

March 30, 2010

Redacted

To whom this may concern,

I would like to take a moment and file a formal complaint regarding my experience with Ashford University. When I originally decided to enroll in early January 2009, the advisors were extremely pushy and more than willing to help with getting all the necessary documents completed. At the time of enrollment I also filled out all of the financial aid information to find out after I began classes that it had been lost or never received. I filled out the information once again and sent my financial advisor [Redacted] [Redacted] the confirmation that it was completed. I called and emailed her several times after that to ensure that it was received and being processed. Once I reached her she informed me that it was being processed and as of that point there were no issues. She would contact me once it was all through to let me know. A week or so went by and I attempted to call her but never received a call back I sent an email on May 11th, 2009 which stated the below.

" [Redacted], I have yet to hear back from anyone regarding my financial aid. The last time I spoke with you I was to fill out the info and you would give me a call once it had been processed. I just need to know if there are any issues. I haven't heard anything. Please call me or email me to let me know. Thanks, [Redacted]"

I never received any call or email back therefore, I reached out to my Enrollment and Academic advisors [Redacted] and [Redacted] to see if they could assist. Once again, I did not hear back.

During my first course I received an email from my Academic advisor that the cost per class was going to go up \$786.00 to \$1062.00. However this was never explained to me during my enrollment processes. Also, during my time at Ashford I received a Technology fee of \$990.00 which also was never explained during my enrollment process.

When I checked my balance online I noticed that I had been charged twice for my very first classes. Once again, it was a huge hassle to get this corrected.

On May 12th, 2009 I decided that I no longer wanted to attend Ashford University. I contacted my advisor [Redacted] and informed him that I would like to terminate my enrollment. He stated that I would need to send an email stating that in writing. This was of course after several attempts to make me change my mind. On May 13th, 2009 I sent the following email.

Redacted I would like to immediately terminate my enrollment with Ashford University. I feel as though I was misinformed of the tuition fees as well as the Technology fee that was never even discussed. The lack of communication I have received is unacceptable. I have emailed Redacted and Redacted as well as left messages and have received no response. Please ensure that the tuition fee for the English Comp 122 that started today gets removed from my account. I will not be taking this class. Thank you, Redacted
Redacted ??

Once I had terminated my enrollment I contacted Redacted once again to inform her. Per a phone conversation she said that once I was removed from all classes to let her know and she could set up a payment plan. When I never heard back from her I sent the following email on May 28th, 2009.

Redacted per our last conversation I have been removed from all classes. You stated that I would be able to get set up on a payment plan. Please send me information regarding my options. Thank you, Redacted

When I did not hear back I sent a follow up on June 1st, 2009.

Redacted please see the email I sent last week. I would greatly appreciate a call or email back. Redacted / Redacted

I requested someone send me a formal invoice of exactly what is owed to me by mail in which Ashford collections refused and said they could not do that. I am now being harassed daily by a third party collections agency. At this point, I feel as though this school is completely fraudulent and do not feel as though I received anything positive out of my experience. Unfortunately I cannot get reimbursed for the time wasted, but I do wish to have the charges removed from my account. I have been researching online and found a complaint board that has hundreds of the exact same situation complaints. I have contacted the Better Business Bureau as well as the Attorney Generals office of that for them to investigate.

Thank You,
Redacted

May 18, 2010

Redacted

Dear Redacted

On March 31, 2010, the Office of Student Grievance Resolution at Ashford University (University) received your formal grievance. In your grievance, you allege the following:

- (1) At enrollment, you were not told about the Technology Services Fee or tuition increases.
- (2) You completed your financial aid documents and did not receive confirmation from your Financial Services Advisor (FSA).
- (3) Upon withdrawing from the University, your FSA told you that you could establish a payment plan to pay your balance due.

During a telephonic conversation with Student Grievance Resolution Coordinator Redacted you stated that the remedy you seek is to have all of your charges at the University waived.

Findings of Fact

On December 23, 2008, you completed and submitted the online application for admission to the University (Attachment A, Online Application). By electronic signature you acknowledged your understanding of the online application and the University's policies included in the Academic Catalog. The online application detailed the cost of tuition and fees at the University (Please see Attachment A, pages 13,14).

By e-mail message on December 31, 2008, FSA Redacted listed the documents the University needed in order to process your federal financial aid. Redacted also provided you with information on how to complete these documents (Attachment B, December 31, 2008, E-mail Message).

By voicemail message on January 2, 2009, FSA Redacted attempted to contact you to discuss the status of your financial aid documents.

By e-mail message on January 8, 2009, FSA Redacted listed the documents the University needed in order to process your federal financial aid. Redacted also provided you with information on how to complete these documents (Attachment C, January 8, 2009, E-mail Message).

By e-mail message on January 12, 2009, the University informed you that you needed to complete all financial aid documents in order to process your federal financial aid and provided you with information on how to complete these documents (Attachment D, January 12, 2009, e-mail message).

By voicemail message on January 16, 2009, FSA [Redacted] attempted to contact you to discuss the status of your financial aid documents.

By e-mail message on February 2, 2009, the University informed you that you needed to complete the Free Application for Federal Student Aid (FAFSA) and a Master Promissory Note (MPN) in order to process your federal financial aid; this message also provided you with information on how to complete these documents (Attachment E, February 2, 2009, E-mail Message).

By e-mail message on February 9, 2009, the University informed you that you needed to complete the FAFSA and a MPN in order to process your federal financial aid and provided you with information on how to complete these documents (Attachment F, February 9, 2009, E-mail Message).

By telephonic conversation on February 12, 2009, you spoke with FSA [Redacted] and inquired about which documents you needed to complete to be packaged for financial aid. [Redacted] informed you that you needed to complete the FAFSA and MPN. Following your conversation, by e-mail message, FSA [Redacted] sent you the links to complete the documents (Attachment G, February 12, 2009, E-mail Message).

By e-mail message on March 2, 2009, the University informed you that, effective April 1, 2009, the University would implement a tuition increase (Attachment H, March 2, 2009, E-mail Message).

By e-mail message on May 8, 2009, FSA [Redacted] notified you that the University had not received your MPN. [Redacted] informed you that you could submit the completed document to her by facsimile. [Redacted] also sent you a link to complete the document if you had not already done so (Attachment I, May 8, 2009, E-mail Message).

On May 8, 2009, the University placed you on a financial hold which prevented you from enrolling in your next course, pending receipt of your MPN and the processing of your financial aid.

By voicemail message on May 12, 2009, FSA [Redacted] returned your call.

By telephonic conversation on May 14, 2009, you requested to withdraw from the University. You spoke with FSA [Redacted] who informed you that once you entered a drop/withdrawal status, the University's accounting department could facilitate a payment plan.

By e-mail message on July 7, 2009, the University notified you of your options to pay the balance due. This e-mail message requested that you contact Collections Specialist (CS) [Redacted] to arrange a payment plan (Attachment J, July 7, 2009, E-mail Message).

By e-mail message on July 20, 2009, CS [Redacted] informed you that if payment arrangements were not made, your account would be sent to an external collections agency (Attachment K, July 20, 2009, E-mail Message).

By telephonic conversation on July 22, 2009, you spoke with CS [Redacted] and informed him that you would call back to set up a payment plan.

By voicemail message on July 27, 2009, CS [Redacted] attempted to contact you to discuss setting up a payment plan.

By voicemail message on August 19, 2009, CS [Redacted] attempted to contact you to discuss setting up a payment plan.

By e-mail message on August 24, 2009, Collections Manager [Redacted] alerted you that if payment were not received, your account would be sent to an external collections agency. [Redacted] also explained that the University offered payment plans (Attachment L, August 24, 2009 e-mail message).

By telephonic conversation on October 16, 2009, you spoke with CS [Redacted] and requested that he resend you the final demand e-mail message.

On November 5, 2009, your account was referred to an external collections agency, Caine and Weiner, as you failed to make payments on the balance due.

Allegation relating to tuition and fees

In your grievance, you allege that upon enrollment you were not informed about the Technology Services Fee and tuition increases. According to University policy, the Technology Services Fee is a non-refundable fee that provides students with configurations to various University systems. Further, University policy states that the University reserves the right to change tuition rates and fees at any time without prior notice (Attachment M, Center for External Studies Tuition and Fees). These policies are also detailed in the online application for admission to the University, which you electronically signed, acknowledging your understanding of the policy (Please see Attachment A, Online Application). Additionally, on March 2, 2009, the University informed you by e-mail that, effective April 1, 2009, the University would implement a tuition increase (Please see Attachment H, March 2, 2009 E-mail Message). Based on the above mentioned facts, the University refutes the allegation that you were not informed about the Technology Services Fee or tuition increases.

Allegation concerning financial aid documents

In your grievance, you allege that you completed all of your financial aid documents but did not receive confirmation from your FSA that the documents were received. The investigation revealed that you were not packaged for financial aid because the University did not receive your MPN. According to University policy, students not completing the financial aid process before their last date of attendance forfeit their eligibility for financial assistance that may have been

available during their period of enrollment (Attachment N, Financial Aid Plan Policy). As the facts demonstrate, University representatives made numerous attempts to request that you complete an MPN in order for you to be packaged for federal financial aid. Therefore, the University refutes your allegation as your financial aid documents were not received, thus the University could not package you for federal financial aid.

Allegation regarding payment plan options

In your grievance, you state that your FSA informed you that payment plans are available to students. The investigation established that on May 14, 2009, FSA Glynn informed you that once you enter a drop/withdrawal status, the University's accounting department could facilitate a payment plan. As the facts demonstrate, CS Redacted and other University staff members made many attempts to arrange a payment plan with you. According to University policy, failure to meet payment deadlines may result in a referral to a collection agency (please see Attachment A, page 15). Because you did not arrange a payment plan, the University referred your account to an external collections agency.

Conclusion

Based on the above discussed facts, the University refutes your allegations related to tuition and fees and the completion of your financial aid documents. The University has verified that you were offered the option to arrange a payment plan, and, you declined that offer. Based on this information, the University denies your request to waive your balance owed to the University.

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. /14/ Attachment A, Online Application
Attachment B, December 31, 2008 E-mail Message
Attachment C, January 8, 2009 E-mail Message
Attachment D, January 12, 2009 E-mail Message
Attachment E, February 2, 2009 E-mail Message
Attachment F, February 9, 2009 E-mail Message
Attachment G, February 12, 2009 E-mail Message
Attachment H, March 2, 2009 E-mail Message
Attachment I, May 8, 2009 E-mail Message

Attachment J, July 7, 2009 E-mail Message
Attachment K, July 20, 2009 E-mail Message
Attachment L, August 24, 2009 E-mail Message
Attachment M, Center for External Studies Tuition and Fees
Attachment N, Financial Aid Plan 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 response letter to file any appeal by submitting it to GrievanceAppeal@ashford.edu.*

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Confidential Treatment Requested

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**Bridgepoint Education, Inc.
Document 20, Page 7**