

Student Complaints to Ashford University

As a result of the document request, Bridgepoint-owned Ashford University produced more than 700 formal student complaints that cover a two-and-a-half-year period. Several themes run through the complaints including students being lied to or misled by recruiters, students held responsible for money owed to the school upon leaving or graduating, students being charged undisclosed fees, and students being falsely promised that they would owe no money out of pocket.

The complaints share a nearly universal theme of failed attempts to solve the problems informally with the academic and financial advising staff of the school. They document repeated reassignment to new financial aid representatives and academic advisors, unreturned phone calls and emails, different answers from different people and attempts to shift the problem to another staffer. This lack of responsiveness can be traced to the extremely low percentage of money that the school spends on academic and student services personnel and the high staff turnover at the school. Some highlights:

Students felt lied to by recruiters: Many complaints come from students who feel they were deceived by Bridgepoint recruiting staff (“enrollment advisors”) during their enrollment.

- A veteran was repeatedly told by recruiters that his post-9/11 GI Bill benefits would cover the entire cost of his degree, only to find out after he was enrolled that he would owe approximately \$11,000 to Ashford that his benefits did not cover. “I was extremely disappointed, confused and angry.” I “felt that I have been misled, deceived or even outright lied to in an effort to gain my contractual agreement.” (Complaint 1)
- A student was told he would be able to receive his teaching license from Ashford. He found out a year later, right before his scheduled graduation, that Ashford was not allowed by the state of Iowa to award teacher licenses, so he would have to attend a “cooperating school” in Arizona for a year. He states, “I was really blown away to find out that I had spent so much time and money at a College that I was not going to be able to obtain my Teacher’s license from.” (Complaint 2)
- A student entered Ashford intending to become a licensed dental assistant. Recruiters told him that he could achieve this goal at Ashford. After becoming suspicious about the lack of dental classes one year in, he raised it with his academic advisor who told him Ashford would not lead to a dental assistant license and that “she didn’t really have anything to say.” He was distraught, telling the school “I feel like I was completely and utterly lied to.” He is left with \$9,000 in loans and \$3,000 owed to the school. (Complaint 3)

Students could not get a response to their requests for help once enrolled: A theme that runs through nearly every complaint is the failure to get help with academic and financial aid questions after a student is initially enrolled:

- A student learning she has been mistakenly designated an employee states: “During my time at Ashford I have been assigned over 6 different Financial Services representatives.” (Complaint 4)
- A student, learning her financial aid was not in place, states “[m]y major complaint is the fact that when I was enrolling in classes I had no problems with someone from the school returning my phone call. Now that I am an existing student (on the Dean’s list) I cannot get anyone to return my phone calls.” (Complaint 5)
- Another student being told her financial aid was and was not and was and was not complained: “no one has followed up with me since my complaint and they had promised they would.” She goes on to say that, “I [have] no interest in staying with a school that only [cares] about money.” (Complaint 6)
- A student told to continue taking classes even through her financial aid was not in place said: “What struck me as kind of unprofessional, per se, was the fact that despite my frequent phone calls and emails to Ashford, no one person could ever return my calls and such, except for my enrollment advisor, who really couldn’t do much at that point.” (Complaint 7)

Students find out after leaving or graduating that they owe money: Many students complain that upon graduating or withdrawing they subsequently learn they owe money they were not previously informed about:

- School erroneously applied an Iowa tuition grant to the account of an online student in Texas. The grant was credited to her account. After the student graduated, the school realized their mistake but withheld the student’s diploma and charged the student for the cost of the grant. (Complaint 8)
- Student learned he had a \$738.89 balance as the result of the school’s failure to perform an audit prior to graduation. (Complaint 9)
- Student learned they owed a balance upon graduation as a result of a tuition increase they were never informed of. (Complaint 10)
- Student learned post-graduation that they owed a balance of over \$1,000 as a result of taking two classes at once over a year earlier which exceeded allowable federal aid. (Complaint 11)
- Student denied Pell eligibility post-graduation after review of EFC and held responsible for grant aid. (Complaint 12)

Student Financial Aid was mishandled: The complaints are rife with instances of mishandling of financial aid funds by Bridgepoint:

- Student was lied to that financial aid was in place after being told that a previously transferred course would not fulfill a required credit and an additional class would be required. (Complaint 13)
- A second complaint states “I was told to proceed with beginning classes although my financial aid program was not finalized.” After the school failed to timely process the student’s financial aid, the student dropped out but “was send a bill for the classes I took under the false pretenses of student aid.” (Complaint 14)
- In another case, the company held financial aid stipend money to cover the next course’s tuition expenses: “I feel that I have been ‘kept hanging,’ been told of many unfulfilled promises, and been ignored on many occasions. I feel that the stipend is overdue. Excess money sitting in the account was not disbursed as stated in the ‘Financial Aid Award’ letter.” (Complaint 15)

Students Not Informed of Technology Fee: In addition to the cost of tuition, Ashford charges students a \$990 (recently raised to \$1200) “technology fee” after seven weeks of attendance. Judging from the complaints, many students are not told about this fee during enrollment and are shocked to get a bill for it when they withdraw or graduate.

- One student seeking to understand what this was “sent one email every other day [to my financial aid advisor] practically begging for a response to this dispute and she didn’t respond at all . . . to date, I have not received a call back or email response to any of my inquiries.” (Complaint 16)
- Another student shocked by the fee but told by company representatives that students are informed of the fee at enrollment by the enrollment contract, emailed all the other students in one of her courses and gathered 15 responses from other students saying that they had never been told about the fee. (Complaint 17)

Lack of accommodation for students who need extra help: Despite Ashford’s promise of “accessible education” being splashed across their marketing materials, the complaints show that the school fails to fulfill this promise for many students who need extra help because of learning problems or other circumstances.

- In and out of the hospital due to a chronic disease felt that she was left to “flounder.” She filed a complaint because of “a failure on [school staff’s] part to find ways to help me during that time period, and also their failure to communicate with me.” (Complaint 18)
- Another student was careful to tell the enrollment advisors that she was pregnant with twins and “having a great deal of medical issues.” After being enrolled and taking classes for a number of weeks, she tried to get help because she would not be able to log in to attend class for a week due to these medical issues. “No one is responding and giving me the correct information I need.” (Complaint 19)

Transfer credits: Ashford call center recruiters tout that the school accepts more transfer credits than most schools, thereby reducing the cost and time to get a degree. However, the complaints demonstrate that many students are enticed by this promise, only to find out after taking – and paying for – weeks or years of classes that the school will not accept the credits.

- One student completed the coursework for his degree over two years, only to find out a month before his scheduled graduation that the school would not accept a math class he had taken previously at another school. He would have to pay for an additional class and graduate three months later than expected. (Complaint 13)
- Another student eventually said yes to the school’s recruiters because they told her, “I would at least be registering with 66 credits in the bag towards my Bachelor’s degree.” After being charged for one class, she was informed that only 32 credits would transfer, meaning she would have to spend more than \$10,000 extra to make up those credits. “The information was devastating. I was misled throughout the whole registration process and was told erroneous information over and over again. Had I been given accurate information, I would have made dramatically different choices and would not have registered at Ashford.” (Complaint 20)

Students left worse off after attending AU: Many of the complaints tell a story of students left worse off, emotionally and financially, after attending Ashford.

- One student decided to go back to school after her husband lost her job. She was assured by recruiters that federal financial aid would cover the cost of her education. “I had to drop out after my 1st course because I still had not received confirmation that I was going to receive aid. My phone calls and emails to the Finance dept. were rarely returned, and my Academic Advisor had basically disappeared. ... They sent me to collections. ... Paying this \$990 has been a severe burden on me, and has seriously caused major stress in my marriage.” (Complaint 21)
- Another student was misled about the course length and degree he would be awarded: “Based on this false information [from recruiters] I moved forward, with life changing decisions, that will impact my life for a very long time in a negative manner.” (Complaint 22)

Complaints Specific to Teaching Program

Complaints abound about students being misled about the ability to get a teaching license in their home state through Ashford, and about Ashford's requirement they attend a partner Community College Rio Solado to get a license at all. A few examples:

- A student states that she was told by her enrollment advisor that Ashford would fulfill her state's requirements for licensure except for student teacher hours. A year and a half into the Masters in Teaching program she has learned the classes do not fulfill her states requirements and that she may not be accepted into a student teaching program in her state. (Teach 1)
- A student was told at enrollment she would be able to get her Kansas teachers license through Ashford but was subsequently told she would have to attend Rio Solado after completing Ashford. (Teach 2)
- A student is told by her enrollment advisor that she can get her Virginia teacher's license. Upon learning more about Rio Solado, the recruiter again misled her that she would have her license in four years. The school refunded the student's costs due to the recruiter conduct. (Teach 3)
- A student believes she receives approval to do a licensure program in her home state of Virginia while also attending Ashford as an alternative to Rio Solado but is left on the hook for Ashford tuition as the result of financial aid received for the Virginia program. (Teach 4)
- A student complains about outdated curriculum at Rio Solado. (Teach 5)
- Student told by recruiter that a BA in education was required before attending Rio Solado for licensure although the student already had a BA in business administration. (Teach 6)
- Student told by recruiter that his Ashford BA would transfer to Ohio, Student subsequently learned from his state of Ohio that neither his Ashford degree nor the Rio Solado Arizona license was accepted in his state. (Teach 7)

DOCUMENT 1

9 August 2010

Ashford University
Student Grievance Resolution Coordinator
400 North Bluff Blvd.
Clinton, Iowa 52732
Subject: "This Constitutes My Formal Complaint"

ISSUE: Formal Complaint, Grievance Resolution Process

In accordance with the Ashford University's (2010-2011) academic catalog, pages 10-11, I am initiating this request for a formal grievance resolution as outlined and within the submittal criteria. I am requesting this action based upon my attempt to resolve the issues in the informal grievance process. I performed the informal grievance process with the various members of the Ashford University's Student Grievance Resolution section. I started the This informal grievance resolution process at or around June 26, 2010, after I became aware of some irregularities in my enrollment process that were focused in the utilization of the Post 911 GI Bill, and the returning Ashford Graduate incentives.

As a Graduate of Ashford University, I have always been a staunch supporter of the Ashford program and fully subscribe to the benefits that this University provides. This is why I decided to take a one-year sabbatical from Law School to enroll in the Ashford University's Master of Education Degree (MAED) program. This would fulfill two factors both academically and professionally. First, it would enable me to teach courses at a Post Secondary institution with academic standing while I pursue my Juris Doctorate (JD). Second, it would enhance my professional career, as I expect another assignment as the returning Commander of our Agency Police Academy. Although I do not need the MAED, I felt it was worth the pursuit to achieve this degree from Ashford for those previously stated reasons.

During my initial conversations with [REDACTED] (Ashford University Enrollment Advisor), at or around June 1, 2010, he advised me on at least two separate occasions, that the Post 911, GI Bill, Chapter 33, would cover the complete amount of the tuition. During these conversations, I had the speakerphone turned on, so that I could use the hands free devices while driving and not violate any motor vehicle laws. During these conversations, my brother [REDACTED] and friend [REDACTED] were able to hear the full content of the conversations. In addition, [REDACTED] then told me that I was on track for completing my degree program at or around July 2011. I have since reviewed the course schedule and have observed that it is scheduled for November 2011. This is a significant factor because, I asked him if I could take coursework that would enable me to walk across the stage in May 2011, he replied "*without a doubt, we can have you there*". At this time, I had no reason to believe that any statements made by the EA were deceptive or misleading and therefore was not overly concerned about anyone hearing the content of the conversation. I had full faith in the abilities of the Enrollment Advisor [REDACTED] that he would competently advise me of my responsibilities, and the benefits of reenrolling in Ashford.

Since I have never utilized my Post 91 GI Bill benefits, I specifically asked [REDACTED] if the GI Bill would cover the entire tuition, and he responded on both occasions after doing some math work on a computer, "*that all of it would be covered with no additional cost incurred by me*" to enroll in this course of study. After hearing what sounded like him doing the calculations and then confidently stating that the GI Bill would cover the entire MAED. IN addition, [REDACTED] stated to me that since I was a returning Ashford Graduate that I would receive one free course and another at half the tuition rate. He told me that Ashford University provided these incentives for returning graduates. After hearing his offers and conditions, I made the immediate decision to sign the enrollment contract and enter into an agreement with Ashford University to enroll in the MAED course of study. At that time in the process, I had no reason to doubt or question the validity of any of his statements. I believed him, as he was acting as an agent for the Ashford University and subsequently Bridge Point Education.

At or around June 28, 2010, [REDACTED] Ashford University Military Financing Services Advisor, contacted me regarding my additional financing options to pay for my MAED course. This conversation consisted of [REDACTED] advising me that I was responsible for any additional tuition left over after the utilization of my Post 911 GI Bill entitlement. During this conversation with [REDACTED] I told her that [REDACTED] had repeatedly told me that the entire tuition would be paid by my GI bill entitlement. In addition, I told her about the returning Ashford University graduate incentives for coursework that [REDACTED] had repeatedly told me. These were the primary reasons I had enrolled because of the assurances made by [REDACTED]. [REDACTED] During this conversation with [REDACTED] she was professional and helpful, but told me that she would have to contact [REDACTED] to clarify his role in this enrollment. I expressed my dismay at this new change and felt that I had been misled, deceived or even outright lied to in an effort to gain my contractual agreement. I also told her that I believed [REDACTED] was an honest employee however; his mistake was causing me to incur an additional cost that I was not advised about and unprepared for. Finally, I then sent her a written rebuttal and notice explaining my viewpoint on the issues.

During the conversation, [REDACTED] explained to me the amended process for ensuring that the remainder of the tuition to be covered. Although I was extremely disappointed, confused and angry at the change of events and the conditions, I told [REDACTED] that I would review the changes and make a decision regarding my sustained enrollment with Ashford University. In addition, [REDACTED] provided me with a matrix that specifically outlined the requirement for additional funding. She outlined the various financial aid options available to me after the utilization of the GI Bill entitlement. I have previously utilized the FAFSA process, and was familiar with the terms and conditions; however, I was reluctant to initiate this program because of the reassurances made by [REDACTED] after being advised by [REDACTED] I have since applied for and accepted, FAFSA to be able to complete my studies at Ashford and be able to return to my original plan of completing Law school.

After reviewing my options and financial aid considerations, I opted to remain in the Ashford MAED program because I truly enjoyed my previous enrollment experiences with this University. It wasn't the financial aid portion that has made me cynical, it is the manner in which I had to interact with my Enrollment Advisor and now I feel that I have been misled, deceived or outright lied to in an effort to garner another contract for this EA. The EA motive for this initial disinformation is not known, or understood, however it has the perceptual appearances of meeting a specific enrollment quota or with malicious intent to deceive me into signing a contract. It is my belief that he misrepresented the facts and thereby caused me to enter into an agreement that has cost me more than the original agreed upon price.

During my attendance to the this University I was required to subscribe to a set of academic and honesty principles to be able to attend and graduate from this university. This is done with educational instruction, and with statements made in the Academic Catalogs, which espouse integrity and state "Through this learning environment, available in classroom and online modalities, the institution encourages and engages students in the pursuit of intellectual growth, social responsibility, and lives characterized by service and personal integrity (Ashford Catalog 2010-201, pg 4). In addition, the core values as described in the Ashford Catalog page 1 "To promote the development of foundational values relevant to leadership in the 21st century self-worth, creativity, interdependence, service, integrity, and effectiveness. If the same ethical guidelines apply to the members of the Ashford staff, then I would suggest that [REDACTED] did not subscribe or become aware of his obligation to be honest, accurate and complete in his advisement duties.

On July 2, I spoke with [REDACTED] Ashford University Student Grievance Resolution section, who told me that she was following up on a conversation she had with [REDACTED] contacted 2010 me. During this initial conversation with her, I related to her the facts regarding my concerns. I explained the process and the evolution of events as it related to the financial aid and course incentives that were discussed with [REDACTED] and me. This began the informal grievance resolution process and ended on July 9, 2010. On July 9, 2010, [REDACTED] called me and told me that I would have to initiate a formal grievance process if I wanted any further

action on this matter, as she could not resolve my concerns in the informal arena. I am sending this request for formal action dated 9 August 2010.

Resolution:

The issue of having to obtain FAFSA to be able to continue my education at Ashford has irritated me and made me question the integrity of the Enrollment Advisor Staff. However, I had previous experience with the FAFSA process this was mitigated quickly and will not be seeking any resolution for this factor. The real issue in this grievance is the integrity of the University when advising prospective or returning students. As I have indicated, I made a commitment to Ashford University based upon my belief that the participants had a degree of integrity and have since been disappointed that this is not the case. I still believe in the academic review process as advertised in the Ashford Catalog and I am willing to resolve my complaints through this established process. I believe that Ashford University will review this and come to a fair and equitable resolution based upon the

Based upon the variables and the facts as I have presented them, I am requesting the following resolution to my contractual grievance, based upon oral statements made by [REDACTED] that made me expend over \$11,000.00 (USD) in tuition loans that I had not previously planned or expected to spend.

- A. That I receive four (4) gratis classes at the Ashford University returning graduate incentive program. This would adequately ensure that I would graduate in the period discussed without further adversely affecting my financial resources because of having to expend over \$11,000.00 in un-forecasted expenses.
- B. A written explanation that describes what action will be initiated to prevent this conduct from occurring in the future with other students.

Conclusion:

In lieu of this instance, I would like to say that I have thoroughly enjoyed my affiliation with Ashford University and have effectively referred several people to this University. I completely believe in the concepts that Ashford subscribes to and have been a strong advocate of this University. I am very disappointed and feel that the integrity of the process has been compromised, either by misleading statements or deceptive practices. I am requesting consideration on the above listed resolution factors to fairly mitigate this wrong action.

Thank you for your time and consideration on this request. I can be contacted at the below listed numbers

Respectfully,

Redacted
Student ID #: [REDACTED]
4
/ [REDACTED]
Home: [REDACTED]
Cell: 4 [REDACTED]

Enclosures: pdf; email interaction with members of the Ashford Staff

The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.

DOCUMENT 2

Formal Grievance Submission Form

Revised 7/23/10

You will receive written acknowledgment of receipt of your grievance by e-mail message. The University will issue a written response explaining the outcome of your grievance by U.S. Mail no more than 30 business days from the submission date of your grievance form. If you have any questions, please feel welcome to contact Student Grievance Resolution at (866) 974-5700, extension 2206 or grievance.resolution@ashford.edu.

Student Information (please print):

First Name: Redacted Last Name: Redacted Student ID: Redacted
Address: Redacted City: Redacted State: KS Zip: Redacted
Phone: Redacted Email: Redacted
Date Submitted: 8-23-10 Modality: Online ASPIRE On-Campus Traditional
How did you learn about the formal grievance process? REDACTED

Subject of Complaint (check all that apply):

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Transfer Credits | <input type="checkbox"/> Personal Hardship | <input type="checkbox"/> Military Benefits | <input type="checkbox"/> Dismissal |
| <input type="checkbox"/> Transcript | <input type="checkbox"/> Other: | <input type="checkbox"/> Grade Appeal Outcome | <input type="checkbox"/> Disability Related |
| <input type="checkbox"/> Technology | <input type="checkbox"/> Operator | <input type="checkbox"/> Financial Services Advisor | <input type="checkbox"/> Degree Requirements |
| <input type="checkbox"/> Student Discipline | <input type="checkbox"/> Online Classroom | <input checked="" type="checkbox"/> Financial Aid | <input type="checkbox"/> Bias |
| <input type="checkbox"/> Student Account | <input type="checkbox"/> Ombudsman | <input type="checkbox"/> Faculty | <input type="checkbox"/> Advising |
| <input type="checkbox"/> Scheduling | <input type="checkbox"/> Never Attended | <input checked="" type="checkbox"/> Enrollment Advisor | <input type="checkbox"/> Academic Advisor |

Name(s) of Person(s) Involved: REDACTED

Please provide the following information in relation to your complaint.

Date: August 2009 Time: Evening Location: Phone
In the space provided, please explain the nature of your complaint (please attach supporting documentation or evidence as a Word or PDF attachment, if necessary).

I was informed by REDACTED at the time of enrolling that I would be able to receive my Teachers license from Ashford. He also informed me that I would be able to pick the school I would want to do my student teaching at since Ashford is not familiar with the area. I have attached a paper that goes into more detail.

Please list the names of the individuals involved in your formal complaint.
REDACTED

Have you made an attempt to resolve this problem? If yes, please describe those attempts.
Yes, I have talked with both REDACTED informed me that I would need to talk to REDACTED informed me that she could not help my with my issued and that I needed to fill out a formal grievance process.

Please state the remedy you seek as the outcome of your grievance:
I am seeking a full refund. I would also not have any objections to having my transcript from Ashford erased in order to get the full refund.

Student's Signature: Redacted Date: 8-23-10

Redacted

August 13, 2010

Student Grievance Resolution
Ashford University
400 North Bluff Blvd
Clinton, Iowa 52732

To whom it may concern:

When I was searching for a College to attend so that I could finish my degree and work full time I ran across Ashford University. I thought that attending an online school would work perfectly as I could complete my work at night and on the weekends. I talked with my enrollment advisor [REDACTED] whom seemed very eager to help me get into Ashford in August of 2009. We talked several times on the phone about how the classes would run and what classes I would need to take. Since this was an online school I asked him what would be done about student teaching since I wanted to obtain a teachers license. He told me I would be able to pick the school to do student teaching at since Ashford doesn't know the area in which I live (Wichita, KS). He informed me that I would learn more about this as I went along. Since it was near the end of the month he told me that I would have to get everything done and sent to him on that day we talked. He briefly went over everything and answered any concerns I had questioned him about. On August 3, 2010 I received a phone call from my Academic Advisor [REDACTED] asking me how my classes were going. I told her that everything is going good but I had some questions about what I did once I finished my next four classes. She informed me that I would be sent a letter and form to fill out for graduation. She told me that even if I didn't plan on being there for graduation that I still needed to fill the form out. I then asked about student teaching and receiving my Teacher's license. She told me that I would not receive a license through Ashford and that I would need to attend their cooperating school Rio Salado in Arizona.

I asked to talk to a manager and was directed to [REDACTED] around August 9th. She told me that she was sorry that I have gone through this. On August 10th I talked to her about getting my tuition refunded and if need be erasing my transcript if the money was refunded. She told me that she could not help me in that manner and that I need to send in a letter to formal student grievance.

I was really blown away to find out that I had spent so much time and money at a College that I was not going to be able to obtain my Teacher's license from. The only reason I left my other college was because I was told that I would be able to receive my Teacher's license from Ashford. This allowed me to keep my job and was told I would only have around a year and a half left to get my degree. Now

since Ashford has misled me I will have to return to my previous college and leave my job so I can finish my degree. I have been dedicated to all of my classes and received all A's thus far. I just want all of this to be taken care of so I can move on with my life. I am asking for a refund on my tuition and all of my classes can be erased from my transcript. These classes are not going to help me in any way and I don't want anyone to think that I am trying to attend college for free. I will also be contacting my Attorney and the Better Business Bureau.

Thank you,

Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.

DOCUMENT 3

Hello, my name is ^{Redacted} and this constitutes my formal complaint, I was a student at Ashford University for a little over a year. In January 2009 I began looking for a school to get my license to become a Dental Assistant upon looking I stumbled on Ashford so I gave them a call. When I called them I spoke with ^{Redacted} he started telling about the school. I told him that I wanted to go to school to become a dental assistant. He said that Ashford could help me in that. So I asked him would I be able to use my license in any state and he told me yes! I then told him that I would have to think about it. So then on a later phone call we had he also informed me that after my first year I would then be starting my dental classes. I said okay and I got enrolled. After a few of my classes ^{Redacted} was no longer my enrollment advisor. So I was no longer in contact with him. So I went through my first year and noticed that I was not having any dental classes. This raised some suspicion so I called my academic advisor and asked her what I was going to school for to see is it was the same as ^{Redacted} told me and she told me BA in Health Care Administration. I asked her if that is what I needed to become a dental assistant, she told me that I could use my degree for anything that requires a Bachelors degree. So I asked her would I get my license to become a dental assistant and she said no! I told her that is what I was told and who told it to me and she didn't really have anything to say. So now I have decided to take the steps I have taken because I feel like I was completely and utterly lied to. I would not have taken these classes or went to this school for something I was not interested in. I would have used the money for what I wanted to go to school for. I trusted ^{Redacted} and Ashford University with my educational choices. Since that is there job to help people get in the right classes for what they want to go to school for, and I feel like he took complete advantage of me. I now have over 9,000 dollars in student loans and owe the school over 3,000 dollars. What I would like to see happen is all the credits that was earned and all the debt that was acquired to be wiped clear as if I never attended Ashford University. I hope from this you understand my position and agree. I would hope that this situation would not have to become a legal matter but in my position I am not willing to just swallow all of this debt from false and untruthful actions on the university's employee behalf. As I stated before I would not have attended Ashford University if I was not falsely informed on what I would be attending by your employeecs. I greatly appreciate your time and consideration in this matter.

Sincerely,

^{Redacted}

May 5, 2010

Redacted

Dear [Redacted]

On March 17, 2010, the Office of Student Grievance Resolution at Ashford University (University) received your formal grievance. In your grievance, you allege that Enrollment Advisor (EA) [Redacted] stated that you could earn a dental assistant license that could be used in your state. You also assert that after your first year of taking classes, you would begin to take dental classes. During a telephonic conversation on March 17, 2010, you spoke with Student Grievance Resolution Coordinator (SGRC) [Redacted] and stated that EA [Redacted] had completed the University's online application for you and you only signed the Transcript Request Form.

In your grievance and confirmed during the March 17, 2010 telephonic conversation with SGRC [Redacted] you identify the following as the remedy you seek:

1. The University to remove the credits you earned during your enrollment.
2. The University to reverse all tuition charges accrued during your enrollment.
3. The University to refund all financial aid funding that was received during your enrollment.

Finding of Facts

On January 16, 2009, the University received the online application you completed and electronically signed, selecting the Bachelor of Arts in Health Care Administration (BAHCA) as your area of study (Attachment A, Online Application).

On January 21, 2009, the University received the Institutional Student Information Record (ISIR) that was generated from the 2008-2009 Free Application for Federal Student Aid you completed. The ISIR identified that you selected a "First Bachelor's" as the Degree/Certificate program you were pursuing.

Between January 27, 2009, and March 2, 2010, you attempted eleven courses, eight of which you successfully completed, two you failed and one you withdrew from.

During a telephonic conversation on February 23, 2010, you spoke with Financial Services Advisor [Redacted] stating you believed you were in a dental assistant program and had taken a year of courses that you could not use. [Redacted] notified you that if you were going to leave the University, you would have a balance owed on your account.

During a telephonic conversation on March 3, 2010, you spoke with Student Services Manager [Redacted] about your concerns with the program you were enrolled in, stating you wanted to be a dental assistant.

During a telephonic conversation on March 17, 2010, you spoke with SGRC [Redacted] and claimed that you did not complete the application or send anything to EA [Redacted]. Rather, you claimed that EA [Redacted] took all of your personal information over the telephone and completed the online application for you.

Allegation related to receiving a dental assistant license for your state

In your grievance, you allege that EA [Redacted] stated the University could help you achieve earning your license to be a dental assistant in your home state. The University's investigation did not reveal any evidence that would substantiate this claim and you failed to provide any documentation to support it. The University does not offer any type of dental program nor does Ashford University advertise for any type of online dental school on the internet. The claim that the EA [Redacted] offered a dental assistant program to you or that you enrolled in a dental assistant program that you located online is firmly denied.

In your grievance, you also assert that EA [Redacted] stated that after your first year you would begin to take dental classes. As previously stated, the University does not, nor has it ever, offered a dental assistant program. Throughout your enrollment in the University, you had access to your course schedule and degree progress report in the Student Portal. The only degree program you have been enrolled in was the BAHCA (Attachment B, Degree Progress Report). Never once did your schedule reflect courses related to or about dental assisting. Rather, your schedule included general education requirements and the core requirements for the BAHCA degree program.

Allegation related to EA [Redacted] completing your online application

During the March 17, 2010 telephone conversation with SGRC [Redacted] you asserted that EA [Redacted] had completed your online application for you. The University's investigation did not find any evidence to substantiate this claim and you were unable to provide any supporting documentation. University records indicate that the signature on the transcript request form is nearly identical to the signature on the four excess funding checks you received between March 2009 and September 2009 (Attachment C, Transcript Request Form & Attachment D, Endorsed Stipend Checks). Based on the signature information, the University refutes your allegation that EA [Redacted] completed your online application, though you signed the transcript request form.

Conclusion

The University firmly denies the allegations made in your grievance and orally communicated to SGRC [Redacted]. Your signature on the transcript request form indicates clear intent to enroll in the University. Further, University records did not uncover any contact with your Academic or Financial Services Advisor throughout your enrollment questioning the courses you were taking,

the program you were enrolled in or your course schedule. Therefore, the University denies your request to have your academic record and financial charges reversed and your financial aid refunded.

Please note you currently have a balance owed on your student account in the amount of \$2,655.00. The University recommends you contact Collection Specialist [Redacted] at (866) 974-5700, extension [Redacted] or at [Redacted] to facilitate repayment arrangements. Please note that failure to do so may result in the progression of the collection process resulting in your account being placed with an outside agency and assessed additional fees.

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you the best in your future endeavors.

Sincerely,

[Redacted Signature]

Vice President of Student Services

Encls. /4/ Attachment A, Online Application
Attachment B, Degree Progress Report
Attachment C, Transcript Request Form
Attachment D, Endorsed Stipend Checks).

DOCUMENT 4

Redacted

(AU)

From: [Redacted] [Redacted]

Sent: Friday, February 19, 2010 6:26 AM

To: [Redacted] (AU)

Subject: This Constitutes My Formal Complaint

February 17, 2010

To whom it may concern:

This grievance is in regards to the accounting practices that are currently being done by Ashford University. I am a student with Ashford and have been since July 2007. During my time at Ashford, I have been assigned over 6 different Financial Services representatives ([Redacted] [Redacted] etc). In January of 2009 I began receiving a stipend check for excess student loan funds. According to the email communications that I received from Ashford concerning my financial aid, I would receive these stipend checks every 7th and 15th week of enrollment. It has now come to my understanding that the stipend checks were made in error because I was listed as an employee of Ashford as well as student.

During the last year, I have been in contact with at least 3 of the 6 Financial Services Representatives assigned to me and at no time did they **ever** ask or **verify** that I was an employee. Furthermore, I had no idea that I was being listed as an employee or that the stipend funds I was receiving was in fact an error.

In December, I contacted my NEW FSA, [Redacted] via email to question my financial aid application for the upcoming year and also discuss the stipend checks. After not receiving a reply from her in over a week, I called and spoke with my previous FSA, [Redacted] (who by the way sent a disbursement check to me in December). [Redacted] then informs me that [Redacted] had requested a manager to look at my account because I was coded as an employee and employees received free tuition. After another week, [Redacted] calls me and instead of explaining the situation, tells me I need to make additional financial arrangements to take care of a \$7,000.00 balance. I explained to her that the error was on Ashford and not on me to which she responds that I can speak to a manager. I then receive a call from my academic adviser stating that future classes are being held because [Redacted] put a note in my account.

Now, my question is this. With all of the FSA's that have been assigned to me, it is not policy or procedure to verify that a student is an employee? Furthermore, after speaking with numerous FSA's regarding my student loans, would it not prompt them to determine that I was not an employee or even inquire? If I received free tuition by being an employee, why would I apply for student loans? Finally, it needs to be determined which FSA keyed me as an employee and why?

Clearly, the fault of this matter is with Ashford, yet you are asking me to pay back money that was disbursed to you from my loan agency to apply to my tuition. Not only that, but you are asking me to pay back this money in addition to the current student loans? By not scheduling my classes, you are preventing me from completing my degree, which I was scheduled to receive next year.

2/19/2010

I am also wondering what would have happened if I had not sent Redacted the email. It is not my responsibility to verify the accounting procedures done by Ashford. My responsibility is to apply for financial aid, receive confirmation that I have financial aid, and complete my education with your institution and pay back my financial aid when my degree is complete. It is your responsibility to train your representatives correctly and take accountability for mistakes. Therefore, I am not taking responsibility for this. Again, Ashford University is clearly at fault for this matter and must determine how they will rectify this situation without me being held responsible for this balance.

If additional information is needed, please contact me via email at

Redacted

Sincerely,

Redacted

2/19/2010

March 31, 2010

Redacted

Dear *Redacted* :

On February 17, 2010, the Office of Student Grievance Resolution at Ashford University received the grievance you submitted by e-mail message. In your complaint, you allege that:

1. The University inadvertently coded you as an "employee."
2. The University wrongfully administered your Federal Stafford loans.

In your grievance, you state the following as the remedy you seek:

Waiver of the \$7,503.68 balance due.

Findings of Fact

On June 22, 2007, you completed an online application to the University and selected the Bachelor of Arts in Organizational Management as your area of study. You selected financial aid as your primary finance option and cash as your secondary finance option (Attachment A, Finance Options). The online application also detailed the cost of tuition and fees for your degree program (Attachment B, Tuition and Fees). Additionally, you signed an acknowledgement page stating you understood you were financially responsible for full tuition and fee charges related to completed coursework (Attachment C, Acknowledgement Page).

Between July 17, 2007, and August 26, 2008, you attempted eleven courses and successfully completed ten of them. During this time, your cost of tuition and fees totaled \$10,264.00. During this same period, you received \$11,750.00 in financial aid and received an excess funding check for \$19.00.

On October 7, 2008, you began your twelfth course. On or around October 7, 2008, the University inadvertently added you to the University's employee tuition benefit group. This resulted in you receiving the employee tuition waiver between October 7, 2008, and February 2, 2010. During this period, you received \$14,494.18 in excess funding checks.

On February 2, 2010, the University discovered you had been receiving the employee tuition benefit. The University reversed the employee tuition waivers that totaled \$13,264.00. After the University reversed the charges, this resulted in a balance due on your account of \$7,503.68.

By e-mail message on February 24, 2010, you described what you stated was your understanding of payments on your ledger card labeled "Employee Waiver." In the e-mail message, you write that you thought the Employee Waiver was "not applied [as tuition] payment but was waiting for financial aid in order to credit my account."

Allegation that the University inadvertently coded you as an "employee"

In your grievance, you allege that the University inadvertently coded you as an "employee." The University admits that it inadvertently included you in the employee benefit plan. Despite this, the University asserts that you remain responsible for your tuition and fees. All parties have a duty to mitigate the harm of a mistake. In your instance, you were on notice that there was an issue with your student ledger card. The entries on your student account clearly stated "Employee Waiver" next to credits that covered your tuition. You were aware that you were not an employee of the University. Moreover, you received uncharacteristically large stipend checks that should have alerted you to the fact that something was amiss. You could have disclosed the mistake but failed to do so. Your failure to disclose the issue does not mean that the University does not have a right to charge you for tuition and fees.

Allegation that the University wrongfully administered your Stafford Loans

In your grievance, you allege that the University wrongfully administered your Stafford loans. The University denies this allegation. The University correctly administered your loans. However, being inadvertently included in the employee benefit pool caused you to receive additional stipend checks for which you were ineligible. Federal Stafford loans and Pell Grant funds are to be used for educational purposes only. You received enough financial aid to pay for your tuition and fees. Therefore, the University did not harm you in anyway by sending the excess funds, as long as you return them. Not returning the funds may cause you to be in violation of your obligation to the federal government, if you used the \$14,475.18 in stipend checks for non-educational purposes.

Conclusion

Based on the above-discussed facts, the University admits that you were inadvertently placed in the employee benefit group. However, the University denies that it failed to administer your loans correctly. The University is unaware of any harm being placed in the employee group caused you and maintains that you are financially responsible for the \$7,503.68 balance due on your account. While we regret any inconvenience this situation may have caused, a rare employee benefit billing mislabeling does not absolve you from your financial responsibility pay for the cost of tuition and fees. Should you wish to explore financing options, such as private loans, please contact Financial Services Manager [Redacted] at (866) 974-5700, extension

[Redacted] or [Redacted]

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.

Sincerely,

[Redacted Signature]

Vice President of Student Services

Encls. /3/ Attachment A, Finance Option

DOCUMENT 5

REDACTED

From: Redacted
Sent: Tuesday, July 28, 2009 12:39 PM
To: REDACTED
Subject: This is my formal complaint

REDACTED

I know that we spoke yesterday about my complaint but I wanted to send it to you in writing as well.

April 2009 I became sick after having a surgical procedure. I called my academic adviser to drop me from my class that I was attending at the time. After several days of unanswered phone calls REDACTED finally returned my call. We decided that the next time the class started would best fit my needs. On May 15, 2009 I had a message on my answering machine from REDACTED (I believe that is her name) to return her phone call regarding my financial aid. I did not know that she was my new financial aid adviser at the time. I returned her phone call on several occasions without her responding. On the day that my class was supposed to start I realized without any notice from the school that I was logged out from the blackboard. Again I called REDACTED without any response. I called my adviser and again could not reach her as well, I finally called the main number. I was told from another adviser that I could not attend any classes until my financial aid was resolved. I called REDACTED again and still no response. Then I started receiving emails from REDACTED with REDACTED signature. (Very confusing) I responded through e-mail and then called a few days later when I didn't get a response. The problem was that when I called REDACTED had no recollection of my e-mail. (Probably due to the fact that I had sent it to the other REDACTED was not at all understanding to my situation, he was very rude and told me that I new my financial aid had been out since June 2008. I never new that fact because know body ever called or sent an e-mail about it. My point to him was "how could I be allowed to take eight classes without payment"? He could not respond to that except to tell me that he needs the payment and my responsibility is to set up a payment plan. I called REDACTED again in June 2009 and told her that she needed to call me back but I was getting on a plane in two hours for a family vacation. That is when REDACTED finally decided to return my phone call. While on the airplane REDACTED left a message for me to re-do my FASA by Sunday night. REDACTED knew that I was going to be on a plane and that I was going on my family vacation and that know body normally takes there tax information while going on vacation. I feel as if this was a set up by REDACTED because I had already called her manager and reported her.

My major complaint is the fact that when I was enrolling in classes I had no problems with someone from the school returning my phone call. Now that I am an existing student (on the Deans list) I cannot get anyone to return my phone calls. I believe that I fell through the cracks with advisers changing constantly! I want to be able to transfer my credits to another college and I believe that part of the payment is my responsibility but I should receive help from the financial aid department for help as well. This was in part the financial aid departments fault since my advisers changed constantly and my financial status was never acknowledged. Since this incident, after speaking to many advisers and department managers, I was given the option of filling out a verification worksheet which allowed me to return to classes. I filled out the worksheet with the expected date of my taxes to be filed and just this past week returned to classes. I was told that I would not have any financial aid issues while waiting for my taxes to be completed (expected date September 25, 2009). My first week of class and I receive another e-mail, this time from my new financial aid adviser notifying me that I will not be able to attend future classes while this problem exist. How can these issues not be resolved when each person that I have spoken to said that they will note this in my file?

7/28/2009

I will forward the emails that I have received regarding this matter to you as well so that you can see how an existing student is treated. Thank you and have a blessed day.

Redacted

--- On Wed, 7/22/09, [REDACTED] wrote:

From: [REDACTED]
Subject: Grievance Update Response Requested
To: Redacted
Date: Wednesday, July 22, 2009, 7:28 PM

Hi Redacted,

My name is [REDACTED] and I am a Student Grievance Resolution Coordinator with the Office of the Ombudsman. I have just been assigned to your Grievance, as your previous Student Grievance Resolution Coordinator has left the University. Based on our notes it appears that you submitted your formal grievance on July 9, 2009. If it is at all possible to forward this information to my e-address, it would be greatly appreciated. I apologize for any inconvenience this has placed on you.

In the event that you have not yet submitted a formal grievance I've attached the Grievance Procedure for your review. To file a formal grievance you will need to submit the following to GrievanceResolution@ashford.edu;

- Subject line stating: this is my formal complaint
- Description of the issue(s)
- Resolution you are seeking
- Attach any supporting documentation

Feel free to contact me if you have any questions or concerns. I look forward to receiving this information.

Best regards,

7/28/2009

REDACTED

Student Grievance Resolution Coordinator

Ashford University

866.475.0317 REDACTED
866.830.1341 Fax

REDACTED

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IMPORTANT NOTICE: This e-mail message is intended to be received only by persons entitled to receive the confidential information it may contain. E-mail messages sent from this company may contain information that is confidential and may be legally privileged. Please do not read, copy, forward or store this message unless you are an intended recipient of it. If you received this transmission in error, please notify the sender by reply e-mail and delete the message and any attachments.

7/28/2009

August 28, 2009

Redacted

Dear Redacted

The Office of Grievance Resolution received your formal grievance on July 28, 2009, via an email to your newly appointed Student Grievance Resolution Coordinator. Your grievance stated;

- (1) that you received a voicemail from your newly appointed Financial Service Advisor on May 15, 2009, regarding financial aid;
- (2) that you returned this phone call several times without your advisor responding;
- (3) that you were then placed on a finance hold and unscheduled from your class;
- (4) that you began receiving notices from the University's collections department;
- (5) that the collections representatives stated you needed to setup a payment plan; and
- (6) that you believe you fell through the cracks because your advisors changed constantly.

From your grievance we are advised;

- (1) that you would like to transfer your credits to another educational institution; and
- (2) that you should receive financial assistance from the University.

The University has completed a thorough investigation into these issues by reviewing your financial and student records. Our findings indicate that you selected Financial Aid as your primary finance option on the Student Finance Agreement of the Online Enrollment Agreement. The Student Finance Agreement was electronically signed on November 12, 2007, and again on August 28, 2008, which indicates;

Financial Aid Plan:

Students must complete their FAFSA, Institution Application for Financial Aid, Master Promissory Note for Loans and Entrance Counseling in order to secure deferment of tuition and future course scheduling.

Continuous attendance, with no attendance breaks greater than 29 days, is required to retain eligibility of disbursed Federal Financial Aid funds. Repayment of any outstanding account balance, including amounts due to funds required to be returned by Ashford University by regulation -- due to subsequent changes in student eligibility -- are the responsibility of the student

In addition, the information contained in the Online Enrollment Agreement, students are responsible for following the guidelines outlined in the University Catalog. This information was relayed to you in two

emails; 1) from your financial service advisor, "Welcoming you to Ashford University" on November 20, 2007, and 2) the other from the University Registrar informing you about the University Catalog on November 20, 2007 and again on July 15, 2009. On page 35, of the 2007-2008 Catalog, it states;

Financial Aid Plan

The University will provide assistance to all students and families who are eligible for financial aid. The University provides a convenient online application process. This process includes access to required financial aid forms, options for electronically signing the application, and links to complete the Free Application for Federal Student

Aid (FAFSA) and Master Promissory Note. All students seeking federal financial aid benefits must be admitted to a financial-aid eligible degree program to determine financial aid eligibility. To select the Financial Aid Plan as the primary financing option, at least 50% of a student's annual tuition must be funded through the federal financial aid benefits. To apply for the Financial Aid finance option, the student must meet the following conditions:

- Complete the Free Application for Federal Student Aid (FAFSA);
- Complete all required paperwork and documentation;
- Complete a Loan Entrance Interview;
- Complete the Admissions Application; and
- Pay all applicable fees.

If the student fails to supply all required documents or is unable to qualify for federal financial aid, the student is held responsible for any outstanding balances incurred and must select another finance option. On this plan, it is the student's responsibility to reapply for funding as necessary. Students enrolled in On-Campus Traditional Programs are encouraged to reapply each year by April 1, for the upcoming academic year. Students enrolled in College of External Studies or Graduate Programs must reapply 90 days prior to the start of each academic year. Tardiness in applying could result in disqualification and require compliance with the terms and conditions of the Cash Plan.

Based on this information, the University cannot comply with your request to be credited a portion of your balance. The University is willing to work with you to obtain financial aid funding for the 2009-2010 award year, which you will be eligible for excess funds. These funds may be used to aid you in payment of your previously accrued balance. According to University policy stated on page 33, of the 2007-2008 Catalog; "Ashford University will withhold transcripts, degree verification, and grade reports until accounts are paid in full." At this time the University is unable to release official transcripts to another university, due to your outstanding balance.

If you no longer wish to attend, the University is willing to offer you a three-year, interest free repayment plan with our in-house collections department. Please contact [REDACTED] Collections Specialist, at 866.974.5700 [REDACTED] or [REDACTED] by September 11, 2009 to avoid any applicable late fees. If payment arrangements have not been made by this time the collections process will resume and your account may be sent to an outside collections agency.

Please be advised that this decision may be appealed to the President of the University. Refer to page 22 of the 2009-2010 Catalog and submit your appeal to GrievanceResolution@ashford.edu.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

REDACTED

Vice President of Online Student Services

DOCUMENT 6

Complaint Overview

IDENTIFICATION

| | | | | | |
|------------------------|--|------------------------|--------------------|--------------------|--------------------|
| Complaint ID: | 8215883 | Complaint Type: | Business Complaint | Date Filed: | 6/21/2010 12:00 AM |
| Dispute Center: | BBB of San Diego (San Diego, CA) 5050 Murphy Canyon, Ste. 110 San Diego, CA 92123 Phone: (858)496-2131 Fax: (858)496-2141 Email: Web: www.sandiego.bbb.org | | | | |



Switch back

CONSUMER INFORMATION

Date Filed: 6/21/2010

Sal: |

First Name: |

Middle Name:

Last Name: *Redacted*

Suffix:

Address:

BUSINESS INFORMATION

Business ID: 0023003139

Name: Ashford University

Address: 13500 Evening Creek Dr N

City: San Diego

State/County: CA

Zip/Postal Code: 92128

Business Phone Number: 8585139240

UNITED STATES

Daytime Phone:

Evening Phone:

Fax:

Email: *Redacted*

Complaint Detail

I am enrolled at Ashford University and have had customer service issues from the time I enrolled. My enrollment advisor was very prompt in calling me before I actually signed up but once I signed up, it seemed hard to get a real response back. Then I had issues with financial aid. I was told that my info was complete, then it wasn't, then it was, then it wasn't but it really was. I was told to ignore the emails coming to me about it not being complete. I then received a very harsh email stating that I would no longer be able to attend unless I responded to the numerous attempts to reach me to clarify my financial aid status. Naturally I was worried. It took an entire day and multiple phone calls to get clarification from management that I was approved and that the harsh email had been

a mistake. That manager admitted that this happens frequently. I expressed concern over the frustration and confusion this causes students. I also said I wanted to know if anything would be done to improve the process. They state they really care about their students. However, no one has followed up with me since my complaint and they had promised they would. I told them I had no interest in staying with a school that only cared about money. They have shown me that they only care about money. Actions, or lack thereof, have proved that. If you go on the student only discussion board, you'll see that this frustration and confusion happens to a lot of people. They need to fix this issue. They also need to improve their level of customer service. Are they afraid to return phone calls for any particular reason? That seems to be the case because I can't get a call back.

Desired Settlement

I want them to improve their level of customer service and also fix the issue which causes inappropriate emails to go out to students. They have admitted that the system doesn't work properly.

Consumer**Business****Complaint Attachments**

July 14, 2010

Redacted

Dear | Redacted | :

On June 23, 2010, Ashford University (University) received a copy of the complaint you filed at the Better Business Bureau. In the complaint, you allege that the University continued to send you automated e-mail messages that requested financial aid documents that you had already submitted. In your complaint, you state the following as the remedy you seek:

1. Improved level of customer service;
2. Mending of the system that sent the automated e-mail messages.

The University has conducted an investigation into the allegations raised in your complaint. The following addresses your concerns.

In your complaint, you allege that the University sent you automated e-mail messages that requested financial aid documents that you had already submitted. It is the University's practice for advisors to inform students to disregard automated e-mail messages that are preprogrammed in a batch for release. The investigation revealed that on June 3, 2010, and June 8, 2010, University advisors informed you that you could disregard the automated e-mail messages and confirmed that the University had received all of your requested financial aid documents.

The University apologizes for any confusion or frustration caused by the automated e-mail messages. The University is working toward resolving this issue.

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. Please note that this response to your grievance represents a collaborative process that aligns with the description in the current Academic Catalog. If you would like to discuss any questions or concerns about the process or the outcome of your grievance, please contact Student Grievance Resolution Coordinator Natalie de Witte at (866) 974-5700, extension 2206 or grievance.resolution@ashford.edu.

I wish you all the best in your future endeavors.

Sincerely,

REDACTED

Vice President of Student Services

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two (22) of the current Academic Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this response letter to file any appeal by submitting to GrievanceAppeal@ashford.edu.*

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400 NORTH BLUFF BLVD · CLINTON, IA 52732 · T.800.242.4153 · P.563.242.4023 · WWW.ASHFORD.EDU

DOCUMENT 7

Redacted

From: I [Redacted]
Sent: Thursday, June 11, 2009 10:14 AM
To: Ombudsman
Subject: investigation

To Whom It May Concern:

I am writing to you in regards to some issues that have arisen since starting Ashford University. To say I am displeased is quite an understated word that describes how I feel about Ashford University and their lack of effort, lack of respect and lack of professionalism. When I started Ashford University (first class) it began February 3, 2009. I had been given the okay to start class, even though my classes with Kaplan University would not be over until February 17, 2009. [Redacted] had been given the okay, who then turned and notified me I was good to start and Financial Aid would be covering my class. During the middle of the term at Ashford, I was given an email that stated I was unable to receive Financial Aid due to overlapping loan periods. I forwarded this information on to [Redacted] and even spoke with [Redacted]. They informed me to finish the term, take about a month off to get the situation figured out. I had to wait on Kaplan University's Finance Department to refund the loan Bank of America had dispersed to them. Bank of America cancelled any other loan I had with Kaplan and Kaplan did in turn refund the money back to Bank of America. This whole process was asked of me to do by Ashford University and when all this was confirmed to be finished, I was given the okay to start another term with Ashford University. IN the middle of my second term, I was given the same notification that I did not meet Financial Aid qualifications due to overlapping loan periods. I was told to finish the term and it would be taken care of asap. I was given the okay, yet no direct answer was given to me on the status of my financial aid and I was able to begin my third term at Ashford University. What struck me as kind of unprofessional, per se, was the fact that despite my frequent phone calls and emails to Ashford, no one person could ever return my calls and such, except for my enrollment advisor, who really couldn't do anything at that point. So I started my third term, under the assumption that everything was good to go. They had enrolled me in a third class and I had called to verify if I should still be in class and my enrollment advisor told me to proceed. During the middle of that term, I was given again, the same email stating I was ineligible due to overlapping loan periods. I informed my enrollment advisor who forwarded the information on. I did not hear anything back, from anyone. I frequently tried emailing, phoning, doing whatever possible to contact anyone who had any information about my situation. Yet, no one ever had the courtesy or professionalism to ever call back, email back, to inform me of the status of what was going on. I somehow got in touch with [Redacted], who was the one who okayed me in the first place, in turn was now telling me that she had 'options' for me to repay the tuition for the classes I had taken. I was really taken back by this phone call because First, this was the first phone call I had from anyone at Ashford and it is to tell me my options on paying my balance. Also to note, I had received an email from [Redacted] stating she was trying to phone me, contact me, I do not believe that is so because I received no emails, voicemails, phone calls from any of my phones. The last time I heard her voice was when I was leaving her a voicemail over a month ago. With that said, the day before or so, I spoke with [Redacted] and he told me his manager was going to call me back and he was going to call back to confirm she called. I received NO phone calls from either, yet an email from the manager stating she couldn't call me due to a meeting.

I emailed her again yesterday stating that I better talk to someone asap or I will move forward with what I need to do. [Redacted] phoned me and we spoke and he told me the situation. Which was I could not receive aid due to the overlapping loan periods and he wasn't sure why I was told otherwise. I must say, it wasn't

6/12/2009

something that just happened once, this happened to me THREE times, being told I am okay then I am not okay.

I am very concerned with how Ashford University is run. I am saddened by how, me, as a student, has been treated by the staff here. I had been at my wits end trying to figure out this situation and noone would ever call me or email me back. The fact that it has taken this long, there is no excuse for it. I have tried EVERYTHING i possibly could to resolve these issues with the finance department, but when noone returns your calls and such, it is hard to do anything.

I feel that I am not at fault here, well I actually know that I am not. I was only doing what I was told by financial aid and other Ashford personnel to take my classes because I was covered. Financial Aid admitted to their wrongdoings and though I appreciate the apology, well the damage is already done. From this email, I want to make clear my point of view regarding the balance. I will not be paying back this balance. It was in NO way my fault that financial aid okays me to start class and then this happens. Like I said before it didn't happen just once, but three times. I was always given the run around, and the fact that it turned into something like this is very hard for me to understand. But I just want you all to understand that I will not be understanding about paying back the balance. It is obvious that Ashford is at fault here. Also, the fact that I took four months from my life to go here to obtain a degree, that is four months I won't get back, so I have earned those credits I have taken and it is only fair that those credits still stand. Those classes, I rightfully earned, did hard work to get good grades and those classes took many hours a week from my week. And to say I wouldn't be getting those credits, I will be appalled. And the fact that I cannot go to school anymore here is hurting me as well, because I need to be in school for my insurance and loan purposes, so you have screwed me in a sense and left me in a position where I have no insurance and my loan repayment schedule starts soon.

So out of this email, I want you guys to understand that I am in no way at fault for any of the situation that is occurring right now. If you asked any employee at AU that I have been speaking with, they will say the same thing. AU has given me nothing but stress and tears. I have done everything asked of me, to proceed with going to AU and this is how a student is treated? I have to worry now about getting insurance and deferring my loans. I have to worry now if I will be receiving the credits I worked so hard on the past four months. This is unneeded stress for a student. A student doesn't deserve such behavior. With that said, I would like an invesitigation to take place and I want answers as to why this all happened. I will not be taking on the balance at AU, simply because I am at no fault regarding that balance. I also would like to see my credits on my transcript because I rightfully earned them.

Thank you,

]

Redacted

6/12/2009

July 16, 2009

Redacted

Dear Redacted :

The Office of the Ombudsman received your formal grievance via an email on June 11, 2009. Your grievance stated:

- That you were given the "ok" to start classes with the University on February 3, 2009;
- That your enrollment advisor stated that you would be eligible for financial aid;
- That you were notified during the middle of your PSY 202 course that you were unable to receive financial aid due to an overlapping loan with another institution;
- That you were advised to complete your PSY 202 course, then take a break to resolve the issues with financial aid;
- That you returned to the University on March 31, 2009, to take your second course MGT 330 and again denied financial aid due to overlapping loans.

From your grievance we are advised:

- That you would like the University to waive the entire balance of \$4,074.00 on your account.
- That you would like to keep the credits you have completed with the University.

The University completed a thorough investigation into these issues by reviewing your financial and student records. Our findings indicate that you were informed by your enrollment advisor that you could start class on February 3, 2009, with the assumption that you would be eligible for financial aid. On February 19, 2009, you were notified that you were not eligible for financial aid at this time, due to overlapping loans with your previous institution. On February 25, 2009, your financial service advisor recommended completing PSY 202 and then taking a break to resolve the finance issue.

On March 31, 2009, you returned to the University, following a twenty-nine day break, and enrolled in another course prior to receiving financial aid eligibility. On April 23, 2009, you were notified that you were still not eligible for financial aid due to overlapping loans. On May 5, 2009, you began your third course, MGT 380, with the full knowledge that you were not eligible for financial aid. On May 13, 2009, you spoke with another financial service representative regarding alternative funding options to cover your balance.

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Since you were informed at the time of enrollment that you would be eligible for financial aid and were not, the University will issue a customer service credit to your account in the amount of \$1,011.00, for your PSY 202 course. Our records indicate, as does your grievance, that you were advised to take a break until the issue regarding your financial aid was resolved. Our records do not indicate that a financial aid representative informed you that you would be eligible for financial aid prior to your March 31, 2009, return date. Therefore, the University holds you financially responsible for the remaining charges on your account, totaling \$3,063.00.

At this time it is necessary to start a payment plan on your balance of \$3,063.00. To schedule your payment plan, please contact [Redacted] at 866.974.5700 [Redacted] or [Redacted]. To prevent this account from being sent to an outside collections agency, payment arrangements need to be made on or before August 21, 2009.

Please be advised that this decision may be appealed to the President of the University. Refer to page 23 of the 2008-2009 catalog and submit your appeal to GrievanceResolution@ashford.edu.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

[Redacted]
[Redacted]

[Redacted]

Vice President of Online Student Services

Redacted

From: | Redacted
Sent: Monday, August 03, 2009 3:10 PM
To: GrievanceResolution
Subject: THIS IS MY FORMAL APPEAL

To Dr: Jane McAuliffe,

I am actually pretty upset and hurt by the decision of this board. I worked hard and was continuously stressed for the time I was enrolled at Ashford, because one minute I would be getting the okay by financial aid and advisors that I can take class and the next week or so, I would be receiving information that financial aid would not cover my enrollment. The first time this happened, they told me to finish the class and take a month break while the departments figured out my aid eligibility. After the month, I got the okay by Redacted and Redacted (fin aid) that I was able to begin class again because they received the faxes I sent regarding Kaplan refunding the funds that were sent out by Bank of America and the fax from Great Lakes, regarding the disbursements being cancelled to Kaplan. After the faxes were received, Redacted stated that everything was okay, according to the NSLD and I was fully funded to begin class again. So I began my second class. By the third week of that class, I received an email again, stating that my was not eligible for funding. From there, I referred this email to Redacted and Redacted and Redacted confirmed he referred it to his director/superior and he would contact me when he heard something. I was AGAIN confirmed to take class and AGAIN I began the class. Once again, by the third week, I received email stating that I was not eligible. So by this time again, I was too far along to drop the class and Redacted and whomever he referred his information too, stated to me, that I needed to finish the class and this should be taken care of. By this time, I refused to begin any class. And the next thing I know, I am being told I KNEW I didn't have funds to pay tuition and I am to pay these funds back (although I received a letter stating 1000 dollars would be deducted for the first class I took). To say I disagree with this decision is an understatement. I am so upset with this decision, to the point of tears everytime I am talking to someone regarding it and everytime I am emailing someone regarding it. If I knew I had any wrongdoing in this matter, I would be the first to say and drop the situation and pay the balance. But I had no part in this what so ever. I was placing my trust in the hands of those at Ashford who were supposed to be qualified, knowledgeable professionals. It is not my fault that those individuals made the wrong decisions and okayed what shouldn't have been okayed. I only knew what the financial aid and advising departments told me. How was I supposed to know they were not up to par on their knowledge? This decision shows to me, as the student, that, I am to blame for this situation and I am to pay for the mistakes of those who MADE THEM IN THE FIRST PLACE?! It does not make sense to say the least and the fact that Ashford would put this [headache] on me, being innocent and only following the direction of the employees ASHFORD HIRED, it just really doesn't make sense. I very much disagree with the decision that was made. The investigation was bogus, to say the least because if a proper investigation was thoroughly done, than we wouldn't be having this conversation or situation taken place. I don't want this stress on me anymore. I have had to deal with it for over six months. I am not responsible for these charges and if that means to not receive my class credits, than so be it. I am okay with not receiving the school credits. I just want the RIGHT decision to be made.

I am not responsible for these charges. These charges are incorrect, greedy, and very disheartening. I will not pay these charges. I dispute these charges. And the fact that you guys are revealing that I AM RESONSIBLE FOR THESE CHARGES IS DOWNRIGHT MINDBOGGLING! These charges are at the fault of ashford university and the fact that you all could not reveal that during your 'investigation', is

8/4/2009

really upsetting. The proof is all there. In the emails, in the writing and can be told by the employees who had given me the okay **THREE TIMES** to return to class. Why in the heck would I, as a student, return to class, at my own discretion, if I knew that financial aid would not cover the costs AND knowing that my classes would not count towards graduation, if I knew that I had to pay for the courses out of pocket!?!? That does not make sense that you would favor that and not the correct explanation, the truth. I was told several **SEVERAL** times, to return to class, being given the okay by [Redacted] (in fin aid) and [Redacted] and by financial aid advisors who informed me to return to class, that I was **OKAY** to return and [Redacted] was given the okay that I **COULD RETURN WITH THE COVERAGE OF FIN AID!** If you would have performed the investigation, like you said you had, you would have found that everything I have said in my grievance letter and my email now are truthful and **100% CORRECT**. These charges are a lie and are at the fault of Ashford and its **EMPLOYEES**. I am not going to pay for something that Ashford is at fault for. I wasted almost a half of a year of my life going to this school, to obtain nothing but reassurance that online schooling (**ASHFORD**) is worthless. Ashford does not take the concern of the student, the financial aid department is **SOOO** unorganized it is not even funny. This school is a joke! Every employee I have spoken with led me to believe that everything was okay to go and I would not be presented with a mess, especially of this sort. The fact that you guys can't even take responsibility for the wrongdoings you guys made, is very cowardly and hurtful. I had **100%** confidence that the grievance results would be in my favor because I **DID NOTHING WRONG!** I WAS DOING WHAT **ASHFORD's** employees told me to do. I trusted Ashford and their professionalism and their strong knowledge of the financial aid and such, that I, as a student do not understand. I put my faith in their hands and this is what I get, a slap in the face.

If the decision is not turned over and corrected, I will be in contact with a higher authority and be sure that Ashford doesn't do this again and treat their students like this.

[Redacted]

8/4/2009



August 31, 2009

Redacted

Dear Redacted:

Ashford University's Office of Grievance Resolution received your formal grievance on June 11, 2009. On July 17, 2009, the University sent you a formal response to your grievance. On August 3, 2009, I received your formal appeal disputing the outcome of your formal grievance.

Following my review of your appeal, you state the following issues;

- (1) that you were informed by University personnel that you were eligible for financial aid;
- (2) that you submitted the requested documentation and remained ineligible for financial aid;
- and
- (3) that you believe you are not responsible for the balance on your account.

Based on my review of your formal grievance, grievance response, formal appeal, and student record, I have determined that you were informed by your enrollment advisor that you would be eligible for financial aid. However, when you enrolled you were still completing courses at Kaplan. Since you were taking courses with Kaplan and Ashford at the same time, this extended your loan period with Kaplan. Therefore, we could not receive additional funding for the loan period, since your financial aid eligibility for the award year was used at Kaplan. Additionally, the documentation you submitted from Bank of America was insufficient because the information was not for the current loan period. Our records indicate that we informed you of this and requested the correct information, however we never received it.

Upon further review, it was determined that you were only eligible for loan monies. Therefore, you would be responsible for repayment of these fees to a lender. Based on this information, I am in agreement with the grievance committee's decision on this matter.

This matter has been considered at the highest level in the University and the decision is final. I wish you the best of luck in your continued studies.

Sincerely,

Jane McAuliffe, PhD
President and CEO

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DOCUMENT 8

REDACTED

From: [Redacted]
Sent: Saturday, May 15, 2010 7:56 PM
To: GrievanceResolution
Subject: This Constitutes My Formal Complaint

My name is [Redacted]. I am a recent graduate of Ashford University. It has just come to my attention on Wednesday, May 12, 2010 after checking my email that Ashford claims that I owe them \$984, and as they have up to 45 days of my last day of attendance to check my account for findings, I must pay this amount before my Degree is released. The debt is a result of a Iowa Tuition Grant which was applied to my account. I have never requested this grant, nor have I ever stated that I was ever a resident of Iowa and have no idea of the reason for receiving it. Upon beginning my studies with Ashford, I signed all of the documents which gave your University the control to oversee my financial aid to ensure that Ashford was paid without any out of pocket expenses to me, as there is no way I have anyway of paying. If you examine my attendance, you will find that my first enrollment with Ashford was interrupted because of issues with the financial aid division. Now This! It was not my fault that back in January someone working in financial aid made a mistake, which should have been caught long before now, especially once my completion and final disbursement were very close together, and I called to question the \$110 graduation fee. If this were something that I applied for or even signed for I would accept the responsibility, but I did not; this was something that an Ashford representative, entrusted to handling my financial aid on Ashford's behalf did all on their own. I do not feel that it is my responsibility to pay for someone else's mistake. I am asking that the University forgive this debt and release my Degree. I also feel this matter should not be ignored, but properly investigated and used as training for those handling the financial affairs of other, to review that funds are applied correctly more frequently and not wait so long as to cause undue financial hardship, and professional damage by preventing verification of academic completion to recent graduates. I truly enjoyed my academic experience with Ashford and have recommended others to Ashford. It is my sincere hope to be able to continue to encourage others to attend, but no academic adventure is worth inheriting a financial nightmare.

Sincerely,

[Redacted]

X's&O's Often; Always Love!



July 2, 2010

Redacted

Dear | Redacted :

On May 17, 2010, Ashford University (University) received your formal grievance. In your grievance, you allege that the University erroneously awarded you the Iowa Tuition Grant in the amount of \$984.00. In your grievance, you state the remedy you seek is for the University to waive your student account balance in the amount of \$984.00.

Findings of Fact

By e-mail message on January 15, 2010, you received an updated financial aid award letter with an estimation of disbursement dates and amounts that included the Iowa Tuition Grant (Attachment B, January 15, 2010, Financial Aid Award Letter).

By e-mail message on January 20, 2010, you received another copy of your financial aid award letter with an estimation of disbursement dates and amounts that included the Iowa Tuition Grant (Attachment C, January 20, 2010, Financial Aid Award Letter).

On January 25, 2010, an Iowa Tuition Grant in the amount of \$492.00 disbursed into your student account (Attachment D, Ledger Card).

On February 1, 2010, an Iowa Tuition Grant in the amount of \$492.00 disbursed into your student account (Attachment D, Ledger Card).

On March 29, 2010, you completed the requirements for the Bachelor of Arts in Psychology program.

On April 7, 2010, you were placed in a graduated status.

On April 22, 2010, an audit of your financial aid award determined that you were not eligible to receive the Iowa Tuition Grant. Based on this determination, the University returned \$984.00 of the Iowa Tuition Grant, creating a balance owed to the University in the amount of \$984.00.

Alleged error in awarding the Iowa Tuition Grant

In your grievance, you allege that the University erroneously awarded you the Iowa Tuition Grant in the amount of \$984.00. According to federal regulations, the University is required to evaluate a student's financial aid eligibility at the time of separation from the University. This process is commonly referred to as the Return to Title IV calculation process and can take up to

Attachment C, January 20, 2010, Financial Aid Award Letter
Attachment D, Ledger Card

** Please be advised that page twenty-two (22) of the current Academic Catalog describes the University's appeal process.*

Redacted

Page 3 of 3

DOCUMENT 9

Ashford University
400 North Bluff Blvd
Clinton, Iowa 52732

May 3, 2010

Redacted

For the Attention of Student Grievance Resolutions: This Constitutes a Formal Complaint

To Whom It May Concern:

I proudly completed my degree requirements on March 8, 2010. However, much to my surprise I received an email April 6, 2010 indicating that my graduation is on hold due to a balance on my account of \$738.89. I spoke with REDACTED, my financial aid advisor, several times thereafter. He informed me that after my leave of absence in 2008, financial aid was never redistributed like it should have been. REDACTED then spoke with his supervisor to seek any form of resolution, but they could not come up with anything they could do for me. I have never been made of aware of this balance until after graduation (I was also informed that standard practice is to audit student accounts prior to graduation: That was not done) and now cannot take out additional financial aid to cover that balance because I am no longer a student.

The balance on my account is an oversight by several Ashford departments. While I am interested in reaching an amicable settlement, it is my firm belief that this incident is entirely the fault of Ashford University and not my responsibility. Had I been notified when the balance was incurred almost two years ago, the problem could have been resolved quickly. Therefore, I need immediate resolution to this problem so that I can receive proper documentation of my graduation and transcripts.

In closing, I chose Ashford University because your institution allowed me the opportunity to achieve my long awaited goals and finish my degree in a flexible manner. My overall experience with your institution has been enlightening and rewarding and I have been more than satisfied with attention received from professors, advisors and other staff members. I hope that the resolution of this matter will meet the standard of care I have been given in the past.

Sincerely yours,

Redacted

ID: Redacted |
XXX-XX Redacted |

June 11, 2010

Redacted

Dear Redacted

On May 3, 2010, Ashford University (University) received your formal grievance. In your grievance, you allege that the University did not disburse your financial aid when you returned from your leave of absence in 2008.

During a telephonic conversation on May 7, 2010, you stated the following as the remedy you seek:

Waiver of the balance due on your account in the amount of \$738.89.

Findings of Fact

On June 11, 2006, you completed and submitted the online application for admission into the University. With your signature, you acknowledged that you had read and understood the University's policies (Attachment A, Online Application, Page 2).

On September 26, 2006, a Federal Subsidized Stafford Loan disbursed into your student account in the amount of \$1,313.00 and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$2,000.00 (Attachment B, Ledger Card, Yellow).

On February 27, 2007, a Federal Subsidized Stafford Loan disbursed into your student account in the amount of \$1,312.00 and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$2,000.00 (Attachment B, Ledger Card, Light Green).

On March 11, 2008, the 2007-2008 Pell Grant disbursed into your account in the amount of \$680.00. A Federal Subsidized Stafford Loan also disbursed into your student account in the amount of \$2,750.00 and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$2,500.00 (Attachment B, Ledger Card, Light Blue).

On March 18, 2008, the 2007-2008 Pell Grant disbursed into your account in the amount of \$680.00. A Federal Subsidized Stafford Loan also disbursed into your student account in the amount of \$2,750.00 and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$2,500.00 (Attachment B, Ledger Card, Light Purple).

On March 25, 2008, the University issued you a stipend check of excess funding in the amount of \$3,907.00 (Attachment B, Ledger Card, Light Pink).

On June 3, 2008, a Federal Subsidized Stafford Loan disbursed into your student account in the amount of \$2,750.00 and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$2,500.00 (Attachment B, Ledger Card, Light Orange).

On June 12, 2008, the University issued you a stipend check of excess funding in the amount of \$960.00 (Attachment B, Ledger Card, Red).

From July 21, 2008, to October 14, 2008, you took an approved leave of absence from the University.

By telephonic conversation on August 8, 2008, Financial Services Advisor (FSA) [REDACTED] [REDACTED] informed you that the next disbursement of your financial aid could be delayed by taking a leave of absence.

By telephonic conversation on November 7, 2008, Academic Advisor [REDACTED] informed you that taking breaks between your courses may affect your financial aid eligibility.

On November 16, 2009, the 2009-2010 Pell Grant disbursed into your account in the amount of \$1,750.00 (Attachment B, Ledger Card, Green).

On December 21, 2009, the 2009-2010 Pell Grant disbursed into your account in the amount of \$875.00 (Attachment B, Ledger Card, Teal).

On December 22, 2009, a Federal Subsidized Stafford Loan disbursed into your student account in the amount of \$677.68, and a Federal Unsubsidized Stafford Loan disbursed into your student account in the amount of \$861.87 (Attachment B, Ledger Card, Grey).

Because you had met the degree requirements for your program, on March 8, 2010, you entered a complete status at the University.

By telephonic conversation, on April 16, 2010, FSA [REDACTED] explained that, because of the breaks in your schedule, your Financial Aid for the 2007-2008 Award Year may have been affected.

Alleged failure to disburse financial aid following a leave of absence

In your grievance, you allege that the University did not disburse your financial aid following your leave of absence in 2008. According to the University's financial aid policy, continuous attendance, with no attendance breaks greater than 29 days, is required to retain eligibility for financial aid funding (Attachment C, Financial Aid Policy). On August 8, 2008, FSA [REDACTED] notified you that by taking a leave of absence, your next disbursement of financial aid may be delayed.

DOCUMENT 10

Redacted

From: Redacted
Sent: Friday, September 11, 2009 12:09 PM
To: GrievanceResolution; Redacted
Subject: Financial problem

To whom it may concern:

My name is Redacted and I just graduated with my Bachelor's Degree on Monday the 7th. I have been keeping an eye on my account and started noticing that my financial account still had a balance of \$724 on it. After I graduated I spoke to my academic counselor and was told that before I am able to receive my diploma I need to be current so I started trying to call my financial counselor Redacted. Redacted I never heard back so I spoke to another counselor, Redacted. She was very pleasant and helpful then she called to tell me the unfortunate news that my financial aide has been stopped after I had graduated and I will be responsible for the outstanding bill. She appologized and forwarded me to her supervisors, Redacted voice mail. I left a message yesterday and she called me back today 9/11/09 at 12:30 p.m. to tell me that nothing can be done except filing for a grievance. I am totally unhappy about this situation and not only that but other things that have happened up until this. Before I graduated, I was told that I needed to CLEP out because I was going to be .01 credits short of my degree. I found this out with about 3 months left in school. I asked my academic counselor why it took so long to figure this out scing as I enrolled a year ago. It was fixed eventually so I was able to graduate without CLEPing out but that is not the point. I have had several academic and financial counselors since starting and it gets confusing and sometimes getting a hold of them is near impossible. When I spoke to Redacted today she told me the reason I have an outstanding balance is because I was awarded a certain amount of money and the tuition went up and no one contacted the financial part to get the remaining balance on my account so how is this MY fault? Besides the \$724 I need to come up with the \$110 to graduate and right now it is impossible since I am a single mom and barely making ends meat. I now will push my graduation till next spring which is unfortunate as well. I am expecting that this will all be resolved without money coming out of my pocket right now since I will have to start paying my student loans in 6 months anyways. I can be contacted at either (Redacted cell or (Redacted home

I Redacted

9/21/2009

October 2, 2009

Redacted

Dear Redacted

The Office of Grievance Resolution received your formal grievance on September 11, 2009, via email. Your grievance stated;

- (1) that you noticed that you had a balance on your account;
- (2) that you notified your financial service advisor regarding this balance; and
- (3) that you were advised that the University was unable to certify additional financial aid funds to cover your outstanding balance prior to your graduation.

From your grievance we are advised;

- (1) that you would like this issue to be resolved without money coming out of your pocket right now.

The University has completed a thorough investigation into these issues by reviewing your financial and student records. Our records indicate that you were awarded financial aid up to the cost of attendance, prior to the April 1, 2009, tuition increase. We have also determined that you did not receive the automated tuition increase email, alerting you to the increase in tuition price. On September 3, 2009, you contacted the financial services department to discuss the discrepancy with your financial aid award and the balance on your account. Our records indicate that efforts were made to certify additional aid prior to your September 7, 2009, graduation date. Unfortunately, the University was unable to certify additional aid by the September 7, 2009, deadline. On March 29, 2008, you electronically signed the Student Finance Agreement as part of your application. The Student Finance Agreement states, "Repayment of any outstanding account balance, including amounts due to funds required to be returned by Ashford University by regulation -- due to subsequent changes in student eligibility -- are the responsibility of the student." Based on this information the University has granted you a customer service credit in the amount of \$204.00 to cover the price difference in tuition.

The customer service credit will bring your student account balance to \$520.90. At this time the University recommends initiating an interest free payment plan on your remaining balance of \$520.90. To schedule a payment plan, please contact Redacted at 866.974.5700 x Redacted or Redacted. To prevent this account from being charged a \$30.00 late fee, payment arrangements need to be made on or before October 16, 2009. If payment arrangements have not been made by this time the collections process will continue and your account may be sent to an outside collections agency.

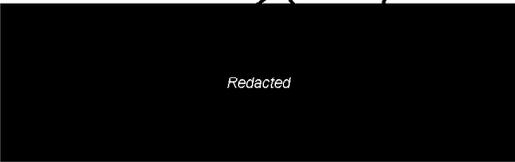
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Please be advised that this decision may be appealed to the President of the University. Refer to page 22 of the 2009-2010 Catalog and submit your appeal to GrievanceResolution@ashford.edu.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,



Redacted

Vice President of Online Student Services

DOCUMENT 11

REDACTED

From: T
Sent: Tuesday, May 18, 2010 9:19 AM
To: GrievanceResolution
Subject: "This Constitutes My Formal Complaint"
Attachments: My request for information on my account back in December 2009.docx; My concern for my account again in dec 2009.docx; May 7th,2010, First date anyone could explain the problem from Ashford.docx; I'm being told as of 6-30-09 my account is paid in full.docx; First request for doubling up class.docx; April 28,2010, Another notification, my graduation is on hold.docx; April 27,2010, First time I was told of a problem, my graduation was on hold.docx; April 9th,2010, I'm still being told award letter was on the way.docx; Again, trying to get information on my account.docx; Again, I'm being told another award letter is coming.docx

"This Constitutes My Formal Complaint"

May 16, 2010

Redacted
ID: Redacted

Re: This constitutes my formal complaint

I completed my degree in Social Sciences with an emphasis in Education here at Ashford on April 19, 2010. However, my graduation and official transcript have been denied because of a balance of \$1,062.00 on my account. I began inquiring about the one class that I had left in February 2010. I made a call to REDACTED asking how financial aid handled one class when awarding funds. She said the lender would figure out how much to disperse and I would receive an award letter sometime during that last class. Two weeks into the class my account did not reflect an award so I sent her another message. She said not to worry that sometimes it takes until the fourth or fifth week to hear anything. I asked about a stipend and she said if there was any left over I would get that; she was confident that there would be. In the fourth week of the class I asked again about the balance. I expressed concern that my transcript and graduation would be held up if the balance remained. I needed the transcript to accompany my teaching applications. She informed me that she put a "rush" on the financial request. One week after graduation, I received an email saying that my graduation was on hold due to an outstanding balance on my account. I contacted REDACTED once again, at this point losing patience after more than two months of dealing with this. She said she would check on it. On May 6, 2010 she responded by telling me that the last class was covered by financial aid but that it was included in the last award, but the class that I had doubled up on back in September 2008 was never paid for, financial aid did not cover classes when you double up. Something about doubled up courses were to be paid for out of pocket; that the first time I had ever heard that statement. When I enrolled for that course I asked my advisor how that would work and he told me no problem, I would be fine to take two classes. Finances were never mentioned, or "advised" upon. Nonetheless, it took them three months to figure that out and nineteen months for me to find out that I needed to pay for that class. Yes, I received stipends along the way, I am unemployed therefore my family and I lived off that money. I do not have \$1,062.00 extra to give Ashford because of bad information I received. A financial "advisor" is supposed to do that, supply accurate advice. Mine were negligent in that aspect. I was ill advised. In fact, I was expecting one more stipend while I looked for work. Now I cannot fully apply for a job until the balance is paid. It is like a catch 22 for my family and me.

As resolution, I believe it would only be fair to erase the balance from my account. Fair and just would deem Ashford grant a payment in the amount of what would have been the stipend [REDACTED] was confident in me receiving. I was counting on that to get through the summer.

With online degrees still receiving a tongue in cheek reception from a substantial number of people including those on the hiring end, not being able to produce a transcript from my online university only reinforces their feelings. It does not look good on me either, as if my degree is in question. I can say that I believe I received a good education through Ashford University. It was more difficult than the university I attended almost 30 years ago. Before this financial fiasco I would have strongly recommended Ashford to anyone looking for an online university. I have no complaint with the academic side of my education. In fact, let me praise the efforts of [REDACTED] my academic advisor throughout my education experience. He always answered my messages in an exceptional manner and would attempt to help with any problem I had, however minor.

I will copy and paste my emails into Word in order to send them. If you would rather for me simply to forward them as they are, I will be glad to do so.

Ashford failed on several points:

1. When I requested to double up on my classes in 2008, someone from Ashford should have notified me it would not be covered by financial aid. Is that not the financial advisors roll, to advise students of the financial obligations? As it is now my understanding that I should not have been able to even enroll in that class until financial arrangement had been made in advance.
2. As I was following my account all of last year, how was it possible for me to have had a zero balance, if a class from 2008 had not been paid for? And if there was a class not paid for from 2008, Ashford should have brought it to my attention in 2008 or early 2009, not wait until 2010 two weeks after my graduation.
3. I have the emails from my financial advisor, as I was being told I was going to get another award letter and even another stipend. This was the information I was given, all the way up until this last couple of weeks. At which point I'm being notified my graduation is on hold due to the class from 2008 that was not covered, because I doubled up.
4. I don't argue the point I took the class, but the class should have been covered by financial aid. I should have been told it was not covered if I doubled up and it should have been dealt with in 2008. Ashford fell short and let it fall through the cracks for over a year and a half, I don't see how I am at fault, or why I should have to pay, out of pocket, the money due to Ashford's mistakes.
5. I also talked to [REDACTED] (Financial Supervisor) she recommended I file this grievance. She said she understood, but she did not have the authority to remove the balance. It would have to be done through a grievance complaint.

Sincerely,

[REDACTED]

The New Busy think 9 to 5 is a cute idea. Combine multiple calendars with Hotmail. [Get busy.](#)

June 29, 2010

Redacted

Dear Mr. Redacted :

On May 18, 2010, Ashford University (University) received your formal grievance. In your grievance, you allege that:

1. Financial Services Advisor (FSA) [REDACTED] provided you with inaccurate information about the number of financial aid disbursements you would receive and your stipend check.
2. The University never sent you a bill for the balance of \$1,062.00.

In your grievance, you state the following as the remedy you seek:

1. Waiver of your student account balance in the amount of \$1,062.00.
2. Payment in the amount of the stipend check you state FSA [REDACTED] told you that you would receive.

Findings of Fact

On August 25, 2008, you completed, electronically signed and submitted the University's online application for the Bachelor of Arts in Social Science with Education Concentration degree program. By signing the online application, you certified that you had read, understood and agreed to your rights and responsibilities set forth in the Application, Agreement and University Academic Catalog, which contains the Concurrent Enrollment Policy (Attachment A, August 25, 2008, Online Application, Page 11 and Attachment B, Excerpt from 2008-2009 Academic Catalog, Concurrent Enrollment Policy).

By e-mail message on September 8, 2008, the University provided you with information about financial aid, including information about financial aid disbursements, excess fund stipend checks and remaining account balances (Attachment C, September 8, 2008, Financial Aid Information E-mail).

Between September 9, 2008, and November 17, 2008, you attempted and successfully completed two courses.

On November 18, 2008, you began History of American Education (HIS 324) and Introduction to Sociology (SOC 101).

On or about December 22, 2008, you completed HIS 324, earning the grade of "A" and also completed SOC 101, earning the grade of "A."

Between January 6, 2009, and April 22, 2010, you attempted and successfully completed thirteen courses.

Between March 23, 2009, and December 21, 2009, you received a total of \$10,081.00 of Pell Grant funds, \$10,917.50 in federal subsidized Stafford loans and \$13,895.00 in federal unsubsidized Stafford loans (Attachment D, Ledger Card). During this time, the University sent you \$17,353.50 in excess funds stipend checks (see Attachment D).

By telephonic conversation on January 22, 2010, FSA [REDACTED] informed your wife, [REDACTED] (per your executed Authorization to Release Student Records Form), that the University could not determine if you were eligible for a stipend check until your financial aid award had been processed.

By e-mail message on March 3, 2010, FSA [REDACTED] informed you that you should receive a financial aid award letter by the fifth week of Phonic Based Reading and Decoding (EDU 371).

By e-mail message on March 5, 2010, you requested that FSA [REDACTED] provide an update on the status of your financial aid award. On this same day, FSA [REDACTED] informed you that financial aid processing may take up to six weeks because you were entering a new award year.

By e-mail message on March 10, 2010, you asked FSA [REDACTED] if your award would include a stipend check. On this same day, FSA [REDACTED] informed you that she could not guarantee that you would receive a stipend check (Attachment E, March 10, 2010, FSA [REDACTED] Response E-mail).

On April 14, 2010, the University requested expedited processing of your financial aid award.

On April 19, 2010, you completed the final course in the Bachelor of Arts in Social Science with an Education Concentration degree program.

By telephonic conversation on April 30, 2010, Financial Services Manager (FSM) [REDACTED] informed you that she would research your financial aid account.

By telephonic conversation on May 4, 2010, FSM [REDACTED] told you that your account was still being researched. During this discussion, you told FSM [REDACTED] that you had been trying to get this issue resolved for months and requested the release of your transcript.

On May 6, 2010, you e-mailed multiple University representatives about your financial aid issues. On this same day, FSA [REDACTED] responded to your message stating that she had been working on your financial aid account for the past three months. Ms. [REDACTED] also stated that you had received financial aid for your last class. She explained that the balance due was created by your concurrent enrollment that occurred in 2008.

By voice message on May 6, 2010, FSM [REDACTED] contacted you about your financial aid award.

By e-mail message on May 6, 2010, you responded to FSA [REDACTED] e-mail with several questions about your financial aid award (Attachment F, May 6, 2010, Financial Aid Questions E-mail).

By e-mail message on May 7, 2010, FSA [REDACTED] responded to your questions and informed you that you would not be receiving another financial aid disbursement (Attachment G, May 7, 2010, FSA Response to Student Questions E-mail).

By e-mail message on May 7, 2010, you informed FSA [REDACTED] and FSM [REDACTED] that this was the first time you received notice that your concurrently enrolled courses would not be covered by financial aid (Attachment H, May 7, 2010, Notice of Concurrent Enrollment E-mail).

By e-mail message on May 11, 2010, you informed FSA [REDACTED] that you had not received any communications from a manager regarding your financial aid award.

By e-mail message on May 12, 2010, FSM [REDACTED] requested a valid telephone number to reach you.

By e-mail message on May 13, 2010, you provided FSM [REDACTED] with your telephone number and requested a call.

By e-mail message on May 13, 2010, FSM [REDACTED] informed you that she was in a meeting and would call you when it was finished.

By telephonic conversation on May 13, 2010, you and FSM [REDACTED] discussed the balance on your account. During this discussion, FSM [REDACTED] told you that the balance on your account was a carry-over balance from your first academic year created by your concurrent enrollment. Ms. [REDACTED] also told you that the University cannot use financial aid to satisfy a balance greater than \$200.00 from the previous academic year. She told you that based on this information, the University was unable to use funds from your second academic year to cover a balance from your first academic year. [REDACTED] referred you to the formal grievance process to dispute your student account balance.

Allegation relating to the number of financial aid disbursements and your stipend check

In your grievance, you allege that FSA [REDACTED] informed you that you would receive a financial aid disbursement for your final course. On December 8, 2009, you did receive a disbursement that included funds for your final course. According to University policy, a financial aid award year is defined as forty weeks of instructional time and twenty-four successfully completed credits (Attachment I, Financial Aid Specific to the Center for External Studies Undergraduate Programs Policy). According to the University's Concurrent Enrollment Policy, students are required to pay for a concurrently enrolled course prior to the course start date (see Attachment B, University's 2008-2009 Concurrent Enrollment Policy). When determining a student's completion rate of forty weeks of instructional time, courses taken concurrently are seen as one five-week course. Failure to pay for one of the courses you began on November 18, 2008, resulted in the balance due on your account.

In your grievance, you also allege that FSA [REDACTED] guaranteed you that you would receive another stipend check. On January 22, 2010, and March 10, 2010, FSA [REDACTED] informed you that she could not guarantee that you would receive a stipend check from your last disbursement (see Attachment E).

As mentioned above, FSA [REDACTED] informed you that you would receive a financial aid disbursement for your final course, and on May 6, 2010, stated that aid for your final course was included in the December 8, 2009, financial aid disbursement you received. Ms. [REDACTED] informed you that the \$1,062.00 balance on your account was a result of the courses you completed concurrently during the 2008-2009 academic year. Additionally, Ms. [REDACTED] told you that she could not guarantee that you would receive a stipend check from your final financial aid disbursement.

Allegation relating to receiving a bill

In your grievance, you allege that you never received a bill for your student account balance in the amount of \$1,062.00. The University provides students with twenty-four hour access to their account information through the Student Portal. Students are responsible for monitoring their student account throughout their program.

Conclusion

Based on the above-discussed information, the University denies your requests to waive your student account balance in the amount of \$1,062.00 and provide you with an excess funds stipend. As a customer service gesture, the University will grant you a one year interest free payment plan. The University agrees to release one official transcript to your prospective employer after you have executed a payment plan agreement and remitted your down payment.

To facilitate a payment plan agreement, please contact Collections Specialist [REDACTED] [REDACTED] may be reached at (866) 475-0310, extension [REDACTED]. If payment arrangements have not been made within twenty (20) business days of the date of this letter, the collections process will resume, your official transcripts will be placed on hold and your account may be referred to an external agency and assessed additional fees.

It is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. Please note that this response to your grievance represents a collaborative process that aligns with the description in the current Academic Catalog. If you would like to discuss any questions or concerns about the process or the outcome of your grievance, please contact Student Grievance Resolution Coordinator [REDACTED] at (866) 974-5700, extension [REDACTED] or at grievance.resolution@ashford.edu.

I wish you all the best in your future endeavors.

Sincerely,

[REDACTED]

Vice President of Student Services

DOCUMENT 12

Ashford University
400 N. Bluff Boulevard
Clinton, Iowa 52732

Redacted

Student Grievance Resolution Coordinator

To whom it may concern:

This constitutes a formal complaint.

I am writing this letter in response to a situation that arose after my graduation from Ashford University. I graduated in December 2008 with a Bachelors of Arts degree. Upon completion of my last class, I had a zero balance noted on my financial statement.

I received a phone call during the last week of January, 2009 from a gentleman by the name of Redacted who stated that he was from the financial aid center of Ashford University. He explained that post graduation, there had been a review of my records and that there had been a discovery that I was owed additional PELL Grant monies. I questioned him regarding the nature and he explained that there had been a post graduation review and that I was due approximately 3900 dollars. I specifically asked him again if I was to receive additional funds and he assured me that this was correct. He requested another copy of our Schedule F from the 2007 federal tax return. I then called the 1-800-798-0584 number before I actually sent the fax the next day because I was skeptical about faxing the form (due to personal, confidential information) to assure that I had the correct fax number and to ascertain that the call was legitimate. I again spoke with Redacted who assured me that he had placed the call. I asked how long I could expect the process to take and was informed that it could take up to 6 weeks before I received payment.

The next contact that was made was by myself on approximately March 23, 2009. I had gone into my financial statement on line to determine the progress of the payment (as this was approximately 6 weeks after the call), I discovered that the financial statement was showing that I owed Ashford University \$3960. I placed the call to explain that there had been a mistake made and that my account balance should show a credit amount and not a balance amount. At that time I spoke with a woman by the name of Redacted Redacted was unable to explain the change and insisted that I need to pay the amount showing on my balance. I asked to speak to her supervisor and she stated that she would forward my questions on to her supervisor and suggested that I call back the next day. I placed another call that next day and again spoke with Redacted. She explained that she had forwarded my complaint and that she had not received the final answer from her supervisor. She did state that she had asked for my records to be reviewed and that the records indicated that I was to refund the PELL Grant due to not supplying documentation in a timely fashion. I assured her that I had completed the FASFA form and had completed the request for additional information and submitted our entire tax document upon request in the spring of 2008. She stated that she could see that this was true and that it appeared to her that I had actually received under payment in June of 2008. During the week of March 23rd, I placed a call to financial aid processing center on a daily basis, I sent an e-mail off to Redacted (my assigned financial aid advisor) who then sent an e-mail suggesting I speak with either Redacted (ext Redacted) or Redacted (ext

[Redacted]. After speaking with one of them they suggested that I speak to [Redacted] [Redacted] stated that this matter was something to be dealt with through the processing center of financial aid in California. I then, explained that I had spoken with them multiple times. [Redacted] did call me back approximately 1 week later to let me know that she had received final notice from the financial aid processing center and that I would need to pay back the grant. I asked how the decision had been made and she again stated that it was determined that I did not qualify for the Grant after post-graduation review. [Redacted] assured me that I could go ahead and apply the post graduate scholarship toward this balance and that my student loans would be able to include this amount. I explained to her that I did not have any student loans and she stated that she could see in my record that I did have loans. I asked if she was sure she was looking at the correct and she then stated I was correct.

I had met with [Redacted] to begin attending graduate classes during the week of March 23, 2009 and was signed up to begin Masters of Arts in Organizational Management with Health care Administration concentration on April 1, 2009. Upon hearing this decision, I placed a call to [Redacted] and explained that I need to be placed on hold until I could decide what to do about this situation. I will have full tuition reimbursement for my Masters level classes.

After much thought, I placed a call to my attorney, [Redacted] during the first week of April. After discussing the circumstances with him, he and I reached a decision to write this letter. This letter constitutes a formal complaint.

I do not understand how an institution can issue a federal PELL Grant to a person and then after graduation, decide that there was a mistake and that the receiving person then needs to pay back the amount of the grant. I was never given the opportunity to argue any decisions. I feel there were improprieties on your part during the initial consideration as well as during the final consideration. The additional information that was requested was a part of the original documentation that was sent to the financial aid processing center in a timely fashion. The additional information was the schedule F portion of the federal tax return. According to the FAFSA instructions for that year, all farming assets may not be included in the income or asset portion of the FAFSA form.

I feel I followed the proper chain of command. I went to the financial aid center, my assigned financial consultant, her supervisor and the supervisor at the processing center. I have discussed this issue with [Redacted] and he has cc: [Redacted] on the communications. I will await a decision. I have included all contact information.

Sincerely,

[Redacted]

Home: (after 5:00 p.m.) [Redacted]

Cell: [Redacted]

[Redacted]

September 11, 2009

Redacted

Dear Redacted ;

Ashford University (hereinafter "the University") is in receipt of your undated formal grievance received by the University's Ombudsman's Office on June 9, 2009. Due to unforeseen personnel issues and your request for additional information and investigation, the resolution of your issue has been delayed. We apologize for any inconvenience this delay may have caused.

The University conducted a formal and thorough investigation into your concerns regarding the disbursement and refund of the 2007-2008 Pell Grant you received in the amount of \$3,960.00. Below is an explanation of the University's findings and its determination.

On June 2, 2008 and June 9, 2008, the University disbursed \$1,980.00 of Pell Grant funding into your account, totaling \$3,960.00, based on your initial report of your Adjusted Gross Income (AGI), which in turn determined your Expected Family Contribution (EFC) for the award year.

On June 12, 2008, per University policy, a stipend of excess funding was released to you in the amount of \$1,980.00.

On February 4, 2009, a refund for \$3,960.00 of Pell Grant funding was made, creating a balance of \$3,960.00 on your account. The University determined you were not eligible to receive the funding for the following reasons:

- When you submitted your Free Application for Federal Student Aid (FAFSA) and tax documents, you originally reported your AGI as \$23,359.00, which determined your EFC would be \$322.00 for the academic year. Based on the Department of Education's Pell Grant eligibility requirements (dependent upon a student's EFC), you qualified to receive \$3,960.00 in Pell Grant funding.
- However, upon submission of your amended 1040X tax return, your AGI increased to \$60,571.00 and changed your EFC to \$4,484.00, making you ineligible to receive any Pell Grant funding, per the Department of Education's eligibility requirements.

Thus, once the University received and processed your amended 1040X tax return, it was determined that you were no longer eligible to receive *any* Pell Grant funds. Your EFC exceeded the Department of Education's eligibility requirements and the University was required to refund the \$3,960.00 funds you had received.

The University acknowledges the lack of timeliness regarding the disbursements, release of excess funds and subsequent refunds of the Pell Grant. Therefore, the University is willing to share responsibility of the

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balance, requiring you to only repay the \$1,980.00 stipend you received and cashed, as you were not eligible to receive and/or spend the money.

Please contact [Redacted] Collection Specialist, at 866-475-0310 [Redacted], by September 25, 2009, to avoid any applicable late fees. If you are seeking additional explanation, please contact [Redacted] Director of Financial Aid, at 800-798-0584 [Redacted].

If you find this decision to be unsatisfactory, you do have the right to appeal the decision to the University president by following the procedure located at the bottom of page 23 of the 2008-2009 catalog. Please send your completed appeal to GrievanceResolution@ashford.edu. Note that you must submit your appeal within twenty (20) business days of receipt of this determination letter.

Please know it is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.

Sincerely,

[Redacted]
[Redacted]
[Redacted]

[Redacted]

Vice President of Online Student Services

DOCUMENT 13

Grievance Department
Ashford University
400 North Bluff Blvd.
Clinton, Iowa 52732

July 14, 2010

Grievance Department,

My name is [REDACTED] and I completed course requirements for my degree in February 2010. I am writing to voice a formal complaint regarding a balance of \$1587.00 on my university account. In November of 2009 I was contacted by my academic advisor that a math class I had transferred to Ashford was not going to fulfill the required credit that I needed to graduate, therefore pushing my graduation date from December 2009 to after the completion of this required course (February 2010). In early December 2009 I was contacted by [REDACTED] my financial advisor that since originally I was to complete all course work in December my financial aid would not cover this last class that it had been "sent back", that there were only funds available to cover my classes through December 2009. I told him that there was no possible way that I could afford to take the class and have to pay for it. I let him know that it was imperative for me to graduate and be able to get transcripts and my diploma for my current employer. [REDACTED] told me he would talk with his supervisor and see if the loan could be repackaged and he would get back with me. I told him that if nothing could be done to include this class in the financial aid package I would not be able to take the class-bottom line. I told him I would take in at our local community college for a smaller tuition fee and transfer the credit. I also let him know of the financial hardships that my family has faced since I returned to school and there was no possible way to pay for this class. The next time I spoke with [REDACTED] was in late December, after the holidays. At this time he told me the class was taken care of. Again I reminded him I could not pay for the course and he assured me there were no problems with the financial aid and it was taken care of. I took the class and upon completion of the class in February 2010 I got a phone call from Ashford regarding the balance on my account. That was the first I had heard that there was a balance. I called [REDACTED] and he gave no reason as to why there was a balance. He gave me no answer to what happened to the "repackage" he assured me of in December and his only resolution responses were in regards to why I couldn't use refund money I got back from the student loans in November to pay it off. I told him the money was gone I had to use it to repay debt I created from buying books all year. Over and over he just kept going on about that refund. I finally requested his supervisor and at that time spoke with [REDACTED] I went through the entire issue with him and asked him to try and locate recorded phone conversation that I had with [REDACTED] He told me I could make arrangements with the school to pay off the debt (make payments) but that once the funds were returned from financial aid packages there was no way to get them back. In March 2010 and April 2010 I had communications with [REDACTED] in collections. I have attached emails that I sent him regarding this issue.

The resolution that I am seeking is to be able to obtain my diploma, official transcripts and have the tuition fees added to my current student loans. I must have these documents for my employer for the upcoming school year and so that I can begin the teacher certification process through our state. All of which I expressed to [REDACTED] prior to taking the last class and this tuition debt being created.

Sincerely,

] [REDACTED]

The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.

DOCUMENT 14

COMPLAINT ACTIVITY REPORT Case # 32039990**Better Business Bureau****Consumer Info:**

Redacted

Business Info: Ashford University LLC400 N Bluff Blvd
Clinton, IA 52732-3910
866 711-1700**Location Involved:** (Same as above)**Consumer's Original Complaint :**

After enrolling as a full-time financial aid student, I was told to proceed with beginning classes although my financial aid program was not finalized. After beginning class, I was told at the end of the FAFSA aid year that my lender (Citibank) was no longer participating in the Stafford Loan Program. I was told to continue class and choose a new lender for the new year, however, I felt that Ashford's inability to handle my aid situation was indicative of a greater problem: they are educational vultures, truly a for-profit institution. After dropping/withdrawing from class due to their apathetic approach to my aid situation, I was sent a bill for the classes I took under the false pretense of student aid.

Consumer's Desired Resolution:

I did not actively participate in the classes they are billing me for, and my inactivity is largely due to their own mishandling of my aid situation. If the lender I chose was not participating in the Stafford Loan program: it should not have been listed on their website. If my aid program was not finalized, I should not have been allowed to begin class. I seek no money, but desire my ledger to be settled (eradicated).

BBB Processing

| | | | | |
|------------|------|-------|---|------------------------------------|
| 08/11/2008 | web | BBB | Complaint Received by BBB | |
| 08/12/2008 | skd | BBB | Complaint Validated by BBB Operator | |
| 08/12/2008 | Otto | EMAIL | Send Acknowledgement to Consumer | |
| 08/12/2008 | Otto | MAIL | Inform Business of Complaint | |
| 08/21/2008 | WEB | BBB | RECEIVE BUSINESS RESPONSE : Ashford University has received I | Redacted s complaint and has begun |
| 08/21/2008 | | | investigating his allegations. Due to FERPA restrictions, no additional information can be released at this time. | |
| 08/22/2008 | skd | EMAIL | Forward Business response to Consumer | |

Complaint Overview

Case Number/Name: 808167, Redacted
Date Received: 8/21/08
Case Handler: Redacted

Redacted filed a Better Business Bureau complaint alleging that the University did not process his financial aid in a timely manner. The student requested that the University waive his account balance. The Grievance Committee denied student's request.

DOCUMENT 15

March 26, 2010

To whom it may concern:

I am writing in regards to issues that I have been having with the Financial Aid Department of Ashford University. I have talked to several people from the Financial Aid— including the manager—and have not been successful in receiving a stipend check that was disbursed in November 17, 2009. This constitutes a formal complaint that I hope the Student Grievance Resolution Coordinator(s) of Ashford University can help me resolve.

I will provide a timeline (for easier reading) of what has happened these past several months.

10/16/2009- I was approved for Military Education Benefits by Ashford (see attachment, 2009 10 16)

10/20/2009- I started my first course with Ashford; successfully finished the course and received an “A”

11/05/2009, I received a “Financial Aid Award Letter” (see attachment, 2009 11 05) regarding courses scheduled from 10/20/2009 to 08/09/2010. It states:

After charges are paid, if any excess financial aid funds remain on your account, a check for thirty percent (30%) of the excess funds will be mailed to you after successful completion of seven (7) weeks of continuous academic enrollment. The remaining seventy percent (70%) of any excess financial aid funds will be mailed to you after successful completion of fourteen (14) weeks of continuous academic enrollment.

11/24/2009- I started my second course with Ashford; successfully finished the course and received an “A”

Week prior to 01/24/2010- Spoke with [REDACTED]; explained to me the process of “how the grant works” as also described by [REDACTED] on an e-mail dated 11/24/2009

01/24/2010- Unsatisfied with [REDACTED] replies and her inability to give me a date for the stipend, I contacted [REDACTED] since the “excess” of \$850 was never mailed out to me; at this time, only \$100 is left, and it’s still not being mailed out though all charges have been paid, and the “seven (7) weeks of continuous academic enrollment” has been met (see attachment, 2010 01 24)

01/25/2010- [REDACTED] replied and said [REDACTED] was out of the office; I’m assuming she wanted to speak with her about the situation. [REDACTED] did say that she cc’ed the message to another financial advisor who she described as someone being “more familiar” with the Pell Grant and that she would be able to assist me regarding this. The person she cc’ed was [REDACTED]. Never did I get a call or an email from her. (see attachment, 2010 01 25) In fact, that was my last contact with those ladies because I felt like we were not getting anywhere. I sought for other options. Searched online for people having the same problems with Financial Aid Department; I was not alone.

01/12/2010- I started my third course with Ashford; successfully finished the course and received an “A”

January-Early February- contacted Ombudsman for help; spoke with [REDACTED] and explained to her the situation; said she would speak my Financial Aid Department Manager and have him contact me since that’s the next step of the grievance resolution

02/02/2010- spoke with Financial Aid Department Manager, [REDACTED] and said he would request to have stipend check made out; I assumed it was for the \$850 that was on the account since December 08, 2009

02/12/2010- [REDACTED] e-mailed me to let me know that a “small stipend” was send out—\$100—

"and sent off another request to see about a larger stipend being sent" to me. WHY didn't he just request the full amount to be sent out to me? (Again, going back to the "Financial Aid Letter," why was the "excess"—the \$850 that was sitting on the account since December 08, 2009—not mailed out to me after meeting the requirements?)

I replied to [REDACTED] to thank him for the stipend check, and also told him that on that day, "I have fulfilled, and almost exceeded, all that's required of me to receive whatever is still in the account (and more!). I was approved for \$1600; the \$100 is a lot less than that and is not even 30% of the amount that's currently in there." (see attachment, 2010 02 12)

I never did see that "larger stipend" that he requested to be sent out to me.

02/23/2010- I started my fourth course with Ashford; into the final week and still have not received any updates regarding my financial aid

03/26/2010- Called [REDACTED] regarding my fifth course with Ashford (starts next week); was concerned about how my class would be paid since I'm out of Pell grant until the next disbursement, 04/13/2010; She told me that I have 2 MyCAA vouchers on file and that once that class starts, they would also have that one file. I asked her if my credit card would be charged since I no longer have excess Pell Grant in there, and said that no, my credit card would not be charged. I then asked why Ashford takes the Pell as a payment even though the MyCAA vouchers are on file. She said that I would have to take to Financial Aid about that.

As you can see, I have been trying to resolve this matter for months. Since my first choice of payment is MyCAA, and they already have vouchers on file and are guaranteed to get paid, I would like for Financial Aid to send me the remaining Pell Grant balance that was granted to me and was disbursed in November 2009. The remaining amount is \$1500.

The next disbursement date for Pell is already in April 13, 2010. Based on this experience, I may not see that check for awhile. Since I will be attending classes with Ashford for awhile (expected graduation date of June 06, 2011), I would like to work with someone in the Financial Aid Department who has a proven record of actively working with the students. I have had great results with other departments, but I feel like the employees in Financial Aid are not working to their maximum potential. In fact, I feel that I have been "kept hanging," been told of many unfulfilled promises, and been ignored on many occasions. I feel that the stipend is overdue. Excess money sitting in the account was not disbursed as stated in the "Financial Aid Award" letter... talking with the manager was ineffective.

Please help! Thank you in advance.

Sincerely,

[REDACTED]

[REDACTED]



Account History

Narrow Results by Date From:



To:



Submit

[Print Your Account History](#)

| Date | Type | Description | Charges | Payments | Balance |
|--------------|----------------|--|------------|-----------|------------|
| Oct 20, 2009 | Tuition | PSY 202: Adult Development and Life Assessment | \$1062.00 | \$0.00 | \$1062.00 |
| Oct 23, 2009 | Military Grant | Military Grant | \$-312.00 | \$0.00 | \$750.00 |
| Nov 16, 2009 | Pell Grant | Pell Grant 2009-10 | \$0.00 | \$1600.00 | -\$850.00 |
| Nov 24, 2009 | Tuition | PSY 301: Social Psychology | \$1062.00 | \$0.00 | \$212.00 |
| Nov 24, 2009 | Military Grant | Military Grant | \$-312.00 | \$0.00 | -\$100.00 |
| Dec 08, 2009 | MyCAA | MyCAA 2009-10 | \$0.00 | \$750.00 | -\$850.00 |
| Jan 12, 2010 | Tuition | PSY 104: Child and Adolescent Development | \$1062.00 | \$0.00 | \$212.00 |
| Jan 12, 2010 | Military Grant | Military Grant | \$-312.00 | \$0.00 | -\$100.00 |
| Feb 04, 2010 | MyCAA | MyCAA 2009-10 | \$0.00 | \$750.00 | -\$850.00 |
| Feb 12, 2010 | Payment | Stipend - PELL 2009-10 | \$0.00 | -\$100.00 | -\$750.00 |
| Feb 16, 2010 | Tuition | PSY 325: Statistics for the Behavioral & Social Sciences | \$1062.00 | \$0.00 | \$312.00 |
| Feb 16, 2010 | Military Grant | Military Grant | \$-312.00 | \$0.00 | \$0.00 |
| Feb 22, 2010 | Tuition | PSY 325: Statistics for the Behavioral & Social Sciences | \$-1062.00 | \$0.00 | -\$1062.00 |
| Feb 22, 2010 | Military Grant | Military Grant | \$312.00 | \$0.00 | -\$750.00 |
| Feb 23, 2010 | Tuition | PSY 325: Statistics for the Behavioral & Social Sciences | \$1062.00 | \$0.00 | \$312.00 |
| Feb 23, 2010 | Military Grant | Military Grant | \$-312.00 | \$0.00 | \$0.00 |

June 3, 2010

Redacted

Dear Redacted:

On May 4, 2010, Ashford University (University) received your formal grievance. Transmitted with your grievance, you submitted a forward of a message dated March 26, 2010, that you state you sent to "GrievanceResolution@ashford.edu." The University has no record of ever receiving that message and deeply regrets any inconvenience non-receipt might have caused.

In your grievance, you allege that the University has not released excess funding that you are eligible to receive. You identify the remedy you seek as the following:

A stipend check in the amount of \$1,500.00, which is the remaining Pell Grant funding on your student account.

The University's investigation revealed that your Pell Grant funding has been properly handled in accordance with the University's stipend and Direct Bill policy. The University does not consider unpaid vouchers when calculating your stipend and therefore withheld enough funding on your account to cover the cost of your tuition until your voucher payment is received. In other words, the University must retain enough funding on your account to pay for courses during the payment period. Because your MyCAA payments are typically not received by the University until after you have completed a course, the payment of the voucher is not considered during the stipend calculation, and money must be retained to cover the cost of courses.

The University regrets any confusion or inconvenience this situation may have caused you. Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your continued studies.*

Sincerely,

REDACTED

Vice President of Student Services

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this response letter to file any appeal. An appeal should be submitted to GrievanceAppeal@ashford.edu.*

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DOCUMENT 16



BBB of San Diego
5050 Murphy Canyon, Ste. 110
San Diego, CA 92123
Phone: (858)496-2131
Fax:(858)496-2141

03/24/2010

Redacted

Ashford University
13500 Evening Creek Dr N
San Diego CA 92128

Dear

Redacted

The Better Business Bureau received a complaint about your business. The complaint was submitted on 3/16/2010 2:15:42 PM and was assigned an ID of 8133237. The consumer's information appears below. Please respond to this complaint within 14 calendar days.

Although the BBB makes no judgment on the validity of this complaint, we recognize that there are two sides to every dispute. We are simply requesting your cooperation in making a good faith effort to resolve the dispute, regardless of the settlement explanation given by the consumer. Our objective is to assist both parties in reaching a resolution outside of the legal system.

We know that as a successful business person and, as a BBB member, you have pledged to respond promptly to any complaints or correspondence we bring to your attention. BBB experience shows that many consumer complaints brought to the Bureaus attention are a result of miscommunication.

Should you choose to address this issue directly with your consumer, please notify us so we may update our files. However, should you choose to respond directly to the BBB instead, you may do so by contacting us via mail, fax, email or by visiting our web site at www.sandiego.bbb.org. Please be sure to reference the consumer's name and case number in any correspondence. Any correspondence, unless otherwise indicated, will be forwarded to this consumer.

It is very important that you let us know how this situation is resolved so that it will not affect your membership status. Thank you for your attention to this important matter.

Regards,

Redacted

The Better Business Bureau

COMPLAINT INFORMATION**Customer Information:**

Redacted

Evening Phone: (Redacted)
E-mail: Redacted

The details of this matter are as follows:**Complaint Involves:**

Billing or Collection Issues

Customer's Statement of the Problem:

I have attempted to contact my financial aid advisor, Redacted regarding the technology fee that was assessed to my account. Based on the information for fees assessed by the University, it states the technology fee of \$200 per semester assessed at the 6th week of the semester. My account was charged \$990 technology fee. I attempted to contact Redacted at the financial aid office on multiple occasions and she didn't respond to any of my emails or telephone calls. After a few months, I received a bill for the balance due after financial aid kicked in. I contacted the billing rep who directed my inquiry back to Redacted. Because of the billing rep, she responded saying that the fee was part of the technology fee. I followed up explaining the details in the catalog, and again, she didn't respond to me. I sent one email every other day practically begging for a response to this dispute and she didn't respond at all. I spoke to my Academic Advisor, Redacted, who tried to assist me as best she could, however, the matter went back to Redacted. To date, I have not received a call back or email response to any of my inquiries. Now I received a notice from Redacted in collections, who was very rude, and stated that the balance is correct and that I should learn how to read the student handbook. I've read the catalog and have copies of all of the documents that I was provided from Redacted in Admissions, and nothing states that the technology fee is a flat rate of \$990. Noone will contact me to try to resolve this issue. I am very upset and frustrated with the school's business practices and lack of customer service regarding this.

Desired Settlement:

I want the difference of \$690 applied back to my student account and returned to my financial aid student loan. My student account should be at a \$0 balance with no holds on my account. Based on the information on the student catalog, the technology fee should only be for \$300, a rate of \$200/semester and I attended for 1.5 semesters.

Additional Comments from Consumer:

Hi there,

I have faxed the request to the school. They are requesting you to say a code proving that I gave you permission to speak with the school. The code is FU234. Let me know if you have questions or concerns. Thank you!

Regards,

[

Redacted

May 5, 2010

Redacted

Dear *Redacted*

On March 25, 2010, the Office of Student Grievance Resolution at Ashford University (University) received a copy of the complaint you submitted to the Better Business Bureau. In your complaint, you allege that the University overcharged you on the Technology Fee. You identify the following as the remedy you seek:

A refund of \$690.00 to your student account.

On February 5, 2009, you completed, submitted and electronically signed the University's online application and selected the Bachelor of Arts in Accounting as your degree program. The application included the associated fees and charges for the program you selected, which included the \$990.00 Technology Services Fee (Attachment A, Associated Fees). This fee is described as a non-refundable fee applied on the sixth week of enrollment, post start date. The application also included a link to the University's website. On the University's website, students can access the current Academic Catalog. The University's Academic Catalog includes the cost of tuition and fees for students attending the University's traditional campus and students who are enrolled in the Center of External Studies using the online modality (CES) (Attachment B, External Studies Tuition and Fees). Under the fees for the CES, the Technology Services Fee is listed as a non-refundable \$990.00 fee assessed on the sixth week of enrollment.

Based on the information you included in your complaint, the University believes you may have confused the cost of the Technology Services Fee for students attending the University's campus with those for students attending through the CES. As outlined in the Academic Catalog, the cost of the Technology Services Fee for traditional campus students is \$200.00 per semester (Attachment C, Campus Tuition and Fees). Since you were attending courses through the CES program, you were charged the \$990.00 Technology Services fee that applies to the CES program. The Catalog explains that On-Campus Traditional Programs should contact the Campus Business Office for questions related to tuition, fees and payment options. It further asserts that students in the External Studies program should refer questions related to tuition, fees and payment options to their Financial Services Advisor. Since you are not a campus student and unable to attend the Campus Business Office, it should have been apparent to you that you were enrolled in the CES.

The University denies the allegation that you were overcharged the Technology Services Fee and denies your request to have \$690.00 refunded to your account. As the facts above explain, the University does in fact have a Technology Services Fee that is \$200.00 per semester, as you allege, but is only applicable to students attending the University's campus. The University

accurately charged you the fee that is applicable to you. Please contact Collection Specialist [Redacted] at (866) 974-5700, extension [Redacted] to set up repayment options on your outstanding account balance. Please note that failure to do so will result in the progression of the University's collection process, which may result in your account being referred to an external collection agency.

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors. ■

Sincerely,

[Redacted]

Vice President of Student Services

Encls. /3/

Attachment A, Associated Fees
Attachment B, External Studies Tuition and Fees
Attachment C, Campus Tuition and Fees

DOCUMENT 17

Emailed Complaint

From: :
Sent: Saturday, January 17, 2009 12:04 PM
To: ;
Subject: id :

Follow Up Flag: Follow up
Flag Status: Completed

January 17, 2009

ASHFORD UNIVERSITY/Bridgepointe

Redacted

Redacted

Dear ,

Hi , I was speaking with (ext) on Friday, Jan. 16th 09 and he advised that I contact you. I had some real issues and this was the first phone call I received where someone listened and understood what I was feeling, agreed that I was misinformed and that you would be able to help me. I am sorry my letter is so long but I have written and left so many messages and no has gotten back to me until yesterday when called.

My name is and I have sent several emails left several messages and have not heard from anyone up until the last two weeks when my account was in collections. I want to pay my outstanding bill, my main issue is the blackboard or tech fee of 990, I was not informed of this fee at any time, I have not received a bill not even upon request. I went through all my documents and an email from most of the correspondence was done in June 08. My pre-eval is dated June 17 2008. and throughout most of my discussions, my primary concern was the degree and the fees. I have only one paper with my signature on it, and it's for a transcript release. up until my issue and knowledge of this fee, I had no paper with this fee including the application, I didn't even have that. This 990 fee was not disclosed to me at anytime, explained that the advisors are to disclose the fee before enrollment and are also to provide the information about upper and lower division., and he also explained what this fee is for, I did not receive any of the support included for this fee, I had no idea of half the things that were available to me.

In any case my enrollment advisor during our many conversations my main concern was the degree and price of school. He did disclose tuition which was \$7800.00 per year for full time which included 24-30 credits. I understand that tuition goes up from time to time, but I had just joined and had not begun class yet and already there was an increase that is fine I understand that. As far as the \$990.FEE there should be a separate disclosure for this fee, this is not a small registration fee or application fee, this is huge, FEE. I was never advised of this fee. And was pressured to join during the month of July because all the fees were waived and books were free, however not knowing the only fee you were waiving was 55.00 in which informed of that.. sad because I would have preferred to take my time and do my research and pay the 55.00 then have been pressured to join not knowing., so there was lack of information and lots of pressure, do the enrollment advisors make commission? It was never explained to me how upper division and lower division works. I was only told 7800 for the year., Full time., No where was I advised that there would be a fee of \$990.00 , and no where was I advised that there was a difference in price for classes, meaning upper and lower division classes, I think I

Page 1.

Redacted Emailed Complaint

was totally misled. I worked really hard at getting the work done and my performance speaks for itself. I think its fair for me to pay for the classes and withdraw. I have contacted several other colleges and did some research in reference to this degree, and there is no way that I would be able to teach with this degree without taking an additional program for student teaching, which once again was never advised to me until I was way into my third class, this information came directly from my academic advisor, she had told me this should have been explained to me upon enrollment. In the beginning I was so overwhelmed with all the things I needed to get done in order to be prepared as well as brushing up my skills and getting used to the school work, there was no time for researching the school or the degree, I trusted that my enrollment advisor knew what he was talking about. I mean no disrespect to you or your school, but I really want you to understand I totally feel misled, and very disappointed.

I will be attending another college that can give me the degree that I need to teach, and not the degree Ashford has promised. This degree will not provide me with the tools I need to teach. Even if I continued with ashford this degree does not have the proper amount of credit hours needed in certain areas, I would still need a lot more schooling, which in turn is more time and money.

This portion of my degree was not properly disclosed to me until my 2nd conversation with academic advisor [Redacted] and I had already started my 3rd class, I had left several messages and concerns with the advisor, but she is very overloaded with students and didn't have time to talk to me, when we did speak she advised me that this degree is not going to allow me to teach without additional schooling, it was already to late for me to quit I just assume finish and during this time I still had no idea that I was charged \$990 for this fee and never received a call or a bill for prior classes.

I think if you go back and check your records you will see that this information is correct.

I was completely misinformed as to what your school can do for me (the degree) the fees, and financial aid, the scholarship in which no one, once again got back to me. I was pushed into this process and wanted to postpone a little bit, I hadn't been in school for over 20 years, and I needed to do research. I was thrown into this with zero time for research, it wasn't until I spoke with [Redacted] and then contacted the New York state board of education and a New York academic advisor for the school of education, that is when I found out this degree will do nothing for me in New York State, or any other, as this degree requires more schooling, student teaching and other credit hours. My purpose of attending Ashford was to teach.

I really do hope you can understand my disappointment, I was so excited and thought this was going to work out, I am a mother of two and my children will be going to college soon, so the budget is tight. as a consumer I feel very cheated.

I just began getting used to the blackboard and finding my way around the blackboard and logging into the portal, and starting using some of the resources, in which I had know idea that all this information was available to me. Since I am at Ashford, I have had very little support from my academic team and or advisor, initially the calls were flowing, at that time I really needed time to think about this yet,, [Redacted] was persuasive, your financial aid officer, [Redacted], gave me the wrong information regarding financial aid and student loans. [Redacted] was kind enough to explain it correctly to me, however I had already started class, but still no mention of this \$990 fee.,. I believe we have had several discussions regarding information that was incorrectly given to me.

I would not have argued this fee had it been disclosed to me properly, I almost feel like it was left out intentionally in fear of losing a customer, or maybe an error on the enrollment advisors part. Surely you can see my frustration and disappointment. I worked so hard the last couple months and paid quite a bit for me to teach myself, this program is not at all what I anticipated, there is very little support especially when you need it, the advisors have 500 students, and how am I to

Redacted

Emailed Complaint

get any personal attention when needed. The teachers don't respond until a day or two and some responses are "they are only required to respond to 25% of their students".

If this fee had been disclosed I would not be disagreeing. I was initially pressured to join and rushed through the entire process including how to use the blackboard, as I said earlier I had no idea that the library and student information was available to me and how to use. I was literally thrown into this program and trusted that it was going to work in my favor. I am not asking you to clear my tuition however, I think it is truly unfair to charge me the 990 fee for three (5week) classes that , I cant use all the classes but maybe two toward my degree., I can transfer them to my new college, I feel I owe for the tuiton, and will gladly pay, but something should be done in regards to the 990 fee. My understanding is that it was on the student fees and application in which once again I was rushed through and no fee of that nature was explained to me. I feel I will pay something toward it as it is my responsibility as an adult to read, in which I trusted my enrollment advisor, and my stupidity cost me this large mistake. As it stands now I have already taken 12 credits , so where does 7800 come for 30 credits???? This was another issue I was misled with. I mean \$5000 for four classes is a lot of money. I have to pay for this on my own because, the scholarship I was promised never materialized. I really hope you can understand where I am coming from. I also wanted you to know back in November I contacted 20 -30 students in reference to the 990 fee and no one knew about the fee , I found that to be quite upsetting. I saved the emails to prove to you that your enrollment advisors are not doing there job properly, or maybe one or two of them aren't.

If you can do something with this charge I will be happy to make payment, I think $\frac{1}{4}$ or less that $\frac{1}{2}$ would be fair, considering I only took technically three classes (two were taken at the same time) so I was only with ashford from July 23, - Nov 4 08) three months . I am sorry but I can no longer attend Ashford, its not because of the fees, it's because of the degree, it will not help me. I feel like I just threw away \$3800... on 4 classes, which doesn't include the 990 fee,. That's a whole year's tuition at some schools, and I received 12 credits. I am registered at the college of old westbury starting this week and tuition is costing me 2500 for 16 credits including all fees, which works with my budget and is giving me the degree I need. I am just so disappointed. I want to pay my bill its only fair, I worked really hard on getting those credits, the work was hard, because you are basically teaching yourself and the support from the teachers is quite minimal.

I would greatly appreciate your cooperation and response as I would like to satisfy my tuition. I look forward to hearing from you. Thank you for your time and attention on this matter.

Redacted

CC.

Redacted

Redacted

Emailed Complaint

Inauguration '09: Get complete coverage from the nation's capital.

February 11, 2009

Redacted

Dear] Redacted ;

Ashford University (hereinafter "the University") is in receipt of your informal complaint sent January 17, 2009, and received by the Office of the Ombudsman on January 20, 2009. Per your grievance, the University is advised of the following concerns:

1. During the enrollment process, you were never notified of the technology fee, and if it had been disclosed to you, you would not have argued the fee.
2. You have no paper with [the technology] fee, including the application.
3. You feel as though you were completely misled with regards to tuition costs, University fees, and the degree program requirements.
4. There is no way you can teach with the BASS/Ed degree without additional schooling, which was not disclosed to you until you were in your third course.
5. As a consumer, you feel cheated and misled and believe it is fair to pay a portion of the fee (one-fourth or one-half).

The University conducted a thorough investigation into your concerns and found the following to be factual:

On July 13, 2008, you completed the University's online application, selecting a Bachelors of Arts degree in Social Science with Education (BASSEd) as your concentration. According to the Enrollment Agreement (page one, Section A):

Section A: This document explains certain requirements and policies at Ashford University. This is a legally binding Agreement when signed by the student and accepted by the school. Your signature acknowledges that you have had reasonable time to read and understand it and that you have been given: (a) a written statement of the refund policy (see Section D); (b) access to the current Ashford University Catalog including a description of the course or educational service including all material facts concerning the school and the program or course of instruction which are likely to affect your decision to enroll; (c) access to the website (www.ashford.edu).

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Regarding the BASSEd program, page three, Section C of the Enrollment Agreement states:

Bachelor of Arts in Social Science with a Concentration in Education – Special Terms and Conditions

Ashford University/Rio Salado College Educational Partnership

Ashford University has established an educational partnership with Rio Salado College (RSC) in Tempe, AZ. Upon successful completion of all requirements for the Ashford University Bachelor of Arts in Social Science with a Concentration in Education and upon successful completion of all of the Level 1 coursework requirements of Rio Salado College, this collaborative agreement enables graduates to apply for admission into the Arizona Department of Education (ADE) approved Post-Baccalaureate Teacher Certification Program at Rio Salado. Upon completion of both programs, otherwise qualified students are able to apply for a State of Arizona teaching certificate in elementary or secondary education.

Successful completion and graduation from the Bachelor of Arts in Social Science with a Concentration in Education program at Ashford University does not guarantee admission to the Teacher Certification Post-Baccalaureate program at Rio Salado College. Successful completion and graduation from the Bachelor of Arts in Social Science with a Concentration in Education program does not lead to any state teacher certification or licensure. Students who intend to apply to the Post-Baccalaureate Teacher Certification Program must meet all requirements of Rio Salado College in order to be admitted and enrolled in that program. Ashford University applicants, students, and graduates are responsible for reviewing, understanding, and meeting all Post-Baccalaureate Teacher Certification Program admission and completion requirements through Rio Salado College.

Arizona teacher certification is accepted in the majority of states. **However, please be aware that license requirements of state boards and licensing agencies vary from state to state and change over time.** Consequently, successful completion of all degree requirements at Rio Salado College does not guarantee that any state board or licensing agency will accept a graduate's application for licensure. The completion of all degree requirements also does not guarantee a teaching license. Graduates of the Rio Salado Post-Baccalaureate Teacher Certification Program must apply and fulfill all the state requirements that are necessary to secure a teaching license. **Students are responsible to check with their particular state's Department of Education to determine if the Bachelor of Arts in Social Science with a Concentration in Education program in conjunction with the Rio Salado College Post-Baccalaureate Teacher Certification Program are applicable towards certification and licensure in the state in which they intend to teach.** We highly encourage students to research state requirements prior to enrolling at Ashford University. *(emphasis added)*.

This link to the U.S. Department of Education's web site is a resource for students to research State certification and licensing requirements.

http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SEA

All University fees are outlined on page 7, Section F of the Enrollment Agreement:

| Associated Fees | Effective July 1, 2008 | Explanation |
|---|------------------------|---|
| Application Fee | \$55 | Non-refundable |
| Tuition 100 level courses per credit | \$262 | 30 credits of AU coursework |
| Tuition 200 level and above courses per credit | \$337 | 90 credits of AU coursework |
| Total Tuition | \$38,190 | Based on 120 Total Credits of AU coursework |
| Textbooks/Materials | \$4,000 | Based on an average cost per course of \$100 and taking 40 courses |
| *Technology Services Fee | \$990 | Non-refundable Fee, applied on the 6th week of enrollment, post start date. |
| Graduation Fee | \$110 | Charged with Petition to Graduate |
| Approximate Total | \$43,345 | |
| **Sponsored Professional Training Assessment | \$30 | Per credit submitted, regardless of credit awarded |
| **Prior Learning Assessment /Experiential Learning Essay Assessment | \$125 | Per evaluation submitted, regardless of credit awarded |
| ***Education Concentration Fee | \$140 | Education Concentration Students only, fee charged when registered for PSY372 |
| Course fee - SPA 103 or 104 | \$15 | Course fee charged concurrent with tuition for SPA 103 or 104. |
| Late Payment Fee | \$30 | Charged when payment is late as per student's chosen finance option |
| Insufficient Funds Fee | \$30 | Charged if credit card is denied or if check is returned NSF |

***The Technology Services Fee provides the student with initial configuration setup to University systems such as Blackboard, student portal, the online library collection, and other academic support systems.**

**Fees will be charged only when these services are requested

***The Education Concentration Fee covers additional costs associated with administrative functions and program management inherent in the facilitation of Education concentrations.

(emphasis added).

Finally, page 11 of the Enrollment Agreement states:

Acknowledgement and Signature: BA in Social Science w/Ed Concentration

Student Name:

Redacted

Birthday: (Redacted 1966

SSN:

***-**-Redacted

My signature on this application certifies that I have read, understood and agreed to my rights and responsibilities as set forth in this Application, Agreement and the Ashford University Catalog. I certify that the information contained in this application is true, complete and accurate. I understand that submission of false, inaccurate or incomplete information may result in permanent termination of my application and/or enrollment at Ashford University.

Signed with E-Signature

7/13/2008

Based on the aforementioned acknowledgements in the Enrollment Agreement you signed, the University maintains that you are financially responsible for all tuition and fees accrued during your enrollment, totaling \$3,573.00.

If you find this resolution to be unacceptable, you do have the option to appeal the decision to the President of the University, Dr. Jane McAuliffe. Please refer to page 23 of the 2008-2009 University catalog for the procedure and send your appeal to GrievanceResolution@ashford.edu upon its completion.

Please know it is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We regret that you do not feel as though you received those services during your tenure with the University. We wish you all the best of luck in your future endeavors.

Sincerely,

Redacted

Redacted

Vice President of Online Student Services

Redacted

From: Redacted
Sent: Monday, March 02, 2009 7:47 AM
To: McAuliffe, Jane
Cc: Redacted
Subject: FW: Redacted Official Appeal for grievance
Attachments: ashofrd financial 1.doc; ashofrd financial.doc; Redacted Determination Letter.pdf

Good morning,

Following the unfavorable outcome of her grievance, Redacted has filed an appeal (please see below). She filed an informal grievance requesting that the technology fee be removed from her balance but her request was denied. Before pursuing legal action, I encouraged her to file an appeal. She included two attachments (one of which is her grievance), and I have included the Committee's decision.

Please let me know if you have any questions.

Thank you,

Redacted

From: Redacted [mailto:Redacted]
Sent: Friday, February 27, 2009 4:25 PM
To: GrievanceResolution
Subject: Redacted Official Appeal for grievance

Please see attached information concerning my grievance:

GrievanceResolution@ashford.edu
 Grievance Resolution @ Ashford University
 Dr. Jane McAuliffe,

February 27, 2009

I wanted to give you the opportunity to become familiar with the problem I had with Ashford I am going to attach a copy of a letter I sent back in early November. I am so disappointed with the service and the team, it's so sad because I had such hi hopes. Please try to see this from a consumer's point of view. I was completely rushed through the entire process with out much time to process all the instructions and expectations as well as to research and all that I was promised. This took some time and in the interim I found out about this fee. All I was assured of only came as let downs. My biggest issue right now is this \$990 fee. I pay cash and was completely unprepared for the tech fee as well as the rising tuition costs, which wound up costing more than my enrollment advisor assured me, not to mention no mention of the difference between upper and lower division courses, this I was totally unprepared for as well. I think it is important for any operational business to be aware of the service representatives and them properly informing their consumer. I think what ever commission or pay per enrollment is their means for motivation. I have been in the mortgage industry for 16 years and we have forms called disclosures, something that a school charging this large fee of \$990 should have, this way the consumer be made aware, not a quick run through the application sign here sign here sign here without reading the fee schedule. The only reason I came to Ashford was because of the program

3/9/2009

and the low tuition, which neither came true for me otherwise we would not be having this discussion. The amount of pressure was enormous when I first enrolled and there was little time for research, however your enrollment advisor was persistent, if I put this off, I will miss out on the promotion, the waiving of all fees this month of July 08.

I was strongly advised to contact you in regards to the many issues I have incurred while attending my short stay at Ashford. I have included several emails from students at your school who were unaware of the \$990 fee. All of these students at Ashford were unaware of this fee. I think there is something to be said about your enrollment advisors. I believe they are leaving this important detail/fee out. It's not fair, and totally unjust. I did not find out about this fee until I had completed two classes and had two more scheduled at the same time beginning Oct. 7th, I assumed finish them and then drop out. I have been fighting this since then and only now I have gotten some feedback other than from collections. I only continued to take these two additional classes because the school I am attending is willing to accept them toward my degree, (the teaching degree your school promised me) the one your school had promised me. Please understand my position. I finished 12 credits with you but took two at the same time and was completely unaware of this fee until then end of September, among the various other concerns and issues I was misled with. I truly think it is unfair to charge me this fee, considering all the issues I had endured. I was promised so much, and the school delivered so little. I wanted to research this school and program further, yet the enrollment advisor pressured me not to because of the July promotion, continuing to tell me the fees were waived, still no mention of this astronomical fee. I am willing to make a deal as far as the fee goes. I still feel it is unfair for me to get stuck with this large burden and not be able to use the school for my degree, the services that are included in this tech fee I was completely unaware of until my academic advisor disclosed library and other services. I really was misled. I did speak with district attorney and I do have a valid case. I paid my tuition as agreed and I am looking to pay a small portion of the fee for my stupidity in trusting your so called qualified advocates. In all fairness I only attended three 5-week sessions, I was originally told tuition was 7800 for 28-30 credits and apparently that was untrue as well. I agreed to pay tuition and have satisfied my balance. I will agree to pay no more than \$250.00 toward the \$990 blackboard fee if this will be acceptable, otherwise I will pursue litigation. I do not want to take this burden on as I am a full time student with another college and a mother of two, my life is very busy and complicated and this issue has absorbed so much of my time. I wrote letters and left phone calls since the moment I found out about this fee and my degree process, like I said I was promised a certain amount of credits, as well as a scholarship and abundance of support. The teachers are so/so some are good and others do not get back to you, their response is they are only responsible to reply to 25% of their students. I really did not like that answer. I am sorry things did not work out, I was just getting used to the program and the blackboard when I was advised about the degree I would be receiving would not work for me, after all that was my main concern. I do see since then you have updated your home page and it has more information regarding teaching, I assure you this was not the case while I was applying, nor was the large blackboard fee. Please work with me in all fairness I don't want to continue to argue. I feel extremely taken advantage of and very disappointed. Please contact me at your earliest convenience to rectify this situation. I need to move on and put this strenuous experience behind me. Thank you for your time and attention. I have enclosed emails and some correspondence from students whom knew nothing about these fees. These emails go back to November after my argument with the financial aid office and some from this February, it's obvious that these enrollment advisors are not doing their job and are very quick in the enrollment process, possible to evade this large fee. I have sent Redacted all my letters with all my issues hopefully you will be able to contact her, she was even sorry and Redacted was also on my side, they were in agreement that I had been treated very unfair in many ways. I hope that you can see from the various emails, correspondence and the short stay that I attended in my favor, I also hope that you will be able to reprimand your enrollment representatives and define a more comprehensive fee schedule that works for all new applicants. Good luck and I will be anxiously be waiting your

3/9/2009

response.
Thank you again

Redacted

All these students were unaware of the Blackboard tech fee. See the following notes from students that are or were attending. Nov 08-Feb09

had financial aid and they already took it out of there!!! can't stop it!
I still have to pay it back, it is a student loan!

Redacted

Redacted

School Age Director

Hey Redacted

I totally agree. I also was not aware of the charge. I choose Ashford as a friend suggested it to me and it does work out with my schedule. There are other schools to choose from. It is unfair as we are paying around \$1,000 every five weeks now. I am doing financial aide. I agree about Redacted She was really tough. I felt I spent more time with the papers we wrote and getting the English correct than I did learning anything. This was my first "B." Let me know what is planned to say to Ashford and I will put my two cents in.

Thanks,

Redacted

: Redacted

I was not aware of this fee when I registered. I noticed it when they charged my account. I think it is unfare as well.

On Thu, Nov 20, 2008 at 9:31 AM,

Redacted

No I wasn't aware of the fee until I pulled up my account to see what was paid. I dont recall reading anything about that fee & I agree that the charge for the class should included everything. Yes I found that I was teaching myself and since I am not a teacher I wasn't very good. Keep me posted with any ideas you have on this huge fee.

Thanks!

Redacted

I was not informed about this technical fee prior to enrolling in Ashford. I was only informed about the cost of the different levels of classes. I learned of this additional fee from the student portal. I do agree that it should be included in the tuition for the classes. They were very sneaky. I do, however, understand that more people have to be employed (teachers, technicians, technical suppot, etc.) and it is more expensive for a school to have an extensive online peogram especially when they already have a University campus. They need to be forthcoming, and it is not fair for them to sneak in a large fee without our knowledge of the matter.

Thank you for the e-mail,

3/9/2009

Redacted

11/20/2008 4:40:29 P.M. Eastern Standard Time

From: Redacted

I wasn't aware of the fee either, but paid it bc they said it was necessary.

Hi J Redacted

Thanks for the e-mail. I had no idea what that fee was for and I totally agree with you. First of all, during my last class blackboard was down for at least two weeks total. Also, I've had problems every since. But, I'm glad that you told me because I'm going to make some calls also. Please let me know your process asap.

Thanks

Redacted

WOW..... if i had known about this i probably wouldn't still be here right now!! what do we do??? i dont remember getting any notice about this charge in the mail. i also agree with you about Redacted comments..... thank you for taking a stand, i hope this can be resolved.

Redacted

Hi Redacted : I went through that a couple of months ago. I did not recall anyone mentioning that when I enrolled and I was very upset about it. Although I got nowhere I wish you luck. Keep me informed. Redacted

From: Redacted
Sent: Sunday, February 8, 2009 3:57:57 PM
Subject: blackboard tech fee \$990: Redacted

Redacted, I didn't know anything about it. I need to check on though. Thanks for the heads up.

[Redacted

From: Redacted
Sent: Sunday, February 8, 2009 7:00:56 PM
Subject: blackboard tech fee: Redacted

Hi Redacted I was upset about that fee also. Especially, because I was not aware that we would have an outrageous fee like that for classes that requires blackboard. Especially, because it is our only means of the classroom. I would appreciate any information that you can give on the situation.

Redacted

If this is for real then they are making quite a prophet! Anything we can do to get this lowered? I Redacted

--- On Sun, 2/8/09, Redacted > wrote:

3/9/2009

dont know why they charge this fee. I have seen this fee twice already, I would talk to your academic advisor. I will ask mine too.

-----Original Message-----

From: [Redacted]
To: [Redacted] ;

No I didn't, I just gat a run down of what the college gets and what I get as the left overs. They don't even specifically break down the price per class in the award letter for grants,loans etc,,,, just what the cost all together is. [Redacted]

--- On **Mon, 2/9/09**, [Redacted] > wrote:

From: [Redacted]
Subject: Re: Fw: blackboard tech fee \$990: [Redacted]
To: [Redacted]

Date: Monday, February 9, 2009, 4:11 AM

I got screwed with the fee, I was getting state funding and it came out of the grant. Since it was already paid before I knew what it was, they paid it.

I was not aware of this but now I am.

----- Original Message -----

From: [Redacted]
To: [Redacted]
Sent: Sunday, February 08, 2009 7:00 PM
Subject: blackboard tech fee: [Redacted]

Hi [Redacted],

I am sorry that the resolution to your grievance was unsatisfactory to you. I completely understand your frustration and encourage you to file an appeal to the President of the University, Dr. Jane McAuliffe, once you receive your determination letter. This is the next and final stage of the University's grievance procedure, and Dr. McAuliffe may overturn the decision of the Committee (though there is no guarantee). I would highly recommend this as your next course of action, before you spend more time and money on your grievance.

Once you receive your determination letter, refer to page 23 in the University's 2008-2009 catalog (<https://student.ashford.edu/student/forms/catalog0809.pdf>) on how to file an appeal. Once you've completed the document, you can send it directly to me and I will ensure Dr. McAuliffe receives it.

If you have any questions, please do not hesitate to contact me.

Best,

[Redacted]
Student Grievance Resolution Coordinator
Ashford University

866.475.0317 [Redacted]
866.289.8558 Fax

3/9/2009

Get a jump start on your taxes. Find a tax professional in your neighborhood today.

3/9/2009

March 17, 2009

Redacted

Dear

Redacted

Ashford University's Ombudsman's Office received your informal grievance on January 20, 2009. On February 11, 2009, you were notified of the University's determination through a formal letter that outlined the investigation and its findings in response to your grievance. On March 2, 2009, I received your formal appeal, disputing the outcome of your informal grievance.

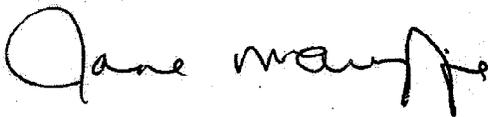
Your appeal stated the following reason for your grievance and your suggested resolution;

- (1) You believe you were misled during the enrollment process and were not advised of the one-time technology fee;
- (2) You are requesting that the \$990.00 technology fee be removed from your account, or reduced to \$250.00.

Based on my review of your informal grievance, formal appeal, student record and enrollment agreement, I must uphold the decision of your informal grievance. It is unfortunate that you believe you were misled during the enrollment process as there is documentation that this information was provided to you. The University maintains that each student is responsible for reading and understanding the application in its entirety at the time of enrollment. Specifically, each student is responsible for the cost of all tuition and fee(s) they accrue during their enrollment with the University.

This matter has been considered at the highest level in the University and the decision is final. I wish you the best of luck in your continued studies.

Regards,



Jane McAuliffe, PhD
President

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13500 EVENING CREEK DR. NORTH, SUITE 600 · SAN DIEGO, CA 92128 · T.800.494.0755 · F.866.385.6093 · WWW.ASHFORD.EDU

DOCUMENT 18

REDACTED

From: Redacted
Sent: Friday, May 14, 2010 1:24 PM
To: Grievance Resolution (Ashford)
Subject: \ Redacted :: I want to file a grievance please.

Categories:

REDACTED

Dear REDACTED

In mid April of this year, I called REDACTED to ask if I was going to receive any financial aid in June. I explained to him that I was having difficulty doing well in EDU 639, and that I was given an F for EDU 626. That was when I wanted to file a complaint with your EEOC. However, I didn't know that there was no university EEOC at that time, and I was confused about how to file a complaint, since I felt that I was being discriminated against by the professor who was teaching EDU 639, which ultimately led to my being given a WF.

After speaking with REDACTED today, since I received the WF it has hurt my chances to continue to receive any financial aid until October, 2010. So, we're right back to the original problem, that of not being able to receive financial aid in June, 2010. This EDU 639 grade has really caused me a lot of problems. As documented with REDACTED in disability, I simply was not able to succeed in EDU 639 due to my being in the hospital for the treatment of my disease, and also due to the new meds I was being prescribed by my doctor. Hence, again, I feel that I have to file a grievance against the professor of EDU 639, REDACTED my advisor, and REDACTED my then disability services advisor, for what I feel was a failure on their part to find ways to help me during that time period, and also their failure to communicate with me, and most disturbing, REDACTED although a good person, lack of knowledge in being able to communicate with me, which can be documented through an error in an email she sent me.

Sincerely,
Redacted

REDACTED due to her inexperience, allowed me to flounder, and she didn't help. Her lack of experience hurt me. REDACTED, due to her inexperience, also didn't know how to help me, and was being guided by another person, who seems to also know what to do. The professor of that class could not explain to me why he gave me the grades he gave; why he continued to lower my grade within days, to the point where it would be impossible for me to succeed in the class. Also, I feel that he failed to communicate with me properly, and that he manipulated my grade to the point where I could not succeed. So, I have no choice but to file a complaint with your office for an investigation.

Respectfully,
Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.

DOCUMENT 19

To: The Office of Ombudsmen at Ashford University

From: (Redacted)

April 16, 2010

Subject: Due to misinformation from multiple sources throughout Ashford University I have been dropped and charged for the same class twice now. I am seeking a refund in the two classes as a credit back to my student account or I will be forced to take formal action and also leave the University. This constitutes my formal complaint.

To Whom it May Concern:

In October of 2009 I began my Communication and Conflict course for Ashford University for the first time. I had previously spoken with my Academic Advisor, (Redacted) via the telephone, and also (Redacted) via e-mail. I made them both aware that I was pregnant with twins and had been having a great deal of medical issues. I was in and out of the hospital sometimes just for a few hours and sometimes for a few days. (Redacted) told me to stay in touch with her and if I needed extensions on my work she could accommodate me as best she could. Knowing my situation however, I completed all my coursework at least a week and a half ahead of time, and never ran into any problems submitting work or posting on time. I was however dropped from the course in the final week because I wasn't able to log in twice in one week for two weeks of the course. I was upset by the situation but I had received the e-mails from (Redacted) and legitimately wasn't able to log in twice. I spoke to her and voiced my concerns but because it was the last week of class she advised me there wasn't anything I could do. I was also made aware by my doctor that I would be in the hospital on bed rest for the remainder of my pregnancy (my due date was January 15, 2010). She then helped me apply for a leave of absence (which I had to have a nurse print out and fax for me since I was in the hospital). I was also under the impression after talking to her that as long as I logged in twice in one week, it didn't matter if both log ins were on the same day.

I then began the same course in February of 2010. I had my work completed and because I am juggling two three month old babies, I again was sure to finish my work ahead of schedule. This often involved submitting all my work all in one day. I was sure to get my two log ins for that day done however. On Thursday April 8th 2010 I received a phone call from my new Academic Advisor, (Redacted) whom I hadn't heard from before telling me that I had been withdrawn from the course in the last week again. She advised me that I hadn't met the attendance requirements. I was upset because I thought my two log ins were acceptable, but even more upset that I had never received an email letting me know that this was going on. She said that two e-mails were sent to me, and I checked my e-mail again and still didn't have it, not even in my junk folder. It seems to me when my advisor was switched I stopped getting e-mails for

some reason. She told me she would take the matter to her boss and that I should submit a word document listing my complaint. Within 20 minutes I sent her this e-mail with the file she asked for. Later that day she sent me a reply saying she had received my message and would pass it along.

Early in the day on Friday April 9th I sent **REDACTED** an e-mail asking the status of my situation so I could get my work completed to which I never received a response. Half way through the day on Monday April 12th I then called Ashford trying to reach **REDACTED**. I was told she was unavailable but I was transferred to her manager, **REDACTED**. At first he said I could file a complaint and hopefully be put back into the class. He then told me that it wouldn't be possible due to the fact that I was already in my 5th week of class. I was frustrated because this was a time sensitive matter and it seemed as though he had no idea of my situation. He then told me that the e-mail I had sent **REDACTED** had been in a format that neither one of them were able to open. I was very upset by this and wondered why it took me calling them 4 days later to be told this. He then referred me to the Office of Ombudsmen for further assistance and advised me to file a complaint for the return of funds for both of these classes.

I am very upset and feel taken advantage of. I am not receiving e-mails that have been supposedly sent to me, and no one is responding and giving me the correct information I need. This will be twice that I now have to pay for the same class and haven't been able to complete it. I chose Ashford University for the convenience of being able to complete my course work at times that are convenient for me, which is something other Universities couldn't offer me. Ashford however isn't the only school that has this all online format. If we can't get this situation resolved and the funds credited back then I will have to finish my coursework elsewhere because the communication I am getting isn't clear and is costing me a lot of time and money. I am hoping we can get this resolved internally, but I have kept the documentation of these situations and would also have to make a more formal complaint if forced to.

Thank you for looking into this matter for me. I appreciate it.

Redacted

July 2, 2010

Redacted

Dear Mr. Redacted :

On April 16, 2010, Ashford University (University) received your formal grievance. On May 24, 2010, the University received your medical documentation by facsimile. Given the nature of your allegations, additional time was needed to complete a thorough investigation. The University apologizes for the delay in issuing its response. It is my understanding that you have been in contact with [REDACTED] to address any immediate questions or concerns that you may have had.

In your grievance, you state that receipt of allegedly incorrect information about the attendance requirements resulted in your being dropped and charged for the same class twice. In your grievance, you also state the following as the remedy you seek:

Having the tuition refunded for the two courses from which you were dropped in the amount of \$2,124.00.

Findings of Fact

On September 22, 2009, you began your first attempt of Communication and Conflict (COM 325). On this same day, you were charged the cost of tuition for COM 325 (Attachment A, Ledger Card).

Between September 22 and September 28, 2009, you met the attendance requirements for week one of COM 325 (Attachment B, University's Attendance Policy).

Between September 29 and October 5, 2009, you met the attendance requirements for week two of COM 325 (see Attachment B, University's Attendance Policy).

Between October 6 and October 12, 2009, you did not meet the attendance requirements for week three of COM 325 (see Attachment B, University's Attendance Policy).

Between October 13 and October 19, 2009, you met the attendance requirements for week four of COM 325 (see Attachment B, University's Attendance Policy).

By e-mail message on October 14, 2009, you were notified that you had not met the attendance requirements for your most recently completed week and that you had been marked absent for the week. The message stated that any future absence in this course would result in an automatic drop from the course (Attachment C, October 14, 2009, Absence Notification).

Between October 20 and October 26, 2009, you did not meet the attendance requirements for week five and were administratively dropped from the course (see Attachment B, University's Attendance Policy). Pursuant to the University's Tuition Refund Schedule, you were charged 100% of tuition as your last date of attendance fell in the fourth week (Attachment D, Tuition Refund Schedule).

By e-mail message on October 28, 2009, you were notified that you had not met the attendance requirements for the course and that you had been administratively dropped (Attachment E, October 28, 2009, Absence Notification).

On November 18, 2009, your request for a Leave of Absence was approved, and you were scheduled to return January 12, 2010.

By e-mail message on January 5, 2010, Academic Advisor (AA) [REDACTED] sent you a reminder that you had a course starting on January 12, 2010, and that you must log in at least two different days each week (Tuesday-Monday) in order to meet the attendance policy (Attachment F, January 5, 2010, E-mail Message).

By e-mail message on January 18, 2010, you asked [REDACTED] if there was a different course you could schedule as you wanted to complete Intermediate Composition (ENG 325) at a community college.

By e-mail message on January 21, 2010, [REDACTED] stated that she had rescheduled you to start Media Writing for Communications (COM 345) for January 26, 2010. [REDACTED] also included the University's attendance policy stating that you were expected to log in on two separate days and that two weeks of not attending would result in a withdrawal from the course (Attachment G, January 21, 2010, E-mail Message).

Between January 26 and March 1, 2010, you attempted and successfully completed Media Writing for Communications and earned the grade of "B."

Between March 9 and March 15, 2010, you met the attendance requirements for week one of COM 325 (see Attachment B, University's Attendance Policy).

Between March 16 and March 22, 2010, you met the attendance requirements for week two of COM 325 (see Attachment B, University's Attendance Policy).

Between March 23 and March 29, 2010, you did not meet the attendance requirements for week three of COM 325 (see Attachment B, University's Attendance Policy).

By e-mail message on March 31, 2010, you were notified that you had not met the attendance requirements for your most recently completed week and that you had been marked absent for the week. The message stated that any future absence in this course would result in an automatic drop from the course (Attachment H, March 31, 2010, Absence Notification).

Between March 30 and April 5, 2010, you did not meet the attendance requirements for week four of COM 325 (see Attachment B, University's Attendance Policy).

By e-mail message on April 7, 2010, you were notified that you had not met the attendance requirements for the course and that you had been administratively dropped (Attachment I, April 7, 2010, Absence Notification).

During a telephonic conversation on April 7, 2010, AA [REDACTED] explained that you had been dropped from COM 325 because you did not meet the attendance requirements for weeks three and four. During this conversation, you asserted that you did not receive an absence notification for week three or week four. You expressed to AA [REDACTED] that you would not continue at the University if you were not allowed to complete COM 325. [REDACTED] stated that she could not put you back in the course. She explained that you could send a letter to her and request to be allowed back into the class. [REDACTED] stated she would submit the request to her supervisor but that she could not guarantee that your request would be granted.

By e-mail message on April 8, 2010, AA [REDACTED] confirmed receipt of your letter and stated she had forwarded it to her manager for review.

By telephonic conversation on April 12, 2010, you told Student Services Manager [REDACTED] [REDACTED] that you were frustrated with being dropped from COM 325. [REDACTED] explained that after reviewing your file, an attendance appeal was not an option because you had missed three weeks of attendance at that point. You stated to [REDACTED] that if the issue was not resolved, you would withdraw from the University.

Alleged incorrect information

In your grievance, you allege that you received incorrect information about the attendance requirements that caused you to be dropped and charged for COM 325 twice. The investigation revealed that you were reminded of the attendance policy on October 14, 2009, October 28, 2009, January 5, 2010, January 21, 2010, and March 31, 2010. Further, students are responsible for knowing and understanding the policies outlined in the Academic Catalog, including course attendance requirements (see Attachment B, University's Attendance Policy). The investigation did not reveal any University representative providing you with incorrect information about the attendance policy. You did not submit any evidence to substantiate your claim about incorrect information about the attendance policy. Based on these facts, the University refutes the allegation that you were provided with misinformation about the attendance policy.

Conclusion

Based on the above discussed facts, the University denies your request to be reimbursed for your two attempts of COM 325. However, based on the medical documentation you submitted during the grievance process, the University will issue a customer service account adjustment for the tuition of your first attempt of COM 325. After the account adjustment is applied you will remain financially responsible for the second attempt. Please review the enclosed attendance policy to avoid any future attendance issues.

REDACTED

From: REDACTED
Sent: Friday, July 23, 2010 8:00 AM
To: REDACTED
Cc: Grievance Resolution (Ashford)
Subject: Your appeal

Categories: REDACTED

Dear REDACTED :

Thank you for your e-mail message. From your message, I understand that you are filing an appeal of the outcome of your grievance. By this reply to you, I also am transmitting your appeal to the appeal process. Someone will acknowledge receipt of the appeal and answer any questions you might have about the process. Thank you for your time.

Truly yours,

REDACTED

Director of Student Grievance Management
Ashford University

866.974.5700 REDACTED
866.780.0419 fax

REDACTED

www.ashford.edu
Higher education made affordableSM

From: REDACTED]
Sent: Thursday, July 22, 2010 5:02 PM
To: REDACTED
Subject: FW: Fax Received

REDACTED

I had a different email for you so I am not sure if you got my first message- it is below.

I would like to place a formal complaint/appeal as we discussed.

I understand one refund was issued per my first complaint but I am appealing the denial of the second. I would also like to add to the appeal the disrespectful way that I was treated by the staff in the Grievance Department.

On multiple occasions I called and was sent to voicemail, only to receive an e-mail a few minutes later from someone in the department. It escalated to the point that another staff member at Ashford was also trying to reach the department. Ironically, he would call a few minutes after I had and was able to reach someone. On three occasions REDACTED from the grievance department informed him that they would call me back, which never happened.

On one specific occasion I called and left a message and received an email from REDACTED right after. I sent her one back and let her know I would appreciate a phone call back since I had called her and requested to speak with someone. She then had a **coworker** call me back right away.

My dispute findings also show that my fax was recieved on the Friday the 28th of May- when I had recieved an email from [REDACTED] on Monday the 24th saying she had received it. This makes a difference in the "30 day" process to issue a response. I also was told that the 30 days was from when this fax was recieved. Given the fact that 20 days earlier I had first put in the compalint, [REDACTED] should have informed me to send in documentation of this. If it is her job to process these grievances she should have not waited that long to request I submit that. I guess that doesn't matter to her though considering this is my life being put on hold, not hers. That was made perfectly clear to me.

This run around has impacted my life more than just two classes that I was dropped from. Had I not been dropped from the courses and had they avoided me and drawn out my grievance process- I could have four courses completed. This pushes back my graduation date which affects my being able to find a job to help to support my family. I have seven month old twins and my husband is the only one working right now. We need an income from me but without my Bachelor's completed I cannot find a job that will pay me enough.

I feel totally disrespected by an organization that I have entrusted with my future and a large sum of loans.

[REDACTED] explained to me that she spoke with the staff members who were so disrespectful and their explanations were that they were on the phone everytime they "saw my call coming through" (in her words). This is discouraging considering that I called many more times than voicemails left. I just find it hard to believe that they were on the phone when I called but they were off quickly enough to compose an email and have it sent within two minutes of my hanging up.

Lastly, the resolution stated that emails were sent in warning from the second class and also that I had been dropped. I didn't recieve those emails and I feel it was related to mine having been placed with yet another "Academic Advisor". I understand YOUR system says they were sent but I never recieved them.

I turned to the Greivance Department because I was frustrated with being sent all around the Univeristy and told one thing when infact it was something different. Unfortuantely, all this did was deter me even further from re enrolling in Ashford. If no one will help me to rectify the problem and give me the credit for the second class when I have now missed on out 4 classes due to the negligience for my education and personal life, why on earth would I risk this same thing happening again? When I started at Ashford my plan was to finish my Bachelors and go on for my Masters. I actually chose Ashford even though it was more expensive and would take me longer for the convienance. That is laughable now considering this has been nothing but a headache.

If this problem is recitfied for me I will finish at my remaining classes at Ashford. However if it is not remedied I will not be finishing with this school and also will take further action against the way I have been treated.

Redacted

From: [REDACTED]
To: [REDACTED]
Subject: FW: Fax Received
Date: Tue, 20 Jul 2010 14:49:10 -0400

[REDACTED]

Here is the email I received Monday the 24th that my fax was received.

I still need to compose the email of my second complaint.

I appreciate you following up with what I feel like was an avoidance of me during the process prior. While I understand that there could have been times when they were on another line when I called, it still doesn't explain why no one called me back when I had someone else within the University was trying to get ahold of them they would tell him they would call me back and never would.

I should have this email sent tonight.

Thanks,

Redacted

Subject: Fax Received
Date: Mon, 24 May 2010 13:04:38 -0700
From: Grievance.Resolution@ashford.edu
To: *Redacted*

Dear *Redacted* :

I have received your faxed documentation and will include it with your grievance.

Thank you!

Sincerely,

REDACTED

Lead Student Grievance Resolution Coordinator
Ashford University

866.974.5700 *REDACTED*
866.289.8558 fax

REDACTED

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August 20, 2010

Redacted

Dear I Redacted :

On April 16, 2010, Ashford University (University) received your formal grievance. On July 2, 2010, the University mailed you a written response to your grievance. On July 23, 2010, I received your appeal. In your appeal, you assert that:

1. Lead Student Grievance Resolution Coordinator [REDACTED] waited too long to request your medical documentation
2. The University's response indicates that attendance notification e-mails were sent but you never received them
3. Student Grievance Resolution Coordinators were disrespectful
4. The formal grievance process took too long

I have reviewed your appeal and the findings from your formal grievance. Between May 5, 2010, and May 24, 2010, Lead Student Grievance Resolution Coordinator [REDACTED] [REDACTED] made five separate requests for you to submit your medical documentation. Because you did not submit your documentation until May 24, 2010, the University required additional time to investigate your grievance. However, we deeply regret any inconvenience the delay may have caused.

Additionally, University policy states that e-mail communication is an official form of communication. Per this policy, "Failure to receive messages due to full mailboxes, spam filtering, or auto-forwarded e-mail are not acceptable excuses for missing official University communication" (Attachment A, Electronic Communication).

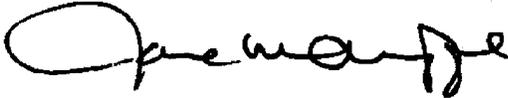
In relation to your concerns about the Student Grievance Resolution Coordinators, I believe that you may have misinterpreted their attempts to provide you with information in a timely manner (e.g., sending you an e-mail message when they were unable to speak to you by phone). I am aware that the Director of Student Grievance Management already explained this to you. I too deeply regret that their actions were misunderstood and extend my apologies to you for the situation.

Finally, concerning your allegation that the process took too long, I found the University notified that additional time was needed to evaluate the documentation that you submitted on May 24.

Based on the above-discussed facts, I concur with the University's response and uphold the outcome of your formal grievance. As a customer service gesture, I have granted you two book vouchers. Please use your student ID number to redeem these vouchers through EdMap. If you have any challenges redeeming your vouchers, please contact [REDACTED] at (866) 974-5700, extension [REDACTED]

The decision relating to your appeal has been considered at the highest level of the University, and the decision is final. I wish you the best in your future endeavors.

Sincerely,



Jane McAuliffe, PhD
President and CEO

Encl. /1/ Attachment A, Electronic Communication

DOCUMENT 20

Redacted

MOBILE (Redacted

E-MAIL Redacted

July 29, 2008

Dear Redacted

I am writing to lodge a formal complaint with Ashford University regarding erroneous information I received from two Ashford University admissions people concerning the transferring in of my credits.

More than a year ago, I started considering returning to school to get my Bachelor's degree. Ashford University was a school I earnestly considered because the admissions person I spoke with by the name of Redacted assured me that all of my transfer credits (up to 99 credits) would be transferred. I questioned her several times regarding this fact due to my past experience; I have 90 credits (an Associates of Science degree) from the Art Institute of Fort Lauderdale that I have been unable to use as transfer credits in any other college or university. No matter how many times I questioned Redacted regarding this, she assured me that I would be able to transfer these credits and that I would be well on my way to getting my Bachelor's degree if I attended Ashford.

Over a year passed in which I got married, switched jobs and moved. At that point, I felt prepared to go back to school and called Ashford University to register. On April 16, 2008, since Redacted was no longer with Ashford University, I spoke with Redacted and he became my admissions counselor. Once more, I asked him specifically about my transfer credits because I wanted to make sure again that the Art Institute credits would be used. He told me that not all of my credits would transfer over but that some of my Art Institute credits would be valid. I was upset and told him that Redacted had told me that all of my credits would transfer and that it was the reason why I was considering Ashford to begin with. Redacted told me that he wanted to check with someone who evaluates credits, and get back to me. He called me about an hour later and told me that only 66 of my credits – that is, from Columbia University, NYU, and Art Institute combined – would be transferred. He also sent me an unofficial credit transfer evaluation via email (of which I do not have anymore). I was markedly upset by this news and told Redacted that I would need to think about things and get back to him. After discussing it with my husband, I called Redacted back that same day and registered with the firm belief that I would at least be registering with 66 credits in the bag towards my Bachelor's degree.

I started class on April 22, 2008. I attended my first on line class and did very well however, before agreeing to start my second class and continuing with Ashford, I wanted to get something official regarding my credits.

At this juncture, I began speaking with [Redacted]. I shared my reservations about beginning my second class with nothing official regarding the transferring of my credits – without that, I could not realistically budget my school costs. [Redacted] informed me that he couldn't tell me how many of my credits would transfer because they hadn't received Columbia University's official transcript. As a result, we pushed back the start date of my second class. Finally, on June 22nd or 23rd, [Redacted] and I spoke and he informed me that none of my Art Institute credits would transfer over and that only 32 of my credits would be valid for transfer.

This information was devastating. I was misled throughout the whole registration process and was told erroneous information over and over again. Had I been given accurate information, I would have made dramatically different choices and would not have registered at Ashford University. Given the fact that I was consistently given incorrect information regarding what was for me a key decision making matter, I believe that I should not be held responsible for any and all costs incurred while I attended Ashford. Therefore, please note that this constitutes a formal complaint and that I insist I not be held responsible for the costs incurred as a result of my registering under false directives.

I look forward to hearing from you.

Yours Sincerely,

[Redacted]

Complaint Overview

Case Number/Name: 608089, Redacted
Date Received: 6/25/08
Case Handler: Redacted

Redacted filed a formal grievance alleging that Ashford University misrepresented the amount of transfer credits she would receive. Student requested that her account balance be waived in the amount of \$990.00. The Grievance Committee granted the student's request by issuing a customer service credit in the amount of \$990.00.

DOCUMENT 21

COMPLAINT INFORMATION**Customer Information:**

Redacted

Daytime Phone
Evening Phone
E-mail - |

Redacted

The details of this matter are as follows:**Complaint Involves:**

Selling Practices

Customer's Statement of the Problem:

In June '08, I inquired about finishing my BA online through Ashford University. I was very clear with the "Academic Advisor" that I could NOT afford to do this if I had to pay for any tuition now. My husband had lost his job the month prior, and we were going through an economic hardship. The Advisor repeatedly assured me that I would NOT have to pay for anything (other than books, etc.) until 6 months after graduating. She told me I was pre-approved for Financial Aid and that I wouldn't have to worry about making any payments at all until after I graduated (in 2 years). She then quickly enrolled me in the immediate next course which started in just a few weeks, all the while telling me I was already approved for Financial Aid and not to worry. Long story short - by the middle of my 1st course I was still not approved for Financial Aid!! I had to drop out after my 1st course because I still had not received confirmation that I was going to receive Aid. My phone calls and e-mails to the Finance dept were rarely returned, and my Academic Advisor had basically disappeared. I felt I had no other choice but to withdraw from the classes because I absolutely could not afford to pay right now! Then they sent me to collections and demanded \$990.00 for the one online course that I did complete. I NEVER would have enrolled in this school if I wasn't assured that I was going to receive Financial Aid that didn't need to be paid back until after graduation. Paying this \$990.00 right now has been a severe burden on me, and has seriously caused major stress in my marriage. I feel that the "Academic Advisors" at Ashford are nothing more than commission-based sales people who will say anything just to earn a fast buck. They lure in well-intentioned people who are hoping to further their education; but the only thing I ended up learning is that they can't be trusted.

Complaint Background:

Product/Service: Online schooling
Purchase Date: 6/20/2008 12:00:00 AM
Talked to Company: 7/14/2008 12:00:00 AM

Desired Settlement:

A refund of my \$990.00 for the one course I took - the course I never would have taken if I wasn't misled into believing I was already approved for Financial Aid.

February 10, 2009

Redacted

Dear Redacted

The Office of the Ombudsman received your Better Business Bureau complaint on January 8, 2009. Your grievance stated;

- That your advisor repeatedly assured you that you would not have to pay for anything (except textbooks) until six months after graduating,
- That your advisor informed you that you were pre-approved for financial aid, and;
- That you dropped out after your first course because you did not receive documentation stating you received financial aid.

From your grievance we are advised that you would like the following;

- That you would like the balance of \$990.00 removed from your account.

The University has completed a thorough investigation into these accusations by reviewing your financial records and Online Enrollment Agreement. Our findings indicate that our finance department reached out to you a number of times; June 6, 2008, June 20, 2008, June 26, 2008, June 30, 2008, July 7, 2008, July 8, 2008, July 22, 2008, July 29, 2008, August 4, 2008, and August 5, 2008, regarding incomplete finance documents. These documents are necessary for processing financial aid. The last item we received regarding your financial aid was on August 5, 2008; unfortunately you were in a drop/withdrawal status at this time causing you to lose your financial aid eligibility. It is against federal regulations to award financial aid to students that are not actively enrolled.

In addition, your Student Finance Agreement, which was electronically signed by you on May 29, 2008, indicates;

Continuous attendance, with no attendance breaks greater than 29 days, is required to retain eligibility of disbursed Federal Financial Aid funds. Repayment of any outstanding account balance, including amounts due to funds required to be returned by Ashford University by regulation -- due to subsequent changes in student eligibility -- are the responsibility of the student

Based on this information the University holds you responsible for payment of \$1,020.00 on your account for, PSY 202 tuition and a \$30.00 late payment fee. You may contact Caine and Weiner at 800-709-3979 to make payment arrangements.

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Please be advised that this decision may be appealed to the President of the University. Refer to page 23 of the 2008-2009 catalog and submit your appeal to GrievanceResolution@ashford.edu. You may also contact the University Ombudsman for assistance; toll free at 866-974-5700, extension Redacted.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

Redacted

Redacted

Vice President of Online Student Services

DOCUMENT 22

Hello,

My name is ^{Redacted} a current student at Ashford. I am extremely upset about what I was told by my enrollment adviser ^{REDACTED} and what is currently taking place.

To start with I was informed that a BA in psychology would only take me approximately 7-8 months and cost between 7-8 thousand dollars because 99 of my 120 credits would transfer over. I also asked ^{REDACTED} about getting my masters and PhD, because I was told I needed a masters in psychology to be a counselor and would like to advance to a PhD. He said that sounded like a great plan. It would take approximately 15-18 months to get my masters at Ashford and by the time I finished they would have their PhD program up and running. He said I should be a psychologist by the time I was ^{redacted}. I started the program Feb. 2008 at the age of ^{adach}.

Nothing I was told is or was true. My graduation date for my BA was June 2010. They changed it May 2010, but I was told April of 2010 after they transferred some of my credits. Which by the way was not close to 99 credits, and 27 months is an extreme difference versus 7-8. Not only is the timing off by a long shot so is the amount of what it is costing me. There is approximately a \$22,000 difference. Another lie (if I will) was about the masters and PhD program. Well it does not exist, I was given information about a program that did not even exist.

I also asked ^{REDACTED} how the program worked because I did not want to get involved in something that was too accelerated. He explained that I would probably have 2 chapters, a test, a few questions to answer on the chapters, reply to a few students, and a short paper to write once in a while.

Once again wrongly informed. I have had to write two papers per 5 week course, read between 3-5 chapters a week, 2-3 posts and 4-6 replies weekly, and take a test every week on weeks 1-4 of each course.

I have checked into getting my masters at Capella and that will take me 3.50-5.00 years and approximately 40,000 dollars. So, in doing the calculations I will be approximately ^{redacted} years old before I can practice as a Mental Health counselor and will be paying between \$900.00-1000.00 a month on student loans until I am in my 60's. This means I will not be any better off financially until I am sixty-something. I have Lupus and other health issues and I would not have made this choice for myself had I been given the correct information.

I surely hope you can be of some assistance to me on this matter. I am very disappointed and feel I do not know what steps to take next. This is a very big ordeal with a large amount of money and time invested. The program was falsely represented. Based on this false information I moved forward, with life changing decisions, that will impact my life for a very long time in a negative manner. I wish to see this matter addressed. I am not sure how or what, but something most certainly needs to be done. This can not continue to happen to people and I do not want this happening to me.

Sincerely,

^{Redacted}

July 31, 2009

Redacted

Dear N Redacted ;

Ashford University (hereinafter "the University") is in receipt of your formal grievance sent to and received by the University's Ombudsman's Office via email on July 10, 2009. Per your grievance, the University is advised of the following:

- At the time of enrollment, you were advised that ninety-nine (99) of your credits would transfer into the University's Psychology program and the cost to complete your degree would be between seven and eight thousand dollars.
- Further, your enrollment advisor stated the University would have a Masters program in Psychology, and it would take approximately 15-18 months to finish your degree, at which time the University would have a PhD program in Psychology as well.
- You made important life decisions based on "false information and inaccurate estimations of the time and money required."
- Because of this, you are requesting that the University reimburse you for "the unplanned tuition costs, for the extra credit hours that [you] had to pay for," which is approximately \$22,000.00.

Following a thorough investigation into your concerns, student record, and financial record, the University determined the following:

- The University is unable to confirm or deny the allegations set forth in your formal grievance. More importantly, you were unable to provide any evidence to support your claims. Further, the University's grievance procedure requires that students present complaints for resolution within thirty (30) days of the incident prompting the complaint.

According to your student record, the final evaluation of your transfer credits was completed on July 14, 2008, at which time it would have been appropriate for you to file a complaint regarding the alleged misinformation. Unfortunately, you waited 361 days to bring this issue to the University's attention, and therefore the investigation was greatly limited because of the time delay.

- The University denies your request for any monetary compensation. You have successfully attempted and completed fourteen (14) courses with the University since enrolling in February 26, 2008, and you are financially responsible for any past, present and future charges on your account, associated with tuition and fees.

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- Finally, as stated on page six of the Enrollment Agreement on the Online Application that you completed and submitted on February 15, 2008:

I understand that this program is not intended to prepare students for professional licensure or certification in any field, regardless of concentration. Students seeking licensure or certification in a particular profession are strongly encouraged to carefully research the requirements for that licensure prior to enrollment.

The University denies your request to be compensated \$22,000.00 for “unplanned tuition,” as you completed and signed the University’s application, acknowledging you would be financially responsible for all charges incurred on your account, as well as for meeting the University’s degree requirements.

If you find this resolution to be unacceptable, you do have the option to appeal the decision to the President of the University, Dr. Jane McAuliffe. Please refer to page 23 of the 2008-2009 University catalog for the procedure, and send your appeal to GrievanceResolution@ashford.edu. Note that you must submit your appeal within twenty (20) business days from receipt of this letter.

Please know it is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

REDACTED

Vice President of Online Student Services

Dr. Jane McAuliffe,

August 20, 2009 p. 1

This is a request to appeal a prior grievance that I have made with Ashford University. I am going to re-iterate what I have discussed in previous letters as well as in a phone conversation with [REDACTED] on July 16th. I have made some important life impacting decisions based on false information and inaccurate estimations of time and money required by Ashford University in the completion on my BA and MA in the Psychology Program.

I was misinformed by [REDACTED] who was my enrollment advisor. I started this program based on the time and money [REDACTED] said it would take for me to achieve my goal as a Licensed Psychologist. He explained to me a very different time expenditure than what has become reality. I was told 99 of my previous credits would transfer over; this would shorten the time of my BA program to 7-8 months and approximately \$8,000.00. He then stated it would take approximately 15-18 more months to complete my MA program. When I inquired about a PhD program [REDACTED] assured me that this program would be up and running. He misled me in all regards.

When I questioned why my credits did not transfer I was told it takes time, not to worry that he would take care of it. More time past, and still no changes were made with my credits. When I called to question this error again a month or so later [REDACTED] was no longer my advisor. My new advisor put me in touch with the appropriate department and I was told that my credits were not all considered associated degree credits and this was why they were not transferring. I was quite upset and told this person that I was not informed of any such stipulations. I was then told about the PLA center and how I could write a letter and pay a \$150.00 fee so that some of my credits would transfer. I did not want to do this because the requirement for the letter was just to state how long I have been employed in the medical field. I also did not see any reason for being charged a fee for this letter.

Eventually some of my credits did transfer, but not any where near the amount I was initially promised. I decided to deal with this situation and move on. When I started checking into the masters program, then found that [REDACTED] had misled me on more than one account. There is not even a MA program at Ashford. I could not believe [REDACTED] [REDACTED] gave me a completion time and other information on a program that did not even exist at Ashford.

So needless to say I went on a mission to find an online program that was accepted by the state of MO. I did just that, at Capella University. The approximate completion time for my masters at Capella is 4-5 years and \$40,000. This was the last straw as far as I was concerned. I was letting go of the first couple of times [REDACTED] had misled me, but this has now gone too far. We went from (by [REDACTED] calculations) an approximate total of 22-26 months to complete my BA and MA in Psychology to 28 months and approximately \$30,000 for my BA and another 48-60 months and another \$40,000 for my Masters. This is a huge difference of time and money, and I do not have a surplus of either.

Having Lupus I wanted to find a way to enrich my life. I was seeking a career I could enjoy that would increase my financial status while being physically tolerable. I would not have started this program had I been given the correct information from the beginning. It is very hard for me to add school to my work load, and I have suffered already from the stress of this combination. However, I was willing to work through the few years it was going to take to better my life. Now that I have the facts and a more accurate time frame needed for the completion of my degree I believe that pursuing this would negatively affect my health.

This factor recently took on much more meaning for me. On August 2, 2009 my father passed away at the age of 63 from complications related to his Lupus. I would not be able to enjoy my career until after the age of ^{redacted}, not to mention the fact I would not be any better off financially until my mid-to-late 60's because of student loans. Furthermore, I do not even know what kind of career I can achieve with just a BA in psychology that would allow me to pay off that financial debt.

I feel that I have been misled, deceived, and now abandoned. Through this appeal process I had hoped to be supported and some right come of the wrongs that I have experienced. I hope that you might be able to review my case and offer some mutually agreeable resolution to this situation.

Sincerely,

Redacted

September 14, 2009

Redacted

Dear Redacted :

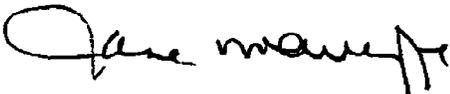
Ashford University's Ombudsman's Office received your formal grievance on July 10, 2009. On July 31, 2009, you were notified of the University's determination through a formal letter that outlined the investigation and its findings in response to your grievance. On August 21, 2009, I received your formal appeal and made the following determination.

In reviewing the details of your formal grievance and appeal, I am in agreement with the determination resulting from your formal grievance. In both your grievance and appeal, you failed to provide any substantiating evidence to support the claim that you received misinformation from your enrollment advisor. Further, you delayed filing a formal grievance with the University about the alleged misinformation until nearly one year had passed, strongly affecting the effectiveness of the grievance procedure and investigation.

Therefore, based on the lack of evidence, I must deny your request to be reimbursed \$20,000.00. However, I can empathize with your frustration and will issue a customer service credit for your next set of textbooks. You can redeem your book voucher at EdMap by entering your student ID number as the voucher code.

This matter has been considered at the highest level in the University and the decision is final. I wish you the best of luck in your continued studies.

Sincerely,



Jane McAuliffe, PhD
President and CEO

DOCUMENT 1T

March 12, 2010

Attention Ashford University
Grievances Department

Via email: ombudsman@ashford.edu; GrievanceResolution@ashford.edu

To whom it may concern;

I am a current student of Ashford University's online Master of Arts education program; I am nearing the end of my course study and have discovered some inconsistencies in the program that prompted me to write this letter and seek an address of my grievances.

As it states in my file with Ashford University I came here to become a teacher. I was told by my initial academic advisor [Redacted] that this program would fill my state's requirement for licensure other than the student teacher hours. I am aware that this is not a licensure program and that the student teacher hours and other application fees and requirements would be my responsibility. [Redacted] assured me that the classes I was taking for my masters would fulfill not only Nevada's state requirement but any state's requirement for licensure.

My reasoning for getting my masters and not just doing a licensure program was to get the courses for licensure as well as additional courses to fulfill a master's degree, so when I obtained licensure I would be eligible for higher pay and have further educational knowledge.

Seems I am nearing completion of my master's degree, I am looking into different avenues to obtain my student teacher hours. Upon researching these avenues I have discovered most of the classes I have taken do not translate into state's requirements. This leaves me with two distinct problems: I may not get accepted into a student teacher program and I may not be granted licensure.

I have already made several phone calls to address or correct these problems with no success. Initially I tried to reach [Redacted] but she is no longer with Ashford University, which highlights a separate issue; in less than a year and a half I have had four different academic advisors. I don't know if there is a turn over problem within Ashford, or if it is normal to be assigned a different advisor every few months. This is troubling to me because no one there knows me and is aware of my educational needs, hence my current situation.

I achieved my undergraduate degree the traditional way, not online. The problem I see is a lack of integrity within the Ashford University system. Throughout this experience I can see some definite advantages to traditional education. As an undergraduate, I remember having face-to-face conversations with university members and always getting honest forthright information regarding degree programs and my education. I feel throughout this experience I was sold a good, being told whatever was needed to be sold. I always associated educational institutions with a high degree of honesty and integrity, but I guess I was naive.

I would like an address or resolution to this grievance forthright because I am a current student and depending on the outcome will decide whether I remain at Ashford or not. I have spent nearly a year and a half at Ashford University working towards a goal to find near the end that the information I was given was false and I may need to start all over my educational pursuits.

This unfortunate situation has caused me a lot of despair and heartache, if a reasonable resolution cannot be bet I will sever all ties with Ashford University and seek legal recourse because I know an injustice has occurred.

Sincerely,

Redacted

April 23, 2010

Redacted

5

Dear | Redacted | :

On March 12, 2010, the Office of Student Grievance Resolution at Ashford University (University) received your formal grievance. In your grievance, you allege that Enrollment Advisor (EA) Redacted informed you that your courses in the Masters in Teaching and Learning with Technology (MATLT) degree program could be applied toward teaching credential requirements for licensure. On March 14, 2010, you stated that you were unsure of the remedy you were seeking as you were in the process of applying to student teaching and licensure programs. However, you did mention being interested in the possibility of the University waiving the MATLT program tuition and fees.

The facts of the investigation show that by electronic signature on October 20, 2008, you completed and submitted the University's online application for admission to the MATLT program (Attachment A, Redacted Online Application). This application clearly states that the MATLT program is not intended to prepare students for professional licensure or certification in any field and that students are encouraged to carefully research licensure requirements prior to enrollment (see Attachment A, Redacted Online Application, Page 14). During a telephonic conversation with Student Grievance Resolution Coordinator Redacted Redacted on March 16, 2010, you stated that you were aware that the MATLT program did not grant certification. Also during this conversation, you stated that you briefly researched your home state's teaching credential requirements prior to enrollment in the University's MATLT program.

In your grievance, you allege that your EA informed you that your courses in the MATLT could be applied toward teaching credential requirements. The University's investigation found no evidence that supports this allegation and you failed to provide any supporting documentation. Furthermore, upon completion of your online application, your signature acknowledged that you understood that the MATLT program would not lead to certification or licensure. The University encourages its students to thoroughly research teaching credential requirements for their home state prior to enrollment. Although you stated that you briefly researched these requirements, it is the student's responsibility to explore the teaching credential requirements in great detail. Based on the above-discussed facts, the University denies your proposal to waive all tuition and fees associated with you MATLT degree.

Please know it is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you the best in your future endeavors.*

Sincerely,

Redacted

Vice President of Student Services

Encl // Attachment A,  online application

**Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this determination letter to file any appeal.*

Redacted

(AU)

From: Redacted
Sent: Sunday, March 14, 2010 4:00 PM
To: Redacted (AU)
Subject: RE: Letter of Grievances

Redacted

At this point I don't have a specific resolution because I don't know what the outcome of the situation will yield. Possible resolutions that would be acceptable to me: Ashford University assist me in achieving the prerequisite course work for licensure because that is what I was told I was getting. If my masters degree will not assist me in obtaining licensure I would have to start over with licensure courses, those courses should be at Ashford's expense or the fees paid for my masters program should be waived as I will have to assume the cost of a complete licensure program. The reason I cannot offer a specific resolution is because I don't know conclusively if my master's will be accepted towards licensure. From what I have been told by the state, most likely my Ashford course work will not be helpful in obtaining licensure. I am in the process of trying to accepted into a student teacher program and then obtain licensure, once I know the outcome I come to a better resolution.

Sincerely,

Redacted

Subject: RE: Letter of Grievances
Date: Fri, 12 Mar 2010 13:52:23 -0800
From: Redacted
To: Redacted

Dear Mr. Redacted :

Thank you for taking the time to speak with me this afternoon. As we discussed, please see the information below regarding the formal complaint process. I have initiated an investigation of your concerns. I have scheduled a time for us to meet on Tuesday, March 16 at 2 PM Pacific Time.

To file a formal complaint, please submit the following to
 GrievanceResolution@ashford.edu:

- (1) Subject line stating that, "This constitutes my formal grievance."
- (2) Description of the issue or issues relating to your complaint
- (3) Resolution you seek (feel free to explore multiple options)
- (4) Please attach any supporting documentation (e.g., e-mail message or other documents) that substantiate your claim.

If you have any questions or comments, please feel free to contact me.

Sincerely,

Redacted

3/17/2010

Student Grievance Resolution Coordinator
Ashford University

866.974.5700 x[Redacted]
866.427.1894 fax

[Redacted]

www.ashford.edu

Higher education made affordableSM

From: [Redacted]]
Sent: Friday, March 12, 2010 10:38 AM
To: Ombudsman; GrievanceResolution
Subject: Letter of Grievances

Attached is my letter of grievances, please review and contact me as soon as possible.

Thanks,

[Redacted]

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IMPORTANT NOTICE: This e-mail message is intended to be received only by persons entitled to receive the confidential information it may contain. E-mail messages sent from this company may contain information that is confidential and may be legally privileged. Please do not read, copy, forward or store this message unless you are an intended recipient of it. If you received this transmission in error, please notify the sender by reply e-mail and delete the message and any attachments.

The New Busy is not the old busy. Search, chat and e-mail from your inbox. [Get started.](#)

3/17/2010

May 24, 2010

Grievance Appeal Department

Via email

To whom it may concern,

I am deeply concerned that my grievance did not get resolved but that the lengthy arduous grievance process did not seem to even address the concerns clearly stated within my formal grievance letter.

One of the main points in my grievance letter was the conversations between me and my previous Academic Advisor [Redacted] There is nothing regarding these conversations in the response letter; I don't know if Ashford has done its due diligence regarding contacting [Redacted] In my grievance letter in clearly states that I am aware the program is not a certification program but the response letter seems to disregard that and focus on only fine print. Ashford Universities' own website claims this degree program will help you become a teacher but the response letter says directly the opposite. The explanation of the fine print is not accurate nor is as it states in enrollment documents. And lastly the response letter only alludes to one of my possible resolutions to the pending problem implying that I am out for something for nothing.

I was told the grievance process would take thirty business days or less and in the end it took longer than that to get a response issued. The response seemed very vague and didn't directly address my grievances. I would like someone to contact me who is directly involved in the grievance appeal process so I can be assured my grievance is clearly understood.

Sincerely,

[Redacted]

June 23, 2010

Redacted

Dear Redacted :

On March 12, 2010, Ashford University (University) received your formal grievance. On April 23, 2010, the University mailed you a written response to your grievance. On May 25, 2010, I received your appeal. In your appeal, you assert the following:

- (1) The University's response did not specifically discuss the conversations that you had with Enrollment Advisor Redacted
- (2) The University failed to do its due diligence by not contacting Redacted
- (3) The University's response disregarded that you were aware that the Master of Arts in Teaching and Learning with Technology (MATLT) program was not a certification program.
- (4) The outcome of your formal grievance only responded to one of your possible resolutions.

I have reviewed your appeal and the findings from your formal grievance. It is the habit and routine practice of advisors to document in writing their conversations with students. In its investigation, the University used the notes your Enrollment Advisor took while speaking with you. The contemporaneous notes from your conversation serve as a more reliable record than any possible recollection an individual may have a year and six months after the fact.

The evidence also revealed that you were aware that the MATLT program was not a certification program. This fact was demonstrated in the University's response to your formal grievance. The University's response also reiterated that you knew you were responsible for researching the requirements for licensure in your state. During a telephonic conversation on March 16, 2010, you stated that you briefly researched your state's requirements prior to enrollment in the program, and in that same conversation, you stated that you had not researched your state's requirements in depth. In addition to your acknowledgement, your application for admission into the University contained language encouraging students to carefully research the requirements for licensure prior to enrollment and stressed that the degree is not intended to prepare students for licensure or certification in any field.

In your appeal, you assert that the outcome of your formal grievance only responded to one of your possible resolutions (waiver of tuition and fees for the MATLT program). In your March 14, 2010, e-mail message you reiterated that you did not have a specific resolution that you were seeking. However, the overall tenor of your message related to the University assuming the cost of your Masters degree. This was addressed in the response to your formal grievance.

June 23, 2010

Redacted

Page 2 of 2

Based on the above-discussed facts, I concur with the University's response and maintain that you are responsible for the tuition and fees associated with the MATLT program.

The decision relating to your appeal has been considered at the highest level of the University and the decision is final. I wish you the best in your future endeavors.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jane McAuliffe".

Jane McAuliffe, PhD
President and CEO

DOCUMENT 2T

Formal Grievance Submission Form

Revised 7/23/10

You will receive written acknowledgment of receipt of your grievance by e-mail message. The University will issue a written response explaining the outcome of your grievance by U.S. Mail no more than 30 business days from the submission date of your grievance form. If you have any questions, please feel welcome to contact Student Grievance Resolution at (866) 974-5700, extension 2206 or grievance.resolution@ashford.edu.

Student Information (please print):

First Name: Redacted Last Name: Redacted Student ID: Redacted
 Address: Redacted City: Redacted State: KS Zip: Redacted
 Phone: Redacted Email: Redacted
 Date Submitted: 8-23-10 Modality: Online ASPIRE On-Campus Traditional
 How did you learn about the formal grievance process? REDACTED

Subject of Complaint (check all that apply):

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Transfer Credits | <input type="checkbox"/> Personal Hardship | <input type="checkbox"/> Military Benefits | <input type="checkbox"/> Dismissal |
| <input type="checkbox"/> Transcript | <input type="checkbox"/> Other: | <input type="checkbox"/> Grade Appeal Outcome | <input type="checkbox"/> Disability Related |
| <input type="checkbox"/> Technology | <input type="checkbox"/> Operator | <input type="checkbox"/> Financial Services Advisor | <input type="checkbox"/> Degree Requirements |
| <input type="checkbox"/> Student Discipline | <input type="checkbox"/> Online Classroom | <input checked="" type="checkbox"/> Financial Aid | <input type="checkbox"/> Bias |
| <input type="checkbox"/> Student Account | <input type="checkbox"/> Ombudsman | <input type="checkbox"/> Faculty | <input type="checkbox"/> Advising |
| <input type="checkbox"/> Scheduling | <input type="checkbox"/> Never Attended | <input checked="" type="checkbox"/> Enrollment Advisor | <input type="checkbox"/> Academic Advisor |

Name(s) of Person(s) Involved: REDACTED

Please provide the following information in relation to your complaint.

Date: August 2009 Time: Evening Location: Phone
 In the space provided, please explain the nature of your complaint (please attach supporting documentation or evidence as a Word or PDF attachment, if necessary).

I was informed by REDACTED at the time of enrolling that I would be able to receive my Teachers license from Ashford. He also informed me that I would be able to pick the school I would want to do my student teaching at since Ashford is not familiar with the area. I have attached a paper that goes into more detail.

Please list the names of the individuals involved in your formal complaint.

REDACTED

Have you made an attempt to resolve this problem? If yes, please describe those attempts.

Yes, I have talked with both REDACTED informed me that I would need to talk to REDACTED informed me that she could not help my with my issued and that I needed to fill out a formal grievance process.

Please state the remedy you seek as the outcome of your grievance:

I am seeking a full refund. I would also not have any objections to having my transcript from Ashford erased in order to get the full refund.

Student's Signature: Redacted Date: 8-23-10

Redacted

August 13, 2010

Student Grievance Resolution
Ashford University
400 North Bluff Blvd
Clinton, Iowa 52732

To whom it may concern:

When I was searching for a College to attend so that I could finish my degree and work full time I ran across Ashford University. I thought that attending an online school would work perfectly as I could complete my work at night and on the weekends. I talked with my enrollment advisor [REDACTED] whom seemed very eager to help me get into Ashford in August of 2009. We talked several times on the phone about how the classes would run and what classes I would need to take. Since this was an online school I asked him what would be done about student teaching since I wanted to obtain a teachers license. He told me I would be able to pick the school to do student teaching at since Ashford doesn't know the area in which I live (Wichita, KS). He informed me that I would learn more about this as I went along. Since it was near the end of the month he told me that I would have to get everything done and sent to him on that day we talked. He briefly went over everything and answered any concerns I had questioned him about. On August 3, 2010 I received a phone call from my Academic Advisor [REDACTED] asking me how my classes were going. I told her that everything is going good but I had some questions about what I did once I finished my next four classes. She informed me that I would be sent a letter and form to fill out for graduation. She told me that even if I didn't plan on being there for graduation that I still needed to fill the form out. I then asked about student teaching and receiving my Teacher's license. She told me that I would not receive a license through Ashford and that I would need to attend their cooperating school Rio Salado in Arizona.

I asked to talk to a manager and was directed to [REDACTED] around August 9th. She told me that she was sorry that I have gone through this. On August 10th I talked to her about getting my tuition refunded and if need be erasing my transcript if the money was refunded. She told me that she could not help me in that manner and that I need to send in a letter to formal student grievance.

I was really blown away to find out that I had spent so much time and money at a College that I was not going to be able to obtain my Teacher's license from. The only reason I left my other college was because I was told that I would be able to receive my Teacher's license from Ashford. This allowed me to keep my job and was told I would only have around a year and a half left to get my degree. Now

since Ashford has misled me I will have to return to my previous college and leave my job so I can finish my degree. I have been dedicated to all of my classes and received all A's thus far. I just want all of this to be taken care of so I can move on with my life. I am asking for a refund on my tuition and all of my classes can be erased from my transcript. These classes are not going to help me in any way and I don't want anyone to think that I am trying to attend college for free. I will also be contacting my Attorney and the Better Business Bureau.

Thank you,

Redacted

The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.

DOCUMENT 3T

Dewitte, Natalie

From: [Redacted]
Sent: Tuesday, September 30, 2008 9:31 AM
To: [Redacted]
Subject: enrollment problem

My name is [Redacted] a student at Ashford University. I enrolled back in July of 2008. [Redacted] was my enrollment advisor. I chose this University based on cost and flexibility with my schedule. I love that you take one class every 5 weeks. Most important was that I was told a degree in education would take 4 years. I also asked many questions regarding student teaching. I was told it was part of the 4 year degree program. I would be able to do my student teaching in the state of Virginia. Based on this information I enrolled in the school. I inquired more information on the teaching credential from [Redacted] my academic advisor. She informed me that I had to complete my bachelor degree first then obtain my teaching credentials at Rio Salado. She told me this program takes about 12 months. By now I was confused and upset. I read through the handbook and read my enrollment agreement. It does say that you attend Rio Salado but doesn't say for how long. I called [Redacted] back and confronted her on this. She seemed very irritated and in a hurry to get me off the phone. I asked her three times if I would be able to teach in 4 years and I attend only one school. She said irritated "yes I would be able to teach in four years and there was not another school to attend". [Redacted] also, said "[Redacted] had no right to discuss the details of the program because that was not her job". She was only to tell me what classes I'm scheduled for. [Redacted] also told me that she would leave a message for [Redacted] to call me to clarify she was wrong. One week went by, I never heard from [Redacted]. I called her and asked about taking more classes. I also asked more questions on the degree. [Redacted] still said the same thing and also gave me the number to Rio Salado. She never mentioned anything about [Redacted] leaving a message to contact me on the subject. I called Rio Salado and they confirmed that the program took 12 to 18 months. It started at the end of your Bachelor's degree. Which means this degree takes about 5 years to complete. If I had been told this information from the beginning I would not have enrolled. I also spoke to [Redacted] Financial aid advisor too. I would like [Redacted] to beware of what the education degree entails. I'm lucky I found out now before it was too late. Going to school does take a lot of money and we are responsible for paying it back. If any of my classes are not transferred, I would like to be refunded. There is nothing worse than paying for something you can't use. I don't understand why I wasn't told the truth. Honesty should be very important.

October 8, 2008

Redacted

Dear | Redacted |,

The Student Grievance Resolution Team (hereinafter "SGRT"), a division of the Office of the Ombudsman, received your formal grievance (hereinafter "Grievance") September 30, 2008, from an email to your Student Grievance Resolution Coordinator.

Your Grievance stated;

- That you were misled by your enrollment advisor (hereinafter "EA") upon enrolling;
- From your grievance we are advised that you would like to be compensated for any credits that will not transfer over, currently includes EXP 105.

The SGRT has conducted a thorough investigation, including a close review of your academic and enrollment records. These findings were presented to the University Grievance Committee (hereinafter "Committee") and discussed your issues at great length. The Committee reached the following conclusions based on the investigation and discussions.

As part of our investigation we interviewed your EA regarding your claims. The Committee found that some information the EA was giving was inaccurate. The Committee would like to ensure you that your EA will have additional training regarding the Bachelors of Arts in Social Science with a Concentration in Education.

The Committee has concluded that the University will cover the cost of your EXP 105 course, because you were given misleading information upon enrollment.

Thank you for bringing your issues to our attention. Our services to Students are a paramount importance at the University. It is always the intention of the University to provide excellent student services and an excellent learning experience.

Sincerely,

Redacted

Redacted

Student Grievance Committee

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DOCUMENT 4T

I started taking classes at Ashford in May of 2007. At that time I was under the impression that I would be able to complete all the required courses that was needed to become a licensed teacher in the state of VA. It wasn't until December 2008 when I found this to be untrue. At this time [Redacted] called me to tell me that she had enrolled me into Rio Salado and that this is where I could complete my teacher licensure. As I began checking into this program I found that it would get me a license in the state of Arizona. I then called [Redacted] back and began telling her my problem which was I love in VA not Arizona, she then told me that I should find a school in my state that I could attend to get the required classes I needed. I checked several schools and then called her back to ask her about Mary Baldwin she informed me that would be good and to go ahead and enroll. So I did. It wasn't until several months later that I found out that my financial aid couldn't be used for both schools. When I called my financial aid advisor he informed me of this. At that time it was November and my account had a balance of 3000.00 then in a matter of days the balance jumped up to over 6000.00. I then called him on December 14,2009 and left a message. I called again in the 15th and left a message in which he later called me back. I told him my problem and he told me that there was a loophole in financial aid and he would talk with his supervisor and get back to me on Thursday or Friday. After not hearing from him I called him on Friday evening and he informed me that it was not a favorable decision and that I should take my problem to the grievance department. I was unaware of this problem and I think someone should have told me that you couldn't get financial aid at 2 school then I would have known not to enroll in another school until my studies were completed at Ashford. I did not think nothing of it because [Redacted] enrolled me into Rio Salado while I was still enrolled in Ashford. I would like some help to solve this problem I do not have 6000.00 to pay back when I was expecting it to be covered by my financial aid. Now I am suppose to be graduating and I was informed by [Redacted] that I couldn't until my account was satisfied. If you could check into this loophole with the financial aid and help me solve this problem I would greatly appreciate it. Thanks | [Redacted]

February 5, 2010

Redacted

Dear Redacted:

On December 21, 2009, the Office of Student Grievance Resolution at Ashford University received your grievance. In your grievance, you allege that the University failed to inform you that students are not eligible to receive federal financial aid concurrently at two different institutions.

In your grievance, you list the following as the remedy you seek:

Waiver of the balance due on your student account in the amount of \$6,270.32 or waiver of some portion of the balance due

Findings of Fact

On or before February 27, 2008, you completed the 2008-2009 Free Application for Federal Student Aid (FAFSA).

By telephonic conversation, on August 12, 2008, you spoke with your Academic Advisor (AA), Redacted, and expressed interest in the Rio Salado teaching program partnership with the University.

By e-mail message, on August 13, 2008, AA Redacted provided you with the information needed to enroll with Rio Salado College for EDU285AA Education Program Seminar Course.

By e-mail message, on August 17, 2008, you informed AA Redacted that you would like to enroll in a local teaching certification program instead of participating in the Rio Salado teaching partnership.

By e-mail message, on August 18, 2008, AA Redacted encouraged you to attend a teaching certification program locally. She also encouraged you to check with the Department of Education in your state to verify the information about your state's requirements.

On December 21, 2008, the University provided you with your 2008-2009 Financial Aid Award Letter based on your courses scheduled from January 6, 2009, to October 12, 2009.

On January 6, 2009, you began the course, EDU 490, and you completed this course on February 9, 2009.

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On January 20, 2009, your 2008-2009 Pell Grant disbursed to your account in the amount of \$2,341.00. On January 20, 2009, your 2008-2009 Federal Subsidized Stafford Loan disbursed to your account in the amount of 2,722.50. Your 2008-2009 Federal Unsubsidized Stafford Loan also disbursed to your account in the amount of \$3,465.00 (Attachment A, Ledger Card, Yellow).

By telephonic conversation, on January 29, 2009, you informed your Financial Services Advisor (FSA), [Redacted], that you received financial aid from another school, Mary Baldwin, at the same time that you received financial aid from the University.

During a telephonic conversation, on February 3, 2009, FSA [Redacted] informed you that per federal guidelines, a student may not receive financial aid at two institutions in the same Academic Year. Based on your assertions, [Redacted] believed at the time that you would remain in attendance at the University. Because [Redacted] thought you had stated an intent to remain enrolled at the University, [Redacted] informed you that she believed the financial aid you might receive at Mary Baldwin would be returned to the lender.

By e-mail message on February 12, 2009, FSA [Redacted] explained that when students withdraw from the University, the University performs a calculation to determine what portion of federal financial aid the student earned while enrolled. FSA [Redacted] also explained that the remaining funding from your 2008-2009 federal financial aid might be returned to the lender.

On February 17, 2009, at your request, AA [Redacted] placed you in a drop/withdraw status.

On March, 17, 2009, the University returned a portion of your Federal Unsubsidized Stafford in the amount of \$3,071.25. This amount was calculated based on your enrollment in one course during the 2008-2009 Award Year, EDU 490 (Attachment A, Ledger Card, Orange).

On April 9, 2009, the University mailed you a stipend check in the amount of \$4,446.25 (Attachment A, Ledger Card, Red). This amount contained the excess funds for your 2008-2009 Pell Grant and Subsidized Stafford Loan.

By e-mail message on May 22, 2009, you asked AA [Redacted] what requirements you needed to fulfill to complete your degree.

On or before May 27, 2009, you completed a new 2008-2009 FAFSA. Your 2008-2009 FAFSA contained a revised Expected Family Contribution (EFC) based on the financial aid documents that you completed in February 2008.

By e-mail message on May 28, 2009, Academic Advisor [Redacted] informed you that you were eligible to continue your course of study at the University.

On June 2, 2009, you entered a re-entry status at the University.

On June 16, 2009, you began SOC 312.

On August 6, 2009, the University attempted to reinstate your 2008-2009 federal financial aid award, based on your active enrollment at the University.

On August 14, 2009, the University returned a portion of your 2008-2009 Federal Subsidized Stafford Loan funds in the amount of \$339.57. This occurred because you were over-awarded during the first disbursement period of the 2008-2009 Award Year (Attachment A, Ledger Card, Purple).

On August 18, 2009, the University returned your 2008-2009 Pell Grant in the amount of \$2,341.00. The University returned these funds based on the revised EFC on your 2008-2009 FAFSA that you completed in May 2009. The revised EFC caused you to become ineligible for the 2008-2009 Pell Grant (Attachment A, Ledger Card, Blue).

On October 20, 2009, your Federal Subsidized Stafford Loan disbursed to your account in the amount of \$2,393.97 (Attachment A, Ledger Card, Green).

By e-mail message, on October 27, 2009, FSA [Redacted] informed you that you were ineligible to receive federal financial aid at the University. He reiterated that students may only receive financial aid at one institution at a time. FSA [Redacted] explained that because you were receiving financial aid at Mary Baldwin College, you could not simultaneously receive financial aid at the University (Attachment B, October 27, 2009, email Message). [Redacted] indicated that your loan period at Mary Baldwin would span from August 31, 2009, to May 18, 2010.

On November 19, 2009, the University returned your 2008-2009 Federal Subsidized Stafford Loan funds in the amount of \$2,393.97. On the same date, the University returned your 2008-2009 Federal Unsubsidized Stafford Loan funds in the amount of \$393.75 (Attachment A, Ledger Card, Pink). These refunds occurred because you were in an overlapping loan period at Mary Baldwin College.

Allegation Relating to Financial Aid Eligibility at Two Institutions

In your grievance, you allege that the University failed to inform you that financial aid could not be used at two schools concurrently. In accordance with federal guidelines, the University is required to refund unearned tuition to its lender when a student withdraws from the University (Attachment C, Financial Aid Refund Policy) When you entered a drop/withdrawal status, the University was obligated to refund your unearned funding to your lender. The University issued the remaining funds to you in the form of a stipend check.

According to the financial agreement you have with the University, if a student is unable to qualify for financial aid, the student is responsible for any outstanding balances incurred (Attachment D, Financial Aid Plan Policy). As noted above, your eligibility for Pell Grant changed, and the University was obligated to return a portion of your financial aid when you entered a drop/withdrawal status.

In conclusion, the University denies the request in your grievance to waive the balance due on your student account. You are responsible for the balance on your account in the amount of

\$6,270.32. The University will provide you with the opportunity to make payments through an interest free payment plan. To arrange this payment plan, please contact Collections Specialist [Redacted] at 1-866-475-0310 ext. [Redacted].*

It is always the intention of Ashford University and its employees to provide excellent student services and an excellent learning experience. We wish you all the best in your future endeavors.

Sincerely,

[Redacted]

Vice President of Student Services

Encls. /2/ Attachment A, Ledger Card
Attachment B, October 27, 2009, e-mail message
Attachment C, Financial Aid Refund Policy
Attachment D, Financial Aid Policy

** Please be advised that you may appeal this decision to the President of the University. Page twenty-two of the 2009-2010 Catalog describes the appeal process. Please note that you have twenty (20) business days from the receipt of this determination letter to file any appeal. Please send this appeal to GrievanceAppeal@ashford.edu.*

DOCUMENT 5T

My name is _____ and I want this to serve as a formal grievance or complaint if you will regarding a class that is required for my degree. Edu 371 a phonics class utilizes a program that is provided by the college, Rio Salado. This program is called Action Reading Fundamentals. As a college student I expect my class to be current and teaching the current strategies. This program was started in 1964. I understand the basic premise of phonics has not changed really all that much. I have spent 4 years working in schools with special education students who very often require extra phonic work to be able to read.

There are some things however that have changed in the last 35 years since _____ started using this teaching method in 1973. There are several glaring errors in the program that do not fit in a current elementary school curriculum. I will list some of those now.

1. The letter chart for the print alphabet is not up to date. Schools do not have students use the curl or wave on the end of letters anymore. The lower case e is not made the way it is in this workbook. The uppercase letters K, R, are not correct either.
2. The sounds that the DVD asks students to make when saying letters like p, t, b, m, n and others are simply wrong. The sounds are supposed to simply be the initial sound you hear when you say it and not adding the ah sound on the letter. They have you say pa and na and ma and ta instead of the current sound that is used in school districts everywhere.
3. The workbook provides lines to practice the letter writing skills. These lines are extremely narrow for younger students. They need to be about double the size in order to match current paper that is used in Kindergartens, First and Second grades.

I have provided several websites for additional information that can show the letter chart that is currently in use today and the size of lines children use in the school systems across this country.

http://www.succeedtoread.com/alphabet_chart.html- example of a average letter chart

<http://www.rayslearning.com/lettersa.htm>

http://www.literacycenter.net/parents_teacher/letter_center.htm# -an example of how letters are written.

<http://www.succeedtoread.com/improve.html>

“ 1. When you are teaching a letter sound, be careful not to add an "uh" sound at the end of the letter. For example, letter s should sound like a snake hissing, with no throat sound. Letter s says 'sss,' not 'suh.' If your child learns letters 'c', 'a', 't' as sounding 'kuh,' 'aah,' and 'tuh,' those sounds will not come together to say cat!”

http://www.first-school.ws/t/alpha_tracers_zb1/j.htm This website is listed as an example of the size of the lines needed for young students. This is an example of pre-school and or Kindergarten size lines.

<http://www.first-school.ws/theme/printables/writing-paper/handwriting.htm> - this shows the correct size (being much larger) for young students to practice their letter writing skills.

In conclusion, I would like to say that as a school that is supposed to be teaching new students how to be teachers in today's school systems, it is insulting that you would use an outdated antiquated program. I expect and frankly deserve to have a class at these prices be up to date and utilizing the latest information in it. These are potential new teachers you are teaching this class to and you information should be at least accurate.

I will not take this class in its current form. I will be filing a complaint with the Higher Learning Comm. That accredits your school. I want request a refund for the materials I had to purchase and would like a response to my complaint in a timely manner.

Please let me know if there is further information you would like me to provide and if so I will do my best to get it for you.

Thank you

Redacted

October 1, 2008

Redacted

Dear Redacted,

The Student Grievance Resolution Team (hereinafter "SGRT"), a division of the Office of the Ombudsman, received your informal grievance (hereinafter "Grievance") September 17, 2008, from an email to the Office of the Ombudsman.

Your Grievance stated;

1. That you believe EDU 371 is an outdated antiquated program, "As a college student I expect my class to be current and teaching the current strategies";
2. "There are several glaring errors in the program that do not fit in a current elementary school curriculum"; and,
3. From your Grievance we are advised that "[You] will not take this class in its current form."

The SGRT has conducted a thorough investigation, including a close review of your claims and current curriculum. These findings were presented to the University Grievance Committee (hereinafter "Committee") and discussed your issues at great length reaching the following conclusions based on the investigation and discussions.

As part of the investigation, we spoke with Redacted, VP of Academic Affairs for Rio Salado College and an educator with K-12 experience. Redacted indicated to us that, "Of the approximately 500 students who have taken this course [EDU 371] she had not received one complaint about the course or the currency of the material." EDU 371 is a course that is designed to meet the standards of the state of Arizona.

EDU 371 provides an overview of research, curricular content, and instructional practices associated with Research Based Systematic Phonics Instruction and other methods for teaching reading. This course covers the history of the written language, alphabetic reading and writing systems, and implementation of effective methods for reading instruction. There are a number of methods being used to teach reading in elementary schools around the country; the one used in Action Reading has been proven to be effective and consistent in outcome.

The Committee has concluded that EDU 371 contains information that is relative and imperative for future educators. Therefore, the Committee has determined that this course will continue to fulfill a Core Competency of the program and is mandatory for all students in Bachelor of Arts in Social Science with a concentration in Education.

If you decide not to take EDU 371 in its current format, then you will not be able to fulfill your degree requirements, therefore, you will not be able to graduate.

Thank you for bringing your issues to our attention. Our services to Students are a paramount importance at the University. It is always the intention of the University to provide excellent student services and an excellent learning experience.

Sincerely,

Redacted

Student Grievance Committee

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DOCUMENT 6T

Redacted

August 30, 2009

REDACTED

Enrollment Department Supervisor
Ashford University
Grievance Department
400 North Bluff Blvd.
Clinton, Iowa 52732

To whom it may concern:

I started pursuing and inquiring about attending Ashford University in November 2008. I was assured my [REDACTED] on many, many, many occasions that I had to have a Bachelor's Degree in Education before I could receive my certification. I of course believed the person who was supposed to be an expert with enrollment assistance. I was not even told about Rio to begin with. [REDACTED] knew I already had a Bachelor's Degree in Business Administration and also an Associate's Degree in Business Marketing. I made that very, very clear to begin with.

I did not even realize that I was going to start on December 10th, 2008. I planned on starting in January. She already had me enrolled in the class and contacted me the night the class began. I was in a tailspin, because I did not even know how to navigate through the computer blackboard. Needless to say with calls to technical support and to different advisors including [REDACTED] I was able to successfully learn the system.

I spoke on many occasions to different personnel answering the phone and they all kept assuring me that I had to have a Bachelor's Degree in Education before going to Rio. You are in partnership with Rio, so I feel like you should know how their operation works as well. I spoke to someone named [REDACTED] one day and she stated that the supervisors were all in a meeting and she asked someone and they all kept on insisting that I had to have a Bachelor's Degree in Education from Ashford before going on to Rio.

I finally contacted [REDACTED] since I had successfully completed seven courses in which I am proud to say with a 4.0 average, and I explained to her since I was over half way through what did I need to do to get the process started with Rio. She explained to me that she was not sure, that I needed to contact them, all the while of course still reassuring me that I had to have that degree from Ashford. I also spoke with [REDACTED] and she stated that I did not have to go Rio and says she would find out and then e-mail me information. The information stated that I had to have a degree in education from Ashford and then go to Rio. It's ironic she did not know what to tell me.

I contacted [REDACTED] at Rio Salado University (480-517-8722) and she explicitly stated that I did not need another bachelor's degree from Ashford, that I could go straight through them and receive a Post-Bachelorate Degree and certification. I explained to her what had happened and she was very understanding and also talked with her supervisor, [REDACTED] and she reiterated the fact that I could go straight Rio and earn what I needed to receive in order to teach in South Carolina. That is all I ever wanted to do to begin with is teach in my home state.

I have been given the run around and been put through the ringer. I have endured many countless hours of study. I have written many papers, taken many tests and vigorous hours of work unnecessarily.

I am not in the habit of causing any havoc or problems. That is definitely not my style. I was misguided, misinformed and mislead. I feel that your institution should give me full reimbursement for the problems that I have had to endure and also the unnecessary classes that will not even count for anything! I never feel it is a waste of time when learning is involved, but I could have been half way through my certification by now!!! I hope this matter can be resolved peacefully, but if necessary I will seek proper legal counsel to help resolve the situation. I appreciate your time and hopefully this can be resolved easily.

Sincerely,

Redacted

October 2, 2009

Redacted

Dear

Redacted

The Office of Grievance Resolution received your formal grievance on September 10, 2009, via an email from **REDACTED** Lead Academic Advisor. Your grievance stated;

- (1) that you were informed at the time of enrollment that a Bachelor of Arts in Social Science with a Concentration in Education was required to enter the Rio Salado Education Certification program;
- (2) that at the time of enrollment you already had received a Bachelors in Business Administration from another institution; and
- (3) that you later discovered you could have entered Rio Salado's Certification program without taking courses with Ashford University.

From your grievance we are advised;

- (1) that you would like to be reimbursed for all tuition and fees accumulated at the University; and
- (2) that you would like these funds returned to your lender.

The University has completed a thorough investigation into these issues by reviewing your academic, financial and student records. Our findings indicate that you received misinformation at the time of enrollment. This misinformation caused you to enroll in the Bachelor of Arts in Social Science with a Concentration in Education program with the University. Since you had already received a Bachelors degree from your previous institution you were eligible to enter the Rio Salado Certification program directly. Based on this information the University has granted you a customer service credit for your tuition and fees, totaling \$8,220.00. Please allow three to four weeks for the customer service credit to be processed. Once this credit has been applied to your account we will refund the money to your lender.

Please be advised that you will still be financially responsible for repaying your lender for any excess funds checks received during your time with the University. You must contact you lender to setup payment arrangements.

It is always the intention of Ashford University and our employees to provide excellent student services and an excellent learning experience. We wish you all the best of luck in your future endeavors.

Sincerely,

REDACTED

Vice President of Online Student Services

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DOCUMENT 7T



Formal Grievance Submission Form

Revised 7/23/10

You will receive written acknowledgment of receipt of your grievance by e-mail message. The University will issue a written response explaining the outcome of your grievance by U.S. Mail no more than 30 business days from the submission date of your grievance form. If you have any questions, please feel welcome to contact Student Grievance Resolution at (866) 974-5700, extension 2206 or grievance_resolution@ashford.edu.

Student Information (please print):

First Name: Redacted Last Name: Redacted Student ID: Redacted

Address: Redacted City: Redacted State: OH Zip: Redacted

Phone: Redacted Email: Redacted

Date Submitted: 07/29/10 Modality: Online ASPIRE On-Campus Traditional

How did you learn about the formal grievance process? REDACTED

Subject of Complaint (check all that apply):

- Transfer Credits
- Transcript
- Technology
- Student Discipline
- Student Account
- Scheduling
- Personal Hardship
- Other:
- Operator
- Online Classroom
- Ombudsman
- Never Attended
- Military Benefits
- Grade Appeal Outcome
- Financial Services Advisor
- Financial Aid
- Faculty
- Enrollment Advisor
- Dismissal
- Disability Related
- Degree Requirements
- Bias
- Advising
- Academic Advisor

Name(s) of Person(s) Involved: REDACTED and other faculty at Ashford University

Please provide the following information in relation to your complaint.

Date: November 2008 Time: Location: Via telephone

In the space provided, please explain the nature of your complaint (please attach supporting documentation or evidence as a Word or PDF attachment, if necessary).

I recently contacted my state department of education to find out if I could participate in Ashford University's partnership with Rio Salado College out of Arizona after I completed my BA degree with Ashford. When I did so, I was told by my state's department of education that neither Rio Salado or Ashford was transferrable to Ohio and that if I continue with my Bachelor's Degree from Ashford and try to go to school in Ohio to complete my teaching certificate that my Bachelor's Degree would not be recognized and I would have to start all over with a school here in Ohio. I spoke with REDACTED both in email and on the telephone to insure that there was no miscommunication between us regarding my questions and what he was telling me. I am extremely upset about this because I was told when I enrolled that I could obtain my BA from Ashford regardless, but that I would only need to see if my state would accept Rio Salado.

REDACTED - Associate Vice-Chancellor, Academic Quality & Assurance

Contact # 1-614-752-9543

Please list the names of the individuals involved in your formal complaint.

REDACTED Enrollment Advisor- told me that I could obtain my BA from Ashford- that it would transfer to Ohio. Was told that I only needed to make sure that Ohio's Dept. Of Education would accept Rio Salado before I enrolled in that program.

Have you made an attempt to resolve this problem? If yes, please describe those attempts.

I have spoken with my Academic Advisor, REDACTED and she talked to several managers who told her that this information is incorrect. I have also spoken with REDACTED Student Grievances. I want concrete evidence that my BA will transfer to Ohio because according to REDACTED (Dept. Of Ed.), Ashford is not accepted by the Chancellor of the Board of Regents and I can not get my BA from Ashford and then enroll at a school in OH to get my teaching certificate.

Please state the remedy you seek as the outcome of your grievance:

If information from OH Dept. of Ed. is found to be accurate, I would like all of my expenses with Ashford reimbursed to me along with monies spent on books and supplies. I also feel that my time that I have invested in school with Ashford, as well as the time that I have lost is worth something as well. - amount to be determined - addressing with REDACTED

Student's Signature

Redacted

REDACTED

Date: 7/29/10

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The investigation of the student's concerns is currently pending and the University has not yet issued its response to the student's grievance.