

Better Business Bureau serving Alaska, Oregon & Western Washington 1000 Station Drive Ste 222 DuPont, WA 98327 Tel: AK-907-562-0704, OR-503-212-3022, WA-206-431-2222, 253-830-2924 Fax: 206 431-2211

December 4, 2009

**Exectutive Director** 

Concorde Career Institute 1425 NE Irving St Building 300 Portland, OR 97232-4203

### REDACTED

We received a complaint from one of your customers on December 3, 2009. We are here to support and help both businesses and consumers. As a neutral third party, we hope to help you resolve the matter.

Included with this letter are the details of the consumer's concern(s). BBB makes no judgment on the validity of this or any other complaint brought to our attention. We recognize that there are two sides to every dispute and our objective is to assist you and your customer in reaching a mutually satisfying arrangement outside of the legal system. Please review the attached information and respond to us by **December 14, 2009**. Your prompt response allows us to serve you and your customer. Please let us know if you have contacted your customer directly and resolved the complaint.

For your convenience, you may respond to and check the status of this complaint anytime at http://alaskaoregonwesternwashington.app.bbb.org/complaintreply?cid=Redacted by HELP Redacted by or at www.bbb.org by clicking Access a Complaint. Your case# isRedacted by and password is Redacted by . Please keep this information for your records. When responding via our Web site, we suggest typing your response into a word processing document and then copying and pasting it into the form to avoid losing the information. You may also respond in writing to the address above or fax your response to (206) 431-2200.

Your prompt attention to this complaint will allow us to continue providing accurate information about your company to the public.

Thank you in advance for your prompt attention to this matter.

Sincerely, Better Business Bureau Alaska, Oregon & Western Washington Complaint Department

Confidential

CCC000110342

Concorde Career Colleges, Inc. **Document 19, Page 1** 

# Better Business Bureau serving Alaska, Oregon & Western Washington

COMPLAINT ACTIVITY REPORT Case

Consumer Info:

REDACTED

Business Info:

Concorde Career Institute 1425 NE Irving St Building 300 Portland, OR 97232-4203 503 281-4181

Consumer's Original Complaint:
1. Lady named Re called me up and was very rude. Said I owed two thousand dollars to the school itself still. I was unaware of such thing. When I asked for why this was owed, she refused to answer in detail, repeating I needed to make payment arrangements with her right then. I asked for a itemized list of the bill I owed them. She said the school didn't have to mail me this and they would not

When I signed up for the school, it was not known to me that I would owe the school this money at all. I had the costs added to my student loans. After one class and a three month externship, I was charged three thousand dollars which I am aware of. This amount was added to my Sallie Mae student loans. I was not to pay the actual college any more money. I am confused why I would owe the college this much money and I am upset a bill will not be sent out.

- 2. There is no option for this complaint. Another complaint I have with this business is their "lifelong job placement" promise. It was made to sound like they had connections that a graduate could utilize at any point in their career as long as they asked for help. The only "job placement" the school does is search three websites (main websites as in Craig's List, Monster, and one other) and send the list of open jobs to you, the unemployed graduate, if you give them your email address. Everyone searches these websites. I would not call this "job placement".
- 3. The job market is not as the school claims. It is much harder to gain employment. The employment is very low pay when it comes to the amount of money you pay for the program and the time you spend completing the program. Many employers do not offer benefits to their employees and often offer only part time. The is school makes out like you are training for a career. A job that barely makes more than minimum wage and doesn't offer benefits does not sound like a career. It sounds like a get me by job which is not what was advertised. I still have not gained employment in this career. I have only had the chance to have a twelve hour a week Job which I ultimately didn't get anyway. This is not something the school has been telling it's students.

Consumer's Desired Resolution:

I would like the college to leave me alone. Quit having people like Re call me and tell me I owe money that I don't. I can't even begin to pay any of my bills, even after spending almost ten thousand dollars on the program. Including the bill they claim I owe

#### **BBB Processing**

12/03/2009

web BBB Complaint Received by BBB

12/03/2009 12/03/2009

MAYBBB Complaint Processed by BBB Operator

Otto BBB Inform Business of the Complaint

12/03/2009

Otto EMAIL

Send acknowledgement to Consumer

Confidential

CCC000110343

Concorde Career Colleges, Inc. Document 19, Page 2

	COMPLAINT ACTIVITY REPORT	T Case KEDACI Better Business Bureau serving Alaska, Oregon & Western									
]. \\	Consumer Info: REDACTED	Business Info: Concorde Career Institute 1425 NE Irving St Building 300 Portland, OR 97232-4203 503 281-4181									
L											
	Location Involved: (Same as above)	·									
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	BBB Processing										
٠.,	12/03/2009 MAY BBB Compla 12/03/2009 Otto EMAIL Send ac	int Received by BBB int Processed by BBB Operator iknowledgement to Consumer Business of the Complaint /E BUSINESS RESPONSE : Contact Name and Title: Redacte Campus Pres. B1									
	Contact Email: IRedacted by HELP  In response to #1  REDACTE is selected for verification and Concorde requested to bring in financial aid verification documents id not bring in the required documentation requested and verification could not be completed. Due to this Concorde Career Institute had to return \$1,731.51 in a Stafford Subsidized loan and \$790.00 in a Pell Grant.  In an effort to resolve this Concorde will write off \$2521.51. Ledger Card with write off available upon request.										
	mock interviews. Career Services also provide j Services. Career Services has offered job leads to send her resume to the extern coordinator and	udents and graduates with resume writing, communication skills, interviewing skills that also include ob leads from Career Builder, Craig's list, Monster.com as well as leads that call directly to Career ford resume writing, communication skills, interviewing skills andwas d has not done so.									
	The Oregon State Board of to radiation. To our knowledge REDAC more hirable as a dental assistant. The derival at	Dentistry requires that dental assistants have a radiology license before they can legaliv expose patients as not passed the Oregon State Board of radiation health and safety exams in order for be as not passed the Oregon State Board of radiation health and safety exams in order for be ssistant program offers to our students private tutoring for the radiology test, a mock computerized RHS and for the clinical portion of the test and refresher courses. We inform our students from the first Module globy to prepare them of fee's and the importance for job placement in the State of Oregon to have									

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**Ledger Card** 

rpt\_saLedgerCard.rpt LKOMP

Sorted by: Campus, Term Start Date, Transaction Number

12/14/2009 4:13:35PM

Student Name

Address

REDACTED

Balance \$ 0.00

Student ID REDACT
Current Status Graduate
Program Version Dental Assistant

Start Date 11/17/2004 LDA 1/23/2009

Graduation Date 1/23/2009 Balance Charges Payments Enrollment Term Campus Code Description Check/Ref Date Portland 25.00 (25.00)655113 : Dental Assistant ORPDX Deposit received--Reg Fee Cash 8/30/2004 (68.11) 43.11 Student Payment received 655113 : Dental Assistant **ORPDX** 128/B of A 1/5/2005 43.11 (111.22) Student Payment received ORPDX 655113: Dental Assistant 2/7/2005 130/bofa 387.93 (499.15)Student Payment received ORPDX 3/24/2005 655113 : Dental Assistant (10,229.52) (10,728.67) ORPDX TUIT Tuition 9/17/2008 TRANSF CR 655113: Dental Assistant 13,260.00 2,531.33 ORPDX TUIT Tuition 9/17/2008 REENTER 655113 : Dental Assistant Books 305.00 2.836.33 ORPDX BOOK 9/17/2008 REENTER 655113 : Dental Assistant 2.892.33 ORPDX Uniforms 56.00 655113: Dental Assistant 9/17/2008 REENTER 3,090.33 ORPDX HS Health Screens 198.00 655113 : Dental Assistant 9/17/2008 REENTER 1,731.51 1,358.82 ORPDX Subsidized Stafford Loan Payment 655113: Dental Assistant 9/19/2008 EFT 1,068.21 290.61 Unsubsidized Stafford Loan Payment **ORPDX** 9/19/2008 655113: Dental Assistant 2008-09 Pell Grant 2008-09 790.00 (499.39)ORPDX 33619/FA 33619 655113 : Dental Assistant 9/30/2008 WO VVrite Off 0.24 (499.15)ORPDX 10/3/2008 Small Bal W/O 655113 : Dental Assistant (1,731.51) Refund - FS 2008-09 1,232.36 ORPDX 2/3/2009 Not eligible 655113 : Dental Assistant 2,022.36 Refund - PELL 2008-09 (790.00)ORPDX 2/4/2009 655113 : Dental Assistant 60068 Write Off (2.521.51) (499.15)ORPDX 12/14/2009 Admin W/O-PD 655113 : Dental Assistant \$1,567.36 Totals: \$1,068.21 1901/01/01 Registration Fee Charge \*\*\* BATCH 100.00 (399.15)ORPDX REG 11/22/2004 ea 655113 : Dental Assistant AY1-95 Tuition Charge \*\*\* BATCH 9,382.00 8.982.85 ORPDX TUIT 655113 : Dental Assistant AY1-95 11/22/2004 ea Books / Supplies Charge \*\*\*\* BATCH 9,258.85 276.00 ORPDX BOOK AY1-95 11/22/2004 ea 655113: Dental Assistant

Page 1 of 2

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\*\*\*\* Live \*\*\*\*

CCC000110345

Concorde Career Colleges, Inc. **Document 19, Page 4** 

### Ledger Card

12/14/2009 4:13:35PM

<del>Vinnad</del>	REDACTED			1				
11/22/2004 ea 11/22/2004 ea	655113 : Dental Assistant 655113 : Dental Assistant	AY1-95 AY1-95	ORPDX ORPDX	UN H\$	Uniforms Charge *** BATCH Health Screens Charge *** BATCH	56.00 184.00	40.00	9,314.85 9,498.85
					1901/01/01 Totals:	<u>\$9,998.00</u>	<u>\$0.00</u>	
2004/01/01								<b>=</b> 470.05
11/29/2004 EFT	655113 : Dental Assistant	2004-95	ORPDX		Federal Pell Grant 2004-05		2,025.00	7,473.85
11/29/2004 EFT	655113 : Dental Assistant	2004-95	ORPDX		SEOG 2004-05		400.00	7,073.85
	1-12-22 655113 : Dental Assistant	2004-95	ORPDX		Subsidized Stafford Loan 2004-05		1,273.61	5,800.24
	4-12-22 655113 : Dental Assistant	2004-95	ORPDX		Unsubsidized Stafford Loan 2004-05		1,251.30	4,548.94
12/22/2004 E1 1/2004	TELE GOOT TO LEGITATION				2004/01/01 Totals:	\$0.00	<u>\$4,949.91</u>	
2005/01/01					0004.05		1,272.64	3,276.30
5/23/2005 EFT/2005	5-05-20 655113 : Dental Assistant	2005-95	ORPDX		Subsidized Stafford Loan 2004-05		•	2,025.00
5/23/2005 EFT/2005	5-05-20 655113 : Dental Assistant	2005-95	ORPDX		Unsubsidized Stafford Loan 2004-05		1,251.30	
5/26/2005 EFT	655113 ; Dental Assistant	2005-95	QRPDX		Federal Pell Grant 2004-05		2,025.00	0.00
					2005/0 <u>1/01 T</u> o <u>tals:</u>	<u>\$0.00</u>	<u>\$4,548.94</u>	
					Portland Totals:	<u>\$11,066.21</u>	\$11, <u>066.21</u>	
					Student Totals:	<u>\$11,066.21</u>	\$11,066.21	

\*\*\*\* Live \*\*\*\*

Page 2 of 2

CCC000110346

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Better Business Bureau serving Alaska, Oregon & Western Washington 1000 Station Drive Ste 222 DuPont, WA 98327 Tel: AK-907-562-0704, OR-503-212-3022, WA-206-431-2222, 253-830-2924 Fax: 206 431-2211

December 28, 2009

Executive Director
Concorde Career Institute
1425 NE Irving St Building 300
Portland, OR 97232-4203

### **REDACTED**

Thank you for your cooperation in responding to this complaint. We received a response from the consumer regarding this case and have enclosed a summary for your records. The consumer indicated that they consider the complaint resolved. We have closed this case as **satisfied**.

For your convenience, you may view the details of this complaint anytime at http://alaskaoregonwesternwashington.app.bbb.org/
Redacted by HELP or at www.bbb.org by clicking Access a Complaint. Your case#
is Redacted by and password is Redacted by Please keep this information for your records.

Again, thank you for your cooperation.

Sincerely, Better Business Bureau Serving Alaska, Oregon & Western Washington Complaint Department

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CCC000110347

Concorde Career Colleges, Inc. **Document 19, Page 6** 

## Better Business Bureau serving Alaska, Oregon & Western Washington

COMPLAINT ACTIVITY REPORT Case #

Consumer Info

REDACTED

REDACTED

siness Info: Concorde Career Institute 1425 NE Irving St Building 300 Portland. OR 97232-4203 Redacted by

Consumer's Original Complaint:

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- 3. The job market is not as the school claims. It is much harder to gain employment. The employment is very low pay when it comes to the amount of money you pay for the program and the time you spend completing the program. Many employers do not offer benefits to their employees and often offer only part time. The is school makes out like you are training for a career. A job that barely makes more than minimum wage and doesn't offer benefits does not sound like a career. It sounds like a get me by job which is not what was advertised. I still have not gained employment in this career. I have only had the chance to have a twelve hour a week job which I ultimately didn't get anyway. This is not something the school has been telling it's students.

Consumer's Desired Resolution:

I would like the college to leave me alone. Quit having people like Re call me and tell me I owe money that I don't. I can't even begin to pay any of my bills, even after spending almost ten thousand dollars on the program. Including the bill they claim I owe them.

### **BBB Processing**

12/03/2009

12/03/2009

12/03/2009

web BBB Complaint Received by BBB
MAY BBB Complaint Processed by BBB Operator
Otto EMAIL Send acknowledgement to Consumer
Otto MAIL Inform Business of the Complaint

12/03/2009 12/14/2009

WEBBBB RECEIVE BUSINESS RESPONSE : Contact Name and Title: Redacted Campus Pres.

Contact Phone: Redacted by Contact Email: Redacted by HELP

In response to #1

REDACT vas selected for verification and Concorde requested to bring in financial aid verification documents. not bring in the required documentation requested and verification could not be completed. Due to this Concorde Career Institute had to return \$1,731.51 in a Stafford Subsidized loan and \$790.00 in a Pell Grant.

In an effort to resolve this Concorde will write off \$2521.51. Ledger Card with write off available upon request.

In response to complaint #2,

"Life long placement"

Career Services provides students and graduates with resume writing, communication skills, interviewing skills that also include mock interviews. Career Services also provide job leads from Career Builder, Craig's list, Monster.com as well as leads that call directly to Career Services. Career Services has offered job leads for Rachel Patrick and resume writing, communication skills, interviewing skills and REDACT has to send her resume to the extern coordinator and has not done so.

In response to complaint #3

The Oregon State Board of Dentistry requires that dental assistants have a radiology license before they can legally expose patients to radiation. To our knowledge [Transport passed the Oregon State Board of radiation health and safety s not passed the Oregon State Board of radiation health and safety patients to radiation. To our knowledge [ be more hirable as a dental assistant. The dental assistant program offers to our students private exams in order for tutoring for the ratiology test, a mock computerized RHS test, and use of the lab for the x-ray's needed for the clinical portion of the test and refresher courses. We inform our students from the first Module of dental assistant all the way till the term of radiology to prepare them of fee's and the Importance for job placement in the State of Oregon to have a radiology license before finishing externship.

12/15/2009

Forward Business response to Consumer MAY EMAIL WEBBBB RECEIVED CONSUMER REBUTTAL: (The consumer indicated he/she DID NOT accept the

12/15/2009

response from the business.)

In response to #1 I acknowledge I was selected for verification of my gross income for the previous year. In an effort to complete this, I came into the office last March and called IRS for an electronic fax of the w2 from the previous year. I do not own a fax so the school told me it was fine to use their fax number to receive the document. The IRS told me it would take fifteen minutes to send via fax. I

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waited almost two hours. After discussing this with the front receptionists, I was told that people have been told fifteen minutes by the IRS all the time and they have seen the fax take up to the next day to receive. I could obviously not wait overnight in the office. The receptionist then stated she would take the document to the financial aid department when it did show up and not to worry about it. I heard nothing more about this matter until I was called up by Re and told I owed the college over two

I will accept the write off of \$2,521.51 as I do not believe this to be my fault the loans had to be returned when I had taken the time to attempt to provide them with the necessary documentation of what I had told them on the paperwork when I first signed up. I spent hours driving and waiting on campus to provide this verification. I received no word that it hadn't been received. In response to complaint #2

I am not aware the extern coordinator does not have a resume of mine. I was under the impression the problem what they she didn't have an email to send the job listings to. I was told without an email, I would not receive what the school considered "job placement". I did not deem it necessary to give my email to the coordinator as I was checking these websites and many others on my own every single day. The once a week "job placement" email seemed rather pointless. The extern coordinator told me that this is what the school considered lifetime job placement. When I first signed up for the program, I was under the impression, lifetime job placement was more helpful and aggressive than this. In response to complaint #3

I have indeed passed the Radiology Health and Safety exam. I received my radiology license many months ago. I have also paid for and received my Expanded Functions Dental Assistant and Expanded Functions Orthodontic Assistant certifications as well. These certifications cost a lot of money, but I managed to get them anyway since I was told I need them. I was a straight A student who graduated with many academic awards and Highest Honors. My certifications and my grades have not helped me obtain employment or even interviews at more than one office. The job market is not there. I do not believe the complaint I wrote was really answered in the returned response since the response seemed to be directed at how the school was under the Impression I did not have these certifications and was therefore not able to get hired. The school's assumption was not correct. I acknowledge everyone is told to get their radiology license or they will not be hired after school. This is true. This is also why I have my licenses so I could get hired. The job market has been flooded by trained dental assistants and there are not enough jobs for fresh out of school assistants. Most job ads demand at least one years experience. Many demand three to five years experience. I apply to these jobs anyway that I see and I receive emails telling me that I don't have enough experience to even be considered. Many employers will not count the 320 hours of unpaid externship that the school makes you complete to get the dental assistant diploma as experience either. The school makes it seem as if the externship will count for some kind of experience. The school says the starting pay is much higher in this job career than it really is. I was recently told \$15 to \$19 to start in general dentistry when I inquired just to see what the school was telling people. The one interview I was able to get was for an endodontist, who paid \$13 an hour to start for specialty dentistry. According to the school, specialty dentistry pays even more money than general. The starting pay is less than what they claim general dentistry is. The average starting pay I have seen in job listings for general dentist offices are \$12 to start. Many dentists are not providing the "excellent health packages" the school claims they do. Often times, you pay hundreds towards your own family health insurance that the dentist will not cover. Also, something the school neglects to tell it's prospective students. The hours are shifty and often not full time hours for recent graduates.

MAY MAIL Forward Consumer Rebuttal to Business 12/16/2009

WEBBBB RECEIVED FINAL RESPONSE FROM BUSINESS: Response to complaint #2 12/23/2009

According to the 2008 student catalog it states "Because graduates actively interviewing for jobs are often unavailable, the graduate is asked to call the school twice a week while actively seeking employment. This procedure keeps the school informed of a graduate's employment status and allows the school to keep the graduate current with job listings. Students will improve placement opportunities by continued communication with the Career Services Department." Career Services contacted March 17, 2009 regarding her job search. She was asked to give Career Services her resume so they could update it and

sne has not followed through at this time.

REDACTED more than welcome to make an appointment with career services for job placement assistance, resume writing

and mock interviews. Response to complaint #3

tes that she is radiology certified as well as EFDA and EFODA certified which broadens her ability to become hired in field. itially enrolled in the dental assistant program January 5, 2005 and the starting average salary was \$11.57 and the placement percentage at that time was at 92%. A document signed by ttesting to these rates can be provided if requested. Job markets and salaries vary from year to year. Career Services and the dental assistant program director encourage all graduates to seek assistance in job placement. The placement rate for students who completed the dental program at approximately the same time: currently 83%.

23/2009 MAY EMAIL Forward Final Response to Consumer

24/2009 WEBBB CONSUMER SATISFIED WITH BUSINESS RESPONSE: (The consumer indicated he/she ACCEPTED

12/23/2009

12/24/2009

the response from the business.)

I am satisfied to see the school is willing to admit publicly that the average salary for a dental assistant is \$11.57 and the current rate of placement is down to 83%. It feels much lower. Upon a phone inquiry to the school two weeks ago, they claimed much higher rates of employment and salary. This is something that should be noted as false advertising. I realize that this is probably going to be the best I can get the school to admit to so I will accept it and move on.

12/24/2009

OttOBBB Inform Business - Case Closed SATISFIED

12/24/2009

OttOBBB Case Closed SATISFIED

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