BBB Serving Greater Kansas City

COMPLAINT ACTIVITY REPORT Case #R -- Redacted by HELP Committee

Consumer Info: R -- Redacted by HELP Committee

Business Info: Vatterott College

Redacted by HELP Committee Business Info: Vatterott College

8955 E 38th Terr Kansas City, MO 64129-1692 R -- Redacted by HELP

Consumer's Original Complaint:

I was notified via my home phone at 6pm on Dec. 4, 2006 by an attorniey's office that I had a defaulted amount of 270.00. This amount was owed to Vatterott College. I graduate from this school 4 and a half years ago, and afterward was never notified that I owed them anything. During time, my address and phone number have remained the same, and I have received other correspondence from them without

I went to the school to speak to the accounting dept. The woman apologized deeply and then told me that I was one of "thousands" of people that this happened to. She said the corporate office took all accounts from every campus and sold them to collections. I explained to this person that I was never notified by Vatterott of an unpaid amount by mail or any other means. She said that none of the other students wwere notified either. She handed me a large printout showing all my loan payments, school charges and my unpaid balance. She also said that she was unable to really read the different codes, because the school no longer used the same program to calculate their accounts. I explained to her that for the two years that I attended the school, I received two different grants, and had both subsidized and unsubsidized loans. I at no time ever paid anything out of my pocket, as everything was covered under financial aid. I am currently paying monthly on student loan from this school. She admitted that I probably did not owe anything, but there was nothing I could do about it as it involved the corporate office and not the local campus. I am very upset about this. Now I have an attorneys office calling me for this money, but I was never given the opportunity to speak to anyone about it. I am also very upset as this will show on my credit report and I think that this is wrong. I know that I am not the only one, and I really think something should be done about this.

Consumer's Desired Resolution:

I am disputing this debt. I would at least like an explanation of why it is owed. I would also like something to be done about the was this was handled. Even if the money is owed by me, I should have been notified instead of it being sent to collections. I want it also removed from my credit history.

BBB Processing

12/13/2006	web	BBB	Complaint Received by BBB	
12/13/2006	KMM	BBB	Complaint Validated by BBB Operator	
12/13/2006	Otto	EMAIL	Send acknowledgement to Consumer - OTTO	
12/13/2006	Otto	BBB	Inform Rusiness of the Complaint	
12/13/2006	NR	BBB	CASE DETERMINED TO BE INFO ONLY : Over 1 year old.	Consumer needs to dispute this with the
credit bureaus. Will send as Info Only, if company responds will forward to consumer.				
12/13/2006	Otto	BBB	Inform Consumer - Case Closed INFO ONLY	
12/13/2006	Otto	BBB	Inform Business of Case Closed INFO ONLY	

VAT-02-05-00001

Vatterott Document 1, Page 1