

Milwaukee Area Students' Gainful Employment Testimony

Presented to the United States Department of
Education Negotiated Rule Making Committee

Minneapolis, Minnesota

May 24, 2013

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I am writing you this email because of my nightmare at Sanford Brown College in West Allis, Wisconsin.

I chose Sanford Brown because I was told I could complete my coursework in Criminal Justice quickly and become a Probation Officer. I was so excited about going to Sanford Brown College. I was sold because I was told I could get small class sizes and get extra help if I needed and graduate faster because the courses were 5 weeks long and you went to school year round until you graduated.

I went ahead and took the admissions test and paid \$50.00 for it. I was told by the financial aid personnel that I could also write a 500 word paper on why higher education was important and win a \$1,500 scholarship. I won the scholarship because of the paper I wrote. I was so excited and proud of myself. I was looking forward to the wonderful future my 3 kids and I were going to have. I was going to finish college and finally have a career which I loved which was helping people. I was assured by all the admissions people at Sanford Brown College that I had made the right choice to attend that college. They all were so friendly and seemed to want this as much as I did.

I meet with the financial aid people and was told that I could either pay a thousand and some dollars or make monthly payments of \$140.00 a month because I had to pay whatever the financial aid didn't pay. And I still had to take out loans that I would have to pay back So, I paid \$140.00 a month for over two years. If the money wasn't paid then you wouldn't advance to your next set of classes. If you didn't pay the monthly fee then or paid the fee late you had to wait the 5 weeks when classes started again or not advance with your classes and drop out. Sanford Brown College took all my financial aid and took monthly payments of \$140.00 a month and my scholarship money as well.

I attended Sanford Brown College by the way from 8-06 and graduated in 9-08. I was disappointed because I was told that graduation was going to be in November and that the details would be sent to me or someone would call me. Needless to say, nobody called me or sent anything in the mail. By the time I called Sanford Brown College about the details of graduation I was told it was too late to graduate with my class because I didn't get all my fees paid for graduation. I was told that I missed the deadline to have all the fees in. The lady said she was so sorry and would see what she could do for me. I just cried and couldn't believe that I couldn't be part of the graduation ceremony that I worked so hard to get. Sanford Brown College never got back to me and never returned my calls.

Now I am arguing with Sanford Brown College because I have yet to get my degree. The accounting department at Sanford Brown College is stating that I owe them an additional \$3,700 dollars. I tried explaining to them that I don't owe them anymore money. When I left the college my account was at a zero balance. They are trying to say that I owed them \$1,200. I stated I didn't because I went to the criminal Justice chairman and got a change of grade on two of my classes to a C. I stated I wasn't going to pay for two classes I didn't take. Yet, Sanford Brown College still wants to charge me for them two classes I didn't need to take. Now they want \$3,700 and more because they are stating that financial aid took money back from them because I graduated earlier than expected. Well yeah seeing I got a change of grade and didn't have to take those 2 classes over why wouldn't they take the money back!

After all is said and done Sanford Brown College never helped me find a job in my field. As of right now I am still unemployed. I was told by student services that there is no internship for criminal justice students and I was given some web sites on a piece of paper to guide me in my job search. If you weren't in the medical field at Sanford Brown, you weren't getting any help looking for a job. All the job fairs were set up for the medical students and most of the postings were for the medical students. I was lost and disappointed. I expressed this to the lady in student services and she sat down with me and asked what kind of work I did. I told her I was a nursing assistant. She gave me papers of places and info on nursing assistant jobs. I asked her why would I work my butt off for over two years to finish school in criminal justice to get a job in the nursing field when I already had a full time job at a nursing home as a nursing assistant. I was so annoyed by the lack of intelligence that I walked out of there.

As of now I owe \$25,000 to the U.S. Department of Education that I have to pay back. I don't have a job in the field I graduated in. I have no degree because Sanford Brown is refusing to give it to me because of \$3,700 dollars they claim I owe them. They won't give me my transcripts because of the money they say I owe them. Recently I find out now that they are closing Sanford Brown College in West Allis, Wisconsin. Nobody will return my calls when I call them to explain that I am not paying for 2 classes I never took because I had already take them and received Cs in them.

I was going to transfer to a university or college to get my bachelors degree, but cant because Sanford Brown College refuses to give me my transcripts or degree or any paper stating I graduated. I am very upset and disappointed.. I'm lost as what to do or where to go for help. All everyone at Sanford Brown College has to say to me is that I should have thought about how much college would cost before I attended college. If I had known all this was going to happen, trust and believe I would have never enrolled at that college. I paid my \$140.00 a month. I am paying back my student loans every month. I am and have paid for everything to do with that place. I am not going to pay them more money that they don't have coming to them.

I feel that Sanford Brown are con artists that rip off hard working people that want and worked there butts off to get that degree. I am a single mom of 3 children, had a full time job and part time job and still went to school. I applied for financial aid and was granted it and still took out loans to get through school. I have been used.

I am glad Sanford Brown is closing down. They should have never been allowed to open. They lie and deceive students and then after they get their money push you out the door. They don't help students in anyway. They was no support of any kind at that school. The professors were more of a help than any office or higher up person. All Sanford Brown wanted from their students was there money.

Please do something about these schools that are ripping off students.

C [REDACTED]
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Appleton, WI 54911

My name is C [REDACTED] and I graduated from Everest College in November of 2011 in the field of dental assisting.

My experience there was very horrible. I actually tried to opt out if that school weeks after I realized it was a highly unprofessional, but was told by my advisor that I was only two days shy of a deadline that was unknown to me. I also tried to contact someone about getting reimbursed for my fees associated with Everest because I strongly felt I was not receiving a proper education.

When I started I thought it was iffy from the start. My teacher Ms. C [REDACTED] was a very nice down to earth person. She appeared to be a professional business women from her attire. But after the first couple days, once we got to the books and she actually began "teaching", my impression really changed. She read premade power points word for word in the first hour of class. If she didn't know a word, she would skip over it, including a lot of important dental terms. Ms [REDACTED] answered many of our questions by simply saying, "look in the book". She also handed out "cheat sheets" because she didn't know the material or how to explain it.

All of that was kinda minor to me. My breaking point was when I found out how she received her job. One day we were having a conversation in class and she explained to me that her daughter was one of the first students at the school. She said that during her daughter's tour of Everest she was offered a job out the blue making much more than what she was already making. She specifically stated that she was mumbling off some of the names of dental machines that were familiar to her and whoever the advisor was that was giving her the tour offered her a job as a dental instructor. That just blew me out the water but It did explain why she answered question by saying "All offices are different, its whatever pertains to that office," which meant I don't know. It turns out she had worked as a dental assistant many years ago. Therefore she didn't know any of the new modern tools and upgraded technology that were being used in the world today.

That school was a joke. I believe it was a scam to get young people who were looking for accelerated learning. We learned little, but ended with big debts. We often didn't have enough supplies for the hands on learning and we often reused unreusable materials.

From my understanding everything we needed was included in the tuition. So why did we have to only learn to place braces on half a mouth of a model? I didn't understand why our class had to pick braces off of another class work to try to complete a full mouth of braces on a model. It was ridiculous. We only received half of the lesson then got sent to extern sites without adequate training. Seriously the extern sites were amazed at how much we didn't know. I can honestly say that almost everything I learned came from my externship. They gave me the pride to go and apply for jobs in this field. Even though I knew that this school was a scam I still completed it with hopes that they would help me find a job.

Everything they promised was a lie. I could talk all day about how my decision to go to this career college ruined my life but unfortunately I don't have enough time in my day because I am working two jobs as a housekeeper and personal aid and have two children to take care of. My intentions were to give my children a better future by bettering myself through education. Everest ripped that dream away from me and is the reason I am struggling today with a \$12,000 debt. All I want is to be cleared of the debt that this school put me in because I did not receive a proper or a full education to prepare me for work in a dental field. If needed feel free to contact me via phone [REDACTED].

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I enrolled in Sanford Brown college because of flexibility of hours, location and because upon speaking with Admissions I was convinced that I could have a career in Medical Coding and Billing making \$30-40,000 per year to start. I was convinced that the \$15,000 tuition for a 1 year course would be more sufficient then going to a 2 year Technical College because I would be given only the courses I needed at an accelerated rate.

I would like to add I, A [REDACTED], my daughter, another daughter, E [REDACTED], and our Cousin S [REDACTED] all went to Sanford Brown at the same time. I fully agree with A [REDACTED] that the marketing of an accelerated program and aggressiveness of admissions, the Dean and the Financial Aide Counselor as well as the rapid sign up process and easy financial aid application is what got all of us into what we thought would be an ideal college education.

I had always wanted a college education since I was a single mother working in low paying jobs to support my family. At the time I signed up for Sanford Brown all but one of my daughters was an Adult. I was working 2 jobs. I cut down my hours for both jobs so I could attend Sanford Brown and and also babysat for my Grandson so my Daughter E [REDACTED] could attend night classes in the Medical Coding/Billing program. We fully trusted in what we were being sold that after graduation we would obtain jobs that started at between \$30,000 and \$40,000.

I would also like to add that there was no testing to attend the program. The only requirement was to have a High school Diploma or GED. Some of the students who were in my program or the Medical Assistance program were not even able to do the work that was required on their own without help from the tutors in the library. Some students in the Criminal Justice program would talk about their criminal records and how they were told that it would not affect employment. These for-profit schools are signing up anyone who is eligible for Financial Aid as quickly as they can with no regard for their abilities or hindrances that will keep them from being marketable in their employment field of study.

A Financial Aide Counselor took me through the Fafsa process but did not explain there may be Scholarships or Grants I could apply for to attend college. My loan was granted through Wells Fargo and then bought by the US. Dept. of Education. I received a Certificate in Medical Coding and Billing in Aug.2009 and ended with a debt of \$17,000. I have had 2 Deferments and 1 Forbearance for my loans because I cannot afford to pay them.

I had made 2 months of payments on my loans and was not receiving my child support, so I called Great Lakes explaining my situation. The Representative asked how much I made. When I told her I made \$8.00 an hour with 2 children, and was attending UWM, she said that is not enough to be able to make payments on my loans. She told me about Forbearance and that I could delay payments for the year. She also informed me of the interest that would accrue. I had no other option and had to claim it. I was also sent a letter and application urging me to apply for forbearance by Sanford Brown.

The majority of companies hiring for Billing have on the job training for people who have been hired by the company including Aurora Healthcare. Positions in Billing are paid a lower wage than Customer Service. The HIPPA, JCAHO and Medical Terminology courses are being given as on the job training as free computer based learning courses. Positions in Coding for hospitals are impossible to get into without years of experience. The Certificate I received has not been useful to me and is not worth the \$17,000 I now owe. Please do something so that other students don't end up in the same circumstances I am currently in.

M [REDACTED]

Milwaukee, Wisconsin

My name is M [REDACTED]. I am a single parent of a 10 year old boy.

I left a well-known call center job after 4 years to return to school. This isn't a choice one makes lightly at thirty years of age. I was looking into schools and programs that would challenge me. I did not want to really go back to a technical college cause of the length of time. As I know now cutting corners was not the way to go. I decided to go with the career college, Everest. The location wasn't that far from home, you see the advertisements on TV all the time and on the internet. They had to be good. Get a career in less than a year...who wouldn't think it's a good thing.

In June of 2011 I made a call to the Everest College in downtown Milwaukee Wi. I made an appointment to speak with an admissions representative. Once I arrived at the school I was greeted by a loud mouth woman, handed an iPod and headphones directed to sit down and watch the videos to assist with my career choice.

In the waiting area there were many places for information on the programs they offered, yet no information pamphlets. I was greeted about 5-10 min later by the admissions rep named Brandon. He greeted me and brought me back to his cubical where we discussed the "right program" for me to take and what he felt was in my best interest. He also went over the details of how to become enrolled and toured me through the classrooms that would apply to my field of study, the library, bookstore and career services department. He said that once I graduated they would find me a job in my field. I was on step 1. The next step was to go home and look over the information he gave me about the dental assistant program we agreed was to be my program, if indeed I choose Everest as my school.

I went home looked over the information I was given, shared it with my partner. We talked about cost (which at the time was unknown), the time it would take and if I felt I could do it. I felt I could and was ready for a better life and change. This whole conversation and decision process at home took about 2 weeks before I was ready to call them back and tell them I'm ready to take the next step. They in return called me every day at least twice a day till I said yes. Once I agreed to invest in my future with them I set up an appointment with a financial aid representative. I was asked to bring in my tax returns from the previous year. This appointment I brought along my partner and we met with another woman. So we started the process of applying for financial aid which which I was not familiar with. She did not explain a lot until I was supposed to pick a pin and sign and date here and there. Mid-way through my appointment her computer stopped working and we were shuffled to another rep to finish. Once we found out I was approved for aid he mentioned that it would cover part of the cost of the program which was between \$18-20,000. So I would need to take out and apply for a private loan to cover the rest that the financial aid would not. So I did.

My first day of school I was greeted by the dean of the school, the program directors for the different programs and several other people from where exactly I cannot say. I was directed to the school bookstore where I picked up my uniforms and supplies and taken by an ambassador to my classroom.

Once in class I was greeted by my fellow classmates and my instructor Ms. C [REDACTED]. She was direct and to the point. She was a "you do this my way or you can go". We labeled all of our supplies and started with our first lesson. The instructor had very little patience or time to explain what she was talking about and if asked to elaborate it wasn't without a hump or sigh before the answer. There were times where she wasn't really able to answer what was being asked either. She kept referencing that she had a lot of experience in the field and she would teach us all we needed to know to be successful. In the beginning I believed that but as we went along I started finding it was further from the truth. Ms. [REDACTED] had a hard time with some of the vocabulary and forgot what the human anatomy was in part of one of our modules. She told us that our collar bone was our 1st rib. Even insisted it was after I and several other students questioned it. This along with the blimps in the vocabulary and her attitude made me wonder if she knew what she was talking about and if she really wanted to teach/be there. When we were in the lab she would get us started for the day and either sit or stand leaning on the counter until she absolutely had to move to assist a student.

The entire 8 months I was on the campus Ms. [REDACTED] was like this, unless we had a visitor or tour of a new student. Then she was more than happy to look busy and act as if she cared. As I entered into the later stages of my program I and my fellow students got wind that new supplies were going to be worked into the course, new books, workbooks reference guides etc. We all thought we were going to be getting the new materials, but to our surprise we did not, even when the other class that was on campus at the same time got them. We were told, all 6-8 of us, that because most of us were almost finished with the on campus curriculum there was no need to give us new materials. That still left the couple that came in after us with the old supplies as well. So in essence the instructors were teaching the students out of 2 different sets of materials at the same time.

So after graduation, it was time to go to an externship site. I had a meeting along with the many others in various programs that prepared us for what to expect on our externship sites. Also what the school expected from their students. As always they expected nothing but perfection and full respect no matter what. During this meeting the college officials explained about the paperwork that needed to be filled out and that if wasn't turned in on time, we would not be getting credit for it. And the fact that this was a 30 day, 160 hour interview as some sites would hire you if they liked you. We were also told if you were not kept, career services would find us a job placement. They also told us that they did not have everyone's site arranged yet so the ones who had not already been told where they were going were to expect a phone call soon to tell them where they were going. I happen to be one of those students who was not assigned to a site. So after this meeting I went home and waited for a phone call. The following day I got said phone call from my program director telling me my site, when I needed to be there and who I should be in contact with. This was a Thursday or Friday, I was to report to my office the following Monday.

I arrived early Monday morning in hopes of making a good impression and to show I wanted to be there and to apply my education. I was wrong. As soon as I met the dentist and staffs I could tell they were not in a position to take on a student more much less teach them. They were over booked and always on the run, never giving the patients the proper respect or time to make them feel comfortable during their treatment. The entire time I spent in this office was like this. I was told to ask questions and when I did was told you should already know this and was blown off. The dentist insulted me in front of his staff and patients, making me feel very inadequate and not sure of my skills. I got in contact with my career services representative and program director. We were told to call if there were problems with our site. So I did as was told and when I did they told me I needed to stick it out in order to graduate and that you get dentists like this. They also said if I left my site I would need to find one the school approved of on my own.. So I stuck it out. I spent 160 hours not ever working with a patient or assisting the dentist. The office manager who was in charge of my paperwork never filled it out on time and hardly completed my mid or final review. I had to beg her to send in my stuff in and to complete my reviews.

Everest sent over a dental instructor to see how I was doing about a week before my externship was completed. I was told I looked defeated and to hang in there I was almost done. Once I was finished I sat down with the office manager for my final review. She told me all my work wasn't good enough and that she was going to recommend me to do an additional 160 hours of time because she didn't feel I was ready to be in a office. Yet, she marked all my quality control sections as average. Everest looked at it and laughed asked my opinion of the office and said I would not send another student there because I wasn't able to apply the skills that I had been taught. I later learned after I "graded out" that Everest continued to send students there.

I was also told that career services would find me a job. I did express that I did not want to be placed in a large corporate office because of my experiences on my externship site. All the emails and notices that followed were to larger corporate dental offices. In the coming weeks after I was finished and began looking for a job I started to hear that not many if any of my fellow classmates were being placed in their perspective fields. It actually gave me a bit of hope knowing that I was not the only one not being placed.

Well now it has been over a year and I am still unemployed and searching for a job. I graduated with straight A's, a 4.0 GPA and was an Ambassador for my school. My credentials speak for themselves. I have only had 3 interviews for offices in my field, all of which I found on my own with no help from Everest. They promised me based on their advertising a better life and that they would place me in my desired field of study. Everest was not the start of a better life but more of a beginning of a long still unfinished nightmare, leaving me with a large amount of debt (\$10-15,000) and no new start.

May 9, 2013

A [REDACTED]
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To whom it may concern:

In hopes of becoming a Probation Officer or a Social Worker, I enrolled into the Criminal Justice degree program at Sanford Brown College. My recruiter embellished on the career outlook, promising a bright future with a favorable career. From the salary level of \$40,000 annually to the success stories plastered all over the walls, it was all an advertisement strategy to recruit vulnerable students to enroll in their bogus programs. The credits I earned were nontransferable to any four year degree program at a University or college. I found myself stuck with close to \$30,000 in loans that I may never be able to pay back because I am just a Customer Service Representative in the Healthcare field.

Job leads for which I wasn't eligible were sent to me from time-to-time. A job as a police officer is not what I had in mind when I enrolled into the college. As a person who has been effected by a muscle disease, I wouldn't have enrolled in the college had I thought I would only be able to get a job as a security guard or a police officer. These were the only types of job leads that I received from the Career Services department.

It has been almost four years since I graduated from Sanford Brown and I am , without a job in my field of study. I decided to continue my education at Milwaukee Area Technical College in the Business field. My loans are now in deferment since I am in school and I am now incurring more loans because I had to go back to school to obtain a degree that is marketable in today's job market. This means once I graduate from MATC, I will be in even deeper debt with student loans.

I don't feel that is fair for any students to repay the loans incurred by Sanford Brown College. Very few students found jobs in their career field of study and many were immediately rejected once an employer saw the Sanford Brown name on their resume. A Sanford Brown degree is not a credential for a better, more secure future. Most employers reject you immediately when they learn you attended Sanford Brown.

My experience at Sanford Brown was not positive. Many students were very disrespectful and unprofessional towards instructors. If they attended class, they came late. They were often very disruptive, behavior which was tolerated by most instructors. Many times when exams were administered, instructors would leave the room resulting in students shouting out the answers to each question. This was not fair to students who were present in class each day and who studied for these exams. These same students graduated with honors for doing absolutely nothing while dedicated students worked very hard.

Medical Assistant students were allowed to disrupt other classes to gather volunteers to be their test dummy while they learned to draw blood samples.

I feel that my education was compromised. I was misled on many levels, and I am stuck with a huge debt I may never be able to fulfill.

The federal government needs to do something about colleges like Sanford Brown.

Respectfully yours,

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B[REDACTED]@hotmail.com

Milwaukee, WI.

Hello, my name is B[REDACTED].

I attended Sanford-Brown College in the school year of 2009 to 2010.

I chose to study Medical Assisting because the recruiter explained to me that at Sanford-Brown that's where you had to start if you wanted to get into the Lab Tech program. So I chose the cheapest program that the school had to offer which was the Diploma program for one year.

I learned about Sanford-Brown through television commercials and internet ads for higher education. Through the internet I inquired about the school and ten minutes later I received a call from Mrs. J[REDACTED] a recruiter for Sanford-Brown. We set up an interview date. The process was very easy and quick. During the interview I was aggressively pursued. She made it sound so great and made me think I was going to get everything I wanted out of the program.

But, there were many details left out of this process that in the end became huge. First I was not told that the school that was not accredited so no employer would take me seriously. I didn't hear anything about accreditation until my program was coming to a close when other students started to complain about it. Second, I had no knowledge of what the school cost before my interview with the recruiter. In the interview after she knew she sold the program to me, Mrs. [REDACTED] told me how much it would cost and quickly set me up with the financial aid people to see if I would qualify. When I was told I qualified I was so happy. I never realized how much debt I would be left with.

After entering the school, I experienced long nights of work that were needless to say not challenging at all. We did extremely, basic work in courses that lasted five weeks at a time. I learned at the school simply because I was new to the medical field.

I completed the program in great standing, but I did not get a job. I also tried to take advantage of their career fairs, but had no luck there either. So discouraged I finally gave up.

I am in debt by about \$25,000 as it ends up because of interest. The college told me that if I was having a hardship finding a job or anything of that nature forbearance or deferments were available. My loan is now in forbearance so I am not paying on it right now because I can't afford it.

I work for a company in Kenosha Co. called [REDACTED] in the Distribution Center.

Thank you for taking the time to hear my experience with this school

M [REDACTED]

Milwaukee, WI

I am writing to support to adoption of a gainful employment rule by the U.S. Department of Education based on my experience with the Milwaukee career College.

My experience with the Milwaukee Career College was sweet and bitter. It was sweet in that I had not been to school in over 10 years. This school helped me realize that I could be a successful student again. I learned how to study again and graduated with a 3.5 GPA. The bitterness comes because I could not find any employment and owe \$29,000 for a nine month billing and coding degree.

I enrolled in Milwaukee career College because it was easy. I was told I didn't have to take the prerequisites that most colleges require so I could breeze through the program in nine months and secure a job. Milwaukee Career College also made it very easy to register and obtain financial aid although it never made clear how much debt I would incur. It also emphasized that the career counseling service would help me find a job upon graduation.

After graduating, I completed an externship. I was hoping the externship would lead to full-time work or even work there. Once I showed up at the externship on my first day, I learned the company was in the process of a buyout. There were current employees concerned about their own jobs. I wondered why Milwaukee Career College would send me somewhere where I had no chance at employment.

I graduated from Milwaukee Career College in July of 2011. I made appointments with the career services department. These were next to useless. All I received was web sites to look at. I had an impression that this "for profit" college would set up interviews for me. Then it would be up to me to get the job by having a successful interview. They never set up a single interview.

Now the program I signed up for is no longer even offered by this college. I have asked for leads of previous externship contacts they have worked with. They have refused to provide me with any useful information. I owe a lot of money to this college and feel what they are selling or providing should be clarified better. I would never recommend a "for profit" college to anybody. I would never wish this kind of debt on anyone.

My experience demonstrates the needs for a regulation that ensures that students like me are not tricked into attending schools at huge costs that leave us unemployed or underemployed and with huge debts.

Sincerely,

M [REDACTED], Proud student of MATC

D [REDACTED]

Milwaukee, WI

February 2, 2012 I began the enrollment process for Kaplan University, Milwaukee branch, with an enrollment specialist named K [REDACTED]. K [REDACTED] was very friendly and personable. During our original meeting, Kurt explained the services Kaplan offered its students. These services included on campus tutoring, employment training, as well as custom resume services and job placement services. He explained how furthering my degree would prosper my future.

Kaplan seemed like a dream come true. I did ask about financial services. K [REDACTED] explained that he was not a financial aid worker. He introduced me to C [REDACTED] and A [REDACTED]. C [REDACTED] would become my personal Financial Aid counselor for the beginning half of my educational experience with Kaplan University.

The first semester went well both financially and academically, or so I believed. When delegating financial responsibility, I made Mr. [REDACTED] very aware that I was a Native American student, and would be receiving tribal benefits that would cover the entire tuition, in combination with my normal financial aid. It would also provide additional academic costs incurred, such as housing, supplies, and transportation. To which, he exclaimed that a student loan would help until tribal funding was received by Kaplan, and that their tuition covered my books and transportation via city bus. The first semester, I received federal funding via student loans and federal financial aid. Half way through the semester my Oneida funding kicked in, and I was sent a check for approximately \$4,000 which paid my rent and afforded me a vehicle down payment. I informed the financial aid office, and they told me it was great. I was received a 4.0 GPA that first semester.

The second semester, I was again told to take out a loan, because Kaplan had never worked with tribal funding, and the first semester payment from my tribe was late. This would afford me the opportunity to continue my learning experience. I took out a loan once again, along with federal Pell Grant money, and awaited my tribal funding. During this semester, I was chosen to join in a federal work study program. I was told this would not affect any of my financial aid, and that it was a "bonus" along with work experience. I interviewed with both Kaplan and the Boys and Girls Clubs of Greater Milwaukee. I got the job. I

was informed that I would be helping set the career paths for high school students, and that even though I was volunteering for BNGC, I was being paid as an Iowa Acquisition Corporation employee, every week. Again, I was informed this would not affect my financial aid. However, Kaplan claimed they never received my Oneida funding. I spent many hours on the phone with Kaplan as well as Oneida Higher Education Office, trying to figure out where my funding had gone.

Finally, Oneida HEO had to check their bank statements, and discovered that Kaplan had cashed the check sent to their office. When I called Kaplan to demand discovery, they told me there was no way they cashed the check. I spoke with A. [REDACTED]. After repeated phone calls with Ms. [REDACTED], she maintained that Kaplan had not received the check and that Oneida must have sent it to the wrong location, even if they sent it to the location that Ms. [REDACTED] and Mr. [REDACTED] had told them to send it. Mr. [REDACTED], in one phone call, attempted to convince me that Oneida messed up and probably never sent the check. Oneida then Sent them proof that they had cashed the check, and the President of the Kaplan Milwaukee Office, J. [REDACTED] (sp) then got on the horn, and started speaking to their home office regarding the appropriation of the Tribal funding.

I was at work with The Boys and Girls Clubs in UWMilwaukee when I received a phone call from Mr. [REDACTED] (sp). He told me that they received a copy of the Oneida check and that it had been deposited in an undisclosed account at Kaplan. He said they were fixing the issue and the credits would be deposited into my account within 24hours. He apologized and again said they had not done business with the tribes. After much frustration with the college and their financial managings, my gpa dropped to a 2.5.

The third semester

My final semester at Kaplan was quite frustrating. My loan again was placed, my federal pell grant was in effect, as well as work study. Then Oneida came through, but Kaplan then told me, at this point, I had too much funding, and that they were taking my Oneida money and paying off my loans from previous semesters. I begged them to stop messing with my funding, because I needed to pay my rent and my transportation costs, as well as a loan my mother had borrowed me to purchase a laptop for that semester, because mine broke. They

proceeded to make appointments with me and 3 of them, as well as someone from the home office, who was on speaker phone. They said I was overpaid, that that I cannot get more money than admission costs and that they were taking my Oneida check. I would receive nothing for that semester to help with my personal expenses. A [REDACTED] lied to the home office, and exclaimed that her and C [REDACTED] knew nothing of the Oneida funding when I began Kaplan, and they told me that it was just too bad if I lost my home and my things. I then spoke to L [REDACTED] [REDACTED], and asked to be removed from Kaplan, because at this point I could not concentrate on my studies and needed to find full employment. A [REDACTED] said I was not to return to Boys and Girls Clubs nor contact them. I terminated my relationship with Kaplan University. I wrote Congresswoman Gwen Moore and contacted my previous school about returning. I currently hold a previous degree in Television and Video Production, and am jobless, no transportation and homeless.

Thursday, May 09, 2013

To whom it may concern:

In August of 2008, I went to sign up for the medical billing and coding certification program with Sanford Brown College in West Allis, WI. I, along with 2 family members, listened to the admission counselor tell us how great the school is, how we didn't have to take unnecessary courses to get us a great career in the medical field making an excellent pay. I was told the school was accredited. When I asked about the Pell grant and if the school knew how much of the Pell grant would be applied to the program, I was told I would only be able to find out -once I applied for financial aid. I was told medical coding and billing is a HUGE need right now in the healthcare field and they would assist me in finding a job.

I graduated high school in 2004 and finally got the motivation to do something with my life. Never would I imagine how much a course like that would cost me. We weren't told upfront how much the course was. We were told financial aid would take care of it due to me being a single mother and there was help for me. I was naïve to the situation and fell for the bait. Only later on down the road I realized how deceptive they are and how they falsified accreditation information to reel me in to their for-profit antics. I ended up owing over \$18000 in loans with interest. The Pell grant or even a Wisconsin higher education loan was not applied to this school. By the time I figured this out, I was told if I was to leave the school, I would still up paying for the loan PLUS interest. I decided to stay with great attendance, excellent grades.

The information that was taught was outdated and instructors and students were very unprofessional. For a long time I was listed under the Medical Assistant Program which really had me concerned. The school promised they would help students find a career—not a job. However the only job leads I was directed to were ones making minimum wage. When it came down to completing an externship of 120 hours of billing and coding at an approved business, I ended up doing filing and secretarial work for durable medical equipment company. I wasn't even allowed to call insurance companies or do any billing and actual coding due to not having experience.

I was told that I could not graduate with my certification if I did not pay \$100 for the cap and gown. Every position that I felt I qualified for in the medical field if it was billing, or entry level, healthcare related. I was told other candidates fit the position better. I was discouraged and in need have work. I ended up finding a job thru a temp service cleaning IV pumps at a pharmacy. It is not billing and coding.

A coding position is unrealistic for me due to the exam costing \$400 in additional to my certification which also was falsified by the admissions counselor. Every position I apply for denies me. It is now 4 years later and I still can not find a decent paying job. I am on state assistance and constantly having to defer my student loans because I clearly can not afford them right now being a single mother. I attempted to take the Health Information Management course at MATC and was told my credits from Sanford Brown will not transfer to that course. Now I am left with little knowledge, no job and constant issues with these student loans. My conclusion: Attending Sanford Brown, accruing thousands of dollars of financial aid and ridiculous payment amounts, is a terrible investment. It makes no sense and most likely, I will never pay off my debt.

I attended Sanford Brown College with the intentions of bettering myself and gaining a career in the health care field. I was ready to make personal sacrifices to obtain a college education. Never would I imagine that I would end up on state assistance and be frowned upon by future employers who would never look at my "college" education counting as experience. Yet I have to pay back so much for wasting my time. This school and their corporate offices take advantage of the millions of students trying to pursue a better life. This school has been acknowledged as deceptive and unfair and it has faced several lawsuits. We were tricked thinking Sanford Brown is a prestigious school that carefully selects the students for enrollment. FALSE! Students were rude, showing up to class when classes were ending and still graduated with high GPAs. They tricked us thinking there were a limited number of seats open in the program that were filling up quickly and we needed to sign up as soon as possible or we would have to wait for another year. This school is misleading and has misrepresented their programs in order to lure me and others to attend it. They left us with the impression that I would be better off choosing to attend their school and it left me in debt.

I have come to find out the default rates of Sanford Brown graduates within three years of graduation are greater than 25% making the school ineligible for ACICS accreditation and for federal funds. This school's poor reputation does not benefit me. It hurts having its name on my resume. No wonder I can't find a position in medical coding and billing. Wheaton Franciscan does not consider future employees with Sanford Brown background; I am constantly turned down for positions that I am more than capable of doing.

Now this June the Milwaukee campus is closing down for all the chaos this school has caused. Still the school continues to call me and email me to remind me of my student loans. I feel like they took from me when I needed their help the most. I am in constant debt, my credit score is ridiculous and I am left trying to figure out if I should pay them in blood or get a local lawyer for a class action lawsuit like every other state has done. I have finally taken Sanford Brown College off my resume. Something needs to be done to protect students like me who Sanford Brown lures into taking out loans we will never be able to pay back and programs that do not lead to jobs.

Respectively

S [REDACTED]

Email: [REDACTED]@yahoo.com

Medical Coding and Billing

Sanford Brown Class of 2009

To whom this may concern:

My name is T [REDACTED] and I attended Kaplan College for about one semester. In that one semester I incurred a debt of \$10,000. I am still paying back the loans I took. When I first looked into the college, Kaplan seemed like a good school that would provide me with an opportunity to get my degree quickly and conveniently. After actually going to the school, I would not recommend it to anyone that I know. It was a bad experience. The teacher was not professional at all. There was no curriculum to follow, and everything was just by the book (step-by-step). Most of the time we just sat in class and watched movies that had nothing to do with the career program. I didn't receive any useful knowledge; it was a waste of my time and money.

After dropping out of the program, I encountered many more problems with the school's nonprofessional approach. The counselors were just there to chat and flirt with the students, and the staff was very rude. They sent my account information to a collection's agency without notifying me of any expenses that I owed. When I tried to call and straighten things out, the person I spoke to basically told me either I had to pay the amount due or deal with the collection agency. He was very rude and unprofessional. He hung the phone up on me several times.

I would never recommend these types of schools to anyone. They are basically just career training courses that cost a fortune. I was left with a large loan to pay off, no useful credits and a bunch of useless books.

I hope that this was of some help to you.

T [REDACTED]

When I was 22 years old I had a baby. I decided I should go back to school so I could provide a better future for not just myself but also for my daughter. I decided to attend Kaplan College on Pleasant St, Milwaukee, WI (2006-2007) I attended Kaplan College to pursue a medical assistant degree, which was an 11 month course. I finished the medical assistant (certificate) course and an internship at a clinic. I was promised that it shouldn't be hard to get a job after I have completed the course. That was not true and Kaplan did not help me with my job search. Six years later I ended up with over \$8,000 in debt. I knew I was going into debt but thought with my degree from Kaplan I would be able to pay it off.

With no job I decided to return to school at MATC. My Kaplan credits did not transfer. Being a single mother, and not being able to find a job as a medical assistant I have decided to put my loans on forbearance.

If only I had known before I signed up to attend/attended Kaplan College that I wasn't going to be able to get a job I would've attended elsewhere. Ending up in that much debt made it hard for me to return to school to give education another try because I was afraid that I would end up even more in debt. Now I'm a student at MATC, pursuing a degree in Early Childhood Education and hope that I will be able to find a job when I am finished.

Sincerely

T [REDACTED]

J[REDACTED]matc.edu>

Hello Michael,

My name is J[REDACTED]. I have been a student of M[REDACTED] for 2.5 years now. I am writing to you regarding my experience with a for-profit school called Computertraining.edu. I hope my experience provides you with information that can help you in your testimony.

I first learned of Computertraining.edu (originally computertraining.com, but they changed their name to sound more like a "legitimate" institution for learning, my opinion) from a friend in the beginning of 2009. They were a for-profit Microsoft Networking Academy. They had not yet started running their radio ads. I had been teaching traditional martial arts for many years and realized I needed to make a career change to better support my growing family. I looked up computer training, took their online computer skill assessment, scored well enough to be invited to an informational presentation. (kind of a joke in itself) At this informational presentation we were shown the outline of the material to be presented, the schedule, and the cost. For a six month, two night a week (4hrs each class) program the cost was \$28K. This covered Microsoft Vista, two Server 2003 sections and ISA 2004. The test vouchers were included, and so was a pre-paid \$750 debit card for purchasing a computer, and career placement assistance FOR LIFE. The main pitch at this presentation is that for this \$28K "investment in ourselves" we could obtain a high paying job in the computer industry in a short amount of time and quickly be in a position to replace the cost of the program. (because passing all 4 Microsoft exams would make us an MCSA and our first jobs should be \$50K and up to start)

The only financing available was through Sallie Mae. If we did not have good credit, we were aggressively told to find a co-signer. (At this time, Feb 2009, the Milwaukee campus was the first and only campus in Wisconsin. The business operated in sixteen other states at the time, I believe. They were based out of Baltimore and very popular on the East Coast). I was flat out lied to by the admissions agent when I was told I could refinance the Sallie Mae loan after two years of good payment history. (Sallie Mae is a ripoff. This kind of loan was not an educational loan. It was a personal development loan. Very high interest rate. Mine is 13.5%. My monthly payment is \$470 and my balance as of today is still over \$30K).

Our high paying job promise was misleading. Regardless of certifications, lack of direct computer experience doesn't really allow for a student (mostly adults changing careers) jump right into a Network/Systems Admin role. They should have been very clear and stated that our first jobs will more than likely be Help Desk/Basic Support. \$15/hr would have been a good starting wage for most of these jobs, and most at the time were not quite paying that.

I finished the program and graduated in July of 2009. My first job was obtained through their Career Placement Advisor. It was with an onsite pc repair service called Geeks on Site, based out of Miami. I am fairly certain they had an arrangement with this company and provided entry-level technicians. We were offered \$25/hr, which sounds like a lot for us that were just starting out, but it was on call, part-time, your vehicle, your tools, and you got paid once a month. You were basically a sub-contractor and \$25/hr for 4 jobs a month does not go far.

I received no college credit for any of these courses, just the Microsoft training. I did obtain my MCTS-Vista and MCP Server 2003, just by taking the tests.

Here is the big kicker from all of this: I graduated in July of 2009. I assisted the Instructor with the next group of classes (unpaid of course). The school filed bankruptcy and closed it's schools on January 1 2010, with no notice or refund to any of the students. There has been a class-action lawsuit and the judge found in favor of the students and graduates, but there were no assets recoverable nothing to offer the "winners" of the suit. We, as students and graduates, have the option to pursue litigation against Sallie Mae as individuals, which I am currently doing.

I did not look into MATC until after I completed the Microsoft Training because I recognized I needed to gain more knowledge. I believed higher-level, formal education would continue to build my opportunity to higher paying tech jobs. I only chose the other path first, because I believed it would get me to a better job sooner. I worked my way up to better jobs on my own, and built upon my Microsoft learning. I will be completing my AAS in Information Systems Security Specialist from MATC at the end of this year. I am currently working as an IS Admin in a downtown Investment Firm making over \$20 an hour. I am not ashamed to mention that. I have worked hard at getting to where I am, but having instructors like Mark have made my journey so much more fulfilling.

I realize you are testifying tomorrow, and I have spoken to M■■ about this a little bit, but I think my story (may need some polishing and editing) could provide some encouragement to others, especially adults changing careers.

Let me know if there is anything else I can do. Good luck tomorrow.

Sincerely,

K██████████
Milwaukee, WI
5/14/13

My Experience at Globe University

When I graduated high school I wanted to pursue the career of becoming a vet technician. The only two schools in WI that have that program are Madison Area Technical College and Globe University. I am from the De Pere area and the closest Globe University is a ten minute drive to Green Bay, so it was much more convenient for me to apply there versus MATC-Madison. I went onto Globe's website and requested that some information about the program and have it be mailed to me. The very next day I was called and emailed multiple times by different advisors at Globe. They were super pushy. After applying and receiving my acceptance letter, I scheduled a tour of the Green Bay Globe campus. It was very clean and had organized classrooms. I had no complaints about the building or the staff that was working. They all appeared to be very nice and friendly. After the tour was over, my advisor and I had a meeting about what Globe University would cost me. I was in shock at how much the tuition was. The vet tech program is only a two year degree but it would have cost me less money to get a four year degree at a private college anywhere in WI. When I asked why it was so expensive, they said they were a nonprofit private college that does not receive any outside help or payments. I decided that if this was the career I wanted to do, I would have to pay the tuition. When I asked about financial aid they said I didn't qualify because my parent's income was too high. I came back a few days later to enroll into my classes and I put down a payment of \$1,000. A week before the classes were about to begin I read online that the Vet Tech program at Globe University was not an accredited program, which means it is not up to the standards of veterinary clinics in WI. This set up a few red flags in my head. I called Globe University to ask why there program wasn't accredited and I could tell I caught them off guard by the way they answered my question. They said their program was a brand new one and has not had time to be evaluated yet. I decided I was not going to spend all this money on a program that has not been accredited. When I scheduled a meeting with my advisor to withdraw from my classes they got very angry and rude with me. Luckily I was able to get most

of the money I spent at Globe University, but I was very close to being thousands of dollars in debt with a useless degree.