to continue with the CRIH course or the school for the following reasons:

1. At the time of enrollment, I believed that CRIH's program was the only Court Reporting program within my geographical area. While I was aware a private college would be expensive, at the time I believed I would have the resources to pay the tuition and had no other options to complete the program locally. I subsequently learned after enrolling that funds I had anticipated using to pay for school from the sale of property in my mother's estate would not become available for some time due to complications, making the fees at CRIH too high for me to afford. While at the school, I discovered that there was a community college program in Court Reporting at Alvin Community College (indeed, one of my instructors was a graduate of their program). I had been unaware of Alvin's program prior to that time. I learned that the tuition and fees were half those of CRIH, and I also discovered Alvin's graduation rates and state certification pass rates were higher than CRIH. I determined that due to the difference in cost and a greater need for assurance that I would be qualified to pass the state exam upon completing the program, to withdraw from CRIH's program and register at Alvin CC. I have since been accepted into Alvin's Court Reporting degree program and will attend in fall 2008. In addition, Alvin has already stated that my previous degrees (a Bachelors and Masters in English) will allow me to receive credit for the academic portions of the AAS degree in Court Reporting, saving me the added expense of taking those courses, while CRIH had not yet calculated my transcript credits (see incomplete transcript credit forms attached), despite my request, saying that would "come later." While I had a general idea of what CRIH's program would cost, the full tuition costs were not disclosed to me until after I had already committed to the program, and there was no indication of the courses I would be required to take based on previous transfer credit.
2. I was dissatisfied with the progress of the mini-session I was attending at CRIH. When I originally contacted CRIH and informed them of my desire to attend court reporting school, they advised me that they had a "quick start" mini-session which began May 19, 2008 which would give me a good sense of what the program was like and help to prepare me for the summer quarter session beginning in July. It was my belief that the mini-session was not considered a part of the main program, but instead an introductory session to the program, with two sections in "Career Strategies" and one in "Reporting Technology I" being the only offered courses. The other two students I have listed as contacts have stated to me that was also their belief. No hands-on theory courses were offered, which is the "meat" of the Court Reporting program where one learns the steno fingering techniques. While I appreciated the efforts of my instructors in class who were generous with their time and information, and I believe they were sincere in their desire to teach students, it became very clear to me that the intent of the mini-session was not to prepare me for a "quick-start" into the regular term as advertised, but to collect additional monies from me before I actually started the program. I believe the instructors were handicapped by the constraints of the mini-session. (Remember—I have taught students in a professional capacity for many years, so I am making this judgment based on my experience as an educator.) The students were told we were not allowed to receive books or rent a machine on which to work until the last day of class, "in case we left." What work we did in class for the first two weeks consisted of a few vocabulary exercises, discussions about the various career paths in court reporting, and reviewing a tutorial for the CAT 4 reporting software. Frustrated with the slow progress of the class, I then asked other students who had already completed the mini-session prior to attending the main theory course if they felt it was a necessary part of the program needed to prepare them for the regular quarter courses, and the universal answer was no. I determined very quickly that as far as the mini-session was concerned, instruction on court reporting was not the priority, but rather the collection by the school of additional funds from students.
3. Once enrolled and attending CRI, I learned that CRI of Houston had low graduation rates for their Court Reporting program. One instructor said that there was a 70 – 90% drop out rate by the end of the theory course, which we couldn't take until the next full quarter session began in July 2008. I have subsequently learned that in the class of eight students in my mini-session, the majority have withdrawn or transferred to other programs—at last report there was only three students left in the class. One presumes that the school will try to collect money from each of those students for the calendar year they did not attend, reaping a nice financial benefit for the school without actually having to provide instruction to those students for the school year.
4. I also recently checked the state certification website and discovered that out of 10 students who had gone forward for the state exam in the past quarter, none have passed. Additionally, the majority of CRIH's students do not complete the course of study within the 2 ½ years for which the program was designed (indeed, the most frequent attendance period was quoted by one of the instructors as 3 to 5 years). When signing my enrollment forms, only then was I shown a form that had the pass rates previous to the last quarter compared to the state's average, and while I don't remember the specific number, I remember expressing my concern as to how low it was compared to graduates of other Texas schools and out-of-state graduates (my memory says it was only one or two students in the previous year, but I might be mistaken). I was told by my admissions counselor at the time, R -- that the low pass rate was not "unusual," and that students "get nervous" and that's why they weren't passing the state exam. However, speaking to Alvin's admission counselor has since revealed to me this is indeed unusual. I discovered

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TEXAS WORKFORCE COMMISSION

Career Schools and Colleges

Student Complaint Record

DEPT. USE ONLY

School # ______

Alvin's state pass rates and graduation completion rates are more competitive with other statewide programs, that their classes start teaching court reporting techniques from the first day, and that the majority of their students on average completed the program in three years or less (in line with the national average for completion rates according to the CRS Report for Congress White Paper dated May 2003)), with a reasonable percentage completing the program within the intended two-year period for which it is designed. I am in a situation in that I may be the main financial support for my family in two years if my husband doesn't receive tenure, and I need a program that will put me in a position more likely to complete the course in 2 to 2 ½ years and pass the state certification exam, which I no longer believe I'd be able to do with CRIH.

5. I have recently received a letter from CRIH dated June 30, 2008, stating that I had an outstanding balance of $640.40 and that if I did not pay it, it would be sent to a collections agency. This was the first contact I received regarding my withdrawal and any owed tuition amounts. I already have paid over $1500 in tuition for a six-week mini-session, and expected to receive at least a partial refund for the remaining weeks I did not attend based on the above. I attended CRIH's mini-session program from May 19 to June 2. This is a total of 11 days. Another student, R -- who was also contemplating withdrawal from the school (and has since done so, registering at Alvin CC as well), inquired from the school's financial person that if, hypothetically, a student withdrew as of 2 June, what could they expect in the way of a refund? The financial person told her that a withdrawal of that date would return $361 in a refund. There was no indication to her, when she asked, that she would be required to pay tuition based on a calendar year which she was neither enrolled in or attending (R -- was a financial aid student and I was not, by the way). It is my belief that at the time the school intended to refund her money based on the fact that she was enrolled in the mini-session and not the school's regular calendar year, and that she was a financial aid student who would likely be unable to pay if she withdrew. I have since spoken to R -- and she stated that even though she withdrew the day after I did, she has not, as of 11 July 2008, received a request for any additional funds. I wonder if the school has decided since I paid in advance, they are more likely to get the additional funds out of me than a student dependent on financial aid, but that is just speculation.
6. When I reviewed the refund statements in the catalog and enrollment agreement, it stated calculation amounts as being based on the school's "calendar year," with attendance being determined by how much of a "quarter" session was completed. However, the mini-session is not a "quarter" (i.e., three months), but rather a six-week introductory session, and I could find no clear indication of any calculation amount being based on the six-week mini-session attendance. In other words, there was no mention of the mini-session as part of that calculation period of a full calendar year of attendance. Many CRIH students, in fact, do not attend the mini-sessions at all. The question becomes, then, when does the school's real calendar year begin?
7. When I called CRIH to inquire as to why they were attempting to collect additional money, R -- Redacted the campus accountant, said it was based on the Texas Workforce Commission's requirement to collect 20% of the calendar year tuition. I was very surprised the mini-session is considered part of the regular calendar school year, and I argue it is not a part of the calendar year based on timing and content. In addition, at no time was it made clear to me when signing up for the mini-session or when paying for it that I would be required to pay additional funds if I did not complete a full year of the program with the beginning date being the start of the mini-session. I do grant that I signed the enrollment form which contains a statement of how refunds are calculated, but I did not have an understanding that the six-week mini-session was to be part of this calculation period.
8. It was never my understanding that the mini-session was anything other than what it was—an opportunity to decide if a Court Reporting degree and career was something I wished to pursue. If I, as a former contract negotiator and someone holding an advanced English degree who taught in the educational system did not perceive this, it is unlikely that the majority of the students signing the enrollment forms under the same conditions I did would understand it either. The other two students I've listed as contacts had the same understanding as I did about the mini-session's intent. The fact that the school would not allow students to buy books or rent or purchase machines until the last day of class "in case they leave" (as one instructor and a counselor both stated) is a clear indicator of the same. I also do not believe after paying the school over $1500 up front for eleven days of instruction that it is equitable to require me to pay another $640 for a program I will not complete, and can ill-afford to pay as I am now unemployed. Finally, as I am enrolled in another state program under the community college system, I believe any funds expended by the state on my behalf in allowing me to pursue my degree will be adequately addressed by that program. I have not accepted financial aid or a loan and therefore I am uncertain why CRIH is allowed to request an expenditure totaling almost $2200 on my part for withdrawing from the program after eleven days. I would like the Texas Workforce Commission to address this issue of equity when it considers its decision.

PREVIOUS EDITIONS OF THIS FORM WILL NOT BE ACCEPTED

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STUDENT COMPLAINT RECORD CONTINUED

What relief or resolution would you consider fair?

As a minimum, I believe it would be fair to require CRIH to cease and desist in their attempts to collect the additional $640 they claim I owe them. In addition, I believe it would also be fair to base the refund amount solely on the mini-session, not on the entire calendar year. If they wish to retain 20% of the tuition amount for the mini-session and retain the $100 registration fee, I would be amenable to that. That would be a total of $310.60, requiring them to refund me the remaining $1242 of what I have paid. Finally, if CRI is allowed to claim the mini-session as a part of the full calendar year, they should be required, in advance of a final commitment on a student's part, to make a specific effort at full disclosure to any students enrolling in the mini-session and inform them expressly that withdrawal from the mini-session will require the student to be liable for paying a percentage of the entire school calendar year's tuition. They should also be required to state up front the specific amount in dollars of how much that penalty payment will be, based on the number of days completed in the mini-session.

I hereby certify that the above information is true and correct to the best of my knowledge and grant permission for the complaint to be forwarded to the school for a response.

R -- Redacted by HELP Committee

Date July 11, 2008

Completed forms, inquiries, or corrections to the individual information contained in this form shall be sent to the TWC Career Schools and Colleges, 101 East 15th Street, Room 104T, Austin, Texas 78778-0001. R -- *Individuals may receive and review information that TWC collects about the individual by emailing to open.records@twc.state.tx.us or writing to TWC Open Records, 101 E. 15th St., Rm. 266, Austin, TX 78778-0001.*

TWC - CSC
JUL 16 2008

PREVIOUS EDITIONS OF THIS FORM WILL NOT BE ACCEPTED

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R -- Redacted by HELP Committee

May 5, 2008

Ms. Pamela Bell
Chief Executive Officer
VATTEROTT COLLEGE
8580 Evans Avenue
Berkeley, Missouri 63134

Dear Ms. Bell:

This is a follow up to concerns I have already expressed to you, and Dr. John Tucker, Chief Academic Officer regarding Vatterott College's cosmetology program. Those concerns include, but are not limited to, the curriculum, the classroom instruction or lack thereof, the qualifications of the directors and instructors or the lack thereof, and the overall failure of the cosmetology program to meet State standards.

For example, I don't know whose brilliant idea it was to have R -- Redacted by [the part time cosmetology instructor] to come in [on her day off] and to continue to come in during the day to exclusively assist in preparing R -- and I for our state board examinations. She is no more competent nor qualified than R -- Redacted by or R -- .

Upon finding out R -- would be exclusively instructing us, I immediately informed her of the areas of the practical portion of the state board examination that I wanted to improve upon. The very first thing I said to her was "I want to work on the permanent wave wrap."

While practicing the chemical waving portion of the practical examination, R -- adamantly insisted, that I place the band of the permanent wave rod [hereinafter known as perm rod], at the base of the sub section. This is absolutely incorrect. The band should be visible, not invisible; meaning it should be positioned on top of the rod. Despite my knowing that R -- was instructing me incorrectly, I wrapped the perm as she told me.

Something just kept telling me "this is not right!" So therefore, while on lunch break, I referred to my notes and also tried to figure out who I could contact to answer this question. I did ponder briefly whether or not to contact my former Director of Cosmetology at the O'Fallon Campus, but I quickly dismissed that thought. So I called an instructor at another cosmetology school and presented her with that very same question.

The instructor confirmed what I had initially thought to be correct. The band should indeed be visible. According to the Missouri State Board of Cosmetology, *Milady Standard Textbook of Cosmetology*, and *Salon Fundamentals Cosmetology*, of Salon Fundamentals Cosmetology, the band of the perm rod should never rest against the base or any portion thereof. Why is this so important you may ask? If the band is positioned against the base of the sub section, the permanent waving solution, when applied will break the hair at the point of contact of the band. [See Exhibit A]

I find this mis-education unacceptable!

Any seasoned cosmetology professional, especially an instructor of cosmetology, should know the proper way to perform all cosmetology services as mandated and regulated by the Missouri State Board of Cosmetology.

If I had not personally researched and used my basic knowledge of the art and science of cosmetology, and had relied solely on R -- instruction regarding the proper procedure for performing a permanent wave service, I would have surely failed that portion of the practical examination.

Another example of the lack of competent instruction is as follows. R -- Redacted by is not knowledgeable regarding procedures for performing a permanent waving service either. I observed in dismay while her class performed an actual permanent wave on their mannequins. Every last one of her students' permanent wrap was WRONG! ***The entire class would have failed that portion of the practical examination without question!*** That is, according to the Missouri State Board of Cosmetology.

The reasons the class would have failed that portion of the examination are as follows:

[1] Band placement [Again, see Exhibit A]
[2] Sub-section and base diameter
[3] Application of wave solution and neutralizer [You never, ever, ever, shake perm solution and/or neutralizer onto a client's head, as if you are trying to get the last of a liquid condiment out of a bottle; you apply solution to each rod individually, saturation each rod, using a back-and-forth motion].

I am very disappointed and disturbed that Vatterott College has chosen to employ such an incompetent director and instructors. I am even more disappointed in the lack of curriculum. It is my understanding that the Sunset Hill Campus is experiencing similar issues. As regards the O'Fallon campus, I can attest personally to the total lack of order and organization of that campus. Everything from incompetent instructors to the lack of curriculum. Vatterott College has three separate cosmetology programs. All three are in utter disarray. No one, and I do mean no one seems to have a clue regarding anything.

Currently, According to R -- Redacted by HELP , Director of Cosmetology , I have ten days remaining. To date, I have clocked 1,444.16 hours, and I have yet to receive theory instruction on State Statutes and Regulations. I did some self-study, and took the examination. Not only have I not had any theory on State Statutes and Regulations, I have not received any materials regarding same, except for the State Statutes and Regulations booklet provided by the Missouri State Board of Cosmetology. I'm sorry, I am incorrect, there was [one-sided] dialogue regarding State Statutes and Regulations. R -- Director instructed me and the other phase five student to read the booklet; and then told us we would have a test in a couple of days, which was delayed for several weeks.

As well as not receiving any theory in State Statutes and Regulation, there has been not one, not one mock state board practical. NOT ONE! There should have been at least one mock state board examination administered weekly until graduation.

In addition to all of the other "foolishness" going on, someone decided that the seniors are so unteachable by the instructors hired and paid to instruct us within our own program, that it as necessary to bring in the instructor from the part-time program to personally tutor us

You are hundreds of days late, and thousands of dollars short. Exactly FIFTEEN THOUSAND, SIX HUNDRED, SEVENTY-THREE DOLLARS AND FORTY-ONE CENTS SHORT!

I WANT A REFUND! Vatterott College HAS NOT fulfilled its contractual obligation in educating me in the art and science of cosmetology. Therefore, Vatterott College has breached said contract.

I shudder when I think of the possibility that I could have failed the permanent waving portion of the practical examination if I had not received my theorectical education from another cosmetology school. I shudder even more so when I think about my fellow cosmetology students who are currently receiving an education or should I say a mis-education from Vatterott College.

I often wonder how the Vatterott cosmetology students would compare with the cosmetology students of at least three other cosmetology schools if they were given an aptitude test based upon their grade level/phase. How would the cosmetology students attending Vatterott College's cosmetology programs rank?

For nearly $16,000.00, I expect to be properly instructed as to the correct placement of a perm rod band, as well as the information necessary to pass the practical and written examinations of the state board examination. After all, the purpose of cosmetology school is to educate and prepare students to take and pass the state board examinations. I thank God daily, that I had already received a quality education prior to enrolling at Vatterott College. That I was equipped with a certain amount of basic knowledge already, and what knowledge I didn't possess, I am educated enough to obtain it! Vatterott College's cosmetology program has not added to nor enhanced any of my previous knowledge of anything remotely having to do with the art and science of cosmetology.

During the two months that I have been enrolled at the North Park campus, I have had no instruction on anything. I work on my own on my mannequins, I review my textbook and notes, I provide services on students, staff, and clients when requested.

~~I am thoroughly disgusted with Vatterott College's cosmetology program. I am disgusted by~~ the discrimination and treatment of me at the O'Fallon Campus and I am even more disgusted that Vatterott College chose such an incompetent instructor to prepare me for the state board examinations.

Best regards,

R -- Redacted by HELP Committee
Cosmetology Student
Vatterott College
North Park Campus

Enclosure: Exhibit A

Copy to: Dr. John Tucker, Chief Academic Officer, Vatterott College
Missouri State Board of Cosmetology
National Accrediting Commission of Cosmetology Arts and Sciences
The Honorable Jeremiah J. Nixon, Attorney General, State of Missouri
The Better Business Bureau

R -- Redacted by
HELP Committee

October 8, 2007

R -- Redacted by HELP Committee
Executive Director
Accrediting Commission of Career Schools and Colleges of Technology
2101 Wilson Boulevard Suite 302
Arlington, Virginia 22201

Dear R -- Executive Director

My name is R -- and I attend Vatterott College. I am filing a formal complaint against the college. I have been a student at Vatterott for eight months and in these months I have seen a school with no direction or standards for its students. I believe the only effort the school focuses on for its students is attendance instead of the focus being the curriculum. I believe that my finances over-paid for what was delivered. To add to this, I commute 186 miles per day.

During my first ten-week semester, the class had no books, computers, or teacher. In effect, I spent my time sitting with no instruction or leadership. If the instructor did attend, he arrived at 10:00 a.m. along with the majority of students who developed this habit with the instructor. I attended every day and was on time every day, but the other students, who were late and did not attend regularly, and I have the same average. I do not believe this reflects accurately on a student's grade.

The curriculum, as I was promised, was to be eighty percent hands-on instruction. Now I am told that the school is not equipped for this kind of instruction. Now I spend the majority of my class time reading the text book. I have attended classes on numerous occasions with no teacher for weeks at a time which led to me teaching myself and reading the text with no instruction.

My second semester was a reflection of the first semester. There was no teacher, no books, and no materials to teach us with. As for the third and fourth semesters, I was taught the wrong material for five weeks of my third semester. We were given the wrong books and missed essential instruction. We were told to catch-up on our own time by reading the correct book.

After all this chaos, Vatterott offered me a $2,000 check for my silence about the situation. I was told to take the money and do as I please but I must sign the agreement about keeping silent. However, I have missed eight months of my tweleve-month courses and believe when I do go into the workforce, someone else will definitely be more qualified for the position. This is not what what I intended my tuition to pay for and it is not what I was promised. I do not feel confident in my field or my training for this degree. Please take this into full consideration.

Sincerely,

R -- Redacted by HELP Committee

VAT-02-05-01317

Vatterott
Document 7, Page 1

I am in my 4th term of Vatterott College in Tulsa Oklahoma each term is 10 weeks. The first 20 weeks I have no complaints, however; the last 15 weeks I have been thru 5 instructors. Last term I finished with a 4.0, if I have been told correctly, and I had crappy attendance. I was not required to take a midterm or final and only had approximately 5 tests the entire 10 weeks, the tests consisted of the chapter review questions, and the answers were made available, prior to the test with no effort. During my current term I have had 4 instructors in 5 weeks next week I am to take a midterm when I have learned nothing. By the time we tell the new sub where we are in our education, we must get the new instructor caught up. I believe I could receive a better education sitting at home reading the books and it would cost a lot less money, I have wasted my time, which is worth money I could be making by working, and I have wasted money which I will have to pay back. I believe we should be reimbursed for time wasted and money paid through grants and loans to this institution and at very minimum our loans for this period canceled out at Vatterott's expense.

It is one thing to have problems, but to ask the students to keep coming in and wasting their time and money, during this problem is no more than a scam. From my point of view the school is being paid, and I'm giving them my time, but I receive no education or any other compensation. I am not the only student that feels this way. I have passed out contact information for R -- with the OBPVS and ask the other students to contact and inform about their experience at this institution, I only hope they do. I am writing this because if no one does Vatterott will be allowed to continue taking Federal money as well as people's money and giving nothing in return.

My best scenario would be for Vatterott to live up to their contract with us, and provide a teacher that could give us the education we are paying for. If they cannot do this they should refund our money, at least for the last 15 weeks, so we can find another institution that can provide us with the education.

R -- Redacted by HELP Committee

11/17/2009

Vatterott
Educational Centers, Inc.

Vatterott Educational Centers, Inc.
Corporate Suite A
8580 Evans Ave.
Berkeley, MO 63134
www.vatterott-college.edu

R -- Redacted by HELP Committee

March 18, 2009

Via Electronic Submission & FedEx Express – Overnight Mail
FedEx Tracking No. R -- Redacted by HELP Committee

R -- Redacted by HELP Committee
Manager of Institutional Compliance
ACCSCT
2101 Wilson Blvd., Ste. 302
Arlington, Virginia 22201

School #B065985

Re: Complaint of R -- Student

Dear R -- Manager of Institutional Compliance

This writing will acknowledge receipt of your February 24, 2009 correspondence advising that the Accrediting Commission of Career Schools and Colleges of Technology ("ACCSCT" or the "Commission") received a complaint against Vatterott College in Kansas City, Missouri ("Vatterott College" or the "School") by R -- Student , a former student in the Pharmacy Assistant program. A copy of your letter along with the complaint has been attached for ease of reference (see **Exhibit 1**).

As directed, Vatterott College is providing documentation of compliance with the Standards of Accreditation in response to the concerns set forth below.

Section IV, Statement of Purpose, Substantive Standards, Standards of Accreditation
Section IV (D)(1), Substantive Standards, Standards of Accreditation

The complainant alleges that Vatterott College was misleading in its advertisements for the Pharmacy Assistant program. Specifically, R -- Student *states that she enrolled at the school based on advertisements which claimed that students could become a Certified Pharmacy Technician in one year. Also, she states that the school informed her that she could attend a second year to obtain a Pharmacy Technician diploma.*

Accrediting standards require that all advertising and promotional materials are truthful and accurate and avoid leaving any false, misleading, or exaggerated impressions with respect to the school, its location, its name, its personnel, its training, its services, and its accredited states so that students can make informed and considered enrollment decisions. Therefore, Vatterott College must submit the following:

- *A response to the complainant's allegations;*

Vatterott College's advertisements for the Pharmacy Assistant programs did not and have never claimed or even alluded to the fact that students could become a Certified Pharmacy Technician in one year.

As confirmed by her Enrollment Agreement (see **Exhibit 2**), **R -- Student** enrolled in the school's Pharmacy Office Assistant program on January 1, 2004 and began her training on February 9, 2004. She acknowledged receiving a *Receipt for Student Admission Materials* (see **Exhibit 3**). The Receipt is designed to ensure that all applicants are fully informed as to the expectations, rules, responsibilities, and obligations of students attending Vatterott College; and, her initials on the document reflect that she made her decision to enroll based upon the contents of the school catalog. **R -- Student** also was asked to sign an *Acknowledgment To Be Completed By All Vatterott College Students* (see **Exhibit 4**) which notes:

> *I have reviewed and I have received copies of the following:*
>
> *Advisement of Participant Rights*
> *Drug Prevention Program Brochure*
> *Enrollment Agreement*
> *Career Services Assistance Policies*
> *Catalog*
>
> *I understand that these materials contain all pertinent information regarding various training opportunities and services available through the college.*
>
> *I also acknowledge that no other promises, representations, or inducements have been made to me, other than what is contained in the above, and I have made my decision to enroll at Vatterott College based solely on the above.*
>
> *Further, I did not rely on any promises, representations, or inducements, other than what is contained in the above, prior to attending class or incurring any financial obligations for tuition or fees at Vatterott College.*

More specifically, the Catalog description for the Pharmacy Office Assistant program notes that "the diploma program is designed to prepare the student for entry-level employment as a Pharmacy Office Assistant, performing administrative clerical duties or any similar positions within the health care field" while the catalog description for the Pharmacy Technician (PhT) Associates of Occupational students (A.O.S.) program notes that the "degree program is designed to prepare the student for entry-level employment as a Pharmacy Office Assistant, performing administrative clerical duties or any similar positions within the health care field. The Pharmacy Technician A.O.S. degree graduate is skilled with theory and practical working knowledge of all Pharmaceutical front and back-office procedures to perform the tasks associated with assisting a pharmacist" (see **Exhibit 5**). The related course outlines and syllabi are equally devoid of any mention that the students will become Certified Pharmacy Technicians (see **Exhibit 6**).

The same can be said about the print advertising related to those programs (see **Exhibit 7**) as well as the television commercial (see **Exhibit 8**). The fact of the matter is that Vatterott College has never stated or represented that **R -- Student** could become a Certified Pharmacy Technician in one year.

Moreover, the allegation that the school indicated to **R -- Student** that she could attend a second year to obtain a "Pharmacy Tech" diploma is equally unfounded. The Enrollment Agreement confirms that she enrolled in the 60-week Pharmacy Office Assistant diploma program (refer back to **Exhibit 2**). The fact that she would earn a diploma upon completion of the program was specifically circled for emphasis on the Enrollment Agreement. The course descriptions as contained in the school Catalog are equally unequivocal that training would lead to a diploma (refer back to **Exhibit 5**). This same material further reflects that Vatterott did offer a 90-week Pharmacy Technician (PhT) A.O.S. program. She certainly could have enrolled in that program upon completion of her 60-week diploma program and earned an A.O.S. degree with an additional 30 weeks of training.

With reference to her complaints regarding the general quality and content of the Pharmacy Office Assistant program, it bears noting that **R -- Student** experienced debilitating attendance issues following her introductory class which prevented her from completing the training. As reflected in her Attendance Record and Academic Transcript (see **Exhibit 9**), **R -- Student** had an attendance average of 98% for the introductory Medical Language class but her attendance dropped to 58%, to 38%, and then to 0% when she had to be dropped from the program. The related file notes (see **Exhibit 10**) reflect a variety of reasons for her absences but none were related to dissatisfaction with the program. A fact which is further confirmed by her signed course evaluation (see **Exhibit 11**) which reflects a very favorable assessment of her training (due to attendance issues, she was not present during the evaluation process for her other classes). More importantly, her signed critique reflects that: **R -- Student** agreed the school to be as it was represented to her before enrolling; Ms. **R --** agreed that she was satisfied with the training received at Vatterott College; and, **R -- Student** strongly agreed that she would recommend Vatterott College and its programs to a friend.

Learning is an intensely collaborative process, requiring interaction and cooperation between school and student. Both the process and the result are extremely subjective. The attitude, demeanor, and dedication of a student play a significant role in the success or failure of the educational product. In this instance, the credible evidence suggests that **R -- Student** was not committed to the training and that her attendance shortcomings likely contributed to her lack of success. It is unfortunate that **R -- Student** failed to complete the Pharmacy Office Assistant diploma program but it certainly was not due to misleading advertising or any shortcomings on the part of the school. In closing, we would assert that the school's program and program-related advertising were in compliance with the Standards of Accreditation.

- *Copies of all advertising for the Pharmacy Assistant and Pharmacy Technician programs;*

Copies of all print advertising for the Pharmacy Assistant and Pharmacy Technician programs have been attached as **Exhibit 7** and a CD copy of the television commercial regarding these two programs has been attached as **Exhibit 8**.

- *Copies of instructional outlines and course syllabi for the Pharmacy Assistant and Pharmacy Technician programs;*

Copies of Catalog descriptions with instructional outlines and course syllabi for the Pharmacy Assistant and Pharmacy Technician programs have been attached as **Exhibits 4 and 5**.

- *A description of Vatterott College's recruitment and admissions process and an explanation as to how the school ensures that students are fully informed as to the nature of the training to be provided and that each student understands the program's responsibilities and demands; and*

Vatterott College ensures that all prospective students are fully informed as to the nature of the training to be provided and that each student understands the program's responsibilities and demands by asking all students to sign an Enrollment Agreement (see **Exhibit 2**). The Enrollment Agreement sets out the specifics of the chosen program, notes whether the training will lead to a diploma or specialized degree, and highlights the school's Refund Policy. Students also receive and are asked to specifically acknowledge with their initials and signature a Receipt for Student Admission Materials (see **Exhibit 3**) as well as an Acknowledgment To Be Completed By All Vatterott College Students (see **Exhibit 4**) which are designed to ensure that all applicants are fully informed as to the expectations, rules, responsibilities, and obligations of students attending Vatterott College. Students are provided with copies of the school Catalog containing course descriptions (see **Exhibit 5**) as well as course outlines and syllabi (see **Exhibit 6**) for each course in a particular program.

R -- Redacted by , the Pharmacy Program Director, would also bring all the classes together at the beginning of each new term or phase and introduce herself and the other instructors to the students; detail the requirements and expectations of the program; and, explain the difference between a Registered Pharmacy Technician and a Certified Pharmacy Technician (see **Exhibit 12**). R -- Director also specifically advised the students Vatterott College only prepares students for entry level positions within pharmacy and that the school's programs did lead to students becoming Certified Pharmacy Technicians.

- *Other documentation to demonstrate compliance with accrediting standards as it relates to this obligation.*

Students are asked to complete Student Critiques (see **Exhibit 11**) which solicits the students' honest opinion regarding such things as quality of the training, course content, instructor assistance and preparedness, and, whether they "find the school to be as it was represented to me before enrolling." In R -- Student case, the critique confirms the school to be as it was represented to her before enrolling; that she was satisfied with the training received at Vatterott College; and, that she would strongly recommend Vatterott College and its programs to a friend.

In closing, it is suggested that Vatterott College has demonstrated that it presented its programs in an ethical and well-informed manner to R -- Student The advertising material, Catalog course descriptions, and course outlines and syllabi make no mention of and never claimed that students will become a Certified Pharmacy Technician. Moreover, R -- Student own critique contradicts and is in direct opposition to the assertions raised in her complaint.

We appreciate this opportunity to respond. Should you have any questions or need additional information, please feel free to contact me at R -- Redacted by HELP Committee or, in the alternative, to directly contact R -- Redacted, the campus director, at R -- Redacted by HELP Committee
R -- Redacted by HELP Committee

Sincerely,

R -- Redacted by HELP Committee

R -- Redacted by HELP Administrator

Enclosure: Schedule of Exhibits with Exhibits 1 through 11.

cc: R -- Redacted Campus Director
Vatterott College – Kansas City Campus

From: R -- Corporate Agency Liason
To: R -- Redacted by HELP Committee
Sent: 4/28/2010 11:01:55 AM
Subject: 90/10 to Campus Directors

Here is an email to all the CD's company wide regarding 90/10 and identifying a person on each campus. I am going for direct, honest and firm with just the right amount of letting them know they have to take this seriously without threatening them. Please make changes or suggestions to me. I want this to be perfect. Or do you think it would be better in a conference call? Let me know. Thanks!! **R -- Corporate Agency Liason**

Good Morning All!
As we move forward as a company and in our endeavor to serve our students there is a need for some changes as we all know. As most of you know my focus is "10" money. As most of you know my area of knowledge is Agency Funding. And as most of you know we have to have the "10". I can not stress enough the importance of this funding. We have received a directive from the Corporate Management team to increase this business and to get all campuses to at least a "10" level. Sadly, a majority of our campuses are not within the "10". This is where the Business Development Team comes in. We are here to help you succeed.

As of today each of you need to identify a person on your campus that will be the Agency Contact. This person will be responsible for building local relationships with Voc Reab, Workforce Offices, MERS Goodwill and any others that we identify depending on the market. They will need to be able to make at least quarterly visits to these offices and will have training and discussion sessions with me once a month or more if necessary. This person needs to be engaging, knowledgeable about Vatterott, our programs and the basic process of our departments. This person needs to possess excellent communication skills, organized and motivated. This is **NOT** a new position. They will be expected to maintain the standards set for their current position. This will be in addition to their regular duties and will not be compensated. This person may be you. It may be a Retention Specialist, Admissions Coordinator, Career Services or FA. Obviously, we can not be in all markets at all times to building these relationships and handle any business opportunities, so it vital that we have someone at each campus to work with and through. I will continue to amass and maintain the State level relationships so this person will not be contacting the State offices nor will they be responsible for certifying the campuses or programs. I will continue to handle all VA related opportunities as well.

This is a good thing. We can reach students that we may not have reached before. These are people who need someone to help guide them and give them the opportunity to change their lives and feel confident in their future with a college degree. It can increase enrollments and the funding is not subject to default. We will be with you. We can help your campus reach this business by looking for opportunities. I will be working with the State and local offices to enter into contract agreements and developing ways to reach these "Agency Students". In the St. Louis Market we have to date collected over $8 million dollars in "10" funding since October 2009. We hold right now 30% of all the TAA funding in the entire state of Missouri. Honestly, it wasn't that hard to get nor was it a major time commitment when it first became available. Once it started it just kept going. Can this be duplicated in every market? No but this funding can be increased.

Bottom line is this...it is mandatory that we achieve and maintain 90/10. This rule in itself can eliminate our ability to disburse Title IV funds. This means we are out of business frankly. We have been given the deadline of May 7th to have a person on each campus identified. If I can assist you in your search for the right person please do not hesitate to call me. I look forward to working with and meeting with more of you over the next few months.

R -- Redacted by HELP Committee
Corporate Agency Liaison
Vatterott Educational Centers
P.O. Box 28269
Olivette, MO. 63132
R -- Redacted by HELP Committee

From:	**R -- Corporate Agency Liason**
To:	**R -- Redacted by HELP Committee**
Sent:	7/7/2010 1:44:38 PM
Subject:	FW: Agency Fund Sources
Attachments:	agency fund sources.xls

Do we only want to show from me actual funding agencies? i.e. WIA, TAA, VA, VA/VR, VR, BIA/BIE or do you want me to include grants, tuition assistance and cash? This is a more direct report we to get me and **R --** this information for the campuses.

R -- Redacted by HELP Committee

Corporate Agency Liaison
Vatterott Educational Centers
P.O. Box 28269
Olivette, MO. 63132
R -- Redacted by HELP Committee

From: **R -- Corporate Financial Aid Analyst**
Sent: Wednesday, July 07, 2010 1:42 PM
To: **R -- Corporate Agency Liason**
Cc: **R -- Redacted by HELP Committee**
Subject: Agency Fund Sources

Attached is list of FA Fund Sources that are tied to "Priority 10" money in the 90/10 calculation. There are a few items in here that I don't think fall under your scope so I wanted to confirm which fund sources I could exclude. It would be easiest for us to exclude the types "Grant", "Cash", and "Scholar" but wanted to make sure you were OK with that first.

R -- Redacted by HELP Committee
Financial Aid Analyst
Vatterott College- Corporate Office
PO Box 28269
Olivette, MO 63132
R -- Redacted by HELP Committee

VAT-02-09-00027

	A	B	C
1	faFundSourceID	Descrip	Type
2	9	Nebraska State Grant	GRANT
3	10	Agency	OTHER
4	11	Chapter 31 VA	OTHER
5	14	Bureau of Indian Affairs	OTHER
6	16	Iowa State Grant	GRANT
7	17	Ohio State Grant	GRANT
8	19	Tennessee Student Assistance Commission	GRANT
9	22	Veterans Administration	OTHER
10	28	Oklahoma Higher Learning Access Program	SCHOLAR
11	33	Ford Motor Company	OTHER
12	34	Central Plains Center for Services	OTHER
13	35	United Tribes WIA	OTHER
14	38	State Grant	OTHER
15	39	Workforce Investment Act	OTHER
16	40	Trade Readjustment Act	OTHER
17	41	North American Free Trade Act	OTHER
18	42	Employer Tuition Plans	OTHER
19	43	Vocational Rehabilitation	OTHER
20	44	Veterans Admin Voc Rehab	OTHER
21	45	Veterans Administration - Bill	OTHER
22	47	Ohio College Opportunity Grant	GRANT
23	51	Dept of Assistive & Rehab Services	OTHER
24	52	Dept of Assist & Rehab Srvc for Blind	OTHER
25	53	Career College Scholarship-Texas	SCHOLAR
26	54	Texas Workforce Commission	OTHER
27	55	TG Dr Charley Wooten Grant	GRANT
28	56	Texas Tomorrow Fund	OTHER
29	66	VA-Yellow Ribbon	GRANT
30	68	VA-Chapter 33 Tuition & Fees Benefit	GRANT
31	70	Section 529 Plans	CASH
32	72	Greater St. Louis Scholarhip Fund	SCHOLAR
33	73	Mohela Director's Choice Scholarship	SCHOLAR

VAT-02-09-00028

Vatterott
Document 11, Page 2

From: R -- Corporate Agency Liason
To: R -- R -- Regional Vice President of Operations
Sent: 8/17/2010 10:01:15 AM
Subject: RE: GI Bill ENROLLMENT

Hi **R -- Redacted by HELP Committee**
It's the Registrar I think you spell her name **R --** .

R -- Redacted by HELP Committee
Corporate Agency Liaison
Vatterott Educational Centers
P.O. Box 28269
Olivette, MO. 63132
R -- Redacted by HELP Committee

-----Original Message-----
From: **R -- Redacted by HELP Committee**
Sent: Tuesday, August 17, 2010 10:01 AM
To: **R -- Regional Vice President of Operations**
Cc: **R -- Corporate Agency Liason**
Subject: RE: GI Bill ENROLLMENT

Oh, great!

-----Original Message-----
From: **R -- Regional Vice President of Operations**
Sent: Tuesday, August 17, 2010 9:59 AM
To: **R -- Redacted by HELP Committee**
Cc: **R -- Corporate Agency Liason**
Subject: RE: GI Bill ENROLLMENT

The registrar, **R -- New Registrar** . It was **R -- Former** but she resigned. **R -- New** is going to training this week I believe.

-----Original Message-----
From: **R -- Redacted by HELP Committee**
Sent: Tuesday, August 17, 2010 9:58 AM
To: **R -- Corporate Agency Liason**
Cc: **R -- Regional Vice President of Operations and others**
Subject: RE: GI Bill ENROLLMENT

R -- Corporate Agency Liason

Please advise as to who the VA certifying official is at the Memphis L'Ecole campus. This is definitely a funding option at any campus and helps tremendously in the 90-10 calculation. We want to the certifying official to reach out to this student. Is it the Registrar?

Thank you.
R -- Redacted by HELP Committee

-----Original Message-----
From: **R -- Regional Vice President of Operations**
Sent: Tuesday, August 17, 2010 9:36 AM
To: **R -- Redacted by HELP Committee**
Subject: FW: GI Bill ENROLLMENT

R -- Redacted by - can you get together on this and figure out if this funding is an option at Lecole Memphis?

-----Original Message-----
From: **R -- Redacted by HELP Committee**
Sent: Tuesday, August 17, 2010 9:31 AM

VAT-02-09-00033

Vatterott
Document 12, Page 1

To: R -- Regional Vice President of Operations
Subject: FW: GI Bill ENROLLMENT

R -- Regional Vice President of Operations

I don't know who is the CD over at L'Ecole, but can you get this to the right person.

R -- Redacted by HELP Committee

-----Original Message-----
From: R -- Redacted by HELP Committee
Sent: Tuesday, August 17, 2010 9:14 AM
To: R -- Redacted by HELP Committee
Subject: GI Bill ENROLLMENT

What are your procedures for enrolling in to L'E Cole utilizing the Post 9/11 GI Bill? I have been to your office several times and have not gotten the correct answer yet. Talking with the V. A., LECOLE should have a Certifying Official on staff. The names I have is R -- Redacted by R -- Redacted by HELP Committee . Are any of these people avialable? Or, is there someone I can sit with to decuse the possibility of enrolling into the program at the soonest.

VAT-02-09-00034

Vatterott
Document 12, Page 2

From: R -- Redacted by HELP Committee
To:
CC: R -- Dennis Beavers
Sent: 10/10/2008 3:18:31 PM
Subject: 90 10 at 020693

R -- Redacted by HELP Committee
Working on 90/10 these days.

This email will let you know that we have shut off disbursing Title IV to the three campuses associated with the Quincy OPE ID 020693: Quincy, Oklahoma City and VEC Dallas. Each of you "has" one of these schools in your region.

This will have little short term effect on their P&L. This will affect cash, and past due not earnings. We will still earn the tuition; we just may miss the opportunity to collect some of it…which could increase bad debt in 2009. The danger of turning off disbursing is that some students may leave school before the money is turned back on and we may miss the chance to make some of those disbursements. This danger is smaller than the alternative.

On Monday, I am scheduling teleconferences with the three campuses individually. I will be inviting the Campus Director, the FA Director, the Campus Accountant and you. I will be emphasizing the importance of continuing to process Global and submit files and complete files and resolve IS. So we can be ready to dump the money into the bank in the first week of January.

Feel free to call me if you have questions. I hope you can make the teleconferences on Monday, but ..I know how busy you all are. I will give you a heads up if anything interesting pops up.

R -- Redacted by HELP Committee

Corporate Director of Financial Aid
Vatterott Colleges, INC
8580 Evans Ave, Suite A
Berkeley, MO 63134
R -- Redacted by HELP Committee

From: R -- Corporate Director of Financial Aid
To: Dennis Beavers
Sent: 12/23/2009 2:14:20 PM
Subject: FW: 90/10 Calculations
Attachments: 90-10 Weekly Report 12-23-09.pdf; 90-10 Weekly Report 12-23-09.xls

Thought you would want to look this over before it goes to pam. Note the negative number on the OKC line within Des Moines OPEID. **R --** explains that the weekly updates to totals have this effect. Last week's report Add'l unsub was counted that is not counted in this week's report because 90 has come in (over $600K in that week alone) now that money has been turned back on.

Do you want us to adjust the figures to avoid the 103% on that line but give the same percentage result...or how to best handle?

From: R -- Financial Aid Analyst, Corporate
Sent: Wednesday, December 23, 2009 2:12 PM
To: R -- Corporate Director of Financial Aid
Subject: 90/10 Calculations

Attached is the 90/10 summary for this week. One of the first things that will jump out at you is that OKC in Des Moines is over 103% and their Non-Title IV funds is now at -$**R --** . I reviewed the calculations and found that over $**R --** of Title IV was disbursed during the most recent week that this calculation covers. What the means is all the "10" unsub that was previously being counted is now being lost because Title IV funding is now covering all eligible charges. OKC has very low tuition so now that all the Pell and Sub has hit there just simply isn't room left for the "10" unsub to be counted anymore.

R -- Redacted by HELP Committee
Financial Aid Analyst
Vatterott College- Corporate Office
PO Box 28269
Olivette, MO 63132
R -- Redacted by HELP Committee

VAT-02-09-00595

Vatterott
Document 14, Page 1

Vatterott Education Centers, Inc.
90-10 Report for Calendar Year 2009
Weekly Updates
12/23/2009

OPEID Code	Campuses in that Code	Title IV (Numerator)	Non-Title IV	Non-Student Non-Title IV	Total (Denominator)	Percentage
025997	Berkeley					
-00	NorthPark	$	**R -- Redacted by HELP Committee**			92.21%
-01	Kansas City					95.39%
-02	Springfield					89.10%
-03	Joplin					92.62%
-05	On-Line					91.65%
-05	Sunset Hills					65.18%
-06	Tulsa					92.26%
-09	Wichita					94.66%
-10	Memphis					95.48%
-11	Cleveland					87.48%
-12	O'Fallon					77.45%
		$				88.35%
007501	Omaha-Spring Valley					
-00	Spring Valley	$				84.02%
	Future Fairview Heights					
026092	Des Moines					
-00	Des Moines	$				87.48%
-02	St. Joseph					86.93%
-03	L'Ecole Culinare STL					83.60%
-04	Memphis Appling Farms					94.91%
		$				86.74%
-05	Oklahoma City (>= 10/31)					103.63%
	Des Moines with OKC	$				87.24%
020693	Quincy					
-00	Quincy	$				82.53%
-01	Oklahoma City (<10/31)					96.11%
-02	VEC-Dallas					95.62%
-03	L'Ecole Culinare Memphis					78.63%
		$				87.97%
021192	CRID					
-00	CRID	$				82.56%
-02	CRIH					89.69%
		$				85.40%
***	Oklahoma City (full year)	$				97.39%

VAT-02-09-00596

Vatterott
Document 14, Page 2

From: Dennis Beavers
To: **R -- Accounting Manager**
CC: **R -- Corporate Controller**
Sent: 12/6/2007 1:58:00 PM
Subject: FW: 90/10 Procedures for Year End
Attachments: Debt Analysis Import Quincy 2007.xls

R -- Accounting Manager

We received a wire transfer into the operating account for $**R --** for the purchase of the Quincy/Oklahoma City/Dallas old a/r. Please record the cash proceeds as a credit to bad debt write-off at these campuses. The amount of the recovery by campus is Dallas - $**R --** Oklahoma City - $**R --** and Quincy - $**R --** . We should make sure this gets picked up in the December 90/10 calculation. Is the November 90/10 done? Have we posted the adjustment to the students' ledger cards?

Dennis

From: Mark Fowler
Sent: Wednesday, December 05, 2007 10:32 AM
To: **R -- Redacted by HELP Committee**
Cc:
Subject: RE: 90/10 Procedures for Year End

Here is the attachment.

From: **R -- Corporate Director of Financial Aid**
Sent: Wednesday, December 05, 2007 10:20 AM
To: **R -- Redacted by HELP Committee**
Cc:
Subject: 90/10 Procedures for Year End

We have completed the sale of the debt to Global Acceptance Credit Corporation.

The cutoff date for the sale was November 28, 2007. Any payments received after that date must be forwarded to the buyer of the accounts. Since you had the opportunity to review these accounts prior to the sale we do not anticipate any phone calls asking us to recall accounts. In addition, if a student wishes to reenter these balances will not be included. Please make sure you obtain information from corporate accounting on how to code the subsidiary ledger to indicate the student now has a zero balance with Vatterott. Any payments received prior to that date we can keep and the balance adjusted. I only had 2 payments reported to me by OKC that were received prior to Nov 28th and those accounts have been adjusted. Attached to this email is a list of the accounts sold. We have agreed to provide a copy (front and back) to the enrollment agreement to the buyer within 3 weeks. Please begin this process now so that you will have your agreements copied and ready to ship when I provide you the address.

Graduation Checks

You should begin immediately to review your list of graduates for the end of this current term. Even if they are not going to graduate until January or early February we need to determine if there is a credit balance on their account and **process those checks during the month of December**. For example, if a student is scheduled to graduate on January 24th and they have a credit balance on their account right now, we should call them in and ask if they want us to return their money to the lender or to them. The check requests then need to be sent to accounting be December 14th to have a check issued the week of December 17th. When these checks are received at the campus (if being issued to the student) have them sign and date an acknowledgement that they have received their credit balance. Also include in the acknowledgement a statement that this closes their account and any additional charges or books will be at their own expense.

Please feel free to call me if you have any questions.

VAT-02-09-00623

From: R -- Campus Director
To: Dennis Beavers
Sent: 3/18/2010 6:37:59 PM
Subject: RE: Important Information! - Salon/Restaurant Budget to Actual Report - Feb 2010 and April Budget

Hi Dennis... quick question – our restaurant will not be open until April 28th - what is the $R -- March budget supposed to be from? The two KWAM's can't pull that much?

Thanks,
R -- Campus Director

From: Dennis Beavers
Sent: Thursday, March 18, 2010 6:32 PM
R -- Redacted by HELP Committee

Subject: Important Information! - Salon/Restaurant Budget to Actual Report - Feb 2010 and April Budget

Attached you will find the Salon/Restaurant receipts report for February and the April budget. As a Company, we were still below significantly below budget for February. However, we did improve compared January. In February we achieved 60% of our budgeted goal as a Company compared to only 43% in January. L'Ecole Memphis became the first campus to exceed its budgeted goal and three other campus programs (Omaha Vet Tech, St. Joseph Salon, and L'Ecole St. Louis Restaurant) were over 70% of goal.

This is a key component to meeting our 90/10 ratio and requires everyone's focus. If your campus was below 70% of budget for the February, please put together a plan outlining the steps you are going to take to increase activity in your salon to achieve April budget. Please email this plan to your Regional Director, Divisional VP and **R --** . Thanks for your attention to this important initiative.

From: Dennis Beavers
Sent: Tuesday, October 06, 2009 12:23 PM
To: **R -- Campus Director**
Subject: RE: Student Need
Attachments: **R -- Redacted** account card.pdf

From: **R -- Campus Director**
Sent: Tuesday, October 06, 2009 12:20 PM
To: Dennis Beavers
Subject: FW: Student Need

From: **R -- Redacted by HELP Committee**
Sent: Tuesday, October 06, 2009 12:13 PM
To: **R -- Accounting Manager**
Cc: **R -- Director of Financial Aid and Campus Director**
Subject: RE: Student Need

Guys:
I think you may need more info on the Employer's Tuition Reimbursement Policies to be sure that you (and the student) knows what they really need. I would think that a letter saying that FA has been processed and will be coming in the amounts expected to cover the bill would help.

If the employer is absolutely rigid, I will calculate whether the Tuition Reimbursement would make a difference is the 90/10 and release the disbursements if it will help and not hurt. (The calculation is bizarre-just getting ten money in does not guarantee it get's counted.

Remember – we are not sharing with the students that we are not disbursing... it's a software issue and it's temporary.

Let me know.

From: **R -- Accounting Manager**
Sent: Tuesday, October 06, 2009 12:01 PM
To: **R -- Redacted by HELP Committee**
Subject: FW: Student Need

How can we make sure that we will receive all the funding to cover the student's balance? I am not in favor of writing a letter showing a zero balance which could be used in the future against us should she leave prior to the end of the program.

Thanks!

R -- Redacted by HELP Committee

Accounting Manager
Vatterott Educational Centers, Inc.
P.O. BOX 28269

Olivette, MO 63132

R -- Redacted by HELP Committee

From: **R -- Campus Director**
Sent: Tuesday, October 06, 2009 11:41 AM
To: **R -- Director of Financial Aid and Accounting Manager**
Subject: RE: Student Need

The student told me all they will accept is something stating the total amount due and that the total was paid in full. Anything showing a balance will not work for her.
I believe we will have to accommodate due to the fact that it is the Title IV issue... that is to be kept invisible from the student.
Thanks,
R -- Campus Director

From: **R -- Accounting Manager**
Sent: Tuesday, October 06, 2009 11:27 AM
To: **R -- Director of Financial Aid**
Cc: **R -- Campus Director**
Subject: RE: Student Need

R -- Director of Financial Aid

Did they reimburse her for last term? If so, then I would think a copy of the ledger card would be sufficient to show the charges again. Just let me know and I will come up with something.

Thanks!

R -- Redacted by HELP Committee

Accounting Manager
Vatterott Educational Centers, Inc.
P.O. BOX 28269
Olivette, MO 63132

R -- Redacted by HELP Committee

From: **R -- Director of Financial Aid**
Sent: Tuesday, October 06, 2009 11:24 AM
To: **R -- Accounting Manager**
Cc: **R -- Campus Director**
Subject: RE: Student Need

Hi **R -- Accounting Manager**

Currently we have a hold on our Title IV aid. No funds have come into the Memphis L'Ecole Campus thus far. For further clarification on the Title IV hold can be addressed to either Dennis Beaver or **R -- IR -- Redacted by HELP Committee**

While this is our case is their anything else that can be provided to the student to reflect her tuition being paid contingent upon receipt of her financial aid awards? Please advise.

Thank you, ☺

R -- Redacted by HELP Committee
Director of Financial Aid
L'Ecole Culinaire – Memphis
R -- Redacted by HELP Committee

From: **R -- Campus Director**
Sent: Tuesday, October 06, 2009 10:57 AM
To: **R -- Accounting Manager**
Cc: **R -- Director of Financial Aid**
Subject: RE: Student Need

R -- Director of Financial Aid
Can you please provide information on this?
Thanks,
R -- Campus Director

From: **R -- Accounting Manager**
Sent: Tuesday, October 06, 2009 10:56 AM
To: **R -- Campus Director**
Subject: RE: Student Need

We cannot issue letters that show a balance different than the ledger card. What is the reason the funding has not come in?

Thanks!

R -- Redacted by HELP Committee

Accounting Manager
Vatterott Educational Centers, Inc.
P.O. BOX 28269
Olivette, MO 63132

R -- Redacted by HELP Committee

From: **R -- Redacted by HELP Committee**
Sent: Tuesday, October 06, 2009 10:16 AM
To: **R -- Accounting Manager**
Subject: FW: Student Need

Will you respond?

R -- Redacted by HELP Committee

From: **R -- Director of Financial Aid**
Sent: Tuesday, October 06, 2009 9:51 AM
To: **R -- Campus Director**
Cc: **R -- Redacted by HELP Committee**
Subject: RE: Student Need

Hi **R -- Campus Director**

I did provide Latoya with a copy of her ledger card and it shows prior and current tuition charges. If her employer would accept a letter from the school showing charges for her 07/06/09 term I believe that would be sufficient.

R -- , please correct me if I am wrong.

Thanks, ☺

R -- Director of Financial Aid

From: **R -- Campus Director**
Sent: Tuesday, October 06, 2009 9:40 AM
To: **R -- Redacted by HELP Committee**
Cc: **R -- Director of Financial Aid**
Subject: Student Need
Importance: High

One of our students Latoya Hawkins gets reimbursed from her job for school.
She has to show them each phase that her bills are paid in full. She was given an account card for last phase but it does not show a zero balance since I think some funding has not come in yet or something – Antoinette?

Do you think I can type a letter for her stating $??? was owed for the phase and was paid with zero balance remaining for that phase so she can get reimbursed? If so, what would those amounts be?

Thanks,
R -- Redacted by HELP Committee

Director
L'Ecole Culinaire
1245 N. Germantown Pkwy.
Cordova, TN 38016
R -- Redacted by HELP Committee

www.lecoleculinaire.com

VAT-02-09-00910

From: Pam Bell
Sent: Tuesday, January 26, 2010 2:45 PM
To: R -- Redacted by HELP Committee
Cc: Dennis Beavers; Scott Casanover
Subject: RE: Trade Adjustment Assistance

All,

I don't see any issues with this but you need a MOA outlining the costs with standards so that other additional students would be given the same program options. Have you done that? R – Redacted any issues on your end?

Pam

From: R -- Redacted by HELP Committee
Sent: Tuesday, January 26, 2010 2:35 PM
To: Pam Bell; R -- Redacted by HELP Committee
Subject: Trade Adjustment Assistance

Pam R -- Redacted by HELP Committee

We have the basis to enroll two students under the TAA here in Texas which is a program for displaced workers who lost their jobs due to foreign trade. The tuition is covered through one check form the state and the student is not permitted to use any other source of funding. Apparently, it could be a 2010 potential for us.

R -- is in touch with the lady from the state, but we are in a time crunch now and we need to act fast to match this other bid. We need to match a bid of $19,136 in Heating and Air against our total cost of $23,100. For the Medical Assistant, we just need to drop down $105 to $19,050. The student, of course, wants to start next week.

Can we accommodate this special request? They would like to know about our decision today.

Thank you,

R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
Sent: Tuesday, January 26, 2010 2:21 PM
To: R -- Redacted by HELP Committee
Subject: TAA

R -- Redacted by HELP Committee

The Trade Adjustment Assistance program is described below. The student is approved for funding and a check is cut for the entire cost of the program including all books, tools, supplies, uniforms and fees. The student is not allowed to apply for any other type of funding. A check is cut to the school and is available by the first day of class.

The students who have requested to attend our school are R -- in HACR. We are required to match Lincoln Tech at $19,136 on our total cost of $23,100 and

R -- Redacted in Medical Assistant to match Lincoln Tech at $19,050 on our cost of $19,150.

There are other students who have expressed interest from the Workforce Solutions office in Waxahachie, TX.

VAT-02-09-00918

Vatterott
Document 18, Page 1

From: R -- Redacted by HELP Committee
To: Dennis Beavers
Sent: 10/9/2009 5:46:52 PM
Subject:

Heard you got OKC moved. Nice work. That R -- Redacted was so worried about 90/10. You should tell him to kiss your ass
(sorry for the cussing)

R -- Redacted by HELP Committee
Wellspring Capital Management LLC
390 Park Avenue, 5th Floor
New York, NY 10022
R -- Redacted by HELP Committee

From: R -- Redacted by HELP Committee
To:

CC:
Sent: 9/27/2008 12:49:45 AM
Subject: 90/10 and Cosmo

Region II,

Do each of you know where you stand on 90/10? Remember the new Title IV authorization helps us. Where else can you make ground? Contract/customized training is in our favor. I would like to know if any of you are conducting any of the sort currently. Those of you with Cosmo should maximize salon services this year and sell any retail product on your shelves. Inventory makes no sense going into the fourth quarter.

It has been estimated that 47% of revenue in retail salons come from the sale of products. Our students need to know the value of selling retail and our syllabi should drive them to not only sell retail products, but develop a client book of business - they should be "re-booking" the client for the next service.

Make sure your PD and DOE work with **R --** on the sales process for Cosmo services. This is a vital part of their post-graduate application and an important factor in our business process.

Thanks,

R -- Redacted by HELP Committee
Campus Director
Vatterott College
809 Illinois Ave.
Joplin, MO 64801
R -- Redacted by HELP Committee

From: Dennis Beavers
To: **R -- Redacted by HELP Committee**
CC: Peter Mitchell
Sent: 4/24/2007 10:25:48 AM
Subject: RE: 2006 performance

Vatterott generated an increase in revenue of 4% as a result of tuition increases and a slight increase in enrollment. The increase in revenue combined with vigilant expense management lead to a **R**% increase in EBITDA and improved EBITDA margin.

From: **R -- Redacted by HELP Committee**
Sent: Monday, April 23, 2007 3:04 PM
To: Dennis Beavers
Subject: 2006 performance

Dennis,

Could you provide me with a couple of sentences that explain the increase in revenue (**R** %) and EBITDA (**R** %) in 2006 (vs. 2005), and the improvement in EBITDA margin.

Thanks,
R -- Redacted by HELP Committee

R -- Redacted by HELP Committee
New York Life Capital Partners
51 Madison Avenue, 16th Floor
New York, NY 10010
R -- Redacted by HELP Committee

VAT-02-11-00039

From: Dennis Beavers
To: **R -- Corporate Controller**
Sent: 5/10/2007 11:13:00 AM
Subject: RE: TUITION INCREASE

There was never a planned August increase. When we made the September increase, the intention was to do an additional increase in the Spring of 2007. That has not happened yet to my knowledge. The reason the increase needs to happen as soon as possible is that all students starting after July 1 will be eligible for the increased loan limits for the entire duration of their schooling. Thus we are likely to run into 90/10 problems if we don't increase tuition.

I didn't know that **R --** told Joplin to do the increase now, but I suspect this is the first of many such requests. We need to determine how quickly we can make this happen and what additional resources will be necessary to accomplish this. If we need to pull in some additional help, we will do it.

From: R -- Corporate Controller
Sent: Thursday, May 10, 2007 10:54 AM
To: Dennis Beavers
Subject: FW: TUITION INCREASE

Do you know anything about this increase? In Campus Vue, it is really important to coordinate the increases since a lot of synchronization is involved. Because we are still getting the Joplin Campus Vue information input and verified, I don't think it makes sense to make a significant change like that right now. Further, the individuals who need to do the increases (**R -- Redacted R --** , Registrars) are knee-deep in conversion validation and do not have time to implement the changes.

My understanding of some of the steps involved in tuition changes:

1. Create new program version in the system and link it to the appropriate program, classes, etc (I am not familiar with the steps in this process, but I understand it is extensive);
2. Once the program version is created, update Financial Aid budgets for the version with new tuition figures;
3. Ensure that all enrollments to-date are already in the system, as we cannot give old rates to new enrolls

I can find out the additional steps, but because the Campus Vue team is already spread thinly at all campuses, this significant change really worries me. I know when the increase occurred on September 1, we knew about it in early August and needed all of that time to prepare the system. It is likely that the process is smoother now, but not smooth enough to do it before we're even to-date with the 4/30 data from the conversion. Let me know your thoughts and what additional information we need.

If you want me to go through it with **R** , I'm happy to, but I thought I'd check with you first to see if you were aware. Thanks!

R -- Corporate Controller
Corporate Controller
Vatterott College
R -- Redacted by HELP Committee

From: R -- Campus Accountant
Sent: Thursday, May 10, 2007 10:39 AM
To: R -- Accounting Manager
Subject: RE: TUITION INCREASE

R -- let me know yesterday afternoon and I kept forgetting to e-mail you about it. I guess it might have come from **R -- R --** he has been here most of this week.

R -- Redacted by HELP Committee

Campus Accountant
Vatterott-Joplin
R -- Redacted by HELP Committee

From: R -- Accounting Manager
Sent: Thursday, May 10, 2007 10:36 AM
To: R -- Campus Accountant
Subject: RE: TUITION INCREASE

Where did this directive come from?

From: R -- Campus Accountant
Sent: Thursday, May 10, 2007 10:34 AM
To: R -- Accounting Manager
Subject: TUITION INCREASE

R -- Accounting Manager

We are increasing tuition costs as of today. I know the change will need to be made in Campus Vue and I understand how it is important for us to do the change correctly and that is why I am e-mailing you to let you know what is going on and ask you to help walk me through the process.

Thank you,

R -- Redacted by HELP Committee

Campus Accountant
Vatterott-Joplin
R -- Redacted by HELP Committee

From:	**R -- VP Eastern Division**
To:	**R -- Corporate Controller**
Sent:	8/9/2010 3:58:19 PM
Subject:	FW: TUITION UPDATES 2010-DIV 1

i am hearing that **R --** still didn't know that they had an increase. did **R --** copy you on the email she sent as requested below?

R -- VP Eastern Division

VP Eastern Division
R -- Redacted by HELP Committee

From: **R -- VP Eastern Division**
Sent: Wednesday, June 23, 2010 8:53 AM
To: **R -- Redacted by HELP Committee**
Subject: Fw: TUITION UPDATES 2010-DIV 1

Please send a reminder to the Memphis schools and copy **R -- Corporate Controller**
Sent on the Sprint® Now Network from my BlackBerry®

From: **R -- Corporate Controller**
Date: Wed, 23 Jun 2010 08:39:46 -0500
To: **R -- VP Eastern Division**
Cc: **R -- Redacted by HELP Committee**
Subject: RE: TUITION UPDATES 2010-DIV 1

I don't believe any of the campuses were aware that they received approval, as all of the tuition proposals have the old pricing for the 6/21 start. Please include me on your communication to the campuses regarding the updated pricing for the 8/30 start. We will update the fees in Campus Vue accordingly.

Ms. Marti Bates
Corporate Controller
Vatterott Educational Centers, Inc.
PO Box 28269
Olivette, MO 63132
R -- Redacted by HELP Committee

From: **R -- Redacted by HELP Committee**
Sent: Wednesday, June 23, 2010 8:29 AM
To: **R -- Corporate Controller**
Cc: **R -- Redacted by HELP Committee**
Subject: RE: TUITION UPDATES 2010-DIV 1

A formal notification of tuition changes was sent to the THEC on 3/18/10 and the changes were approved on 4/13/10, effective the date of the letter. I have attached the 4-13 letter.

From: **R -- VP Eastern Division**
Sent: Tuesday, June 22, 2010 6:07 PM
To: **R -- Corporate Controller**
Cc: **R -- Redacted by HELP Committee**
Subject: RE: TUITION UPDATES 2010-DIV 1

To my knowledge we got approval to implement the increase for the August starts. Not sure if we received a formal notification. **R -- Redacted** , do you recall?

R -- Redacted by HELP Committee
VP Eastern Division
R -- Redacted by HELP Committee

From: R -- Corporate Controller
Sent: Tuesday, June 22, 2010 4:23 PM
To: R -- Redacted by HELP Committee
Subject: FW: TUITION UPDATES 2010-DIV 1

R -- VP Eastern Division

Do we know the timing for the TN schools to get approval for the tuition increases?

R -- Corporate Controller
Corporate Controller
Vatterott Educational Centers, Inc.
PO Box 28269
Olivette, MO 63132
R -- Redacted by HELP Committee

From: R -- Corporate Controller
Sent: Thursday, February 25, 2010 9:54 AM
To: R -- VP Eastern Division
Subject: TUITION UPDATES 2010-DIV 1

R -- VP Eastern Division

See the attached tuition updates for 2010. These updates should go into effect after your next start. Please send me a listing, by campus, of when the increases will be effective. I know there are certain campuses that require state (or other) approval before we can make tuition changes. Have your directors carefully review this listing and let me know if there are any missing programs. Let me know if you need any additional information. Thanks!

R -- Corporate Controller

From: R -- Campus Director, OKC
To: R -- Region III Director of Operations
CC: R -- Divisional Vice President of Operations
Sent: 12/4/2009 9:20:59 PM
Subject: RE: Concern re: Catalog and new prices

Whew . . . .that's the right thing to do.

Glad to hear it and yes, I'll stay on it starting Monday.

-----Original Message-----
From: **R -- Region III Director of Operations**
Sent: Fri 12/4/2009 8:20 PM
To: **R -- Campus Director, OKC**
Cc: **R -- Redacted** _ ; **R -- Divisional Vice President of Operations**
Subject: RE: Concern re: Catalog and new prices

I spoke to Dave and he said at the point you have your new tuition in the system (stay on this!) that is when to charge students. We need that asap. We will not increase an already enrolled student with new rates though due to an effective date of 11/9 on a catalog.

R -- Redacted by HELP Committee
Regional Director of Operations-Region III
Vatterott Educational Centers
3850 S. Campbell
Springfield, MO 65807
R -- Redacted by HELP Committee

"Career Skills for a Better Life"
www.vatterott-college.edu <http://www.vatterott-college.edu/>

From: **R -- Campus Director, OKC**
Sent: Fri 12/4/2009 12:33 PM
To: **R -- Region III Director of Operations and OKC Campus Director of Financial Aid**
Subject: Concern re: Catalog and new prices

R -- Region III Director of Operations

R -- brought to my attention just now that back in OCT 2008 after the last tuition increase, there was a delay in when we finally got the catalog and students who had been enrolled from the effective date to several weeks forward, had to all do new tuition proposals that reflected the new tuition increase.

In our case, we are 3 ½ weeks past (nearly one month actually) from the effective date of November 9th. Most of the 50 or so students in Future Start status were enrolled in the last four weeks. I'm concerned if there is really an issue here. I don't see how we can go back and tell these students they have to pay more if they want to start in January.

Can you push this up the ladder for me? I'm not sure who the right person at corporate would be to inquire, but we certainly want to do it right here in OKC.

From: R -- Campus Director, L'Ecole Culinaire Memphis
To: R -- Eastern Division VP of Operations
Sent: 5/14/2010 4:42:58 PM
Subject: RE: State Tuition Increase Acceptance

I took it to mean enroll everybody for the June start at the current rate. Then everybody for the August start forward at the new rate (as long as they enroll after June 1st which at this point we would have them do).

I am also trying to clarify about the trip component since it is in our new catalog but increased tuition is not happening yet...

From: R -- Eastern Division VP of Operations
Sent: Friday, May 14, 2010 4:01 PM
To: R -- Campus Director, L'Ecole Culinaire Memphis
Subject: FW: State Tuition Increase Acceptance

Anyone who enrolls for your next start after June 1, to be more specific. The way I read it, you can't start charging until June 1st so if anyone were to enroll in the start after 6/21 in May, they would still get the old rate. Obviously try to avoid that. If you read it differently, lte m eknow.

R -- Eastern Division VP of Operations
Vatterott Education Centers
VP of Operations - Eastern Division
P.O. Box 28269
Olivette, MO 63132
R -- Redacted by HELP Committee

From: Pam Bell
Sent: Friday, May 14, 2010 3:47 PM
To: R -- Redacted by HELP Committee Scott Casanover
Cc: Dennis Beavers
Subject: RE: State Tuition Increase Acceptance

Your next start.

From: R -- Campus Director, L'Ecole Culinaire Memphis
Sent: Friday, May 14, 2010 10:50 AM
To: R -- Redacted by HELP Committee Scott Casanover; Pam Bell
Subject: RE: State Tuition Increase Acceptance

Sorry – here is the letter!

From: R -- Campus Director, L'Ecole Culinaire Memphis
Sent: Friday, May 14, 2010 10:49 AM
To: R -- Redacted by HELP Committee Pam Bell
Subject: State Tuition Increase Acceptance

R -- – speaking of this tuition increase the other day, here it is finally! It says it is effective June 1st. So, do we just continue with our current tuition through the start in June then change fresh with the next start or do we change on any enrollment for this start occurring June 1st forward?

Thanks,
R -- Campus Director, L'Ecole Culinaire Memphis

VAT-02-11-00411

Vatterott
Document 25, Page 1

From: R -- Campus Director, Austin Business College
To: R -- Regional Director
CC: R -- Jim Walsh
Sent: 7/13/2006 11:18:53 AM
Subject: RE: Tuition increases

R -- Regional Director

We will make this happen for our Sept 18th start. I will compile the competitor list and determine a reasonable percentage to increase. I will have this data for you by Friday, July 21st.

Thanks,

R -- Redacted by HELP Committee
Campus Director,
Austin Business College
R -- Redacted by HELP Committee

From: R -- Regional Director
Sent: Thursday, July 13, 2006 11:13 AM
To: R -- Campus Director, Austin Business College
Cc: R -- Jim Walsh
Subject: RE: Tuition increases

R -- , let's look at this & see if we can implement an increase effective Aug 1st for your Sept 18 start. Can you pull together a list of competitors (other career schools) and what their tuition is?
Thanks,
R -- Regional Director

From: R -- Campus Director, Austin Business College
Sent: Thursday, July 13, 2006 10:59 AM
To: R -- Corporate Controller
Cc: R -- Regional Director
Subject: FW: Tuition increases
Importance: High

Marti,

Austin Business College has not increased tuition this year and, at this point, we have no plans to increase tuition prior to the years end.

Thanks,

R -- Redacted by HELP Committee
Campus Director,
Austin Business College
R -- Redacted by HELP Committee

From: R -- Regional Director
Sent: Thursday, July 13, 2006 10:19 AM
To: R -- Redacted by HELP Committee
Subject: FW: Tuition increases
Importance: High

VAT-02-11-00438

Please get R -- the info she needs ASAP. As always, cc me.
Thanks,
R -- Regional Director

From: Marti Wilke
Sent: Wednesday, July 12, 2006 5:21 PM
R -- Redacted by HELP Committee

Subject: FW: Tuition increases
Importance: High

Please send me your tuition increase information as soon as possible. If you have any questions, please let me know. Thank you!

R -- Corporate Controller
Controller
Vatterott College
R -- Redacted by HELP Committee

From: **R -- Corporate Controller**
Sent: Thursday, July 06, 2006 5:22 PM
To: vatt-campus-directors
Cc: **R -- Redacted by HELP Committee**
Subject: Tuition increases

Please let me know if you have had a tuition increase this year. If so, please indicate the date of the increase and identify the details of the increase (i.e. 4% increase to all programs or various %age increases by programs, etc).

If you have NOT had a tuition increase this year, but plan to do so before the end of the calendar year, please let me know the timing and the details of your proposed increase.

Let me know if you have questions—thanks!

R -- Corporate Controller
Controller
Vatterott College
R -- Redacted by HELP Committee

From: R -- Campus Director, L'Ecole Culinaire Memphis
To: Marti Wilke
CC: R -- Redacted by HELP Committee
Sent: 7/6/2006 5:41:01 PM
Subject: RE: Tuition increases

Marti,

We have not increased tuition yet this year but plan to increase 4% for the October 30th start. We may not increase medical as the competition is very tight and that is a new program for us here.
Thanks,
R -- Campus Director, L'Ecole Culinaire Memphis

From: Marti Wilke
Sent: Thursday, July 06, 2006 5:22 PM
To: vatt-campus-directors
Cc: R -- Redacted by HELP Committee
Subject: Tuition increases

Please let me know if you have had a tuition increase this year. If so, please indicate the date of the increase and identify the details of the increase (i.e. 4% increase to all programs or various %age increases by programs, etc).

If you have NOT had a tuition increase this year, but plan to do so before the end of the calendar year, please let me know the timing and the details of your proposed increase.

Let me know if you have questions—thanks!

Marti Wilke
Controller
Vatterott College
R -- Redacted by HELP Committee

VAT-02-11-00475

From: Peter Mitchell
To: **R -- Regional Director**
CC: Jim Walsh
Sent: 8/28/2006 9:12:14 AM
Subject:

R -- – you make some great points – the tuition is a key one and the sooner we can get it implemented the better! Thanks for getting them integrated into our way of thinking. Peter.

From: **R -- Regional Director**
Sent: Saturday, August 26, 2006 11:23 AM
To: **R -- Redacted by HELP Committee**
Cc: Jim Walsh; Peter Mitchell
Subject: Various Policy & Procedures

R -- Redacted by HELP Committee
As promised, I will summarize various policy and procedures that we have discussed on my initial visits to your schools.
Regional Director approval is required on the following:

- Student Installment Plans over $1,000.00 Attached are the Vatterott guidelines.
- Re-enrolls with an outstanding previous balance. Re-enrolls are defined as a student who has withdrawn from schools within the past year. Students who withdrew from school more than a year ago are considered New Starts.
- All personnel actions of significance. (If in doubt about what is "significant", run it by me) Forms that need my signature prior to submittal to home office are the Request For Hire (RFH) and the Personnel Action Form (PAF).
- Capital Appropriations Requests.
- All advertising.
- Your expense reports.
- All overtime pay needs Regional Director prior approval.
- All travel expenses need Regional Director prior approval.

Other procedure items we discussed were:

- I need to be copied on all correspondence with home office staff (reports, emails, memos, letters, etc.). This includes not only communications from you but also anyone at your campus.
- You should both be copied on all correspondence between your campuses, e.g. FA communications.
- When reporting final start numbers...your QENRL number, that number is set on Monday of week 3 of the term. Prior to week 3 any new start who decides not to continue is a no show.
- When reporting enrollment numbers or start numbers, do not combine re-enrolls with the new start number. Always report separately.

Pending issues.

- Tuition increase. We need to consider a much higher increase than the one pending approval. We need to consider implementation of the increase ASAP, as soon as we can get it approved. In the attached 2005 Annual Institutional Report you can find average tuition rates for other ACICS court reporting schools. CRI appears to be on the low end of the scale when we should be one of the price leaders. And, your 90:10 ratio mandates a more aggressive approach to pricing.
- Communications between your two schools is strained, particularly in the FA departments. We will work together to resolve.
- SAT/PROG policy clarification is needed.
- 6 week starts. This may be a big opportunity for us in 2007. **R --** has looked at this concept in the past & has a model in mind. Let's work toward making this happen in Feb '07.
- Admissions process, specifically we will no longer require the collecting of a minimum $25 deposit (deposit on the $100 registration fee) prior to the applicant getting packaged in FA.
- In Houston, the lease expires in the Fall '07. **R -- Redacted** is working toward developing our options.
- In Dallas, there is a pending building signage issue. Here too, **R -- Redacted** will assist.

On each of my initial visits, we discussed many things. I probably didn't capture everything in this email but hopefully this helps us get started. Both of you have great looking schools and engaged staff/faculty and students. I was very impressed, and I look forward to learning a lot from you. I'm also looking forward to being a part of the growth & opportunity that exists for you and your schools.

VAT-02-11-00571

From: **R -- Region I Director of Operations**
To: **R -- Redacted by HELP Committee**
Sent: 1/8/2009 6:45:37 AM
Subject: FW: Tuition increase

Can we get this out to the schools this week? I don't want to have a bunch of enrollments with the old rates....

From: **R -- Campus Director, Sunset Hills**
Sent: Thu 1/8/2009 6:42 AM
To: **R -- Region I Director of Operations**
Subject: Tuition increase

We need the new tuition increase information for the March start. I don't plan to enroll many people for the January next week and we have quite a few that are wanting to start in March already. Have you heard anything? I don't want to put people off next week because we don't have correct pricing information.
Thanks,
R -- Campus Director, Sunset Hills

Admissions Coordinator Training

presented by vatterott educational centers, inc

ADMISSIONS COORDINATOR TRAINING

Agenda

Time	Department	Topic	Presenter
9:30am to 9:45am		Introduction Agenda Review	Aaron Lacey
9:45am to 11:00am	Regulatory Affairs	Ethics and Leadership in Admissions	Aaron Lacey
11:00am to 12:15pm (Working Lunch)	Quality Assurance	Admissions Coordinator Policies and Procedures Manual Review	R -- Redacted by
12:15pm to 12:30pm	Parks & Recreation	Break	
12:30pm to 1:30pm	Academics	Satisfactory Academic Progress The Grading Scale Attendance Requirements Graduation and Employment Rates	R -- Regional Academic Dean
1:30pm to 2:30pm	Financial Aid	Tuition and Fees Financial Aid Processing Ethical Standards	Anne Hope
2:30pm to 2:45pm	Parks & Recreation	BREAK	

ADMISSIONS COORDINATOR TRAINING

Agenda

Time	Department	Topic	Presenter
2:45pm to 3:15pm	Quality Assurance	The Enrollment Process Student Enrollment Admissions Checklist	R -- Redacted by HELP Committee
3:15pm to 4:30pm	Quality Assurance	Admissions Information Disclosure Transfer Credits Tuition and Fees Program Curriculum Sheets Campus Flip Charts Campus Information Binders	
4:30pm to 5:00pm	Quality Assurance	Providing Optimal Customer Service	
5:00pm to 5:30pm	Quality Assurance	General Discussion – Q&A	

Ethics and Leadership in Admissions

Aaron Lacey
Vice President of Regulatory Affairs and Strategic Development

2010

VAT-02-14-02024

ADMISSIONS COORDINATOR TRAINING

Overview of Presentation

- Ethical Challenges in For-Profit Education
- Ethical Leadership in Admissions
- Leadership in Ethics
- Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

VAT-02-14-02025

ADMISSIONS COORDINATOR TRAINING

Ethical Challenges in our Sector

- Long history of allegations of misconduct, and not all unfounded.
- Misrepresentations relating to program cost, financial aid, term of education, graduation and placement rates, and availability of job opportunities.
- Questionable recruiting, advertising and admissions tactics (recruiting in homeless shelters, offering inducements to enroll or take out loans).
- Outright fraud and deceit (falsifying documents; diploma mills).

VAT-02-14-02026

ADMISSIONS COORDINATOR TRAINING

Vatterott

- In May 2006, Vatterott discovered that certain students at its St. Ann (now North Park) Campus appeared to have submitted false GEDs to obtain admission. Vatterott hired a Washington, D.C. law firm to conduct an internal investigation, and subsequently identified additional false GEDs that had been submitted at its Kansas City Campus.
- The Company promptly and voluntarily reported the issue to the Office of the Inspector General of the U.S. Department of Education ("OIG").

VAT-02-14-02027

ADMISSIONS COORDINATOR TRAINING

Vatterott

- On May 23, 2007, R -- Redacted by HELP Committee, one of two admissions representatives involved in the procurement of false GEDs at St. Ann, pled guilty to criminal fraud charges in conjunction with creating fake GEDs for students at Vatterott and other colleges.
- April 2010, R -- Redacted by HELP Committee, former director of Vatterott College – Kansas City sentenced to a year in federal prison without parole for his role in a conspiracy to fraudulently obtaining federal financial aid by providing fake GEDs and falsifying financial aid forms; also ordered to pay $361,964 in restitution.
- R -- Redacted by HELP the last of three defendants to plead guilty in the case. All three worked in admissions and financial aid.

ADMISSIONS COORDINATOR TRAINING

New USDE Regulations

- Year ago USDE announced sweeping new set of regulations covering 14 different areas, all relating to "program integrity issues."
- Proposed regulations out this summer, addressed topics such as misrepresentation, incentive compensation, proof of state authorization, satisfactory academic progress, and verification.
- These are tough new regulations that have been proposed; they are being debated vigorously and have created a tense atmosphere in Washington.

VAT-02-14-02029

Vatterott
Document 30, Page 9

ADMISSIONS COORDINATOR TRAINING

US Senate Hearings

- Also this summer, Senate HELP Committee initiated hearings to examine for-profit higher education. They have been intense and unfavorable, to say the least.
- At hearing earlier this summer, Senate Democrats made clear they plan to pursue legislation aimed at reining what they see as the sector's dishonest -- if not fraudulent -- practices.
- More hearings are being scheduled, Senate collecting broad sets of information from for-profit colleges, and starting to draft legislation aimed at cleaning up the sector.

ADMISSIONS COORDINATOR TRAINING

The GAO Report

- During most recent hearing, GAO report released. GAO did "secret shopper" investigation of 15 for-profit campuses.
- Discussed report at hearing along with hidden videotape.
- Investigation identified "fraudulent, deceptive or otherwise questionable marketing practices" at <u>all 15 institutions</u>, and outright fraud at four institutions.
- Coupled with a former recruiter's account of his experience, hearing depicted an industry aggressively and universally going after "leads" and "starts" with the institutional objective of securing federal financial aid dollars.
- "GAO's findings make it disturbingly clear that abuses in for-profit recruiting are not limited to a few rogue recruiters or even a few schools with lax oversight," Harkin said.

ADMISSIONS COORDINATOR TRAINING

Increased Oversight by USDE

- Following release of GAO Report, Secretary Arne Duncan sent letter to Chairman Harkin promising to "respond quickly and aggressively" to findings in GAO report.
- The OIG will take appropriate action, including referring for criminal prosecution all individuals who are determined to have been involved in fraudulent or criminal activities. Federal Student Aid (FSA) is also reviewing the GAO findings as a possible basis for investigations of and enforcement actions against schools.
- FSA is also in the process of hiring more than 60 additional staff to strengthen oversight [...]. In the near future, FSA will also hire a new Chief Customer Experience Officer to manage consumer protection activities.
- In addition, we will be reviewing GAO's undercover project and its methods as well as the similar practices of other Federal agencies. [...] the Department will be developing a program to use these methods to assess institutional compliance with existing statutory and regulatory requirements [...].

ADMISSIONS COORDINATOR TRAINING

Increased Scrutiny in the Press

- Frontline, CNN stories in weeks past.
- ABC News aired a series of programs with content on for-profit schools last week. This material appeared on Good Morning America, the Evening News with Diane Sawyer, and Nightline.
- Segments included undercover videotape elements that painted a negative portrayal of admissions advising, with one reiterating a homeless applicant theme.
- More segments – and secret shoppers – still to come.

ADMISSIONS COORDINATOR TRAINING

Working to Set Ourselves Apart

- Harkin, too, said he believed the encouragement to aggressively and dishonestly pursue students came from higher up. "That doesn't come from some employee," he said. "That comes from the top."
- Making sure everyone knows not at Vatterott. We will provide our educational services with patience, understanding, expertise and integrity.
- At Vatterott, we do things the right way. That is what sets us apart.

ADMISSIONS COORDINATOR TRAINING

Vatterott's Internal Measures

- Revised and Enhanced Policies and Procedures
- Increased Training
  - Divisional Ethics Sessions
  - Company-Wide Admissions and FA Ethics Training Calls
  - Leadership Ethics Training
  - Admissions Coordinator Training
- Internal secret shopping ongoing.
  - There already have been terminations for exaggerations related to job availability and transferability of credits.
  - Also suspensions for exaggerations related to salary potential, exam passage rates, and poor student service.
- QA Audits Ongoing

VAT-02-14-02035

ADMISSIONS COORDINATOR TRAINING

Ethics & Leadership

- But to be successful, we need leadership, at every level, to consistently communicate the importance of ethical conduct in all aspects of our operations.
- We need this leadership from corporate, campus directors, DOAs, and admissions coordinators.
- In fact, your leadership is most critical.

ADMISSIONS COORDINATOR TRAINING

Ethics

- Standards of conduct that indicate how one should behave based on principles of right and wrong.
- Ethics is not about the way things are…it's about the way things ought to be.
- Ethics is about character and courage and how we meet the challenge when doing the right thing will cost more than we want to pay.

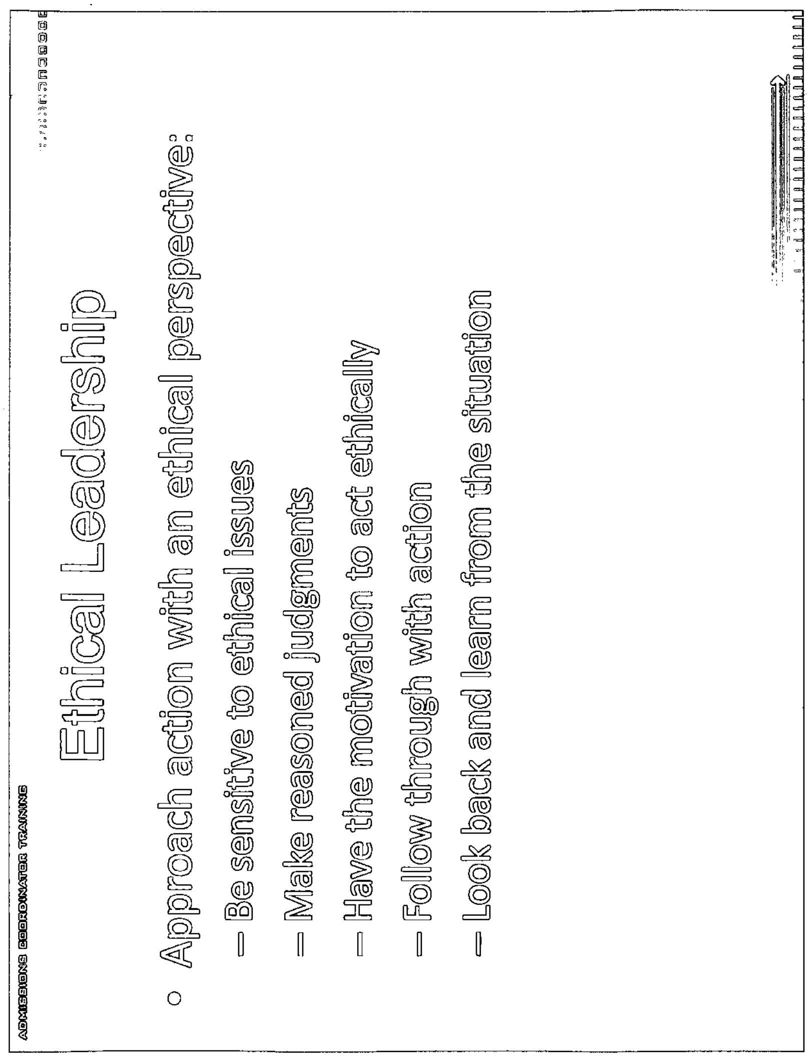
– Michael Josephson

VAT-02-14-02037

ADMISSIONS COORDINATOR TRAINING

Ethics & Leadership

- Ethical Leadership: Our leaders must be ethical.
- Leadership in Ethics: Our leaders must motivate and inspire others to be ethical.



VAT-02-14-02039

ADMISSIONS COORDINATOR TRAINING

Ethical Leadership

- Be informed as to applicable rules of conduct:
  - Employee Code of Conduct
  - Principles of Business Ethics
  - Admissions Code of Conduct
  - Accreditor Standards
  - Federal and State statutes, regulations and guidance

VAT-02-14-02040

ADMISSIONS COORDINATOR TRAINING

Ethical Leadership

- Avoid Common Rationalizations for Unethical Conduct
  - If it's necessary, it's ethical
  - If it's legal and permissible, it's proper
  - I was just doing it for you
  - I'm just fighting fire with fire
  - It doesn't hurt anyone
  - Everyone is doing it
  - It's ok if I don't gain personally
  - I've got it coming
  - I can still be objective

VAT-02-14-02041

ADMISSIONS COORDINATOR TRAINING

Ethical Leadership

- Ultimately, Practice Ethical Decision-Making
- Bell, Book and Candle
  - Listen for bells warning you
  - Check to see if there are any laws regulations, rules or guidance
  - How will your decision look in the light?

VAT-02-14-02042

ADMISSIONS COORDINATOR TRAINING

Ethical Leadership

- An ethical person often chooses to do more than the law requires and less than the law allows – there is a difference between what you have a right to do and what is right to do.” – Justice Potter Stewart

VAT-02-14-02043

ADMISSIONS COORDINATOR TRAINING

Leadership in Ethics

- Practice leadership in ethics
- Leaders:
  - Motivate others to achieve a goal
  - Set Direction
  - Influence and inspire

VAT-02-14-02044

ADMISSIONS COORDINATOR TRAINING

Leadership in Ethics

- We need leaders in admissions to motivate, influence and inspire others to:
  - Approach action with an ethical perspective
  - Be informed as to applicable rules of conduct
  - Avoid Common Rationalizations for Unethical Conduct
  - Ultimately, Practice Ethical Decision-Making

VAT-02-14-02045

ADMISSIONS COORDINATOR TRAINING

Leadership in Ethics

- It is not enough for our leaders to merely act ethically themselves, they must set the direction for this entire company, they must motive and inspire others to do so.

VAT-02-14-02046

ADMISSIONS COORDINATOR TRAINING

Leadership in Ethics

- When people accept responsibility for their own conduct and for the well-being of others, ethics serves to stabilize society. Ethical leadership is the antidote to despair and cynicism that is crushing our spirit and clouding our future. Ethics is our hope.

– Gary Edwards, Ethics Resource Center

ADMISSIONS COORDINATOR TRAINING

Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

- Admissions Personnel are charged with (1) recruiting quality prospective students to attend Vatterott schools, (2) communicating to such students pertinent information relating to the schools' educational programs and services, and (3) assisting such students with completion of the enrollment process, should they choose to attend. It is the Company's policy that at all times these duties will be carried out with exceptional professionalism, honesty, and integrity. The purpose of this Admissions Personnel Code of Conduct is to ensure compliance with this policy by establishing standards of conduct for employees with responsibility for admissions. Violations of this Code of Conduct may result in disciplinary action, up to and including dismissal.

ADMISSIONS COORDINATOR TRAINING

Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

- The following guidelines shall be adhered to by all Admissions Personnel through all phases of the admissions process:

- Admissions Personnel shall maintain an exemplary level of professionalism, both in conduct and appearance, and provide prospective students with superior consideration and service.

- All information provided by Admissions Personnel to a prospective student shall be complete, current and accurate.

- No Admissions Personnel shall have a conflict of interest with respect to any prospective student. Interactions between Admissions Personnel and prospective students shall be for professional purposes only.

Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

- Admissions Personnel shall not question any prospective student regarding his or her intimate personal life, race, religion, sexual orientation, age, marital or family status, or financial status.

- Admissions Personnel shall not permit a prospective student to sign an enrollment agreement unless and until such Personnel has (a) verified that the prospective student satisfies all criteria for admission, and (b) verified that the prospective student has received all information and services specified in, <u>and</u> <u>signed</u>, the *Vatterott Educational Centers, Inc. Admissions Checklist*.

ADMISSIONS COORDINATOR TRAINING

Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

- Admissions Personnel shall not discuss the Federal Student Financial Aid Programs beyond reciting the *Vatterott Educational Centers, Inc. Approved Statement*, located in the *Admissions Coordinator Training Manual.* Admissions Personnel shall not (a) counsel or comment on the amount of federal financial aid available to a prospective student, (b) encourage a prospective student to obtain federal financial aid funds in any amount, or (c) delay or deny any prospective student access to the Financial Aid Department.

- Admissions Personnel shall not discuss whether and to what extent other institutions will accept credits earned at a Vatterott school other than (a) to explain that the acceptance of credits is entirely the decision of the receiving institution, (b) to encourage a prospective student to inquire directly with the receiving institution, or (c) to review the parameters of an articulation arrangement between a Vatterott school and another postsecondary institution.

VAT-02-14-02051

ADMISSIONS COORDINATOR TRAINING

Ethical Practices in Admissions: The Revised Admissions Coordinator Code of Conduct

- Admissions Personnel shall not discuss or otherwise make any comment, general or specific, regarding the availability of employment subsequent to a prospective student's graduation. Admissions Personnel may (a) discuss the assistance provided to students and graduates by the Career Services Department, (b) review the school's most recent employment/placement rates (as reported to the school's accreditor), or (c) encourage a prospective student to research independently the availability of jobs in his or her field interest.

- Admissions Personnel shall not discuss or otherwise make any comment, general or specific, regarding earnings potential for graduates. Admissions Personnel may (a) provide a prospective with the website address for the Bureau of Labor Statistics or (b) encourage a prospective student to research independently the salaries of practitioners in his or her field interest.

VAT-02-14-02052

ADMISSIONS COORDINATOR TRAINING

Parting Thoughts

- Admissions Personnel and the current environment.
- Today's training.

VAT-02-14-02053

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

Vatterott

Admissions Training

Back to the Basics

Vatterott Educational Centers, Inc - Vatterott College - Vatterott Career College - Vatterott Education Center - L'École Culinaire - The Court Reporting Institute

Enrollment Process

- Leads/Inquiries
  - Receive lead via Campus Vue
  - Call Lead within 24 hour period
    - Leave voicemail (time stamp), follow up for two days calling morning/afternoon/evening
    - Contact, persuade and convince
  - Email lead within 24 hour period
    - Use Welcome Email
    - Email from Student Master in Campus Vue
    - Follow up on a weekly basis

Enrollment Process

- Mail lead within 3 business days
  - Send batch mails out once a month
  - Print labels from Campus Vue

Call Strategies

- Familiarize yourself with the lead
  - Prepare for the call
- Attempt the call at various times throughout the day
- Confidence in knowledge about Vatterott programs and policies
- MAPS
  - Motivation, Admissibility, Payment, Start, Referrals

Call Strategies

- New Lead
  - Leave an Effective Message – give them a reason to call you back
    - Hi, this is Kelly White, your Admissions Coordinator with Vatterott College. I received your request for information about our Medical Assisting program and I would love to answer any questions that you may have. My phone number is XXXX and I can be reached between 8:00am and 6:00pm. I look forward to hearing from you and helping you on the path to your new career.
  - Ask for an alternative phone number or more appropriate time to call and DO IT

Call Strategies

- Never ask if it is a good time to talk
- Never ask if they are still interested, they just requested the information
- Second Message
  - Hi _________, this is Kelly from Vatterott College trying to reach you again. I am concerned that you did not receive my first message and I really want to help you reach your career goal. I know you are excited about going back to school and I would love to help you see how Vatterott can assist you in earning your degree. I can be reached at XXXXX from 8:00am to 6:00pm. I look forward to hearing from you.

Call Strategies

- Third Message
  - Hi ____, this is Kelly White, your Admissions Coordinator from Vatterott College. I know you had expressed an interest in our Medical Assisting program, however I haven't heard from you. Please let me know if this is still a goal of yours, so I don't keep leaving you messages. If you are still interested in reaching your career goals please give me a call at XXXXXX. I look forward to hearing from you.

Daily Call Management

- 50 Calls Per Day – 2 calls per day for each new inquiry
  - Excellent Customer Service
- Set Goals for yourself
  - Calls/Contacts/Appointments/Enrollments
- Plan your Day

Conversion Rate

- Goal of 15%
  - Leads to Appointments
  - Appointments to Enrollments
  - Enrollments to Quality Enrollments

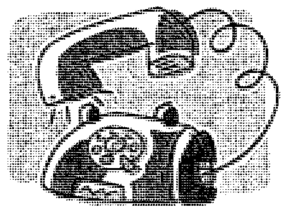
Vatterott Educational Centers, Inc · Vatterott College · Vatterott Career College · Vatterott Education Center · L'École Culinaire · The Court Reporting Institute

Appointment Scheduling

- Personal Connection
- Appeal to the Motivating Factor
- Educate without offering total information
- Selling a Personal Investment
  - Benefits of an Education vs. the Disadvantages of a life without one
- Ask for the Appointment
- High Sense of Urgency

Closing

- Reiterate the Benefits of an Education
- Benefits of Vatterott College
- Future Career Possibilities
- Student Capability and Commitment
- Persuade and Convince



Appointment to Lead – What to look for

- Low Call Volume – THIS IS HUGE. Is it REALLY there? This is typically the area that could use the most improvement and is overlooked!
  - Scheduled phone time daily
  - Be amongst the team **OUT OF YOUR OFFICE** (2/3 of your day)
- Control
  - Is the AC asking the questions or is the prospect
  - Observe phone calls ZTRAC
- Sticking with the Basics – Don't give away the farm on the phone.
  - Phone script
  - Quick references the AC can refer to that are visible while on the phone
- Tone – Enthusiasm
  - If your AC isn't excited about what they're doing, the prospect won't be excited to come in and visit.
- Value of the meeting
  - Purpose and importance to the prospect and the AC. "What's in it for me?
  - Sell the appointment not the school.
- Appointment has been sold between 3-6 minutes. If the rep has exceeded this time, they've lost control of the conversation and chances are they've given away the farm. Time it.
- **LEAD BY EXAMPLE** – Let the AC hear you set appointments and visa versa.

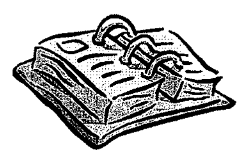
Show to Appointment (Interview) – How to improve

- Tone of previous call – does the student trust the AC and feel accountable and see the value of the meeting. Some AC's tend to make "friends" with prospects over the phone. Tone is very important as too much of it can also take the purpose of the call way off track. Smile when you dial.
- Expectations given in initial phone call
- Hot buttons uncovered and identified
- Buying Committee
- Trust is built along with accountability through sharing **expectations**
- Work Schedule known
- Motivation known

- Interest known
- Student is aware of the value of the appointment – Check all this info occasionally upon completion of the call. PROBE
- Enough info was shared while control was maintained
- Potential student has written down directions and phone number and read them back to you before you hanging up
- Little things your AC should remember prior to hanging up that make the biggest difference.
    - "I'll be waiting for you"
    - "I'm available today at _____ or _____ which would you prefer? Not, "When are you available to come in and see me?"
    - Appointment was set 15 mins before or after the hour
    - "You showing up for this appointment will be the first indicator as to how serious you are about changing your current situation and future career opportunities. This is the first step towards acceptance into our school. I'm setting aside time SPECIFICALLY FOR YOU today at 4:15 so it is very important you are here and on time for our meeting". DEMAND ENTIRE BUYING COMMITTEE

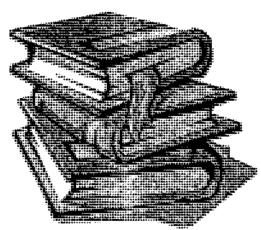
Enrollment to Show – Insuring a decision is made

- Expectations of the interview and what the rep and prospect are both working towards is known. The prospect understands they **BOTH** are working towards a decision before they leave.
- As always, following the sales process and roll playing weekly with one another further insures it's being done properly. Observe. **INSPECT WHAT YOU EXPECT.**
- Effective and exciting tours. Stopping stations... do they need help? Go on them weekly with your reps and see what could be improved.
- Identifying features of your school that are important to the prospect. Make sure they revisited on the tour. **INSPECT**
- Your reps should be selling the next start and next start only (unless the program of interest is not the next start). When AC's don't express the sense of urgency they tend to chase tail. No urgency = a large amount of b-backs and procrastinators, not to mention show rate issues. This goes back to the expectation of the interview meeting.
- **LEAD BY EXAMPLE** – Conduct the interview and also observe interviews.



Enrollment to Quality Enrollment

- Buyer's remorse call. Was it made and did you contact the student to congratulate them? proper customer service
  - Orientation – **MANDATE IT** – If the student doesn't show for orientation this is a red flag! The DOA should be facilitating this meeting, as it should be exciting, and informative.
  - Your AC's should be selling the next start and next start only (unless the program of interest is not the next start). When AC's don't express the sense of urgency they tend to chase tail. This also allows for a large amount of b-backs and procrastinators. This goes back to the expectation of the interview meeting.
    - The student should leave after enrollment knowing the following and have it written down.
      - Orientation date
      - Next FA appointment/documents needed
      - When to call the rep
      - 1^{ST} Day of class!



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

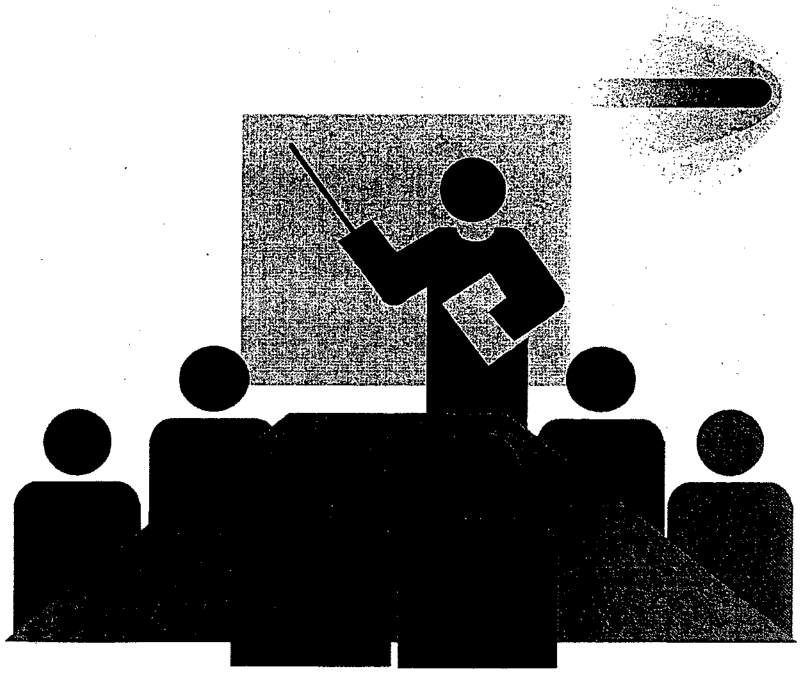
DDC TRAINING

Vatterott-Nation

March 6-9, 2007

4875

UNDERSTANDING OUR MARKET. . .
Who Are Our Students?



VAT-02-14-03911

Vatterott
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Sales Begins With. . .

AWARENESS, UNDERSTANDING, AND <u>ACCEPTANCE</u> OF THE MARKET WE SERVE!

Student Profiles

- Welfare Mom w/Kids
- Recent High School Graduates
- College Freshmen dropout.
- Pregnant Ladies
- Recent Divorce
- Military - Active & Retired
- Low Self-Esteem
- Low Income Jobs
- Vocational Rehabilitation
- Experienced a Recent Death
- Experienced a Recent Birth
- Empty Nest Syndrome
- Recent Marriage
- Relocation
- Career Change
- Upgrade Skills
- Physically/Mentally Abused
- Recent Incarceration
- Drug Rehabilitation
- Dead End Jobs-No Future
- College Credits - 2 Years+
- Living w/multitude of Families
- Living with Parents
- Living with Significant Other
- Fired / Lay off
- Self Employed w/ No Benefits

Emotion

- We deal with people that live in the moment and for the moment.
- Their decision to start, stay in school or quit school is based more on emotion than logic.
- Pain is the greater motivator in the short term.

DIRECT QUOTES…

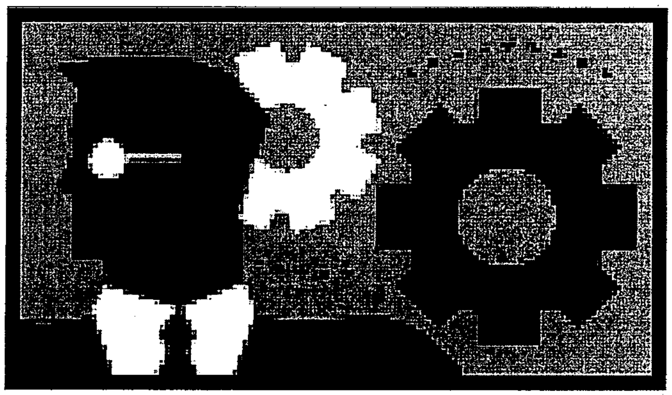
- "Lately it seems admissions has been putting in some really troubled people…could this be a trend?"
- "This last batch of students you guys dumped in here are about the worst I've seen in years"
- "I just walked by orientation— WOW-SCARRRRY!"
- "Do your ads say, LOSERS! ENROLL HERE!"
- "You need to target a better demographic it would make all of our jobs a lot easier!"

These Students Are The Reason We're In Business!

- Welfare Mom w/Kids
- Recent High School Graduates
- ATB Students- Limited Education
- Pregnant Ladies
- Recent Divorce
- Military - Active & Retired
- Low Self-Esteem
- Low Income Jobs
- Vocational Rehabilitation
- Experienced a Recent Death
- Experienced a Recent Birth
- Empty Nest Syndrome
- Recent Marriage
- Relocation
- Career Change
- Upgrade Skills
- Physically/Mentally Abused
- Recent Incarceration
- Drug Rehabilitation
- Dead End Jobs-No Future
- College Credits - 2 Years+
- Living w/multitude of Families
- Living with Parents
- Living with Significant Other
- Fired / Lay off
- Self Employed w/ No Benefits

4881

What We Expect From You!



VAT-02-14-03930

Vatterott
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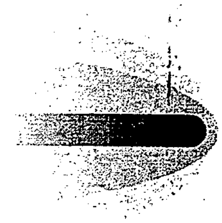
Effort

Expectations are clearly defined
Focused on daily business objectives
Feedback is given to meet specific goals
Outcomes and opportunities
Reports are used to measure performance
Training is on-going to exceed expectations

4883

Bench Marks



VAT-02-14-03932

Lead Distribution

- **Who Gets What?**
  - **15 Days**

Why?

Daily Activity

EXPECTATIONS:

Outbound Calls-50 MINIMUM

Appointments Set-5

Appointments Held-3

3 Packaged per week

Referrals-2 per week

MEMORANDUM

TO: R -- Redacted by HELP Committee

FROM: R -- Redacted by HELP Committee (CAMPUS DIRECTOR)

SUBJECT: WRITTEN WARNING MEMORANDUM AND PERFORMANCE IMPROVEMENT PLAN

DATE: 2/1/08

Confirming our conversations, your performance to date has been unsatisfactory. As discussed, you are not meeting the expectations and requirements of your position. Thus, I am documenting this conversation to address the performance problems, which have occurred over the past several months.

It is important that you understand that there must be significant improvement immediately in your performance as stated in the Performance Improvement Plan below. You are being placed on additional thirty- day probation and if your performance does not significantly improve immediately and on a continuing basis, it may lead to the termination of your employment.

You are required to do the following effective immediately:

- **interviews – 100-120 calls**
- **1 interview – 75 calls**
- **2 interviews – 50 calls**
- **3 interviews – 25 calls**
- **Always work the last week of leads first, then two weeks before and then work leads that are a month old and older. Vary each day when you are calling these people. You must plan your call time and what leads are to be called!!!**

Set a minimum of 15 appointments per week

Hold a minimum of 8 appointments per week

You must sit a minimum of 3 new starts a week

You must sit a minimum of 10 new starts for February 18, 2008

I will be available to assist you as needed and am available for follow-up meetings on a weekly basis should you feel they are needed for your success.

I have read and understand the above and understand what is expected of me over the thirty days (and consistently thereafter). I also understand that if I do not meet or exceed these expectations and maintain satisfactory performance, my employment may be terminated.

R -- Redacted by HELP Committee

Employee **R -- Redacted by HELP Committee**

Campus Director

ADMISSIONS COORDINATOR
PERFORMANCE REVIEW

Admissions Coordinator R -- Redacted by HELP Committee
Review period from 6-18-03 to 6-18-04
Hire date 6-18-03
Review date 6-23-04

5 - Excellent
4 - Good
3 - Fair
2 - Poor
1 - Unacceptable
0 - Not applicable

	COMPETENCY RATING SCORE					
	5	4	3	2	1	0
1. Phone Calls	✓					
2. Enrollment Quota		✓				
3. Starts		✓				
4. Appt to Lead %	✓					
5. Show to Appt %		✓				
6. Enrollment to Show %	✓					
7. Enrollment to Lead %	✓					
8. Enroll to Start %	✓					
9. Conversion of Diploma to AOS (if applicable) N/A						
10. Telephone Presentation	✓					
11. Follow Up Complete	✓					
12. Enrollment Paperwork Complete	✓					
13. Interview Process Complete	✓					
14. Reviews Admissions Training Material	✓					
15. Explains Reverse Selling	✓					
16. Retention Efforts	✓					
17. Giving 110%	✓					
18. Work Ethic	✓					
19. Positive Attitude About Their Position	✓					
20. Positive Attitude Towards Others	✓					

ADMISSIONS COORDINATOR
PERFORMANCE REVIEW
(continue)

	COMPETENCY RATING SCORE					
	5	4	3	2	1	0
21. Works Assigned Hours	✓					
22. Contributes to Team Effort	✓					
23. Professionalism	✓					
24. Time Management	✓					
25. Organizational Skills	✓					
26. Communication Skills	✓					
27. Leadership Qualities	✓					
28. Develops Own Leads (PDLs)		✓				
29. Ask for Referrals	✓					
~~30. Product Knowledge~~	✓					
31. Works Other Assigned Duties	✓					
32. Enrollment Log (Updated & Current)	✓					
33. Weekly Reports Updated and Current	✓					

Average Score 4.87

COURSE OF ACTION:

A. Additional Training Necessary

B. Probation

C. Dismissal

D. No Action Deemed Necessary

E. Compensation Increase

COMPETENCY RATING SCALE

5 - Excellent	5.00 to 4.50
4 - Good	4.40 to 4.00
3 - Fair	3.90 to 3.00
2 - Poor	2.90 to 2.00
1 - Not Acceptable	1.90 to 1.00
0 - Not Applicable	

COMMENTS: See notes attached.

R -- Redacted by HELP Committee

employee.

Vatterott
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Vatterott
EDUCATIONAL CENTERS, Inc.

MEMORANDUM

TO: R -- Director of Admissions

FROM: R -- Redacted **, Main Campus Director**

CC. R -- **Regional Director of Operations**
Redacted by **Vice President of Operations**
File

RE: Transfer to Admissions Representative Position

DATE: 10/1[illegible]/09

The admissions team has continually missed its start goals over the last year. During your tenure as Director of Admissions, there has been insufficient improvement and productivity by the admissions team. Most recently, the goal for the September class start was 115 (quality enrolls after two weeks). The actual number was 112. In addition, in the two full weeks since your Reminder II, the representatives (excluding your numbers) have averaged less than 50 calls per day.

R -- , it is readily apparent that your strengths as an admissions representative did not translate to the Director of Admissions position. Your performance is the result of larger, management related concerns: Specifically, insufficient training and monitoring of representatives, failure to provide timely and correct distribution of reports, and overall not taking responsibility for, and ensuring the successful performance of the department.

Effective immediately, you are being demoted to Admissions Representative. There will be no change in your pay rate however; you are advised not to work more than 40 hours per week without written permission from R -- . You are expected to perform at a high level, given your experience and pay level. You will not receive a salary review until January 201[illegible].

I acknowledge that this document has been shared and discussed with me.

R -- Redacted by HELP Committee — 10.15.09
Employee Signature — Date

R -- Redacted by HELP Committee — 10/15/09
Manager's Signature — Date

VAT-02-15-00350

Vatterott
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On November 13, 2008 I had a discussion with R -- in regards to training the Admissions team. The discussion included listening to Z-trac calls and sitting in interviews, I provided a detail copy of what to listen for and how to grade the Reps, on success. We also discussed the need to sit in on Rep interviews and ensure that training was taking place.

On November 25, 2008 R -- Redacted by a new admissions coordinator came to me with concerns in the department. She expressed concerns with the lack of support from her R -- . I spent two hours training both R -- Redacted by and R -- Redacted by. Upon completion I immediately went to speak with R -- and ask if she had been sitting in with the Reps for interviews, which I had requested on 2 other occasions, she replied no. I then told R -- that she was to sit in with a Rep, per week and turn in results to me weekly. R -- has sat in with R -- a couple of times, but has yet to give her guidance on anything to assist in training.

On December 8th I gave R -- a verbal warning concerning my concerns with the admissions department, due to the lack of progress and lack of continuity in the admissions department. I revised her job duties in order to insure the start number could be achieved, as she complained that running the department was difficult with enrolling. I explained to her that we would continue to work together to insure a smooth running admissions department.

On December 30th I asked R -- if the orientation letters had been sent. R -- replied she was not sure, I expressed concern and asked her to call R -- Redacted our front desk person to be certain. R -- stayed late and called and text students to see if they would show. Orientation letters were never sent out; therefore we are unsure if every student will be here tomorrow, as orientation is July 2, 2008. It is customary that letters be sent out 2 weeks in advance, this was indicated to R -- our last start.

On December 29, 2008 I text message R -- to insure she was following up with R -- R -- starts to make sure equipment was sent out and that they were good to start school. On January 2nd in our huddle R -- stated that she had only followed up with one student (which had a payment issue that I asked about) which puts us in jeopardy of losing 12 starts.

These are all incidents within the last month or so. I am consistently having to double check every thing in admissions. December 8, 2008 we had a serious conversation on the admissions department were I laid everything out. Things have only gotten worse within the department. The admissions team has expressed a lack of leadership and commitment on R -- part.

Let me know if you have any questions.

Thanks,

R -- Redacted by HELP Committee

Campus Director
Court Reporting Institute of Houston
R -- Redacted by HELP Committee

1/5/2009

4892

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

III. Summary of current Debt Management Plan

a. Current initiatives

Currently, Vatterott Educational Centers, Inc. (Vatterott) provides students with mandated entrance and exit counseling on their student financial aid package. Documentation is provided to the student during an in-person meeting. Vatterott also utilizes default management assistance provided by Horizon Educational Resources. The team at Horizon works diligently to support previous students by counseling them on their loan repayment, deferment and forbearance options.

b. Results

The results of our current initiatives have shown a slight, but progressive increase in default rates. The following table depicts the results of the three most recent reporting years.

Vatterott Educational Centers, Inc. Institutional Cohort Default Rates			
	2007	2006	2005
Default Rate	12%	11%	9%
No. in Default	651	538	382
No. in Repay	5327	5037	4039

The number of students in repayment has increased 32% since 2006 while the number of students in default has increased 70% in the same period. These numbers equate to a 3% increase in default rates from 2005 to 2007. This analysis indicates that our current measures are not adequate to management the increasing population in repayment. Modification to our current procedures is required.

IV. Proposed Debt Management Plan

Vatterott Educational Centers, Inc.

Proposed Debt Management Plan

a. Executive Summary

Vatterott Educational Centers, Inc. (Vatterott) was established in 1969 and currently operates seven (7) campuses in Missouri. Vatterott provides post-secondary diploma, associate, and bachelor degree vocational training programs. As a private college, Vatterott is dedicated to providing the best possible education and facilities to ensure students can fulfill their goals while we fulfill our mission of "Career Skills for a Better Life".

In 2007 Vatterott Educational Centers, Inc. implemented the Vatterott Student Tutoring, Advising, and Retention (V-STAR) program **[Appendix 1]**. The program is designed to provide up-front educational support to ensure all students, traditional and non-traditional, are prepared for success as a student and later as a graduate. The program provides weekly group interactions in the form of seminars, guest speakers, and brown bag luncheons. The interactions serve as a support mechanism by encouraging students to develop friendships with other students and to allow the Retention Officer an opportunity to continuously refer students to support services offered by the school. The V-STAR program has been successful at providing up-front support and communication to students. It has been a valuable resource to evaluate new student satisfaction with the enrollment process and continuous evaluation by surveying students each term and providing feedback to faculty and staff.

By supplementing our current V-STAR program and career services assistance plans with financial literacy seminars and resource material we can have a greater impact on our students understanding of their student loans and reduce cohort default rates at our campuses. Our plan will provide constant interactions with students throughout their academic career. These interactions will come from Retention Officers, Financial Aid Representatives, Career Services, and external guest speakers. The benefit of the seminars and individualized attention provided students as part of our enhanced debt management plan will be reduced cohort rates, improved retention, and long-term student success.

As part of our institution's ongoing effort to enhance services to ensure the betterment of our current and previous students, Vatterott Educational Centers, Inc. will be implementing the following enhanced debt management plan.

b. Project Design

In 2009 Vatterott Educational Centers, Inc. performed campus by campus evaluations of the V-Star Effectiveness as well as an analysis of the student population titled "Correlates of Success". The analysis helped the institution develop a better understanding of our student demographics at each campus and provided a foundation for student support service improvements that each campus could implement to better serve their student population. A sample of the analysis for the Berkeley campus is provided **[Appendix 2]**.

Our proposal to utilize funding from the Default Prevention Grant impacts our student population in two ways:

1. A substantial percentage of students enter Vatterott as the first person in their family to be educated beyond secondary education (325 out of 535 respondents). It is also important to note that 72% of students enrolled at the time of the survey had annual salaries of less than $10,000.

These results provide insight to a possible lack of parental guidance/mentoring in relation to post-secondary education as well as financial management assistance. To support these students, Vatterott intends to utilize a portion of the funding to provide additional soft-skills and finance related education to students in their initial and final term of enrollment. Each campus will incorporate introductory financial planning and financial aid awareness seminars in the V-STAR program and as part of the Career Services Placement Assistance Plan **[Appendix 3]**. Financial Aid personnel will be involved, in the seminars, by presenting information relative to the exit interview during seminars held for students in their final term of enrollment. The additional financial planning and financial aid workshops will build a foundation for students to prepare for their financial future and to better understand their student financial aid packaging.

2. The student population is provided with substantial up-front support to ensure success during enrollment but a substantial portion of the students evaluated felt they were not prepared to enter the workforce.

Both default management and employment are a concern among graduating students. The funding received as part of this grant will also be utilized to enhance our current Career Services Placement Assistance Plan. The plan currently provides support to graduating students by assisting them with resume writing, interview skills, and job searches. The enhanced program will incorporate multiple workshops and seminars that assist graduating students with job placement and educate students on their responsibility to repay their student loans. The program will also educate students on how to take appropriate action if they cannot meet their loan repayment obligations. For graduating students, this may be the only financial advice or education they receive before leaving school and beginning a new career.

The program will begin by implementing the enhanced services outlined above to all current students and will begin tracking each cohort through the reportable cohort default reporting periods. Tracking of these students will be performed by our internal default management team.

As an added measure, Vatterott Educational Centers, Inc. has hired a Default Management Supervisor and a team of Financial Aid Representatives to work from our Sunset Hills campus. This team will work in conjunction with Horizon Educational Services to contact students requiring loan repayment assistance. The workflow of this internal team is attached as **[Appendix 4]**.

c. Collaboration

Each campus department will play a role in the completion and success of our students. From the first meeting with an admissions advisor, the prospective student will be introduced to the retention team. The retention team will be the student's direct point of contact for working with other administrative departments including Financial Aid, Registrar, Career Services. Learning Resource Center, and Accounting. Students are also assigned a faculty advisor which provides support to the student throughout their education.

All of these departments have the responsibility of educating the student and assisting them with a successful transition into the workforce. Communication and collaboration of all departments is essential and will ensure students have personal contact from the moment they enroll through the point in which they enter repayment of their loan obligations.

d. Budget Narrative

Our default management project hinges around expanded up front communication with new students and more focused communication with graduating students. We are able to utilize portions of the same resource material for each of these new communications. "Making Your Mark" by Lisa Fraser (9th Edition), LDF Publishing will be provided to each student at no cost. The cost per book is $2.50 and we estimate distributing 7,500 in the first year (total cost $18,750.)

Although development efforts and costs are being expended related to changes in the in the introductory financial planning and financial aid seminars as part of the V-STAR program and the three new career service seminars near graduation, the project budget doesn't not include an estimate for those development costs. We have also not included an estimate of time for the re-tooled introductory financial planning and financial aid awareness seminars because introductory meetings were previously held with students. We have included estimated costs of $10,500 for the financial aid resource time and meeting set-up of the three new graduate support seminars. There will be a total of 30 seminars per year per campus.

In addition to student preparation we have hired a Default Management Supervisor (annual salary of $55,000 plus estimated taxes and benefits of 15%) who will be working liaising with Horizon Student Services on their loan repayment education and collection efforts.

e. Project Justification

Due to historical increases in cohort default rates within Vatterott Educational Centers, Inc. it is imperative that we modify our process to incorporate new ideas to improve student retention, gainful employment, and student loan management assistance. The project will help our campuses with continuously improving the services provided and ensure student success well beyond their enrollment at Vatterott.

f. Measures of Success

Success of this project will be measured on several key points.

1. Student loan maximization is a consistent concern. Students utilize the student loan system to acquire excess loan funds for miscellaneous expenses. The financial planning seminars provided while students are enrolled will assist students by providing a clear picture of the impact from utilizing student loans in this manner. As campuses begin to monitor student loan amounts at the time of separation with regard to gainful employment standards, a reduction in median loan amount per cohort will be a measure of success.

2. Cohort Default Rates for the 2009 – 2011 reporting periods will be monitored through the Default Management team. As a company, a measure of success will be reducing all cohort default rates below 7% by the 2011 reporting period.

3. A final measure of success will be the improved student survey results regarding their knowledge of financial aid and their student loans. Students are surveyed after completing their enrollment and again each term. As a measure of success, these surveys should show an improvement in the student's perception of the Financial Aid program and the Financial Aid department at the campus.

4. Student Retention and Employment rates should continue to improve and will be monitored annually as reported to the Accrediting Commission of Career Schools and Colleges.

Name	Contact	Address	City and State	Description of Services	Amount Paid between 1/1/06 and 8/25/10
Horizon Educational Resources/ ECMC Solutions Company	R -- Redacted by HELP Committee	PO Box 150759	Austin, Texas 78715	Default Prevention Services	$ 342,048
Wright International Student Services		6405 Metcalf Avenue	Shawnee Mission, KS 66202	Default Prevention Services	$ 295,475

VAT-02-21-00001

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

horizon
educational resources

For Provision of Student Loan Default Prevention Services

This contract for provision of student loan default prevention services is entered into as of the **23rd** day of **December, 2009**, by and between **HORIZON EDUCATIONAL RESOURCES, INC.**, a Texas Corporation, with its principal place of business at 11629 Manchaca Road, Suite A, Austin, Texas 78748, and **VATTEROTT EDUCATION CENTERS, INC. ("Client"), School ID # (see Exhibit E)**, a total of twenty-two (22) career colleges located in the various states, with its corporate business office located at **9200 Olive Blvd., Suite 222, Olivette, MO 63132**, and in consideration of the mutual promises and covenants herein, and for other good and valuable consideration:

1.0 REPRESENTATIVES OF THE PARTIES

The representatives of the parties to whom all communications pertaining to this contract shall be directed are:

For: **VATTEROTT EDUCATION CENTERS, INC.**

Contact Name: Dennis Beavers
Position: Chief Financial Officer
Address: 9200 Olive Blvd., Suite 222
Olivette, MO 63132
Telephone: R -- Redacted by HELP Committee
Facsimile:
e-Mail:

For: **HORIZON EDUCATIONAL RESOURCES, INC.:**

R -- President
P O Box 150759
R -- Redacted by HELP Committee

2.0 SCOPE OF SERVICES

As requested by **VATTEROTT EDUCATION CENTERS** ("Client"); **HORIZON EDUCATIONAL RESOURCES** ("Horizon") shall provide student loan default prevention services in accordance with this contract (hereinafter, the "contract").

3.0 SCOPE OF WORK

3.1 Information to be provided by Client:

3.1.1 On a weekly basis, Client shall provide Horizon with the preclaims assistance notifications it receives from the guarantor's, servicer's, and/or the direct lending servicer's in an electronic format or provide access to Horizon to obtain such information itself.

3.1.2 Client shall provide Horizon a termination report that shall include both graduates and withdrawals and a list of references for borrowers in an electronic format, if the latter is available, according to guidelines set by Horizon and accepted by Client or provide access to Horizon to obtain such information itself.

3.1.3 On a monthly basis and consistent with all federal, state and local laws and ED policy regarding the use of NSLDS data, Client shall provide Horizon with two NSLDS reports, DER001 and the DRC015, on borrowers entering repayment from 10/01/2008 and forward or provide access to Horizon to obtain such report itself. In the event that Horizon enters NSLDS to obtain the report itself, Horizon will utilize its own HEC access point logon, utilizing Horizon's own logon and password.

Client shall be responsible for the accuracy of the information at the time it is submitted to Horizon and represents that it will be authorized to disclose such information to Horizon.

3.2 Student Loan Default Prevention Services

3.2.1 Using computer software it has developed ("LoanTracker"), Horizon shall process information provided by Client, or, with Client's permission, the guarantors, servicers, or direct lending servicers, concerning student loan borrowers at **VATTEROTT EDUCATION CENTERS**, including with respect to federal student financial aid programs under Title IV of the Higher Education Act, as amended (the "Title IV, HEA programs"), and provide Client with the loan counseling services contained in the *Student Services Procedures* attached hereto as Exhibit A, and by this reference incorporated herein.

3.2.2 Except as provided in this contract, Client shall be solely responsible for the administration of student loans covered under this contract.

3.2.3 Horizon shall make available a "Default Prevention Management Report" as shown in Exhibit D on demand.

3.2.4 Horizon shall process electronic information received from guaranty agencies, servicers, or direct lending servicers on at least a monthly basis, and will be processed within 24 hours if the electronic information is received in a standard format.

3.2.5 Horizon shall process guaranty agencies, servicers, or direct loan servicer preclaims notices electronically within 24 hours upon receipt of the preclaim notice

3.2.6 Horizon shall work with guaranty agencies, servicers, or direct loan servicers on a daily basis to correct any problems that are identified in the DPMR's as well as claim recall procedures.

3.2.7 Horizon shall work with each active servicer on a daily basis to establish Deferment / Forbearance programs and procedures.

3.3 Representations and Warranties.

3.3.1. To the extent that Horizon maintains education or other records for Client, Horizon agrees to maintain such records in accordance with the requirements of the Family Educational Rights and Privacy Act, 20 U.S.C. 1232g, and its implementing regulations, 34 C.F.R. pt. 99, as each may be amended from time to time (collectively "FERPA") and other applicable laws. Without limiting the foregoing, Horizon agrees that it shall not disclose or allow access to personally identifiable information from an education record of any student enrolled in Client without the prior written consent of the eligible student (as defined in 34 C.F.R. 99.3) except as permitted by law and as authorized by Client. To the extent that Client discloses personally identifiable information from education records to Horizon under this contract, Horizon agrees that its officers, employees, and agents shall use and have access to the information only for the purposes for which disclosure is made.

Exhibit C
Student Services Fee Schedule

I. **Monthly Fees:**

The fees due Horizon from Client for its services during any term of this contract is as follows:

__Delinquency Counseling Fee:__

The monthly service fee per delinquent borrower account shall be **ten dollars ($ 10) per month**, unless otherwise provided by written amendment hereto. The monthly fee includes working active delinquent borrowers for the current and future cohort years that could default on or before the calculation cutoff date.

Credit for Horizon Educational Resources Literature: Horizon will provide Client, at Client's request, a credit to purchase Horizon Educational Resources default prevention literature or branded trinkets to provide to students while in-school or in a grace period. The credit will be equal to 5% of the delinquency counseling fee, not to exceed $1,000.00 per month.

__Grace Counseling Fee:__

The cost for these services is $3 per graduate and $ 6 per withdrawal, billed upon placement.

Skip tracing costs are not included in the grace period fees listed above. Skip tracing costs varies and is based on the extent of the services provided. Skip tracing costs during the grace period will be provided to Client prior to performing such service.

II. **Fee Increase**

Subject to section 18.0, Contract Changes, of this contract, annually for the upcoming renewal period, Horizon may request an adjustment to the monthly loan counseling service fee set forth hereinbelow by notifying Client at least ninety (90) days prior to the expiration period as discussed in section 4.0.

Initials:

Client: PSB

Horizon: RJP

PARTICIPATION AGREEMENT

THIS AGREEMENT for the implementation of the "WISS Student Assistance Service" is entered into this 21st day of December, 2000. by Wright International Student Services, Inc. ("WISS"). and Vatterott College Corporate Offices ________ hereinafter referred to as the "School".

1. WISS agrees:

A. To update the WISS system with student account information received from the school.

B. To make and document multiple telephone and/or written correspondence attempts and contacts with the students and to discuss with these students their rights and responsibilities concerning their student loans.

C. To attempt to assist students in obtaining deferments and forbearance.

D. To attempt to locate students who have moved without a forwarding address or telephone number.

E. To provide the school with a monthly summary of students that WISS is tracking and has assisted.

2. School agrees:

A. To send selected student accounts to WISS as determined by Vatterott College. Such a list will include accounts for students who have obtained a loan through Vatterott College, who have graduated or dropped and entered repayment.

B. To pay WISS $5.00 for each student account loaded and updated on the WISS system for tracking.

C. To pay WISS $80.00 for each student assisted by WISS. Said payment shall be paid immediately upon written identification by WISS.

3. The School agrees to not assert any claim against WISS or it's employees, officers, directors, shareholders or agents for any damages which result to the School due to any problems incurred as a result of services, unless their actions amount to a gross and willful misconduct.

4. Should any proceedings be instituted by WISS for monies due from the School for services provided or any other relief, the School shall pay all costs incurred by WISS, including reasonable attorney's fees. Invoices are due within 30 days of invoice date. A finance charge of 1 1/2% (18% per annum) will be added after 30 days.

5. THIS AGREEMENT WILL BE GOVERNED BY THE LAWS OF THE STATE OF KANSAS. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND SHALL NOT BE MODIFIED OR RESCINDED EXCEPT IN A WRITTEN DOCUMENT SIGNED BY BOTH PARTIES.

6. This agreement becomes effective immediately upon its execution by both parties and shall renew automatically each year for additional one (1) year terms unless written notice of non-renewal is delivered by either party to the other at least sixty (60) days before the end of the pending term.

7. School acknowledges that WISS is not engaging in any collection activities on behalf of the school. WISS's sole responsibilities are expressly set forth herein.

R -- President of Wright International Student Services

By ______ Date 12/21/00

President
Title

School: Vatterott College

By ______ Date 12/21/2000

Corp Director
Title

R -- Redacted by HELP Committee

6405 Metcalf Avenue, Suite 504 Shawnee Mission, Kansas 66202

From: R -- Redacted by HELP Committee
To: Quincy All
Sent: 9/23/2009 10:46:12 AM
Subject: Admissions Parking Spot

Good Morning!
As you may have noticed- we have added an "Admissions Coordinator person of the week" sign to the back of one of the Handicap signs. This is a weekly prize given to one of the Admissions team for the most enrollments for the week. This is a new contest for them, and I'd appreciate everyone's support in leaving that spot open for the designated person. Admissions has a hard job of selling the programs to students every ten weeks, and they ensure all of us job security...so I am sure you would understand the importance of this spot and recognize the person of the week using it- as they have reached the goal of having " the most enrollments for the week".

If you have any questions, please let me know.
Thanks!

R -- Redacted by HELP Committee

Campus Director
Vatterott College
3609 North Marx Drive
Quincy, IL 62305
R -- Redacted by HELP Committee

VAT-02-30-00086

From:	**R -- Redacted by HELP Committee**
To:	
Sent:	4/21/2008 4:35:11 PM
Subject:	Copy of Vatterott Derby score card Week 7 Apr 14-18.xls
Attachments:	Copy of Vatterott Derby score card Week 7 Apr 14-18.xls; Vatterott Derby Week Seven.ppt

Week seven of the Vatterott Derby. What teams will win for April?

R -- Redacted by HELP Committee
Admissions Trainer
Vatterott Educational Centers Inc.
R -- Redacted by HELP Committee

VAT-02-30-00160

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1							Week Ending April 18, 2008									
2	SCHOOL	Fri		Sat		Mon		Tue		Wed		Thur		Daily Average		Interviews
3		Calls	Contacts	Calls	Contacts	Calls	Contacts	Calls	Contacts	Calls	Contacts	Calls	Contacts	Calls	Contacts	
4	O Fallon - JUST ONE MORE													0.00	0.00	5
5	R -- Redacted													0	0	5
6	by HELP													0	0	3
7														0	0	8
8	Quincy - RENEGADE													19.59	5.68	4
9	R -- Redacted	18	2			43	7	43	7	46	8	36	6	37	6	4
10	by HELP	46	3			42	5	23	6			47	7	32	4	3
11		42	5			47	9	37	4	41	7			33	5	5
12	Committee	34	2	22	3	44	7	34	5	41	5	43	8	55	8	2
13	North Park - ELITE													0.00	0.00	6
14	R -- Redacted													0	0	7
15	by HELP													0	0	6
16														0	0	
17	Committee													0	0	13
18														0	0	
19														0	0	4
20														0	0	6
21														0	0	8
22	Sunset Hills - KALLENPARTEE													17.97	3.83	5
23	R -- Redacted	25	2			65	7	25	4	65	6	40	4	37	4	3
24	by HELP	16	4	40	3	20	8	76	10	73	10	46	4	45	7	7
25		31	2			35	6	64	7	31	3	66	8	38	4	7
26	Committee	20	5			60	4	107	10	62	2	111	6	60	5	6
27														0	0	
28	Wichita - BOOM GOES THE DYNAMITE													30.86	9.81	2
29	R -- Redacted	51	10			50	13	65	15	65	17	60	10	58	13	2
30	by HELP	87	8	49	13	62	8	28	6	108	8			67	9	2
31		41	3	72	15	99	8	75	8	50	10	24	3	60	8	3
32	L'Ecole - CHUCK NORRIS													0.00	0.00	6
33	R -- Redacted													0	0	4
34	by HELP													0	0	10
35														0	0	2
36	Committee													0	0	6
37														0	0	7
38														0	0	3

VAT-02-30-00161

Vatterott
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	Q	R
1		
2	Enrollments	SCORE
3		
4	0	6
5	1	
6		
7		
8	2	31
9	1	
10	3	
11	2	
12	1	
13	1	7
14		
15		
16		
17		
18		
19	2	
20	1	
21	5	
22	2	28
23	3	
24	3	
25	1	
26	2	
27	1	
28	2	45
29	1	
30	1	
31	4	
32	1	8
33	5	
34		
35		
36	2	
37		
38		

Vatterott
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4909

HOW TO EFFECTIVELY WORK INTERNET LEADS

Vatterott College

EFFORT TRAINING SYSTEM

July 1, 2005

4910

Objectives

- To develop specific skills to effectively convert internet leads
- To develop a strategy for consistent success

VAT-02-30-00218

Vatterott
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Why INET Training

- Produce most of our leads
- Lowest Cost Per Lead
- To increase our conversion percentages campus-wide

Keys to Converting INET leads

- Contact must be made within 72 hours from receipt. The shorter the window the better the conversion
- Contact must first be attempted via the Phone and then followed up immediately with email
- A strategic step-by-step formula must be adhered to…6 contacts or more in the first 15 days…

The System

- Day 1: Lead Received

Blitz technique adhered to…call until you get a live person…do not leave a message the first 24 hours…

Send email message (1) immediately following your first call…even if you speak to the prospect

The System

- Day 2

If you do not get a response the first day via phone or email continue to try contacting the prospect via the phone…Leave your first message at the end of day 2 if no contact is made.

The System

- Day 3 & 5

If you do not get a response the first two days via phone or email continue to call.

See the model on the following slides…

The System – Day 1

- **PHONE Response**

1st Email – Same Day
Subject: Welcome to Vatterott College
Status/Notes: LM1

- Hi, Susie! My name is and I am calling in regards to your email requesting information about Vatterott College. Please call me at (800) 222-4444 ext. 1111 to set up a time either on Tuesday or Thursday of next week to discuss how our one night a week program will help you achieve your goals.
- I look forward to speaking with you! Again, my number is (800) 222-4444 ext. 1111.

EMAIL Response

- Hi Susie,
- I received your request for information about Vatterott College. I left a message for you at home with my number. Classes are starting soon so let's set up a time to meet this week to discuss your options at Vatterott College. I have appointment times available on Tuesday or Thursday. I save the 4:30-5:00 time slot for you on both days so we can discuss your options and to hear why you are interested in completing your diploma.
- I look forward to speaking with you and helping you achieve your goals.
- Tim

INET CONVERSION SERIES

The System – Day 3 & 5

2nd Phone Call – 3rd & 5th day
2nd Email – 3rd and 5th day

Subject: Still trying to reach you!
Status/Notes – LM1

- **PHONE follow up**
- Hi Susie! I tried calling you earlier this week in response to your internet request. I haven't heard from you, and I am really excited to discuss the Vatterott College with you. I have 24-hour voicemail, so let me know if there is a better number or time to reach you. Remember, our classes are one night a week and we do have FA to help out with tuition. If I don't hear from you I will try again Friday! My number is 800 222-4444 ext. 1111!

EMAIL follow up

- Hi Susie,
- I emailed and called you earlier this week and haven't heard from you. I am concerned that you didn't receive my message. Let me know if there is a better number or time to reach you. Call me at XXX-XXXX ext.XXX. We have classes starting in the next few weeks and I don't want you to miss any opportunities. Let me know how Tuesday at 5:00 PM works for you to discuss your educational goals
- Tim

- INET CONVERSION SERIES

The System – Day 7 & 9

3rd Phone Call – 7th & 9th day
3rd Email – 7th & 9th day

Subject: Haven't heard from you?
Status/Notes – LM2

- Hi Susie,
- I emailed and called you earlier this week and haven't heard from you. I am concerned that you didn't receive my message. Let me know if there is a better number or time to reach you. Call me at XXX-XXXX ext.XXX. We have classes starting in the next few weeks and I don't want you to miss any opportunities. Let me know when which day this week works best for your schedule so we can Tour the campus.

- Hi Susie,
- I have attempted to reach you and haven't heard back from you. I am a working student also and I know how precious free time is, but I want to get you the information you requested! Is getting your education still a goal for you? Please contact me at the number below.
- I look forward to your call!

TIM

- INET CONVERSION SERIES

VAT-02-30-00226

The System – Day 15

4th – Phone Call – 15th day
Send Letter
4th Email-15th day
Status/Notes-LM3

Hi Susie,

- Unfortunately, we haven't been able to connect over the past two weeks. Vatterott College has a lot to offer and I am anxious to discuss the options with you. However, if completing your education is not a goal for you please give me a courtesy call back and let me know what your plans are. My number is XXX-XXX-XXXX ext....

  Send letter from letter series (cannot contact)

- Hi Susie,
- In the past two weeks I have been trying to contact you. I have been busy too, enrolling students for our summer term! I don't want to continue to contact you if becoming a college graduate is not still a goal for you. If things have changed please let me know. I look forward to your call and helping you in any way I can!

- NOTE: Called and emailed 12 times in 2 weeks at this point. Begin to push callbacks out further. Set callbacks for one month out from this point forward.

Assumptions to Avoid

- Lead came in via the Web so they only want to be contacted the same way.

Always call FIRST. The Phone/Email message sequence is the model in all instances. The two in unison will allow the prospect to determine which way works best for them…Once determined adjust your approach to best meet their needs

Assumptions to Avoid

- Poor lead because it came via the Internet

Internet leads are not disadvantaged in any way, shape or form. The bottom-line is a prospect took the time to complete their request for information and it is our job (just like a phone call) to provide that information for them.

Keys to YOUR Success

- Contact within the first 72 hours…Conversion percentages are markedly higher when contact is within this period of time…subsequently, it decreases as time goes by.
- LEAD IS A LEAD mentality…If not worked within 24 hours DOA will move to someone who will work it.
- Follow the system…Keep it simple and consistent. It is our job to provide supreme service to all inquiries.

INTERNET LEADS

HOW TO INCREASE INTERNET LEAD CONVERSIONS

WHERE DO THEY COME FROM

To understand how to work the lead we need to understand where they come.

- ☐Internet – search for
- ☐IPPC – goggled with pop ups
- ☐Web – internet site

Buying Profile of Internet Leads

- ☐ Planned Search
  - Specific Needs
  - Proactive vs. Reactive
- ☐ Numerous Search Agents
  - High Sense of Urgency

VAT-02-30-02506

Vatterott
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How to Effectively work Internet Leads

- These leads will take longer to convert.
- Attempt to reach them ***immediately*** three different ways:
  - Telephone
    Everyday for a least a month
  - Email
    First day and every week for a month
  - Mail
    Send brochure within 24 hours of receiving the lead

Vatterott
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Emailing

- These inquires are looking for information.
- Personalize the emails (program specific)
- Email responses need to set us apart from any other school.
- No email reply – what to do.

From: R -- Redacted by HELP Committee
To:
Sent: 7/8/2008 7:36:44 PM
Subject: FW: admissions-report (2).xls
Attachments: admissions-report (2).xls

WOO HOO! 5 enrollments today....you guys are HOT! Keep it going! You hit 70 by Friday...and there maybe something in it for you..... hehehehehhehe (other than changing people's lives of course...) :)

From: R -- Redacted by HELP Committee
Sent: Tue 7/8/2008 5:46 PM
To: R -- Redacted by HELP Committee
Subject: admissions-report (2).xls

<<admissions-report (2).xls>>

Vatterott

ADMISSIONS TECHNIQUES Overcoming Objections

Student: How much will it cost me?

AC: The tuition is dependent upon the program that you choose, we offer Diploma, AOS and (BS if offered) degrees.

Which degree are you specifically interested in?

Student: The community college is much cheaper, why are you so expensive?

AC: Our tuition is relative to other career colleges in the area. We offer numerous benefits that will assist you in your career search. We have a career services department which will work with you individually to identify career options best suited to your qualifications and desires.

Our instructors have field experience and offer a specialized approach to learning, you will be taught on industry standard equipment that you would use on the job.

Our advisory board members are patrons of the community who can provide guidance and support through your educational career. You will have access to resources that many schools do not offer.

Student: Gas is so expensive, I don't know if I can commute.

AC: I completely understand, it's definitely a challenge.

Many of our students carpool with each other once they become acquainted in the classroom. Also, we are on a bus line (if accurate) so that will also help out with those huge gas prices. You can also sit back and enjoy the commute without the stress of driving.

Online (if available at your campus)
We understand the challenges faced by our students so we have designed an online program that can be completed from the comfort of your home.

Student: I don't really have time for an appointment.

AC: Going back to school is a huge decision and I want to make sure that I provide you with every resource to make an educated choice. I would love to meet you and I can have you in and out in one hour. Our average student is a working adult with other responsibilities besides going to school, so I fully understand the pressures that you face.

It sounds like you haven't had much time for yourself and I want you to see that this investment in yourself is one that won't depreciate over time, you deserve the opportunity to get the career that you have always desired.

Student: I don't have a high school diploma or GED.

AC: It is very admirable that you want to change your life and I want to help you. There are numerous resources that can assist you in obtaining a GED. Here is a number for the local school board; I believe that they offer GED courses.

You are more than welcome to start your program with Vatterott. You can enroll NDNP (non-degree/non-program) for up to two terms. Once you receive your GED we can switch you into the program of your choice. ****You can not use Title IV funding when you are a NDNP student, you must find an alternative way to pay.

Student: The local community college said that they will not accept your transfer credits.

AC: We are accredited by ACCSCT/ACICS. For information about our standards, please visit their website at www.acics.org/www.accsct.org.

Transfer credit is dependent on the receiving institution, you must confirm with them prior to transfer.

Student: I just want information sent to me.

AC: I am the type of person who likes to have something in front of me as well. Are you near a computer, we can review the website at the same time and it is loaded with all sorts of information about Vatterott and our benefits.

Student: No, can you just send me some information?

AC: Absolutely, I will put something in the mail today. Can I give you a call in about a week to review the items and answer any questions that you may have?

From: R -- Redacted by HELP Committee
To:
Sent: 6/3/2008 9:06:25 AM
Subject: FW: Weekly Rankings May 30.xls
Attachments: Weekly Rankings May 30.xls

WOO HOO!!! Congrats Team!!!! We are number 1! J

From: R -- Redacted by HELP Committee
Sent: Monday, June 02, 2008 7:06 PM
To: R -- Redacted by HELP Committee
Cc:
Subject: Weekly Rankings May 30.xls

CONGRATULATIONS TO THIS WEEKS WINNERS!

R -- Redacted by HELP Committee
Vatterott Educational Centers Inc.
R -- Redacted by HELP Committee

	A	B	C	D	E	F
1						
2	Region I Su					
3				*NAME*	*SCHOOL*	Campus
4					*ST. ANN*	
5	Week Ending	05/30/2008		R -- Redacted by HELP Committee		*Quincy*
6						*Quincy*
7						*L'Ecole*
8						*Sunset Hills*
9						*Sunset Hills*
10						*Sunset Hills*
11						*O'Fallon*
12						*North Park*
13						*North Park*
14						*Wichita*
15						*Sunset Hills*
16						*Quincy*
17						*North Park*
18						*North Park*
19						*L'Ecole*
20						*L'Ecole*
21						*Wichita*
22						*Sunset Hills*
23						*Sunset Hills*
24						*Quincy*
25						*O'Fallon*
26						*North Park*
27						*North Park*
28						*Wichita*
29						*Sunset Hills*
30						*O'Fallon*
31						*O'Fallon*
32						*O'Fallon*
33						*North Park*
34						*North Park*
35						*L'Ecole*
36						*L'Ecole*
37						*L'Ecole*
38						
39						
40						
41						
42						
43						
44					*CRID*	

	G	H	I	J	K	L
1						
2	per Stars!					
3–4	Week Enrollments	Month to Date				
5	5	15				
6	5	11				
7	5	7				
8	4	11				
9	3	16				
10	3	15				
11	3	10				
12	3	8				
13	3	5				
14	2	9				
15	2	3				
16	2	9				
17	2	4				
18	2	5				
19	2	11				
20	2	7				
21	1	6				
22	1	5				
23	1	6				
24	1	8				
25	1	4				
26	1	7				
27	1	7				
28	0	2				
29	0	0				
30	0	1				
31	0	0				
32	0	0				
33	0	18				
34	0	7				
35	0	8				
36	0	4				
37	0	4				
38						
39						
40						
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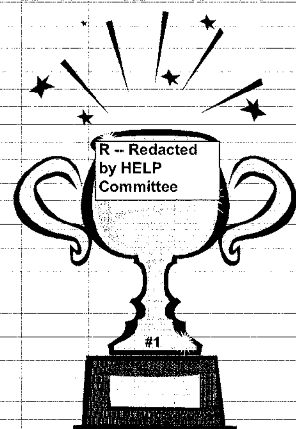
42						
43						
44						



TEAM OF THE

VAT-02-30-07748

MEMORANDUM OF UNDERSTANDING

TO: **R -- Redacted bv HELP Committee**

FROM: **R --** - DIRECTOR OF ADMISSIONS

SUBJECT: MEMO OF UNDERSTANDING/ PERFORMANCE IMPROVEMENT PLAN

DATE: JUNE 2, 2009

Since you began your position as an Admissions Coordinator, you have shown us you can meet your enrollment goals set in place. What concerns me is the conversion rates from lead to appointment, and that is what this memo is going to help us understand, train you properly, and produce better results together.

R -- you possess the outgoing, committed personality that we need to succeed at our campus. We need to find a way to help you become more assertive on the phone- and sell yourself confidently, and not second guess your product knowledge or commitment to this school.

The following are your current percentages:

- Appointment to Lead percentage- 21%- company standard is 60%
- Appointment set- to Appointment held- 100%. FANTASTIC!
- Appointment held to Enrollment 74%- company standard is 55%- Great job!
- Close rate is 15%- company standard is 20%
- Referrals- you hit 80% of your budget- Great job!

As we all know, August is the biggest start of the year. I project your enrollment budget for the August 3, 2009 start is 25, which averages out to be 3 enrollments a week... To ensure success in your position, I have set a performance improvement plan as follows:

- You must have 100 activities per day. This number will aid in the strategy to ensure optimum number of face-to-face appointments.
- If you make enough phone calls, you will have enough appointments during the week. The script you use while on the phone with the potential student should be concentrated on setting up an appointment at which time you would provide them with the information about the school and the program.
- In order to succeed, I need you to be assertive and have the sense of urgency to get prospects to the appointment. Your success as an Admissions Coordinator is essential to the success of Vatterott College as well. To help you with this, I will sit in on your phone calls, and we will continue to use Ztrac as a learning tool.

VAT-02-30-07962

- I will meet with you at the beginning and end of the week to review your progress.

I have read and understand the above and understand what is expected of me in order to be successful. I know that this is a memo of understanding, and a plan to improve my overall performance, and will be used as a training tool.

Employee	Director of Admissions
Date	Date

From:	**R -- Financial Aid Analyst, Corporate Office**
To:	**R -- Director of Financial Aid, Quincy Campus**
Sent:	11/21/2008 2:14:54 PM
Subject:	RE: Students to review

Thank you for the information, this will definitely help in the 90/10 calculation if we can get all of that $46,219 in by end of December. Just so you know we are looking pretty good with the calculation thusfar. I believe a good estimate of the current Quincy OPEID 90/10 is 89.5% with an easy estimation of getting down below 89.0% by end of December. The worst case scenario would be that we bring in 1/5/09 money 10 days early (only unsub of course and only ones with "10" included). I'd like to get you down to 88% but it just depends on how comfortable with the calculations **R --** is and how many more students we need to bring in this unsub money for.

R -- Redacted by HELP Committee
Financial Aid Analyst
Vatterott College- Corporate Office
8580 Evans Ave, Suite A
Berkeley, MO 63134
R -- Redacted by HELP Committee

From: **R -- Director of Financial Aid, Quincy Campus**
Sent: Friday, November 21, 2008 10:32 AM
To: **R -- Financial Aid Analyst, Corporate Office**
Cc: **R -- Redacted by HELP Committee**
Subject: RE: Students to review

We've reviewed the list of ten monies you sent earlier this week. Please see the attached worksheet and let me know if you have any questions regarding our comments/changes. The amounts not commented on are expected to pay before year end.

Thanks,
R -- Director of Financial Aid, Quincy Campus

From: **R -- Financial Aid Analyst, Corporate Office**
Sent: Monday, November 17, 2008 12:51 PM
To: **R -- Director of Financial Aid, Quincy Campus**
Cc: **R -- Redacted by HELP Committee**
Subject: Students to review

Could you please review the attached spreadsheet and verify that the scheduled money is actually going to come in and then get with accounting to see if these billings have been sent out? The goal is obviously to get as much of these "ten" sources in by the end of December as possible due to how close the 90/10 calculation is probably going to be. Could you please give me an update on these by the end of the week?

R -- Redacted by HELP Committee
Financial Aid Analyst
Vatterott College- Corporate Office
8580 Evans Ave, Suite A
Berkeley, MO 63134
R -- Redacted by HELP Committee

VAT-02-33-00017

From: R -- Region I Director of Operations
To: R -- Director of Financial Aid, Quincy Campus
Sent: 12/19/2008 10:33:13 AM
Subject: Re: accounts receivable

Got it, thanks

R -- Region I Director of Operations

From: R -- Director of Financial Aid, Quincy Campus
Date: Fri, 19 Dec 2008 10:15:41 -0600
To: R -- Region I Director of Operations ; R -- Quincy Campus Director
Subject: RE: accounts receivable

R -- it is accurate. Because of the 90/10 issue, corporate has put a hold on our Title IV disbursements until the first of the year. You'll see it look normal again by mid-January once the October disbursements come in.

R -- Director of Financial Aid, Quincy Campus

From: R -- Region I Director of Operations
Sent: Friday, December 19, 2008 8:57 AM
To: R -- Quincy Campus Director, and Quincy Campus Director of Financial Aid
Subject: accounts receivable

You guys seem to be running quite high on your past due Title IV. **R --** report says you have more than $900K past due. Is that accurate?

R -- Redacted by HELP Committee
Vatterott Education Centers
Region I Director of Operations
9811 South Forty Drive
St Louis, MO 63124
R -- Redacted by HELP Committee

VAT-02-33-00360

Vatterott
Document 50, Page 1

From: R -- Corporate Director of Financial Aid
To: R -- Director of Financial Aid, Quincy Campus
Sent: 2/26/2007 11:56:52 AM
Subject: RE: SFA Compliance Audit

Were we able to cancel the contract with them?

R -- Redacted by HELP Committee
CORPORATE DIRECTOR OF FINANCIAL AID
VATTEROTT COLLEGE
10257 ST. CHARLES ROCK RD
ST. ANN, MO 63074
R -- Redacted by HELP Committee

From: R -- Director of Financial Aid, Quincy Campus
Sent: Monday, February 26, 2007 11:54 AM
To: R -- Corporate Director of Financial Aid
Subject: RE: SFA Compliance Audit

That's GREAT news! I'm so glad to know that all the money we paid to Horizon for Default Management was so well worth it….

R -- Director of Financial Aid, Quincy Campus

From: R -- Corporate Director of Financial Aid
Sent: Friday, February 23, 2007 10:10 AM
To: R -- Director of Financial Aid, Quincy Campus
Subject: RE: SFA Compliance Audit

I forgot to tell you on the phone that I got your draft cohort default rate the other day and it was 23% up from 12.4%.

R -- Redacted by HELP Committee
CORPORATE DIRECTOR OF FINANCIAL AID
VATTEROTT COLLEGE
10257 ST. CHARLES ROCK RD
ST. ANN, MO 63074
R -- Redacted by HELP Committee

From: R -- Director of Financial Aid, Quincy Campus
Sent: Friday, February 23, 2007 9:49 AM
To: R -- Corporate Director of Financial Aid
Subject: FW: SFA Compliance Audit

R -- Director of Financial Aid, Quincy Campus

From: R -- Director of Financial Aid, Quincy Campus
Sent: Friday, January 19, 2007 6:34 PM
To: R -- Corporate Director of Financial Aid
Cc: R -- Redacted by HELP Committee
Subject: FW: SFA Compliance Audit

This is the list of items we will need for the audit in March.

VAT-02-36-00521

Walden University			
SCHOOL	DOCUMENT NUMBER	BATES NUMBER	NUMBER OF PAGES
Walden	Document 1	WALDEN-HELP-0006290	7
Walden	Document 2	WALDEN-HELP-0006443	3
Walden	Document 3	WALDEN-HELP-0035955	11
Walden	Document 4	WALDEN-HELP-0037400	3
Walden	Document 5	WALDEN-HELP-0037558	2
Walden	Document 6	WALDEN-HELP-0039861	2
Walden	Document 7	WALDEN-HELP-0039868	1
Walden	Document 8	WALDEN-HELP-0039869	4
Walden	Document 9	WALDEN-HELP-0040024	3
Walden	Document 10	WALDEN-HELP-0040057	1

Overcoming Objections

Why do people have objections?

Fear

Don't understand the program

List types of objections students have:

Time
Money
Family
Credibility
Support
Program requirements
Time to completion
Looking at other schools

Methods for overcoming objections:

Feel, Felt, Found Method

I understand how you feel
Others have felt that way before (I have felt that way)
What other students have found is that (what I have found is that)

Exercise:
Student: I don't want to spend 3 years earning my degree that is too much time.

Create a feel, felt, found statement.

I understand how you feel
A lot of people feel that way too
But what I hear people say after they start their program is that spending that amount of time is worth it because of the content that they are learning. It is very applicable to their work

Use Feature, Advantage and Benefit statements
Answering an objection effectively means addressing benefits. Asking prospects the right questions allows them to respond in such a way that allows them to see the benefits of the program. Sharing feature-benefit statements with prospective students will reinforce their decision.

Exercise:
Student: I don't want to spend 3 years earning my degree that is too much time.

Create a FAB statement.

One of the features about the program is that you will learn things that you can apply direct

Managing Objections

- Maintain a positive attitude toward objections. Embrace them. Show the prospective student that you aren't afraid of the objection
- Know the features, advantages and benefits that are offered in their program of interest and the university.
- Know your prospective student's needs, wants, and personal goals
- Reiterate to the student how they can reach their personal goals
- Discuss with the student what it would be like if they didn't earn another degree
- S.W.I.F.T (so what's in it for them) Let the student know what they will get out of earning their degree with Walden University

Student-Specific Objections

Write a rebuttal to each of the following objections using Feel, Felt, Found Method or a FAB statement.

Cost – The program is too much money

Time- I will not have enough time during the week to attend school also

Family/Spouse- My wife/husband doesn't want me to go back to school.

Credibility- I that if I switch jobs they will not accept a degree from Walden (online school)

Support- Being online will just not offer the same support as attending a face to face class

Shopping- I am looking at other schools

Review each of the objections discuss how to overcome them

Cost

- The prospective student doesn't have the money.
- The prospective student has the money, but doesn't want to spend it.
-

Time

- The prospective student has not clearly thought through the time commitment that is required to earn a degree.
- The prospective student does not think that he or she can fit in the residencies (or field practicum or internship in some programs).
- The prospective student is concerned about the change in lifestyle. (fear factor)

Spouse/Family

- The prospective student will not make the decision.
- The prospective student doesn't have the authority to make the decision alone.
- The prospective student has not discussed returning to school with his or her family.

Credibility

- The prospective student is concerned about how an online degree is perceived.
- The prospective student feels that name recognition is important. "Who is Walden?"
- The prospective student doesn't trust or have confidence in our school.
- The prospective student doesn't trust or have confidence in you.
- The prospective student is concerned about the quality of the Walden faculty.

Support

- The prospective student is concerned about faculty support.
- The prospective student is concerned about the availability of technical support staff.

Shopping

- The prospective student believes there is a better program for his or her needs.
- The prospective student has something else in mind but will not tell you what it is.

Managing student objections

Managing Cost Objections

- Ask probing questions to determine if the prospective student can achieve a higher pay scale or receive a raise with career advancement.
- Discuss financial assistance options, such as federal loans with low interest rates, tuition payment plans, and cohort reductions. (If there is a group of 5 or more students from the same place, we offer 10% off the tuition.)
- Advise the prospective student that Walden's tuition rates are about average compared to other distance-learning universities.
- Remind the prospective student that our programs are convenient and flexible, allowing our students to research topics that relate directly to their current responsibilities, as well as stay in their current jobs while they are in school.
- Discuss the prospective student's motivation and remind the prospective student that he or she can fulfill a lifelong dream of holding a graduate/college degree.

Managing Time Objections

- Advise the prospective student that he or she should expect to spend 15–20 for PhD programs and 5-10 hours per week on Masters programs. Recommend Saturday as the main study day. Reinforce that this is much less time than a traditional program, if they consider the time spent commuting to class, sitting in the classroom, and doing homework.
- Remind the prospective student of the flexibility of getting online whenever it's convenient. If necessary, a student can take one class per quarter. Many of our Ph.D. programs are self-paced and self-directed. In the KAM-based programs, students develop Learning Agreements for each KAM that function as their timeline.
- Tell the prospective student that the residency is often the best part of the program and is often a life-changing experience. The residency is a great opportunity for students to come together face to face—to share ideas and best practices, to meet faculty, to work on their KAMS or dissertations, and to select their dissertation committees.

- Advise the prospective student that at traditional universities, he or she would spend 40 hours per week in residency. The advantage of enrolling into a Walden program is that the student can continue his or normal workweek.

Managing Spouse/Family Objections

- Be careful not to disregard the prospective student's family needs. If the prospective student is concerned, advise him or her to talk with family members immediately. To help with this process, let the prospective student know that you would be happy to talk to his or her spouse, etc.—to help answer questions or raise support for the prospective student's decision to earn a degree.

- Give the prospective student a "deadline" to talk with family members. For instance, "When we talk next week, I can help answer any questions that your spouse may have." This will let the prospective student know that he or she needs to move swiftly, and not procrastinate.

- Inform the prospective student that our programs are more convenient and flexible for adults with families. Assignments can be done out of the student's home or workplace, reducing babysitting costs.

Managing Credibility Objections

- Advise the prospective student that Walden University is regionally accredited by The Higher Learning Commission of the North Central Association of Colleges and Schools. You may provide the prospective student with the Web site, so that he or she can learn more about the accrediting body: www.ncahigherlearningcommission.org It is important to mention that this is the same accrediting body for Purdue University, Indiana University and Notre Dame; they are judged by the same standards as Walden.

- Advise the prospective student to visit the Walden Web site and read about the university's alumni and faculty. Some of our alumni are faculty at well-known universities around the world.

- Remind the prospective student that Walden University has been around since 1970. Walden has the most experience providing distance-learning education of any institution today.

Managing Support Objections

- Explain to the prospective student that the program will start with an orientation course designed to help students succeed in the distance-learning environment.
- Tell the prospective student that a personal concierge will handle any IT problems. The concierge will respond quickly to the student's needs and will provide guidance based on the student's request.
- Remind the prospective student that an academic advisor will assist with scheduling.
- Advise the prospective student that a faculty mentor will provide academic advice. The faculty mentor will also help with the thesis/dissertation process.

Managing Shopping Objections

- Be careful when advising prospective students about competitors. Avoid talking negatively about the competition; instead, emphasize things that we do that you know our competitors don't. If the prospective student must shop for different schools, make sure that you emphasize the features and benefits of our program that are particularly attractive to that student.
- Always give the prospective student a "deadline" to follow up after they are done researching the competition. For example, if you know that they are looking at other schools, tell them to do it this week and that you can discuss their questions on X date. (Then make sure you follow up with them on the date discussed.)

Overcoming Objections

- Ask: "Why do objections occur?"
  - *Because there are doubts or unanswered questions in the mind of the prospect*
  - *Because the prospect is interested but wants to make sure they are making the right decision (it is often habit for people to give objections when making a big decision)*

Remember, if the prospect

- *wasn't really interested, they a) wouldn't have inquired, and b) wouldn't continue talking to you*

- Today, we are going to brainstorm some objections, talk about their rebuttals, and discuss how to present our product and answer questions to not provide more objections to the prospect.
  - Before we get started, I am going to share an analogy to put our minds at ease when we get objections. *In any relationship you will not find perfection, there is usually a list of things you love about someone and a list of things you just cant stand. However, in life, we make the decision regarding what we are willing to deal with in order to get the things we love. Buying any product is like that, there is usually a whole list of things we like, and some not so desirable things about that product. Your job is to make our prospects understand how the great things in our program out way the things they don't like and help them figure out if the things they don't like will work for them.*
- Brainstorm:
  - "What objections do you think come up most often when on the phone with prospective students?"
    - Cost
    - Time to completion
    - Time Commitment
    - Spouse/Family/third Party
    - Credibility
    - Support system (lack of face-to-face)
    - Start Date (urgency)
    - Shopping
- Discuss rebuttals:
    - Cost
      - Financial aid, tuition pay
      - If they say they don't want (or can't do) financial aid, find out why, often prospects think that they are not qualified when they are
    - Time to completion
      - Find out how long they were planning to spend in the program
      - Discuss that our time to completion is realistic, however, since a lot of our programs are self paced, they can speed it up.
      - Often schools that have much shorter programs either are not accredited, or if they are, they are packing the same amount of work into a shorter time frame which is not realistic for students who work, etc.
    - Time Commitment

- Find out what they have on their plate.
- Discuss when they can fit the work in (that it's about 15-20 hours per week)
- Have them tell you when it would work for them
- Convenience and flexibility of an online program (that they wont have to spend extra time commuting)
- A lot of our programs are self paced (i.e. KAM programs that they can move through at a faster or slower paced)
- Spouse/Family/Third Party
  - Encourage them to talk with their third party
  - Discuss what the third party will want to know so you can prepare them with the best information
  - Offer tem for you to speak with them if they have questions
  - Give them a deadline to discuss things and follow up so you can answer any further questions that the third party might have
- Credibility
  - Walden was established in 1970
  - Walden is regionally accredited by the Higher Learning Commission and a member of the North
  - Central Association
  - Show them faculty and alumni profiles
- Support system (lack of face-to-face)
  - Discuss Student Services
    - Student manager, CMT, academic advisors, library, librarians, writing center, and you!
  - Discuss the structure of the classes and discussion board and how much interaction there is
- Start Date (urgency)
  - Find out why they don't want to start now
  - Use foundations class as an easy way to ease into the program
- Shopping
  - Don't discourage them from shopping
  - Understand what they are comparing and make sure they have the best information from us to make that decision
  - Give them a deadline to do that research and set an appointment to follow up after so you can answer any other questions
  - Never talk bad about our competitors! Never give out any information about our competitors and their programs.
  - *(Schools change their programs all the time, and it leaves us liable if we give out misinformation regarding another school).*

- Ask:
  - "What would you do if I was a prospect and asked you a question?" (The standard answer is to answer it)
  - "Okay, what do I need to get into your program?"

- Depending on the EA's answer, explain why we need to clarify what they are asking and why. (See example below)

- Prospects often ask questions to find out what is most important to them. This is a clue to the Enrollment Advisor that it might be a possible objection later on if they don't get the answer they are looking for. If they know why the prospect is really asking the question, then and only then should they answer it. Otherwise, the EA might give then another objection before they really have one.
  - AC^2
    - Acknowledge the question that they asked.
    - Clarify the question to make sure you understand what they are asking
    - Clarify the question to make sure you understand why they are asking
  - Example:
    - Prospect – What are you requirements for entering the program?
    - Enrollment Advisor – There are different circumstances in which one can be admitted to the program. Tell me a bit more about your educational background and we can discuss whether you would meet our minimum requirements.
      - *The reason one would want to qualify the question before asking it is so they don't bring objections upon themselves. A person who graduated from Harvard with a 3.9 GPA may not want to go to a school that allows someone who graduated from Imaginary College with a 2.5 GPA to be accepted. Once one understands where the prospect is coming from it makes it easier to answer questions without getting tangled in more objections.*

- Spitfire ball - role-play game
  - Break the class into two groups. One group is the Objection Group, the other is the Rebuttal Group.
  - The Objection Group will state objections prospects might have, then throw the ball to someone in the Rebuttal Group. That person will state a rebuttal they could use to overcome the prospect's objection. The rebuttal person will then throw it to someone on the objection group. Then switch groups.

Full role-play. Break the group into triads to roleplay the entire conversation from the opening through MAPSOR. Today, they should concentrate on overcoming the prospect's objections. Have one person be the EA, one the prospect, and one the observer. (Give the observer a role-play observer sheet).

From: Redacted by HELP Committee
Sent: Thursday, December 11, 2008 2:14 PM
To: Redacted by HELP Committee
Subject: Talk time contest tomorrow...

Hello Managers,

Because we are running low on phone calls this week, [redacted] would like us to have the same contest we had below, tomorrow.

Team Contest: The team with the highest talk time average (per EA).
EA Contest: The top 3 EAs with this highest talk time.
* If you do not remember the prizes, please call me so I can explain verbally.

Please inform your teams we will have the contest tomorrow (all day). If anyone is leaving early (or not here for the entira 8 hours), please let me know and I will remove them from the contest results, so they do not bring down the teams average.

Let me know if you have any questions. Good luck to you all!

[redacted] we are coming for you this time around. We let you win last time, because you were the new manager on the block... NO MAS!!! Just kidding!

Best Regards,

Redacted by HELP Committee
Regional Enrollment Manager
Redacted by HELP Committee

Redacted by HELP Committee

"Courage is taking the first step or a different path. It is the decision to place your dreams in front of your fears".

CONFIDENTIAL WALDEN-HELP-0035955

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----- Forwarded by [redacted]

[redacted]

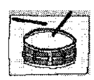
11/26/2008 10:05 AM

To: [redacted]

cc:

Subject: Yesterday's Talk Time Contest... The results are in..... (Drums)......

THE WINNERS FOR YESTERDAYS TALK TIME CONTESTS ARE...............



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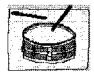
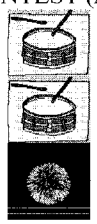
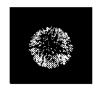


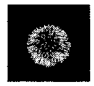
WINNER FOR TEAM CONTEST (Avg Talk Time Per EA) IS:



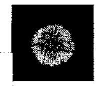
THE UNDERGRADUATE TEAM!!!! 

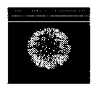
Superb Job Undergraduate Team!

WINNERS FOR TOP 3 EAs (Highest Talk Time) ARE:

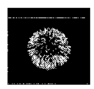


Redacted - Privacy





Redacted - Privacy



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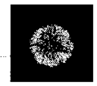
Redacted - Privacy



Fabulous job Redacted - Privacy ! Way to represent yourself and your team!

	UNDERGRAD				
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4349	Redacted - Privacy	2:35:25	9325	99	10
4760		2:19:44	8384	90	10
4756		2:02:07	7327	86	11
4805		1:45:33	6333	75	9
Total EAs	**4**	8:42:49	31369	350	40
EA Avg	**2:10:42**				
PMT					
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4334	Redacted - Privacy	4:14:10	15250	118	6
4851		1:21:38	4898	105	7
4723		1:11:10	4270	96	2
4788		2:37:39	9459	92	7
4812		1:30:07	5407	67	5
4781		1:03:00	3780	64	3
4740	Redacted - Privacy	2:05:07	7507	61	8
4383		2:41:49	9709	56	4
Total EAs	**8**	16:44:40	60280	659	48
EA Avg	**2:05:35**				
	SOUTHEAST				
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4856	Redacted - Privacy	2:04:50	7490	181	6
4785		2:01:12	7272	120	4
4818		2:26:45	8805	90	9

4853		4:41:49	16909	82	4
4392		1:09:30	4170	66	8
4393	Redacted - Privacy	3:02:53	10973	61	11
4870		1:43:18	6198	55	3
4344		1:08:28	4108	54	3
4727		0:19:28	1168	27	7
Total EAs	**9**	18:38:13	67093	736	55
EA Avg	**2:04:15**				
	PARTNERS				
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4795		2:12:53	7973	158	2
4729		2:11:23	7883	143	8
4893		1:54:12	6852	91	6
4305		1:31:09	5469	72	10
4778	Redacted - Privacy	1:50:28	6628	64	11
4821		2:06:35	7595	58	9
4222		0:39:38	2378	57	6
4861		1:11:02	4262	54	6
4799		0:26:26	1586	28	4
Total EAs	**9**	14:03:46	50626	725	62
EA Avg	**1:33:45**				
	CENTRAL				
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4809		1:55:34	6934	85	6
4725	Redacted - Privacy	2:13:10	7990	83	3
4868		1:35:31	5731	72	5

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4216		0:24:48	1488	67	5
4794		1:25:35	5135	65	2
4811		0:52:21	3141	62	4
4373		0:52:41	3161	59	5
4777	Redacted - Privacy	1:07:15	4035	52	4
4394		1:18:16	4696	44	5
4860		0:38:55	2335	33	3
4776		2:22:24	8544	31	7
Total EAs	11	14:46:30	53190	653	49
EA Avg	1:20:35				
TPP					
Device	Description	Total Talk Time	Total Talk Time (s)	Calls Out	Calls In
4206		1:37.33	5853	87	7
4326		0:53:47	3227	75	7
4796		2:35:57	9357	73	5
4878		0:36:17	2177	67	5
4811	Redacted - Privacy	1:04:18	3858	67	4
4215		2:15:59	8159	65	15
4231		1:57:06	7026	64	7
4864		1:09:32	4172	62	12
4310		1:57:39	7059	60	6
Total EAs	9	14:08:08	50888	620	68
EA Avg	1:34:14				

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4958

Ext	EA	Talk Time	Calls Out	
4853		4:41:49	82	1st Place
4334		4:14:10	118	2nd Place
4393		3:02:53	61	3rd Place
4383		2:41:49	56	
4788		2:37:39	92	
4796		2:35:57	73	
4349		2:35:25	99	
4818		2:26:45	90	
4776		2:22:24	31	
4760		2:19:44	90	
4215		2:15:59	65	
4725	Redacted - Privacy	2:13:10	83	
4795		2:12:53	158	
4729		2:11:23	143	
4821		2:06:35	58	
4740		2:05:07	61	
4856		2:04:50	181	
4756		2:02:07	86	
4785		2:01:12	120	
4310		1:57:39	60	
4231		1:57:06	64	
4809		1:55:34	85	
4893		1:54:12	91	

4778		1:50:28	64	
4805		1:45:33	75	
4870		1:43:18	55	
4206		1:37:33	87	
4868		1:35:31	72	
4305		1:31:09	72	
4812		1:30:07	67	
4794		1:25:35	65	
4851		1:21:38	105	
4394		1:18:16	44	
4723		1:11:10	96	
4861		1:11:02	54	
4864	Redacted - Privacy	1:09:32	62	
4392		1:09:30	66	
4344		1:08:28	54	
4777		1:07:15	52	
4841		1:04:18	67	
4781		1:03:00	64	
4326		0:53:47	75	
4373		0:52:41	59	
4811		0:52:21	62	
4222		0:39:38	57	
4860		0:38:55	33	
4878		0:36:17	67	
4799		0:26:26	28	

4216	Redacted - Privacy	0:24:48	67	
4727		0:19:28	27	

Best Regards,

Redacted by HELP Committee

Regional Enrollment Manager

Redacted by HELP Committee

Redacted by HELP Committee

"Courage is taking the first step or a different path. It is the decision to place your dreams in front of your fears".

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

	A
1	**Enrollment Advisor Scorecard - Q3 2007 Start Dates**
2	
3	**How did you first hear about Walden University? (Please select one) - Other Responses**
4	A former collegue was in the national news and when reading the media release and her academic bio, I followed up with Walden, as this is where she attended for her PhD
5	A friend of mine used to work for Walden - when it came time to find an online learning environment, I immediately thought of Walden
6	a laboratory tech who overheard the recruiter speaking to nurses
7	A rep. came to the school where I teach
8	ACTIVE SEARCH ON YAHOO and/or GOOGLE
9	AICPCU
10	APA website
11	Came to my hospital
12	church members attended walden
13	CPCU conference in Nashville, TN 2006
14	Educate Employee
15	education fair at place of employment
16	employee, advertisement
17	Employer
18	Employer -- the Boeing Company
19	family member
20	family member
21	fellow online student, relative
22	From a note from my hospital administrator,
23	From our education specialist at my hospital
24	Googled online universities
25	graduate of Walden
26	I am a former Walden Student/dropout
27	I am an employee at Kendall College, who is partnered with Laureate Education for our B.A. in Early Childhood and Certification program
28	I clicked for information and Che called me
29	I found it while searching for schools
30	I enrolled after completing a first Master's degree.
31	I researched many online choices and decided on Walden
32	I teach at University of Phoenix & Walden was listed as an affiliate doctoral program school
33	I work for Laureate
34	I work for Laureate education Inc Los Angeles
35	I heard about it from my director of nursing who is an alumnus
36	Information Session at Local Hotel
37	[redacted] Student Resources USA
38	[redacted] came to the hospital
39	Military Education Center
40	Mom
41	My company recommended NTU
42	My Former University President William Engbertstrom
43	My husband
44	My husband (recently deceased)
45	my own research for online program
46	My wife
47	My Wife discovered Walden and pointed me to the Walden site
48	National Public Radio

Walden University
Document 4, Page 2

	A
170	I just want you to know that a person can get discouraged with the waiting process and Jason kept me grounded. When I finally was accepted [redacted] was on vacation and was so disappointed because he could not tell me himself. I think he was more excited than I was, and I was pretty excited but scared to. He still sends me periodic check up emails and that is good too
171	I just wish my classes that I needed transfered would have been transfered more quickly. I am still signed up for the wrong class
172	I like [redacted] I think she did a very good job with me. She knows what she's doing)
173	I like [redacted] for his hard work and dedication to ensuring that my needs were met. There should be more academic advisors like him, however I must say that there are not
174	I looked at several other online school but it was my contact with Mr [redacted] that gave me the information to chose Walden University. I could no believe the intrest he shown in my career at Walden. He is a very good person
175	I love my enrollment advisor, [illegible]
176	I must say that my experience with [redacted] was superlative! He went far beyond the call of duty in helping me meet a tight deadline. He is the epitome of professionalism and courtesy. I felt more welcome in my interaction with him than I ever have in my three previous higher learning enrollment experiences
177	I really enjoy interacting with [redacted]. He did really good with keeping me on my toes and keeping me informed. He responding within a reasonable time period and if he didn't know the answer he found out and put me in touch with the right person. Thank you [redacted] Keep checking your email ;)
178	I remember feeling very unsured about going back to school,and Irene made me realize I was ok to feel this way and allowed me to take the time I needed before commiting to the school.
179	I request information from several colleges including Walden University some time around March or April 2007. In June I became interested in a MBA program at three of those colleges. Walden was my number 1 selection. But the number two selection offered more law courses. The number two college of choice did not provide accurate information. I switched back to Walden around the end of July and in a short period of time [redacted] had me enrolled into the MBA program. I have already recommended three friends to her. It was truly my pleasure having [redacted] as my enrollment advisor. Sincerely, [redacted]
180	I think a littler more time spent on the actual course selection within psychology would have been useful to me. As a graduate educated overseas I found the certification of my degree painful, expensive and poorly carried out. I still disagree with the equivalency rating and believe the agency are neither thorugh nor accurate
181	I think [redacted] did a good job but when I did respond to one of his emails he did not respond back or acknowledge my email. This was after I was mostly set up for classes and I assumed he was moving on to the next set of recruits. I wanted him to know responding makes a difference and I was disappointed that he didn't
182	I think [illegible] is great. She made my experience a rewarding one. She is a definite asset to Walden University
183	I think it is wacky that the enrollment advisor and academic advisor is two different people
184	I think it would be beneficial for the enrollment advisor to truly advise potential students about the degree format. Had I known that this program would be totally independent study, I WOULD NEVER have enrolled at Walden. Not once did my advisor ask any questions of me, provide information, etc. The only thing he did was 'hound' me into enrolling. I suppose this relates to quotas and bonus dollars.
185	I think it would have been good when I was stating that there was a problem with what the program was saying and what the enrollment advisor was telling me and when I voiced these concerns the remarks were that it was the right program. I believe that she felt that it was but I had to go to others to clarify that. When this was done it was found that this program was not the program I needed to be in
186	I think [redacted] did a wonderful job of not only answering my questions by matching my program with my plans
187	I think [redacted] was very professional in her interactions with me. I heard from another student who had her as an enrollment advisor as well. He was very enthusiastic about his experience with her as well.
188	I think [redacted] is an excellent Enrollment Advisor. He was very thorough. He caught a problem with my registration and handled the whole thing. He even followed up to check up on me after the semester started. I couldn't have asked for a better Enrollment Advisor. He's EXCELLENT!
189	I think my decision to attend Walden was based on [redacted]'s attentiveness to my unique needs as a transfer student in the Phd program. The greatest challenge I have faced is with the Student Loan Financial Aid process and [redacted] was limited in her ability to help me navigate through the system. Not a fault of hers, more of a systems issue. [redacted] is a valuable representative to Walden.
190	I think she is great, and an awesome person. She does a wonderful job and is an asset to Walden University. I feel honored and lucky to have her as an advisor
191	I think that my enrollment advisor is top notch. I can honestly say if it were not for her always positive attitude and desire to get me all the information so I could make an informed decision, I doubt I wold be a Walden University student. I am very grateful for her attention
192	I think the advisor needs to be more honest about the online time and requirements. I was planning on starting in October since I had surgery on my wrist on August 24th but was told I would only have a one credit class the first 8 weeks and it would only take me about 3 hours a week. I was strongly encouraged to take the class early. So I did thinking it would be managable. Well two classes with 4 discussions and 2 applications for about 25-30 hours every week in Italy was very difficult for a one-handed typist and I almost quit. Several classmates posted that they also thought it would only be one class. I have no idea if they all had the same advisor but I think advisors should be honest about the required dedication and time it will take to pursue an online degree
193	I think you sent this to the wrong person. I'm in the Ph.D. program and this isn't my student number. You did get the name right
194	I thoroughly enjoyed it. And I hope she gets an opportunity to review this.
195	I thought [redacted] was great--
196	I thought [redacted] did a wonderful job helping me to get registered and enrolled. Any time I had questions on paperwork the university needed, she was able to help me figure it out or let me know the status of the paperwork in question at that time. She was even able to work with other offices at the University to get answers more quickly than I could have myself from those other offices. When I got no response about a concern, she was able to call or email someone and find out what was going on for me. I think this speaks very highly of [redacted]. She shouldn't need to contact other offices because they wouldn't reply to my emails. She did so anyway to be sure the admissions process was progressing well and to help ease my concerns and frustrations with those other offices. On several times she got a huge THANK YOU from me

	A
301	Redacted was the biggest help. I honestly would not be attending Walden if it wasn't for her. She called me and helped me through each stage of the enrollment process. She went above and beyond to help facilitate my enrollment. She was patient for example she called me this summer while my family and I were on vacation, and another time while my son and I were at the movies. Both times she was kind and asked when would be a better time? She was never pushy. She is a great example for the atmosphere that Walden represents. She also took calls from me and answered questions when I couldn't get in touch with my academic advisor. Redacted is wonderful.
302	[illegible] told me that I would be allowed to double my classes after I had completed the first course. I then petitioned to do this [illegible] was told that this is not true. The ability to double up was one of the main reasons I chose Walden. I am VERY UPSET that I was [illegible] TO. If he did not know, he should have checked. I asked him several times since this was important to me. Each time I was assured it would not be a problem to finish early. Unfortunately, I have already invested a great deal of money and time into this program. If this were not the case, I would re-evaluate my choice. I would not recommend this program to anyone due to the lack of competency of your advisors. However, I am very pleased with my initial course and instructor.
303	Redacted - Privacy is a highly motivated advisor that has influenced me and encouraged me to hang in there when times get tough.
304	[illegible] was very instrumental in getting me to enroll in Walden University. I am very happy that he was my advisor.
305	[illegible] was very helpful in any aspect I needed assistance with. Even if he couldn't personally help me, he found someone who could and always directed me to the appropriate person.
306	[illegible] was absolutely wonderful. I would and have already recommended his service and Walden University to 3 nurse colleagues. One has enrolled at Walden and the other 2 are planning to enroll within the next year. Keep up the good work and a big thanks, to [illegible]
307	[illegible] was very helpful and he facilitated my enrollment with ease.
308	[illegible] was extremely helpful and made my transition back into school smoother.
309	[illegible] is the reason I enrolled in Walden. He talked me through the process, was available any time I had a question, whether by email or phone. He stayed in touch with me and answered every question I had. When there was a big mix up in my enrollment, I was given someone else's account number. Then I was dropped from enrollment. Mr. Redacted was the ONLY one who helped me, even though it was out of his area. I was ready to give up and try Phoenix University instead, but he talked me out of it. I am glad I listened to him. He is the embodiment of Walden's values and a true asset.
310	[illegible] made the enrollment process a breeze. Thank you.
311	[illegible] was not my enrollment advisor. It was Redacted - Privacy and she spent many days with me, she was the best guidance that I needed at the time in starting my MFT. My student id# is not what is stated above. It is [illegible] Thank you.
312	[illegible] was very helpful and answered all of my questions. He was even helpful in taking care of a situation after I had started my first class. I wish he could be my academic advisor. [illegible] was available [illegible] part when I needed him to be.
313	[illegible] was very helpful and made my enrollment process pleasurable.
314	[illegible] did a great job. He took me by my hand and took me step by step. You are very lucky to have him with Walden. It's very hard to show you care over the internet and phone and he somehow personalized the entire process.
315	[illegible] was very helpful. I was enrolled in classes in no time. He helped me throughout the entire enrollment process. I am so glad that he was there to help me through my doubts and fears.
316	[illegible] is an excellent enrollment advisor. I have never met him in person, however, I feel as if I have known him for years. He was very helpful and courteous. I didn't know if I was ready to start the program because I had a baby and was very nervous. He told me how the program worked and offered suggestions and when I told him [illegible] to apply, he would continue to email and call to see how I was doing. He was very positive and uplifting. He has a great sense of humor. I don't think I would have enrolled if it wasn't for him. Thanks [illegible]
317	Redacted - Privacy went above and beyond her duties as an enrollment advisor. She was very helpful throughout the enrollment process.
318	[illegible] was very helpful and friendly. The enrollment process was very efficient and timely.
319	[illegible] was very helpful in advising me in my program of study. She was truly a pleasure to work with.
320	[illegible] was very patient when dealing with me. I contacted on several occasions with what I thought were probably dumb questions but she was always helpful, friendly, and reassuring. She made the enrollment process go smoothly and I appreciate her help.
321	[illegible] made my transition to online learning great!
322	[illegible] was the best advisor I have ever worked with in my entire educational career. She is very patient, knowledgeable and dependable. If she promised [illegible] she would call. She always checked in to make sure everything was going well, or if there were questions. She was not hurried, or forceful. I think she is really a great asset to your Waldstaff. Thanks to [illegible] I had a wonderful enrollment experience.
323	[illegible] does excellent work, knows her job, Walden's learning community and cares about her students. It was a pleasure working with her. Hope all are as well trained and able.
324	[illegible] went above and beyond to assist me. She is a valuable asset to Walden.
325	Redacted - Privacy was very helpful throughout the enrollment process. I found her assistance most beneficial.
326	[illegible] very efficient and ensured that all my questions/concerns were met. I have been very satisfied with the entire process and how Walden University values me as a prospective and current scholar.
327	[illegible] is the perfect person to have as an initial contact person with new students at Walden. She was my first impression of Walden and because of her professional and excellent service I picked Walden to further my career goals.
328	Redacted - Privacy was a big help in the enrollment process. Thank you. Redacted - Privacy
329	[illegible] was very patient with me in the enrollment process. I had begun the application process and then began to second guess the decision. Ms. Redacted sent e-mail reminders and was very encouraging throughout the process.
330	My advisor did not send a current catalog which left me in the dark for months when understanding online programs. The financial piece was not explained fully leaving me in dark. Advisor needs to remember they are not talking to someone in person who is familiure with the process.

Walden University
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Talk Time Initiative

Owner: Director of Enrollment

Talk Time Average Per Site	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08
Baltimore - [redacted]						
Baltimore - [redacted]						
Phoenix - [redacted]						
LA - [redacted]						
*Apr was our base point						

Objective

To increase EA average daily talk time to 3.5-4 hours; to increase productivity and positively impact conversions.

Definition

All Inbound calls that are answered on an EA's extension; All Outbound calls from the EA extension captured from first dial; Includes ring time as well as call time to accurately represent the time an EA is on the phone responding to or attempting to reach a prospect.

Materials Needed

Uniform Template to track phone activity by team – Weekly Productivity Report

Cross-Site Strategy

As this will be a defining factor of our changing sales culture and to ensure that our message is uniformly delivered and desired behaviors are reinforced, we will empower our managers to lead this initiative at the team level. There will be two phases of our strategy. **Phase One will target 1 hour more talk time per EA by July 1st. Phase Two will target continued increase to 3-4 hours per day per EA, sustained.**

Phase One - All managers will consistently perform the following activities:

- **Total interaction with their teams...** Our Expectations: greater visibility, more interaction and direct EA feedback daily; Include talk time as a working part of everything we do (The Spirit Day challenges are a great example of this!)
- **Y-connects, not only to listen, but to demonstrate how to improve...** Our expectations: Directors, 3-4 y-connects per week; Managers, at least 1 y-connect per day... with potential for more when alternating y-connects for 1:1s.
- **1:1s not only to discuss strengths and weaknesses, but to build rapport and earn trust...** Our expectations: 1:1s will have varied venues (discussions behind closed doors, discussions at the EA's desk, y-connects), conversations will address numbers and qualitative metrics, mentoring and developing opportunities. They will be weekly or bi-weekly depending on size of the team.
- **Explanation of value and benefit of our desired behaviors to create personal motivation...** Our expectations: Managers will be consistent in messaging - increased talk time will positively impact velocity to qualify, quality students, conversions, retention, referrals, cross-sell opportunities and, ultimately, TCC outcomes.
- **The knowledge that their team is a reflection of them and the confidence to expect total team cooperation...** Our expectations: Managers must take ownership of their messaging to the floor. They must take ownership of their team's performance. With true ownership, we'll see stronger leadership and gain greater support from EAs.
- **Weekly tracking of phone activity using our standardized template**
- **Team activities scheduled to promote consistent focused productivity...** ex. Include guest speakers from other departments in team meetings to increase product or process knowledge and gain talking points; contests that include qualitative and quantitative outcomes; Include talk time as a working part of everything we do (The Spirit Day challenges are a great example of this!)

Phase Two – Directors will become more visible in the campaign:

- **Challenge to all EAs to track Prime Time Activity…** Our Expectations: this effort will demonstrate the current perceived definition of productivity; will allow Directors the opportunity to reinforce the Manager's message
- **Meetings with individual teams to discuss/reinforce value and benefit…** Our expectations: challenge the teams to uncover their own benefits, discuss their target audience and demonstrate our expertise in sales and knowledge of our evolving business

Risk/Opportunities

- **There will be a potential risk of increased EA attrition due to the increased performance expectations…** we are working with HR/Recruitment to maintain steady flow of viable employee candidates with the long term expectation of building a talent pool
- **There will be a risk of lower productivity from some EAs as we shift our focus to this major change in our culture…** Managers will have the task of setting the proper expectations for the job and reinforcing the behaviors needed to accomplish them; they will have the support of Directors and HR in delivering performance plans, corrective actions and in documenting low performance on TCC.

From: Director of Enrollment
Sent: Friday, June 13, 2008 12:28 PM
To: Redacted by HELP Committee [redacted]
Cc:
Subject: Spirit Day Winners!!

Good Afternoon, Enrollment!!

It's great to see so many of you really enjoying your **Spirit Day in great 'School Style'!** Never thought you'd miss being in school, did you? But, sometimes, not having to 'dress to impress' while you 'get it done' is a good thing. I hope everyone is glued to their phones as we close out Q2 with a bang and get Q3 off to a solid start! But, wait... I don't hear a buzz on the floor right now?? We need to hit the phones hard. And, that means all teams! **Let's all get into the spirit of hitting our goals!!**

And, in celebration of this **Spirit Day** and the high productivity that this team has delivered this week, here are our winners of the **Talk Time Challenge** for the week:

From Cheryl's Site we have the NE Education Team, the SE Education Team and the Nursing East Team!
From Deon's Site we have the Undergrad Team, the PhD AMDS Team and the MBA/NTU Team!

Each team will win a Jeans Day to be awarded in the Fall!! And, winning Managers, stop by for your team flag to mark your victory!

Congratulations to all of our Winners! Thank you for being the 'BIG Mouths' for Enrollment!! We need more talk to get stronger, faster qualification of prospects, stronger conversions, more referrals, better retention... the list goes on and on. Keep talking that talk... it's contagious!!

Let's all carry the **Spirit** of this day forward!! Let's turn up the heat and finish Q2 with style... and, then on to Q3!!

It's Gettin' Hot In Here!!

Best Wishes,
Redacted by HELP Committee
Director of Enrollment

Redacted by HELP Committee

Walden University
650 South Exeter Street
Baltimore, Maryland 21202
www.WaldenU.edu

From: Director of Enrollment
Sent: Thursday, June 26, 2008 4:32 PM
To: Redacted by HELP Committee
Cc:
Subject: Spirit Day Tomorrow!

Team, just a quick reminder that tomorrow's **Spirit Day Theme is Retro Dressing thru the 1980's!! That means 1920's flappers, 1950's Bobby Soxers, 1970's Hippies and even, 1740's Royalty if you can pull it off!! So, please pump your teams up and get some excitement going!!**

Here are the rules, again:

The week's challenge will be a referral challenge culminating in a putting contest on Friday. For every 5 referrals (verified by the manager) a team gets, they will receive 1 stroke in the putting contest (so 20 referrals= 4 strokes). Each team can select the person they'd like to represent them in the putting contest. The team who sinks the most putts wins!

So, start adding up those referrals and have your champions ready. We'll meet up in the cafeteria at 12:15PM to start 'Puttin' Around!! See you then!!

Best Wishes,
Redacted by HELP Committee
Director of Enrollment

Redacted by HELP Committee

Walden University
650 South Exeter Street
Baltimore, Maryland 21202
www.WaldenU.edu

From: Director of Enrollment
Sent: Tuesday, July 01, 2008 6:08 PM
To: Redacted by HELP Committee
Subject: Re: Talk Time Initiative

Hey, Redacted by My understanding is that the report doesn't include true hourly breakdown per EA. The report by manager will give a true picture.
Thanks!

Best Wishes
Redacted by HELP Committee
Director of Enrollment
Redacted by HELP Committee

Walden University
650 South Exeter Street
Baltimore, Maryland 21202
www.WaldenU.edu

Redacted by HELP Committee

07/01/2008 05:43 PM

To Redacted by HELP Committee

cc

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Walden University
Document 8, Page 1

Subject
Re: Talk Time Initiative Notes document link

Cheryl -

Although my Managers are in the process of updating this grid, I have a question for you. If we already get the mass report, why do we want to burden the Managers with filling out the same information? Just curious.

Redacted by HELP Committee
Site Director
Redacted by HELP Committee

Laureate Education Inc.
12975 Coral Tree Place
Los Angeles, CA 90066-7020
www.waldenu.edu

Redacted
08/16/2006 12:23 PM
Redacted by HELP Committee
Subject: Talk Time Initiative

Hey, Guys!

Just an update on our Talk Time Initiative. I have chosen to champion this initiative, as you all know. And, to that end, I'd like to lay a few guidelines so we can uniformly measure our progress. Firstly, I've decided to measure our progress in two phases... **1 hour more per EA by July 1st, followed by continued increase to 3-4 hours per day per EA, sustained.** I don't think we need a complicated path to achieve this, but we do need to all be on the same path. I've asked Red to create a base report that will show our starting point which will be the month of April... that is still in the works. Preliminary reports confirmed our EA average at less than 1.5 hours of daily talk time. **This is why two phases.** As we all know, Reda wants immediate results and my fear was pushing for a spike to satisfy that request would weaken our ability to deliver sustained success. And, I believe all of you have agreed with me on this point... namely, no contests solely aimed at increased talk time. Including talk time as a working part of everything we do has proven to be a stronger driving force. The Spirit Day challenges are a great example of this!

Secondly, I believe the larger issue with reaching our objective is defining and strengthening our sales culture. The root of our success in any initiative is to instill the values of our culture through consistent behaviors and work environments. This can only be done by empowering our managers to mentor and develop their teams through setting daily expectations and following through with daily activities including...

Total interaction with their teams

Y-connects, not only to listen, but to demonstrate how to improve.

1:1s to not only to discuss strengths and weaknesses, but to build rapport and earn trust.

Explanation of value and benefit of our desired behaviors to create personal motivation (ex. increased talk time will positively impact velocity to quality, quality students, conversions, retention, referrals, cross-sell opportunities and, ultimately, TCC outcomes)

The knowledge that their team is a reflection of them and the confidence to expect total buy-in

* And, for the record, I know we all know this, but we need to reiterate it to our managers everyday!

Finally, I've asked each of my managers to keep a daily log of their teams' phone reports, so we can track the daily impact of our activities. I need each Site Director/Senior Manager to monitor these reports and keep a weekly site report, as well. There will be discrepancies from one report to another, so we need to have several views of the same information documented. Red has created this report, with your input, to ensure that uniform measurement of success I mentioned earlier. And, it addresses related performance outcomes. Please share this with your managers and add this documentation to your normal follow up with your teams.

Phone Activity Report Metrics....

** I'll talk to [redacted] about having this posted to our sharepoint.

As I mentioned, [redacted] are meeting with [redacted] to get a truer report for abandoned calls and our total talk time will be next. So, let's get as much info as we can documented. And, let's empower our managers as much as we can to deliver the messaging to the floor with confidence and continued enthusiasm! One initiative supports another and I see Total Talk Time as the strongest driver to building a successful and consistent sales culture across all sites!!

Thenks, Guys!!

Best Wishes,
Director of Enrollment

Redacted by HELP Committee
Director of Enrollment

Redacted by HELP Committee

Walden University
650 South Exeter Street
Baltimore, Maryland 21202
www.WaldenU.edu

Redacted by HELP Committee

[redacted]

Redacted by HELP Committee

From: Jonathan Kaplan
Sent: Friday, July 16, 2010 10:19 AM
To: National Director of Financial Aid; Rick Patro
Subject: RE: CDR

Then we need to get with Analytics and have someone help you project this. We can't be flying blind particularly with the issues we are seeing with undergrad. Thanks.

JK

Jonathan A. Kaplan
President
Walden University
Redacted by HELP Committee

From: National Director of Financial Aid
Sent: Friday, July 16, 2010 10:10 AM
To: Jonathan Kaplan; Rick Patro
Subject: RE: CDR

You are correct it is borrows not dollars .

I cannot project the CDR because I do not know the number of borrowers going into repayment nor the number going into default.

From: Jonathan Kaplan
Sent: Friday, July 16, 2010 10:05 AM
To: Ernestine Whiting; Rick Patro
Subject: RE: CDR

So it's the % of borrowers, not the % of dollars?

If so, what's our exposure given the fact that we have a number of borrowers in our undergrad programs who appear to be a default risk? Can we project what CDR will look like for 2009, for example, which will account for a larger population of undergrad than we had ever had before?

JK

Jonathan A. Kaplan
President
Walden University
Redacted by HELP Committee

Redacted by HELP Committee

[redacted]

[redacted]

[redacted] National Director of Financial Aid

09/15/2009 11:10 AM

To Rick Patro, Deborah Zimic/[redacted]

[redacted]

Subject FY 2007 Official Cohort Default Rate

Walden's 2007 Official Cohort Default Rate, released today is 1.7

6130 students went into repay in 2007 and of that number 110 defaulted on their federal loans.

Beginning with the Fiscal Year 2009, the Cohort Default Rate (CRD) formula includes students who default by the end of the second fiscal year after beginning repayment. The current CRD looks at up to two fiscal years - the one in which the borrower began repayment and the following one. The new formula looks at up to **three fiscal years** -the one in which the borrower began repayment and the following two fiscal years. Borrowers who enter repayment between Oct. 1, 2008 and September 30, 2009 and default on or before September 30, 2011 (rather than 2010), will be used when determining an institution's cohort default rate. The new formula will be used to calculate rates beginning with FY 2009, but will not be used to determine whether any high default rate sanctions apply until three years worth of rates under the new formula are available (i.e., sometime after October 1, 2011). Until then the law requires rates calculated under the current formula to be used.

We are preparing for this change by developing a default management plan and plan to monitor students who go into repayment. It is our hope the DOE Direct Lending services will provide this office with notices of students who are delinquent at set intervals (i.e., 60 days, 90 days, etc). In the past USAFunds has assisted Walden by providing default management to our students. Walden's decision to totally phase in Direct Lending, will eliminate this service from USAFunds. It is possible, however that DOE may contract their default management services for schools.

[redacted]
Walden University
National Director of Financial Aid
[redacted]

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Walden University
Document 10, Page 1

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

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

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Thank you for choosing Capella University. A staff member will be with you shortly. Chats may be monitored or recorded for quality purposes.

You are now chatting with 'Dave C'

you: Hi Dave

Dave C: Thanks for contacting Capella. Who am I speaking with today?

you: My name is Andy

Dave C: Hi Andy, how can I assist you today?

you: I'm interested in a Bachelor's of Science degree at Capella. I need to know what the full cost of the program would be

you: Bachelor's of Science in Business Administration

Dave C: There are many things that can come into play to influence the final cost of the degree. However, if you are looking at the big picture, meaning if you didn't have any transfer credit and didn't choose to pursue any of our alternative avenues for earning credit toward your degree, total tuition would run you about $[illegible]. That cost does not include text books, which are typically run about another [illegible] over the life of the program.

Dave C: What is motivating you to look at pursuing a bachelor's degree at this point, Andy?

you: I am starting with no transfer credits

you: can you give me a more exact figure

you: does that include fees?

Dave C: Let me do some math quick. There are no additional fees with the exception of a $50 application fee.

you: ok

Dave C: $[illegible]

you: ok, thank you so much

Send

Agent is typing a message

Thank you for choosing Capella University. A staff member will be with you shortly. Chats may be monitored or recorded for quality purposes.

You are now chatting with 'Damon C'

Damon C: Hi Andy. Please allow me to review your previous conversation.

you: Sure

you: I am looking at your website and I'm finding it somewhat unclear

Damon C: What area are you finding unclear?

There seem to be two different type of courses, at two different price points: There are two different kind of courses that are part of the curriculum

There seem to be two different type of courses, at two different price points: it looks like i typed in the wrong box, im sorry

Damon C: That is correct. Lower division courses are considered freshman and sophomore level courses (or gen eds). The upper visions are considered your junior and senior level courses.

There seem to be two different type of courses, at two different price points: What is the minimum number of upper level credits required to graduate from the program

Damon C: You would need to complete about a year worth of credits to graduate from here. It can vary depending on the program. Which one were you looking at?

There seem to be two different type of courses, at two different price points: Sorry, I'm looking at the Bachelor's of Science in Business Administration

Damon C: I'm sorry, I see business administration.

There seem to be two different type of courses, at two different price points: I have no previous college credits, so I would be interested in taking all required courses through capella

Damon C: You said you do not have any previous credits, however, so that would not come into play.

There seem to be two different type of courses, at two different price points: yes

There seem to be two different type of courses, at two different price points: correct

There seem to be two different type of courses, at two different price points: So how many upper division credits would I have to take in order to complete the program

Damon C: You would need to complete all of them. For business administration it can get tricky because there are so many options. Are you just looking for a cost idea?

There seem to be two different type of courses, at two different price points: Yes, your colleague gave me a quote but I'm trying to determine how he arrived at that figure

There seem to be two different type of courses, at two different price points: So, there are six core courses, that are upper level-- they have the number of credits for each of these courses listed

There seem to be two different type of courses, at two different price points: then there is the BUS4801 Ethics and Enterprise course, for which there is no number of credits listed

There seem to be two different type of courses, at two different price points: and then there are 51 additional undergraduate courses required--do these have to be upper level?

Damon C: Based on our current tuition figures, here is the breakdown. For biz admin it is flexible and hard to explain but here is how it could look.

There seem to be two different type of courses, at two different price points: ok

Damon C: Aside from biz admin, there are 84 lower division credits, based off 275/credit & 96 upper division credits, based off 345/credit.

There seem to be two different type of courses, at two different price points: ok

Damon C: That gets you to the 56,220 Dave quoted you. Biz admin is different because it gives you options to take more electives for the lower division.

There seem to be two different type of courses, at two different price points: ok, so bachelor's in another major would cost 56,220, but the biz admin bachelor's could potentially cost less?

Damon C: Correct.

There seem to be two different type of courses, at two different price points: ok

There seem to be two different type of courses, at two different price points: so, how many lower division credits can you take without compromising your ability to complete the program

Damon C: Could you elaborate on that?

There seem to be two different type of courses, at two different price points: so like

Damon C: I guess I'm confused by what you mean about compromising the program?

There seem to be two different type of courses, at two different price points: oooh, I'm sorry. I mean how many lower division courses can you sub in for the electives and still graduate

There seem to be two different type of courses, at two different price points: like, you said that

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there are 96 lower division credits and 84 upper division credits in a non-biz admin bachelors

There seem to be two different type of courses, at two different price points: but with the biz admin degree you have the option of swapping some of those upper division courses for lower division courses

There seem to be two different type of courses, at two different price points: if I'm understanding you correctly

Damon C: Actually, I stated 84 lower division and 96 upper division for non biz admin.

There seem to be two different type of courses, at two different price points: sorry, my mistake

There seem to be two different type of courses, at two different price points: got mixed up

Damon C: For biz admin it allows you to take up to 51 elective credits making your max lower division possibility be 96. That leaves 84 left to complete the 180 credit requirement as long as all degree requirements are met. Also keep in mind that all these figures are quarter credits.

There seem to be two different type of courses, at two different price points: oh, ok

There seem to be two different type of courses, at two different price points: so you need 180 QUARTER credits to complete the program?

There seem to be two different type of courses, at two different price points: and are those 1/4 of the price of a full credit?

Damon C: No, the cost per credit is our tuition rate. We are on a quarter credit schedule. Are you more familiar with semester credits?

There seem to be two different type of courses, at two different price points: oh, i think i must be

There seem to be two different type of courses, at two different price points: i get it now

There seem to be two different type of courses, at two different price points: a quarter credit is a full credit, that costs 275 or 345

There seem to be two different type of courses, at two different price points: but it refers to credits for a quarter, ie a term at school

Damon C: There is not necessarily full or non full credits. From a credit standpoint, if you were to transfer 4 credits from a semester based school to use being a quarter based school a conversion would take place giving you 6 quarter credits. 1 semester credit equals 1.5 quarter credits. That is why a bachelor's degree is 180 quarter credits like a semester based bachelor's is 120 semester credits. 120 equals 180 using that same conversion to show the equivalent.

Damon C: Does that all make sense?

There seem to be two different type of courses, at two different price points: sure! that makes much more sense. It was confusing to me from a price standpoint--i thought a quarter credit might be a quarter of the cost

Damon C: I'm glad we were able to clear that up.

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Thank you for choosing Capella University. A staff member will be with you shortly. Chats may be monitored or recorded for quality purposes.

You are now chatting with 'Johnny O'

you: Hi Johnny O
Johnny O: Good morning?
you: good morning
Johnny O: :)
Johnny O: How can I help you today?
you: I am interested in the Bachelor's of Science in Business Administration program
Johnny O: Great!
you: can you give me the full cost of the program
Johnny O: Well, do you have any college credits?
you: No
Johnny O: That would change the cost, but if you don't the complete program would cost approx. around $56,000.00
you: Ok, can you give me a more exact figure? Does that include books or other fees?
Johnny O: Well books are an additional cost
Johnny O: But that's it
you: so, its exactly 56,000?
you: can you tell me how you calculated that figure? I was having trouble doing it myself using the info on the website
you: in particular its not clear how many upper level vs. lower level credits you have to take
Johnny O: $1650.00 lower division vs. $2070.00 upper division
Johnny O: There are 32 courses
is a quarter credit 1/4 the price of a credit at that price level: is that per course?
is a quarter credit 1/4 the price of a credit at that price level: ok
Johnny O: Would you like to speak, so I can break it down for you?
is a quarter credit 1/4 the price of a credit at that price level: is that a flat rate per course? because a lot of courses are worth different amounts of credits
Johnny O: I think it can be a bit confusing on chat sometimes
is a quarter credit 1/4 the price of a credit at that price level: I'm in a pretty loud place, I think chat is better for me, if thats ok
Johnny O: Okay
is a quarter credit 1/4 the price of a credit at that price level: so, you said that the cost for a lower division course is 1650-- is that a flat rate per course
is a quarter credit 1/4 the price of a credit at that price level: or does it depend on the number of credits in the course
Johnny O: Yes
Johnny O: 6 credits per course
is a quarter credit 1/4 the price of a credit at that price level: ok
Johnny O: 6 credit course is broken down like this
Johnny O: Lower division - $1650.00 per course, $275.00 per credit
Johnny O: Upper division - $2070.00 per course, $345.00 per credit
is a quarter credit 1/4 the price of a credit at that price level: ahh, ok
Johnny O: Books on average range between - $75.00 to $150.00 per course
is a quarter credit 1/4 the price of a credit at that price level: ok, so, times 32
is a quarter credit 1/4 the price of a credit at that price level: and how many upper division courses do you have to take, and how many lower division courses
Johnny O: 16 upper division course you will take
Johnny O: 14 lower division courses you will take
is a quarter credit 1/4 the price of a credit at that price level: ok
Johnny O: 96 credits for Upper Division
is a quarter credit 1/4 the price of a credit at that price level: and that number is fixed? like, there is no possibility of me taking more lower division credits and still graduating?
Johnny O: 84 credits for Lower Division
Johnny O: No, that is pretty standard

is a quarter credit 1/4 the price of a credit at that price level: ok
Johnny O: You need that many credits/courses on both for both Lower & Upper division courses to graduate
is a quarter credit 1/4 the price of a credit at that price level: ok
is a quarter credit 1/4 the price of a credit at that price level: and there are no additional fees?
Johnny O: No technology fees, just classes & books/learning material
is a quarter credit 1/4 the price of a credit at that price level: ok
Johnny O: The cost of your cap & gown could be an additional expense
is a quarter credit 1/4 the price of a credit at that price level: haha :)
is a quarter credit 1/4 the price of a credit at that price level: Ok, I think all my questions have been answered. Thank you for your time!

(4)

Redacted by HELP Committee

From:	[redacted]
Sent:	Friday, June 05, 2009 2:13 PM
To:	negreg09
Subject:	school

Statament about online school:
I am a former employee at ashford university. I was told to send personal accounts to this email. My job as an enrollment advisor was to sign up new students. Ashford is not motivated by the best interest of students, and they hide it well. In the following I will breakdown key points into more detail based on my experience there..

Ashford profits from student loans:
Assford is a for profit school and makes a majority of its money on federal loans students take out. They conveniently price tuition at the exact amount that a student can qualify for in federal loan money. There is no regard to whether a student really belongs in school, the goal is to enroll as many as possible. They also go after GI bill money and currently have separate teams set up to specificly target military students. If a person has money available for school Ashford finds a way to go after them. Ashford is just the middle man, profiting off this money, like milking a cow and working the system within the limits of whats technically legal, and paying huge salaries while the student suffers with debt that cant even be forgiven by bankruptcy. We mention tuition prices as little as possible..this may cause the student to change their mind. They are signing for the loan..legaly this implies they read everything so we just leave it there

Comission structure:
While it is illeal to pay comission for student enrollment Ashford does salary adjustments..basicly the same thing. We are given a matrix that shows the numbers of students we are expected to enroll. We have daily projections, as a team we also have to meet our quotas..and these are high quotas. Turnover is high, most employees dont last more than 6 months, their is fierce competion between employees and teams to meet sales numbers and we will say anything necessary to suck students in. Every 6 months we get a review that looks at how many students we enrolled and what percentage of them finished their first class. As long as they finish their first class we get full credit, and after that they are no longer our problem. Also, they dont even have to pass the class for us to get credit. We just need to make sure they log in 2 separate days a week, 4 out of the 5 weeks of class. Whether they do any work doesnt matter, they just need to log in, then out again to get attendance credit and we get credit for them attending class. The first class is purposly designed to be super easy too..kinda like hooking someone on a drug. If we do well, our salaries go way up, if we dont, our salaries can go back down again. There are people making over 100000 a year who do well..just for enrolling people. Once our team got the most enrollments in a week competion. Our prize was a party a an arcade resturant where we got food, aicholic drinks, and game tokens all paid for on company time................taxpayer money, student loan money.

No regard for the student:
Because we are under so much pressure we are forced to do anything necessary to get people to fill out an application..our jobs depend on it. It is set up like a call center, there is an army of a few hundred of us in 2 big buildings and we dial numbers all day. We are monitored closely, managers listen to our calls, if we havent been on the phone for a while the system alerts them. Its a boiler room..selling education to people who dont really want it. We are trained specificly on how to work the angle of psychology..we tell students this is the right thing to do, it will make their parents proud, it will make them a romodel for their kids, it will help them fulfill lifelong goals. If we dont have a degree they want, we are supposed to convince them that one of ours will work for them anyway. There were times when I found myself deleting numbers out of the system so others wouldnt call them and continue to harass them to finally enroll. These are nice people, they are being manipulated and coerced, pressured into things, and we are working the angle of their lifelong hardships and failures to convince them.

A perfect example:

1

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I was once told to stay overtime because i had person on the phone who might sign up. She was a sick old lady who didnt even know how to use a computer. It took me over an hour to talk her through the online application cuz she didnt even know how to type in a URL address. How is a person like this gonna get a degree online? exactly. My manager knew the situation but it didnt matter. Our team needed to meet a certain quota by the end of the week or she would get extreem heat from people above her. My job would also be in danger..i also had quotas to meet. So..she finally signed up..and took out a loan. The people Ashford preys on are single parents, poor people, people who dont know any better, people easily manipulated. Ashford knows that anyone regardless of credit qualifies for education money..they just need the student to sign the dotted line. This level if deception is disgusting.......and wrong. When someone who can barely afford to live and feed kids as it is, and doesnt even have the time or education to be able to enroll, they drop out. Then what? add 20000 of debt to their problems..what are they gonna do now? They are officially screwed. We know most of these people will drop out, but again, we have quotas, and we have no choice

They hide it well:
It is almost impossible to know the atrocities that take place at Ashford unless you are on the inside, or a former student victim. Durring the 2 week new employee training, we are told to always consider the best interest of the student and how to go through a qualifying process. All the employee literature and documentation also states the same things based on high morals. But, once you get on the sales floor the way they actually conduct business is opposite..and many people quite because of this as well. Instead of qualifying someone by setting an appointment the first question we ask is whether they are in front of a computer and attempt to get them to fill out the application without really even knowing what they are signing up for. Then..they get transfered to a financial aid advisor who gets their loans set up.........another fish pulled out of the river. Take a look at the student drop out rates.........there astounding. mayeb because they shouldnt have been enrolled in the first place right? Doesnt matter though, Ashford already made their money, and the student carries the debt.

Money Motivated:
Durring my time there was a lot of buz going around about when Ashford would go public. The managers had special stock options and people were gonna get rich. It was kind of like the enron company situation. It was so obvious. Ashford wanted to boost their numbers as fast as possible, get the student body as big as they could as fast as they could no matter what by the time they go public. And they have gone public now..im sure people became rich. This is big buainess and everyone wants in on it. New schools are starting online programs..throwing them together quickly so they can take advantage of this market while its hot. Many times after the first conversation with someone I would never get a hold of them again because by the end of the day they had already been called by 17 other schools. Leads are bought, everywhere you go online now theres ads promoting online degrees. There a dime a dozen..and useless

The lies:
One of Ashfords key selling points is that they have a main land campus. This means that online students are technicaly part of the extended studies program. For this reason, we tell them that no one will know they actually did this online..even though its done 100 percent online. Their diplomas indicate that they went to Ashford University, the campus. We tell them that employers will think they actually sat in a real classroom.

Accreditation:
Ashford is regionally accreditated..technically. This means they have the same accreditation as schools like yale, etc..and these are the schools we compare ourselves too when talking to students..saying we are as good as them. The question is........................how and why do they have this accreditation? Compare the cirriculum and class requirements of a business degree at Ashford to the same degree at a reputable 4 year land school. A reputable school requires hard math, statistics, business calculus, etc.. Ashford requires one math class....that isnt even really a math class. Its something along the lines of math as it relates to business in the real world. Most of the tests are open book multiple choice, or essays..no group work of any kind ever. There is no way to enforce cheating either..which questions the validity of the whole thing. Now....................how is this possible if people werent paid off? People in charge of assessing accreditation and who to award it to and on what strict requirements. It is so obvious there has been lobbying and pay offs to make this possible. Online school is big business..a multi billion

4

dollar business, and it is now it is using education to [redacted] government money.

Imminent disaster:
'his has striking resemblence to the mortgage crises doesnt it? It was technically legal at the time, but to any loopholes were being used to manipulate and mislead people, and so many payoffs made this possible. Big business bought there right to rip people off. And what happened? Congress had to step in and stut it down. It became so bad that America is now in a financial crises because of it..
This could be the next mortgage crises!!!!!!!!!!!!!!!!!!!!!!
Goverment money is not closely regulated enough, and its made so available that it is abused by online schools who only care about taking it for their own profite, leaving thousands of people with immense debt that they will never be able to pay off. Lives are destroyed. There are good people out there right now who are in debt because I put them in school, and they didnt belong there. I had no choice or I would lose my job, and I was pressured to do anything necessary to make a quota. Ashford will deny it! But this is how it is there, and I think a majority of former employees would feel the same way.

Employers catching on:
Many employers are also quickly starting to figure out that online degrees are for the most part useless and dont compare in any way to a real degree. Some companies wont hire people if the person got their degree online. This is a double hit. People now not only have useless degrees, but have huge debt for getting them. Soon, word will get out more and thousands will be in this position...time and money wasted, and worse off than they were to begin with. I went to san diego state university. I know exactly what it takes to get a real degree and the work it takes, and the quality of the education. After looking at ashfords program, it is easy to see how much of a joke it is..........................unless youve been paid off..then its ok

Abuse:
If someone asks not to be called anymore we legally cant call anymore. Unless they tell us to stop, we can technically keep calling forever. Some people dont know this and we took advantage of this loophole "lso. We would call people 20 times a day. There is so much pressure and this puts the employee under ı immense amount of stress. When our job depends on enrolling someone by the end of the day words cannot describe the frustration of calling someone who said they were going to enroll, then having them hang up. We were depending on this application............and them changing their mind may cost us our job. In a situation like this it is human nature to seek revenge, and while i dont think anyone is proud of this, the system is partly to blame for putting us in this situation in the first place. If someone cussed us out, we would very commonly blow up their phone, and have all our other team members to the same to them until they finally turned their phone off. Once their phone was back on..the harrassment would continue. I mean..they didnt tell us not too call right? so technically we can keep buging them............and they just [redacted] us over big time by not enrolling. Our managers were buging us all day that we need that application from them..saying if we dont get it we would be on one week warning to being fired and on the street jobless in a broken economy unless our numbers went up the next week. We have rent to pay, we need to survive. This creates so much frustration after 8 hours in a cubicle that it is human nature to retaliate within whatever margin we technically can without breaking the rules. This is extremely common at Ashford, and again, I dont think anyone is proud of it.......but its like beating a dog. If u beat if enough it turns mean......not because it is inherently bad, but because it is in such a vicious cycle of a doomed situation that it must vent that frustration in order to maintain sanity. Most employees dont last, they cant make the rediculous quotas that Ashford demands. And after 6 months, if u make it that long, your quotas go way up again. They keep only the best, but those that do well are rewarded with high salaries. I would compare Asfford to a slave boat, catching as many victims as possible to take their loan money

The point:
To sum this up, online schools need to be re examined. Education shouldnt be pushed on someone. If they wanted it they should be comming to us, we shouldnt be telemarketing them. As an enrollment advisor we are supposed to be their mentor, someone they can trust, and that shouldnt be tarnished by ır secret motive to stay employed and make money off of them. Our country depends on education, it symbolises the progess of humanity, it shouldnt be something that sets us back. Because of this, education may soon get a bad reputation..and no one will know who to trust or what is actually credible or not, causing many people to not pursue it all together because of all the horror stories. Education is

meant to give opportunity, not take it away. The scam is so big, and so well covered up. It will soon all collapse on itself leaving a broken economy even more battered. Dont ignore this..its hard to see but its real..and it will happen

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Redacted by HELP Committee

From: [redacted]
Sent: Wednesday, June 10, 2009 3:14 PM
To: negreg09

i emailed a few days ago regarding my experience as a former employee of ashford university. i would like to identify myself to make sure my statement is viewed as credible. my name is brent park. if u have any other questions about this feel free to contact me anytime by email or at Redacted by HELP Committee. thanks

---

A SWOT Analysis for Online Learning

Introduction:

In business and marketing, folks often use a process called a SWOT Analysis (an acronym that stands for Strengths, Weaknesses, Opportunities, and Threats) to identify internal and external factors that will affect the success of a project. You ean apply this same concept to your "project"—becoming a successful online student. Strengths and opportunities are internal and external factors respectively that improve your chances of success; weaknesses and threats are internal and external factors that are unfavorable to achieving your goal.

Tasks:

1. (OPTIONAL BUT HELPFUL) Compile a list of online, library, or other resources (books, articles, organizations, job or academic testing results) about personality types, learning styles, dominant intelligence, and emotional intelligence. The Myers-Briggs tests, or pre-employment testing or personal experiences with Individualized Educational Plans (IEP) are examples of free or professional resources.
2. Divide a single sheet of paper into four squares. Label each one with one of these headings:
   Strengths
   Weaknesses
   Opportunities
   Threats
3. Brainstorm a list of five of your personal qualities that you think will affect your success as an online student, both positively and negatively. Write these in the Strengths and Weaknesses squares.
4. Thinking about your life situation and goals, make a list of five external factors that will affect your success as an online student, both positively and negatively. Divide these into the Opportunities and Threats square (try to come up with at least two Opportunities and two Threats). (Some possibilities might include family support as an opportunity and time-consuming job as a threat.)
5. Write a one- to two-page summary of your personal SWOT analysis.

Deliverables and Format:

When you have completed the assignment, save a copy for yourself in an easily accessible place, and submit a copy to your instructor.
Font: Arial; 12-point
Line Spacing: Double

CAREER POINT COLLEGE

Jump to...

Home Course News Members

CPC Online► Intro to Computers► Resources

Topic	Name	Summary
	myitlab	
	Syllabus	

You are logged in as [redacted] (Logout)

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PEARSON Education

/**it**lab, your
n for Microsoft

tlab, enter your
on the right, and

To register for my**it**lab for the first time, click the *Click here to register link*, below the login box on the right, and follow the provided instructions. Before registering, please verify that your computer meets the system and browser requirements.

Contacting Technical Support:

Enter Your Login Name and Password

Login Name *

Password *

Login

Forgot your Login Name or Password?

Click here to register

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ITSC-1201

Instructor Name: [redacted]
Office Hours: 8:00am – 5:00pm M-F
Contact Number: [redacted]

CPC

Career Point College

SYLLABUS AND COURSE OUTLINE

INTRODUCTION TO COMPUTERS
(ITSC 1201)
CRSABVM-214837

Credit Hours: 2 Quarter Credit Hours
Course Length: 30 Clock Hours

Course Description

This course provides an overview of computer information systems by introducing computer hardware, software, procedures and human resources. Two (2.0) quarter credit hours are awarded for the completion of this course. (Lec/Lab/Ext/Total) (10/20/00/30)

Prerequisite: ITSC 1201

Rationale

In today's business world, the computer is an essential tool used for the storage and processing of information which is vital to the survival and growth of many companies. People seeking employment in today's job market must be knowledgeable about computers, be able to enter information into computers quickly and accurately, and feel comfortable working with data entry equipment.

Course Objectives

COMPETENCIES: The following objectives will be addressed in the mandatory competencies. Upon completion of this course, students will be able to:

OBJECTIVE	LECTURES*
1. Define Computer and Identify the Four Basic Computing Functions	1. Word Shortcuts
2. Identify the Different Types of Computers	2. Creating a Newsletter
3. Describe Hardware Devices and Their Uses	3. Presenting a Newsletter
4. Identify Types of Software and Their Uses	4. Working with Excel
5. Describe Networks and Define Network Terms	5. Creating a Business Presentation
6. Identify Safe Computing Practices	6. Presenting a Business Presentaion
	7. Web Search
	8. Developing a Brochure
	9. Critiquing a Brochure
	10. Business Communication and Etiquette

*Lectures are completed in class

PROFICIENCIES: The following objectives will be addressed in the optional proficiencies. Students will be able to:

1. Complete word processing projects in a Windows environment.
2. Create and edit documents spreadsheets: work with formulas, graphing and charting results; create a database, create forms using form design and presentation documents.

Last Date of Review: 8/18/2010

Instructional Methods: General

1. Courses will be taught using discussions and laboratory assignments and projects. Textbooks, handouts, and additional reading material may be available to the students.
2. The laboratory section of the course is designed to achieve three goals: (1) to allow the student time to complete the competencies, (2) to give the student an opportunity to receive one-on-one assistance from the instructor, and (3) to evaluate student progress and insure that each student reaches his or her full potential.
3. The instructor will explain the objectives of the course. Students will be given a brief introduction to each of the competencies and proficiencies.
4. Students will have time to complete all competencies within the time frame of the course. If a student has time left over after the competencies are completed, the time saved can be used to complete the proficiencies.
5. If a competency is attempted, but is not acceptable, the student must prepare for it again and repeat the assignment until it is acceptable to the instructor.
6. In order to accommodate individual differences and needs, individual tutoring by qualified instructors is available on a regular basis.
7. Student assessment is ongoing and includes a variety of means.

Instructional Methods: Specific

1. Material reviews will be used to impart information.
2. Students will complete multiple choice and matching questions at end of each chapter.
3. Competencies will include demonstrating an understanding of material using the computer to complete worksheets.
4. Students will pass final test administered as per lesson plans.

Grades

Grading:The student's final grade will be determined using the following criteria:

Participation	10%
Tests	50%
Chapter Assignments	40%

The course grade will be determined by assessing the satisfactory completion of competencies and proficiencies. A grade of "C" will be awarded if all competencies are completed in a satisfactory manner within the required time frame. A "C+" will be awarded if competencies are of an extremely high quality. A "C-" will be awarded if these competencies are of a substandard quality. A minus (-) grade will be given if a student misses more than 20% of class. A "B" will be awarded if, in addition to the required competencies, the "B" proficiency is completed within the time frame. An "A" will be awarded if, in addition to the required competencies and "B" proficiencies, the "A" proficiency is completed within the time frame. An "F" will be awarded for any student who did not complete all competencies within the course time frame. The student will have an opportunity to complete the competencies for the course and the student's grade will be changed to a "D". Depending on the quality of work, pluses (+) and minuses (-) will be administered in the same way for A's, B's and D's as noted for the C.

Please note: Satisfactory attendance is a critical feature of a good employee. Failure to demonstrate an appreciation of that may affect your grade.

Requirements

The student must maintain at least a C average. Homework, research, and writing will be required.

Required Text

Gaskin & Coyle, ***•GO! with Basic Computer Concepts**: Getting Started •Pearson, Prentice Hall,*
ISBN: 0-13-232793-7

In addition to the required text, the instructor may provide handouts and reading materials.

Additional Supporting Documentation
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Scans

The curriculum of Career Point College is designed to validate the competencies recommended by the Secretary's Commission on Achieving Necessary Skills (SCANS).

COMPETENCY REFERENCE SCALE

1	**Reading**
2	**Writing**
3	**Arithmetic or Mathematics**
4	**Speaking and Listening**
5	**Thinking Skills**
6	**Personal Qualities**
7	**Workplace Competencies**
8	**Basic Use of Computers**

The objectives above meet the following competencies: 1, 2, 3, 4, 5, 7, and 8.

Student Conduct

CPC expects you to conduct yourself in the manner that is appropriate in today's business environment. This means abiding by the Student Conduct requirements outlined in the catalog. Your instructor is the person in charge, and you are to follow instructions that he or she may give you. Students displaying unprofessional behavior may be asked to leave class and take an absence or see the program director.

Faculty Commitment

Tests and normal projects will be graded within one week although grading time for major research assignments may be extended. Faculty will be available to answer questions. Your instructor will give you the available consultation hours. Students needing additional assistance may set up an appointment.

Course Outline

C-Competency

Page	Hrs	Course Work	Date
		OBJECTIVE 1	
1-3	.5	Reading Obj 1: Define Computer and Identify the 4 Basic Computing Functions	
myitlab	.5	Audio PowerPoint Lecture: T.I.A-2-(Outline 1-9)	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	1.5	Lecture/Discussion Question 1	
		OBJECTIVE 2	
4-6	.5	Reading Obj 2: Identify the Different Types of Computers	
myitlab	.5	PowerPoint Lecture	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	1.5	Lecture/Discussion Question 2	
		OBJECTIVE 3 Part I	
6-15	.5	Reading Obj 3 Pt I: Describe Hardware Devices and Their Uses	
myitlab	.5	Audio PowerPoint Lecture T.I.A.- 6	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	1.5	Lecture/Discussion Question 3 Pt I	

OBJECTIVE 3 Part II			
16-26	.5	Reading Obj 3 Pt I: Describe Hardware Devices and Their Uses (Cont'd)	
myitlab	.5	Audio PowerPoint Lecture T.I.A.-2 (Outline 10-45)	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	1.5	Lecture/Discussion Question 3 Pt II	
OBJECTIVE 4			
26-35	.5	Reading Obj 4: Identify Types of Software and Their Uses	
myitlab	.5	Audio PowerPoint Lecture (T.I.A.-4 (Outline 7-12)	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	.5	Discussion Question 4	
OBJECTIVE 5			
36-38	.5	Reading Obj 5: Describe Networks and Define Network Terms	
myitlab	.5	Audio PowerPoint Lecture (T.I.A.-7 (Outline 1-24)	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	.5	Discussion Question 5	
OBJECTIVE 6			
39-41	.5	Reading Obj 6: Identify Safe Computing Practices	
myitlab	.5	Audio PowerPoint Lecture (T.I.A.-7 (Outline 25-41)	
myitlab	1	15 Question True/False	
myitlab	1	11 Question Multiple Choice/Matching Quiz	
myitlab	.5	Discussion Question 6	

B-Proficiency

Location	Hours	Projects	Date
myitlab	1	Word: Chapter 5 Grader Project	
myitlab	1	Excel: Chapter 9 Grader Project	

A-Proficiency

Location	Hours	Projects	Date
myitlab	1	Access: Chapter 12 Grader Project	
myitlab	1	PowerPoint: Chapter 15 Grader Project	
Myitlab	1	Resume	

*Syllabus and course outline are subject to change without notice to the student.

Additional Supporting Documentation
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To print or download this syllabus, please go to DocSharing and download it to your computer.

CGS 2167 Computer Applications
Course Syllabus

Course Description:
This course introduces the essential concepts necessary to make effective use of the computer. Students achieve an understanding of what a computer can do, how it works, and how it can be used to create documents using word processing and spreadsheet applications for personal and business use.

Course Outcomes:

1. Apply computer resources for use in business and academics.
2. Construct business and academic documents using Microsoft Word.
3. Create spreadsheets with formulas and graphs using Microsoft Excel.
4. Develop presentations containing animation and graphics using Microsoft PowerPoint.
5. Integrate Microsoft Office applications for use in business.

Course Requirements:

Textbook (Required):
Shelly, G., Cashman,T,. & Vermaat, M. (2008). Microsoft Office 2007. Boston: Cengage Learning.

Software (Required):
Microsoft-Office Professional 2007, (1^{st} Version, 2006)
Note: All assignments in the course are required to be submitted in Microsoft Office 2007

Companion Websites:

Shelly Cashman Resources Microsoft Office Resources

Online Resources:

Online Learning Resource Center
Click here to find a variety of useful resources:

- Find general resources, including online almanacs, article databases, encyclopedias, dictionaries, and tutorials.
- Find resources by program for your specific program of study, including allied health, business, information technology, justice, nursing and trades.

Library and Information Resources Network (LIRN)
Click here to use the virtual library. The LIRN center requires a password. To obtain a password contact your Student Advisor or Online Coordinator.

APA Style:

Papers that you write in your program of study must follow the guidelines set by the American Psychological Association (APA).Click here for APA Writing Help

APA Special Course
This tutorial presents the basics of how to write using APA format. You can find the tutorial under "Special Courses" when you are in the class, or click here.

Purdue Online Writing Lab
Visit the Online Writing Lab (called OWL) whenever you have an APA question. When you are in your online course, click on the Online Resources link on the left side of screen and you will find the OWL link, or click here.

APA Tutorial
This tutorial teaches how to write using the APA format. In your online course, click on the Online Resources link on the left side of screen, and you will find the APA tutorial link, or click here.

Student Commitment:

Ten to twelve hours per week on average.

Student Services & Help Desk

Everest University Online	Everest College Phoenix	Campus-Based Students
1-877-439-0003	1-888-321-0021	Contact your Online Coordinator

Everest Online Help Desk (applies to all students)
For technical assistance with the course website, contact the Everest Online Help Desk:
Hours: 24 hours a day, 7 days a week | **Phone**: 888-579-0191 |
Email: HelpDesk@onlineeci.com

Course Policies

1. **Attendance:**
   For a student to be counted "Present" (P) in a given week, s/he needs to complete at least one of the following three activities in the current week of the course:

   1. Complete a quiz
   2. Submit an Individual Work to the Dropbox or
   3. Post at least twice to a relevant class discussion board (either Class Discussion or Teamwork)

If a student fails to complete at least one of these activities, s/he will be marked "Absent" (A).

Make-up Policy: *Make-up policy is at the discretion of the instructor.*

2. **Academic Dishonesty/Plagiarism**
   In the online learning environment, professional attitude begins in the classroom. For that reason, students and faculty will not tolerate or commit any form of academic dishonesty.

   Any form of deception in the completion of assigned work is considered a form of academic dishonesty. This includes, but is not limited to:

   - Copying work from any source

- Assisting, or allowing another to assist you, to commit academic dishonesty.
- Any attempt to share answers whether during a test or in the submittal of an assignment
- Any attempt to claim work, data or creative efforts of another as your own
- Resubmitting graded assignments for use in multiple classes (recycling your work)
- Knowingly providing false information about your academic performance to the college
- To avoid plagiarism, do not "copy and paste" into assignments without using quotation marks and citing, in APA format, the source of the material.
- Your work may be submitted to Turnitin.com for evaluation

Plagiarism:

- Papers that you write in your program of study must follow the guidelines set by the American Psychological Association (APA). Using another's intellectual creation without permission or without giving appropriate credit is the academic equivalent of theft.

Consequences of Academic Dishonesty/Plagiarism

All violations of academic policy are documented and made a part of the student's academic record. When academic dishonesty is confirmed, the student will immediately be notified of the incident, which may result in one or more of the actions listed below:

- Reduction in grade on the assignment on which the violation occurred
- No credit on the assignment, paper, test, or exam on which the violation occurred
- A failing grade for the course
- Suspension or dismissal from the college

Please see the current course catalog for full details.

3. **Referencing Non-Academic Resources**
   In many of your classes, you will conduct research. Please note, the use of research documents must remain at an academic or scholarly level. Websites such as Wikipedia or Ask.com are not credible sources because they are not necessarily written by academic experts; they may be written by non-academic individuals, and are potentially inaccurate or biased.

4. **Add/Drop:**
   Please refer to the current School Catalog policies for schedule changes, add/drop processes, and deadlines.

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Course Evaluation and Grading

Grade Categories	Weight	Total Points
Individual Work	40.5%	405
Class Discussions	25%	250
Quiz	28%	280
Teamwork	6.5%	65
Total:	100.00%	1000

Grading Scale		
Letter Grade	**Percentage Scale**	**Interpretation**
A	90-100%	Superior
B	80-89%	Above average; good
C	70-79%	Average; standard
D	60-69%	Below standard
F	59% or lower	Failure

Additional Supporting Documentation
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Week One			
Part 1 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Apply computer resources for use in business and academics.	Assess computing resources in an office environment. Determine ways computers drive success in academic pursuits.	In your online course, locate "Week 1" in the list on the left side of the screen. When you click on Week 1, you will see a list of activities for the week. (At the beginning of each week, repeat the above process to see the list of activities). Please read the Plagiarism and Netiquette Policy and e-mail your instructor confirming that you have read and understood these documents. An operating system has three primary functions: 1. **Managing Resources** - the operating system coordinates the hard drive, internal memory, CD drives, processor, storage, and additional devices. 2. **Acting as a User Interface** - the operating system interfaces the computer's processor with application software (e.g., Microsoft Office Suite). 3. **Running Applications** - the operating system runs the application software with which it interfaces. This class is an introduction to	**Class Discussion (25 points)** You have just hired Simon, a new assistant, who has never used a personal computer. Give him a brief tour of the best features of your operating system. Please answer all of the following questions. Be sure to respond with substantive content. • What are the best ways to use the eCollege environment so that you get the most out of the course? • What are some best practices in the discussion area? • What motivates you to succeed in this course? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should:

		computer office applications using Microsoft Office 2007. In Weeks 1-5, you will learn how to format academic and business documents in Microsoft Word. In Weeks 6-9, you will learn how to create spreadsheets with embedded formulas and graphs. In Weeks 10-11, you will learn how to create Microsoft PowerPoint presentations with images, slide transitions, and other specialized formatting. Week 12, the final week of this course, is a culmination assignment in which you will organize course content into a single project. Chapters and page numbers in this textbook may be confusing at first. Please note: Each software application has its own set of chapters (each beginning with the number one). They are distinguished by abbreviations corresponding to the software. In other words, • **WIN** stands for Windows • **WD** stands for Word • **EX** stands for Excel • **PPT** stands for PowerPoint Page numbers similarly correspond to the appropriate software section. For example, • **WIN 23** stands for page 23 in the Windows section of the textbook. • **WD 3** stands for page 3 in the Word section of the textbook. • **EX 22** is page 22 in the Excel section of the textbook. • **PPT 14** refers to page 14 in the PowerPoint section.	• Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.

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		Computer resources, as referenced this week, refer to assets available to you in your online classroom (eCollege) and on your computer. The resources you will explore in week one include the eCollege platform for this online classroom. In addition, you will begin to read about Microsoft Word in the Shelly, Cashman and Vermaat (2008) textbook. Please complete the following: 1) On the eCollege platform, read and explore the following links (click on the link to review): • Announcements • Email tab 2) In *Microsoft Office 2007*, read **Word Chapter 1**, "Creating and Editing a Word document" (pages **WD2-62**).	
Part 2 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document with advanced formatting and object placement.	An academic document typically contains specific formatting parameters, including • 1" margins. • First line indentations (frequently ½"). • Precise header structure. • Restrictions on formatting paragraphs. • Required line spacing (double spaced). • Etc.	**Individual Work (0 points, Assignment is due in Week 2)** Microsoft Word is a type of word processing software. Word processors allow users to create text-based papers, essays, flyers, newsletters, or similar files, known as "documents." As application software, all word processors can • Wrap text automatically (without forced line or "carriage returns" in typewriter vernacular). • Allow users to delete letters, words, and entire pages. • Check grammar and spelling errors.

		This week you will begin to construct documents for academic submission in Microsoft Word. To prepare for the individual work **due at the end of Week 2** , please complete the following: 1) Please read the following chapter and pages: • **Word Chapter 1**, "Creating and Editing a Word Document" (pages **WD 2-62**). • "In the Lab" **Lab 2: Creating a Flyer with a Picture and a Border** on pages **WD 69-70** in your textbook. (Note that you are to follow the step-by-step instructions to re-create the "Blooming Deals" Flyer shown on page WD 69 in the textbook.) 2) Using the links in your online course, please download the following file for use in this week's individual work. • Wk One Ch One "Pear in Bloom." 3) Using the links in your online course, please view the following short videos to begin preparing for your Individual Work due at the end of Week 2: • "To Start Word" • "To Type Text" • "To Display Formatting Marks" • "To Wordwrap Text as You Type" • "To Insert a Blank Line" • "To Check Spelling and Grammar as You Type"	• Automatically format font styles and sizes. • Automatically format paragraphs. • Automatically format margins. • Find and replace letters or large blocks of text. After reading **Word Chapter 1** (pages **WD 2-62)** and reviewing the links in eCollege, ***begin*** the following activity that is ***<u>due at the end of Week 2</u>:*** • "In the Lab" **Lab 2: Creating a Flyer with a Picture and a Border** on pages **WD 69-70** in your textbook. Note that you are to follow the step-by-step instructions to re-create the "Blooming Deals" Flyer shown on page WD 69 in the textbook. • Note: The picture needed for this assignment can be found in the online course for this week.

		• "To Save a Document"	

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Week Two			
Part 1 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document with advanced formatting and object placement.	Imagine that you are planning a garage sale in a few weeks. You need to advertise and are on a limited budget. One common means to promote a function as a garage sale is to create and post flyers around the neighborhood. The assigned reading this week highlights the specific formatting parameters necessary for a typical flyer (those used for advertising promotions or announcements). In your textbook, please read the following: • **Word Chapter 1**, "Creating and Editing a Word Document" (pages **WD 2-62**).	**Class Discussion (25 points)** In this week's discussion, you will share ideas on the universal nature of how word processors such as Microsoft Word can be used. Try to be creative in your responses; consider as many atypical applications for word processing as you can. Select one of the following professions: • Criminal justice • Medical records/billing • Journalism • Legal field • Small business owner • Marketing • Sports team management • Government Then review **Word Chapter 1**, the links in eCollege from Weeks 1 and 2 and any research you have done, and discuss the following questions. Respond to each question with examples that pertain to the specific field that you have chosen. Be sure to respond with specific and substantive posts. 1. What are some of the documentation needs of your chosen field? 2. What are some specific ways you can use Microsoft Word in this field? 3. What are some ways of enhancing a document with Word's editing tools that would be appropriate in the environment you chose? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week:

			1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
		Part 2 of 3	
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document with advanced formatting and object placement.	In your textbook, please read the following in order to complete this week's individual work: 1) Please read the following chapter and pages: • **Word Chapter 1**, "Creating and Editing a Word Document" (pages **WD 2-62**). • "In the Lab" **Lab 2: Creating a Flyer with a Picture and a Border** on pages **WD 69-70** in your textbook. (Note that	**Individual Work (35 points)** This week's individual work is to re-create the "Blooming Deals" Flyer shown on page WD 69 using Microsoft Word. After reading **Word Chapter 1** and reviewing the links and videos in eCollege, complete the following: • "In the Lab" **Lab 2: Creating a Flyer with a Picture and a Border** on pages **WD 69-70** in your textbook. (Note that you are to follow the step-by-step instructions to re-create the "Blooming Deals" Flyer shown on page WD 69 in the textbook.)

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		you are to follow the step-by-step instructions to re-create the "Blooming Deals" Flyer shown on page WD 69 in the textbook.) 2) Using the links in your online course, please download the following file for use in this week's individual work. • "Wk 1 Ch1 Bradford Pear in Bloom" 3) Using the links in your online course, please view the following short videos: •"To Apply Styles" •"To Center a Paragraph" •"To Select a Line" •"To Change the Font Size of Selected Text" •"To Change the Font of Selected Text" •"To Select Multiple Paragraphs" •"To Bullet a List of Paragraphs" •"To Undo and Redo an Action" •"To Select a Group of Words" •"To Bold Text" •"To Underline a Word" •"To Italicize Text" •"To Change the Style Set" •"To Change Theme Colors" •"To Change Theme Fonts" •"To Insert a Picture" •"To Apply a Picture Style" •"To Change a Picture Border Color" •"To Resize a Graphic"	• Note: The picture needed for this assignment can be found in the online course for this week. **How to Save Your Assignment** Save your document as a Microsoft Word 2007 (.docx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.docx. **How to Turn in Your Assignment** Submit this document to the **Week 2: Individual Work** basket in the Dropbox.

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
		• "To Add a Page Border" • "To Change Spacing Above and Below Paragraphs"	
Part 3 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document with advanced formatting and object placement.	To prepare for this quiz, please read the following in *Microsoft Office:* • **Word Chapter 1**, "Creating and Editing a Word Document."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **Word Chapter 1**, "Creating and Editing a Word Document."

Week Three			
Part 1 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**

Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in academic environments.	As you pursue your academic careers, you will need to format papers in an accepted format for your institution. The requirement for this class is to adhere to those promoted by the American Psychological Association (APA).
		
		For this week's assignment, ***you need to know*** how to use Microsoft Word to format a paper according to the following parameters:
		• The appropriate font (preferably Times New Roman 12 point)
		• 1" margins
		• First line indentation (preferably 1/2")
		• Spacing between paragraphs
		• Double line space
		• Proper header
		• Left justified text (Ragged right edge)
		• Using the links in your online course, use the document, "Steps to Formatting Your Research Paper" in DocSharing to help in this week's individual work.
		
		In your textbook, please read the following in **Word Chapter 2**:
		• Pages **WD 78-79** to learn how to double-space and format a proper paragraph
		• Pages **WD 80-82** to learn
			Class Discussion (25 points)
			This week's class discussion is focused on ways to construct and format a sample research paper.
			
			After reading the assigned pages (**WD 78-82** and **WD 88-89**) in your textbook, conducting any research you may need to do, and visiting the links in eCollege, please answer all of the following prompts. Be sure to respond substantively.
			• Select two of the following components of a research paper:
			  • The title page
			  • Headers/footers
			  • Paragraph formatting
			  • Citations and references
			  • Bullets and lists
			• What specific features in Word are used to create the two components that you chose?
			• List four different styles used in writing a research paper and discuss the merits of each.
			• What are the ethical considerations to be followed when writing a research paper and why are they important?
			
			The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week:
			
			1) Submit one main post responding directly to the discussion prompts.
			
			• This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in

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		how to create headers and automatic page numbers • Pages **WD 88-89** to learn how to indent the first line of every paragraph **Note:** For this class, please disregard any reference to the Modern Language Association (MLA) in your textbook.	your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
		Part 2 of 2	
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in academic environments.	The APA Publication Manual is concerned with three components to formal academic writing: 1) Writing style preference (language choices, etc.) 2) Citation and reference protocols, and 3) Document formatting. This week's individual work is designed to help you **construct** and ***format*** a research paper following APA documentation style protocols. A friendly reminder: For this week's assignment, ***you need to know*** how to use Microsoft Word to format a paper according to the following parameters: • The appropriate font (preferably Times New Roman 12 point)	**Individual Work (25 points)** This week's individual work is to use Microsoft Word to construct and format a research paper per APA documentation style protocols. After reading pages **WD 78-82** and **WD 88-89**, and reviewing the links and videos in eCollege, complete the following: • "Cases and Places" #4: **Create a Research Paper about the Month You Were Born** on page **WD 143** in your textbook. Note that you are to follow the APA documentation style. Be sure to use Microsoft Word's References tab to create your citations and sources, and to generate your Bibliography list (which is named References in APA). • Using the links in your online course, utilize the Steps to Formatting Your Research Paper guide to help in this week's individual work (Note: This file is also available in DocSharing).

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		• 1" margins • First line indentation (preferably 1/2") • Spacing between paragraphs • Double line space • Proper header • Left justified text (Ragged right edge) • Using the links in your online course, utilize the Steps to Formatting Your Research Paper guide to help in this week's individual work (Note: This file is also available in DocSharing). To prepare for this week's individual work, please complete the following: 1) Please review the following pages in **Word Chapter 2**: • Pages **WD 78-79** to learn how to double-space and format a proper paragraph • Pages **WD 80-82** to learn how to create headers and automatic page numbers • Pages **WD 88-89** to learn how to indent the first line of every paragraph **Note:** For this class, please disregard any reference to the Modern Language Association (MLA) in your textbook. 2) Please read the following in **Word Chapter 2**: • "Cases and Places" #4: **Create a Research Paper about the Month You Were Born** on page **WD 143** in your textbook.	**How to Save Your Assignment** Save your document as a Microsoft Word 2007 (.docx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.docx. **How to Turn in Your Assignment** Submit this document to the **Week 3: Individual Work** basket in the Dropbox.

		• Please note that you are to follow the ***APA documentation formatting style***. Be sure to use Microsoft Word's References tab to create your citations, sources, endnote, and to generate your Bibliography list (which is named References in APA). 3) Using the links in your online course, please view the following short videos: • "To Double-Space Text" • "To Remove Space after a Paragraph" • "To Switch to the Header" • "To Right-Align a Paragraph" • "To Insert a Page Number" • "To Close the Header" • "To First-Line Indent Paragraphs"	

Additional Supporting Documentation
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Week Four			
Part 1 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in business environments.	As adult learners, you may have multiple responsibilities outside the home, including family and work. Those of you who are in the workforce are likely familiar with the cover letter, resume, and interview process (i.e., you may have experience creating cover letters and resumes with a variety of successes and failures). To be successful in any workforce, you will be expected to present a qualification of your skills by submitting a resume. Page **WD 148** of your textbook contains one example of a resume: **Lana Canaan's resume.** Notice how **Lana Canaan's resume** contains brief, yet concise information. She uses ***active verbs in past tense*** to present her responsibilities. For example, under "The Garden Grill" and "Nevada Culinary Institute Cafeteria" are the items: • *Assisted* chef with meal selection... • *Planned* meals for staff and students... In the above, "assisted" and "planned" are the active verbs that precisely and concisely begin sentences and present ideas. To apply for a particular position or job, you will likely need to submit a cover letter to accompany your resume.	**Individual Work (35 points)** "You never have a second chance to make a first impression" is an expression familiar to many. When looking for a job, that first impression is frequently a cover letter and resume, either mailed directly or via electronic mail. This week's individual work is to create and format a resume and cover letter for potential employment. After reading **Word Chapter 3** (pages **WD 146-202**), and reviewing the links and videos in eCollege, complete the following: • "Cases and Places" #4: **Create Your Resume and Cover Letter for a Potential Job** on page **WD 213** in your textbook. • Note that you need to include two documents: a cover letter and a resume. **How to Save Your Assignments** Save your documents as Microsoft Word 2007 (.docx) files that include Your name, course code, and title in the file names. • For example: JaneSmith CGS2167 Work1.docx. **How to Turn in Your Assignment** Submit these **two** documents to the **Week 4: Individual Work** basket in the Dropbox.

		Page **WD 147** of your textbook contains one example of a cover letter: **Lana Canaan's cover letter**, in which she is applying for a position with the Juniper Culinary Academy. Lana's personalized cover letter highlights specific items in her resume. She provides additional details to relate her skills and experiences to the requirements of the junior culinary instructor position. In your textbook, please read the following in order to complete this week's individual work: 1) Please read the following chapter and pages: • **Word Chapter 3**. . "Creating a Cover Letter and a Resume" (pages **WD 146-202**). • "Cases and Places" **#4**: **Create Your Resume and Cover Letter for a Potential Job** on page **WD 213** in your textbook. (Note that you need to include two documents: a cover letter and a resume.) 2) Using the links in your online course, please view the following short videos: • "To Use the Grow Font Button to Increase Font Size" • "To Color Text" • "To Insert Clip Art" • "To Resize a Graphic Using the Size Dialog Box" • "To Recolor a Graphic" • "To Set a Transparent Color	

		in a Graphic" • "To Set Custom Tab Stops Using the Tabs Dialog Box" • "To Bottom Border a Paragraph" • "To Clear Formatting" • "To Convert a Hyperlink to Regular Text " • "To Set Custom Tab Stops Using the Ruler" • "To Insert the Current Date in a Document" • "To Create a Building Block" • "To Insert a Non-breaking Space" • "To Insert a Building Block" • "To Insert an Empty Table" • "To Enter Data in a Table" • "To Apply a Table Style" • "To Resize Table Columns to Fit Table Contents" • "To Select a Table" • "To Bullet a List as You Type" • "To Use a Template" • "To Paste from the Office Clipboard"	

Part 2 of 2

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in academic environments.	To prepare for this quiz, please read the following in *Microsoft Office:* • **Word Chapter 2**, "Creating a Research Paper."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **Word Chapter 2**, "Creating a Research Paper."

Week Five			
Part 1 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in business environments.	At times, concentrating on resume content can be difficult when one is distracted with the mechanics of how to format a paper in Microsoft Word. Last week, you created a cover letter and resume. This week you will continue to practice creating and formatting additional business documents. To prepare for this week's class discussion, please review the following: • **Word Chapter 3**, "Creating a Cover Letter and a Resume" (pages **WD 146-202**).	**Class Discussion (25 points)** For this week's class discussion, please reflect on personal experience(s) and this week's reading material in **Word Chapter 3**. Once again, select one of the professional fields from the **Week 2 Discussion** and discuss the following questions as they pertain directly to that profession. Be sure to respond to all of the questions with substantive content. • What are some characteristics of a good business letter? • What is Clip Art and is it appropriate for a business letter? • What types of fonts and paragraph spacing would you use in a business letter? • Would you single or double space a business document? • What are some ways to align text when constructing or editing a Word document? (Get creative here!) The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to

			your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in business environments.	Having multiple sets of eyes can assure a well-edited and formatted document. This week, you will work in a team environment to create and edit a variety of documents for a business organization. To complete this week's teamwork, please review the following: • **Word Chapter 3**, "Creating a Cover Letter and a Resume" (pages **WD 146-202**).	**Teamwork (30 points)** Participate and complete the teamwork activity by entering the Teamwork area in your online course and completing the following: • "Cases and Places" **#5**: **Create Documents Using Templates from the Web** on page **WD 214** in your textbook. Each team member is responsible for completion of one the four documents for the Travel and Leisure Club [Calendar, Award Certificate, Letter of Thanks, and Invitation]. All documents must be completed in Microsoft Word 2007 using templates selected and customized from the Web. Templates on the web can be found at MS Office Templates Teamwork involves actively reviewing and critiquing your teammates' work throughout the week. Be sure to submit draft(s) of your assigned document early for team feedback and post several critiques to others during the week.

			Each team member will need to upload their own completed document by posting to the teamwork discussion with the words "Final Submission" and attaching the attaching the Word 2007 (.docx) file. Respond to at least two students by the end of the week.
		Part 3 of 3	
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Construct business and academic documents using Microsoft Word.	Create a Microsoft Word document for use in business environments.	To prepare for this quiz, please read the following in *Microsoft Office:* • **Word Chapter 3**, "Creating a Cover Letter and a Resume."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **Word Chapter 3**, "Creating a Cover Letter and a Resume."

Week Six			
Part 1 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Construct a Microsoft Excel worksheet with an embedded chart.	Spreadsheets calculate, organize, and analyze numeric data. They are commonplace in business, especially among accountants, budget officers, and financial officers. Microsoft Excel is spreadsheet application software that manipulates numbers, just as Microsoft Word manipulates text-based documents. This week you will learn that spreadsheets have specific components and terminology. For instance, • **Workbooks** are complete files that may contain a number of worksheets. • **Worksheets** are individual calculation documents, similar to ledgers. They contain rows and columns that create a grid. • **Rows** are horizontal and typically identified in numbers (e.g., row 1, row 2, etc.). • **Columns** are vertical and typically identified in letters (e.g., column A, column B, etc.). • **Cells** are the individual boxes within the grid of rows and columns. • **Charts** (also known as graphs) are visual means of depicting numeric data that is calculated or entered directly into worksheets. Charts can	**Class Discussion (25 points)** As you enter the business world, you will find occasion and need to read, analyze, or present data. To accomplish this, you will benefit from comprehending and creating spreadsheets. As you read this week's material in your textbook, please answer the following questions. Be sure to respond with substantive content. • What are some applications for Excel workbooks and worksheets in both the field of accounting and for an NFL team? • In what ways could you use Excel in your life today or in your planned career? • What does the Sum Function do? • When might you use the Sum Function in your schoolwork or workplace? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s).

		be created as columns, lines, scatter plots, circular (pie-shaped) or in trend lines. • **Functions and formulas** are automatic calculations performed by spreadsheet software. AutoSum and Sum Function are common functions for Excel users. Please read the following pages in your textbook to apply to this week's class discussion: • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart" (pages **EX 2-69**).	2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Construct a Microsoft Excel worksheet with an embedded chart.	There are several types of charts. In Microsoft Excel, many of the charts below can be presented in a flat (2-D) form or in a multi-dimensional (3-D) style. • **Bar Charts** have horizontal bars typically measuring from left to right. Bar charts can be stacked with multiple layers or data. • **Column Charts** have vertical columns, typically measuring from lowest to highest (bottom to top). Column charts can be stacked with multiple layers or data. • **Line Charts** connect points on a chart within X and Y axes (below). • **Area Charts** fill or shade areas to illustrate trends or patterns. Many area charts are stacked (multiple and layered shaded areas).	**Individual Work (35 points)** You may have had the opportunity to be an audience member in a presentation that contained charts to present data. They are often graphical, colorful ways to represent complex calculations as understandable visuals. After reading **Excel Chapter 1** (pages **EX 2-69**), and reviewing the links and videos in eCollege, complete the following: Note that there are **two** Excel assignments. • "Apply Your Knowledge:" **Changing the Values in a Worksheet** on pages **EX 70-71** in your textbook. "Make It Right:" **Correcting Formatting and Values in a Worksheet** on pages **EX 73-74** in your textbook. • Note: The starter Excel files needed for this assignment can be found in the online course for this week. **How to Save Your Assignments**

		• **Scatter Charts** are plot points on X and Y axes. Frequently, scatter charts are depicted in four quadrants to illustrate cluster trends. • **Pie Charts** illustrate data in sections or parts or percentages of a circular whole. Exploded pie charts separate sections of the pie for easier reading. Charts contain: • **Chart Area** is the entire chart and its components, e.g., axes, labels, columns, bars, legends, etc. • **Data Labels** are markers that represent a specific point within the chart, usually with alphanumeric identity. • **Plot Area** is the area that holds all data, category names, labels, and axes labels. • **Data Points and Series** are values plotted on a chart. • **Axis** is a horizontal or vertical border. Typically, the X axis runs horizontally, and the Y axis runs vertically. • **Legend** is a key for defining assigned data to colors, shapes or other identifiers in a chart. Please complete the following in order to prepare for this week's individual work: 1) In your textbook, please read the following: • **Excel Chapter 1**, "Creating a Worksheet and an Embedded	Save your worksheets as Microsoft Excel 2007 (.xlsx) files that include Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.xlsx. **How to Turn in Your Assignment** Submit these **two** worksheets to the **Week 6: Individual Work** basket in the Dropbox.

		Chart" (pages **EX 2-69**). •"Apply Your Knowledge::" **Changing the Values in a Worksheet** on pages **EX 70-71** in your textbook. •"Make It Right:" **Correcting Formatting and Values in a Worksheet** on pages **EX 73-74** in your textbook. 2) Using the links in your online course, please download the following files for use in this week's individual work. ○ "Apply Your Knowledge: Bicycle Shop 3rd Quarter Sales" ○ "Make It Right: Book Sales" 3) Using the links in your online course, please view the following short videos: •"To Start Excel" •"To Enter the Worksheet Titles" •"To Enter Column Titles" •"To Enter Row Titles" •"To Enter Numbers" •"To Sum a Column of Numbers" •"To Copy a Cell to Adjacent Cells in a Row" •"To Determine Multiple Totals at the Same Time" •"To Save a Workbook" •"To Change a Cell Style" •"To Change the Font Type" •"To Bold a Cell" •"To Increase the Font Size of a Cell Entry"	

		•"To Change the Font Color of a Cell Entry" •"To Center Cell Entries across Columns by Merging Cells" •"To Format Column Titles and the Total Row" •"To Format Numbers in the Worksheet" •"To Adjust the Column Width" •"To Use the Name Box to Select a Cell"	

Week Seven			
Part 1 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Construct a Microsoft Excel worksheet with an embedded chart.	As learned in previous weeks, the numeric data stored and calculated in spreadsheets can be represented in visual forms, i.e., charts. This week you will explore formulas and functions. To prepare for this week's class discussion, please read: • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart" (pages **EX 2-69**). • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**).	**Class Discussion (25 points)** Imagine that you are a spreadsheet specialist tasked with developing a monthly worksheet for your family budget. After reading **Excel Chapter 1** and the links in eCollege, research some family budgets on the Internet. Then answer *all* of the following questions. Be sure to respond with specific and substantive content. • What kinds of expenses would you enter in the rows of the worksheet? • What are some ways to enhance the look of the worksheet when constructing or editing it to highlight specific data? • What do you think the best kind of embedded chart would be for your budget? Tell us why you chose that chart. The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that

			you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Construct a Microsoft Excel worksheet with an embedded chart.	This week you will explore formulas and functions. First, let's distinguish the two. As referenced in Week 6, formulas and functions calculate data. **Formulas**: • Always start with an equal sign (=). • Contain references for cells, names of sheets, names of worksheets, or names of workbooks. • Contain numbers, dates, text, or even arrays of data. • Have text inside quotation marks ("). • Sometimes include ampersand (&) symbols. • Have various methods for entering data (e.g., enter, Ctrl+Enter, Tab, Shift+Tab, Shift+Enter). **Functions** are types of calculations that require or	**Individual Work (35 points)** Now that you have discussed a worksheet, it is time to create one with an embedded chart. Please review **Excel Chapters 1 and 2**, and the links and videos in eCollege. Then put on your spreadsheet analyst's hat and complete the following: • "In the Lab" **Lab 1**: **Annual Cost of Goods Worksheet** on pages **EX 74-75** in your textbook. (Skip steps #9, 10, and 11 in your textbook). Note that you are to create your own Excel worksheet from scratch. **How to Save Your Assignments** Save your worksheet as a Microsoft Excel 2007 (.xlsx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.xlsx. **How to Turn in Your Assignment** Submit the worksheet to the **Week 7: Individual Work** basket in the Dropbox.

		contain formulas. There are several types of functions in Excel. For example: • Statistical Percentile Average Range • Logical If And Or True False • Informational IsText IsDate Date and Time DateAdd Days360 Please complete the following in order to prepare for this week's individual work: 1) In your textbook, please read and review the following: • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart" (pages **EX 2-69**). • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**). • "In the Lab" **Lab 1**: **Annual Cost of Goods Worksheet** on pages **EX 74-75** in your textbook. (Note that you are to create your own Excel worksheet from scratch.)	

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
		2) Using the link in your online course, please view the following short video: • "To Add a 3-D Clustered Column Chart to the Worksheet"	
Part 3 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Develop electronic spreadsheets using the current Microsoft spreadsheet application.	To prepare for this week's quiz, please review the following in *Microsoft Office:* • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart."

Week Eight

Part 1 of 2

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
Create spreadsheets with formulas and graphs using Microsoft Excel.	Apply formulas, functions, and formatting to a spreadsheet.	Over the last two weeks, you learned foundations and defined key terms for Microsoft Excel and spreadsheets in general, specifically the regarding differences between formulas and functions. Shelly, Cashman, and Vermaat (2008) offer instructions on how to plan a spreadsheet project on page **EX 85**. They detail the decision points you will likely encounter when creating spreadsheets: • planning the layout • determining required formulas and functions • identifying ways to format spreadsheet components • establishing rules for any conditional formatting you may desire • determining the appearance of the final product To prepare for this week's class discussion please review • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**).	**Class Discussion (25 points)** As you learned this week, formulas and functions are at the heart of spreadsheet function. At this point, you should consider what applications for formulas and functions you might need in your workplace, personal budgets, or other purposes. After reading **Excel Chapter 2**, reviewing the links in eCollege, and searching the Internet, please answer *all* of the questions below. Be sure to respond in a substantive manner and with specifics that show the result of your research. • What is the AutoSum button? [Σ] How does it work? • If you were a financial planner, what are some Excel formulas that you might use or need? Please specify and explain (you may need to look this up on the Internet). • In your financial planning worksheet, when might you use conditional formatting? Please specify and explain. The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities.

			• You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 2			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Apply formulas, functions, and formatting to a spreadsheet.	This week, you begin to learn how to include formulas and functions in Microsoft Excel. When creating **formulas**, please remember: • Always begin with an equal sign (=). • You can enter alphanumeric data directly or reference a cell within a formula. • + is the symbol to add numbers. • - is the symbol to subtract numbers. • / is the symbol to divide numbers. • * is the symbol to multiply numbers. • A colon (:) indicates that all cell references between those identified before and after the	**Individual Work (35 points)** This week's individual work is to correct the worksheet by applying several tasks learned in this chapter, i.e., • formatting, • spell checking, • applying functions, and • calculations with cell references. Please review **Excel Chapter 2**, and the links and videos in eCollege. Then complete the following: • "Make It Right:" **Correcting Functions and Formulas in a Worksheet** on pages **EX 148-149** in your textbook • Note: The starter Excel file needed for this assignment can be found in the online course for this week.

		colon are included in the calculation. Pages **EX 90-99** show you how to enter and create simple formulas and how to use the AutoSum button. Pages **EX 98-106** explore basic functions, including: • Sum • Average • Min and Max • Range Please complete the following in order to prepare for this week's individual work: 1) In the textbook, please read and review the following: • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**). • "Make It Right:" **Correcting Functions and Formulas in a Worksheet** on pages **EX 148-149** in your textbook. 2) Using the links in your online course, please download the following files for use in this week's individual work. • "Make It Right: El Centro Diner Payroll" 3) Using the link in your online course, please view the following short videos: • "To Enter a Formula Using the Keyboard" • "To Enter Formulas Using Point Mode" • "To Copy Formulas Using the	**How to Save Your Assignments** Save your worksheet as a Microsoft Excel 2007 (.xlsx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.xlsx. **How to Turn in Your Assignment** Submit the worksheet to the **Week 8: Individual Work** basket in the Dropbox.

		Fill Handle" • "To Determine the Average of a Range of Numbers Using the Keyboard and Mouse" • "To Determine the Highest Number in a Range of Numbers Using the Insert Function Box" • "To Determine the Lowest Number in a Range of Numbers Using the Sum Menu" • "To Copy a Range of Cells across Columns to an Adjacent Range Using the Fill Handle" • "To Verify a Formula Using Range Finder" • "To Change the Workbook Theme" • "To Change the Background Color and Apply a Box Border to the Worksheet Title and Subtitle" • "To Center Data in Cells and Format Dates" • "To Apply an Accounting Style Format and Comma Style Format Using the Ribbon" • "To Apply a Currency Style Format and Comma Style Format Using the Ribbon" • "To Apply a Currency Style Format with a Floating Dollar Sign Using the Format Cells Dialog Box" • "To Apply a Percent Style Format and Use the Increase Decimal Button" • "To Apply Conditional Formatting" • "To Change the Widths of Columns"	

		• "To Change the Heights of Rows" • "To Change the Worksheet's Margins, Header, and Orientation in Page Layout View"	

Week Nine

Part 1 of 3

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
Create spreadsheets with formulas and graphs using Microsoft Excel.	Apply formulas, functions, and formatting to a spreadsheet.	Last week, you discussed foundational elements to revise formulas and format a spreadsheet. This week, you will discuss ways to apply formulas and functions within spreadsheets. To prepare for this week's class discussion, please review: • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**).	**Class Discussion (25 points)** The focus of this week's class discussion is how to apply formulas, functions, and formatting to a spreadsheet. After reading **Excel Chapter 2** and conducting any needed research on the Internet, please answer *all* of the questions below. Be sure to respond in a substantive manner. • How would you write a formula to calculate the average of your monthly expenses? • How would you construct an Excel formula to calculate your grocery expenses as part of your total expenses? For example, if your total grocery expenses for the month were $230; what percent would that be of your total expenses of $2,300? (Answer: 10%). • How do you troubleshoot a formula that is giving you an error? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to

			your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s). 2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Apply formulas, functions, and formatting to a spreadsheet.	Last week, you discussed foundational elements to revise formulas and format a spreadsheet. This week, you will build a sales analysis worksheet determining quotas, percentages, and other functions requiring formula creation. In your textbook, please read the following in order to complete this week's individual work: • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**). • "In the Lab" **Lab 1**: **Sales Analysis Worksheet (Part 1 Only)** on pages **EX 149-151** in your textbook. (Note that you are to create your own Excel worksheet from scratch.)	**Individual Work (35 points)** This week's individual work is to create a sales analysis worksheet containing quotas, percentages, functions (MIN, MAX, AVERAGE), and other calculations. After reviewing **Excel Chapter 2** and the links and videos in eCollege, complete the following: • "In the Lab" **Lab 1**: **Sales Analysis Worksheet (Part 1 Only)** on pages **EX 149-151** in your textbook. (Note that you are to create your own Excel worksheet from scratch.) **How to Save Your Assignments** Save your worksheet as a Microsoft Excel 2007 (.xlsx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.xlsx. **How to Turn in Your Assignment**

			Submit the worksheet to the **Week 9: Individual Work** basket in the Dropbox.
Part 3 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Create spreadsheets with formulas and graphs using Microsoft Excel.	Apply formulas, functions, and formatting to a spreadsheet.	To prepare for this week's quiz, please review the following in *Microsoft Office:* • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries."

Week Ten			
Part 1 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Create a Microsoft PowerPoint presentation for use in business environments.	This week we begin the final leg of our exploration into Microsoft Office and begin to learn Microsoft PowerPoint, which is slideshow presentation application software. You may find this portion of class enjoyable and creative. To prepare for this week's class discussion, please begin to explore Microsoft PowerPoint and read: • **PowerPoint Chapter 1**, "Creating and Editing a Presentation" (pages **PPT 2-65**).	**Class Discussion (25 points)** The learning activities this week detail ways to create and manipulate slideshow presentations in Microsoft PowerPoint. As you will be creating a PowerPoint presentation for your individual work, please prepare by discussing the following questions. Be sure to answer *all* of the questions substantively. • What are some of the advantages of creating a PowerPoint presentation? • Give a specific, detailed example of how you would use PowerPoint in your workplace, school, community, or other context? • What are some tips that you can share with your peers on how to use PowerPoint? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s).

			2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Create a Microsoft PowerPoint presentation for use in business environments.	PowerPoint is often underestimated in terms of the extent of its capabilities. Primarily, it is presentation software with which you can ***create a slideshow***. However, PowerPoint has several potential uses. For example, PowerPoint: • Contains word processing tools (formatting, drawing, and spelling). • Offers slide transition and object animations options. • Behaves as a webpage, should it contain internal or external hyperlinks. • Can include imported files (e.g., Excel worksheets, charts, or Word tables). Please complete the following in order to prepare for this week's individual work: 1) In your textbook, please read and review the following:	**Individual Work (35 points)** This week you discussed with your peers the nuances of Microsoft PowerPoint. You learned many ways in which PowerPoint is more than just slideshow presentation software. After reading **PowerPoint Chapter 1**, and reviewing the links and videos in eCollege, complete the following: • "In the Lab" **Lab 1: Creating a Presentation with Bulleted Lists** on pages **PPT 69-71** in your textbook. **How to Save Your Assignment** Save your presentation as a Microsoft PowerPoint 2007 (.pptx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.pptx. **How to Turn in Your Assignment** Submit the presentation to the **Week 10: Individual Work** basket in the Dropbox.

		• **PowerPoint Chapter 1**, "Creating and Editing a Presentation" (pages **PPT 2-65**). • "In the Lab" **Lab 1: Creating a Presentation with Bulleted Lists** on pages **PPT 69-71** in your textbook. 2) Using the links in your online course, please view the following short videos: • "To Start PowerPoint" • "To Choose a Document Theme" • "To Enter the Presentation Title" • "To Enter the Presentation Subtitle Paragraph" • "To Select a Paragraph" • "To Italicize Text" • "To Select Multiple Paragraphs" • "To Change the Text Color" • "To Select a Group of Words" • "To Increase Font Size" • "To Bold Text" • "To Decrease the Title Slide Title Text Font Size" • "To Save a Presentation" • "To Add a New Text Slide with a Bulleted List" • "To Enter a Slide Title" • "To Select a Text Placeholder" • "To Type a Single-Level Bulleted List" • "To Add a New Slide and Enter a Slide Title" • "To Type a Multi-Level Bulleted List"	

		• "To Create a Third-Level Paragraph" • "To Duplicate a Slide" • "To Arrange a Slide" • "To Delete All Text in a Placeholder" • "To Change Document Properties"	
Part 3 of 3			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Create a Microsoft PowerPoint presentation for use in business environments.	To prepare for this quiz, please read the following in *Microsoft Office:* • **PowerPoint Chapter 1**, "Creating and Editing a Presentation."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **PowerPoint Chapter 1**, "Creating and Editing a Presentation."

Week Eleven

Part 1 of 4

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Construct a Microsoft PowerPoint presentation with illustrations and shapes.	Now that you learned the many aspects of Microsoft PowerPoint, you will begin to apply your knowledge and creativity as you produce your own slideshow presentation, enhanced with creative or practical interests. Specifically, you will learn to insert images (i.e., clipart or photographs) into individual slides within a PowerPoint presentation. To prepare for this week's class discussion, please review the following: • **PowerPoint Chapter 2**, "Creating a Presentation with Illustrations and Shapes" (pages **PPT 82-130**).	**Class Discussion (25 points)** Having read **PowerPoint Chapter 2**, you should now understand how to enhance a PowerPoint presentation with bullets, numbering, font formatting, and image insertion. You may have even explored the ability to create hyperlinks, buttons, and other webpage-like functions available in PowerPoint. Please begin to share your insights with your peers, and answer *all* of the questions below. Be sure to respond with substantive content. • What are some issues you might run into if you add audio enhancements to your presentation? • For example, consider how you would gather information on workplace safety. Since there is so much information, how would you decide what to use and what to leave out? The minimum expectation for class discussions is to respond directly to each discussion prompt and respond to at least two other posts, either by a student or instructor, by the end of the week: 1) Submit one main post responding directly to the discussion prompts. • This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities. • You may use resources in addition to your textbook that support your post(s). However, if you reference other works, you must properly cite the source(s) that you used in your post(s).

			2) Reply to at least two posts. These responses can be to students or the instructor. 3) Responses to other individuals' posts should: • Expand on their ideas. • Discuss the differences between your thoughts and theirs. • Explain why you agree or disagree.
Part 2 of 4			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Construct a Microsoft PowerPoint presentation with illustrations and shapes.	Slide presentations are visual presentations of ideas and content. Strategically inserting graphics and images can enhance a presentation. In this week's individual work, you will learn to insert objects, pictures, and shapes into a PowerPoint presentation. Please complete the following in order to prepare for this week's individual work: 1) In your textbook, please read and review the following: • **PowerPoint Chapter 2**, "Creating a Presentation with Illustrations and Shapes" (pages **PPT 82-131**). • "In the Lab" **Lab 2**: **Creating a Presentation with Photographs Inserted from a File** on pages **PPT 137-139** in your textbook. 2) Using the links in your online course, please download the following files for use in this	**Individual Work (35 points)** This week's individual work is to construct a presentation with illustrations and shapes. After reading **PowerPoint Chapter 2** and reviewing the links and videos in eCollege, complete the following: • "In the Lab" **Lab 2**: **Creating a Presentation with Photographs Inserted from a File** on pages **PPT 137-139** in your textbook. • Note: The photographs needed for this assignment can be found in the online course for this week. **How to Save Your Assignment** Save your presentation as a Microsoft PowerPoint 2007 (.pptx) file that includes Your name, course code, and title in the file name. • For example: JaneSmith CGS2167 Work1.pptx. **How to Turn in Your Assignment** Submit the presentation to the **Week 11: Individual Work** basket in the Dropbox.

		week's individual work. • "Wk11Ch2 Asian Longhorn Beetle" • "Wk11Ch2 Emerald Ash Borer" • "Wk11Ch2 Gypsy Moth" • "Wk11Ch2 "Western Pine Beetle" 3) Using the links in your online course, please view the following short videos: • "To Choose a Background Style" • "To Change the View to Slide Sorter View" • "To Change the View to Normal View" • "To Change the Slide Layout to Two Content" • "To Insert a Clip from the Clip Organizer into a Content Placeholder" • "To Insert a Photograph from a File into a Slide" • "To Resize Clip Art" • "To Delete a Placeholder" • "To Move Clips" • "To Format Title Text Using Quick Styles" • "To Change the Heading Font" • "To Shadow Text" • "To Change Font Color" • "To Format Slide 3 Text Using the Format Painter" • "To Add a Shape" • "To Resize a Shape" • "To Add Text to a Shape" • "To Format Shape Text and	

		Add a Shape Quick Style" • "To Add a Transition between Slides"	
		Part 3 of 4	
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Construct a Microsoft PowerPoint presentation with illustrations and shapes.	Working with others can help you construct and execute a well-developed presentation. This week you will work with your peers to create a presentation with images and shapes. To prepare for this week's teamwork, please review the following: • **PowerPoint Chapter 2.** "Creating a Presentation with Illustrations and Shapes" (pages **PPT 82-131**). • "In the Lab" **Lab 2: Creating a Presentation with Photographs Inserted from a File** on pages **PPT 137-139** in your textbook.	**Teamwork (35 points)** This week's teamwork is to construct a presentation with illustrations and shapes. Participate and complete the teamwork activity by entering the Teamwork area in your online course and completing the following tasks. Each team member is responsible for completion of a presentation on any subject concerning health. The presentation must • Include at least 5 slides • Have a colorful background and attractive formatting. • Contain pictures or ClipArt. • Contain bulleted lists of information. • Use slide transitions. Be sure your subject is different from your other teammates' subjects.

			Teamwork involves actively reviewing and critiquing your teammates' work throughout the week. Be sure to submit draft(s) of your presentation early for team feedback and post several critiques to others during the week. Each team member will need to upload their own completed presentation by posting to the teamwork discussion with the words "Final Submission" and attaching the PowerPoint 2007 (.pptx) file. Respond to at least two students by the end of the week.
Part 4 of 4			
Course Outcome	**Instructional Objectives**	**Learning Activities**	**Graded Activities**
Develop presentations containing animation and graphics using Microsoft PowerPoint.	Construct a Microsoft PowerPoint presentation with illustrations and shapes.	To prepare for this week's quiz, please read the following in *Microsoft Office:* • **PowerPoint Chapter 2**, "Creating a Presentation with Illustrations and Shapes."	**Quiz (40 points)** This quiz contains multiple choice and true/false questions covering the following: • **PowerPoint Chapter 2**, "Creating a Presentation with Illustrations and Shapes."

Week Twelve

Part 1 of 1

Course Outcome	Instructional Objectives	Learning Activities	Graded Activities
Integrate Microsoft Office applications for use in business.	Integrate Microsoft Word, PowerPoint and Excel skills and knowledge into a business project. Refine formatting, spreadsheet formulas, illustrations and animations for a business presentation.	In this final week of class, you will integrate all the knowledge you acquired in class thus far into a final project. Your final individual work project will contain a Word business letter, Excel spreadsheet with an embedded chart, and a PowerPoint presentation. To prepare for this week's final project, please review the following textbook chapters: • **Word Chapter 3**, "Creating a Cover Letter and a Resume" (pages **WD 146-202**). • **Excel Chapter 1**, "Creating a Worksheet and an Embedded Chart"(pages EX **2-69**). • **Excel Chapter 2**, "Formulas, Functions, Formatting, and Web Queries" (pages **EX 82-144**). • **PowerPoint Chapter 1**, "Creating and Editing a Presentation" (pages **PPT 2-65**). • **PowerPoint Chapter 2**, "Creating a Presentation with Illustrations and Shapes" (pages **PPT 82-131**).	**Individual Work** **CGS2167 Final Project (100 points)** This week, you will create a final project using Word, Excel, and PowerPoint The final is divided into three parts. You have the entire week to complete it. You can submit each portion individually in your Dropbox throughout the week. After reviewing the textbook chapters and links from previous weeks in eCollege, complete the CGS2167 Final Project as instructed. You will create • A business letter. • An Excel worksheet with an embedded chart. • A slide presentation with graphics. **How to Save Your Assignment** Save your files as follows: • Business letter as a Microsoft Word 2007 (.docx) file • Excel worksheet as a Microsoft Excel 2007 (.xlsx) file • Presentation as a Microsoft PowerPoint 2007 (.pptx) file Include your name, course code, and title in the file names. • For example: JaneSmith CGS2167 Work1.pptx. **How to Turn in Your Assignment** Submit the files to the **Week 12: CGS2167 Final Project** basket in the Dropbox.

Additional Supporting Documentation
Document 7, Page 51

			Class Discussion (ungraded) Use this area to discuss any difficulties you are having with your final project and to communicate with our classmates.

Graded Activity: Class Discussion (50 points)

Instructional Objectives for this activity:
Identify the role that neurons play in human psychology.

This week's learning activities outline the central nervous system: neurotransmitters, brain structure, and the endocrine system. For this week's class discussion, please review the reading in chapter 2, and answer *all* the questions below.

- What type of psychologist studies the brain?
- Why do psychologists study the brain and the nervous system?

Please remember to cite the text and any outside sources used.

Discussions

· Submit a main post. This should be a comprehensive paragraph responding to the topic(s) in your own words referencing what you have discovered in your readings and learning activities.

· Initial main post should be submitted early in the week to benefit from the discussion and allow your instructor time to review and respond.

· Respond to at least two other posts. These responses can be either to other students or the instructor.

· Responses to other student posts should:

o Expand on their ideas.

- o Discuss the differences between your thoughts and theirs.
- o Explain why you agree or disagree.

Class Discussion

- To post your main response to this topic, click the blue **Respond** button below.
- To respond to a classmate or your instructor, click the blue **Respond** button below his/her post.

Respond

Collapse All Print View »Show Options

Responses

Response ^	Author	Date/Time*
Main Post	[redacted]	5/8/2011 8:08:22 PM
RE: Main Post	[redacted]	5/9/2011 7:31:50 AM
RE: Main Post	[redacted]	5/9/2011 11:35:54 AM
RE: Main Post	[redacted]	5/9/2011 1:45:25 PM
RE: Main Post	[redacted]	5/9/2011 4:36:15 PM
RE: Main Post	[redacted]	5/9/2011 11:30:10 PM
Week 2 Class Discussion	[redacted]	5/9/2011 7:23:15 AM
Week 2 Discussion	[redacted]	5/9/2011 7:30:28 AM
RE: Week 2 Discussion	[redacted]	5/10/2011 5:48:59 AM
RE:Main Post	[redacted]	5/10/2011 1:19:29 PM
RE:Main Post	[redacted]	5/10/2011 3:42:07 PM

RE:Main Post	[redacted]	5/10/2011 1:23:00 PM
RE:Main Post	[redacted]	5/10/2011 1:25:44 PM
RE:Main Post	[redacted]	5/10/2011 3:44:41 PM
WEEK2Class Discussion	[redacted]	5/10/2011 2:16:37 PM

1)What type of psychologists studies the brain?

Psychologists who specialize in considering the way in which the biological structures and function of the body affect behavior (Chapter2 in textbook).

2)Why do psychologists study the brain and the nervous system?

The complexities of the nervous system can be better understood if we take the course of evolution into consideration (Chapter2 in textbook.

Respond

RE: WEEK2Class Discussion [redacted] 5/10/2011 4:13:38 PM

Absolutely!

Respond

Week 2 Discussion [redacted] 5/10/2011 4:11:41 PM

A neurologist studies the brain.

It is because our body affects our behavior, cognition, perception, different moods and certain reactions that we do are governed by certain neurotransmitters that depends on the brain and the nervous system, so that it will be of use. The brain is the command center of our whole body so whatever its state or nature is very important in understanding behavior and mental processes. In addition, psychology is the study of behavior and mental processes so it makes sense,

http://wiki.answers.com/Q/Why_do_psychologist_study_the_brain_and_nervous_system

Respond

* Times are displayed in (GMT-07:00) Mountain Time (US & Canada)

Additional Supporting Documentation
Document 8, Page 3

ITT Technical Institute ITT
MY WINDOW TO LEARNING

Support:
1-877-456-7134

Discussion Forum Summary Page

Discussion Topic:	Created by:	# of posts	Graded?	Date
TB139 V3.0: Wk 5 Discussion	Admin	61	yes	12.01.10 | 17:57

How Can We Help Each Other?

1. Post a problem you face and solution you use for managing your time as you complete readings and assignments and post discussion responses for this course. For example, how do you manage when friends want you to go out and you know you really should be studying?
2. Post an additional challenge that you are facing with stress, time management, personal, job, or educational responsibilities. How do you cope with this challenge?

Response Criteria:
Post your two problems/challenges. Respond to other students' postings. Again, use any personal experience if appropriate to help support or challenge other students' posts. If differences of opinion occur, discuss the issues professionally and provide examples to

Thread View | Topic View Reply

Created by: **Date Posted**

[redacted] | Instructor 12.02.10 | 09:28

RE: TB139 V3.0: Wk 5 Discussion

Class - Ok, you want to chat or do your "farm" on Facebook, or your friends are going to a party or "hang out" and you have been invited...

Reply

[redacted] 12.07.10 | 14:15

RE: RE: TB139 V3.0: Wk 5 Discuss...

I did it right

Reply

[redacted] 01.08.11 | 22:09

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

Okay than! By saying "I did it right" doesn't really tell much in regards to responding to the discussion that the professor posted. I have faith in you and I know you can do better[redacted]

Reply

[redacted] 01.04.11 | 14:47

RE: TB139 V3.0: Wk 5 Discussion

The only problem I'm facing right now to be honest is my relationship and that's starting to come between my schooling and my daily life. I've been more worried about how my relationship is going down hill when I know I should be focussing more on my schooling. As for assignments in class the only problem that I seem to be having is now since the class is starting to get a bit harder, it's just making sure I read the assignment, understand the assignment and also making sure that I do the assignment right the first time so I don't have to redo it or do it a second time.

Reply

[redacted] 01.16.11 | 01:12

RE: RE: TB139 V3.0: Wk 5 Discuss...

I have to do the same thing for my assignments. Sometimes I think I read everything, but sometimes I have to read through everything though twice; because sometimes I miss things.

Reply

[redacted] 01.25.11 | 12:21

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

Carolyn, I miss things, too. We'll survive. I'm sure ITT has fail in us.

Reply

[redacted] 01.16.11 | 09:09

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted], my relationship is my online course. It's not that I put people on hold, so to speak, but the mental therapy I receive throughout the course studies outweighs the void I would feel in individual struggles with regard to personal relationships.

Reply

[redacted] 01.18.11 | 11:16

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]- I have been printing out the study guides that are posted for each week. I find that its easier to have a hard copy of my assignments in front of me and I can read and reread them as much as I would like and I can physcially check off assignments as I finish them. Just a suggestion!

Reply

[redacted] 01.19.11 | 13:16

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

[redacted],

I do the exact same thing with the study guides. I print them out a couple of days before the week begins so that I have an idea of what to expect for the next week. It really works and I recommend it for anyone not doing it. It is easier to have a hard copy in front of you instead having to go back forth between the classes online.

Reply

[redacted] 01.23.11 | 19:15

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

[redacted], I do the same thing. I carry around the hard copies just in case I'm not at home and need to complete an assignment.

Reply

[redacted] 01.18.11 | 20:22

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted], I am having relationship issues, too and I understand how it interferes with school work & daily life. It's like sometimes it's all you think about. I'm trying to find a way to fix that too, but it's very hard! Good luck to you, though! And I agree with making sure you read the assigment thoroughly and understand it the first time so you don't have to go back and fix it!

Reply

[redacted] 01.06.11 | 01:27

RE: TB139 V3.0: Wk 5 Discussion

A problem that I face everyday is trying to hope that I can live up to what I think my family wants me to be. I have this feeling because I am the youngest they kind of expect me to have the most sucess. Its a constant push to make sure I think that everyone else is please and that I don't fail. Something else that I have a challenge with is work its hard to juggle all my bills and with the pay I get. Then I have to make sure that I work so that I can finish school so I don't go against the first problem I mentioned that I face.

Additional Supporting Documentation
Document 9, Page 2

Reply

[redacted] 01.08.11 | 22:07

RE: RE: TB139 V3.0: Wk 5 Discuss...

As long as you're making the effort to attend school, than your family so be proud of you no matter what choice you make. Family will always be there for you and they shouldn't have to pressure you to live up to their exspectations. You should live up to your own and have faith in yourself. With your problem of work, you should do the best you can and try not to over stress youself. Yes, I agree that it's hard to "juggle" work and school and trying to make sure your bills are paid. I know exactly where you're coming from in that situation. I'm in a very similar situation and yet I try to make the best of life as I go through it and it's just going to get harder before it gets easier. You just need to make sure that you're number one and don't stress the little things because it'll all work out just fine in the end.

Reply

[redacted] 01.18.11 | 19:42

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

As long as you're making the effort to attend school, than your family so be proud of you no matter what choice you make.Yes, I agree that it's hard to "juggle" work and school and trying to make sure your bills are paid.

Reply

[redacted] 01.22.11 | 12:39

RE: RE: RE: RE: TB139 V3.0: Wk 5...

I agree families should be proud of you no matter what and should not judge they should back you up on your decisions.

Reply

[redacted] 01.16.11 | 01:10

RE: RE: TB139 V3.0: Wk 5 Discuss...

I understand where you're coming from with worrying about not meeting your familys expectations. The thing is though, if you're happy with yourself and the choices you're making thats all that matters. They may not be supportive of all your decisions, but their openion of what's right for you, may not match what you feel is right for you.

Reply

[redacted] 01.16.11 | 09:04

RE: RE: RE. TB139 V3.0: Wk 5 Dis...

[redacted], I would be totally exhausted by 11:00 a.m. each morning if I had to consider my family's expectations of me. Once the courses are completed and our ultimate goal towards an associates degree is accomplished, the example protrayed by our efforts will more than satisfy our families insatiable appetites. I think it is safe to assume that your family is caring a very high regard for your efforts and in the end it will be apparent of their pride in your endeavors.

Reply

[redacted] 01.18.11 | 11:20

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted] - I can totally relate to what you're going through with your family. I am in the same boat, except I am the 3 out of 4 children. I was always the "brainiac" in school - except that it's not so much that I'm really intelligent, but that I try really hard and I want to get good grades.. so I do. Once I got myself on that track, it was no longer praised when I did a good job in school, but just expected out of me. Now I'm 5 years out of highschool and no degree. My family has been breathing down my neck for me to "do something with my life". However, I'm 22, I live on my own, pay all my own bills, hold down 2 jobs and a serious relationship, and survive EVERYDAY!!! I have never been more proud of MYSELF, and my family is starting to follow suit. So James, my advice to you is this: make yourself proud, everyone else will fall in line.

Reply

[redacted] 01.19.11 | 13:21

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]

I kinda of have the same problem. I am the youngest of three and the oldest sibling is doing very well for himself, the middle sibling and her husdand is unfortantly still living off of mom and dad and will not do anything for themselves. I am the only one the have graduated from college with bachelors and they expect a whole lot out me. I can relate the stress, but do not let it get you down you have to do this for yourself.

Reply

[redacted] 01.20.11 | 08:07

RE: RE: TB139 V3.0: Wk 5 Discuss...

I understand completely where you are coming from! I am in the same situation with the family issue as well as with the work to pay the bills. I know it can be really aggravating at times, but just try to stay positive through it all and realize u are living day to day for you.

Reply

[redacted] 01.20.11 | 18:37

RE: RE: TB139 V3.0: Wk 5 Discuss...

Just do your best [redacted] and I am sure everyone will appreciate it all. It is very difficult to juggle everything trust me I know, but just do your best and thats all we can do.

Reply

[redacted] 01.22.11 | 22:14

RE: RE: TB139 V3.0: Wk 5 Discuss...

James I know it's really hard to live up to expectations of our families, I am the youngest of five and they do expect more out of the baby

Reply

[redacted] 01.23.11 | 12:17

RE: RE: TB139 V3.0: Wk 5 Discuss...

Your family should be proud that you are trying to better yourself and by doing that you will be able to get a better paying job. So school has lots of opportunities.

Reply

[redacted] 01.23.11 | 19:19

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted], I applaud you for staying strong and continuing with school. I must say, you need not concern yourself of your families expectations of you. This will drive you crazy!!!! You need to focus on what you expect out of yourself and being sure to move forward by having confidence in your decisions. I wish you good fortune and many blessings.

Also, juggling bills and pay is something I've been dealing with, but I keep my mind on positivity as much as I can and I see it is working out for the best. Be strong

Reply

[redacted] 01.16.11 | 01:06

RE: TB139 V3.0: Wk 5 Discussion

A problem I face is stressing over things I need to do. My solution to this problem is to make a list of what I need to do througout the day, beginning with the most important thing and ending with the least important. An additional challenge I'm facing is finding a job. I'm coping with this by choosing not to feel bad about it if I get turned down, and still putting forth the effort.

Reply

[redacted] 01.18.11 | 20:24

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted] I like your idea of making lists. I try to that too but sometimes I ignore the list or procrastinate. I need to put it somewhere that I will see it all the time, or tape it to my forehead! Haha. And I am also having trouble finding a new job! It is very stressful and it sucks being turned down. But something will come up, just keep trying! Good luck!

Reply

[redacted] 01.20.11 | 18:38

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted], Your idea of prioritizing your to do list is an awesome idea, I just wish I had time to make a list.

Reply

[redacted] 01.21.11 | 14:50

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted],

I'm totally in the same boat. I strees about everytning and have soo much to do. I am in the process of trying to figure a good schedule so I can do school work and keep the house clean. So much cleaning to do everyday. I do not have a job right now and really no clue where I am gonna fit one in. Finding a job is a fulltime job in itself. I put high expectations on myself and everyone tells me to chill out and relax not to sweat the small things. We lean new things everyday, I am going to try and make a list of things I need to do everyday am sure that will help. Thanks and have a good day

Reply

[redacted] 01.23.11 | 12:18

RE: RE: TB139 V3.0: Wk 5 Discuss...

Making list is a good thing, you will get that job that you want. It may not be in your time. By continuing going to school you are bettering your life to get a stable job.

Reply

[redacted] 01.16.11 | 08:58

RE: TB139 V3.0: Wk 5 Discussion

I am presently sharing a computer which is, by far, the largest obstace in my studies. After a few weeks of arguing and demanding computer time, I decided to "grow up" and strategically approach this problem with a positive, productive attitude.

At the beginning of a given week's assignments, I take time to write all instructions to the assignments, discussions and labs. My text books become my "take to the office laptop!" where I work on all assignments available to me without the need for the computer. This saves me a lot of time, being able to utilize the spare time at work to prepare and submit the appropriate assignments.

My new approach to this probelm has also enabled me time to research other job possibilities and pursue a more lucrative employment position

Reply

[redacted] 01.18.11 | 11:29

RE: TB139 V3.0: Wk 5 Discussion

My biggest problem for managing my time is that I have none!! haha. As I have stated in the past, I work two jobs, 7 days a week and maintain my own household. So my solution is this: Monday, Tuesday, and Wednesday when I only work one job during the day, I do 90% of my school work after I get out of work. Thursdays and Fridays I work both jobs, and Saturday and Sunday nights I work. So the 10% of my schoolwork that needs to get finished gets done Saturday and Sunday afternoon.

Another problem I face, a much more personal one, is recovery. I got addicted to a pretty nasty drug last year, but today I am over 9 months clean and healthy. Everyday I have to struggle against my demons and the constant battle can really weigh on my soul. But I have the love and support of my boyfriend, friends, and family, and I get by. This is a very stressful situation for me and there are days when I don't think I'm gonna make it, especially when problems start piling up (ie: money, fights, stress). This isn't a road I would choose for anyone to follow, and that is why I am pouring my time into becoming a probation/parole officer. I figure if I can help save even one life, I've done a job well done.

Reply

[redacted] 01.18.11 | 11:30

RE: RE: TB139 V3.0: Wk 5 Discuss...

Additional Supporting Documentation
Document 9, Page 5

It took a lot for me to be able to share that with all of you, so please be kind.

Reply

[redacted]

01.18.11 | 20:27

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted] I just wanted to say CONGRATULATIONS on being 9 months sober!! I really mean that. Reading that brought tears to my eyes.. I am having issues with my boyfriend right now, because he got involved in some pretty bad drugs and although I wasn't the addict, I do see and understand how hard it is. It's heartbreaking. And although I don't know you, I am VERY proud of you for being clean because so far, after 4 years and going to rehab, my boyfriend has not been successful in breaking the habit and it is very sad. Keep up the good work.

As for your time management, I couldn't imagine working 2 jobs, 7 days a week & also doing the schooling! So congrats on that, as well. I have a feeling you will be very successful in life, though. :)

Reply

[redacted]

01.21.11 | 14:56

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]

Huge congrats. Life can be very hard to deal with, you just have to let some things go and find ways to to destress. Now a days it takes a few jobs just to be comfortable and maintain your household. Just remember the final outcome will be worth what we are all going through now. The economy has really put people on the edge today. I wish you all the luck and again congrats. Remember we will all get through this and be sucessful in a yr or so and can look back and say it was worth it.

Reply

[redacted]

01.22.11 | 12:49

RE: RE: TB139 V3.0: Wk 5 Discuss...

tell you it sounds like you have a really busy life and seems like you are doing well with all the work and life struggles and i thought i had a busy life, i tried to work two jobs before it lasted for about a year before i relized it was not for me, i dont know how you do it.

Reply

[redacted]

01.18.11 | 20:19

RE: TB139 V3.0: Wk 5 Discussion

My biggest problem is probably procrastination. Sometimes, I just don't feel like doing the work. I can usually get one class done in one sitting if I'm motivated to do it, but sometimes I just don't want to. Then the next thing I know, it's Saturday and I still have some assignments finished . I did that last week and it was a big mistake because it took me hours on Saturday to finish up, when I could have had it done at the beginning of the week. Now I've learned to get it all out of the way at the beginning of the week so I don't stress about it the rest of the week and have time to just relax.

Another challenge I am facing right now that is very stressful and personal is my "on again, off again" relationship with my boyfriend. Right now, there isn't really much I can do to cope with it and I am trying to figure out what I can do about it, but it's a very confusing situation. I spend too much time thinking about it, so I need to stop doing that so much!

Reply

[redacted]

01.20.11 | 08:10

RE: RE: TB139 V3.0: Wk 5 Discuss...

I agree with the on and off again situation with the boyfriend, but its for me and my husband. We tend to at points not even talk to each other because of so much stresses in our lives. Which then affects my schooling and then starts procrastination. But just try to stay focused and positive and as long as you get your work done even on a saterday, just realize at least its done, right!!

Reply

[redacted]

01.20.11 | 20:02

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted],

I understand the challange of the on again off again thing. I decided to try and start a relationship with someone right after I started school and just months before I ship out overseas. With my job, school, and the military it has become difficult to get things going in the right direction for a relationship. It seems to add more stress to the days but when things are right she seems to help take the stress away when she just listens to me.

Reply

[redacted] 01.19.11 | 13:12

RE: TB139 V3.0: Wk 5 Discussion

My largest problem when it comes to doing homework is also my procrastination. I always tell myself that I can do it tommorrow because I still have plenty of time left and then I realize that it is the end of the week and I have papers and labs to finish. I have unfortunantly no really come up with a solution, I guess I really need to work on. I would probably make my life a lot easier.

Another challenge that I am facing would still be my job. I just try to do all the work I can at home and get to work on time and not talk to much about it.

Reply

[redacted] 01.22.11 | 12:29

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted] I have and do the same problem but then it seems like I am always rushing to get it done on sunday. Its not this class thats hard either. I have another class that makes you do like 10 assignments on top of reading, quizes, and at least 3 disscuss on fourms. thats the class I procrastinate in

Reply

[redacted] 01.20.11 | 08:05

RE: TB139 V3.0: Wk 5 Discussion

My problem I face right now in life would have to be my relationship with my husband. It is extremely difficult between school, the kids, appts., and home life to really have time for each other much. So we always make sure we have alittle time after the kids go to bed to talk about whatever we need to at the time or see each other. I also just lost my health insurance 2 days ago even though in the past week I have been diagnosed with numerous problems. To deal with this type of stress I need sit and realize that in the end it will all work out. I just went and applyed to another insurance company and hope they respond quick before I go broke!

Reply

[redacted] 01.20.11 | 18:36

RE: TB139 V3.0: Wk 5 Discussion

A problem which I face everyday would simply be having to work 2 jobs and try to get through school. It definetly gets rough, I know that I have to keep food on the table for my wife to eat, I also know that I have to get through my schooling so that I can better our lives. I find it easier to do school work between jobs or even use part of my sleeping time. It is a large amount of stress that comes with all this which is my major challenge. But it becomes easy to stay focused when I look at the prize.

Reply

[redacted] 01.20.11 | 19:56

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]

I tend to do my school work during the time that I am supposed to be sleeping as well. It makes it harder because you are loosing sleep that you need but it seems to be some of the best time to get my work done. Plus like you said though, the prize at the end will be well worth it.

Reply

[redacted] 01.21.11 | 09:10

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]

I also have to struggle and juggle alot in life day to day. I as well have to work in my schooling hours and or work during my sleeping time. It can be extremely rough but just keep positive and focused and remember like you said there is a prize in the end. Take care!

Reply

[redacted] 01.22.11 | 12:32

RE: RE: TB139 V3.0: Wk 5 Discuss...

I know how you feel it is hard just keep at it. I am lucky I only have to work 1 job right now. Things always get better for people who work for what they got/want. It for some reason just takes a long time

Reply

[redacted] 01.22.11 | 20:59

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

[redacted],

I for sure understand what you are saying about it takes time. I just keep focused on achieving my goal and it seems to be working out. We all just got to keep our feet on the ground and our head in the sky. We just gotta get out here and do what we do, and we can not budge when it gets rough otherwise we will never be a winner.

Reply

[redacted] 01.22.11 | 21:01

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

Yes I do agree that when you have to struggle and work for what ou want and or got, it definetly makes you feel better about yourself and usually you appreciate it more. The only down fall to it though is you dont always have time to enjoy what you have. And yes it usually does get better but it always gets worse and alot harder before it ever lets up and gets better.

Reply

[redacted] 01.20.11 | 19:54

RE: TB139 V3.0: Wk 5 Discussion

Right now I am having serious problems with time managment. I have to split my time with the military, job, and school as well as trying to fit some personal time in there. Since I do not have much of a personal life right now it is more of a challange to find some time for me. I tend to look at my work schedule and figure out when I can have enough time to get my classes done. Then I have my military training in there as well and that can throw things for a loop. I have found that my best time managment tool is to actually set down and plan out my day so that I know when I should be doing what. Doing it this way I do not have much time at all for a personal life but three big things in my life get accomplished and that is what is important.

An Additional challange for me is the stress that comes with all that I have going on. I tend to bottle stress up and forget to let it out. So with trying to get my job, military, and classes done kind of leaves me short for my personal time and does not help me get my stress out. Plus the other class that I am taking is one of the hardest that I have taken for me and that is adding to my stress as well. I do manage to atleast one time a week to find a little personal time that I can let my stress out. Of course the friend that I vent to does not

Reply

[redacted] 01.22.11 | 22:00

RE: RE: TB139 V3.0: Wk 5 Discuss...

I completely understand [redacted] I am having same exact problems, I have even developed an ulcer due to all the stress. My job has gotten more demanding since we are going through a buyout/merger. Just make sure your friend that you vent to knows you are using them as a sounding board your not yelling at them just to them it helps when they know its not personal you just need to let it out to someone who will just listen

Reply

[redacted] 01.21.11 | 15:02

RE: TB139 V3.0: Wk 5 Discussion

My biggest problem is maintaining my time to keep house, take care of 4 animals and make sure I get my studies done. I need to make lists of things I have to do on a daily basis and maybe that will help. When I tend to think of the task at hand, I do not want to do it, if I get up and do it, it gets done. I try to visit family once or twice a week for a few hours to give myself a break and destress, that tends to help a little.

I am currently unemployeed and I take care of the house, animals, do school work and have a huge list of daily stuff I have to do. I have to learn how to let somethings go and do the manditory things first. It is stressful trying to find a job, thats a full time job in itself. It gets frustrating but I look at it this way, the right job will come along and thats why I am not getting any responses. I try so hard for good grades that I stress myself out, but I am producing the grades I want so it is all worth it. We all will be proud when we

Reply

[redacted]

01.22.11 | 22:07

RE: RE: TB139 V3.0: Wk 5 Discuss...

Thanks for bringing up the point of housecleaning [redacted] I have had absolutely no time to clean and felt awful when my good friend called a service and had them come in and clean it for me. I also have a 16 yr old boy and he does not clean or pick up at all.

Keep your head up you will find a job it's really tough right now.

Reply

[redacted]

01.23.11 | 17:50

RE: RE: RE: TB139 V3.0: Wk 5 Dis...

[redacted]

There is no shame in that, we all need help from time to time. wish I could have some help. yes right now it is very hard to find a job, why I moved, and thats why we are all in school right now. it takes time and good luck am sure we are all doing great.

Reply

[redacted]

01.22.11 | 12:24

RE: TB139 V3.0: Wk 5 Discussion

My biggest problem I am facing is getting back to shape I was hit by a vehicle back in april and I am still going through physical therapy to get back walking how I was before the accident. This is what uses up all my time along with working and taking care of my daughter. I dont go out with friends because I cant I have my baby, school, and work so that doesnt leave much time for anything else I just watch tv in my spare time

Reply

[redacted]

01.22.11 | 12:33

RE: TB139 V3.0: Wk 5 Discussion

a problem i face is just having the time to get the work done with my schedule at work i work all evening shifts so i dont always get to see the family alot untill my days off and want to spend all my time with them i dont think theres really a solution just try and get it done when i have what little time that i do have.

Reply

[redacted]

01.22.11 | 19:01

RE: TB139 V3.0: Wk 5 Discussion

My only problem is I am looking for a decent job and no one want to hire me. I deal with this by keep on looking and I use each job that turn me down and let it movivate me by doing this school.If any one else has any other ideas i'm willing to listen

Reply

[redacted]

01.22.11 | 21:55

RE: TB139 V3.0: Wk 5 Discussion

My biggest obstacle is time itself. . . It seems like there is never enough, I have really pushed myself to prioritze all my commitments and assignments. There are still times when I feel like I didn't accomplish as much as I would like and I don't sleep nearly as much as I used to, but it's definately worth it.

Reply

[redacted]

01.23.11 | 11:33

RE: RE: TB139 V3.0: Wk 5 Discuss...

[redacted]

I understand about the whole not enough time for about anything you need done in a day , right? I deal with that everyday from things I need to get accomplished to things that aren't so needed. I think they need to add a couple hours in somewhere so we could accomplish more.....lol

Reply

[redacted] 01.23.11 | 12:14

RE: TB139 V3.0: Wk 5 Discussion

Procrastination, not being able to get things done early. How things come up with family and have to deal with that first. But making sure that not starting things to late as well. Overall have to put school before fun, because want to better my situation.

I use the stress from my job to use as a motivator to do well and schoo and get my degree. Knowing I do not want to be there long term.

Reply

[redacted] 01.23.11 | 19:30

RE: TB139 V3.0: Wk 5 Discussion

Currently I am having a hard time with balance, especially since one of the boys was admitted to the hospital earlier this week and I'm starting a new job. I'm more a home body and rarely go out, so I mostly do my assignments during the weekend because when I'm off from work other things are needing to be done.

There is so much to do and not enough time in the day. I made a decision to sit down and write out a mini schedule. Sticking to it is a task in itself.

Reply

[redacted] 01.25.11 | 12:14

RE: TB139 V3.0: Wk 5 Discussion

Like all, I do have challenges balancing school and social life, but in the end, I'm a better person to myself and others if I prioritize and communicate my priorities. For example, if my friends know that passing this class and graduating from ITT is important to me, then they will respect that decision, otherwise they're not my friends. Spending most of your time on one thing can be boring, or cause burnout. Managing my time between work and school at ITT can be more of a challenge if what I'm learning is not applicable to what I'm doing at work. The quicker I can learn a skill that I can apply at work (like creating visual art using Word), the better employee I will become if given the chance to apply this knowledge at work.

Reply

Done

Additional Supporting Documentation
Document 9, Page 10

Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

Record of Analysis

Title	**[redacted] - Everest – (Computer Applications) – Professor Feedback**
Purpose	To document undercover activity related to [redacted] enrollment at Everest College
Source	GAO Internal, [redacted]

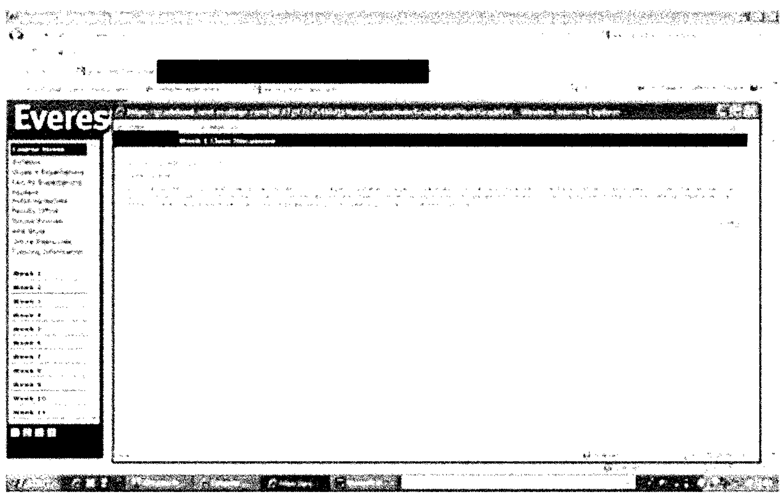
Analysis/Summary:

Note: All times are approximate.

<u>May 10, 2011, 10:55 a.m.</u>

- Feedback provided by Professor regarding required Week 1 discussion forum (due 5/7/11). [redacted]

Discussion Post Comments:

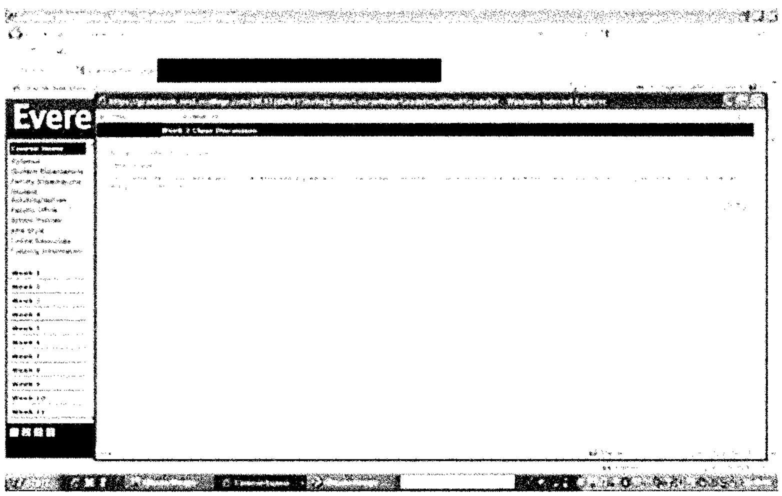


Additional Supporting Documentation
Document 10, Page 1

May 17, 2011, 12:46 p.m.

- Feedback provided by Professor regarding required Week 2 discussion forum (due 5/14/11). [redacted]

Discussion Post Comments:

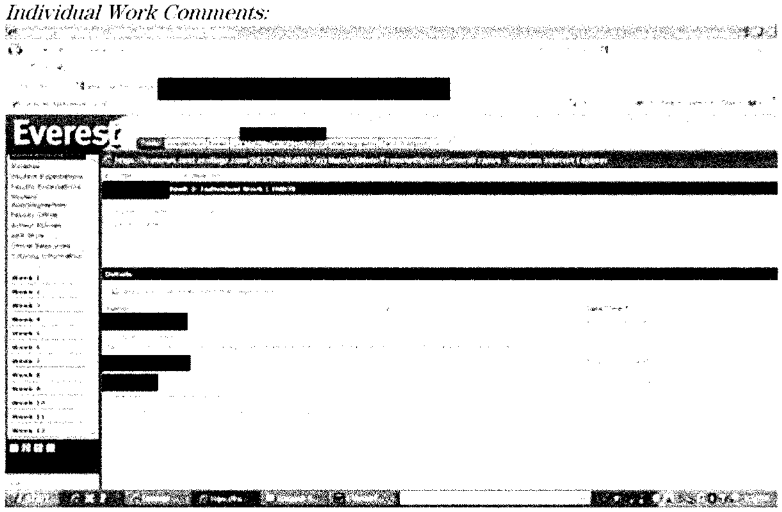


Additional Supporting Documentation
Document 10, Page 2

May 17, 2011, 1:12 p.m.

- Feedback provided by Professor regarding required Week 2 Individual Work (due 5/14/11). [redacted]

Individual Work Comments:



Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

<u>May 17, 2011, 1:08 p.m.</u>

- Feedback provided by Professor regarding required Week 3 discussion forum (due 5/14/11). [redacted]

Discussion Post Comments:

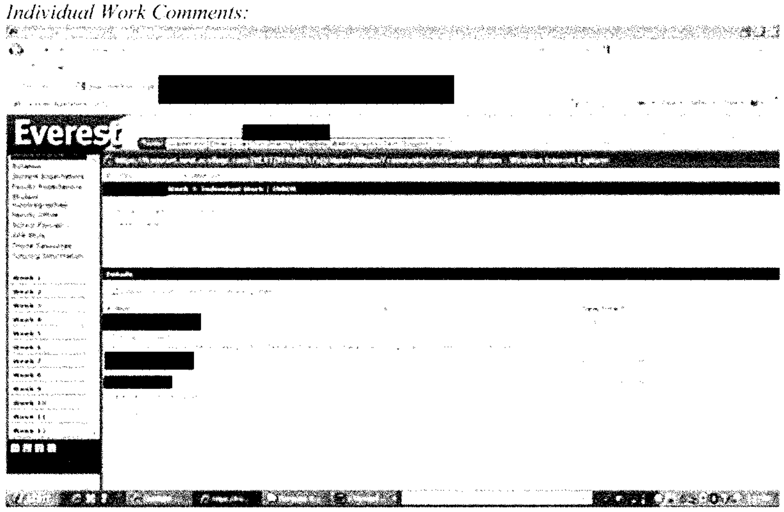
Additional Supporting Documentation
Document 10, Page 4

Final Review: Name/ "s" or "signed"/date | DM Library: HQ
Job Code: 192370

<u>May 17, 2011, 1:11 p.m.</u>

- Feedback provided by Professor regarding required Week 3 Individual Work (due 5/14/11). [redacted]

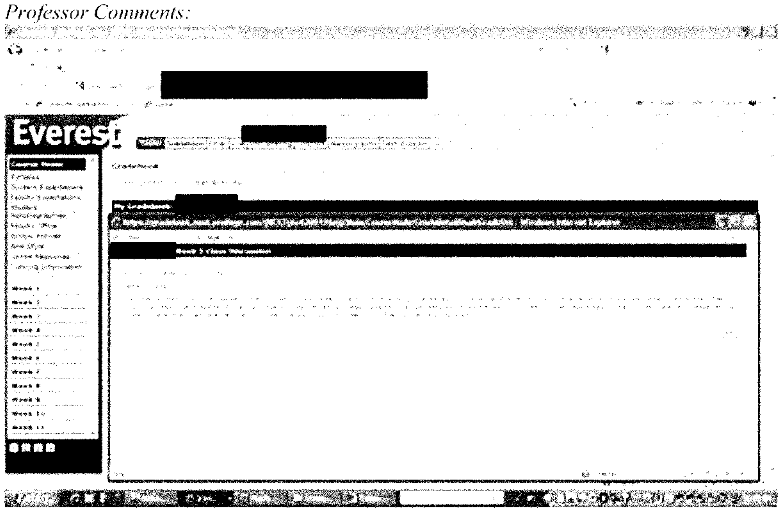
Individual Work Comments:



<u>May 23, 2011, 10:37 a.m.</u>

- Feedback provided by Professor regarding required Week 5 discussion forum (due 5/21/11). [redacted]

Professor Comments:



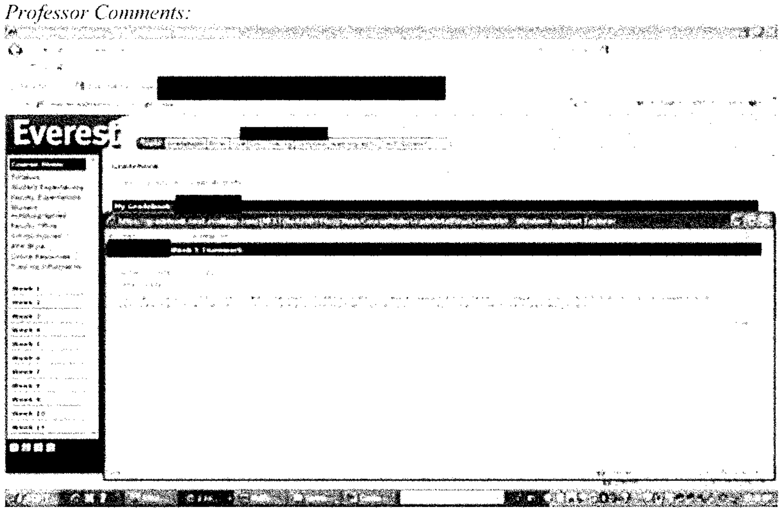
Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

May 23, 2011, 10:38 a.m.

- Feedback provided by Professor regarding required Week 5 Team Work Activity (due 5/21/11). [redacted]

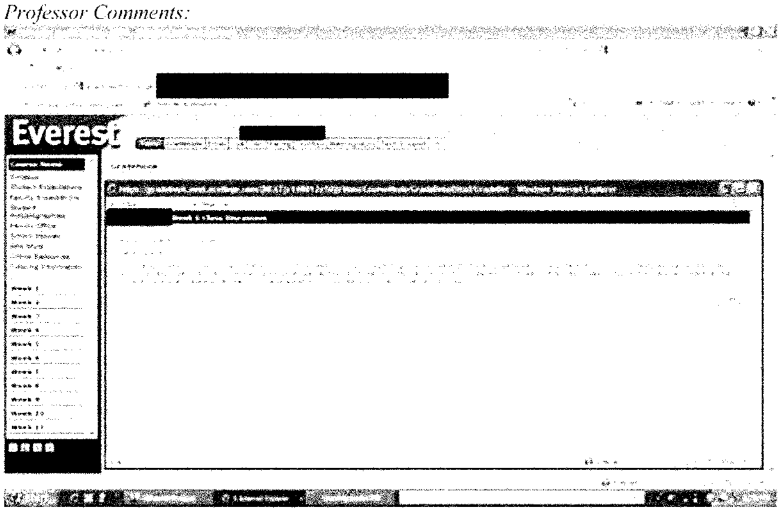
Professor Comments:



June 1, 2011, 12:50 p.m.

- Feedback provided by Professor regarding required Week 6 Discussion Forum (due 5/28/11). [redacted]

Professor Comments:



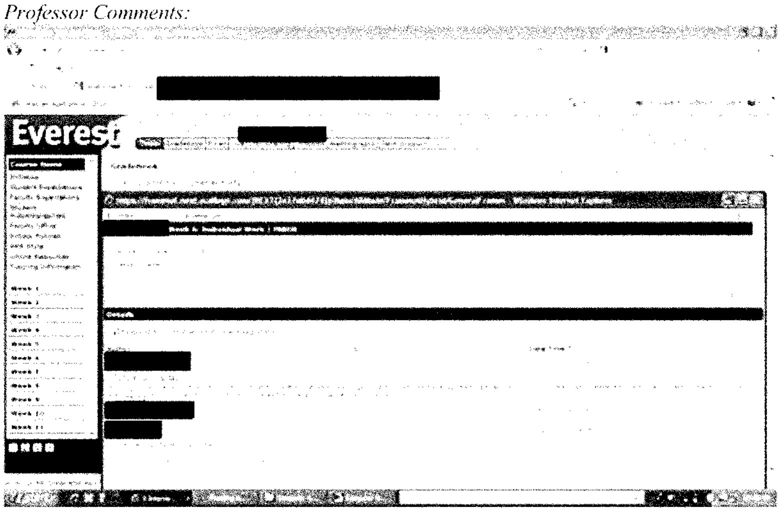
Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

June 1, 2011, 12:55 p.m.

- Feedback provided by Professor regarding required Week 6 Individual Work (due 5/28/11). [redacted]

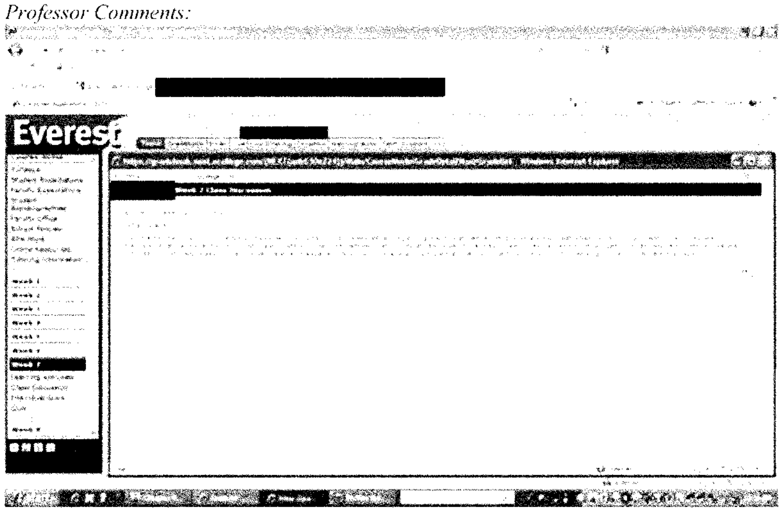
Professor Comments:



June 13, 2011, 11:16 a.m.

- Feedback provided by Professor regarding required Week 7 Discussion Post (due 6/04/11). [redacted]

Professor Comments:



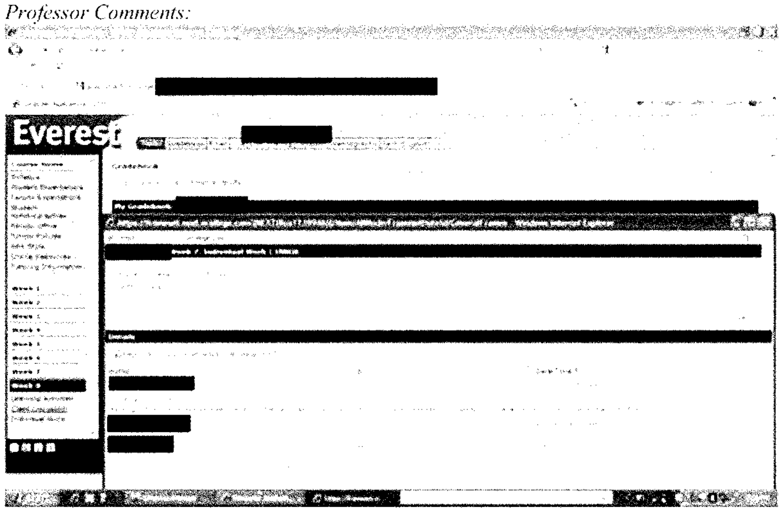
Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

June 13, 2011, 3:15 p.m.

- Feedback provided by Professor regarding required Week 7 Individual Work (due 6/04/11). [redacted]

Professor Comments:



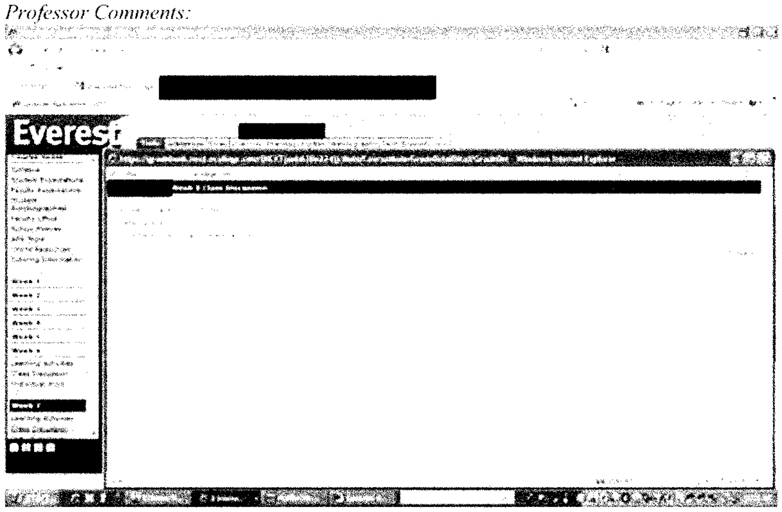
Final Review: Name/ "s" or "signed"/date

DM Library: HQ
Job Code: 192370

June 13, 2011, 11:22 a.m.

- Feedback provided by Professor regarding required Week 8 Discussion (due 6/11/11). [redacted]

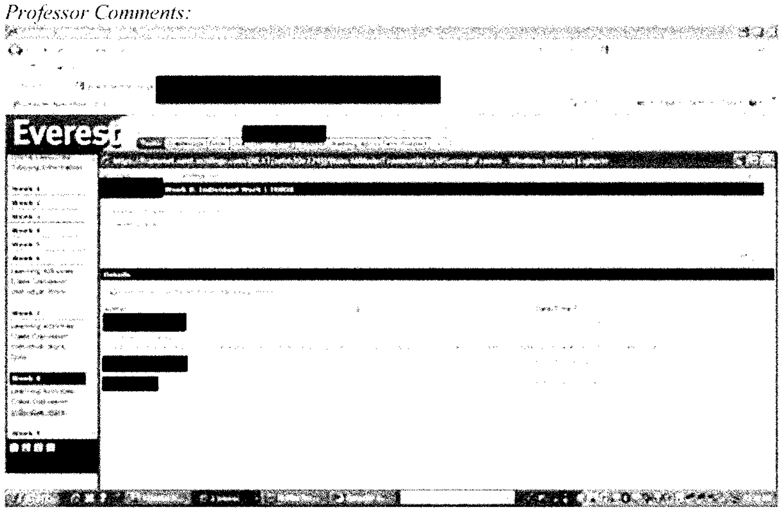
Professor Comments:



June 13, 2011, 11:31 a.m.

- Feedback provided by Professor regarding required Week 8 Individual Work (due 6/11/11) [redacted]

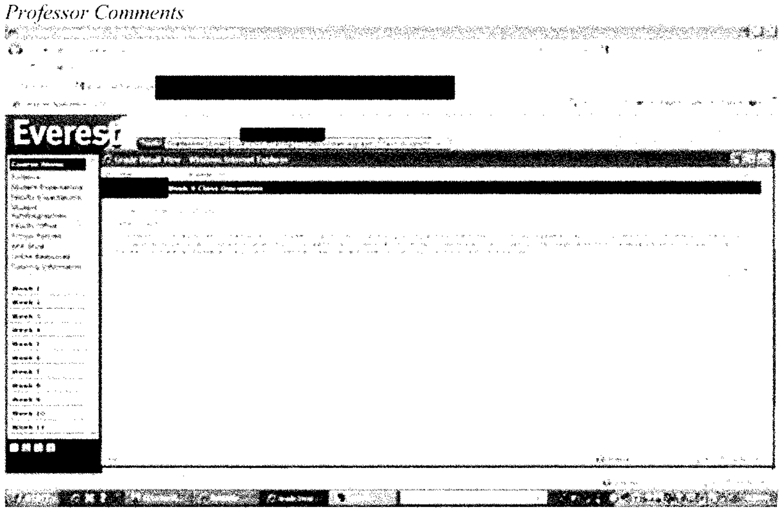
Professor Comments:



June 20, 2011, 4:33 p.m.

- Feedback provided by Professor regarding required Week 9 Discussion Post (due 6/18/11). [redacted]

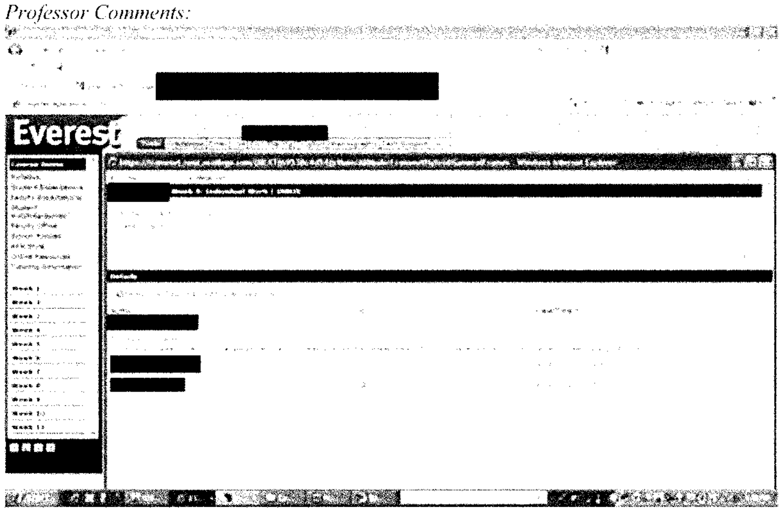
Professor Comments



June 20, 2011, 4:35 p.m.

- Feedback provided by Professor regarding required Week 9 Individual Work (due 6/18/11) [redacted]

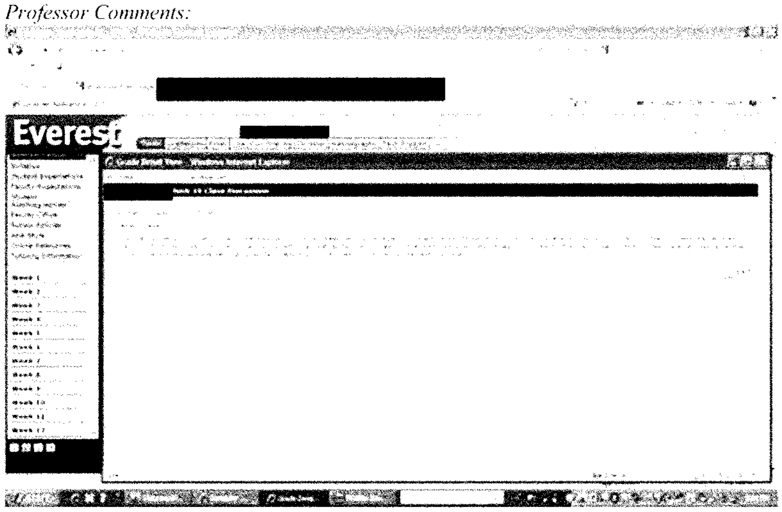
Professor Comments:



June 28, 2011, 2:01 p.m.

- Feedback provided by Professor regarding required Week 10 Discussion (due 6/25/11). [redacted]

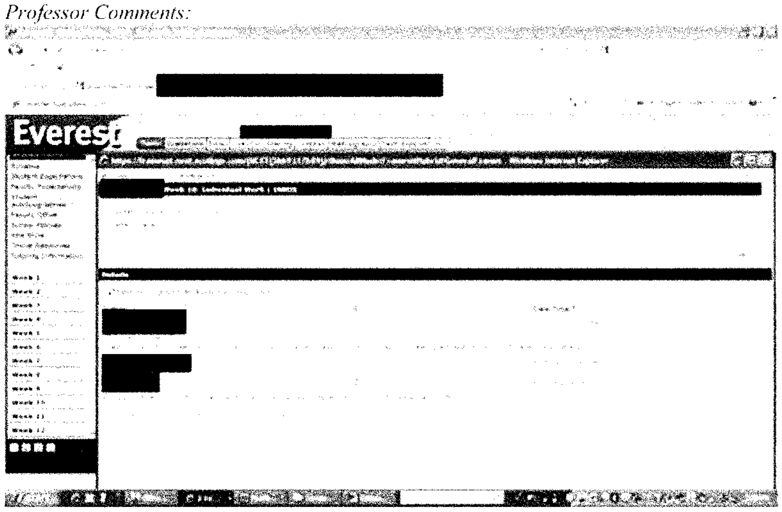
Professor Comments:



June 28, 2011, 2:03 p.m.

- Feedback provided by Professor regarding required Week 10 Individual Work (due 6/25/11) [redacted]

Professor Comments:



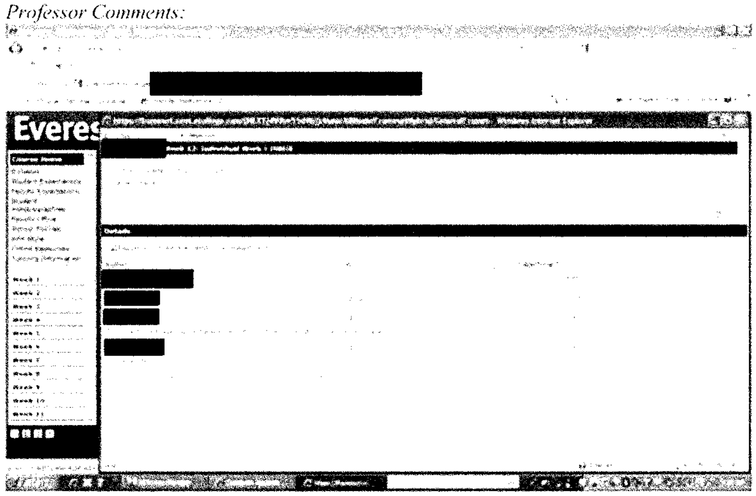
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335023
DM Library: HQ
Job Code: 192370

July 11, 2011, 7:39 a.m.

- Feedback provided by Professor regarding required Week 12 Individual Work (due 7/9/11). [redacted]

Professor Comments:



Additional Supporting Documentation
Document 10, Page 18

Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

[redacted]

Record of Analysis

Title	**[redacted] - Everest – (Strategies for Success) – Professor Feedback**
Purpose	To document undercover activity related to [redacted] enrollment at Everest College
Source	GAO Internal, [redacted]

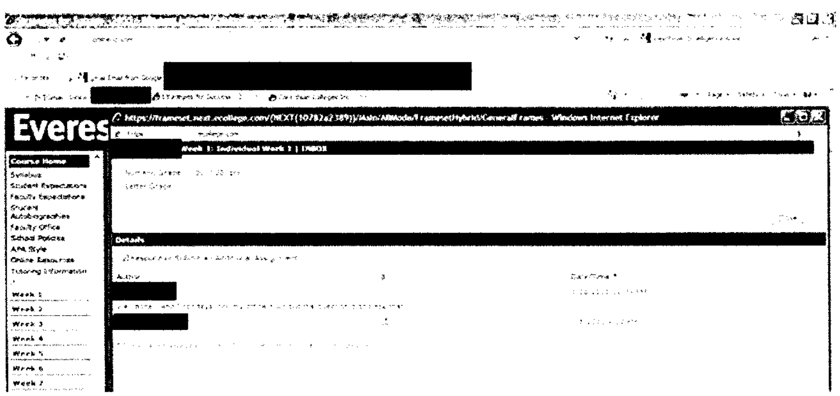
Analysis/Summary:

Note: All times are approximate.

<u>May 10, 2011, 3:58 p.m.</u>

- Feedback provided by Professor regarding required Week 1 Individual Work 1 (due 5/7/11). [redacted]

Professor Comments:



Additional Supporting Documentation
Document 11, Page 1

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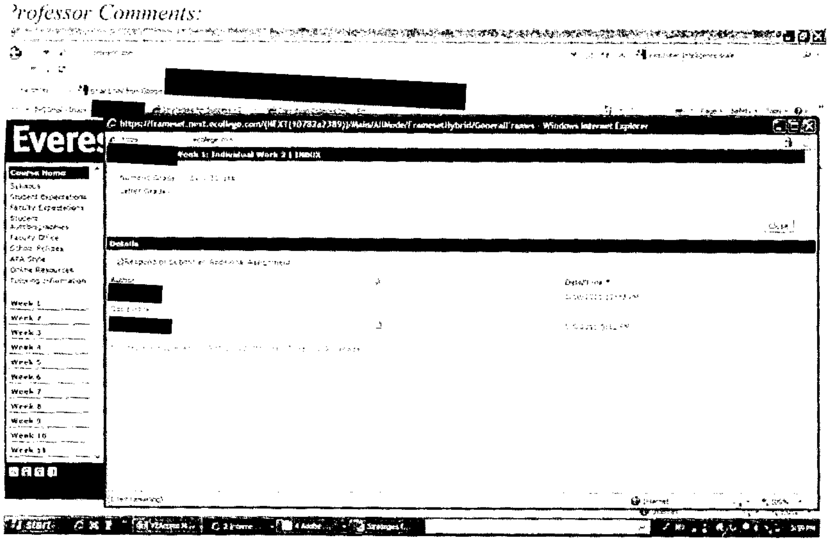
itial Review: Name/ "s" or "signed"/date
nal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

lay 10, 2011, 3:59 p.m.

Feedback provided by Professor regarding required Week 1 Individual Work 2 (due 5/7/11). [redacted]

rofessor Comments:



Additional Supporting Documentation
Document 11, Page 2

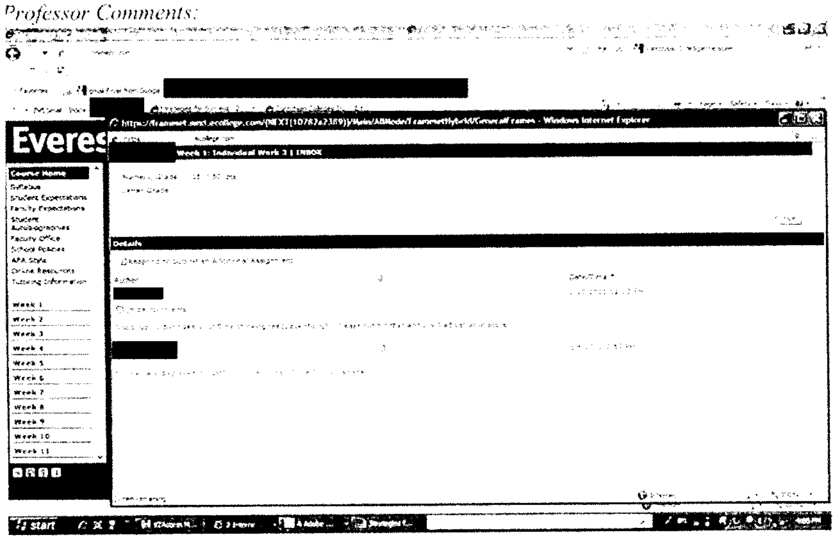
repared by: See Source
nitial Review: Name/"s" or "signed"/date
inal Review: Name/"s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 10, 2011, 4:00 p.m.

- Feedback provided by Professor regarding required Week 1 Individual Work 3 (due 5/7/11). [redacted]

Professor Comments:



Additional Supporting Documentation
Document 11, Page 3

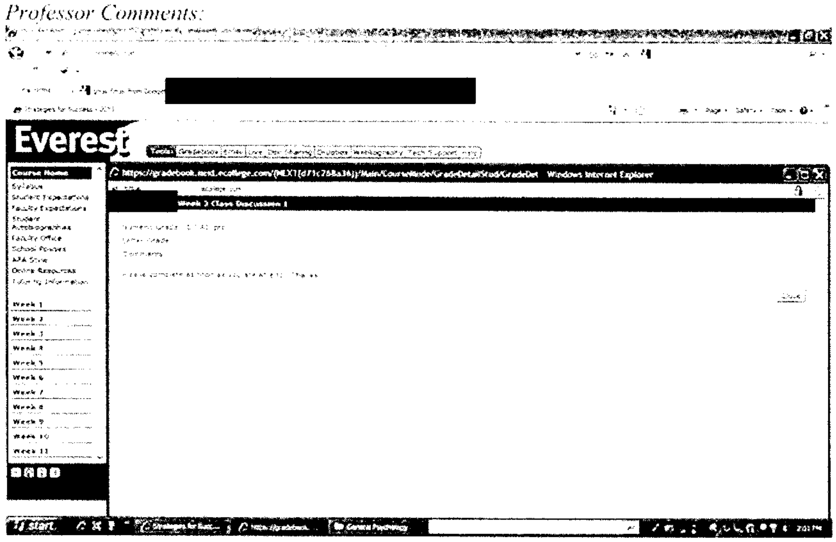
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 17, 2011, 2:01 p.m.

- Feedback provided by Professor regarding required Week 2 Discussion Post 1 (due 5/14/11). [redacted]

Professor Comments:



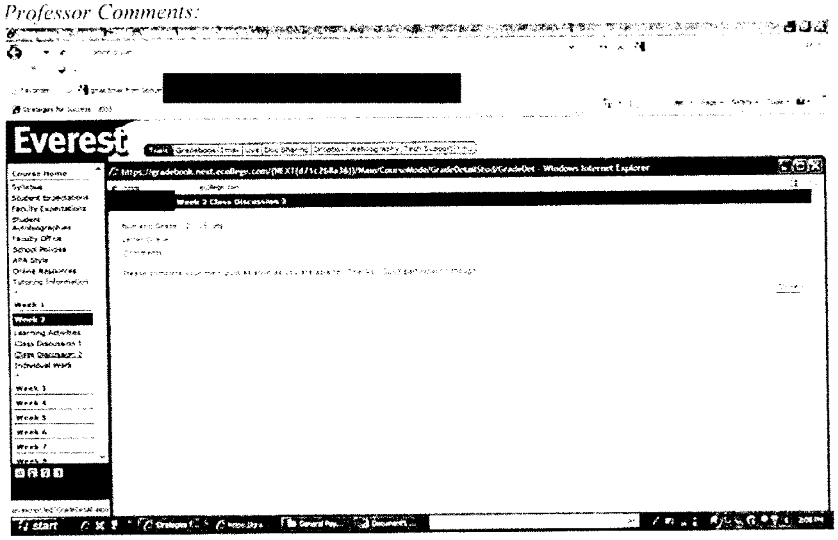
repared by: See Source
nitial Review: Name/ "s" or "signed"/date
inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 17, 2011, 2:08 p.m.

- Feedback provided by Professor regarding required Week 2 Discussion Post 2 (due 5/14/11). [redacted]

Professor Comments:

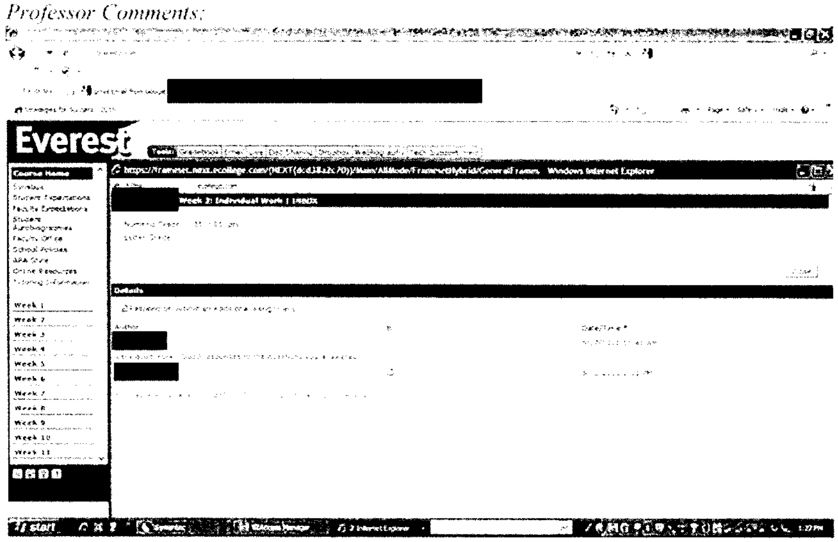


Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

May 18, 2011, 1:27 p.m.

- Feedback provided by Professor regarding required Week 2 Individual Work (due 5/14/11). [redacted]

Professor Comments:



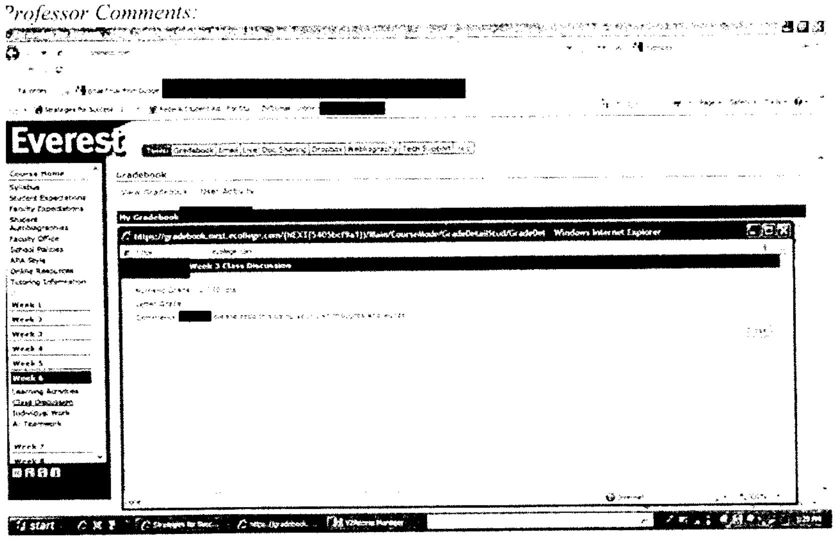
'repared by: See Source
nitial Review: Name/ "s" or "signed"/date
'inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 23, 2011, 1:28 p.m.

- Feedback provided by Professor regarding required Week 3 Discussion (due 5/14/11). [redacted]

Professor Comments:



Additional Supporting Documentation
Document 11, Page 7

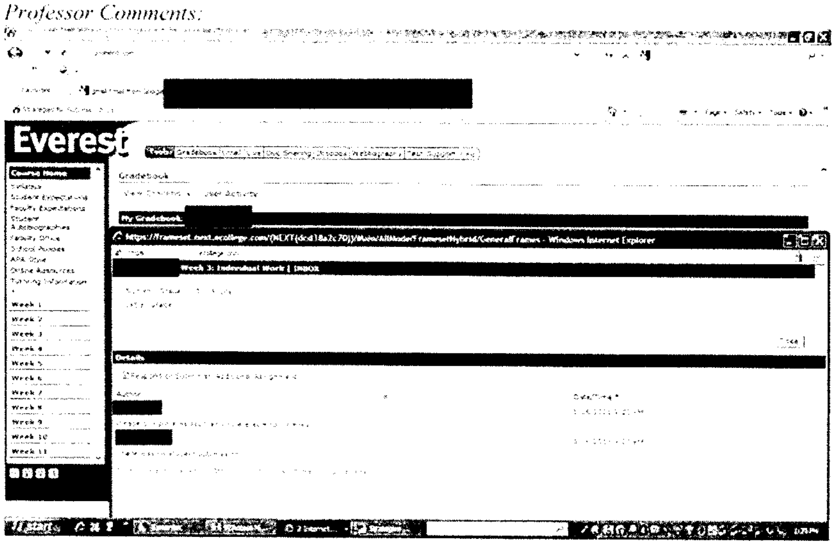
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 18, 2011, 1:29 p.m.

- Feedback provided by Professor regarding required Week 3 Individual Work (due 5/14/11). [redacted]

Professor Comments:



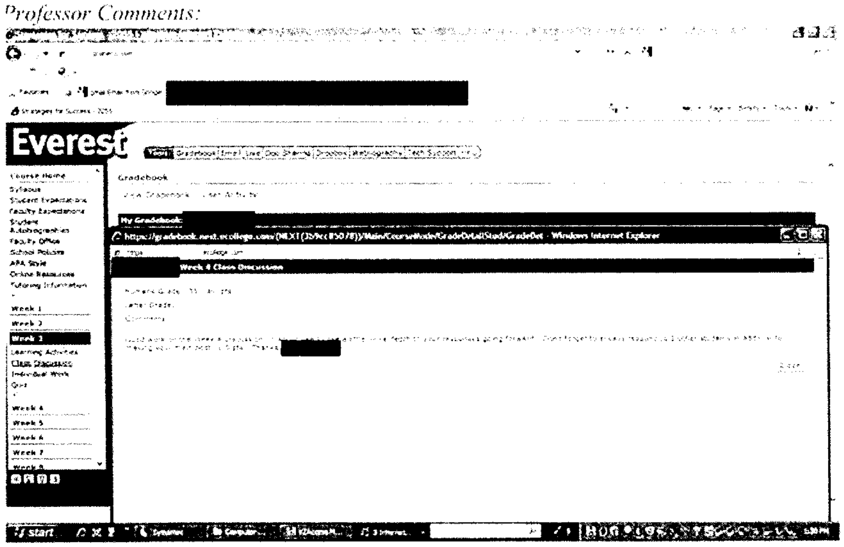
repared by: See Source
nitial Review: Name/ "s" or "signed"/date
inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 24, 2011, 1:30 p.m.

- Feedback provided by Professor regarding required Week 4 Discussion Post (due 5/21/11). [redacted]

Professor Comments:

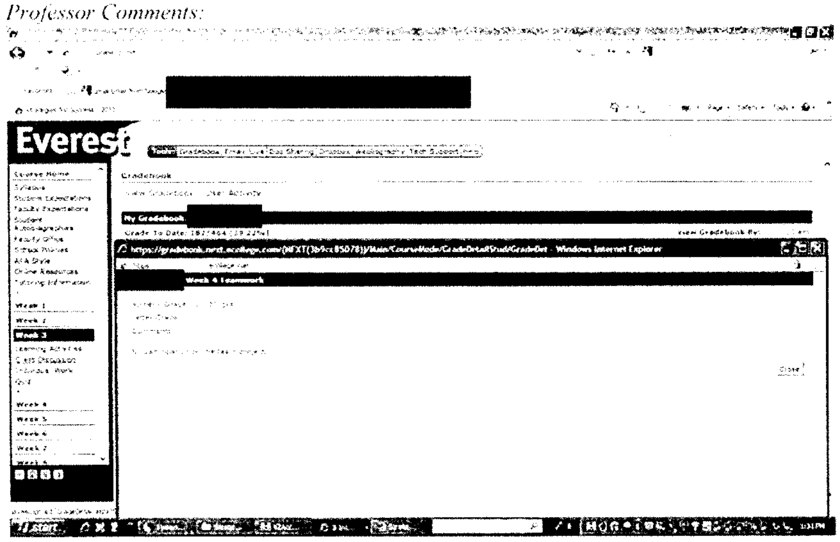


Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

<u>May 24, 2011, 1:31 p.m.</u>

- Feedback provided by Professor regarding required Week 4 Team Work (Due 5/21/11). [redacted]

Professor Comments:



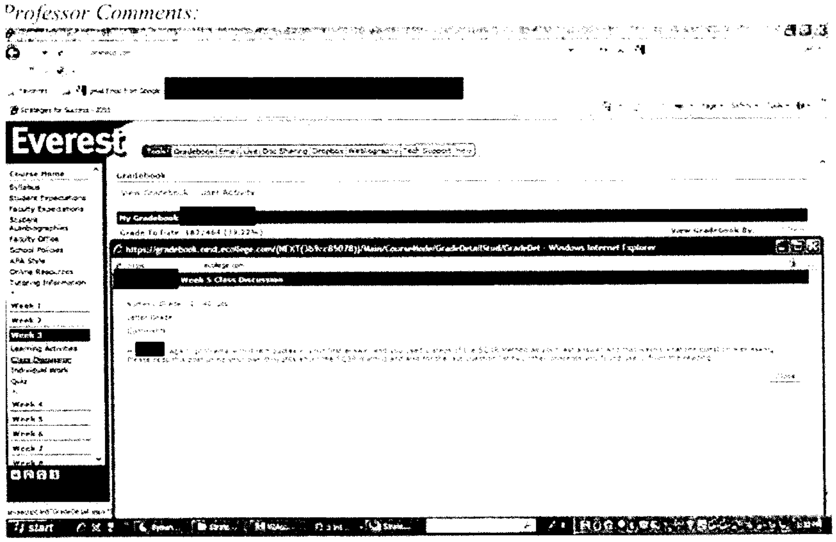
repared by: See Source
nitial Review: Name/ "s" or "signed"/date
inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 24, 2011, 1:32 p.m.

- Feedback provided by Professor regarding required Week 5 Discussion Post (Due 5/21/11). [redacted]

rofessor Comments:



Additional Supporting Documentation
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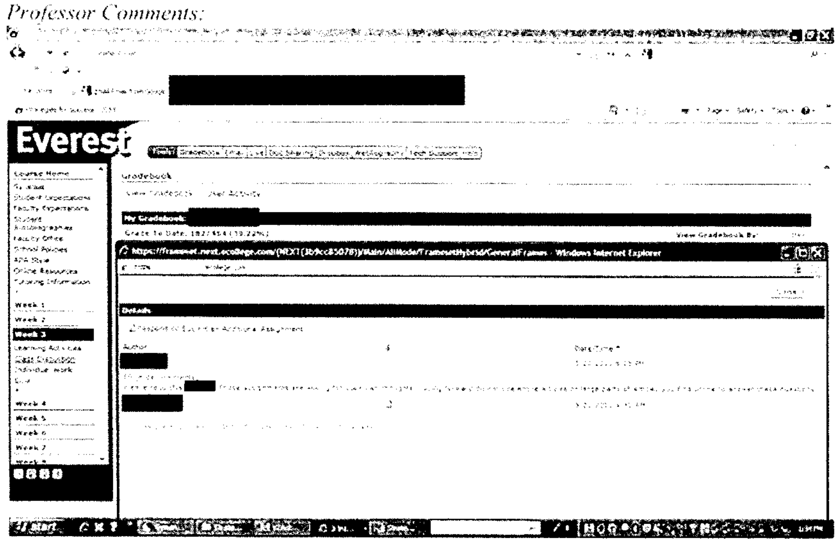
Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

May 24, 2011, 1:34 p.m.

- Feedback provided by Professor regarding required Week 5 Individual Work 1 (Due 5/21/11). [redacted]

Professor Comments:



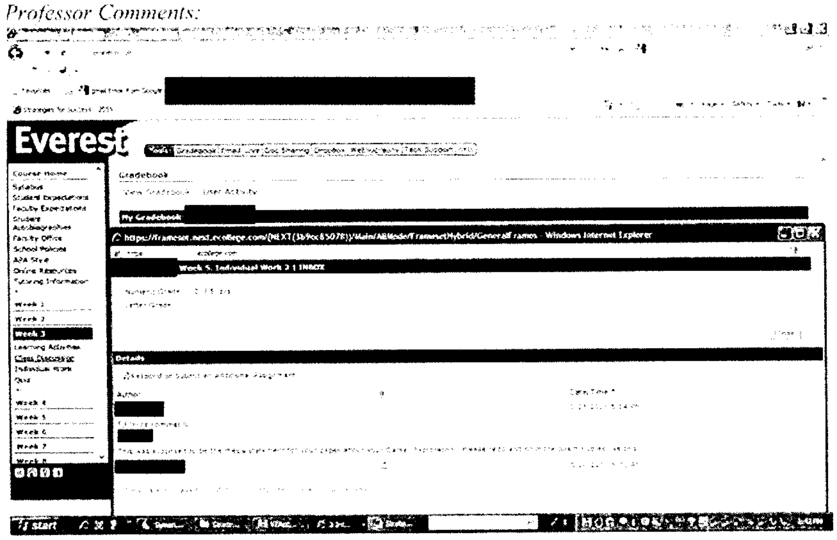
'repared by: See Source
nitial Review: Name/ "s" or "signed"/date
'inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 24, 2011, 1:42 p.m.

- Feedback provided by Professor regarding required Week 5 Individual Work 2 (Due 5/21/11). [redacted]

Professor Comments:



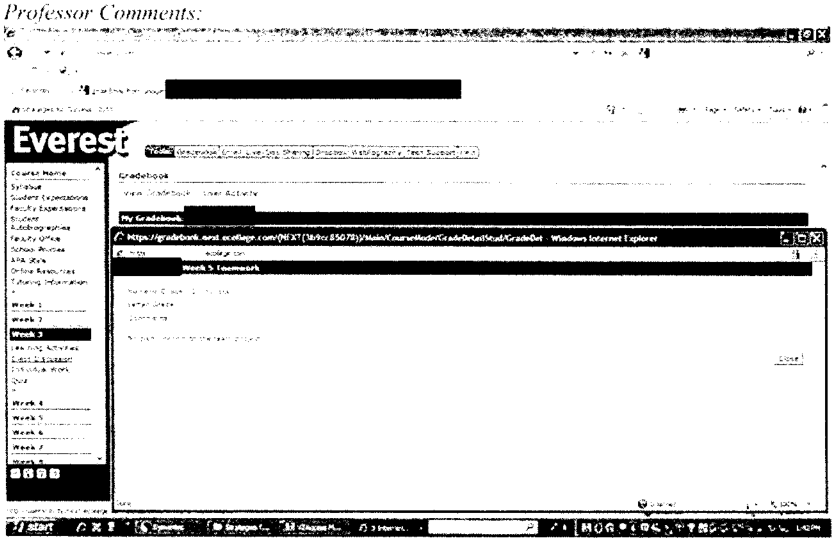
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

May 24, 2011, 1:42 p.m.

- Feedback provided by Professor regarding required Week 5 Team Work Activity (Due 5/21/11). [redacted]

Professor Comments:



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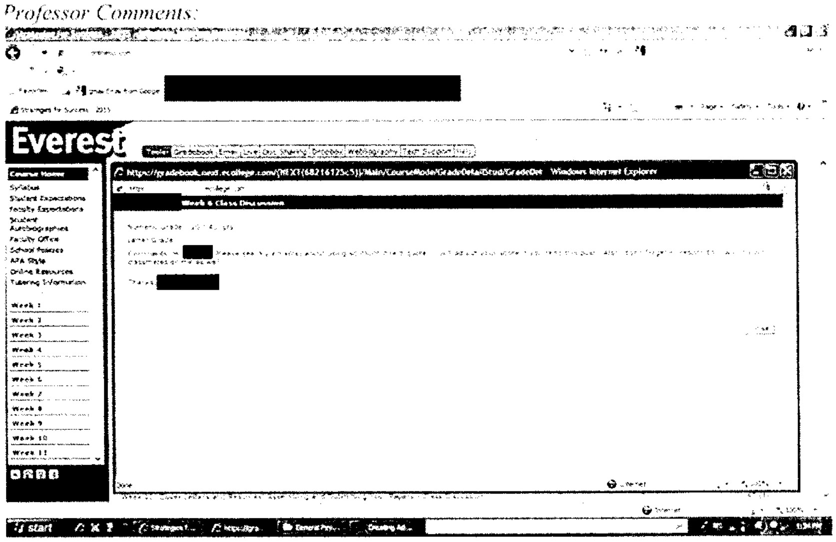
repared by: See Source	Index:
nitial Review: Name/ "s" or "signed"/date	DM Number: 335083
inal Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

June 1, 2011, 1:34 p.m.

- Feedback provided by Professor regarding required Week 6 Discussion Forum (Due 5/28/11). [redacted]

Professor Comments:

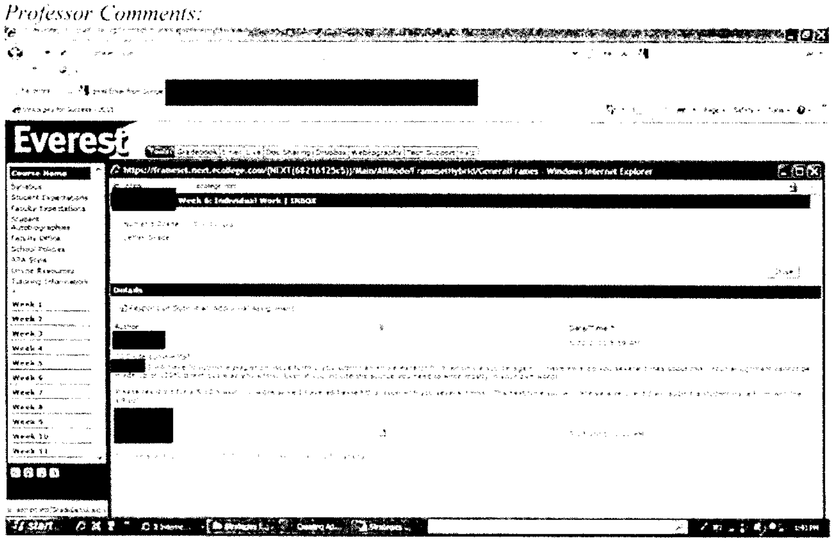


Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

June 1, 2011, 1:41 p.m.

- Feedback provided by Professor regarding required Week 6 Individual Work (Due 5/28/11). [redacted]

Professor Comments:



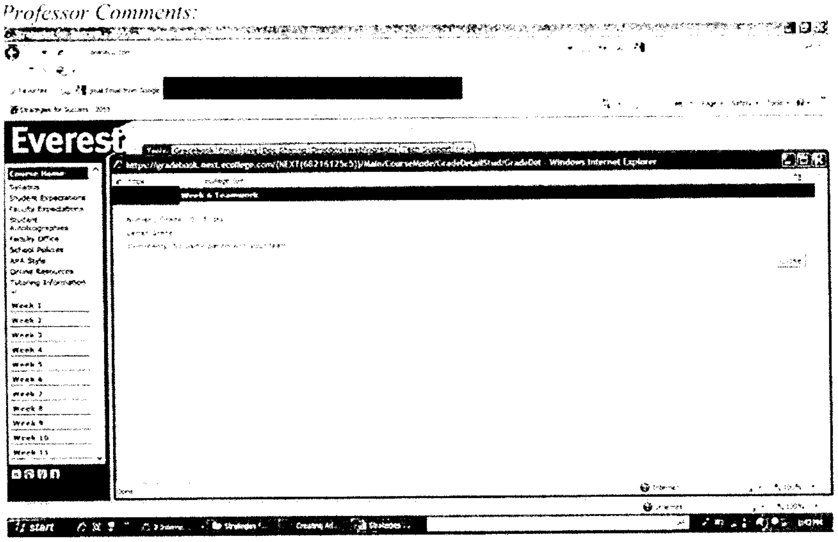
'repared by: See Source
nitial Review: Name/ "s" or "signed"/date
'inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 1, 2011, 1:42 p.m.

- Feedback provided by Professor regarding required Week 6 Team Work Activity (Due 5/28/11). [redacted]

Professor Comments:



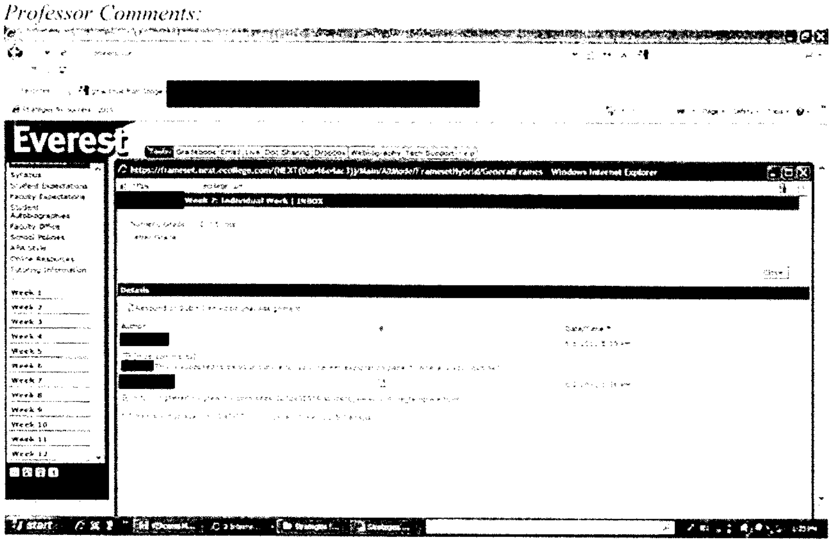
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 13, 2011, 1:21 p.m.

- Feedback provided by Professor regarding required Week 7 Individual Work (Due 6/4/11). [redacted]

Professor Comments:

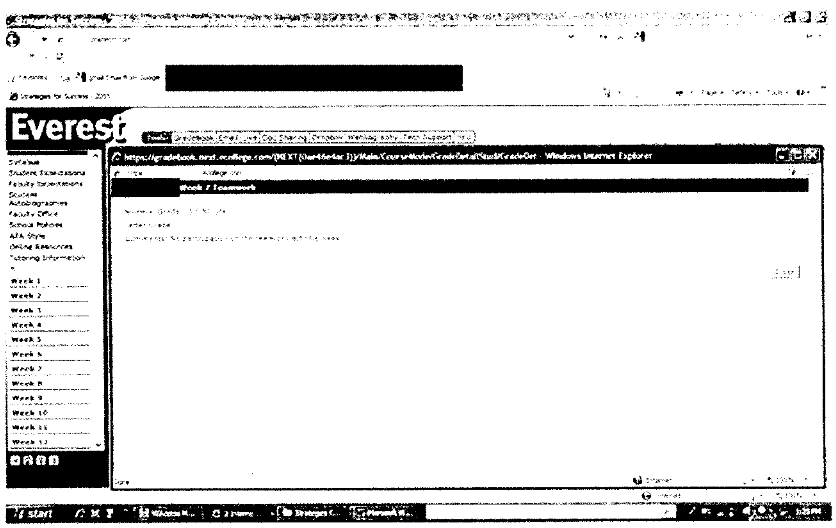


'repared by: See Source	Index:
nitial Review: Name/ "s" or "signed"/date	DM Number: 335083
'inal Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

June 13, 2011, 1:25 p.m.

- Feedback provided by Professor regarding required Week 7 Team Project (Due 6/4/11). [redacted]

'rofessor Comments:



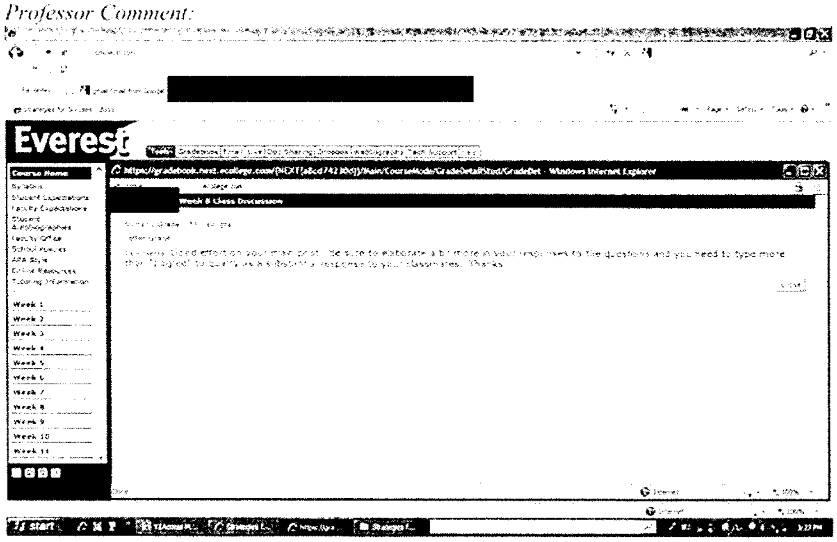
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 13, 2011, 3:27 p.m.

- Feedback provided by Professor regarding required Week 8 Discussion (Due 6/11/11). [redacted]

Professor Comment:



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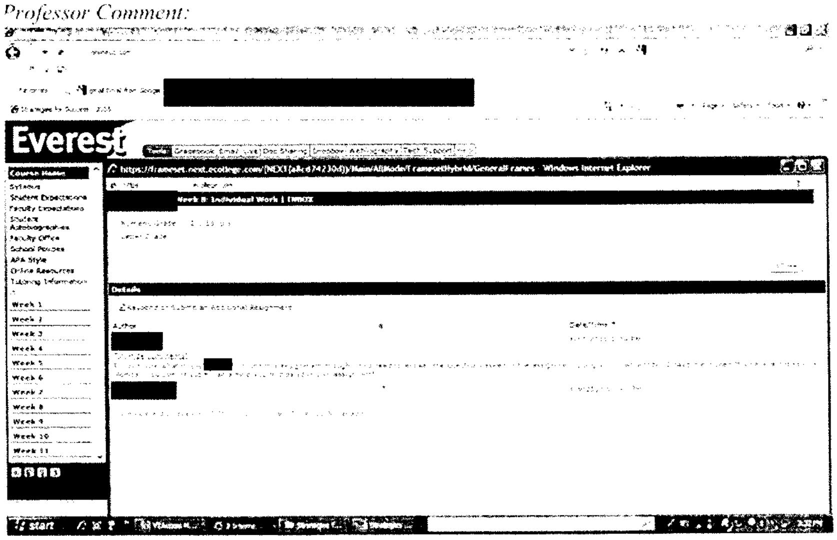
nitial Review: Name/ "s" or "signed"/date
inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 13, 2011, 3:32 p.m.

- Feedback provided by Professor regarding required Week 8 Individual Work (Due 6/11/11). [redacted]

Professor Comment:



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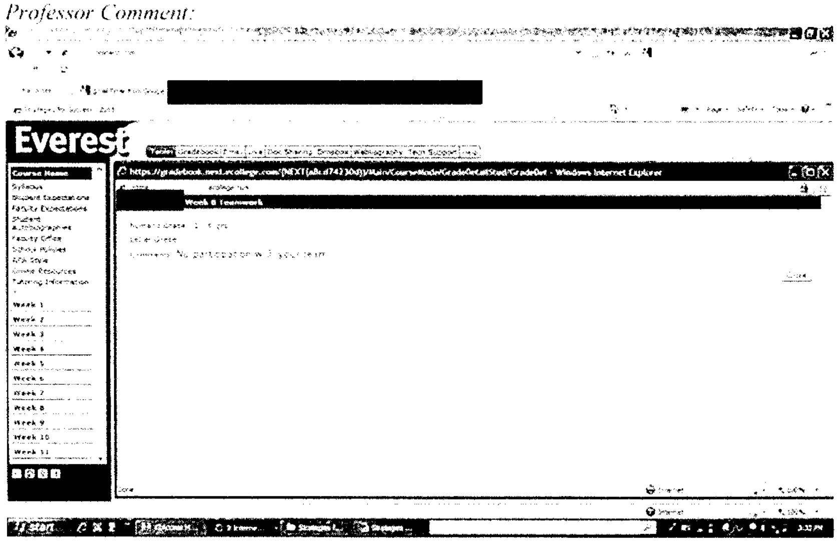
Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

June 13, 2011, 3:33 p.m.

- Feedback provided by Professor regarding required Week 8 Team Work (Due 6/11/11). [redacted]

Professor Comment:



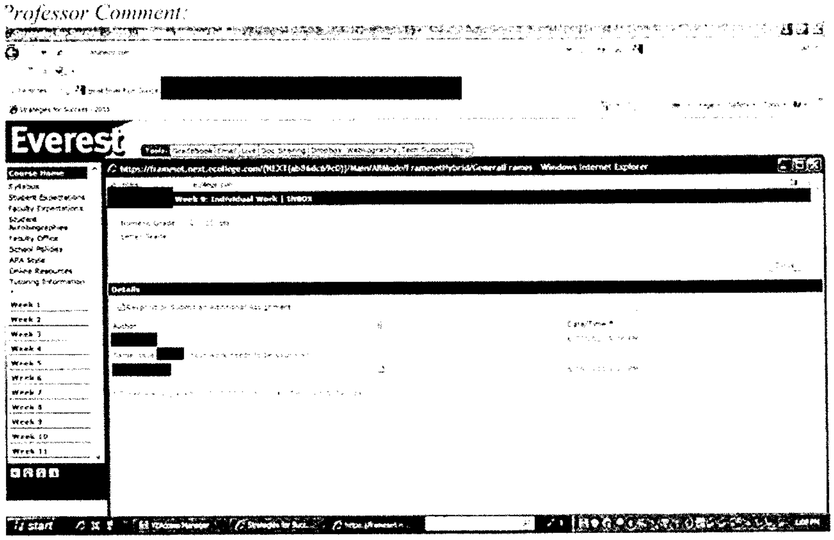
'repared by: See Source
nitial Review: Name/ "s" or "signed"/date
'inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 21, 2011, 1:00 p.m.

- Feedback provided by Professor regarding required Week 9 Individual Work (Due 6/18/11).[redacted]

'rofessor Comment:



Additional Supporting Documentation
Document 11, Page 23

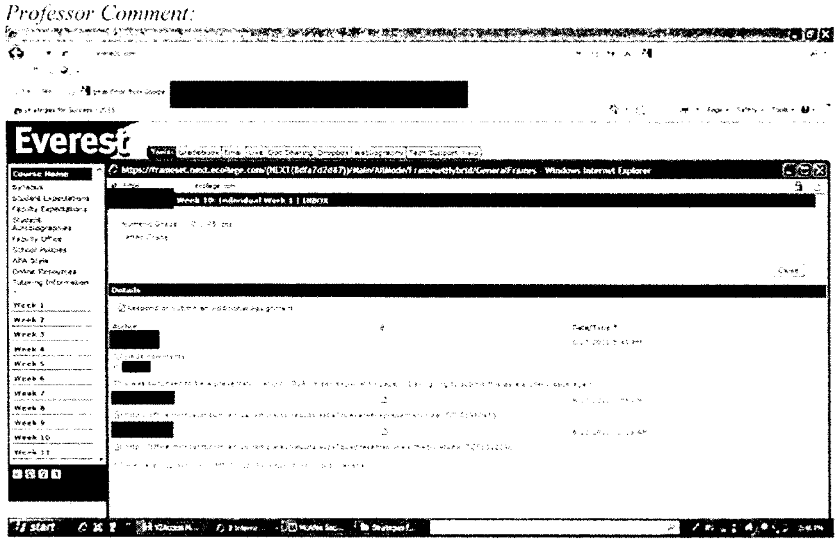
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 28, 2011, 2:46 p.m.

- Feedback provided by Professor regarding required Week 10 Individual Work #1 (Due 6/25/11). [redacted]

Professor Comment:



repared by: See Source
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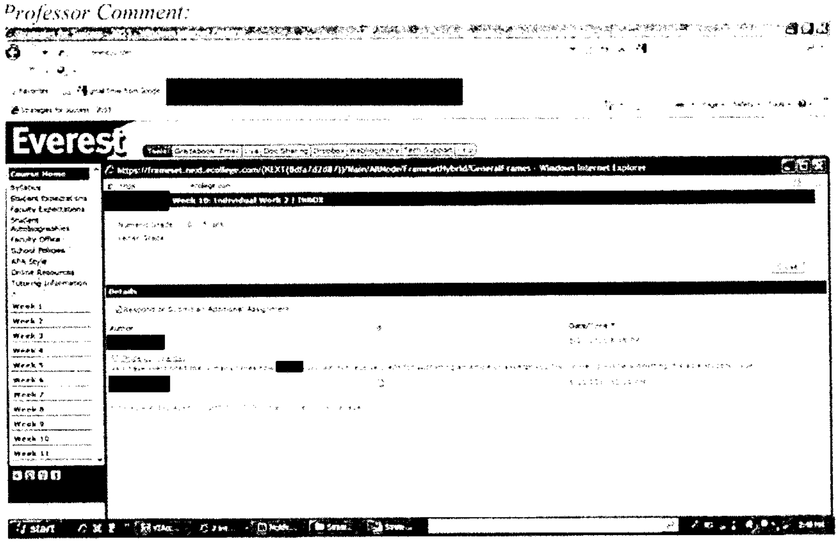
inal Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

June 28, 2011, 2:48 p.m.

- Feedback provided by Professor regarding required Week 10 Individual Work #2 (Due 6/25/11).[redacted]

Professor Comment:

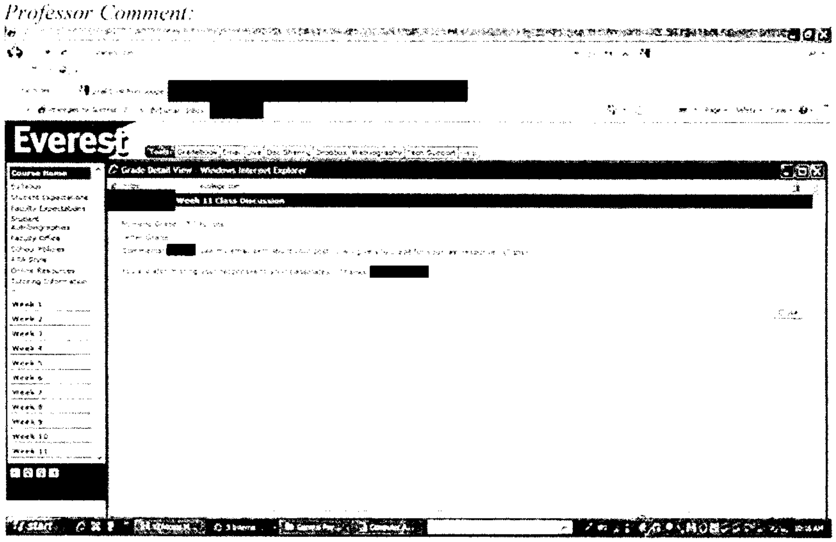


Prepared by: See Source	Index:
Initial Review: Name/ "s" or "signed"/date	DM Number: 335083
Final Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

July 7, 2011, 10:16 a.m.

- Feedback provided by Professor regarding required Week 11 Discussion Post (Due 7/2/11). [redacted]

Professor Comment:



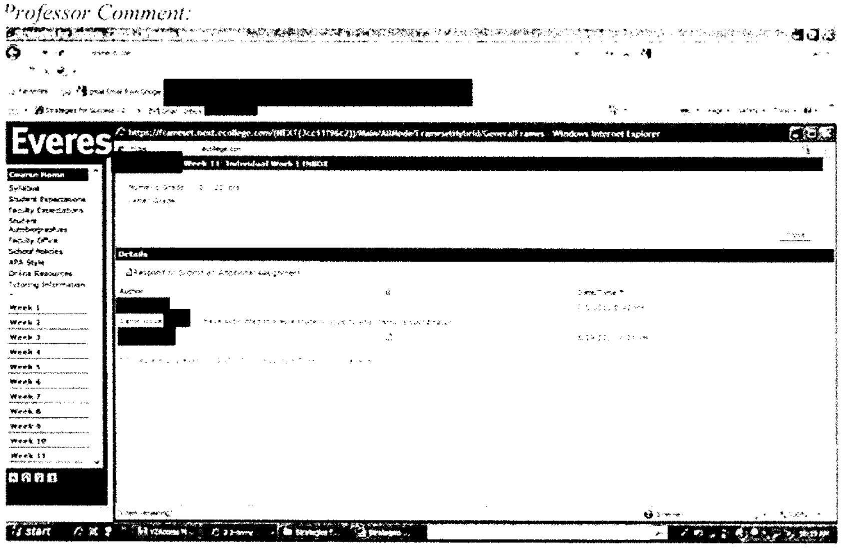
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

July 7, 2011, 10:19 a.m.

- Feedback provided by Professor regarding required Week 11 Individual Work (Due 7/2/11). [redacted]

Professor Comment:



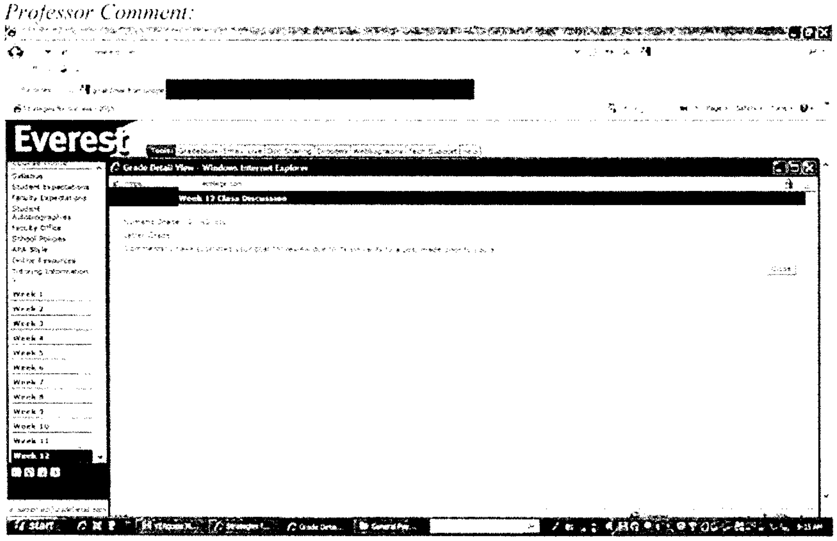
Prepared by: See Source
Initial Review: Name/ "s" or "signed"/date
Final Review: Name/ "s" or "signed"/date

Index:
DM Number: 335083
DM Library: HQ
Job Code: 192370

July 12, 2011, 9:15 a.m.

- Feedback provided by Professor regarding required Week 12 Discussion Post (Due 7/9/11). [redacted]

Professor Comment:

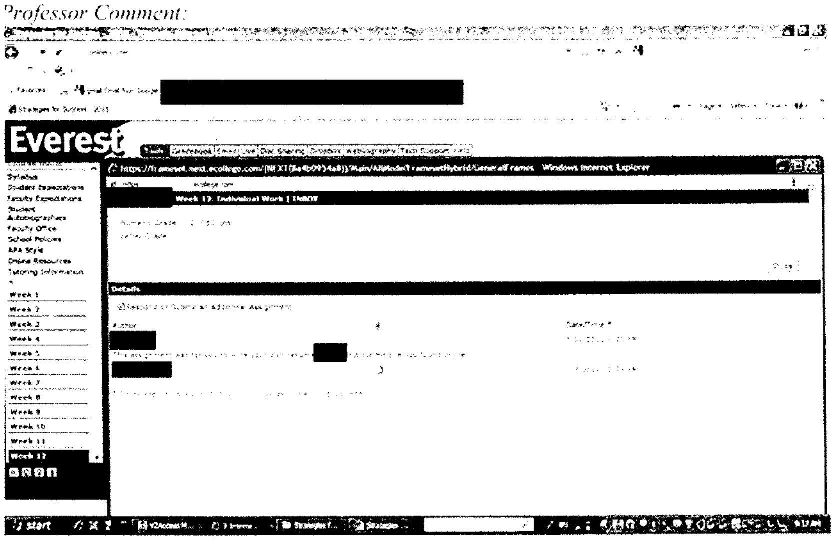


'repared by: See Source	Index:
nitial Review: Name/ "s" or "signed"/date	DM Number: 335083
'inal Review: Name/ "s" or "signed"/date	DM Library: HQ
	Job Code: 192370

July 12, 2011, 9:17 a.m.

- Feedback provided by Professor regarding required Week 12 Individual Work (Due 7/9/11). [redacted]

Professor Comment:



Additional Supporting Documentation
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[redacted]	Assignment Name: Writing Assignment	Submitted: 02.22.2011 | 15:10

Question 1 of 1: **Bookmark**

Problem Solving to Go

Introduction:
A fancy title for someone who is frequently the "go-to" person for solving a problem, making a decision, or getting the job done on time might be to name him or her a First Class Critical Thinker! Applying your learning style and making decisions about what you need to know, when you need to know it, why you need to know something, and how long you will find it useful may be the keys you'll need most to open the doors to life-long learning.

Tasks:

1. Using Microsoft Word, write one to two pages describing the eight steps of problem solving in your own words.
2. Next, define a work, school, or personal problem that you have in one to two sentences. Apply the eight steps of the problem-solving process to the problem you have defined. Add this explanation to your work from Step 1 for a total of two to four pages.

Deliverables and Format:
When you have completed the assignment, save a copy for yourself in an easily accessible place and submit a copy to your instructor.
Font: Arial; 12-point
Line Spacing: Double

References: *null*

Answer/response:
Please see my attached file.

Attachments : [redacted]_TB139_WK_9_Writ_Assign.docx

Instructor Comments
Paper met expectations, however, it was submitted two days late resulting in a 10% deduction -

Instructor Attachment :

Max Grade for this Question: 100 **Grade Allotted**

<< Previous Question | Skip Question >> Back To Assessment Review>>

Additional Supporting Documentation
Document 12, Page 1

[redacted] Submission TB139: Strategies for Learning in a Technical Environment_V3.0 > Week 9 > Assignment > Writing Assignment

Problem Solving to Go

Introduction:
A fancy title for someone who is frequently the "go-to" person for solving a problem, making a decision, or getting the job done on time might be to name him or her a First Class Critical Thinker! Applying your learning style and making decisions about what you need to know, when you need to know it, why you need to know something, and how long you will find it useful may be the keys you'll need most to open the doors to life-long learning.

Tasks:

1. Using Microsoft Word, write one to two pages describing the eight steps of problem solving in your own words.
2. Next, define a work, school, or personal problem that you have in one to two sentences. Apply the eight steps of the problem-solving process to the problem you have defined. Add this explanation to your work from Step 1 for a total of two to four pages.

Deliverables and Format:
When you have completed the assignment, save a copy for yourself in an easily accessible place and submit a copy to your instructor.
Font: Arial; 12-point
Line Spacing: Double

[redacted] **Answer:**

I:Steps to Problem Solving

1. UNDERSTAND THE PROBLEM

2. DEVISE A PLAN

3. CARRY OUT THE PLAN

4. LOOK BACK

II: Problem Issue: Balancing full-time work, ITT courses, and part-time work as a male belly-dancer.

1. UNDERSTAND THE PROBLEM: Lack of balance with professional and academic life.

2. DEVISE A PLAN: Cut back on my belly dancing clients, so I have more time to work on ITT school work.

3. CARRY OUT THE PLAN: Do this for 6 months, then reassess costs and benefits.

4. LOOK BACK: See above.

Record of Analysis

Title	**[redacted] - Rasmussen – IB – Week 7 Quiz**
Purpose	To document undercover activity related to [redacted] enrollment at Rasmussen College
Source	GAO Internal, [redacted]

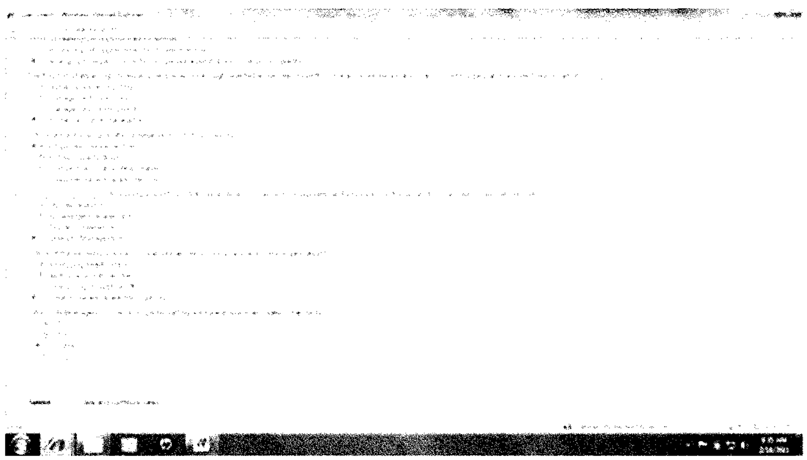
Analysis/Summary:

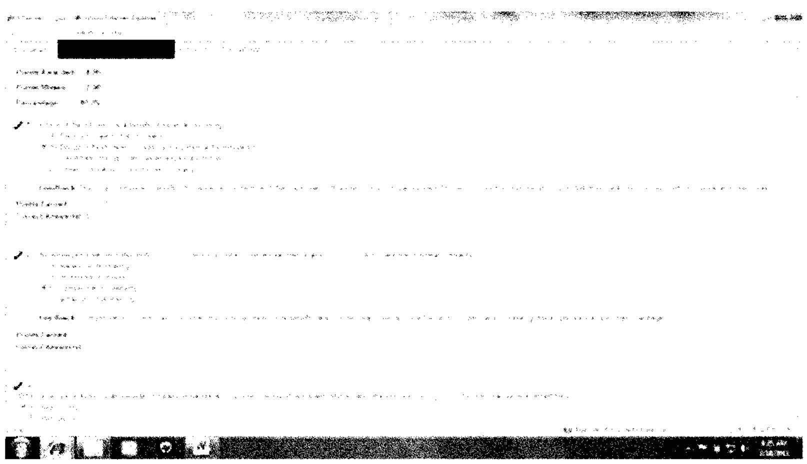
Note: All times are approximate.

February 18, 2011

- IB Week 7 Quiz (due 2/20/11) – Graded 6/10. [redacted]

Prepared by: See Source	**Index:**
Initial Review: Name/ "s" or "signed"/date	**DM Number: 4591764**
Final Review: Name/ "s" or "signed"/date	**DM Library: HQ**
	Job Code: 192370





Additional Supporting Documentation
Document 13, Page 2

[redacted] ↔ [redacted]

Tuesday, January 11, 2011

[redacted] [05:21 PM]: [redacted], I am your ONLINE Intro to Computer Instructor. My name is [redacted] and my number is [redacted]. For, Intro to Computer, you should receive a thin GO! Basic Computer Concepts book for this course that will have an access code for you to register for myitlab. Also, you will need to download the syllabus here from the moodle because you will need the class id number which will be in red. The myitlab is where you will complete all of your assignments and the moodle is where you will answer the discussion questions.
Makes sure you note the times for chats because they are mandatory. Again, welcome to your course.

Tuesday, January 18, 2011

[redacted] [01:44 PM]: I have not seen you log into the myitlab for Intro to Computers.

Thursday, January 20, 2011

[redacted] [07:37 AM]: I have not seen you log into myitlab to start your Intro to Computer work. Is everything okay?

Wednesday, January 26, 2011

[redacted] [04:22 PM]: [redacted], Welcome to your ONLINE Intro to Keyboarding course. My name is [redacted] and my cell number is [redacted]. I've provided instruction for this course on the front page of this Intro to Keyboarding course here in the moodle. The syllabus have a student tracking sheet for your convenience. Makes sure you note the times for chats because they are mandatory. Again, welcome to your course.

Also, for Intro to computers, you must pass those objectives with at least a 70.

Friday, January 28, 2011

[redacted] [07:58 AM] [redacted] is everything okay? Do you need my help? I need you to get caught up in both classes.
No chat this morning have to take god-daughter to doc. Have a wonderful weekend. If you need me, pls text call and/or email me. We will chat on Monday at new times.

Monday, January 31, 2011

[redacted] [05:44 PM]: Those assignments you did not pass, I've opened them up so you can retake

Additional Supporting Documentation
Document 14, Page 1

them.. They are open book so there should not be any failure. All answers are right in the book and there is not time limit.

Thursday, February 3, 2011

[redacted] [06:07 PM]: [redacted] I have not seen you log into Intro to Keyboarding? Please start you assignments soon. Also, you need to have at least a 70 on all Objectives so please redo Objectives 2 and 3, both multiple choice/matching and true/false.

Thursday, February 10, 2011

[redacted] [07:40 PM]: You are behind in both classes. Do you need some help? I am here to ensure you are successful. Let me know what I can do.
[redacted] [07:46 PM]: You have not logged into the keyboarding pro deluxe to start any assignments. Do you have the book and the cd?

Friday, February 11, 2011

[redacted] [09:27 AM]: computers - your completion date is February 21st.
[redacted] [09:27 AM]: All areas must be passed with at least a 70 (C).
[redacted] [10:24 AM]: Sorry. What Obj are we on in Computers?
Also, I have the Keyboarding CD, but I need the course code and password? What is it? Thx!

Additional Supporting Documentation
Document 14, Page 2

THE GROSS DOMESTIC PRODUCT

Directions: Use the GDP report you found on the Bureau of Economic Analysis' website, to answer each of the questions below. Your answers should be written using complete sentences.

1. What is the real GDP for the most recent quarter?

    a. This is the percentage change from what period to what period?

2. What months does this particular quarter include?

3. Name two causes for the change in real GDP this quarter?

4. According to the report, did U.S. exports go up or down for the quarter? What was the percent change?

5. Did U.S. imports go up or down? What was the percent change for imports?

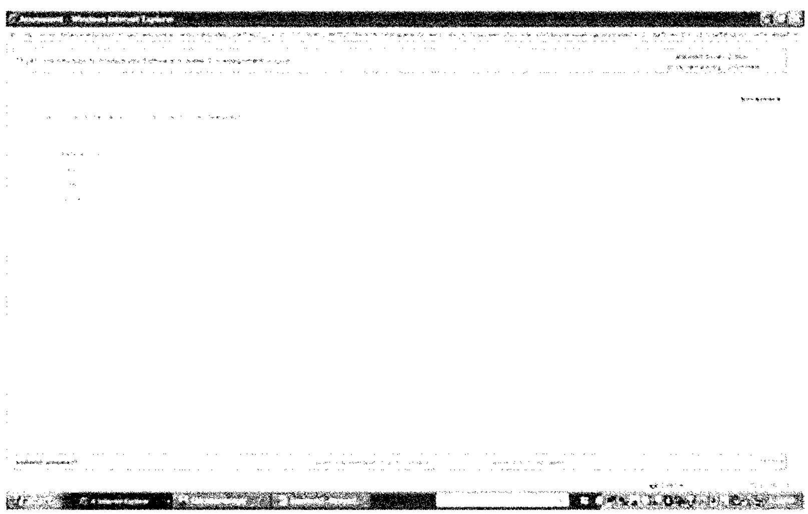
6. How much did corporate profits change by this quarter?

Job Code: 192370

Title: TB 141 Week 2 Quiz

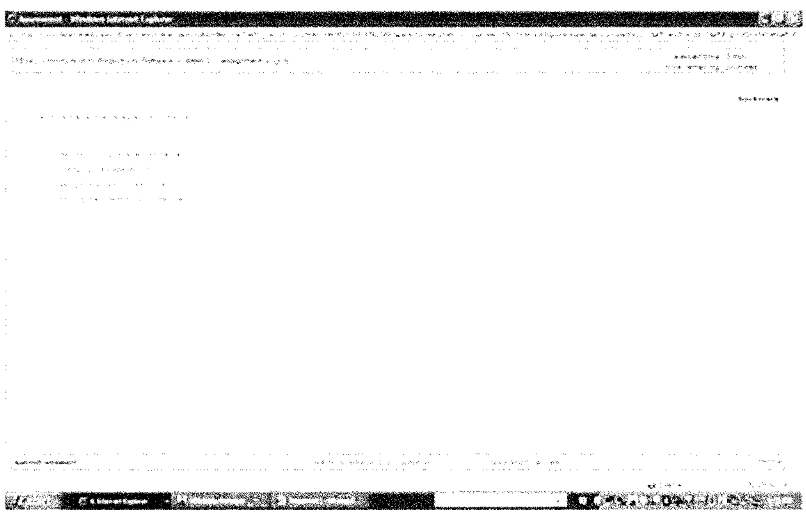
The screen shots captured here were taken on December 19, 2010 by [redacted], posing as [redacted]. [redacted] was required to answer a 10 question quiz. A screen shot was taken for all 10 questions. Following the submission of the quiz, [redacted] saw a screen showing a grade of 90%.

Job Code: 192370



Additional Supporting Documentation
Document 16, Page 2

Job Code: 192370

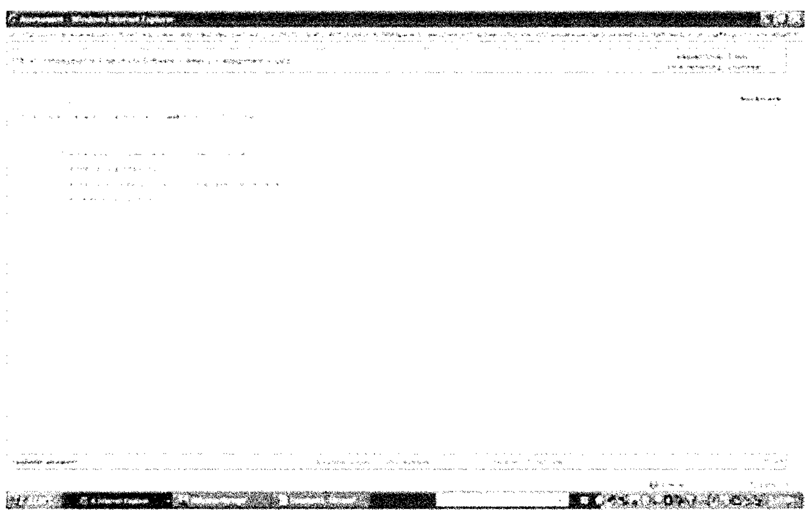


Additional Supporting Documentation
Document 16, Page 3

Job Code: 192370

Additional Supporting Documentation
Document 16, Page 4

Job Code: 192370



Job Code: 192370

Graded Activity: Class Discussion (25 points)

Instructional Objectives for this activity:
Create a Microsoft Word document for use in business environments.

For this week's class discussion, please reflect on personal experience(s) and this week's reading material in **Word Chapter 3**. Select *one* of the professional fields from the Week 2 class discussion and discuss the following questions as they pertain directly to that profession.

Be sure to respond to all of the questions with substantive content.

- What are some characteristics of a good business letter?
- What is Clip Art and is it appropriate for a business letter?
- What types of fonts and paragraph spacing would you use in a business letter?
- Would you single or double space a business document?
- What are some ways to align text when constructing or editing a Word document? (Get creative here!)

The minimum expectation for class discussions is to respond directly to each part of the discussion prompt and to respond to at least two other posts, either by a student or instructor, by the end of the week:

1. Submit one main post responding directly to each part of the discussion prompt.

- This should be a substantive response to the topic(s) in your own words, referencing what you have discovered in your required reading and other learning activities.
- You may use resources in addition to your textbook that support your post(s); however, you must mention the source(s) that you used in your post(s).

2. Reply to at least two posts. Responses can be made to students or to your instructor.
3. Responses to other individuals' posts should:
   - Expand on their ideas
   - Discuss the differences between your thoughts and theirs
   - Explain why you agree or disagree

Class Discussion

- To post your main response to this topic, click the blue **Respond** button below.
- To respond to a classmate or your instructor, click the blue **Respond** button below his/her post.

Respond

Collapse All   Print View   »Show Options

Responses

Response ^	Author	Date/Time*
Week five	[redacted]	5/15/2011 5:16:50 PM

Additional Supporting Documentation
Document 17, Page 2

Discussion requirement	[redacted]	5/16/2011 8:25:46 PM
Main Post:	[redacted]	5/18/2011 4:14:22 PM

What are some characteristics of a good business letter?

*Being professional, having an organized appearance, and clearly conveying its message are some characteristics of a good business letter.

What is clip art and is it appropriate for a business letter?

*Clip art is a defined graphic and is appropriate for a business letter only on the letter head.

What types of fonts and paragraph spacing would you use in a business letter?

*You would use single line spacing and double spacing between paragraphs. Block lettering is the type of font used.

Would you single or double space a business letter?

*Single

What are some ways to align text when constructing or editing a Word document?

*You can use the tab key or push either the left, center, or right align button.

Respond

RE: Main Post:	[redacted]	5/18/2011 8:25:57 PM
RE: Main Post:	[redacted]	5/18/2011 8:28:27 PM
RE: Main Post:	[redacted]	5/19/2011 10:23:59 AM
main post:	[redacted]	5/18/2011 8:39:16 PM
RE: main post:	[redacted]	5/19/2011 9:45:07 AM
RE: main post:	[redacted]	5/19/2011 11:17:54 AM
Class Discussion	[redacted]	5/19/2011 9:42:56 AM
RE: Class Discussion	[redacted]	5/19/2011 11:19:28 AM
RE: Class Discussion	[redacted]	5/19/2011 1:39:38 PM
Main Post	[redacted]	5/19/2011 4:21:47 PM

A good business letter is thought to be professional, having an organized appearance, and clearly conveying its message are some characteristics of a good business letter.

Clip art is a defined graphic and is appropriate for a business letter only on the letter head.

You would use single line spacing and double spacing between paragraphs. Block lettering is the type of font used.

I would use single spacing.

You can use the tab key or push either the left, center, or right align

Respond

* Times are displayed in (GMT-07:00) Mountain Time (US & Canada)

Redacted by Senate HELP committee

FAX HEAD SHEET

Redacted by Senate HELP committee

FROM: Julie Keyser

Redacted by Senate HELP committee

April 02 2011

Dear Senator Harkin and Staff

Greetings to you all from Sioux City, Iowa. This letter comes to you with great concerns regarding the practices of for-profit educational institutions, with these concerns ranging from recruitment practices to mentoring help for job-seeking alumni. Furthermore, it will detail the personal experience that I have had with a well-known for-profit college, the University of Phoenix. The high-hopes and dreams of a career in pharmaceuticals upon completion of my degree have now been replaced with worries that I will never become employed in the field of pharmacy, let alone be able to repay my student loans.

As a stay-at-home mother of two children, the choice was made for me to go back to school in 2008. This decision was made by my husband and me with the goal of me becoming employed in the field by the time that my youngest child began preschool. I began the search for a school, and decided that taking online instruction would be the best choice for me, as it would allow me to remain at home with my kids. I researched various colleges, and settled on the University of Phoenix based upon two main factors: it was an accredited school, and it offered an online pharmacy program.

Within a couple hours of completing my online application for information regarding the University of Phoenix's programs, a recruitment representative called my home to discuss my options for enrollment with me. This discussion included reassurance that their pharmacy program was an acceptable form of training to pharmacies all over the country, and that a prior felony conviction from my teenage years would not hinder me from gaining employment as a pharmacy technician once I completed my degree. I was ecstatic, as this meant that I would be working towards a rewarding career, showing my children what can be accomplished with hard work, being at home with them during their formative years, and also bringing in a small amount of money to alleviate my husband's bill-related stress. It was a win-win situation, for sure!

I enrolled with Axia College of the University of Phoenix and began my schooling in August, 2008. It came with much self-discipline and effort that I completed my Associate's degree in Pharmacy Practice in the summer of 2010 with a 3.61 GPA. Never during the course of those two years did I receive a grade below a B, and this is something that I was and am still very proud of, regardless of my current inability to gain employment as a pharmacy technician.

I ask you, Senator Harkin, to present this letter as proof of the illegal practices that are being done in the areas of recruiting, the disclosure or lack thereof of accredidation to particular programs, and the promise of receiving help to gain employment through the alumni association. All of which occured to me during my enrollment at this for-profit college. President Obama's Moms Return to School Scholarship has proved to be more of a hindrance than a help to me, as it has now left me with a jaw-clinching debt of $27,000 that I owe to the federal government. Here's the kicker. I am not allowed to take the required licensing test because I have a felony on my record, and also because the pharmacy program itself, at the accredited University of Phoenix, is not an accredited program

So, it stands that after all my time, effort, and hardwork, I am left with a $27,000 leather-bound piece of paper that states that I am qualified to do the job of a pharmacy technician but, am unable to gain employment in the field. I propose that the countless numbers of "newly-educated" moms who have found themselves in the same situation as me be forgiven of the debt that incurred during the timeframe of these years, as the new bill surely created an opportunity for these schools to fraudulently recruit students, thereby lining their pockets with more money. Do not let them get away with this any longer! I beg of every senator to see that these wrongs are set to rights!

Although current efforts are being made to eliminate the fees paid to private banks providing student loans, this does nothing to help my situation. The overhaul of the Student Loan Program seems to reflect the phrase "a day late and a dollar short", as it does not help all those who were affected by the loopholes of the first bill which allowed these colleges a new way to increase their profit margins without any repercussions to their institutions. I implore you to use haste in this matter, as my family is now hanging by a proverbial thread.

Sincerely,

Aubrie L. Roupe

Senator Harkin,

My name is Eric Schmitt. I received an email today as a Kaplan Alumni asking me to share my success. Since I am sure Kaplan wouldn't like what I have to say, I am going to tell you I am a graduate of Kaplan University with a Bachelor of Science in Paralegal Studies with an emphasis in Personal Injury. I attended the Kaplan Campus in Cedar Falls, Iowa as well as utilized the internet campus.

The story of my involvement with Kaplan begins in 2002. I was working at an inbound customer service firm and felt I needed a change. I wanted to change my life for the better and didn't really think a traditional college would work for me, being, at the time, a 27-year-old father of two. I met with the recruiter, who told me all about the campus. It had day and night classes for non-traditional students like myself. I took their entrance exam (which seemed very simplistic, but who was I to judge?), and I chose a major. My choice was between paralegal and accounting. I chose the paralegal path because, after a stint on jury duty, I discovered an enjoyment of the legal process and the interpretation of statute. I was assured this was a good choice since I was promised by the admissions representative. that program had 100 percent placement. My fellow students were an eclectic mix. One student was there because she was bored at home and probably wasn't going to finish her degree, most of the others in night classes were parents looking to make a better life for themselves and their families. What we all had in common was a desire for a better life. In the orientation to Kaplan University all prospective students were asked what their major was and a presentation would show us our average salary for that profession. I remember the paralegal average being thirty to thirty six thousand a year. As part of the presentation one of the school administrators gets up and asks for a volunteer to come to the front of the room. If you are the first volunteer he gives you ten dollars. The moral of this tale is that for taking a risk you will be rewarded. He says we all took the initiative when we enrolled at Kaplan. The administrator said that since Kaplan had such a great reputation with local businesses that finding work in our fields will be easier. Kaplan had this great education by focusing more of the programs on marketable skills than on general education requirements. I believed him I didn't know better yet.

I did fairly well at Kaplan. I graduated with a 3.76 GPA, I was the President of the Law Club and had the recommendation of most of my instructors. I had only had a few difficulties with Kaplan, such as when, after my first year, it became harder and harder to find the classes I needed to graduate. The same introductory classes were always being offered, and other later requirements were being pushed off. After putting up a petition for the students to appeal to the administration to offer the advanced classes such as law office management we needed in a classroom format, as opposed to self-study, I spoke to the Dean of the college about this. I was chided for the tone of my petition. I explained to him that I wanted to learn in a classroom environment because I wanted these skills not just a letter grade. The Dean explained they needed to keep these introductory classes on the schedule to handle the influx of enrollees . I pointed out that some of us needed this class and only a few others to graduate when the Dean learned of my desire to continue on past my Associates of Arts, I was told of the internet track to continue a paralegal degree and that Kaplan even offered its own online law school in the form of Concord University. It seemed that with a few hiccups that Kaplan could provide everything I needed t ofulfill my dream of practicing law. Since my protests had no effect on the schedule, I accepted and adapted and took the classes in my major that I needed to graduate: an independent study meeting once a week with an instructor for an hour. There was a lot of turnover, with students taking a quarter or two off or just never coming back. I had worked full-time doing whatever I needed to do to graduate. I was sure with my grades and references that I would have no difficulties finding a job after graduation. There were a lot of graduates from many programs but not everyone had kept pace their was turnover, a lot of turnover.

My career search didn't go as planned. Since getting my associate's degree, I have had one temporary job using it, which lasted two weeks. I applied in the public sector, the private sector, law offices, banks, credit unions, even bail bond offices. I finally settled for a job doing inbound customer service, the very field I went to college to escape. After spending more than a year out of school, I received a letter from Kaplan that they were now offering their Bachelor of Science in the Paralegal Studies program on campus via the "School within a School" program. School within a School meant that the online class format was still used, but there was a seminar for one hour per week on campus or via conference call. I enrolled, eager to continue my education since it had to have been my fault that I never received an interview. The School within a School program, I don't believe, even lasted a full year into my bachelor's program. The campus seminars were abruptly ended without explanation or acknowledgment. I continued at Kaplan in a fully online education environment. The most important bit of knowledge I gained during this time was from a one term adjunct instructor, who, when I told her of my plan to continue my education through Concord Law School, informed me that the school was not recognized in Iowa for taking the BAR exam. This event opened my eyes to what Kaplan was. I continued on and graduated in 2008 with a 3.16 GPA. The Dean advising me about how Kaplan could further my education apparently didn't know or forgot to mention this little problem.

So what is the end of my Kaplan "success story"? In the three years since graduation I have gotten one temporary job working as a drafter on a contract. The job lasted two weeks. I have never had one callback or interview in my field due to the reputation of Kaplan and the graduates it produces. I slowly learned what most employers really thought of the Kaplan degrees and graduates. One of the most telling instances was when an instructor was questioned about why the firm he belonged to didn't hire paralegals from Kaplan. He said that graduated didn't have the skills they needed to work in his firm.I had heard rumors and horror stories all through my education that once Kaplan was done with you they really didn't care what kind of job you found. There were stories of graduates who never found work, or even that if you tried to transfer that most other colleges refused to accept the credit hours. It wasn't just the paralegal program either. I was recently interning with the head of the local chamber of commerce and when he reviewed my resume, he said it might be in my best interest to remove the name of my school fro m my resume. I asked him why he said that Kaplan is kind of a joke, they will pass anyone. When it was time for my child support to be reviewed, and I had just lost my $10.50 an hour job as a janitor, the judge wouldn't lower the amount to what I was currently making because as he said I "would be able to get a job making as much or more with (my) education." After my employment with the 2010 Decennial Census ended, my choices for work were as an assembly line laborer in a pesticide plant or a flagger on road construction for the season. I owe $40,000 in student loans, and my degree is so specific, it is hard to convince employers I have transferable skills or even to give me an interview to show I have transferable skills. My story is not unique, or even rare, of the dozens of people I met though the paralegal program only four of them have found work as a paralegal. I liken my situation, in abstract terms, to that of a convicted felon. I listened to some people I shouldn't have. I made a mistake. That mistake incurred costs I will have held against me for a long time. I realize it is probably too late for me, but I am sure there are other parents out there looking to make a better life for their family. I just want to make sure they have a real chance at building their future with a real education.

Senator Harkin, and anyone else reading this, I implore you: Do what you can to hold for-profit colleges and universities accountable for the money given to their students for financial aid by ensuring the quality of education, and therefore the employability of graduates produced. In this time of turmoil where citizens of all political persuasions are concerned about the deficit, we, the citizens of these United States, cannot afford to subsidize for-profit colleges as diploma mills, at the expense of the taxpayers and the individual borrowers. The cost to the people, both the American taxpayers as a whole and students personally, is just too high.

Sincerely,

Eric Schmitt

Eric Schmitt

Dear Senator Harkin,

This letter has been written to provide you with a summary of my history and experience as an employee at ITT Technical Institute.

To provide you with a little background, when I applied at ITT Tech I was contacted and invited to a group interview. During the first interview a large group of applicants were explained the compensation plan and given a "career ladder" which were the representative potential position promotion steps and associated salary ranges based upon "starts"-students who start school. The entry level position was Representative and progressed Senior 1, to Senior 2, master 1, Master 2 and Master 3.

The Director of Recruitment (DOR) who conducted the group interview stated that the ITT Tech compensation plan provided salary increases "similar to commission". As of 2004, ITT's performance evaluation process allowed for promotion from Representative to Master 3 one year or less. I found the compensation plan intriguing, so I accepted an employment offer as a Representative. As a result of recruitment success, I was promoted to Master 3 within 7 months and my salary increased by approximately $28,000.

Within approximately 18 months I was promoted to Manager of Recruitment because management wanted me to train other representatives to produce at my level of previous success. Among other duties, I trained new representatives and evaluated them and other representatives with respect to their conduct and performance with prospective students. If the representative did not "close" the deal and have the prospective student apply for admission, my responsibility was to attempt to close the deal for the representative.

Subsequently, I was quickly promoted to DOR and worked at 2 different campuses between 2008 and 2011. As DOR, among other duties, I continued to train, sit in on interviews with representatives and their prospects and perform the annual performance evaluation "PP&E" for recruitment representatives. The PP&E was comprised of 4 variables, two of which were" New Starts and Conversions Rate". These two components comprise 70% of the evaluation. Conversion rate, in essence, is a function of starts. It measures how effectively a representative manages company developed inquiries (advertising) by putting prospects in school. The remainder of the evaluation (30%) was "Customer Service" and "Compliance and Commitment".

Through my experience performing the "PP&E" evaluations, it quickly became clear to me that evaluations were solely based on the number of starting students recruited and very little, if anything, to do with any of the other factors. Phrases such as "asses in classes" and "kiss them and sit them" were common amongst DOR's within the district. Starts were hard numbers that could be evaluated objectively. The other variables of the representatives' evaluation were in contrast subjective measurements and determined by the DOR and Campus Director.

Through my experiences at both campuses, I learned very quickly that the two "subjective" measurements were simply a function of starts as well. In San Dimas, the Campus Director, Maria Alamat, stated to me that if a representative cannot meet their start goals, then they are obviously not providing quality customer service to enough prospects in order to convince them to start school. In addition, she stated that a representative obviously has little or no commitment to their jobs or they would have closed more company developed leads by being better sales people.

When I was working at the San Bernardino campus as DOR in 2009, the San Dimas campus missed a year of their campus start goals and the Campus Director had her entire representative group demoted. I was transferred to San Dimas shortly thereafter and representative morale was very low. Their salary decreases in some instances were near or above $30,000.

When a representative is placed on a disciplinary action "Letter of concern" or "Letter of Warning", no mention is made of their "Customer Service and Compliance and Commitment" variables of the PP&E; the letters identify deficiencies in activities that relate to student applications.

The meetings which I led with the representative team consisted of having them "commit" to individual start goals for the quarter and how they were to achieve them though the number of applications there would bring in for the week. We then met, sometimes daily, to determine how well they were progressing. At times it was mandated though corporate to hold daily 2:00 "stand up" meetings to further review their numbers.

Once a week or more, the representatives met individually with me, the Director Maria Alamat, and the Director of Finance. These meetings consisted of further reviewing progress of production. The representatives often referred to these meetings as "beat down meetings" because of the tone when production was not meeting a representative's weekly commitment. It was common practice during representative meetings for representatives to be humiliated and/or threatened with disciplinary action, including termination. I recall in one email Maria Alamat sent to me, she stated that "I will have their heads on a platter" if production goals were not met.

In October 2009, I wrote up a BEST OF THE BEST (BOB) submission to ITT headquarters that included the "Pain Funnel" and "Pain Puzzle" and how proper usage of this tool can bring a prospect to their "inner child", an emotional place intended to have the prospect say "yes I will enroll". Although Mr. Modany stated in his 02/11/2011 press release that "those documents were not authorized for use in accordance with the company's practices and procedures" and "the conduct suggested in those documents is completely unacceptable and contrary to the standards we set", this is simply not true. These tools were taught to representatives as effective techniques to get prospective students to attend ITT.

All BOB's are evaluated at the HQ level and in my experience, higher level executives evaluate the submissions. The awards are presented to campus directors personally by Mr.

Modany at an annual Director meeting called CMM in November. I find it difficult to believe that upper management could not know that ITT employees we using the "Pain Funnel" and "Pain Puzzle" tools when these items were put up for consideration for a company "best practice" award 2 years prior. In addition, despite the widespread use of the tools, I was never notified that this was against company policy or "completely unacceptable and contrary to standards we set".

Notably, I have email communications that indicate, amongst other things, that:

A. ITT Tech paid for my attendance at Sandler training where I was introduced to the pain funnel;

B. Company policies related to ad control and the consequences of using unauthorized materials;

C. I did district training at meetings on the "pain funnel" a number of occasions subsequent to the BOB submission to HQ. One district training meeting was held in early January 2010 and the agenda was approved by the district manager, Nader Mojtabai, as new representatives were invited and other managers participated as well.

In addition, at quarterly district meetings I did pain funnel training for nearly every top recruitment representative, financial aid coordinator, dean, instructor, department chairs, all functional managers, all college directors and the district manager for the entire Southern California District, the largest district in the country. The presentation material was also given out to over 100 ITT Tech employees throughout every department in the district.

I won a BOB that same year and the San Dimas campus received the BOB award for a poster I designed called "Who's Who from your High School". I did not follow proper advertising control channels, another company policy that yet again was accepted at the HQ level. Some would consider the poster that I created a deceptive recruitment tactic however it was effective gaining exposure of our campus through high school counselors. The body of the poster listed names of graduates of ITT Tech, the high school they previously attended and their position title. I obviously ignored all the students from particular high schools that dropped out, did not get jobs, or had secured employment but their job title was not particularly impressive.

On numerous occasions I questioned policy violations and was subsequently demoted out of management to a campus significantly further than my San Dimas commute.. I particularly questioned these violations on the Tuesday before my demotion on Friday of the same week. Mysteriously, the district manager showed up at the campus on Friday and I was told that I was to be a representative in Corona, California and starting in 1 week. I advised that I never requested this change and asked why it was happening. They told me it was for "operational purposes" and because I was a good DOR that I was being demoted to a representative again. In the past. I have participated in this tactic and it is management's way to avoid termination when they don't have adequate documentation to justify their decisions.

Please feel free to contact me if you have any questions or concerns.

Sincerely,

Laura Brozek

Laura Brozek

Merrill R. Mitchell
Redacted by Senate HELP committee

February 22, 2012

Sen. Tom Harkin
731 Senate Office Building
Washington, DC 20510

Dear Sen. Harkin:

I am writing this letter to share my experiences as both an employee and student at Ashford University. I also want to share my concern about the effects of these for profit Universities.

I began working at Ashford University as an enrollment advisor in June of 2008. During my time there, my team went through seven different managers. Ashford based our pay based on weekly enrollment numbers. I struggled in reaching these goals. I would make all the necessary calls, take all the necessary steps, but could not meet them. It came down to one thing, I cared about my students. Many of the prospective students were simply seeking out information, trying to see if an online university was the right fit for them. If a prospective student wasn't ready, or wanted more time to think about it, I gave them that opportunity and made sure they had my information. When I explained my situation to my manager at the time, they told to "get them in, make them fill out the application, get them started right away before they have a chance to think about it." As you can imagine, I disagreed with this practice.

My demise as an employee began when I started receiving my benefits package. Ashford offered free tuition for employee's (this was a big reason why I chose to work there). I signed up for the tuition wavier, filled out my application, and was all set to start. A couple days went by and I received my first write up. Management hounded me for my low enrollment numbers, which resulted in my new student leads turned off. I was forced to make calls from dated contact list that were years old. Needless to say, my enrollment number did not improve. My next problem came from Ashford's yearly convention in Las Vegas.

The convention in Las Vegas was mandatory; however, I did not want to go. We were required to place a $250 down payment for our rooms in advance. When I told my manager that I did not have the money for the down payment, they replied "start saving." I felt that the expense of the convention should be used to improve the campus facilities. Not more than a week later, Ashford terminated me from employment despite a 100% retention rate of my students.

I am not the person who becomes complacent. I constantly seek to improve my skill sets, my knowledge, and myself. I still wanted to earn my Bachelors degree and elected to continue my pursuit through Ashford.

Sen. Tom Harkin
February 22, 2012
Page 2

My difficulties as a student began in the spring of 2011. I tried to log into my new class only to find that my schedule was empty. I called my academic advisor to find out what happen, she explained that it was due to a balance of $900 owed on my account. She transferred to the financial services office only to find out they had no idea where this came from. They believed to be a problem with federal funding and they instructed me to call the federal student loan office. So I called. The federal student loan office showed no problems or concerns with my financial aid and they suggested I get back in touch with Ashford's financial office.

I contacted Ashford once again to let them know what the federal office told me. My financial advisor "guessed" that the balance came from an Iowa Pell Grant that was returned as a result of moving to Missouri.

At this point, I was ready to seek educational opportunities elsewhere. I informed Ashford that I no longer wanted to attend their courses and that I was seeking education at a local university. They told me that they would not release my transcripts unless I paid the balance. Unfortunately, not all the credits I accumulated would transfer to one of the public universities near Joplin, MO. I elected to pay the balance and return to Ashford's classes being that I had less than a year left.

On May 22nd, 2011, The Joplin Tornado destroyed my home forcing me to take a break from classes. I spent all night searching through the debris at Home Depot, trying to find survivors before I even made it to my home. I put my neighbor's needs before my own and did my best to help everyone I could.

I was able to contact Ashford a couple days later to explain the situation. It took this long because cell phone service was out and most of the city did not have power. I spoke with my academic advisor and told them I would not be able to attend classes for a while. He kept asking me when I would be able to return. There was no way I would be able to tell when I could attend. I was homeless; I had to stay in several hotels until I eventually found an apartment to live in while my home was repaired.

When I tried to get back into classes at the end of July, I found out Ashford dropped me from their program due to lack of attendance. I was able to get back into my program after great difficulty.

Towards the end of August, I went to log into my classes where I found that, once again, Ashford dropped me. Ashford told me that I reached my limit for federal aid and that I would have to take out private loans to continue. Ashford had to know I was getting close to my limit and instead, chose not to advise me on my situation.

I got an email in December from Ashford that I had a past due balance of $1345 without prior warning. When asked, Ashford told me that since I withdrew from classes, part of my funding was returned to federal aid. Even though I did not withdraw from classes, Ashford would not schedule me. I again contacted the student resolution center and explained the story.

I worked in mechanics for many years. If a customer of mine needed a $1300 repair, I would inform them of the situation and explained the steps needed to make the repairs. I would not make the repair and expect them to pay, holding their vehicle in my shop until the balance was paid. This is exactly what Ashford is doing to me and thousands of other students. I have yet to come to an agreement with Ashford.

I know my story is similar to many people who are just trying to earn their degree. People who are wanting to improve their quality of life. It is dis-hearting to hear all of these stories from so many people. People who work full time, take care of their family, all while attending school on a fulltime basis. If you were to ask me, I'd say the 70,000 students who make up Ashford' online program are some of the best role models in America.

Look up the definition of University in the dictionary. You will read *an educational institution of the highest level.* Ashford University is far from the highest level.

I appreciate your office's investigation into this manner. These students deserve so much more.

Sincerely,

Merrill R. Mitchell
www.relationsinc.net

The Honorable Senator Harkin
Senate H.E.L.P. Committee

February 22, 2012

Dear Senator Harkin,

Thank you for your ongoing investigation of for-profit colleges. I was employed by one of the colleges that became the focus of your Senate investigation. I worked for Westwood College for almost five years. I served in many capacities. I was an adjunct professor for the School of Criminal Justice. I was the full-time assistant to the Academic Dean and the Registrar. And, lastly, I was the campus coordinator for a program known as VIPER. VIPER is an acronym for violence intervention, prevention and emergency response. While I thought that VIPER was being put into place to satisfy the newly enhanced Illinois Campus Security Act of 2009, I later discovered that its creation was just another sad example of what I can only refer to as Westwood smoke and mirrors. In spite of its state mandated compliance, VIPER ceases to exist today. During my five-year tenure at Westwood, I became increasingly concerned about the various levels of fraudulent activities and systemic dishonesties that I personally witnessed. Actually, I became so concerned that I began to keep contemporaneous notes regarding such activities. It is those notes to which I refer to today in order to compose this letter to you.

In order to fully understand the internal makeup of Westwood College, I believe it necessary to share its inception. Westwood College began as a research project or an "experiment" by two graduate students. In essence, the two sought out to determine whether or not they could take the business model concept and apply that concept to a school to turn a profit. I have often times wondered how the students would feel if they knew that they were, in a sense, mere lab rats for an experiment. It is only after trying to comprehend this unusual beginning that one can then start to understand the internal workings of the business of Westwood College.

Having been an educator in the public school system prior to teaching for Westwood College, it became clear to me early on that the college operated quite differently than an institution of learning. Instructors were encouraged and even required to keep their "customers" happy. Members of the admissions team were treated to higher salaries, bonuses and better office accommodations than members of the academic team. There was a constant focus on recruiting and turning a profit rather than on educating. Central administrators located in Denver routinely sent out e-mails containing reports that included retention information for each of the 17 campuses. Local administrators would then point out shortfalls that specific campuses had and action plans would be instituted to improve numbers for the low achievers. This caused further fraudulent activities to occur as no one wanted to be on the low-performing list. One example of such fraudulent activities involved Career Services falsifying student job placement rates. My campus received credit for being the campus with the highest career placement numbers, boasting a 91% success rate for students employed in their field. In fact, that number was only in the 45% range. The campus president even accepted a "prestigious person" award for achieving this feat. This is important because those career placement numbers are used for many different things. First and foremost, they are reported to the accrediting body for the purpose of maintaining accreditation. They are also used to attract and retain students. When these numbers are falsified it means that accreditation was falsely obtained and that students were induced to attend based on false promises. The college routinely engaged in lying about students being employed in their field and even made up exorbitant salaries for students. In fact, a closer look at the annual institutional report shows erroneously that Westwood College and its administrators are the largest employees of Westwood students. To put it more simply, administrators list themselves or their spouses as employees of students, when in fact they are not. One student who had personally contacted me to say that he was unemployed and had no money for food was listed as a success story in a Westwood newsletter. The article said this student was successfully employed in his field. A closer look at the article showed the employer listed was the student himself! It is also common practice for certain students to be labeled as exempt from reporting. Those students are simply termed as medically unable to work. Of course this is not factual and the students are unaware that they are being reported as such.

Students are routinely lied to by admissions reps and other college employees about transferability of credit and loan terms. Special education students are welcomed in and then the very accommodations that they need to succeed are withheld from them, causing them to fail. When a student does fail a class, Westwood gets two bites at the same apple because the student is charged for the same class twice. Since 99% of the students at the campus I worked at were receiving federal financial aid, it is you and I, the tax payers, who are footing the bill. Prospective students are told they can become judges with a Westwood degree in Criminal Justice. They are promised ballistics classes and time on the shooting range. These promises are all completely false. Computer labs and facilities are inadequate and computers and other media devices are routinely out of order. Students and staff alike were lied to and told that Westwood would be receiving HLC regional accreditation. When that accreditation was not granted, students and staff were not informed for many months. New students were recruited under the guise that regional accreditation was just around the corner, even though administrators knew that this was not the case. I have even heard administrators telling prospective students that a Westwood degree is the equivalent of a Harvard degree and alleging that Harvard, like Westwood, does not have regional accreditation. Military vets are misinformed that their full cost of tuition is going to be covered, including books.

Westwood College attracts personnel by convincing them that the mission of the college is to make college accessible to everyone. It sounds great, doesn't it? To be able to offer opportunities to those students who would otherwise not be eligible to attend college? Sadly, though, those same students are easy to exploit. And exploiting them is what Westwood College does best. Students do not realize that the cost of their degree will be more than five times the amount they would pay at a community college. One way the costs are covered up is by offering five terms a year rather than the traditional two semesters. In this way, Westwood can bill five times a year. Since most people are accustomed to the two semester protocol, they are unaware that the tuition numbers they are shown for one term will multiple many times over. Westwood also boasts that each student is assigned to a Westwood Success Team. Sadly, such a team does not even exist. The college's latest marketing ploy is their Employment Pledge. Their commercial boasts that they are so confident you'll find work that they will offer to help pay your bills if you don't. What they fail to tell you is what they shared with their administrators and staff prior to rolling this program out. The fine print and eligibility criteria are so burdensome that rarely, if ever, will a student collect on that promise. And if they do collect on it, Westwood limits their assistance to a maximum of $500 per month for up to six months. A quick look at some of the commercials Westwood College has on You Tube will reveal discriminatory and stereotypical imaging. One such commercial is labeled Road Kill and depicts a southern man seeking to better his life. Another depicts a young black man employed as a slice of pizza.

Administrators routinely "adjust" numbers by demanding that attendance be "rebuilt" or deleted. Students are allowed into classes five weeks into a ten-week term even though it is common knowledge that these students will have little to no chance at passing. When they don't, Westwood just places them in the same class again. Students are charged again and financial aid dollars are wasted. College programs are falsely marketed. Westwood College claimed for many years that its online school was accredited by ACICS, when in fact it was not. Westwood College advertised its Medical Assisting program as CAAHEP accredited, when in fact it was not. The college markets its Medical Assisting program as a degree program when in fact it is a diploma program. A person must be well versed in academic lingo and go several layers deep into the website to uncover that only a few Westwood campuses offer an Associate degree in Medical Assisting. The other campuses only offer a diploma, which is in all actuality, a certificate. When a student finally does graduate from Westwood College, their degree is withheld from them for any number of silly reasons, such as the student failing to give Career Services a copy of their resume. While employed at the college, there was a drawer full of such degrees held in my department.

If all of this is not bad enough, Westwood College also fails to safeguard the safety of its students, faculty and staff. Just like the other laws and guidelines they fail to obey, they continue to operate outside the laws and guidelines of both The Clery Act and The Illinois Enhanced Campus Security Act. Crimes and threats against students and staff alike go unreported so as to make the campus appear pristine. In the past year, on one campus alone, two students were sexually harassed by Westwood college employees. Faculty members were the victims of unreported theft. Staff members were threatened by students and no action was taken. Two employees even engaged in a shoving match with each other in the presence of an administrator who stood by and did nothing. Should an employee or a student come forward to express their concerns, they are retaliated against mercilessly. Students who post anything unflattering about the college are hunted down and encouraged to withdraw. Staff and faculty are told that they can have no expectation of privacy when employed by Westwood College. Accordingly, their personal *Facebook* and other social media sites are routinely monitored by administrators. I have witnessed students and staff being retaliated against. I myself have also been the victim of such retaliation after I refused to take part in a cover up to withhold certain documents that the college was under subpoena to produce.

I hope that my story has provided some insight into the internal workings of a broken system. It is my opinion that this system is similar to a pyramid scheme in that it has allowed the share holders at the top to profit greatly at the expense of others. While Westwood would like to have you believe that their illegal practices are not systemic in nature, the truth is that Westwood College campuses all work exactly as they have been set up to work and in perfect unison with each other. I would strongly encourage any student who may be considering Westwood College as an option to reconsider.

Sincerely,

Patti Howard

Patti Howard

Dear Senator Harkin, 4/20/11

I worked 18 months at the University of Phoenix as an Academic Counselor. The company's gigantic appetite for increased profits has come at a huge cost to many students. I have witnessed a total disregard for the moral and financial well being of many UOPX students. This company is hiding under the veil of serving the underserved, while back handing the government purse strings and getting filthy rich. The University of Phoenix is compromising the integrity of post secondary academia and undermining the purpose of education. This country has gone to great length to insure that all Americans have a fair and equitable right to quality education. These rights are being violated by the University of Phoenix.

I have watched the extensive media/print coverage of for-profit colleges and can say with confidence that many of the illegal and unethical abuses that have been exposed, seem to be a necessary function of a profitable proprietary college. I am also confident that absent many of the illegal and unethical behaviors, for-profit colleges would not be able to maintain their current financial strength. I believe this is why the government has seen such a huge push back from the for-profit industry. If the industry goes legit – the industry will be devastated. A perfect example of this would be the huge downturn in enrollment at UOPX. A few weeks before I left the company, enrollment counselors were advised that the university would no longer be keeping track of enrollment numbers. This meant that enrollment counselors would no longer be compensated for the amount of students that they enrolled. The immediate result of this policy change was a 50% increase in non-work related Internet usage by enrollment counselors and a steep decline in work productivity and enrollment efforts.

I have listed some additional concerns that should be investigated. These are concerns that have received little or no attention in the recent months. I hope these concerns will expose more of the questionable practices of the University of Phoenix.

- The inception of Axia College to shift enrollment from Western International University to avoid loss of Title IV funding due to unacceptable default rates. It is illegal to shift ownership or start a new business in order to manipulate default rates. Keep an eye on WIU new advertising push as Axia College default rates continue to rise.

- Academic Counselors were compensated directly for the amount of students they were able to retain. Retention includes re-enrolling student, which is a violation of Title IV funding, very similar to enrollment advisors illegal compensation. Retention numbers were not placed on performance evaluations in order to hide from any government oversight. Instead the university placed misleading "phrases" on the evaluation, which would later be decoded orally by management.

- False and misleading advertising. As of date of this letter – you can go to the Axia College website – under the heading "Learn more about Axia College" you will see a man wearing medical scrubs and a stethoscope – underneath the picture you will see "program outcomes." A prospective student would see that picture and think that Axia College offers a degree to become perhaps a nurse or certified nursing assistant – or any typical healthcare position that requires scrubs and a stethoscope. The only problem with this advertising is that Axia College does NOT offer any degree that would require the use of medical scrubs and a stethoscope. Axia only offers healthcare administration degrees - a degree typically used for clerical work in a healthcare setting. This manipulating advertising leads to the typical "bait and switch" scenario that I routinely heard enrollment counselors use on prospective students wanting to pursue a career as a nurse or a certified nursing assistant. During the phone conversations, students would not be immediately told that Axia College did not offer any type of nursing program that would lead to certification. Instead, the enrollment counselor would go into detail about how hard it is to become a nurse and how big the waiting list is and that they should consider getting a healthcare administration degree to get their foot in the door in a healthcare environment. Students would also be told that they could take their prerequisites at Axia College to meet other nursing school requirements. Of course the enrollment counselor knew that getting a healthcare administration degree would not get a student any closer to becoming a nurse. They also new that many of the prerequisites could not been done at Axia College – biology and chemistry classes with labs can not be done online and those classes are prerequisites for most, if not all nursing programs that I am aware of. Enrollment counselors would also sell students on the growth of the healthcare sector and opportunity for many good paying healthcare jobs. They failed to inform the students that the healthcare administration degree led to clerical employment that often didn't require a college degree and mostly paid less than $10/hr. To sum it up – a prospective student calls Axia College to learn about becoming a nurse or certified nursing assistant and within a matter of minutes is led down a path that leads to a $23,000 associates degree that might land the student a $10/hr job that doesn't require any degree. I heard these types of conversations on a daily basis.

- The graduation rates were NEVER properly disclosed to prospective students. The reason the numbers were never properly disclosed is because nobody knew the actual true graduation rates. Management was not able or willing to disclose such information to the frontline employees. I have heard numbers ranging from 65% to as low as 2%. If you go to the University of Phoenix website and click on Academic Annual Report you will be directed to a page that lists 6 different categories. You will notice the category titled – "completion rates." Why are they using completion rates instead of graduation rates? Click on the link and you will find out why. There is information defining "completion rate" and why UOPX uses it instead of graduation rate. Then click on – view charts. Notice how UOPX compares their COMPLETION rates with the GRADUATION rates presented by the IPEDS. The comparison is manipulative and violates the integrity of the information. This was done to confuse students and to paint a better picture of graduation rates for UOPX.

- FYS – First Year Sequence – I have wrote extensively about the many flaws of this policy. I have submitted the report to your investigation team. The report has also been seen by Arizona State Attorney General – DOE - Higher Learning Commission – and UOPX upper management, including the president of the university. I have emails and voicemails documenting all who has seen my report and/or are aware of my concerns presented within the report. To this date nothing has been done to fix any of my concerns presented. Because no action has been taken, students continue to lose quality transferable credits - incur more unnecessary debt - have extended graduation dates and are being placed in the wrong course "track" – thus undermining the fundamental purpose of FYS.

- Curriculum design is developed with non-traditional course abbreviation, numbering and description. Although, I am not aware of the official reason that UOPX uses such an atypical format. I am aware of the impact this system has on the transferability of UOPX credits. It makes it very hard for students to transfer their credits. For example, the 2 English requirements for any associates degree at Axia College are COM/150 and COM/220. Traditionally these classes would be called Eng/101 and Eng/102. In a traditional college the abbreviations COM would most resemble COMM (communication) classes - but they are not communication classes – they are English classes. I believe this unusual system of description is part of the reason UOPX credits are often not accepted at traditional schools. There is no logical academic reason for this dysfunctional system. The only reasonable assumption for its design is to discourage students from transferring out of UOPX because many of their credits will not transfer with them.

- UOPX recently initiated a free course (UNIV/100 for Axia College) to help give prospective students the experience of attending UOPX. The purpose was to help let the student decide whether or not they are prepared to accept the "rigors" of college without having to actually pay for a class. There are few problems with this concept. The course does not address academic ability. This means a student can literally turn in an assignment that is completely incoherent and it will not impact the student's admission into the college. In fact, during a conference on UNIV/100, an associate director made it very clear that this course has NOTHING to do with academic ability. Another issue is that participation requirements actually fall short of the credit bearing class requirements. In short students are not getting a really good look at whether they are a good fit for the "rigors" of college. The final issue with UNIV/100 is that the course can be bypassed by students claiming 24 or more previous college credits. These credits are self disclosed and require no verification. So, if an enrollment counselor has a prospective student that does not want to take the free course. The counselor will tell the student to put 24 credits on the admission application to avoid the class. Make no mistake about it - this free course is an extremely waterdown and ineffective way of determining whether a student is actually prepared for the requirements of college. This is just any attempt to placate the government.

If this course were developed with an "academic logic," the course would have all the same requirements as a credit bearing class, including a letter grade or pass/fail. The obvious reason this is not done is because of the potential negative impact on enrollment numbers.

- Tuition talk – students were often deceived when it came to the actual cost of attending UOPX. A wide spread deception that I heard from enrollment counselors was not explaining the difference between an academic year and a calendar year. For instance, an enrollment counselor would first say it takes 4 years to get your bachelors degree and it costs $10000 a year for tuition. So a student would assume that total tuition would cost $40000. In fact an academic year is shorter than a calendar year and is measured in credits. Each academic year is 24 credits. The bachelor degree is 120 credits. This means it actually takes 5 academic years to graduate. This means the true cost of tuition is not $40000 but in fact is $50000. I heard this type of manipulative talk on a daily basis. Another selling point that always annoyed me was when enrollment counselors would use Pell Grants to help entice prospective students to enroll.

- Students gaming the system – this concern has to do with the manipulation and fraud on behalf of the student. Please become familiar with term "pell runner." This is when a student signs up for class with the intention of dropping out after they receive their pell/loan money. Pell running is something that is rampant in the online environment. The reason for this is because of the amount of assistance that for-profit enrollment counselors provide and the anonymity provided by the online environment – everything could be done by phone or Internet. I can only imagine the amount of money this is costing the government. There needs to be reconsideration on how Pell Grants are awarded. Talk about wasteful spending... My suggestion would be to get rid of Pell Grants completely and replace it with a "loan forgiving" program. Give semester to semester loans. If a student does not maintain at least a 2.0 GPA then place them on academic and financial aid probation and give them one additional semester to bring their GPA back up to a 2.0. If they are not able to bring their grades up they are no longer eligible for financial aid until they pay back what they have already borrowed. If a student maintains a 2.0 GPA or higher they will continue to get loans until they graduate. When they graduate the government will forgive a percentage of the loan depending on their final GPA. For instance if a student maintained a 3.5 or higher GPA you would forgive 60% of the loan. If another student maintained a 3.0 to 3.4 GPA you would forgive 50%... and so on. This would stop people from gaming the system – reward people for accelerating academically – and save the government tons of money.

I hope I have provided some additional insight to assist you in your efforts to regulate the University of Phoenix and all other predatory for-profit colleges.

Stop this nonsense!

Patrick Walsh

Senator Tom Harkin
Chairman, Committee on Health, Education, Labor, and Pensions
United States Senate
Washington, DC 20510

July 7, 2010

Dear Senator Harkin:

I am writing to share my experience as an instructor teaching criminal justice at UEI College in Huntington Park, California. I am an honorably retired Lieutenant and current Reserve Deputy with the Los Angeles County Sheriff department. I currently teach criminal justice at another college. I was recruited by UEI College to open their criminal justice program and, after witnessing shocking practices at the school, left on my own for a better position.

I was given no formal training to start the CJ program, and only met with a program chair for about 20 minutes total. The only directions I was given were to show up Monday to start the job. There were no standards to be an instructor. My replacement that UEI College hired had no criminal justice experience. The only materials I was given were a classroom, projector, computer, and a textbook.

At the admissions stage, students were sold a nine month "certificate program" after which they received a certificate in criminal justice. I had anywhere from 21 to 25 students packed in a small classroom, and the class met 5 days per week for 4 hours at a time. Each class lasted 100 hours, or 5 weeks, and then a new class would begin. There were 9 total classes in the program. The goal of the teacher was to get the students through the program and not have dropouts. Teachers were held accountable for dropouts and advised that too many dropouts could lead to termination.

Around 90 percent of students in the CJ program were Hispanic from local neighborhoods, and many were ESL students. UEI seemed to admit anybody, regardless of their ability to actually get a job afterwards in the criminal justice field. About 80 percent of the students I taught would NEVER even qualify for a job in the criminal justice field because they would not be able to pass a background check, or had poor learning skills. I had students without high school diplomas in my class, students who had been convicted of crimes including felonies, students who admitted to past and present drug use, students who admitted being active gang members, and students who were under 18, which is a violation of UEI policy. I remember in particular that the school admitted one student who did not speak English.

UEI Admissions Representatives sold these students the criminal justice program knowing most of them could never get a job in this field. To try to prevent that I asked that the criminal justice students be screened or fingerprinted, but the school administration declined.

The real problem I saw was that were was no one in Career Services working on getting these students jobs during my tenure. I have kept in contact with some students and so far I believe none of my former CJ students have been able to obtain a job in the field. If they complain, UEI gets them security guard positions, which could have been obtained without spending thousands of dollars on a UEI certificate. It is my opinion that the entire CJ program is a fraud and UEI knows full well that most of the students will not be able to get positions in any CJ field.

Another matter that troubled me was that UEI did not comply with the Clery Act, which requires institutions of higher education to keep and disclose information about crime on and near their campuses. Crimes were not reported, and instructors were advised to call the Dean of education if there was a problem in the classroom, even though many of these problems were criminal acts. Many instructors confided in me that criminal acts were common and they were very afraid for their safety. The school restrooms were covered in gang graffiti at all times. When the graffiti was painted over, it just came back. UEI did not want to address the problem of gang activity in the school because many of their students were gang members or gang associates.

Sincerely,

Paul Scauzillo

WINSTON & STRAWN LLP

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September 16, 2010

BY HAND

The Honorable Tom Harkin, Chairman
United States Senate
HELP Committee
Washington, D.C. 20510-6200

Re: Rasmussen, Inc. Document Production / Second Series

Dear Chairman Harkin:

We are writing in further response to your letter dated August 5, 2010, to Rasmussen, Inc. requesting certain documents and information regarding Rasmussen, Inc.'s for-profit college operations. We represent Rasmussen, Inc. in this inquiry. We again note that we are producing only information and documents regarding Rasmussen College and providing no information regarding Rasmussen's other businesses. This letter transmits responses to Document Requests:

Request	Bates Range
1	RAS00003095 - RAS00003095
2	RAS00003096 - RAS00003096
3	RAS00003097 - RAS00003098
4	RAS00003099 - RAS00003104
5	RAS00003105 - RAS00003124
6	RAS00003125 - RAS00003125
8	RAS00003126 - RAS00003131
10	RAS00003132 - RAS00003136
11	RAS00003150 - RAS00003248
13	RAS00003249 - RAS00003526
16	RAS00003527 - RAS00003825
18	RAS00003826 - RAS00004145
19	RAS00004146 - RAS00004168
20	RAS00004169 - RAS00004327
21	RAS00004328 - RAS00004344

SENATE RULE
CONFIDENTIAL COMMITTEE INFORMATION

Additional Supporting Documentation
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Request	Bates Range
22	RAS00004345 - RAS00004375
24	RAS00004376 - RAS00004393
25	RAS00003137 - RAS00003143
26	RAS00003144 - RAS00003144
28	RAS00003145 - RAS00003148
29	RAS00004394 - RAS00004722
31	RAS00004723 - RAS00005446
37	RAS00003149 - RAS00003149

We will produce responses for Document Requests 14 and 15 under a separate cover. We produce these documents pursuant to Senate Rule XXIX and request that you treat this information as Committee Confidential under that Senate rule. Because we are providing these documents pursuant to a Congressional demand letter, we understand that we waive no otherwise applicable privileges that exist in state or federal court.

Because the Second Series of requests seeks more detailed information, we provide below additional explanation detail for certain items:

Document Request 5

We have attached a table indicating the formal student complaints we have received since October 2005. We have removed the student names from the list as discussed with your staff. The policy regarding student complaints and the grievance policy is found in the College Catalog beginning on page 60, which is also attached.

Document Request 7

We do not have any formal policies or plans for tracking 90/10 in accordance with the regulations. Informally, we run the 90/10 metric on a monthly basis by OPEID to ensure we are in compliance. Our auditor then performs testing and computation of the 90/10 calculation each year as part of our federal financial aid audit.

Document Request 8

We have not tracked 90/10 at a campus-based level. It has been tracked at an OPEID level as that is how it is reported in our annual audited financial statement to report compliance. Attached is a table indicating the 90/10 results by OPEID for the last four fiscal years.

Due to the College's participation in state grant programs, 90/10 has not been an issue for five of our six OPEIDs as you will see in the table provided in item 8. For our Florida OPEID, we have monitored 90/10 more closely as we have been closer to the 90% threshold than our other OPEIDs. Based on the consolidation of our OPEIDs as requested by ED and described in the first set of information submitted, our 90/10 will remain low on a consolidated basis.

Document Request 10

We have several tables indicating the cost of Rasmussen College's programs that were offered as of January 2010. Over the years, we have changed our pricing model, attempting to move to a simpler, easier to understand model. In 2008, we eliminated all fees and charges other than tuition. As a part of this change we rolled the cost of books and supplies into tuition.

SENATE RULE
CONFIDENTIAL COMMITTEE INFORMATION

Additional Supporting Documentation
Document 25, Page 2

Books for the upcoming quarter are shipped to the student once they have confirmed their schedule. It is important to note that the percentage change in tuition went up more than usual in 2008 due to the change in structure to include books.

Additionally, we have used scholarships to encourage students to take additional classes in order to graduate sooner, begin their career and reduce their debt.

Tuition increases have taken place in October of each year. While the tables show the difference in cost of program by state, we have not charged different rates for online verses residential with one exception. When we moved to including books and supplies in tuition, in 2008 we charged a slightly higher tuition for some of the advanced multimedia IT courses. We provided software for these students for these classes online. The next year, we moved to provide that software to all students and eliminated the differential in price.

Document Request 11

We have a number of documents related to tuition increases. Each year letters are sent to students informing them any changes in tuition. Also, tuition sheets have been created in recent years that are used to explain tuition to prospective students. The presentations that were used to rollout tuition to the employees of the College are included. Finally, a file is attached which was a model we used a year and a half ago to begin examining the return on investment for students who attend Rasmussen College. This is an example of the analysis we did to ensure our pricing provided value to our students and to keep only high valued programs for our students.

Document Request 12

We do not have any policies, plans, practices and procedures concerning any required student payments. If a student is able to fully fund his/her education through Title IV funds, private lending, institutional and external scholarships or any other means, no student payment is required.

Document Request 13

Rasmussen College currently partners with a number of "lead generator" companies to provide qualified inquiries to our College. While this channel is one that is of value to us, in that it currently represents approximately 23% of our new student enrollments each quarter, it is one in which we are also constantly monitoring.

Unlike many schools, Rasmussen College manages its relationships with these aggregators ourselves and we do not use any agency support in this area. We have two dedicated team members that support this channel, and their responsibilities are to identify new partnerships and to manage existing relationships. Early on when we first started working with these vendors we realized that while they can provide strong value, there is also inherent risk in working with them.

In a survey we conducted in 2009, of students who had enrolled with us and came to us through an aggregator, we found that more than 50% had actually heard about Rasmussen first through one of our current students or one of our other marketing channels. For example, 17% of our new students who filled out an inquiry form expressing interest in Rasmussen through one of our aggregator partners actually were referrals from other current students. Thus these aggregators are essentially extensions of our College brand, which we have spent 110 years building. If a student is searching for a program and comes to Rasmussen through one of these aggregators, it is imperative that they have a good experience throughout their online information gathering process - an experience akin to what they would have were they to come directly to us through our website or campus.

For that reason, we have always operated with a very clear set of operating principles with respect to our aggregator partners. We do not purchase "co-registered" inquiries, and we have a zero tolerance policy for any vendors that use any questionable marketing tactics (ex: "fill out this form and win a Wii!" type tactics). In the rare instances where we have identified partners using these types of marketing tactics we have severed relationships. This zero tolerance policy is one of the key reasons why we have made the decision to not outsource any part of our inquiry aggregator operations. We believe it is of critical importance that our prospective students have a positive experience and receive accurate data while they are seeking information about our College.

Our mode of operation with these partners is fairly straightforward. We have a negotiated cost per inquiry that we agree to pay to them for each unique inquiry they deliver to us. On a quarterly basis we work with the vendor to establish goals for the number of inquiries we would like them to provide to us, and this is an iterative process, whereby we will give them a number and they will come back with what they believe they can provide. Throughout the quarter we will frequently re-evaluate and reset these goals based on inquiry to enrollment conversion metrics. We are invoiced monthly by each of the vendors, and we undergo a reconciliation process where we scrub out duplicate inquiries.

We have the contracts and agreements for the requested period with lead generation vendors as well as a table indicating the number of contacts provided by each vendor.

Document Request 16

The College has various policies, practices and procedures that were requested as part of item 16. These policies are listed within the College's Catalog for students, faculty and staff. If a policy for this item is not included in the catalog, we have outlined the practice for the College in the attachment for this section along with the catalog page numbers where a particular item may be found. The catalogs are attached for reference on these policies.

Document Request 17

We do not and have not recruited in or near Department of Defense or Veterans Affairs rehabilitation facilities, wounded warrior transition units, homeless shelters, welfare and unemployment offices, or substance abuse and treatment centers. We do have relationships with the workforce development agencies in our communities; we do not recruit in those locations and the development agencies refer prospective students to our campuses, if our programs match the employment goals of the job seekers.

Document Request 18

Rasmussen College Student Financial Service (SFS) employees receive constant supervision and training by qualified leaders through staff meetings, calls, and email directives. Each new employee is provided an overall skeleton training plan to map out the beginning steps of learning; a sample is attached. In addition, each Director of SFS (DSFS) is evaluated on an annual basis on the important concepts that are critical to training and supervising staff along

Additional Supporting Documentation
Document 25, Page 4

with overall program integrity; a sample is attached. DSFSs are also required to attend semi-annual meetings to address further industry and institutional changes.

In the first four weeks of employment each employee is required to complete the Federal Student Aid (FSA) Coach provided by the US Department of Education found at www.ifap.ed.gov and to begin reading the US Department of Education FSA Handbook. The employee must provide to their direct supervisor evidence of completion of the federal Coach training available and offer weekly updates as to the progressive reading assignment. In addition, Rasmussen College requires that each employee complete a course structure provided by an online vendor in the first 90 days of employment with the same requirement to provide a transcript from the system to show completion of that task. Other important manuals for training include guidance delivered from our servicer (examples attached), the Rasmussen College Policy and Procedure manual (attached), and the US Department of Education Blue Book (found online at IFAP).

Rasmussen College is a member of NASFAA and utilizes the updates and announcements provided by this and other state and local associations to respond to constant industry updates and changes.

The College maintains a web portal to share information, provide forms, and establish policy guidelines. This portal is constantly updated with information from SFS leadership and serves as an excellent method of delivery of training and supervision of employees. Through training meetings held throughout the year, along with phone calls and updated guidance through email, we are confident that we provide excellent guidance to our employees in the field. The College does not provide scripts to employees in working in the department – new employees are required to "shadow" meetings with students and veteran employees to learn first-hand what information must be shared with students. No new employee is allowed to meet with a student until the supervisor of the team feels that the employee has the knowledge and skills to guide students through the process.

Document Request 19

We have the policies and procedures for returning Title IV funds when a student withdrawals from Rasmussen College. We have centralized the process of refunds due to the complexity of the calculations. A flow chart is attached which shows our refund process along with our institutional refund calculation and other process outlines. The College follows the guidelines from the US Department of Education Federal Student Aid Handbook. Additionally, the policies for the College are outlined in the catalog. If a student stops attending for 21 days, the student may be dropped, especially if they have not been in contact with the Institution. This 21-day policy is also outlined in the catalog. The policies are included in the College Catalog. A table is attached which indicates which pages of the catalogs where the policies can be found. The Catalogs are included in Item 16.

Document Request 20

Rasmussen College has historically had low default rates. For our Florida campuses, we chose to outsource our loan management responsibilities in late 2005. Based on the performance of the vendor we chose, we were not satisfied with their result and have since stopped placing any new students with that vendor.

During that time, we started building a stronger centralized team to provide loan management support to all of our campuses. We currently have seven individuals who work with students by educating them on their student loan obligations and their repayment options. The group earned recognition throughout the industry earning a merit achievement award from USA Funds guarantee agency.

Document Request 22

In terms of the change from two to three-year cohort default measurement period, we monitored the change closely as it was being debated in Congress in 2008. The tools that we had available to us from ED and NSLDS were not robust in terms of being able to effectively predict our three-year rates. We did attempt to project these rates in September of 2008 (the presentation is included) but were substantially off in our projections. In September of 2009, ED released illustrative data on the change to the three-year CDRs. While we believed the rates would be higher than our historically low two-year rates, we were surprised with the jump that we saw in the results.

We are in the process of developing a more robust financial literacy program for newly enrolled students to make sure they understand their debt obligations for loans that they take out for their education. Our goal is to better educate students upon enrollment about the cost of their education and how to be successful at managing that debt upon graduation.

Document Request 23

We have not and do not make any payments or payoff of Title IV loan and replace those loans institutional or private loans so we have no documents regarding this request.

Document Request 24

While we did put in place an institutional loan program, it has since been cancelled and was very small and short-lived. In total we disbursed $51,792 for 10 students. It was put in place when the credit markets were tightening up to provide options for our students if the lack of funding reached that point. Fortunately, our students were still able to fund their education through primarily Federal sources.

All institutional loans that were made were reserved at 100% on our balance sheet to take the most conservative view of these loans and not having any experience with this type of lending.

We have the documents regarding our institutional loan program, the Rasmussen Education Achievement Loan (REAL).

Document Request 25

We have the contract we put in place with National Loan Servicing Center, Inc. (NLSC) to manage the institutional loan program we developed. No new loans have been written since 2009 when we cancelled the program. During the time of the program, we owned 100% of the loans and at no time did NLSC own the loan note.

Document Request 27

The program was small and short-lived. We never did an analysis of the lending program. The program only disbursed $51,792 for 10 students when it was active.

Document Request 28

We have the list of past and present employees requested by area of responsibility for the Eden Prairie campus. This table provides the employees as well as other positions they have held within the organization. Employees who are no longer employed by the College are listed as "inactive." If an employee is listed as inactive, we have listed the last known address and phone number we have for that individual.

Document Request 29

We have the documents included in the enrollment package for a student. The documents with an EA in the name are the enrollment documents including the enrollment agreement, any documents regarding placement and employment and any other enrollment disclosures and signoffs.

Rasmussen College does not currently offer institutional loans to any students, so no additional disclosures are necessary. During the time institutional loans were offered, those forms can be found in Item 26. All federal loans are generated through the Federal Direct Lending Program (FDLP) at this time loan disclosures are a part of the lending process through signature of the master promissory note provided by the Department of Education and we, as an institution, do not require further documents. Prior to this award year, using a combination of FFEL and FDL, the same practice applied. In addition, private loans certified by the institution contain the disclosures required and at no time does Rasmussen College require further disclosure information.

In certain instances, a student will choose to make payments monthly throughout a given quarter. If a student chooses to make payments via this option, the student will sign an institutional payment plan. This plan is good for one quarter and no interest or fees are charged. This is simply a means for students to make monthly payments during a given quarter. Attached is an Institutional Payment Plan.

Document Request 31

We have the documents requested relating reviews and inquiries by our institutional accrediting agency, the Higher Learning Commission (HLC). HLC has conducted three visits to the College in relationship to the Eden Prairie Campus since 2006.

The first of these visits occurred in 2006 that was a focus visit. The purpose of the focused visit was to evaluate institutional change within the context of the College's mission. The visit was held in Brooklyn Park so the team was able to verify this new campus as required by the HLC and the United States Department of Education. In addition, the College requested that the team consider a new baccalaureate credential and a request to offer associate degree programs online without stipulation. The College had a very positive outcome. In fact, the team stated that the College was indeed stronger in 2006 than it was in 2004 and recommended approval of the first Rasmussen College baccalaureate degree and the ability to offer associate degrees online.

The second visit was in relation to our move of the current Eden Prairie campus from its previous location in Minnetonka, MN (approximately eight miles north of the current campus). This visit was a portion of a larger review in which we requested HLC to merge the North Dakota and Florida campus into the Rasmussen College grant of accreditation. The result of this visit was that we were allowed to merge the institution under one umbrella accreditation and the Eden Prairie campus move was also approved.

The third visit was for our 2009 comprehensive reaccreditation review. In this visit the team evaluated the entire College. We are very proud of the outcomes of this visit. We received an additional 10-year grant of accreditation from the Commission, the longest grant an institution can receive from HLC. In addition to the 10 year grant of accreditation, the College was approved for HLC new streamlined campus approval process and granted the authority to offer a broader base of baccalaureate degrees both at residential campuses and online. The team report gives a clear view of the positive impression the team had of our institution.

Document Request 33

As mentioned in Item 7, we do not have any formal policies or plans for tracking 90/10 in accordance with the regulations. Informally, we run the 90/10 metric on a monthly basis by OPEID to ensure we are in compliance. Specifically, for the Eden Prairie campus, due to the generous state grant program in the State of Minnesota, 90/10 is never an issue at this campus/OPEID. Over the past four years, the 90/10 ratio has ranged from 71% to 74%.

Document Request 37

While we are not required to track placement as a result of being accredited by the Higher Learning Commission, we do track placement for our students. We invest in our career services including more than 40 individual who work with our students to find employment in their chosen field upon graduation. In our 2009 Comprehensive Self Study Report to the Higher Learning Commission, a Commission of the North Central Association and Schools we provided placement information. The graph of our placement results are attached and can also be found on page 174 of the Self Study.

Document Request 38

We have not provided prospective students with any written materials or disclosures regarding placement, employment or salary information during this period. Prior to 2008, a document was provided to prospective students, which was completed for the placement rate of the program that they were enrolling. A copy of that form is included in the 2005, 2006, and 2007 enrollment packages in Item 29.

Document Request 39

Below are our practices and procedures for tracking job placement results.

Rasmussen College's Career Services Advisors (CSA) create an employment record in our student information database that is tied to the student's individual record no later than the student's quarter of graduation. The CSA receives a Graduate Packet completed by the pending graduate that lists their employment data and request for Job Placement services from Rasmussen. A copy of this form is attached.

The Graduate Packet authorizes Rasmussen to release the student's appropriate information to an employer as well as authorizes the employer to release all employment information to Rasmussen regarding the graduate.

If the student is already employed and not requesting further placement services, the employer's name, address and telephone number added to their employment record as well as

Job Title and Salary as listed by student. The employment start dates are listed in the information gathered from the students that are already employed, which would provide perspective on if the job was gained before, during or after attendance.

If the student is requesting services from the CSA, the CSA gathers the employment information from the graduate once placed and enters the data into Employment Record.

All employed students (regardless of date of employment) are combined in our employment rate assessments, which are broken down as Employed in Field, Employed in Area of General Study or Employed in an Unrelated Field. Only graduates employed in Field and General Study are included in our Success Rate metric.

Rasmussen relies upon the self-reported information of our students for the input of the employment data into our student information system. In addition, there are various audit procedures throughout our system:

- State of Wisconsin requires annual direct confirmation with employers for all Rasmussen graduates with a Wisconsin legal address placed in the previous year.
- A number of our programs that are programmatically accredited, such as Medical Assistance, Surgical Tech, and Medical Lab Techs, require that we annually survey employers of our graduates. The objectives of these surveys are to evaluate the performance of our graduates and evaluate areas of improvement for our programs.
- Internal spot audits are performed on campuses to validate graduate and employer surveys information.

Finally, per agreement with your staff, for responses to Document Requests 30, 32, 34-36, we refer to materials responsive to previous requests as the information would be the same for a specific campus as it would be for the whole organization.

Please let us know should you have any questions.

Respectfully,

John D. McMickle
Thomas M. Buchanan
Winston & Strawn LLP

Enclosures

Steve Gossman
Redacted by Senate HELP committee

April 9th, 2011

Dear Mr. Harkin

I attended ITT Technical Institute from September 2003 to September 2005, I was lied too, deceived, misled, and strong armed into signing loan documents I did not fully understand. I now work as a screen printer making ten dollars an hour, have no way to pay for my student loans, my credit is ruined, my degree is a joke to employers. I left ITT with about $45,000 worth of student loans, I now owe Sallie Mae $60,000!! I feel like the American dream has been taken from me, I am so in debt I will never be able to buy a house or save for retirement...all because I decided to go to ITT.

Listed below are several instances of what I encountered at ITT.

1. Employees of ITT Stated that their career services will assist me in getting a job afte graduation, and after graduating with highest honors (3.85 GPA), ITT did not get me a single interview, even after reaching out time and time again, not a single interview. During my initial interview before attending ITT, two different career services people both stated that they commonly get graduates right out of school 40k to 60k a year jobs all the time and finding me one provided I got good grades would be no problem since there were "tons of jobs" available through their career services...not one interview.

2. Financial Aid stated that my high interest private student loans could be consolidated, which they cannot.

3. I was strong-armed into signing new loan forms by pulling me out of class after a new semester had started and telling me that if I didn't sign for the new loans as-is, right then and there that I would have to leave and would not be allowed to continue my education until the classes were paid for.

4. When first meeting with financial aid, I was told that most students student loan payments were about three hundred and fifty dollars a month after the associates program. The last month of school, upon meeting with financial aid I was told my payments were about six hundred and fifty dollars a month!!

5. Teachers pass all students regardless of class participation, lab participation, and lack of work turned in, therefore devaluing the degree chronically

6. Instructors instructed us to fill out question cards as to reflect well on the instructor so they would not get fired. These cards are also saved and used against people in court if that person tries to take ITT to court.

7. One teacher was so ill prepared to teach our visual basic class we had to go down to the office and have the teacher replaced because he did not know the material being taught, this instructor was replaced by one just as incompetent.

8. Sub-par education. (example; did not have one course devoted to exchange server, this is one of the most important and widely used server software programs in existence.)

9. The job packet they would give you was full of fake jobs, after becoming unemployed a couple years after graduating ITT, I went to the campus and grabbed a job packet and it had the same jobs as it did two yeas earlier.

That's only half the problem, the Private Student Loans I got through ITT are destroying my life. As soon as I graduated my interest rates on all my private loans went up, one of them as high as sixteen percent! Sallie Mae has offered no help at all as far as the private loans go. Sallie-Mae and the for profit colleges and creating a generation a debt slaves, and it has to be stopped.

Thank you for reading...

Steve Gossman

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February 10, 2011

Client: 43202-00061

The Honorable Tom Harkin
Chairman
United States Senate Committee on Health, Education, Labor, and Pensions
428 Dirksen Senate Office Building
Washington, DC 20510-6300

Re: Floor Statement of February 7, 2011

Dear Chairman Harkin:

I am writing on behalf of my client, ITT Educational Services, Inc. ("ITT" or the "School"). I write to respond to certain statements you made about ITT in your floor statement of February 7, 2011.

In your statement, you cited several documents produced by ITT to the Senate Health, Education, Labor, and Pensions Committee that appear to encourage or utilize high-pressure sales tactics to enroll students. ITT agrees that it is inappropriate to use high-pressure sales techniques to recruit students. The conduct suggested by the documents referenced in your statement was not sanctioned by ITT and does not reflect ITT's standards and principles. Nevertheless, ITT sincerely regrets that the conduct was suggested, and it has opened an investigation to determine the extent of the suggested conduct and to respond appropriately and decisively. We wish to make it clear that, when ITT finds instances of improper conduct by an employee, ITT takes swift disciplinary action, up to and including termination of employment.

ITT is dedicated to helping students succeed through the pursuit of a high-quality postsecondary education promoted by the School's training and compliance efforts. ITT has a rigorous training and enforcement program that includes:

- a vigorous 19-module training program that all admissions representatives must complete and demonstrate their knowledge and compliance prior to meeting with any prospective student;
- standardized, enterprise-wide recruitment presentations;
- annual internal audits and enterprise risk-management assessments and audits of recruitment practices;
- quarterly reviews and observations of all admissions representatives;
- a toll-free telephone number for reporting any suspected ethics concerns;
- a "mystery shopper" program that involves multiple shops of each campus annually;

- a requirement that all admissions representatives read, understand and acknowledge a statement of legal and ethical principles that they must follow;
- quarterly certifications by managers regarding compliance with company policies and procedures;
- an enterprise risk-management program based on the widely recognized and accepted framework for internal control and risk mitigation of the Committee of Sponsoring Organizations; and
- a code of business conduct and ethics, and a course on the code that all employees must complete biennially.

In your floor speech you also stated that ITT's three-year cohort default rate—as calculated by the U.S. Department of Education—is at 30 percent. ITT has a robust system in place for curbing student loan defaults and ensuring that borrowers receive all of the information they need to manage their debts responsibly. ITT is disappointed, however, that you did not present the cohort default rates in their proper context.

The recently released U.S. Department of Education figures are unofficial, trial numbers, not official rates. There are widespread, though anecdotal, stories that the default rate increases may have been caused, in some substantial part, by the recent major changes in loan processing approaches resulting from the sale of FFEL loans to the U.S. Department of Education under the "put program" authorized under the Ensuring Continued Access to Student Loans Act. The sale of FFEL loans resulted in the servicing of sold loans being transferred, in some cases, multiple times. These servicing transfers led to confusion by the borrowers that may have led to increased student loan defaults. The transfers also made it more difficult for schools to help their students avoid default. The U.S. Department of Education should provide an analysis of how those loan-processing changes impacted student loan default rates, and take immediate action to offer special assistance to affected borrowers who may be headed toward loan defaults that are avoidable.

Moreover, student loan cohort default rates follow the same general trends of consumer loan defaults for other forms of consumer lending, such as credit cards and home mortgages. Accordingly, student loan cohort default rates tend to rise and fall with the economy and the ability of borrowers to secure and keep good jobs and incomes. An economy marked by near double digit unemployment for a sustained period has contributed substantially to an increase in defaults.

While sharing your concern about rising student loan default rates, ITT also notes that many career college and university students lack the socioeconomic advantages enjoyed by students who attend other types of institutions of higher education. It is well-established that economic challenges become most pronounced in difficult economic times. Thus, career

GIBSON DUNN

The Honorable Tom Harkin
February 10, 2011
Page 3

colleges and universities having default rates that are, on average, higher than other dissimilarly situated institutions should not be unexpected. Indeed, independent research indicates that default rates are primarily correlated with the composition of the student population, not a schools' tax status. ITT suggests that a proper understanding of the issue of student loan defaults would have been enhanced, if the U.S. Department of Education, in its recent data release, had conducted an analysis of default rates based on school's student population demographic.

Finally, you state that "[Students] are there for a few weeks, maybe a few months, but when they drop out and when they default, ITT keeps the money." To the extent this statement suggests that ITT does not return or refund federal financial aid or even private funds when required to do so, it is incorrect. ITT complies with all applicable laws and accrediting requirements regarding the return of federal financial aid. When a student withdraws from a program, ITT remits Title IV funds to the government for any portion of the program that the student did not attend in the manner prescribed by federal law. In this respect, ITT's Title IV return policy is no different from that of other public or private institutions.

In addition, a student is only obligated for the tuition associated with courses that he/she attends. ITT does not retain any tuition for any courses attended by students in excess of the amount permitted by state and accrediting commission requirements. The applicable refund policy varies by state and is contained in each campus's school catalog and in each student's enrollment agreement with the School.

Thank you again for your attention to this matter. Please do not hesitate to have your staff contact me with any questions you may have.

Respectfully,

Michael D. Bopp

April 5, 2011

Dear Senator Harkin,

As a Navy veteran and former student at a for-profit school, I am writing you today in strong support of the gainful employment regulations proposed by the Department of Education. These long overdue regulations would help prevent waste, fraud and abuse in some career college programs, programs like the one I was enrolled in that provided subpar training with a high price tag and left me with significant debt.

Immediately after High School I joined the US NAVY as an aircraft electrician. I spent most of my career working on F/A 18's at NAS Oceana in Virginia Beach. Like many young servicemen I had aspirations of higher education and was depending on the G.I. Bill to pay for it. While in the service, my interests began to shift from electronics to Information Technology. I believed that the best way to grow in a new career was to take a break from active duty military and attend college full time. I often came across commercials advertising ITT Technical Institute's computer networking security program, and I decided to see what the school had to offer.

Unlike other institutions I reached out to, as soon as I expressed interest in ITT Tech, they began to actively and aggressively pursue me. Minutes after I filled out an online form a recruiter called me. He then called every day, telling me it was urgent for me to enroll. In the end, my recruiters' insistence that ITT Tech's national accreditation was superior to regional accreditation is what convinced me to attend the school.

The financial aid administrators at ITT Tech seemed very skilled in finding funds for my education and even completed all of the paperwork for my G.I. Bill benefits. Unfortunately, the bills started to come. The ink on the paperwork had hardly dried before I was required to pay the school $800 a month. I would later learn that ITT Tech was making more money off of my attendance than I was even aware of.

My cost for a year and a half of enrollment was $36,000. I received $19,000 in federal loans, $7,000 from the Pell Grant, $250 a month from a military scholarship, and $1.300 a month in G.I. Bill benefits. What's worse, the expensive tuition did not seem to go toward a quality education. I saw very little of the school's income go to staff or equipment. Some of my instructors were very passionate about their fields and would go the extra mile in providing value to my education, although some had to compensate for the school's extremely slow network and outdated equipment by bringing software from home. However, the majority of teachers seemed less than concerned with the quality of education being provided. On one occasion, I came to suspect that one of my instructors was not actually grading my homework. I confirmed this suspicion by placing notes in my reports and projects inviting the reader to confirm that they were actually reading what I wrote. Without fail, if I turned in anything with my name spelled correctly I was guaranteed an A+.

What little I did learn from my time at ITT Tech, I learned by buying my own books and doing my own online research. Not only was the school in the habit of issuing text books for the wrong Operating System we were required to learn, but much of the software I used at school was actually pirated.

I was dropped from ITT Tech due to administrative ineptitude. I needed to go on a business trip for my employer, and prior to the trip I notified every instructor of the exact dates I would be gone. I also had a representative of my company personally contact the chairman of IT at ITT Tech. This chairman made a miscalculation in determining how the absence would stack with the school's attendance policy. The result was that upon my return that I was no longer a student at ITT Tech. The school that had been so eager to enroll me was no longer interested in retaining me. I asked everyone I could, including the Dean of the Norfolk campus, and was told that there was nothing that they could do, but I was free to re-enroll next year.

I decided that it would be important to protect myself financially from the school. I had financial aid prepare transcripts on the day I was dropped to show how much I owed the school or how much they owed me. That was when I was shocked to discover just how much money ITT Tech had made off of me. My financial dealings with the school amounted to $36,000 and the transcript revealed that the school had overcharged me by $1,300 in the last month. As an additional blow, within two months of leaving ITT Tech, they sent me a bill for $2,000 and a transcript that showed clear signs that it was altered in a way to specifically make my positive balance disappear and create a negative balance. I called the institution and revealed that I had saved copies of my finances that conflicted with the version they had mailed to me. The school never bothered me again about the $2,000 discrepancy.

In hindsight I regret attending ITT Tech. The institution provided at best an absolute minimum education and left me with nearly insurmountable debt. Even worse, ITT Tech took taxpayer money in the form of grants and my G.I. Bill, amounting to a net loss for all taxpaying Americans.

In these times marked by budget crises it is paramount that an investment is made in ensuring that educational institutions that benefit from any type of taxpayer money provide genuine value to their students. When more people are educated, our national wealth increases – not only in homegrown innovation and talent, but in earning power and therefore tax revenue. Regulating these 'for-profit' schools is therefore the fiscally conservative thing to do.

Sincerely,

Adam C. Gonyea

Norfolk, VA

MEMO

To: Reporters and Editors
From: Justine Sessions on behalf of Tom Harkin (D-IA), Chairman, Senate HELP Committee
Re: Daily Caller Shoots Self in Foot with "Smoking Gun"
Date: Wednesday, May 18, 2011

This morning, the Daily Caller published an irresponsible story in yet another attempt to distract from the disturbing practices of the for-profit education industry and our work to investigate their practices and protect students and taxpayers. The story boils down to nothing more than a "Hail Mary" attempt by the for-profit industry and their lobbyists to block the Gainful Employment rule as it is about to be finalized.

Despite enormous efforts by these lobbyists and their allies to discredit the findings of the August 2010 GAO report – that all 15 for-profit campuses they visited engaged in deceptive or outright fraudulent recruiting practices – the facts are indisputable. The report's findings have been confirmed by an internal inspection by GAO, and even the email cited by the Daily Caller begins by stating:

"Overall, I feel the message delivered by our testimony, video clips, and your oral statement was accurate, and did not in any way misrepresent the facts of our investigation."

Oddly, the Daily Caller didn't run that quote.

If you'd like a refresher on the alarming practices uncovered by the GAO, the video tapes are available here: http://www.gao.gov/multimedia/video/for-profit_colleges, and you'll find even more examples of deceptive recruiting in the full audio recordings: http://harkin.senate.gov/forprofitsound.cfm

Attached, you will find the full text of the Daily Caller's so-called "smoking gun" – an email from one member of GAO's FSI team to another making recommendations about how to address systemic issues within FSI. The Daily Caller chose not to post the full text of the email and instead used highly selective excerpts, innuendo and half-truths to fabricate a story about political influence where there isn't one. **As you'll see from reading the attached email, neither Chairman Harkin nor the HELP Committee are mentioned, and "congressional staffers" are only mentioned once, in a reference to systemic problems – not specific to the for-profit college investigation.**

As is common when requesting GAO work and agreeing on a timeframe, HELP Committee staff asked the GAO if they could be ready to present their findings at a hearing prior to the August recess. The GAO agreed, and never requested an extension. While the internal email refers specifically to last minute requests for graduation and accreditation information, these requests were made by the GAO's own internal Quality Control department. No such request was ever made by the HELP Committee. This is a fact that could have been confirmed by GAO had the reporter bothered to ask about it rather than relying on anonymous sources.

Additional Supporting Documentation
Document 29, Page 1

It's unfortunate that the Daily Caller decided to give the for-profit education industry another chance to drown out the facts about their companies: that they now take in $30 billion taxpayer dollars a year while the majority of their students drop out with debt rather than a diploma. Stories like this one make it clear that the industry believes the best way to protect its profits is to attempt to undermine the validity of this GAO report, because it can't dispute the facts.

Table 1: Fraudulent Actions Encouraged by For-Profit Colleges

Location	Certification Sought and Course of Study	Type of College	Fraudulent Behavior Encouraged
CA	Certificate - Computer Aided Drafting	Less than 2-year, privately owned	• Undercover applicant was encouraged by a financial aid representative to change the FAFSA to falsely increase the number of dependents in the household in order to qualify for Pell Grants. • The undercover applicant [illegible] that by the time the college would be required by Education to verify any information about the applicant, the applicant would have already graduated from the 7 month program. [illegible] • This undercover applicant indicated to the financial aid representative that he had $250,000 in the bank, and was therefore capable of paying the program's $15,000 cost. The fraud would have made the applicant eligible for grants and subsidized loans.
FL	Associate's Degree - Radiologic Technology	2-year, privately owned	• [illegible] representative suggested to the undercover applicant that he not report $250,000 in savings reported on the FAFSA. The representative told the applicant to come back once the fraudulent financial information changes had been processed. • This change would not have made the applicant eligible for grants because his income would have been too high, but it would have made him eligible for loans subsidized by the government. However, this undercover applicant indicated that he had $250,000 in savings - more than enough to pay for the program's $39,000 costs.
PA	Certificate - Web Page Design	Less than 2-year, privately owned	• Financial aid representative told the undercover applicant that he should have answered "zero" when asked about money he had in savings - the applicant had reported a $250,000 inheritance. • The financial aid representative told the undercover applicant that she would "correct" his FAFSA form by reducing the reported assets to zero. She later confirmed by email and voicemail that she had made the change. • This change would not have made the applicant eligible for grants, but it would have made him eligible for loans subsidized by the government. However, this applicant indicated that he had about $250,000 in savings - more than enough to pay for the program's $21,000 costs.
TX	Bachelor's Degree - Construction Management	4-year, privately owned	• Admissions representative encouraged applicant to change the FAFSA to falsely add dependents in order to qualify for Pell Grants. • Admissions representative assured the undercover applicant that he did not have to identify anything about the dependents, such as their Social Security numbers, nor did he have to prove to the college with a tax return that he had previously claimed them as dependents. • Financial aid representative told the undercover applicant that he should not report the $250,000 in cash he had in savings. • This applicant indicated to the financial aid representative that he had $250,000 in the bank, and was therefore capable of paying the program's $68,000 cost. The fraud would have made the undercover applicant eligible for more than $2,000 in grants per year.

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Deceptive or Questionable Statements

Admissions or financial aid representatives at all 15 for-profit colleges provided our undercover applicants with deceptive or otherwise questionable statements. These deceptive and questionable statements included information about the college's accreditation, graduation rates and its student's prospective employment and salary qualifications, duration and cost of the program, or financial aid. Representatives at schools also employed hard-sell sales and marketing techniques to encourage students to enroll

Accreditation Information

Admissions representatives at four colleges either misidentified or failed to identify their colleges' accrediting organizations. While all the for-profit colleges we visited were accredited according to information available from Education, federal regulations state that institutions may not provide students with false, erroneous, or misleading statements concerning the particular type, specific source, or the nature and extent of its accreditation. Examples include:

- A representative at a college in Florida owned by a publicly traded company told an undercover applicant that the college was accredited by the same organization that accredits Harvard and the University of Florida when in fact it was not. The representative told the undercover applicant: "It's the top accrediting agency--Harvard, University of Florida--they all use that accrediting agency….All schools are the same; you never read the papers from the schools."
- A representative of a small beauty college in Washington, D.C. told an undercover applicant that the college was accredited by "an agency affiliated with the government," but did not specifically name the accrediting body. Federal and state government agencies do not accredit educational institutions.
- A representative of a college in California owned by a private corporation told an undercover applicant that this college was the only one to receive its accrediting organization's "School of Excellence" award. The accrediting organization's Web site listed 35 colleges as having received that award.

Graduation Rate, Employment and Expected Salaries

Representatives from 13 colleges gave our applicants deceptive or otherwise questionable information about graduation rates, guaranteed applicants jobs upon graduation, or exaggerated likely earnings. Federal statutes and regulations require that colleges disclose the graduation rate to applicants upon request, although this requirement can be satisfied by posting the information on their Web site. Thirteen colleges did not

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- A representative at one college in Florida owned by a publicly traded company advised our undercover applicant not to concern himself with loan repayment because his future salary—he was assured—would be sufficient to repay loans.

- A representative at one college in Florida owned by a private company told our undercover applicant that student loans were not like car loans because "no one will come after you if you don't pay." In reality, students who cannot pay their loans face fees, may damage their credit, have difficulty taking out future loans, and in most cases, bankruptcy law prohibits a student borrower from discharging a student loan.

- A representative at a college owned by a publicly traded corporation told our undercover applicant that she could take out the maximum amount of federal loans, even if she did not need all the money. She told the applicant she could put the extra money in a high-interest savings account. While subsidized loans do not accrue interest while a student is in college, unsubsidized loans do accrue interest. The representative did not disclose this distinction to the applicant when explaining that she could put the money in a savings account.

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Other Sales and Marketing Tactics

Six colleges engaged in other questionable sales and marketing tactics such as employing hard-sell sales and marketing techniques and requiring enrolled students to pay monthly installments to the college during their education.

- At one Florida college owned by a publicly traded company, a representative told our undercover applicant she needed to answer 18 questions correctly on a 50 question test to be accepted to the college. The test proctor sat with her in the room and coached her during the test.

- At two other colleges, our undercover applicants were allowed 20 minutes to complete a 12-minute test or took the test twice to get a higher score.

- At the same Florida college, multiple representatives used high pressure marketing techniques, becoming argumentative, and scolding our undercover applicants for refusing to enroll before speaking with financial aid.

- A representative at this Florida college encouraged our undercover applicant to sign an enrollment agreement while assuring her that the contract was not legally binding.

Appendix I: Detailed Results of Undercover Tests

The following table provides details on each of the 15 for-profit colleges visited by undercover applicants. We visited each school twice, posing once as an applicant who was eligible to receive both grants and loans (Scenario 1), and once as an applicant with a salary and savings that would qualify the undercover applicant only for unsubsidized loans (Scenario 2).

College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
1 AZ – 4-year owned by publicly traded company Bachelor's – Education	27%	39%	15%	Scenario 1 • Admissions representative compares the college to the University of Arizona and Arizona State University • Admissions representative did not disclose the graduation rate after being directly asked. He provided information on how many students graduated. This information was available on the college's Web site, however, it required significant effort to find the college's graduation rate, and the college did not provide separate graduation rates for its multiple campuses nationwide. • Admissions representative says that he does not know the job placement rate because a lot of students moved out of the area. • Admissions representative encourages undercover applicant to continue on with a master's degree after finishing with the bachelor's, [illegible] that some countries pay teachers more than they do doctors and lawyers. Scenario 2 • Admissions representative said the bachelor's degree would take a maximum of 4 years to complete, but she provided a 1-year cost estimate equal to 1/5 of the required credit hours • According to the admissions representative the undercover applicant was qualified for $9,500 in student loans, and the representative, [illegible] that the applicant, [illegible] take out the full amount even though the applicant, [illegible] that he had $250,000 in savings. Admissions representative told the undercover applicant that the graduation rate is 20 percent. Education reports that it is 15 percent

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College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
2 AZ - 4-year, owned by publicly traded company Associate's Degree – Paralegal	57%	83%	Not reported	Scenario 2 • financial aid representative estimated federal aid eligibility without the undercover applicant's reported $250,000 in savings to see if applicant qualified for more financial aid. The representative informed the applicant he was ineligible for any grants. • Admissions representative misrepresented the length of the program by telling the undercover applicant that the 96 credit hour program would take 2 years to complete. However, she only provided the applicant a first year cost estimate for 36 credit hours. At this rate it would take more than 2.5 years to complete.
3 CA – less than 2-year, privately owned Certificate – Computer Aided Drafting	94%	96%	84%	Scenario 1 • representative told the undercover applicant that if she failed to pass the college's required assessment test, she can continue to take different tests until she passes. • The representative did not tell the graduation rate when asked directly. The college's Web site also did not provide the graduation rate. • Undercover applicant was required to take a 12-minute admittance test but was given over 20 minutes because the test proctor was not monitoring the student. Scenario 2 • Undercover applicant was encouraged by a financial aid representative to change the FAFSA to falsely increase the number of dependents in the household in order to qualify for a Pell Grant. • The financial aid representative was aware of the undercover applicant's inheritance and, take out the maximum in student loans. • The career representative told the undercover applicant that getting a job is a "piece of cake" and then told the applicant that she has graduates making $120,000 - $130,000 a year. This is likely the exception; according to the BLS 90 percent of architectural and civil drafters make less than $70,000 per year.

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Additional Supporting Documentation
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College information and degree sought	Students receiving Pell Grants'	Students receiving federal loans'	Graduation rate'	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
4 CA - 2-year, owned by publicly traded company Certificate Massage Therapy	73%	83%	66%	Scenario 1 • The financial aid representative would not discuss the undercover applicant's eligibility for grants and loans and required the applicant to return on another day. Scenario 2 • [illegible] undercover applicant that he could earn up to $[illegible] an hour as a massage therapist [illegible]. While this may be possible, according to the BLS 90 percent of all massage therapists in California make less than $34 per hour.
5 DC - 4-year, privately owned Bachelor's Degree -- Business Information Systems	34%	66%	71%	Scenario 1 • Admissions representative explains to the undercover applicant that although community college might be a less expensive place to get a degree, community colleges make students spend money on classes that they do not need for their career. However, this school also requires students to take at least 36 credit hours of non-business general education courses • Admissions representative did not disclose the graduation rate after being directly asked. He told the undercover applicant that it is a "good" graduation rate. The college's Web site also did not provide the graduation rate • Admissions representative encouraged the undercover applicant to enroll by asking her to envision graduation day. He stated, "Let me ask you this, if you could walk across the stage in a black cap and gown. And walk with the rest of the graduating class and take a degree from the president's hand, how would that make you feel?" Scenario 2 • Admissions representative said the bachelor's degree would take 3.5 to 4 years to complete [illegible]. • Admissions representative required the undercover applicant to apply to the college before he could talk to someone in financial aid. • Admissions representative told the undercover applicant that almost all of the graduates get jobs • Flyer provided to undercover applicant stated that the average income for business management professionals in 2004 was $77,000 $118,000. When asked more directly about likely starting salaries, the admissions representative said that it was between $40,000 and $50,000.

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College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
6 DC – less than 2-year, Privately owned Certificate – Cosmetology, Barber	74%	74%	Not reported	Scenario 1 • Admissions representative told the undercover applicant that the college was accredited by "an agency affiliated with the government," but did not specifically name the accrediting body • Admissions representative [illegible] the undercover applicant that all graduates get jobs. [illegible] Scenario 2 • Admissions representative told our undercover applicant that barbers can earn $150,000 to $250,000 a year, though that would be extremely unusual. The BLS reports that 90 percent of barbers make less than $43,000 a year. In Washington, D.C., 90 percent of barbers make less than $17,000 per year. He said, "The money you can make, the potential is astronomical."

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College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
7 FL - 2-year, privately owned Associate's Degree – Radiologic Therapy	86%	92%	78%	Scenario 1 • [illegible] The college's Web site also did not provide the graduation rate • Admissions representative told our prospective undercover applicant that student loans were not like car loans because [illegible] who cannot pay their loans face fees, may damage their credit [illegible] have difficulty taking out future loans. [illegible] in most cases, bankruptcy law prohibits a student borrower from discharging a student loan. Scenario 2 • [illegible] representative suggested to the undercover applicant that he not report $250,000 in savings reported on the FAFSA. The representative told the applicant to come back once the fraudulent financial information changes had been processed. • This change would not have made the undercover applicant eligible for grants because his income would have been too high, but it would have made him eligible for loans subsidized by the government

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College information and degree sought	Students receiving Pell Grants[1]	Students receiving federal loans[1]	Graduation rate[1]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
8 FL - 2-year, owned by publicly traded company Associate's Degree - Criminal Justice	Not Reported	Not Reported	Not Reported	Scenario 1 • Admissions representative falsely stated that the college was accredited by the same agency that accredits Harvard and the University of Florida. • A test proctor sat in the test taking room with the undercover applicant and coached her during the test. • The undercover applicant was not allowed to speak to a financial aid representative until she enrolled in the college. • Applicant had to sign agreement saying she would pay $50 per month toward her education while enrolled in college. • On paying back loans, the representative said, "You gotta look at it...I owe $85,000 to the University of Florida. Will I pay it back? Probably not. I look at life as tomorrow's never promised....Education is an investment, you're going to get paid back ten-fold, no matter what." • Admissions representative suggested undercover applicant switch from criminal justice to the medical assistant certificate, where she could make up to $68,000 per year. While this may be possible, BLS reports 90% of medical assistants make less than $40,000 per year. Scenario 2 • When the applicant asked about financial aid, the 2 representatives would not answer but debated with him about his commitment level for the next 30 minutes. • The [illegible] said that student loans would absolutely cover all costs in this 2 year program, [illegible] • The representative said paying back loans should not be a concern because once he had his new job, repayment would not be an issue. • The representatives used hard-sell marketing techniques: they became argumentative, called applicant afraid, and scolded applicant for not wanting to take out loans.

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College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
9 IL - 2-year, privately owned Certificate – Medical Assistant	83%	80%	70%	Scenario 2 • Admissions representative initially provided misleading information to the undercover applicant about the transferability of the credit. First she told the applicant that the credits will transfer. Later, she correctly told the applicant that it depends on the college and what classes have been taken.
10 IL - 4-year, owned by publicly traded company Bachelor's Degree - Psychology	Not reported	Not reported	Not reported	Scenario 1 • Admissions representative said the bachelor's degree would take 3.5-4 years to complete, but only provided an annual cost estimate for 1/5 of the program. Scenario 2 • Admissions representative did not provide the graduation rate when directly asked. Instead she [illegible] not everyone graduates.
11 PA - 4-year, owned by publicly traded company Bachelor's Degree – Business Administration	47%	58%	9%	Scenario 1 • Admissions representative told the undercover applicant that she [illegible] take out the maximum amount of federal loans, even if she did not need all the money. She told the applicant she [illegible] put the extra money in a high-interest savings account. While subsidized loans do not accrue interest while a student is in college, unsubsidized loans do accrue interest. The representative did not disclose this distinction to the applicant when explaining that she [illegible] put the money in a savings account. Scenario 2 • Admissions representative tells the undercover applicant that the college is regionally accredited but does not state the name of the accrediting agency. The college's Web site did provide specific information about the college's accreditation, however. • Admissions representative said financial aid may be able to use what they call "professional judgment" to determine that the undercover applicant does not need to report over $250,000 in savings on the FAFSA. • Admissions representative did not disclose the graduation rate after being directly asked. He instead explained that all students that do the work graduate. This information was available on the college's Web site, however, it required significant effort to find the college's graduation rate, and the college did not provide separate graduation rates for its multiple campuses nationwide.

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College information and degree sought	Students receiving Pell Grants[a]	Students receiving federal loans[a]	Graduation rate[a]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
12 PA – less than 2-year, privately owned Certificate – Web Page Design	52%	69%	56%	Scenario 1 • Admissions representative told the undercover applicant that she has never seen a student decline to attend after speaking with financial aid. The admissions representative would not allow the applicant to speak with financial aid until she enrolls in the college. • If the undercover applicant was able to get a friend to enroll in the college she could get an MP3 player and a rolling backpack. [illegible] Scenario 2 • Financial aid representative told the undercover applicant that he should have answered "zero" when asked about money he had in savings – the applicant had reported a $250,000 inheritance. • The financial aid representative told the undercover applicant that she would [illegible] his FAFSA form by reducing the reported assets to zero. She later confirmed by e-mail and voicemail that she had made the change. • This change would not have made the undercover applicant eligible for grants, but it would have made him eligible for loans subsidized by the government.
13 TX - 4-year, privately owned Bachelor's Degree – Construction Management; Visual Communications	81%	99%	54%	Scenario 1 • Admissions representative said the program would cost between $50,000 and $75,000 instead of providing a specific number. [illegible] Scenario 2 • Admissions representative encouraged undercover applicant to change the FAFSA to falsely add dependents in order to qualify for grants. • This undercover applicant indicated to the financial aid representative that he had $250,000 in the bank, and was therefore capable of paying the program's $68,000 cost. The fraud would have made the applicant eligible for $2,000 in grants per year.

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College information and degree sought	Students receiving Pell Grants[1]	Students receiving federal loans[1]	Graduation rate[1]	Encouragement of fraud, and engagement in deceptive, or otherwise questionable behavior
14 TX - 2 year owned by publicly traded company Associate's Degree - Business Administration	89%	92%	34%	Scenario 1 • Admissions representative said the program takes 18 to 24 months to complete, but provided a cost estimate that suggests the program takes more than 2.5 years to complete. • The college's Web site did not provide the graduation rate. Scenario 2 • Undercover applicant would be required to make a monthly payment to the college towards student loans while enrolled. • Admissions representative guaranteed the undercover applicant that getting a degree would increase his salary.
15 TX - 2-year, privately owned Associate's Degree - Respiratory Therapy	100%	100%	70%	Scenario 1 • The undercover applicant was not allowed to speak to a financial aid representative until he enrolled in the college. Scenario 2 • [illegible] • The undercover applicant was told he was not allowed to speak to a financial aid representative until he enrolled in the college. After refusing to sign an enrollment agreement the applicant was allowed to speak to someone in financial aid. • Admissions representative told undercover applicant that monthly loan repayment would be lower than it actually would.

Source: GAO undercover tests and Department of Education.

[1] This information was obtained from the Department of Education's National Center for Education Statistics.

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DEFAULT PREVENTION

AT THE CAMPUS LEVEL

Part 2 3:15 - 4:30 p.m.

CAREER COLLEGE ASSOCIATION
JUNE 15, 2009
ORLANDO, FLORIDA

Additional Supporting Documentation
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DEFAULT PREVENTION - AT THE CAMPUS LEVEL

Redacted by HELP Committee

Default Manager
Southwest Florida College

Redacted by HELP Committee

VP Student Financial Serv.
Lincoln Educational Services

Redacted by HELP Committee

Sr. VP Regulatory Affairs
Kaplan Higher Education

Redacted by HELP Committee

Default Prevention
Federal Student Aid

THE CONSEQUENCES OF STUDENT LOAN DEFAULT FOR **YOUR BORROWERS**

- Damage to credit report (7-year min)
- Higher interest rates
- Wage garnishment
- Seizure of federal and state tax refunds
- Seizure of portion of any federal payment
- Legal action in federal district court
- Ineligible for Title IV aid
- May lose state occupational license
- No mortgage loans
- May have difficulty obtaining car loans
- May be unable to rent an apartment
- May be turned down for employment

THE CONSEQUENCES OF STUDENT LOAN DEFAULT FOR **YOUR SCHOOL**

- A measure of a school's administrative capability
- High CDRs can
  - Negatively reflect on school quality
  - Result in unfavorable publicity
  - Result in loss of Title IV eligibility
  - Threaten continued access to both Stafford and private loan funds

2-YEAR TO 3-YEAR CDR (SCENARIO)

Numerator = # of borrowers from the denominator who default within a FY

Denominator = # of borrowers who enter repayment within a FY

FY-09	FY-10
125	230
5,000	

$\frac{355}{5000}$ = .071 or 7.1%

Released Sept 2011

FY-09	FY-10	FY-11
125	230	250
5,000		

$\frac{605}{5000}$ = .121 or 12.1%

Released Sept 2012

DEFAULT PREVENTION TEAM

- Team members should include
  - a senior school official
  - representatives from all offices
  - a student to help craft attention grabbing communications
- Create/adopt and implement a plan
- Meet regularly
- Evaluate progress and fine-tune default prevention plan
- Celebrate and promote successes

DEFAULT PREVENTION PLAN

- Success is achieved when solid plans are developed and executed
- A plan pulls together people and resources toward a common goal
- Secretary's Sample DP Plan is available and can be customized for your school
- Plan should include both traditional and non-traditional strategies
  - Traditional takes place in the financial aid office, and the focus is on helping students to develop a healthy relationship with their *loan*
  - Non-traditional strategies are "student success" focused and help borrowers develop a healthy relationship with their *education*

NON-TRADITIONAL STRATEGY: STUDENT SUCCESS AND LOAN DEFAULT

The Direct Loan program serves 6-7 million student loan borrowers. Of the borrowers who defaulted, 70% withdrew without completing their academic program. (actual population)

While different measures of success exist, this is an important indicator that students who fail to complete are at higher risk of default.

Source: August 2008 Analysis of the Federal Direct Loan Portfolio

CONSEQUENCES WHEN A BORROWER LEAVES WITHOUT COMPLETING PROGRAM

- Did not earn academic credential
- Earning power may be reduced
- No benefit from school job placement
- Has one or more loans to repay
- May not have received exit counseling
- If borrower fails to notify financial aid of departure they may lose part/all of their grace period due to late reporting

FSA DEFAULT PREVENTION TEAM CONTACT INFORMATION

Redacted by HELP Committee

Federal Student Aid
Redacted by HELP Committee
Phone: 4
Redacted by HELP Committee
Email: @ed.gov

Redacted by HELP Committee

Federal Student Aid
Redacted by HELP Committee
Phone:
Redacted by HELP Committee
Email: @ed.gov

DEFAULT PREVENTION AT THE SCHOOL LEVEL

Redacted by HELP Committee

Default Manager
Southwest Florida College

IN A PERFECT WORLD ......

- Every School would have 0% CDR!
  - Ample Payment Relief
    - **Payment Plans**
    - **Deferments, with Interest Paid on Subsidized Loans**
      - Loans disbursed prior to July 1, 1987 have 14 deferment options.
      - Loans originated between July 1, 1987 and June 30, 1993 have 18 deferment options.
      - Loans originated after July 1, 1993 have 8 deferments available.
    - **36 Months of Forbearance Available**

Why Promote Payments over Forbearance?

Loan Amount: Interest Rate: Monthly Payments: Forbearance Period:		
	Standard Repayment Term	Forbearance
Monthly Payment	$179	$215
Interest Cost	$5,905	$10,272
Total Repayment Amount	$21,405	$25,772

Source: NCHELP Reference Library
http://www.nchelp.org/elibrary/index.cfm?parent=1983
Going Above & Beyond: Delinquency & Default Prevention

MAR 0 9 2011

Honorable Tom Harkin
Chairman
Committee on Health, Education, Labor, and Pensions
United States Senate
Washington, DC 20510-6300

Dear Mr. Chairman:

This letter is to confirm that the U.S. Department of Education's Federal Student Aid (FSA) has no concerns or reservations with representatives of Bridgepoint Education, Inc. (Bridgepoint) testifying on March 10, 2011.

FSA met with counsel for Bridgepoint's Ashford University on March 4, 2011 and provided them with an opportunity to share information which they considered relevant to the Office of Inspector General audit of Ashford University that FSA is currently resolving. There was nothing in that meeting that FSA believes would have any impact on Bridgepoint's ability to testify.

Please let me know if you have any additional questions.

Sincerely,

William J. Taggart