

Complaint Overview

IDENTIFICATION

Complaint ID: 8194819 **Complaint Type:** Business Complaint **Date Filed:** 5/26/2010 12:58 PM

Dispute Center: BBB of San Diego (San Diego, CA)
 5050 Murphy Canyon, Ste. 110
 San Diego, CA 92123
 Phone: (858)496-2131
 Fax: (858)496-2141
 Email:
 Web: www.sandiego.bbb.org



Switch back

CONSUMER INFORMATION

Date Filed: 5/26/2010

Sal:

First Name:

Middle Name:

Last Name: *Redacted*

Suffix:

Address:

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: *Redacted*

Fax:

Email:

Complaint Detail

I have to say that I have been mislead and lied to by this university since the beginning.. *REDACTED* the academic advisor sold me on transferring; I told him my main issues were my credits and the financial aid that was already approved with the other school. He called someone from Financial Aid (*REDACTED*) who told me not to worry about financial aid. I gave her all my information and she told me I was approved for over 5k in pell grants and that they were going to take care of financial aid because I had over 49 transferable credits and my only out of pocket expense were the books the catch for this to take effect I had to enroll in the next 2 days in order to start the classes and everything will be processed

<http://odrcomplaint.bbb.org/ODRWeb/Business/ComplaintOverview.aspx?ComplaintID=81...> 6/7/2010

Confidential Treatment Requested

BPI-HELP_00026263

Bridgepoint Education, Inc.
 Document 12, Page 1

before the first class was over. After I enrolled nothing happened, I called and no one answered my calls. I sent emails no response until I told them I wanted to withdraw. Then I got a call from [REDACTED] Telling me [REDACTED] was out and that they needed more paperwork to be filled out. That I had to continue with my classes in order for the grants to be released and not to worry she was handling my file and they were in a rush to complete my information and process the grants, days later I receive a call from [REDACTED] telling me I have to make a payment on my account in order to continue in school I sent a letter to the school asking for help regarding this matter because my time had been wasted, I spent tons of money on books, etc. I have been trying to fix this issue for years now; I thought this was a reputable school. The stress they put me under after my father passed away and I was homeless with a 3 year old. I have a balance of over 4K with them for classes that I was misled into taking by the financial aid department. I ask you to please help me clear this with the school. I want this balance cleared because they lied to me in order to get me to enroll and the story changed soon after. There is more to this story but not enough space. Please help me clear this out

Desired Settlement

I want the school to refund the amount being charged for the classes and my balance with them to be 0.

Consumer

Date Sent: 6/5/2010 12:11:35 PM

I have attached a copy of the authorization I faxed to Ashford University. Thank you for your fast response. If you need any other information please let me know as I have saved email exchanges that took place between Ashford's employees and myself of the communication that took place regarding my complaint.

Once again thank you.

Redacted

Business**Complaint Attachments**

Authorization to Release Student Records2010.pdf

Authorization.jpg

Authorization.jpg

Authorization.jpg

July 2, 2010

Redacted

Dear Redacted :

On June 7, 2010, the Office of Student Grievance Resolution for Ashford University (University) received a copy of the complaint you filed at the Better Business Bureau (BBB). In the complaint, you allege that University representatives misled you into transferring to the University. Specifically, you allege that:

1. Enrollment Advisor (EA) [REDACTED] stated that students can transfer up to 99 credits;
2. [REDACTED] stated that you could save \$500.00 by transferring to the University;
3. Financial Services Advisor (FSA) [REDACTED] guaranteed that you would receive a Pell Grant.

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

Waiver of your student account balance in the amount of \$3,517.50.

Findings of Fact

By telephonic conversation on August 11, 2008, EA [REDACTED] told you that you would save about \$500.00 by transferring to the University.

During a telephonic conversation on August 14, 2008, you told EA [REDACTED] that you did not want to transfer before receiving a pre-evaluation of your transfer credits. [REDACTED] informed you that you would have to submit unofficial transcripts for the University to pre-evaluate your transfer credits.

On August 18, 2008, you completed, electronically signed and submitted the University's online application. Included in the online application is the Student Finance Agreement. Under the Student Finance Agreement you selected financial aid as your primary payment option, cash as your secondary payment option and loans as an alternative payment option (Attachment A, August 18, 2008, Online Application, Student Finance Agreement, Page 5-6).

By telephonic conversation on August 19, 2008, FSA [REDACTED] told you that you were in an overlapping loan period with your previous University and that you would have a financial aid shortfall for the academic year. During this discussion, FSA [REDACTED] stated that she could not guarantee that you would receive the Pell Grant until your financial aid award had been calculated. [REDACTED] also discussed the possibility of covering a financial aid shortfall with an alternate loan or payment plan, in the event you did not receive the Pell Grant.

HIGHER EDUCATION MADE AFFORDABLESM

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

Confidential Treatment Requested

BPI-HELP_00026265

By e-mail message on August 20, 2008, the University sent you information about payment options and provided you with the contact information for your assigned FSA [REDACTED] (Attachment B, Payment Options E-mail).

By e-mail message on August 21, 2008, the University provided you with useful information about your primary and secondary payment options including financial aid disbursement periods, the award letter and cash payments (Attachment C, Payment Options Information E-mail).

By telephonic conversation on August 22, 2008, EA [REDACTED] informed you that the unofficial pre-evaluation had been completed and that based on the unofficial pre-evaluation you were eligible to transfer up to up to 49.67 credits. During this discussion, EA [REDACTED] gave you an orientation to the online classroom.

On August 26, 2008, you began Adult Development and Life Assessment (PSY 202).

By e-mail message on September 13, 2008, Admissions Coordinator (AC) [REDACTED] informed you that the University was unable to obtain a copy of your official transcripts from Florida Metropolitan University (FMU) and requested that you ask FMU to send a copy of your official transcripts.

On September 15, 2008, AC [REDACTED] and EA [REDACTED] received your e-mail message stating that you had told EA [REDACTED] that you had a balance on your account with Everest University, formerly FMU, and that your transcripts would not be released until the balance had been paid in full. On this same day, AC [REDACTED] apologized for reaching out to you and informed you that she was not provided with that information. Ms. [REDACTED] also informed you that the University would need to receive your Everest University (FMU) official transcript by the end of your fourth attempted course at the University. She provided you with the option of submitting an Authorization to Close Form if you could not obtain these transcripts by the deadline.

By e-mail message on September 15, 2008, EA Frey responded to your e-mail by providing clarification about AC [REDACTED] request for your FMU transcripts and recommended that you complete the Authorization to Close Form for FMU to allow for the evaluation of the official transcripts that the University had already received.

By e-mail message on September 19, 2008, FSA [REDACTED] requested that you submit additional financial aid documents so that your financial aid award could be processed. The University requested a statement about your high school graduation, the 2008-2009 Verification Worksheet and a copy of your 2007 signed 1040 tax return (Attachment D, Request for Additional Financial Aid Documents E-mail).

On September 23, 2008, FSA [REDACTED] left you a voicemail message requesting financial aid documents.

By e-mail message on September 25, 2008, AC [REDACTED] asked you to request official transcripts from ITT Technical Institute and Florida Metropolitan University and provided you with instructions for submitting the Authorization to Close Form (Attachment E, Request for Official Transcripts E-mail).

On September 29, 2008, you successfully completed PSY 202.

By e-mail message on September 30, 2008, AC [REDACTED] again asked you to request official transcripts from ITT Technical Institute and Florida Metropolitan University and provided you with instructions for submitting the Authorization to Close Form (Attachment F, Request for Official Transcripts E-mail).

On October 6, 2010, FSA [REDACTED] left you a voicemail message requesting financial aid documents.

On October 7, 2008, you began Managing in Health and Human Services (HCA 340).

By e-mail message on October 8, 2008, AC [REDACTED] asked that you call her to discuss your official transcripts.

By e-mail message on October 9, 2008, FSA [REDACTED] asked you to submit the Verification Worksheet and a signed copy of your 2007 tax return (Attachment G, Request for Financial Aid Documents E-mail).

During a telephonic conversation on October 17, 2008, University representative [REDACTED] in the financial aid processing center told you that the University did not have your Verification Worksheet or statement about your high school and the year you graduated.

During a telephonic conversation on November 6, 2008, FSA [REDACTED] told you that the last financial aid document was submitted on November 4, 2008, and stated it can take four to six weeks from this date for financial aid to be processed.

On November 10, 2008, you successfully completed HCA 340.

Between November 10, 2008, and January 26, 2009, you were not actively enrolled at the University and entered a withdrawn status.

During a telephonic conversation on November 13, 2008, AC [REDACTED] told you that the University needed to receive all of your official transcripts or an Authorization to Close Form, before the University could evaluate your transfer credits. During this discussion, AC [REDACTED] recommended that you submit an Authorization to Close Form for the official transcripts that were on hold. By e-mail message on this same day, AC [REDACTED] provided you with the Authorization to Close Form and asked you to complete the form and return it to the University.

On January 27, 2009, you began Principles of Marketing (BUS 330).

Between January 27, 2009, and February 9, 2009, you posted attendance for week one and week two of BUS 330.

Between February 10, 2009, and February 23, 2009, you did not post attendance in BUS 330 and were administratively withdrawn from BUS 330 for failing to meet the attendance requirements.

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Transfer credits

In your complaint, you allege that EA [REDACTED] stated that you could transfer up to 99 credits. Pursuant to University policy, the University will accept a maximum 99 credits of combined nontraditional learning and transfer credits may be accepted (Attachment H, Transfer Credit and Nontraditional Credit Provisions and Limitations). The University received your official transcripts from Florida Career College and the University of Phoenix and was able to accept a total of 49.67 transfer credits. As the University did not receive official transcripts from Everest University (Florida Metropolitan University), the University was unable to evaluate all of your transfer credits.

Savings of \$500.00

In your complaint, you allege that the EA [REDACTED] stated that you could save \$500.00 by transferring to the University. Because the University was unable to obtain an Academic Catalog or tuition rates for Everest University (formerly Florida Metropolitan University), the University was unable to verify this information. Therefore, the University is unable to confirm or deny this allegation.

Pell Grant

In your complaint, you allege that FSA [REDACTED] guaranteed that you would receive Pell Grant funding. According to University policy, a Pell Grant may be awarded based on financial need and is calculated by the U.S. Department of Education using a standard formula (Attachment I, Federal Pell Grant Policy). In accordance with this policy, FSA [REDACTED] told you during an August 19, 2008 telephone conversation that she could not guarantee that you would receive the Pell Grant until you had been packaged for financial aid. The investigation revealed that during this conversation FSA [REDACTED] stated that you may have a financial aid shortfall due to an overlapping loan period and discussed using an alternative loan or a cash payment plan to cover the shortfall. As already noted, you selected cash as your secondary finance option and loans as an alternative finance option on the online application. The University was unable to award you financial aid because you stopped attending from November 11, 2008, to January 26, 2009. Upon your return on January 27, 2009, you only stayed in attendance for two weeks which did not give the University time to package your financial aid award.

Conclusion

Based on the above discussed information, the University confirms that students can transfer up to 99 credits, as the University only requires twenty-one credits to be completed at the University. The University refutes the allegation that FSA Maestre guaranteed that you would receive the Pell Grant. You were not awarded financial aid because you stopped attending the University.

The University was unable to verify whether you would have saved \$500.00 by transferring to the University. Based on this information, the University requests that you provide documentation about the tuition rates for the 2008-2009 academic year for Everest University.

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formerly Florida Metropolitan University. This information must be submitted within fourteen (14) calendar days from the date of this letter. Please submit this information to your Student Grievance Resolution Coordinator [REDACTED] by e-mail at grievance.resolution@ashford.edu or by facsimile at (866) 830-1341.

If you fail to submit sufficient documentation within fourteen (14) calendar days, the University will continue to hold you financially responsible for your student account balance in the amount of \$3,517.50, plus any associated fees applicable with referral to an external collection agency. To make a payment on your student account balance, please contact Williams and Fudge, a collections agency. You may reach Williams and Fudge at (800) 849-9791 (please reference account number [REDACTED]).

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

I wish you all the best in your future endeavors.

Sincerely,

[REDACTED]

Vice President of Student Services

Encls. /9/ Attachment A, August 18, 2008, Online Application, Student Finance Agreement
Attachment B, Payment Options E-mail
Attachment C, Payment Options Information E-mail
Attachment D, Request for Additional Financial Aid Documents E-mail
Attachment E, Request for Official Transcripts E-mail
Attachment F, Request for Official Transcripts E-mail
Attachment G, Request for Financial Aid Documents E-mail
Attachment H, Transfer Credit and Nontraditional Credit Provisions and Limitations
Attachment I, Federal Pell Grant Policy

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

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