

Attachment One: UOP Student Veteran Complaints

VETERANS LEGAL SERVICES CLINIC

YALE LAW SCHOOL

MEMORANDUM

RE: VETERAN COMPLAINTS ALLEGING ILLEGAL
PRACTICES AT THE UNIVERSITY OF PHOENIX

MAY 11, 2017

Introduction and Overview

The Department of Veterans Affairs (VA) has received more student complaints (from veterans, servicemembers, and veterans' dependents using the GI Bill) about the University of Phoenix (UoP) than any other college in the United States. Five hundred and thirty-nine servicemembers and veterans who were enrolled in UoP have registered complaints with VA. Four hundred and thirty-eight have also shared their experience with, and sought free legal assistance from, Veterans Education Success (VES). These students allege, in short, that UoP misled veterans and servicemembers about the school's accreditation, the quality of education it provides, and post-graduation job opportunities; pressures students into taking loans and takes out loans for veterans without their consent; changes its program requirements for students already enrolled; and imposes hidden fees on students.

This memorandum analyzes the trends in student veteran complaints.

First, this memorandum presents the federal and state action against UoP. The second section provides a general analysis of the complaints VA has received against UoP. The third and final section presents the hundreds of complaints veterans and servicemembers have submitted to VES regarding UoP. A recurring theme of these complaints is that UoP is not equipped to fulfill the essential function of an institute of higher learning. These complaints are organized according to the categories used by the Departments of Defense and Veterans Affairs, and are ordered as follows from categories with the most complaints to those with the fewest:

- Financial issues and student loans (279 complaints);
- Transfer of credits and accreditation (166 complaints);
- Post-graduation job opportunities (132 complaints);
- Quality of education and grading issues (128 complaints);
- Recruitment/marketing (97 complaints);
- Change in degree plan/requirements (33 complaints);
- Refund issues (23 complaints); and
- Release of transcripts (15 complaints).

Each of these categories is discussed, with a brief overview of the complaints, followed by the complaints themselves, with complainants' contact information.

I. Responsible Agencies and Ongoing Investigations

There are many state and federal agencies with oversight of the University of Phoenix. Some of these agencies have ongoing investigations into the University of Phoenix.

A. Department of Education

In 2004, UoP accepted a \$9.8 million fine from the Department of Education, without admitting wrongdoing, based on deceptive marketing practices.¹ At the time, this was the largest fine the Department of Education had ever imposed.² In 2009, the Department of Education cooperated with the Department of Justice in a suit against UoP that resulted in a \$67.5 million settlement.³ Although the suit was brought under the False Claims Act, it concerned UoP's acceptance of Title IV funds while acting in violation of the Department of Education's regulations on recruiter compensation.⁴

B. Federal Trade Commission

As of July 2015, the FTC acted on its legal authority by opening an investigation into UoP's alleged unfair or deceptive acts or practices. It issued Civil Investigative Demands (CIDs) to UoP "to determine if certain unnamed persons, partnerships, corporations, or others have engaged or are engaging in deceptive or unfair acts or practices in or affecting commerce in the advertising, marketing, or sale of secondary or postsecondary educational products or services or educational accreditation products or services."⁵ Pursuant to that demand, UoP is required to produce documents relating to a broad range of business practices and dated from January 1, 2011, onward.

As of August 2015, furthermore, the FTC notified UoP "that it had commenced an inquiry into the University of Phoenix's practices and procedures for safeguarding student and staff personal information, with a request for relevant information from the University."⁶ Although UoP initially announced that it would fully cooperate with the FTC's investigation, it nonetheless failed to produce responsive materials. Consequently, the FTC filed a petition in district court, and, on January 14, 2016, District Court Judge Susan R. Bolton ruled that "good cause warrants an order requiring the Companies [Apollo Education Group, Inc., and the University of Phoenix] to comply with the CIDs."⁷ The investigation, then, is ongoing, and may result in the initiation of an enforcement action, but has not done so yet.

C. Department of Defense

The University of Phoenix is a major recipient of Defense Department tuition assistance (TA) funds. The DoD reports that, in 2016 alone, UoP had over 4,548 participating students and received more than \$10 million in funds.⁸ This places it in the top tier of TA

¹ Dawn Gilbertson, *Student-Recruitment Tactics at University of Phoenix Blasted by Feds*, The Arizona Republic, (September 14, 2004), archive.azcentral.com/families/education/articles/0914apollo14.html.

² *Id.*

³ Department of Justice Office of Public Affairs, *University of Phoenix Settles False Claims Act Lawsuit for \$67.5 Million*, (December 15, 2009), <https://www.justice.gov/opa/pr/university-phoenix-settles-false-claims-act-lawsuit-675-million>.

⁴ *Id.*

⁵ Apollo Education Group, Inc., Annual Report (Form 10-K), (August 31, 2015), 21, <https://www.sec.gov/Archives/edgar/data/929887/000092988715000131/apol-aug31201510k.htm#sF43ED7DD756AF76793964639F0843B4D>.

⁶ *Id.*

⁷ *Federal Trade Commission v. Apollo Education Group, Inc., and the University of Phoenix, Inc.*, No. MC16-00002-PHX-SRB (D. Ariz. Jan. 14, 2016), at 1-2.

⁸ <https://www.dodmou.com/TADECIDE/InstitutionDetails?opeidNumber=02098800>

recipients: UoP was one of the thirty educational institutions that received the most TA funds—out of over two thousand eligible schools—in both 2014 and 2015.⁹

To be eligible for TA funds, an educational institution must sign a memorandum of understanding (MoU) with the Department of Defense (DoD).¹⁰ This MoU imposes several important requirements on educational institutions, which the DoD is responsible for enforcing.¹¹

In 2015 DoD took disciplinary action against University of Phoenix based on repeated violations of MoU terms concerning on-base recruiting and use of the Department of Defense trademark insignia. UoP was placed on probation for several months but was ultimately removed from probation following commitments from the school to DoD regarding promised future behavior.¹²

D. State Attorneys General

Four state attorneys general have launched investigations into UoP based on reports of unfair or deceptive practices: Florida (October, 2010),¹³ Massachusetts (May, 2011),¹⁴ Delaware (August, 2011),¹⁵ and California (August, 2015).¹⁶ The Delaware investigation was closed—without a complaint being filed—by 2014 but the other investigations are apparently ongoing, although none of them have yet resulted in litigation.

II. UoP Student Complaints Filed with VA

Through its GI Bill student feedback system, VA collects complaints from veterans about their educational experiences.¹⁷ The complaints are reviewed and categorized by VA; only coherent complaints raising violations of VA's Principles of Excellence are added to their database.¹⁸

9

https://www.dodmou.com/TADECIDE/Documents/FY15%20Source%20Data_TA%20DECIDE_Public%20

[Export%20File_final_31Mar2016.xls?t=59](https://www.dodmou.com/TADECIDE/Documents/FY15%20Source%20Data_TA%20DECIDE_Public%20Export%20File_final_31Mar2016.xls?t=59) (accessed March 31, 2017).

¹⁰ Department of Defense Instruction [hereinafter "DoDI"] 1322.25.

¹¹ *Id.*

¹² Apollo Education Group, Form 8-K, (January 15, 2016),

<https://www.sec.gov/Archives/edgar/data/929887/000119312516431197/d121603d8k.htm>.

¹³ Apollo Education Group, Form 8-K, (October 22, 2010),

<https://www.sec.gov/Archives/edgar/data/929887/000095012310095156/p18257e8vk.htm>.

¹⁴ Apollo Education Group, Form 8-K, (May 13, 2011),

<https://www.sec.gov/Archives/edgar/data/929887/000095012311050367/p18877e8vk.htm>.

¹⁵ Apollo Education Group, Form 8-K, (August 3, 2011),

<https://www.sec.gov/Archives/edgar/data/929887/000095012311072900/p18993e8vk.htm>.

¹⁶ Apollo Education Group, Form 8-K, (August 7, 2015),

<https://www.sec.gov/Archives/edgar/data/929887/000092988715000084/apol-august072015x8k.htm>.

¹⁷ <http://www.benefits.va.gov/GIBILL/Feedback.asp>

¹⁸ http://www.benefits.va.gov/GIBILL/docs/Overview_GI%20Bill_Feedback%20System_CY14.pdf

Statistics from VA's complaint system suggest that the University of Phoenix has garnered more complaints than all other colleges.

Table 1: VA Complaints by School¹⁹

University	# of Complaints Received by VA	Total # of GI Bill Students
UNIVERSITY OF PHOENIX	539	45,597
DEVRY UNIVERSITY	191	12,751
COLORADO TECHNICAL UNIVERSITY	181	5,569
THE ART INSTITUTE OF CALIFORNIA	50	3,337
STRAYER UNIVERSITY	43	10,408
BROWN MACKIE COLLEGE	43	2,099
ECPI UNIVERSITY	39	4,529
UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE	32	15,247
ASHFORD UNIVERSITY	27	9,831
FULL SAIL UNIVERSITY	22	3,344
LONE STAR COLLEGE SYSTEM	17	2,153
CAPELLA UNIVERSITY	17	2,747
NATIONAL UNIVERSITY	15	4,286
VIRGINIA COLLEGE-BIRMINGHAM	14	3,359
PIMA COMMUNITY COLLEGE	14	1,090
CENTRAL TEXAS COLLEGE MAIN CAMPUS	16	6,061
GRAND CANYON UNIVERSITY	15	4,552
LIBERTY UNIVERSITY	13	8,910
THE ART INSTITUTE OF PITTSBURGH	12	1,396
SOUTH UNIVERSITY	12	3,330
AMERICAN PUBLIC UNIVERSITY SYSTEM	11	16,702
HOUSTON COMMUNITY COLLEGE	11	1,637
AMERICAN BUSINESS AND TECHNOLOGY UNIVERSITY	10	120

Complaints about UoP Filed with VA

The breakdown of complaints by VA's categorization of topic or subject reveals that UoP's failures are not limited to one area. More than half the complaints VA received regarding UoP reported financial issues—a category that includes hidden fees and other deceptive financial practices. Many, thirty-five percent, reported issues related to student loans. Beyond UoP's financial practices, between about twenty to thirty percent of the students reported problems with each of the following categories: UoP's recruiting and marketing practices; quality of education; credit transfer; and a lack of job opportunities.

¹⁹ Data from www.benefits.va.gov/GIBILL/docs/job_aids/ComparisonToolData.xlsx (accessed February 2, 2017).

Table 2: Breakdown of Complaints Received by VA about UoP²⁰

Complaint Subject	Proportion
Financial Issues	57%
Quality of Education	32%
Refund Issues	9%
Recruiting/Marketing	26%
Accreditation	20%
Change in Degree Plan/Reqs	11%
Student Loans	35%
Grade Policy	9%
Transfer of Credits	23%
Post-Graduation Job Opportunities	18%
Release of Transcripts	9%
Other	10%

The problems detected by VA mirror those that veterans have reported to VES, which are presented and discussed in greater detail below. The complaints submitted to VES all fall into one of the categories used by VA to analyze complaints, and the proportions of complaints in each category relative to the total received are roughly the same as for VA.

III. Complaints Submitted to VES

A. Financial Issues/Student Loans

The most common complaint about University of Phoenix that veterans brought to Veterans Education Success is that students were misled about the cost of their education.

Numerous veterans told VES they wound up with thousands—often tens of thousands—of dollars in student loan debt from UoP. Many students describe being convinced to enroll at UoP based on promises that the GI Bill would cover their tuition and that they would not need to take out loans, promises which turned out to be false or misleading. CB reports, *“I was recruited to university of Phoenix with a degree plan that would allow me to complete my degree with about 6 months to spare on my GI Bill. After my first semester I was informed that the information I was given was inaccurate and that I'd actually have to pay out of pocket for a semester.”*

Other students were encouraged to take out loans, even when these loans seemed unnecessary. BS reports, *“Even though I had my GI bill and post 9-11 funding they told me I was still required to get a personal loan because it did not cover everything. Upon speaking with the VA they stated I shouldn't have had to pay anything as it should've been fully covered. Now I'm in debt for 80k and can barely make the payments let alone the high interest rate.”*

²⁰ Data from <https://www.dodmou.com/TADECIDE/InstitutionDetails?opeidNumber=02098800> (accessed Apr 23, 2017).

In other, more extreme cases, students report that UoP took out loans on their behalf without their consent. CL told VES *“I told the school that I wanted to use my GI bill and that if for some reason it was denied to cancel everything because I couldn't afford it and that I didn't want no student loans. They waited until I finished my first semester to tell me that my GI bill was denied and that they had signed me up for Sallie Mae.”*

Along the same lines, JG reports *“I was enrolled into a loan for the first month of the programs and I wasn't aware until I started getting the letters after I had graduated from the university of Phoenix. The loan was used to pay of the beginning class and the whole time I thought it was taken care of through my GI bill.”*

Additionally, many students report that UoP repeatedly raised tuition costs over the time that they were enrolled, leaving them with a choice between incurring unexpected debt and completing their original degree plan. TM alleges, *“I was signed up by the U of P because they offered special pricing for Vets. Then when I spent two years they said that I no longer qualified for the special rates and classes doubled in price. I looked into other schools at that time and they wouldn't take the credits. I had to stay at U of P to finish my degree at twice the price.”* CH told VES that *“Course requirements change[d] to the point that costs continually increased and now my GI Bill was not enough to cover the costs. I have \$17000 in student loans due and only an Associates degree to show for it.”*

Many other students report irregularities with their housing stipends, hidden fees, and misinformation about the financial consequences of withdrawing from courses.

The following veterans, servicemembers, and dependents complained to VES that UoP lied to them about financial issues, pressured them into taking out unnecessary loans, or signed them up for loans without their knowledge. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants' funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
MM	NM	2014	False financial promises ²¹
RL	CA	2001-2002 & 2005-2007	Unnecessary loan ²²

²¹ I was recruited by a liaison that was at my unit every drill weekend. University of Phoenix never kept there word on financial promises. I have emails complaining about refunds and that I would have it in April. I was told this in March and I barely received it after 2 whole months. I was tricked into paying money out of my own pocket just so I can take 2 classes at once but then was told I couldn't.

²² Recruiter pushed for student loan instead of waiting for payment from Veterans Education. Initially said that loan would cover cost of education then wanted more tuition out of my pocket to take final class stating federal government would not allow total cost coverage. Could not afford the tuition out of my pocket so had to drop the course.

FM	AZ	2008	Unnecessary loans ²³
JW	SC	2006	Unexpected costs ²⁴
CW	AL	2006-2010	Unnecessary loans ²⁵
JB	AZ	2011	False promises about costs ²⁶
JM	MD	2014	Failure to return VA funds ²⁷
JD	GA	2012	Unnecessary loans ²⁸
CC	CA	2013	Unexpected costs ²⁹
OD	IL	2005	Financial aid specialist unhelpful ³⁰
VR	CA	2011-2014	Unnecessary loan, unexpected costs ³¹
MO	CA	2014	Improper charge for cancelled class ³²
AP	KS	2006	False promises about costs ³³
RW	CA	2001	No clear cost information, unexpected costs ³⁴
FH	CT		Quality of Education, Financial Issues (Cost, Tuition/Fee charges), Release of transcripts, Student Loans
CR	FL	2005	Unexpected costs ³⁵
KS	CA	2012	Misleading information on housing allowance ³⁶

²³ I was told in order for me to start school I would need to apply for student loans despite me having the Post 9/11 GI Bill. They said it would take 6 months to get my benefits started and by applying for student loans I can drop them at the 6 month mark.

²⁴ After completing the last two classes and obtaining the minimum grades required to get a 3.0 G.P.A. as per my advisor I was told I had to take two more classes at my own cost. I had to get a 95 or better in both classes. Thus I'd after I came out of pocket to take two other classes.

²⁵ The onboarding process moved so fast I wasn't really aware of what was happening. I wound up with loan debt while waiting for my GI Bill to kick in. It seems to have barely been paid down at all despite me chiselling away for years. Mostly the degree has been a total nonissue in what little success I have managed to accrue. Students were just farmed through. People who could barely add passed statistics courses, etc... It was a total farce but I was stuck and needed to complete my degree.

²⁶ I was told all my credits would be good when I went to look for a job. They told me my Montgomery GI bill would pay for everything. I had some medical issues that came up in the last quarter I was at the school and I needed to put my classes on hold until after surgery but I ended up failing the class because I was unable to attend my classes. I ended up paying out of pocket for classes I took than. I also had student loans that I am unable to pay back now do to having a family and only making 29000 a year now.

²⁷ Withdrew, but University of Phoenix never returned VA money. Had to repay VA myself.

²⁸ More than one person in the class could not read. This caused me to basically teach students. I was forced to get a loan and then they turned in paper showing I was enrolled and was eligible for my benefits.

²⁹ I was attending a major college, when life happened and I was forced to work during the day and go to school at night. University of Phoenix recruited me into a Bachelor program explaining that I can get all these amazing opportunities once I graduate. I graduated with a 3.0 in 2013, I have yet to find a job being able to benefit like most who have received their degrees. I had to take out a high interest loan to pay back money the VA supposedly didn't cover that they charged me.

³⁰ The veteran specialist didn't put in my financial aid in time so I had to pay 3,900 dollars but it was settled for 950 in April of this year. I sent the veterans specialist all the documents he asked for but he did not do his job which resulted to me not being able to continue my classes and having to pay for the class I took that spring.

³¹ I knew, as well as UOP, that my GI Bill was running low. I explained to the financial aid office months in advance to use my pell grant for my current and last class. UOP sent me all my money plus a loan, worse part is none was paid to my course. Now, i am stuck with an \$800 debt to get my BS and transcripts for employees, plus paying back a loan for \$10,000; which I only agree to \$5,000.

³² A class was changed with out me knowing, then they did not report it till a little over a month to their va department and now I'm getting charged almost 800dollars. Their excuse is well it was my responsibility to report it. OKAY SOMWHOS RESPONSIBILTY WAS IT TO INFORM ME OF MY CHANGED CLASS. I have called and spoke to about 8 ppl and no one cares to even look into this issue. Very poor customer service, they don't give a crap about their students.

³³ I went to university of Phoenix online. I was told my gi bill would cover all the cost and would get free grant money to pick up the rest. needless to say I have had my tax returns taken for the last four or five years and still owe almost 10,000\$

I was put into a class after I told them I was not going to be able to take the class, they enrolled me anyway.

³⁴ Never provided a total breakdown of class (course) costs. Started in 2001- still incomplete in a degree. Changed major to health care mgmt. From business mgmt. Fees increased still never given an invoice. 7+ thousand in student debt.

³⁵ Even after gi bill loans are over 30k

³⁶ When I was recruited to go to the University of Phoenix i was not given the chance to fully read the contract, I was "lead" through it and told where to sign. Little did I know he wasn't explaining everything and obviously did not have my best intentions in mind. I was also miss led to believe that the school's credits were easily transferable, how the learning process worked there, quality of faculty, and how the BAH worked. . . . As for the BAH I was under the impression that I would be making just under 2200 per month. I was not told that the week in between classes was not paid even though that is technically the first week of class, with homework due at the beginning of the class. Even after I finally was told that I could double up on class to make up for the lost week, I still don't think I was payed that much.

GO	CA	2014	Unexpected costs ³⁷
CW	NC	2002, 2009, 2010	Unnecessary loans ³⁸
CL	CA	2007	Signed up for loans without knowledge ³⁹
JM	CA	2012	Misleading financial information ⁴⁰
CR	AZ	2011 - present	Unexpected costs ⁴¹
JC	TX	2008	Unnecessary loans ⁴²
MG	IL	2014	Delays in TA fund disbursement ⁴³
AL	CA	2006	Unexpected tuition increases ⁴⁴
CB	OH	2011	Unexpected tuition increases ⁴⁵
JM	IN	2013-Present	Hidden costs ⁴⁶

³⁷ I was never told that I could get my experience assessed by a program they have to help you get your degree quicker.. until I was exhausted with going to school full time, full time dad, and full time work. The costs are also really high, and feel they are taking advantage of us with the GI Bill. And mid way they changed my degree plan to criminal justice since it was easier to get, and my benefits wouldn't cover the months I had left to get my business degree!

³⁸ I was persuaded and pushed to take out student loans instead of UOP helping me get access to GI Bill. I graduated with my BS in 2011 but I cannot seem to find a full-time job to this day and I am a Veteran.

³⁹ I told the school that I wanted to use my GI bill and that if for some reason it was denied to cancel everything because I couldn't afford it and that I didn't want no student loans. They waited until I finished my first semester to tell me that my GI bill was denied and that they had signed me up for Sallie Mae

⁴⁰ I was told my post 9/11 gi bill would cover the remaining credits for my masters. The financial office never told me my credits ran out for my last 2 classes. I continued with the courses thinking they would call or tell me how do I proceed to pay the rest such as loan payment plans or something. That never happened, and thus a week or so before graduating I got a call saying I cannot graduate until I pay back the remaining balance which was \$4,200. I tried calling the VA office but never could reach them either on hold for 30 mins + or got interrupted by my son while on hold. I ended up just paying the balance out-of-pocket because I kept getting threatened by them mentioning it would go to the credit agency. Can I get my money back?

⁴¹ I started my degree in 2011 and it was 2012 before I realized I was not getting post 9/11 tuition and benefits. Then I was going through chemo for stage 3 breast cancer and I failed a class because I was not given ADA accommodations. So I had to repay for a class I already paid for.

⁴² I worked for UOP and was using my VA benefits to pay for school. My financial advisor told me to get Pell Grants to offset some of the cost for computer internet Exedra to go to school. Once I finished with University of Phoenix after checking into other colleges and realizing that none of my math and my psychology would not transfer I quit going then I started receiving bills from student loans that I did not realize I had applied for. why would I apply for loans when I worked for University of Phoenix and had post 911 GI bills. Why would I go to a school that other universities do not even recognize their courses to transfer. This school should be investigated and student loan should be forgiven if you actually have a degree from the school because no one wants to hire you

⁴³ When I enrolled into university of Phoenix online they told me that it was the smartest choice and that I could be done in less than two years. Here I am a year plus later and I still have almost two years till graduation. They have led me on and postponed so many classes that I have fallen so far behind. I tell them over and over that it is unacceptable and I still get more delays. Its usually to someone not submitting TA properly or not uploading the career plan. I have TA and a grant on file yet they always complain they need more money before they enroll me but tell me after the fact. The classes have been a joke I got a plagiarism accusation against me because I forgot the end quotation (is what it is and its understandable) They also told me I could double up to finish faster but wouldn't let me do so until a year in. Its been a mess and I have lost so much valuable time in my life going nowhere and its sad because now all my School money that I joined the army for is almost gone.

⁴⁴ Was assured school was top notch found out after 5 years and 30k that employers viewed the school as a joke. On top of that despite me using my GI bill tuition went up regularly causing me to incur out of pocket tuition loans. I have been unable to find work in my degree field and has since begun working in a different industry.

⁴⁵ I could not survive on the random amounts of living stipend money that I would get which ranged from \$300-\$700, so I left my family behind and drove to Ohio to find work with the last \$500 I had. I found temporary work and transferred my school to the Columbus, Ohio campus while living in my car. This was a great campus because it had a computer lab available and it was difficult to charge my laptop while living in my car. I noticed the same thing as the other campus though. Everyone was passing and getting good grades at this campus, despite participation and knowledge of subject matter. I was really considering switching schools at this point and spoke to my academic counselor, my enrollment adviser, and my financial adviser about the accreditation and the value of the degree that I felt I was wasting my GI Bill on. All of them had reassured me that they were accredited Regionally and that their accreditation was "under review" as many schools often are and that it would be corrected and things would be fine. Soon after that the Columbus, Ohio campus had phased out. They started giving us classes in a hotel room and raising the tuition. This didn't affect me much because I was covered under the GI Bill, though I found it to be expensive before the cost went up.

⁴⁶ Is paying 135 a class for resource fees

TB	AZ	2009	Unnecessary loans ⁴⁷
MD	CO		Unsatisfactory communication about financial aid ⁴⁸
SS	CO	04-'08	Unexpected tuition increases ⁴⁹
SR	CO	2001	Improper charge ⁵⁰
JM	FL	2004	Unexpected tuition increases ⁵¹
KT	LA	2004-2014	Bad financial advice, unnecessary loans ⁵²
AG	FL	2012	Unnecessary loans ⁵³
IG		2014	False enrollment information given to VA ⁵⁴
BS	IL	2004-2014	Unnecessary loans ⁵⁵

⁴⁷ I was contacted but UoP when I had about 2 months left in the Marines. Sound so good I jumped on it and immediately started using GI Bill. I felt like I couldn't just live off of that after the Marines, I was informed I can use both my gi bill and a student loan. From than on it was a mess. I still owe and can't afford to pay back my study loans to this day. And I still have not received any offer for the Associate degree I received.

⁴⁸ Having my degree planned changed and having lots of issues with their financial rep, getting back to me, communication and ensuring I get my loan money when I needed it was an issue. It was a constant battle of sign this or sign that when I had already done so or attempting communication and it taking way too long to get back to me.

⁴⁹ University of Phoenix, though convenient, continually increased tuition to the upper limits of Tuition Assistance. Due to restrictions in how much the USAF allowed me to use in a given year, that severely degraded my ability to take enough classes to earn a degree. In addition, they forced students to purchase specific online e-books which could not be resold in a manner consistent with most higher education entities. The financial burden for a mediocre education was unwarranted. It's impossible to additionally ignore their requirements for specific University of Phoenix exclusive courses in order to earn a degree. This leaves me one class, an unnecessary class, short of an Associates of Criminal Justice Administration.

⁵⁰ I'm not a vet but husband is. I attended University of Phoenix and they refuse to release my transcripts. They charged me for a class I did not attend and then sent me to collections. I filed bankruptcy and specifically filed on them but they refuse to pull my account back from the collection agency and will not release my transcripts. I have been trying to resolve this for years and only get the run around from them. I am still paying on my loan from 2001 and have nothing to show for it.

⁵¹ I actually graduated. I chose UoP because more of my previous college credits would transfer there than other places.

When I started it was expensive but like I said, they'd accept more prior credits so I figured I'd save money in the long run. After being enrolled for a year the tuition when from expensive to down right highway robbery but what could I do.

Next thing I know finishing @70 or 80 credit hours had me on the hook to the tune of \$52k

⁵² The cost was outrageous. The financial aid office never tried to let me know that I qualified for TA. I went to UOP off and on from 2004-2014. I graduated but with massive student loans. The job opportunities are not there for me. I am currently unemployed. I graduated in 2014

⁵³ I am a veteran as well as a purple heart recipient during my recovery I was told school would be a great way to stay occupied and be productive. Enrollment seemed easy enough until financial aid came along I didn't understand why I needed it on top of my GI Bill and other benefits. The people in the financial aid section said that it would be to offset bills and other things of that nature. I not knowing any better agreed and simply moved. When I tried to transfer school's I was informed that only a degree transferred and not my credits. At that time I also learned my student debt amount and was furious all that money for garbage.

⁵⁴ I was referred to University Phoenix by military.com and enrolled in 2014 for two classes. I became ill requiring hospitalization and submitted a academic withdrawal. I never returned back to Phoenix. App. 6 months after I attended thid school, I was sent a letter from Debt Mgt of Dept of Veterans Affairs alleging that I owed over \$2000 in fees and tuition all reported by Phoenix. My Monthly Comp and Pen Benefits was deducted for over half of my benefits amount leaving me in a financial dilemma. They falsely had me enrolled for this year as well. I have proof that I never reenrolled. I have been advised to seek an attorney in this matter.

⁵⁵ Even though I had my GI bill and post 9-11 funding they told me I was still required to get a personal loan because it did not cover everything (university of phoenix). Upon speaking with the va they stated I shouldn't have had to pay anything as it should've been fully covered. Now I'm in debt for 80k and can barely make the payments let alone the high interest rate.

JP	TX	2012	False financial promises ⁵⁶
JG	FL	2013-2015	Unexpectedly high costs ⁵⁷
ED	WA	2008? I think.	Unexpectedly high costs ⁵⁸
RB	WA	2007	Misled about costs ⁵⁹
TF	UT	2011	Misled about costs ⁶⁰
BW	CA	2014	Misleading information on housing allowance ⁶¹
RH	WA	2012	False promises about costs ⁶²
DB	NC	2014	Misleading financial information ⁶³
MC	CA	2015	Failure to unenroll ⁶⁴

⁵⁶ Half way through my Masters Program, I received a new financial aid advisor. I think I only spoke to him once after working with another financial aid advisor for over 3 years. At one point I had to drop of school do to some life events I was experiencing and they were significant enough to make me need to drop out and come back when things were better. I promptly returned to class and then realized that the problems were worse than I thought and was seriously almost homeless. I had to drop the same class. I was told that because I had to drop the same class twice that there was not credit relief and that the drop would cost me. I asked the financial advisor for advice and he gave me the, don't worry it going to be okay, here is what you do:

When you come back your going to owe us \$3,000 for the class, but don't worry! We are going to borrow more money to not only cover the \$3,000 and the cost to continue education.

So me thinking I was covered took the time I needed to repair my situation. So, later that year or the following year I returned to him and he said:

"Well, it looks like your going to have to pay the \$3,000 before you can even come back."

He made it clear that the advice he gave me was not accurate and that we could not follow his advice. So now I am half way through a Masters Program and cannot finish it unless I come up with 3K. I cannot go to any other school because supposedly my credits won't transfer. I would have to start all over again which will bring me deer in dent and I would have to take some lower courses on a Bachelor level just to get into a Accounting Program. that is fat from fair seeing how I spent the last 3 yeara with them acquiring a Bachelor Degree from their school. If I would have known that he would give me advice we cannot follow, I would have never had dropped the class. He screwed me and has made no effort to fix the situation. I only followed the advice HE gave me which HE told me later that we could not follow!

⁵⁷ I feel that UoP was exceptionally high priced and took advantage of the fact that most veterans had Chapter 33 educational benefits and the government would pay the bill. I used all of my Chapter 30 benefit and all of my Chapter 33 benefit (60% rate) and begin using my Chapter 35 benefits in order to finish my MBA. I have incurred over \$30,000.00 in student loans from the University of Phoenix.

⁵⁸ I called to find out more information and was recruited harder than a Marine Corps recruiter. They were constant, the guy was my best friend, he explained that I would have all the accreditation and credits to transfer to the university of Washington. He explained how my tuition would be covered by my GI Bill and then explained how streamlined the process would be.

I didn't really know at that time the cost of tuition at Phoenix was so astronomical. I didn't have anything to compare to. My degree that I received is completely worthless and I had to make up most of my prerequisite classes at a two year college anyway.

⁵⁹ The tuition amount exceeded what was explain to me as a result, I had to pay out-of-pocket in addition to tuition assistance.

⁶⁰ I was enrolled and finished but my understanding of being a member of the military I would not have to pay for school. I now have about 15000 in student loans.

⁶¹ Im im using the g.i bill and i was told m6 BAH was 2,185.00 ive been there for 10 months and not once has my BAH been that close the most i got was 1,700. I feel i was lied to and have gad money withheld from me.

⁶² I was told that I would not owe any money because I had to drop my classes due to military obligations. Later on found out that I now owe over \$1200 to them

⁶³ I signed up and they were more than helpful getting my GI bill rolling to pay them. After that was set up I could barely get any help. I failed the first class because I had a very hard time using the computer... Come to find out it was because my computer was not compatible with their system... After buying a newer more suitable computer I retook the class and used my own original work for that class. Well everything was fine at first but once I did a piece on my political views my professor flipped a switch and became a completely different person with me... All of a sudden my work (that had already earned A's and B's was getting failed. The last day of the course I tried to loin to turn in some work and it would not let me... At all I just kept getting an error message. I took screenshots and sent them in an email to find out wat I could do. "Well its too late now you failed" was the response I got. So I emailed and called someone else who told me that they could request an exemption and take my work it may take a couple days though... Well a week goes by and nothing... Now I'm out of classes and not getting my GI bill which I desperately needed so I continue to call and email only to be told "oh yeah they rejected it" well that would've been nice to know... Now I owe money to the VA, AND university of phoenix for a class I technologically COULD not complete for whatever reason... Thy will not release my transcripts and I cannot go to a local college until I pay them for a class that I literally was not able to finish because of the error I kept getting. I cannot afford a lawyer to fight them... I don't care about getting money from them... All I want is to be able to use my GI bill and continue my education and I refuse to pay them thousands of dollars for their lies, and absolute inability to work with me at all. But I don't know what to do...

⁶⁴ I knew my post 9/11 was running out so I informed my advisors that I was having to stop due to financial reasons, and they I formed me that when other means are available to just let them know. Then a month and half later I was told by the VA that I owe money because the University of Phoenix never stopped my notice of discontinuing my education and now I have to pay back over \$1200. Many of service men and women used the post 9/11 for not only the educational purposes but also for the BAH. My wife is on kemo and is ill, I have 4 kids and now this! Wish the university would of done their part.

SA	VA	2005	Unnecessary loans ⁶⁵
RA	CA	2010	Unnecessary loans ⁶⁶
KS	CA	2015	Misleading financial information ⁶⁷
BW	LA	2007	Misleading financial information ⁶⁸
JJ	AR	2009-2010	Misled about costs ⁶⁹
LL	FL	2009	Misled about costs ⁷⁰
KJ	CA	2012	Failure to refund ⁷¹
DM	FL	2008	Misled about costs ⁷²
SF	TX	2006 -2011	Unexpected costs ⁷³
JN	TX	2013	Misled about costs ⁷⁴
DP	FL		Double charging ⁷⁵
JC	HI	2012	Failure to disburse housing allowance ⁷⁶

⁶⁵ Phoenix told me I was signing up for a pell grant while waiting for my GI BILL to kick in, but instead I was signed up for a loan.

⁶⁶ I went to the University of Phoenix in 2010. They stated that my grades from the community college were all transferable. When I submitted the classes that I took, they only accepted 2 classes because they were a level 100 or higher classes. They automatically signed me up for classes I already took that were repeats. On top of the extra classes I had to take, it extended my time for coverage of my Post 9/11 GI Bill. They told me that I am required to take a loan out to cover the classes that were extra. If it wasn't for the extra classes, I would not have to get the loan and would not be struggling in paying for it. The extra three classes they made me take, wouldn't of been necessary and I would not needed the loan.

⁶⁷ I was told that if I wanted to stop coming to school I just had to miss 2 consecutive school days and the VA will drop my attendance, after I stopped going the VA continued to pay university of Phoenix and sent me a bill for 5000. How am I responsible for this when I did what I was told to do. Now I won't be receiving my disability tell the debt is paid back.

⁶⁸ I am the wife of a Vietnam veteran. He was in the Navy. I expressed interest in earning a Master's degree in Nursing through an ad on the internet from University of Phoenix Online Program. This was in 2007, I think. The recruiter called and we spoke at length. He was a great salesman, stating that more job opportunities would open up for me once I had my Masters degree in nursing. Then, he said that the university had just opened a program that would allow me to earn a Master's degree in Health Administration along with the master's in nursing. He stated that it would only take "a few more courses" in order to get both degrees and this would help me to get a higher paying job. He made it sound like I would have no problems getting a better job with more pay once I graduated. I entered the program thinking that, once I graduated, I would have a really good job and it wouldn't put our family in hardship to pay off the loans. Needless to say, the degrees did not help me at all. I have not been able to get a better, higher paying job since I graduated from the program in June of 2009. I was just laid off from my previous job due to my position being eliminated and I was the last RN hired. I feel that I was misled by both the recruiter and the financial aid office at university of Phoenix. I have been paying on these loans since November of 2009 and I still owe over \$55 thousand dollars- about what I owed when I graduated. They fail to make you understand how much interest you will pay and that you will pay the interest first. Very little money has actually gone to the cost of the loan. The quality of education was disappointing. I have heard many comments in the healthcare community about the poor reputation of University of Phoenix. We have had financial problems since I had to start paying the loans back. At about the same time that I had to start paying these loans back, the economy was poor and so people were not spending any money in our area. Since my husband is a self-employed carpenter, we were also effected financially because people were not getting the re-modeling and other work done on their homes. This went on for 2 years. I am thankful that these for-profit universities are being investigated and held responsible for their actions. I am also thankful that it has been brought to the attention of the public and hopefully all of us who were scammed can get some help. Thank you for your consideration.

⁶⁹ I was told that any other accredited college would accept my transfer credits from the U of P. I was also told that I had to apply for the land on top of the Grants. So they apparently applied for the maximum amount they could. Later I found out that I paid almost 15k for what should have been covered by grants. Now I have collections notices. This is a disgrace. I knew I shouldn't have trusted the whole "further your education" gimic.

⁷⁰ Originally they told me I would be able to finish my degree without having to take student loans out but that quickly changed. The money the government gave me was not enough to pay for university of Phoenix because classes were so expensive. After my bachelors I didn't feel I was marketable because employees considered it an "online degree" so they suggested I go for my MBA. I did pursue my MBA because I felt it would give me a better chance. School was too expensive and now I have \$75,000 worth of loans.

⁷¹ I was told i couldn't continue my education until i paid back almost \$1000 because of a class i had to stop taking suddenly when my wife became ill.

⁷² It has taken me almost 6 YRS to get my ba through university of Phoenix. They have blown through my GI bill and now I can't finish because I can't afford to go. Several classes I was told if I dropped instead of failing I wouldn't be charged for the class yet they charged me and the government still paid them yet they are trying to still get \$ out of me!

⁷³ The cost is outrageous and then they come up w charges that were covered by financial aid and wont release transcripts.

⁷⁴ UOP has been nothing but one issue after another for me. They put me into a degree program then had to change that, because it wasn't offered at the campus I was planning to attend, now I had to drop classes to change programs, because they no longer fit my degree, and they had me pay whatever the VA didn't already pay them for the classes. I just keep feeling like I'm getting the short end of the stick. Not to mention after over a year of classes, I haven't felt like I have learned a single thing, more than the fact the UOP is not for me.

⁷⁵ I was recruited online and through the navy. My credits for the most part transferred but I got a bill for \$4348 when I transferred to another school which is now on my credit report. This was paid by the GI Bill and now they are trying to charge me what they should have already gotten paid.

⁷⁶ Never gave me the full post 9-11 bah

JB	OH	2011	Unexpected costs ⁷⁷
CG	PA	2002-2003	Unexpected tuition increases ⁷⁸
JP	FL	2002	Unnecessary loans ⁷⁹
KS	PA	2011	Unexpected costs ⁸⁰
NM	NC	2010	Difficulty withdrawing from classes ⁸¹
EB	GA	2010, 2011-2012	Automatic enrollment in unnecessary classes ⁸²
MN	MO	2009	Misled about costs ⁸³
JH	CA	2011	Misleading financial information ⁸⁴
FH	PA	2008-2010	Misled about costs ⁸⁵
TH	SC	2015	Misled about costs ⁸⁶
RC	AL	2007	Misled about costs ⁸⁷
EP	MA	2008-2010	Signed up for loans without knowledge ⁸⁸

⁷⁷ The only real issues I had with the school is that they stated their degree while accredited would be like a regular brick and mortar school. Though many companies do not honor their degree. The teachers seem to be a huge joke most of them with associates degrees and no idea of what they are doing. The classroom structure is just a forum which provided ease for me. However I was required to pay for a class on how to use their system. This made no sense to me. I also had an issue with the amount of postings they required. I went to online school because I didn't have time to go to brick and mortar schools. Though they required a minimum of 8 posts between 4 separate days. I did not have time for that and failed a class due to lack of participation. I found their financial aid was helpful. Though their recruiters are excessive. They promise you the whole world and once in they never speak to you again. When you try to talk to someone above anyone there, it seems to be a huge problem.

⁷⁸ I was enrolled at the UofPhoenix for about 18 months in 2002. They offered the fifth class free if you signed up for the first four. Four just so happened to be what was covered by tuition reimbursement. So I was suckered into signing up. After the 5th class, the tuition jumped significantly and honestly became unaffordable without student loans.

⁷⁹ Phoenix applied all of my student loan money before applying my GI bill or tuition assistance. They helped create over \$6k in student loans that were totally unnecessary.

⁸⁰ I had issue after issue that left me in debt and without my degree

I asked many questions when deciding to return to school. Direct questions about the accreditation, authenticity, and ability to transfer for degree completion.

My company is willing to assist with higher education. Being a mother with two terminally ill children, I know the importance of advancing in my field and increasing my income to provide the necessities for my children.

Once signed up.. And told the university had ABA accreditation...I found they did not and I was not reimbursed by my company.

The details were not explained well. I was lead to believe the final cost was going to be only part of what I ended up stuck with. Each semester more and more loans piled on.

Due to natural disaster... Hurricane... I was forced to withdraw from a semester... Leading to more loans. When serious medical issues arose, yet again, I was forced to withdraw.

When getting back on track, I contacted my advisor who was assist in getting me back... Did not. My remaining "loan" balance was returned. My only option was to pay out of pocket for the classes I was told to withdraw from... Meanwhile loan payments coming due with no degree. I was less than 2 semesters from graduating... Now I have nothing but debt.

⁸¹ University of Phoenix; none of my credits transferred to Strayer University, of which I'm currently enrolled, and I could not withdraw in an efficient manner, due to the fact that I was serving overseas at the time and administrative delays on their part. This caused me to lose money in Tuition Assistance.

⁸² University of Phoenix automatically enrolled me into on line classes after I had told my counselor I needed a break because I was switching components. Well I failed the classes due to not doing them and now they say I owe money and can't get my other credits I received while going there. They said they had to send back my VA loan or FAFSA loan not sure how it went down.. So I'm responsible for the difference. 1800\$

⁸³ The financial aid people told me I could get my GI bill and student loans, so I could live off the GI bill and pay for school. After two years of this and 3 classes short of graduation, I had to drop out because they said that poison was wrong and cut my funding and said I owed \$2000 in order to continue. I couldn't pay right away, and when I got it paid off at a year, they told me curriculum had changed and now I have 9 classes to go. Classes are around \$1500 and I can't afford to finish with them.

⁸⁴ I was enrolled in a second level writing class. I went to the counselor and told them I need a different class this one is to advance. They said to withdraw. And they will place me in a new class. I did the next thing I know. They are saying I owe them 300+ dollars cause the GI bill doesn't cover the dropped class. I told them that's wrong cause they told me to withdraw. I lost my GI bill cause of it and had tax returns withheld.

⁸⁵ I was told my 2yr degree was going to cost one amount, when in actuality, it's costing me thousands more

⁸⁶ I was told when I started classes that my loans were not an issue that I had funding 3 months of class and I get a call asking how do I plan to pay for class had I known that I didn't have the financial aid I would not have bothered to enroll

⁸⁷ I was told the student loans would not be that bad and with my VA I still owe 53,000 and now the accreditation is being questioned. I served proudly for many years, was a don't ask don't tell casualty WITH an honorable discharge. I served well and proud. And I am still overwhelmed with these loans. I could have went to a major college for that cost. It was a sham but I did it. I was desperate.

⁸⁸ I was told by university of Phoenix that I would be eligible for grants that I did not have to pay back come to find out they enrolled me in loans and now I cannot afford the payments to pay back

MG	FL	2011	Unexpected costs ⁸⁹
ER	CA	2011	Misled about costs ⁹⁰
JS	PA	2009	Failure to submit information for loans ⁹¹
NB	CO	2012	False financial information, erroneous charges ⁹²
IP	FL	2013	Misleading financial information ⁹³
AF	VA	2009	False financial information, unexpected costs ⁹⁴
CB	GA	2013	Unexpected costs ⁹⁵
TG	VA	06/02/09	Misleading financial information ⁹⁶
CC	CA	2006	Failure to acknowledge withdrawal ⁹⁷
DM	MI	2001-2005	Misleading financial information ⁹⁸
CJ	GA	2003	Fees repeatedly increased ⁹⁹
DJ	CA	2012	Gave incorrect information to VA ¹⁰⁰

⁸⁹ While attending the University of Phoenix online, I was in my last semester before graduating and my financial advisor assured me that my last student loan disbursement completely covered all remaining classes and fees, with even a little bit of funds left over. A few weeks before graduation, I was told that I owed the school just shy of \$3500 and that I would not receive my diploma until paid in full. I argued this with my financial advisor and he said it was a mistake by the school but there was nothing he could do about it. I was able to attend graduation ceremonies but was not issued my diploma. The school also refused to give me an official copy of my transcripts to prove completion of my program. Because of this, I have been unable to obtain a teaching position anywhere. I worked hard for my degree and graduated with honors, but cannot even get an official copy of my transcripts so that I can teach...even though the debt is entirely the schools fault. What can I do??

⁹⁰ They applied for loans on my behalf, and I was misled in how much they were for. I was also told that any part of the loan I received that was not applied to my education cost would be sent back to Great Lakes Borrowing, it was not.

⁹¹ Constantly calling and emails then once you start they don't follow up and it takes weeks for them to reply to emails and phone calls. They forgot to put in my paperwork for student loans and tried to take money out of my account and then made me late on other bills.

⁹² I am currently enrolled in the University of Phoenix and I have had nothing but issues with this school since I started in 2012. I have had to pay back my GiBill because of mistakes that the academic "counselors" have made without me knowing. I went to transfer to the University of Northern Florida in Jacksonville, FL and only about half of my credits transferred, those in which I either took while in the Marine Corps or at a community college for my police officer certification. I have read that this school is not truly accredited and I have been told that getting a degree from the University of Phoenix will not help me in the "real world" due to the fact it is not looked upon as a true school. I have been told that they help with post job opportunities and I have yet to be contacted about this after several emails saying that someone will get back to me. I am currently waiting my 3rd week with no classes scheduled in my future.

⁹³ I kept in constant contact with both my academic advisor and my financial advisor throughout the last eight months I was in enrolled in school. I explained that my benefits would be up soon and I did not want to accrue any debt. They explained when my last class would be in order to remain in good standing financially. After my last class, I received an email stating I now owe University of Phoenix \$2149. Here is the short version of the email I received:

"We had to send back \$2149 of Pell Grant funds when you did not continue with school. The Pell Grant came to the school for 12 credits/classes. We released the Grant funds to you on 2-17-15 since you were in attendance you had your Post 9/11 benefits were paying for your tuition and book fees. Since you only completed 3credits/one class for this disbursement period the Department of Education required that we send back the unearned funds of \$2149. As a result, you now owe the school this amount."

⁹⁴ I was told that my degree program would be accepted by the government, it is not. In addition my tuition and classes were full time and my gi bill only covered 50%. I was told that I qualified for bah which I was not. Also, my tuition was far higher than it should have been. for the same degree program that was regionally accredited rather than nationally like phoenix, it would have transferred to government. I tried to change my major and was told that almost none of my 100 credit hours would transfer. With a 120 credit hour total requirement for the degree, they had me slotted for 140 credit hours even with 24 successfully transferred to the school.

⁹⁵ I was recruited to university of Phoenix with a degree plan that would allow me to complete my degree with about 6 months to spare on my GI Bill. After my first semester I was informed that the information I was given was inaccurate and that I'd actually have to pay out of pocket for a semester

⁹⁶ When I enrolled into the University of Phoenix they kept making it sound like the tuition would be a lot less then they were going to charge me. Also when it came to receiving my refunds from my VA benefits and they always seemed to find a way to keep more of my money back then what seemed like reasonable. I used my GI Bill, TA and SLRP and they still seem to have me owe them a substantial amount of money. During the time that I was taking these classes I was still an enlisted member of the Army (E6).

⁹⁷ I am disappointed with these people they came and ruined my credit and GI Bill when I had to drop out because of family issues. I sent them the letter to cancel before my third week and they charged me for semester, which I am not paying for because I did it proper. These people claimed that I didn't send them a letter and I don't have the copy unfortunately.

⁹⁸ Deceptive recruitment tactics were used as well misleading financial aid and job placement after graduation. No career service staff available for advice.

⁹⁹ Tuition fees were constantly increased. Credits were non-transferable to other institutions. Have not increased in career goals.

¹⁰⁰ University of phoenix charges \$1900 for an online class!!! They are extremely incompetent when i dropped a class they took over a week to drop it and charged the va a week of school because i messaged the teacher saying i was dropped and they charged me for that! This school sucks money out of everywhere yhey can from students and the government!

MB	MD	2002	Large cost increases ¹⁰¹
DC	TN	2010	Misleading financial information ¹⁰²
KC	IL	2007	Signed up for loans without knowledge ¹⁰³
NF	AZ	2009-2012	Failure to pass information to VA ¹⁰⁴
CM	NC	2012	Failure to pass information to VA ¹⁰⁵
JP	GA	2008	Unexpected costs, signed up for loans without knowledge ¹⁰⁶
WC	VA	2003-2006	Unexpected costs ¹⁰⁷
MA	NM	2009	Unexpected costs ¹⁰⁸
DC	AZ	2004	Unexpected costs ¹⁰⁹
TH	SC	2015	Unexpected costs ¹¹⁰
JG	CA	2005?	Forced to repay loans too early ¹¹¹

¹⁰¹ Every year, the cost of tuition would continue to rise at alarming rates - 5-10%. What I found odd was that while the costs went up, the level of education did not. No additional services were offered that justified the increased costs. I used my Montgomery and Post 9/11 GI Bills to pay for school and still amassed over \$30k of student loan debt.

¹⁰² I had the Post 9/11 GI Bill at 90%. I used student loans for the remaining 10%. When filling out the FAFSA, the financial advisers at University of Phoenix told me to take the loans. They never said anything about the loans basically canceling out my GI Bill. I was under the assumption that it would be a minimal loan debt due to only being 10%, because they were the professionals that deal with loans daily and I am not. It wasn't until I graduated that I saw I now have a loan debt of roughly \$51,000. They are very misleading in their practices and, I'm assuming, pocketed my GI Bill and forced the loans upon me with their deceit.

¹⁰³ I went to sign up for University of Phoenix and was under the understand that I was signed up for 2 student loans. Upon graduating I multiple loans (6-8) some I never even knew about. The ones I knew I had I started paying 6 months after graduating. Multiple loans went into default and I almost lost my job over them. I settled multiple loans to have the defaults halted. The loan process was confusing and I was not kept in the loop as to what loans the University of Phoenix was applying for and for how much. After settling multiple loans I still owe \$37,000. I was also led to believe they were using my Illinois Veterans Grant toward tuition.

¹⁰⁴ I am a veteran of the United States Army and had a difficult time get the University of Phoenix to release enrollment information in a helpful time span so that the VA could disburse my financial aid money.

¹⁰⁵ I enrolled with the university of phoenix and they assured me that I could go ahead and start school and they would handle the communications needed with the VA. After my first class I was dropped and told the VA messed up. I now have an almost \$2000 debt to phoenix because they lied and convinced me to start classes.

¹⁰⁶ When I signed up they did not disclose all of the cost. Also I was entered into loans that I didn't even know about! Now with an associates degree I'm 28,000 in debt!!!! Shameful!

¹⁰⁷ In 2003, I began my quest for a college degree. I was naive and went with what was being boasted as the best military option for schooling. I have no issue with the quality of the education or what I gained from it, however I was using Tuition Assistance and Top-Up and still ended up with a \$9,000 loan. Over the next three years I would be in school and had the loan deferred. When I graduated, I was not in a position to pay the loan back and they put a forbearance on it for one year. In 2007, I enrolled in a Master's program at a different school and had it deferred for two years. In 2010, the bills came due, and the lender, one CitiBank, sold my loan back to the government under guarantee. During that time, I worked with ECMC for two years to get it in good standing, who then gave it to SAFAccounts. That is where it is today, under JP Morgan, where I am trying to pay it down piece by piece. Here is where the major issue comes in: When CitiBank sold it to the government, they were also selling it to SallieMae. SallieMae had it for two weeks, but put on my credit history that it was six months over due. Now my credit report looks like I have had six loans for \$20,000 overdue and unpaid. Despite Congressional letters, documented proof of ECMC having the loan PRIOR to SallieMae assuming it, and their own records, they refuse to change the entry. Today, I still owe about \$7,300 but have paid on-time three years running. I just can't seem to get it down fast enough, and it is still hurting my credit report having it on there. Additionally, University of Phoenix is under fire for accreditation, which makes these even more of a daunting situation. I was happy with the quality of the education, but the various things surrounding it have made it tough to give rave reviews or endorsements.

¹⁰⁸ The VA Counselor said I had everything paid for but when I wanted to take the next courses I needed to take to get closer to my degree they said I owe \$692 to release my transcripts.

¹⁰⁹ I attending University of Phoenix to attain my bachelors degree. I racked up close to \$20,000 dollars in debt to attain my degree. I graduated in 2010 and feel they targeted me for my military student aid. I still came out of pocket many times to minimize my student loans. I struggle every month paying back the student loans I could have avoided. I was shot twice in Afghanistan by shrapnel from RPGs. AZ has a policy that any Purple Heart recipient can attend tuition free at a state run institution. University of Phoenix didn't offer me anything and continues to try and get me into a Masters program. If I qualify for this program it would be a huge help to me and my family.

¹¹⁰ I was told by university of Phoenix that I had plenty of financial aid and my class's were covered low and behold after being in class 2 months I get a call saying I have no funding and need to pay them back for classes now I had to drop my classes and owe the school how did they not see this before my class even started had I known I would have never enrolled why would I create a huge bill for myself.

¹¹¹ I enrolled because I didn't have time to physically go to school. The prices were through the roof. I think \$300 a credit is what I paid. I'm up to my eyeballs in student loan debt that I had to default on because the school screwed up in between classes and the student loan people took it as I wasn't enrolled and started to make me pay it back too soon further putting me in debt and eventually ruining my credit. Years later I started to learn what a scam this school is. Only some of my credits transferred to a jr college where I could have paid next to nothing for the same classes and in some cases even online. I feel like I was misled about their accreditation and over paid way too much. I'm now a disabled veteran and this part of my past is still haunting me to this day and is the reason why I can't get a damn loan for my business or be successful without some serious blood sweat and tears. Nobody included wounded warriors has done anything for me. This school is what was I know to be the beginning of the end to good credit and a straight forward life.

AH	CA		Misleading financial information ¹¹²
JR	TN	2010-2013	Unexpected costs ¹¹³
DH	TX	2010	Misleading loan information ¹¹⁴
HF	CO	2013	Delays in financial aid ¹¹⁵
JA	CA	2011	Unexpected costs ¹¹⁶
JR	NJ	2010	Unexpected costs ¹¹⁷
JG	CA	2014	Signed up for loans without knowledge ¹¹⁸
CL	CA	2005	Misled about costs, false promise of special rate ¹¹⁹
JD	LA	2013	Misled about costs, false promise of special rate ¹²⁰
JC	AK	2011	Misled about costs ¹²¹
DF	CA	2013	Given misleading financial information ¹²²

¹¹² I continued my professional development at University of Phoenix, sold on the myth that although my opportunity to use the G.I. Bill of up to \$50,000 qualified educational expense had elapsed (I discharged from the U.S. Air Force in 1991), I could still take advantage of Sallie Mae funding - the Department of Education's loan servicer. My enrollment officer told me lie after lie after lie about how easy it was to get funding since I had just recently finished one accounting program at a community college. She even stated that there would be opportunities for loan forgiveness without going over the eligibility requirements and the circumstances which would enable my acceptance. The entire application process was grueling, requiring stacks of documentation and personal information release forms. I went from one hurdle of the matriculation process past still others until months later it finally completed. I consistently maintained a 3.0 GPA throughout my academic challenges at University of Phoenix despite the institution's lack of commitment to the really hard working full-time students like myself who by that time were working full-time. I attended crowded classrooms with students who, having few other responsibilities than course studies, made little effort during groups exercises, which affected my overall course accomplishment. I enrolled in and completed courses which offered little more than 12th-grade level assignments with no accountability for arriving at substantive conclusions about the lesson objectives and with a classroom with a few demoralized students who kept the learning atmosphere quite murky. Despite all of that, I completed nearly all of the upper division course before a Department of Education noticed was issued informing me that I capped out. I reached the maximum allowable subsidized and unsubsidized student loan distribution. Of course, the implication meant I could no longer remain enrolled without additional financing - from somewhere. I had just 12 more credits to earn to achieve my dream of earning a bachelors of science in business with an accounting focus. I had begun to lose faith in the American educational system, which saddles it young with debt even as it holds out a false promise that their training initiatives are key to securing the jobs of tomorrow. What a fallacy!

¹¹³ If they are guilty then my MBA will be just a worthless piece of paper. I spent alotnof time acquiring my degree. The GI bill paid for all but two classes in which I had to get student loans to finish the degree.

I wasn't aware of the cost, I was told their accreditation is solid.

¹¹⁴ I went to university of Phoenix, they claimed to be one of the most Military friendly schools and boasted high moral and the such. I did the best I could while job hunting and working full time, before I used up my entire gi Bill. Then they encouraged me to take out a student loan, which I did for almost \$5,000. Then, I had a short gap in my schedule and they closed out my first loan and didn't tell me. I the. Began classes again and was told I could not attend classes till I paid in full the older loan, or took out a second loan, which after the first loan hit my credit score, I would need a private student loan and a co-signer, for roughly another \$5,000. To finish the 3 classes I have left.

I feel like they enjoy taking advantage of those who were in the military.

¹¹⁵ I have been taking classes through university of phoenix for the last 2 years, trying to complete a bachelor program. I only have 3 more classes to complete before I have my degree and I even participated in the commencement this past June. My post 9-11 GI bill has just recently been exhausted and since those funds aren't coming in, I have been having several issues with my classes. Just recently I have been waiting Weeks to get into classes :/ and I have been also waiting Weeks For my financial aid to be released.

¹¹⁶ I attended University of Phoenix for three degrees and the grading of the program's was terrible. It was not constant and cost me extra money on classes. My Bachelors was above average GPA, but I struggled in my Masters program. Due to the grading. I also have issue with the student loans and the amount I am paying back.

¹¹⁷ Can't continue unless I pay UOP a sum that should have been covered by my student loan

¹¹⁸ I was enrolled into a loan for the first month of the programs and I wasnt aware until I started getting the letters after I had graduated from the university of Phoenix. The loan was used to pay of the beginning class and the whole time I thought it was taken care of through my GI bill.

¹¹⁹ University of Phoenix contacted me because I was a veteran, told me I was eligible for discounted school tuition and that I could use my GI bill. I did use it, though I racked up high interest loans that were higher and due sooner than my GI bill was available. Subsidized and unsubsidized loans without much choice once you are in their degree programs. I thought they catered to vets but they marketed to us and offer to real vet benefit whatsoever.

¹²⁰ When enrolled at University of Phoenix the military advisor told me the full charge for tuition would be sent to the VS and that they would take 50 percent off tuition for being in the military and a veteran. Not only did they not send the full amount to the va they also bumped my tuition up to normal rates when my time was up. This was despite them telling me they offered half off to veterans and military personnel when I first enrolled.

¹²¹ Was using GI bill to pay for classes. I was unemployed at the te and was waiting for GI bill to come and was kicked out of class do to late payment. Spoke to class advisor prior and was told do not worry. Now being charged for full price of class that I did not complete.

¹²² I took out schoo loans to pay the remainder of the tuition that the VA and tuition assistance did not cover. The process was confusing and I was misadvised about the portions I owed and loans amounts. In the end, they said I owed the school a part of the loan they had refunded me already. They refused to release my transcripts and sent the account to collections.

SC	TX	2005	Encouraged to commit fraud, failure to pass information to VA ¹²³
HC	FL	2009	Unexpected costs ¹²⁴
EL	TX	2010	Failure to pass information to VA ¹²⁵
KZ	GA	2005	Misled about costs ¹²⁶
AW	FL	2013	Unexpected costs ¹²⁷
JW	AZ	2004	Quality of Education, Accreditation ¹²⁸
TC	WA	2010	Hidden costs ¹²⁹
CD	CO	2013	Failure to pay out full housing allowance ¹³⁰
JH	FL	2005	Unnecessary loans ¹³¹
RH	CA	2010	Billing issues ¹³²
SW	OH	2010	Unnecessary loans ¹³³
JK	TX	2009	Unexpected costs ¹³⁴

¹²³ I attended the University of Phoenix in 2005. I was told I could use my GI bill. In fact a recruiter insisted on showing me how to make money by getting financial aid and using my GI Bill. I had to tell the recruiter several times that I refused to play the system. I was eventually registered and started school with classes based on my college credits that I received while in the Marine Corps. While in class I got into a discussion with an instructor. She told the class that once we graduated we would make \$36k a year. I raised my hand and asked; "So I'm taking these classes to get a pay cut? My recruiter told me I would be making more money with a college degree from UOP." The instructor responded "I doubt you make \$36k a year. Very few people in El Paso make that type of money." I told her and the class that I made \$50-\$60k a year selling cars and that taking time from work to go to class or do group projects was affecting my sales. The next week we had a speaker come to our class to talk to us about our career path. The speaker informed us that the class we were taking was a class for students with no college experience or credits. My hand immediately went up and so did another student who was a teacher at a local elementary school who had a bachelor's degree. Both of us were mad because we had wasted a month in a class we did not need. I withdrew from UOP because of that. I was contacted by the VA about me not attending the UOP anymore. I was told that I had to pay back over \$900 because the UOP claimed I only attended school three days and dropped on the fourth day. They failed to tell the VA that UOP was a once a week school and that I attended 3 weeks and dropped on the fourth week. The money "owed" was taken by the government from my next tax refund.

¹²⁴ I was not fully informed of the costs that University of Phoenix would incur me. The loans I got for the education I received there were very high. I only realized those costs until I transferred to another institution and after graduation I had to start paying those loans.

¹²⁵ The school put me in debt just to pay for tuition. Never filed paper work properly with the VA. They seemed more interested in my money than anything else. They collected payment pass or fail. I ended up in debt without a degree and couldn't transfer to schools of interest to finish off my degree.

¹²⁶ When talking to a recruiter for the University of Phoenix I was advised that they were accredited and that most traditional 4 year colleges and universities would accept transfer credits from them. This has been proven to be a fallacy. As a military member I was using Tuition Assistance for the majority of my classes with money out of pocket for books and fees. With one week remaining of one class I had already accomplished and submitted all required work. I was forced to go on emergency leave for the death of a family member. I had conferred with my instructor and they advised me that because I had already completed all the required work that it wouldn't be a problem to be gone for the last week of class. When I returned from leave and logged into my student account to check my grades I had noticed that I was dropped from the course for lack of attendance and forced to pay back the cost of Tuition Assistance from the military which was \$750. I contacted the school regarding this and was told that it was policy and I was required to log into my student account 3 times per week. I agreed that was the normal policy but that I was advised by my course teacher that in my case it would be fine to be gone for the week because all of my required work had been submitted. This complaint was futile and I was still forced to pay \$250 per credit hour for a total of \$750 back out of pocket.

¹²⁷ I was enrolled at the U of Phoenix last year. I was in and out of town during my time at school. With my workload being too heavy I had to stop going for a couple of months. When I tried to return, I was told I had an outstanding balance with the school. I was charged for not showing up for classes. Now I have credit agencies calling me for money.

¹²⁸ I don't feel the schooling I received was geared to help get a real education. It felt more like just going through the motions towards getting a degree. There was very little that I was able to take from the 2 years of classes that I was able to use in a real life work situation.

¹²⁹ The University Of Phoenix led me to believe that they were the best university for the money. They said the classes were built around the students schedule. This is the exact opposite. You are put in learning teams, and your grade is dependent on how the others in your group perform. I received very little support from my academic advisor. I was going to fail my math class until I wrote them a letter stating that I would withdraw and attend another university if I had to spend another two thousand dollars of my own money to retake the course. I am charged three hundred dollars for showing up to one class if I decide I need to drop and reschedule it. This is out of pocket and not covered by my Go.I. bill. I have been very disappointed by this university.

¹³⁰ My husband is supposed to receive a certain amount for his housing allowance from using his post 911 gi bill. He has never received his full amount of pay because the school is only certifying him for four weeks of class instead of the five weeks he is in class.

¹³¹ HAD TO TAKE OUT MULTIPLE LOANS

¹³² Billing and refunds. Accreditation and credit transfer.

¹³³ I am an Army Veteran. I signed up for University of Phoenix after I left the Army in 2010, but was told my GI Bill would not kick in until I was fully enrolled in class, so I opted to receive a student loan. I am still paying on these loans, and am afraid to enroll again because I don't want to accumulate more student loan debt.

¹³⁴ Only receive gi bill payments for 4 out of 5 weeks of education because university of Phoenix only counts 4 weeks as educational.

JB	NV	2012	Hidden charges ¹³⁵
CH	AR	2007-2009	Unexpected cost increases ¹³⁶
TS	AL	2012	Enrollment in unnecessary classes ¹³⁷
TF	NY	2005-2010	Unnecessary loans, charged after withdrawing ¹³⁸
FJ	GA	2014	Accepted GI Bill funds after student withdrew ¹³⁹
LT	CA	2012-2015	Signed up for loans without knowledge ¹⁴⁰
MR	IN	2013	Misled about costs ¹⁴¹
AS	HI	2012-2015	Wrong information given to VA, unexpected costs ¹⁴²
JJ	OK	2012-present	Unnecessary loans ¹⁴³
KC	WI	2013	Failure to pass information to VA ¹⁴⁴
PW	WV	2007	Rushed into taking out loans ¹⁴⁵
MV	AZ	2007	Unexpected costs ¹⁴⁶
MM	TX	2000	Unnecessary loans ¹⁴⁷

¹³⁵ UofP came to my base & said the credits would transfer, I wouldn't need to pay out of pocket for books, etc. I loved going on campus, I'm not a fan of on-line schools, but having to pay above & beyond my TA for each class for on-line access was a financial burden. I had to pay to submit my homework, read my books, etc.

¹³⁶ Corse requirements changes to the point that costs continually increased and now my GI Bill was not enough to cover the costs. I have \$17000 in student loans due and only an Associates degree to show for it.

¹³⁷ When i started at the University of Phoenix i was told that the classes i would be taking would be for bussiness management with marketing. After two years of attending i was told its just a plan bussiness degree in which the focus was just management. I asked to withdraw and was told that i had to complete 4 classes first. So i accepted and started my 1st class, a class i had already attended and passed, so i dropped the course. Needless to say i now owe the university of Phoenix and the va for " reimbursements" and can not transfer to another school untill both are paid.

¹³⁸ I was enrolled in the university of Phoenix and withdrew from a class because things came up. I was still charged the tuition even though I withdrew within the first week of class. Then they held my transcripts until I paid that balance off. I also had to use students loans to pay for my classes up front even though I had the GI Bill and tuition assistance from being an active duty soldier.

¹³⁹ I was informed when i attempted to change schools that the credits i earned at university of Phoenix would not be transferable. In addition they accepted a full payment from my gi bill and i was no longer in attendance with the school and im in debt to pay that back.

¹⁴⁰ I submitted for a grant sent paperwork and didn't realize they also submitted me for a loan saying they were both the same

¹⁴¹ I was told that my Montgomery GI Bill would cover the cost of the tuition along with my navy collage fund. At the end of the first year I had to pay in order to finish my degree.

¹⁴² I was told all classes would be on campus. After closing my campus and relocating me I was told I would have to take some classes online as well as directed studies. The directed studies I would have to pay extra money out of pocket on top of my post 9/11 benefits. If I did not agree to these terms then my program would be shut down. I have had classes canceled on me without warning from my academic or financial advisors and now am delayed from graduating further. I have missed out on job opportunities and a smooth transition due to not finishing my degree in the time frame I was originally given by the university when I had enrolled. I have also become indebted to the department of veterans affairs due to having to take these directed study courses, the university sent in the wrong information and I was paid improperly placing me in debt several thousands of dollars to the VA. I am unemployed and the only way I can pay these funds back would be my post 9/11 benefits however now that I have been placed into online classes my monthly BAH is a third of what it would be if I was enrolled into campus classes.

¹⁴³ Having the gibill wasn't enough school required student loans till gibill started

¹⁴⁴ I started with University of Pheonix on line classes. Later was going to transfer to a local college. I took UOP at they're word it can transfer to college near me. I was wrong to do that. The recruiting staff was very pushy. Than my divorce happened and I dropped out. They still charged me for a class that I did not take and in collections. They did not tell the VA I dropped out so they over paid me. Now I am about 3,000 dollars I have to pay out of my pocket.

¹⁴⁵ The accreditation has been challenged both nationally, and in specific cases of post-grad job opportunities for me. I was rushed through choosing a loan process, and was actually contacted to pay back loans WHILE I was still in school.

¹⁴⁶ I used my GI Bill for the schooling. When I started taking classes I found out that They charged almost \$2000 per class (\$633 per credit). Most universities are less than that despite your residency. They would also confirm my enrollment for me a month after the fact. So I was always a month or 2 behind on my monthly stipend. The classes were about average as far as content and the way that they were provided. It was like a JUOCO on 10x more expensive. Not all of my previous credits were transferred. I had to take an additional 5 classes to make up the difference.

¹⁴⁷ When I enrolled in University of Phoenix, I was not fully aware that I would need student loans because I had the GI Bill. I was receiving payment from the military but was not aware that I could just take the grants if I qualified and now I am in student loan debt in excess of \$90+. I have consolidated my loans, but I do not want this debt holding me from accomplishing my financial dreams

SC	CA	2007-2008	Unnecessary course enrollment ¹⁴⁸
IA	TX	2013	Signed up before VA benefits available ¹⁴⁹
JS	UT	2014	Unnecessary course enrollment ¹⁵⁰
CB	LA	2013	Misleading TA information ¹⁵¹
JT	TX	2009	Unnecessary loans ¹⁵²
NB	GA	2014	Automatic enrollment in unnecessary classes ¹⁵³
CS	MO	2007	Unexpected costs ¹⁵⁴
CS	MO	2007	Student pressured into signing up for loans ¹⁵⁵
TP	TX	2001	Student unaware that UoP had taken out loans on her behalf ¹⁵⁶
RH	NY	2008	Student took out loans despite G.I. Bill benefits ¹⁵⁷
JH	NY	2006	Student unaware that UoP had taken out loans on her behalf ¹⁵⁸
RE	TX	2013	Student charged for courses he did not take and his FAFSA was withheld ¹⁵⁹
CC	OR	2007	Student was enrolled in loan program against his will ¹⁶⁰

¹⁴⁸ I was pursued by UOP as a former Marine. I was told all of my JC credits from an actual college would transfer over, they only excepted a few of them. They signed me up for classes, one of which I did not want. I requested to be dropped from the class and was told, "we can drop you, but you still have to pay". No recourse whatsoever. Classes had instructors that were never present in the forums, yet managed to give you a grade. I'm still paying for those loans.

¹⁴⁹ They told me that a human resources Management degree from university of Phoenix is what I needed to work in social services. Then they signed me up for classes before VA benefits were available

¹⁵⁰ They promise you great education, that you will graduate fast and get your major courses knocked out quickly. But, they fill your schedule with so many unnecessary General Education courses, that you get burned out before you even touch any of the courses that really matters to you.

They charge the VA with crazy amount of money, and continue to find ways to fill your schedule with crap classes, so they keep charging the VA, and eat up whatever you have left with your VA school eligibility!

¹⁵¹ Previously enrolled at University of Phoenix, was told the tuition program from Army National Guard would pay for, which it didn't. Also led to believe some credits would transfer to community college which found out they wouldn't. Counselors seem to only work for short periods of time before switching out with someone new. In addition, also led to believe taking a certain class was mandatory then later was told by new university of Phoenix counselors that it wasn't, after the fact. Roughly 5,000 in debt.

¹⁵² Was informed by recruiter that I needed to take out student loan in addition to my post 9/11 GI Bill to insure the cost of tuition was covered. By the time I graduated, I had \$7000 in student loans that I didn't need because GI Bill covered all the tuition.

¹⁵³ I put in my request to NOT be signed up for anymore classes through U. Of Phoenix because I went to three different job interviews and the interviewers all informed me that we they saw my resume' they noticed I was attending a non-accredited college and it concerned them, if hired by their company how do I plan to advance in my career without that next level in my education? It was not only EMBARRASSING but an eye opener for me. U.of Phoenix also signed me up for classes knowing I was no longer enrolled there and sent a letter saying I have a debt with them plus they sent it to a collection agency!!!!

¹⁵⁴ Contacted by phone, pressured into signing up, student loans ran out before I could graduate, I couldn't finish program with 9 credits remaining. No jobs available after graduation. No job fairs hosted by the university.

¹⁵⁵ Contacted by phone, pressured into signing up, student loans ran out before I could graduate, I couldn't finish program with 9 credits remaining. No jobs available after graduation. No job fairs hosted by the university.

¹⁵⁶ I had just gotten out of the Marine Corp when I decided to back to school at UOP. The counselor told me to sign up for this and that ... And that my GI bill would come in and I can use that for paying bills and other expenses because my school was being paid for. I was a young impressionable girl who didn't know better and got taken advantage of. Years later I found out I owed over \$50,000 in student loans. He told me I would have to pay out of pocket every once in a while, which I did. I never thought I was accumulating student loans

¹⁵⁷ I was told I could use my GI bill and that credits were transferable. I still had to get a Sallie Mae loan even though I had the GI bill and when I went to a different school majority of the classes were non transferable.

¹⁵⁸ Told me my GI Bill would cover my tuition and went into default on loans I didn't know they enrolled me for.

¹⁵⁹ Now that I am switching schools they will not release my transcripts and they say I have an outstanding bill with some courses I didn't even take and withheld my FAFSA.

¹⁶⁰ I enrolled using my GI. Bill and somehow ended up with a 1500 loan put off the deal. I didn't know much about the whole college thing when I went in and had thought I made it clear to my counselor that I didn't want to incur any debt. Now I owe on some education that never even benefited me due to a debt that I never asked for.

JH	MO	2013	No notice for tuition increase; deceived about application of loans in paying for tuition ¹⁶¹
DL	PA	2012	Student charged for courses he did not take ¹⁶²
CW	IN	2003	UoP denied student disabled veteran benefits ¹⁶³
CJ	TX	2006	Student misled about amount of student loans he would have to take out ¹⁶⁴
TK	CA	2008	UoP overcharged student ¹⁶⁵
RK	VT	2009	Student charged after being denied a leave of absence he should have been granted ¹⁶⁶
CC	SC	2008	Student overcharged; UoP took out loans on his behalf without consent ¹⁶⁷

¹⁶¹ Rising costs with nonadvance notice or reason for the yearly tuition increase. Also did not refund me the proper amount of my student loans, or misleading my understanding of how and when funds would be used to pay for class.

¹⁶² I also emailed my academic counselor regarding dropping out of a class before the end of the first week, she just sent me generic emails and I was charged for a class, I could not attend. This caused me to owe VA since they paid for the class.

¹⁶³ I earned my degree from UoP in 2005 after I left the Army, I am a disabled Veteran but still accumulated \$60,000 in debt because Univ of Phoenix claimed because my degree was earned online, I did not qualify for any of the disabled Veteran benefits towards school. Now employers look at my degree and laugh because it is from Univ of Phoenix.

¹⁶⁴ They told me I would have very little debt and they would help me find a career in my field of choice when I was done. I finished with over \$90,000 in debt and barely making ends meet. Over one year after graduating, my masters degree had yet to prove useful work any job I've applied for.

¹⁶⁵ I decided to do the online classes with U of Phoenix. This was quite a few years ago. At first they accepted my lone application and said despite my short time in the military I still qualified as a vet. I tried to renew the next year and they said they had no record of me applying as a vet. Now I'm stuck with about three or four thousand dollars to pay off and I didn't even get to do more than one semester.

¹⁶⁶ I enrolled into Phoenix online. The enrollment went alright, however it is what happened while I was attending. I always got my homework done on time, and got good grades, however at the time my girlfriend at the time was pregnant with my child. She had many complications during the pregnancy that required my full attention. I kept the school advised of the situation. I even asked for a leave of absence so I could concentrate on what was going on in my personal life. I was told I would have to write the Dean and request the leave. So I did, to which I was denied. So I said okay, and I carried on. A few months go by and my child's mother begins her labor, to which we were in the hospital for a month before Mollie was born. The complications were dire, and while in the hospital I looked after Cora during the day, making sure she had everything she needed. When the doctors would put her to sleep at night, I would sit down and do my homework. I couldn't keep up, and I did inform the school that I was having even more difficulties due to the added stress of my personal life. They again denied me. I stayed up every night doing my homework and sometimes only got an hour of sleep. When Mollie was born, she had complications, we had to spend almost another 3 weeks in CHAD at the Dartmouth hospital in Lebanon NH. Mollie was on numerous wires that detected the slightest changes in her breathing or heart beat. Still I informed the school, and was denied a leave of absence. Needless to say, while this was going on, I was failing, and I did fail. To which I was told after I failed that I was to be put on a 6 month suspension. If I thought that the ruling was unjust I could write the Dean and request a review. To which I did, and low and behold I was denied. So after a few months I switched schools, I wanted to finish what I started and I was not happy with Phoenix. I switched to AIU, American Intercontinental University, and online program. When I switched I had to start all over because I could not have my credits switched over to AIU. I do believe that I had a little over a year of college credits to my name, but they didn't care. I spent 3 years obtaining a degree that should have only taken 2.

¹⁶⁷ I graduated from university of phoenix and was enrolled in their bachelors program when I had real life issues I fail like 3 classes which were already paid for by student loans and pell grant however then took the money back and sent it back without my knowledge even after they paid for the classes and charged me 5k which I later settled for 1k so I can get my transcripts to attend another college however some of the classes wouldn't transfer because they right level or accreditation or some crap they told me. Not only that they took extra loans out in my name without my consent I only signed for 2 loans but have 6 loans on my credit. When I first started with university of phoenix there was a guy working there that set everything up for me told me what web site to go to what to say ect ect .

PA	FL	2009	UoP misled student about G.I. Bill opportunities ¹⁶⁸
MM	CA	2015	Student misled about UoP tuition costs ¹⁶⁹
IE	TX	2006	UoP deceived student about repaying loans with G.I. Bill ¹⁷⁰
AP	NC	2010	Student overcharged; UoP took out loans on his behalf without consent ¹⁷¹
PR	CA	2012	Student misled about UoP's application of student loans ¹⁷²
RD	AL	2011	UoP overcharged student ¹⁷³
SK	MI	2009	Student poorly advised when taking out loans ¹⁷⁴
TH	SC	2012-2014	Student pressured into going into debt by UoP ¹⁷⁵
GL	IL	2009	Student deceived about loans ¹⁷⁶
DZ	NC	2007	Student deceived about amount of loans she would have to take out; unaware that

¹⁶⁸ I went online and spoke to a rep via an chat room. I was given a number to call and began working with their "military "rep. I tried to have my transcripts transfered and converted to education credits from earmyu.com and Army correspondence courses. I was told that they didn't add up to much and I would basically have to start all over. Then instead of recommendation for my GI bill that I should go through the assistance programs it will be faster and then mi GI would kick in and I shouldn't have any worries. This happened every time I signed up so now instead of the free college I earned I owe the government over 20k.

¹⁶⁹ I was told that I could go to graduate school with nothing out of my pocket. I was not allowed to attend courses because I owed tuition and because I could not attend I was forced to drop program. Now somehow owe student loans and I did not finish my graduate degree.

¹⁷⁰ Was told I could pay back student loan with GI Bill after I was released from Active Duty. Was not true.

¹⁷¹ I was put down for a loan without my permission. I was in no need for a loan if my education is already paid for due to my service! I was charged without proper investigation into the matter. (And now I am even being charge to attain a transcript from the school so that I may transfer credits to another.!!)

¹⁷² I specifically asked University of Phoenix before signing up whether their degree was the same as any other public 4-year university and was told YES. I found out when i looked into other colleges that only a small portion of credits MIGHT transfer if any at all. I have wasted 2 years of my GI bill with that school and now accumulated over 8000.00 dollars in student loan debt, while unknowingly at the time, of how much my student advisors took out to pay for classes from the student loans i had on file but have not touched. The school took out the money due to a failed class or missed attendance to pay for the class via the student loan. They didn't tell me that they were taking money out of student loans to pay the class the VA wouldn't cover. I feel like i should have been warned about this action and about how the credits and classes wouldn't transfer to State colleges. If i were to know what i know now i would have saved the time, effort, money, trouble, and 2 years of my GI Bill on top of not having the debt i currently have now. I feel like i have been tricked by there words and lies about there accreditation, and quality of education that school has to offer as well as there finical advisors not making things clear to students.

¹⁷³ These people are crooked I used my post 9/11 benefits and tuition assistants and the school made me take a student loan out because that did not pay for all of my classes. They still call me and want me to come back but i can not afford iy any more since I am disable now.

¹⁷⁴ That is was fast, cheaper with military discount and could get loans on top of it. Now I have about ten grand in loans left from the original, which was thousands more. I shouldn't of got loans on top of everything else, why wasn't I advised better? Now I don't want to start a bachelor program someone where better because I simply don't have the money for it and can't afford more loans...

¹⁷⁵ Hello i attend the university of phoenix , i was pressured in to returned in to a second degree program to continue for a bachelor after complete a associate! they called everyday stating all tyes of things to get me to continue going to there school , after a month in i was told i was nolonger able to attend told i would have an huge balance there is no payment plans an that there collection agency will contact me on furher notices!

¹⁷⁶ I had wanted to use my G.I. bill to go to this school. They said I would be able to take out a loan and that the G. I. Bill would kick in once I started class, and I would be able to pay it back as soon as it was approved. At that time, the G.I. BILL was not approved to pay for university of phoenix. Then I got a check at the end of the semester, I asked what it was for. They told me it was for me to keep. I didn't cash the first one. During the second time it was sent I called and asked if I had to pay that money back. They told me that was the money that was "left over" from financial aid. Unfortunately that was untrue. It was additional funds that we can take out on our student loan.

			UoP had taken out some loans on her behalf ¹⁷⁷
RW	GA	2010	UoP misled student about loans ¹⁷⁸
BM	GA	2007	Student unaware that UoP took out loans on his behalf ¹⁷⁹
AB	NV	2006	UoP raised price of tuition exorbitantly while student was enrolled ¹⁸⁰
LL	FL	4	Student misled about taking out loans ¹⁸¹
AS	PA	2011	Student charged for classes he did not take ¹⁸²
NM	FL	2012	Student deceived about loans ¹⁸³
MM	AL	2003-2007	Student misled about G.I. Bill ¹⁸⁴
AV	CA	2008	Student misled about amount of loans he would have to take out ¹⁸⁵
JC	MI	2004	UoP pressured student to take out unnecessary student loans ¹⁸⁶

¹⁷⁷ I have student loans that I didn't know I had. It is so hard to pay them. UoP kept adding classes to my degree stating that the course had changed. Was recruited that they were a military friendly school and that I would have to pay nothing out of pocket if I used TA. Had to pay for ebooks that are free in the beginning and then the seas started to go up without notice. This is just a few complaints.

¹⁷⁸ I don't think that UOP was completely forthcoming with me on student loans in the past, and having to leave on Active Duty Deployment only to find out 150.00 has been sent a collection agency. Now I can't start until it's paid. Not sure how I even got the charge while using GI Bill. I still was not receiving the balance left over either. I should have never started with UOP. I think they bait soldiers and they should be investigated

¹⁷⁹ Thought my loan was only \$2500. But ended up with 4 loans of \$2500 each. I don't remember receiving 4 checks for \$2500. I remember receiving one.

¹⁸⁰ Made me pay \$2000 because they didn't finish their portion of student aid packet request. Raised tuition fees exorbitantly to nearly doubled than when I started my program. While taking a break between my associates and bachelors degree they constantly called me.

¹⁸¹ I don't feel that I should've been charged so much for credits at a school where my degree isn't valued by employers. I was misled into taking out student loans by UoP. They can mask it any way they want but I was misled.

¹⁸² University of Phoenix overcharged myself and VA for classes I did not take. My entire disability was taken for over a year because of this and nearly had me homeless.

¹⁸³ They told me I had to take loans to pay the difference and if there wasn't any due just take the loans it is free money. They told me "later I can just get them forgiven because I was a veteran". I would owe next to nothing.

¹⁸⁴ The GI Bill was not explained to properly pay for my courses.

¹⁸⁵ When I was approached and met by the university of Phoenix representative, I was advised and told that I would need no more than \$10,000 to complete my B.A. Degree since I already had my A.S. Degree and a military veteran. The representative went through with all of the financial numbers with me and according to her, it would cost me a little over \$10,000 to complete my degree. Two years later and after completing my degree, I received my final bill of my student loan, and shocking it was more than \$20,000! I was very upset and tried to contact the same person from the university in the city of San Bernardino, CA however, the rep. was no longer with the university and I was advised that the university can not help me and I had no choice to pay my loans!

¹⁸⁶ They recruited me specifically to use my GI Bill and then required me to take out additional loans

JD	FL	2012	UoP overcharged student ¹⁸⁷
PK	OH	2007	Student deceived about student loans ¹⁸⁸
AP	FL	2014	UoP overcharged student ¹⁸⁹
AT	GA	2014	Student charged for class despite leave of absence ¹⁹⁰
SS	MS	2002	Student misled about cost of tuition ¹⁹¹
BB	IL	2012	Student misled about G.I. Bill ¹⁹²
RB	LA	2008	Student misled about UoP fees ¹⁹³
RM	TX	2012	Student misled about G.I. Bill and UoP fees ¹⁹⁴
SA	VA	2005	Loan taken out without student's consent ¹⁹⁵
DA	CA	November 2012-2015	Student overcharged through hidden costs ¹⁹⁶
RL	FL	2013	Student charged for loans he never received ¹⁹⁷

¹⁸⁷ I had over 195 college credits and they wouldn't take most of them...they charged me three times the amount for tuition compared to other students and I didn't get paid for going from GI BILL and had to pay the school back for a class I didn't have time to finish.

¹⁸⁸ I had over 195 college credits and they wouldn't take most of them...they charged me three times the amount for tuition compared to other students and I didn't get paid for going from GI BILL and had to pay the school back for a class I didn't have time to finish.

¹⁸⁹ VA was paying for all costs of school at the university of phoenix, and I was also receiving the federal pell grant, but i never seen any extra money other than around \$1200 which should have been more if the VA was paying fully for my school

¹⁹⁰ I was going through a rough time and had to go on a leave of absence from school. When it ended I resumed classes but they dropped me from the class and said I never returned from leave and that I owe them now. Also because of that, I owe the VA. I was trying to get the classwork done the same as I always did.

¹⁹¹ I was heavily marketed/pressured to attend the University of Phoenix and use my GI Bill to pay a rescued fee. It turns out it was far more expensive then I was led to believe. I did earn an AA Degree, but the cost ended up being too much to bear and I couldnt complete my BS. I still directlly owe the school over \$2500 before I can even get my transcript released.

¹⁹² I was supposed to receive funding through my gi Bill. The school and veterans assistance were not working together to understand that my paper work was being processed. I could not afford to cover the bill until my paper work was processed. I wanted to back out of everything then because it was not working and yet I was told I can't and I'm being charged for everything.

¹⁹³ They keep coming back and telling me that I owe more and more money. At first they were not charging me what they were supposed to and after a audit they found that I had over paid, but after a while I got a bill telling me that I now owe almost a thousand more

¹⁹⁴ I used my gi bill and was also put on student loans, I needed one semester, one class was challenging and it also became hard to keep loading it, I didn't get the help I was told I would, now I'm in debt and cannot continue my education until those loans are paid off, I will loose my gi bill because I cannot pay my loan off very upsetting.

¹⁹⁵ I was told it was going to take longer to file my GI BILL and that they were helping me apply for a pell grant and I ended up with a loan from Wells fargo. They used my electronic signature for it. Now I have a debt.

¹⁹⁶ I enrolled into the online BS Psychology program and have taken out Student Loans along with Financial Aid and that seems to never be able to cover the cost of the degree which I don't quite understand. It seems that the closer I get to completing my degree the more money that has to come out of my pocket because, financial aid and student loans don't cover the cost of the classes. I also have a problem with them not transferring my credits from College Board Clep Exams. I'm getting the same story from everyone that I know who has attended this school, "The closer you get to completing your program, the more hidden cost that you find out about or that you need to take extra classes that don't have a bearing on your program."

¹⁹⁷ They had me apply for student loans which I never received. I ended up having to move and because I didn't have a vehicle I wasn't able to keep attending. Had I received the land I would have been able to acquire a car and been able to finish. Now I owe on loans that I never received and I don't know what to do.

BW	FL	2014	UoP changed cost of tuition ¹⁹⁸
JM	OH	2012	Student deceived about cost of tuition ¹⁹⁹
ZE	CA	2011	Student loans sold to another loan company without student's knowledge ²⁰⁰
JM	NJ	2008	Student misled about student loans ²⁰¹
ST	WI	2005	UoP pressured student to take out loans even when G.I. Bill would be sufficient ²⁰²
MS	HI	2010	Student misled about payment options ²⁰³
TR	CO		Improper charge after student left UoP ²⁰⁴
SB	NM	2012	Cost of tuition increased dramatically while student was enrolled ²⁰⁵
TM	TX	2012	Cost of tuition increased dramatically while student was enrolled ²⁰⁶
TH	MN	2013	Improper charged for dropped classes ²⁰⁷

¹⁹⁸ They keep changing my cost of school and never can get a hold of my academic advisor. And then I have to change my degree plan because then take a lot of my credits

¹⁹⁹ They told me the cost was only \$36,000 instead it was \$62,000 from beginning to be an undergrad. My financial aid liaison was always rude and very disrespectful when I had a question. I had 4 different academic advisors in 1 year. Everyone had different opinions and options.

²⁰⁰ Student loans sold to another loan company without my knowledge.

²⁰¹ When I applied to University of Phoenix, I was told that I could get financial aid. Later when I finished my associate degree, I was told I had to pay back my student loan. I was unsure because they told me I wasn't supposed to pay anything at all. But when I finish my associate I had to pay everything back. And I'm still paying for it.

²⁰² I was enrolled at UOP, they signed me up for 9000 in student loans, to pay up front and I was still paying monthly from my GI bill, I ended up with a \$2500 balance, and they refuse to allow me to register to continue my GI bill to pay it, they wanted me to get another \$10,000 loan

²⁰³ I questioned my bill because the student loan and my Tuition Assistance didn't add up and I never got a straight answer on the payments and loan I had to make because I was told by my financial advisor that I needed more money to cover my Tuition costs.

²⁰⁴ The school offered NO support or help during my classes and continued to take VA funding after I stopped school leaving me in debt

²⁰⁵ The cost of tuition seemed to almost double after I dropped out, almost like I was being punished. I doubt I'll ever go to a for-profit college again.

²⁰⁶ I was signed up by the U of P because they offered special pricing for Vets. Then when I spent two years they said that I no longer qualified for the special rates and classes doubled in price. I looked into other schools at that time and they wouldn't take the credits. I had to stay at U of P to finish my degree at twice the price.

²⁰⁷ University of Phoenix had inconsistent policies and practices, and they charge for classes I tried to drop.

RF	CA	2013	UoP required additional payments even after VA had paid in full ²⁰⁸
CV	UT	2006	Student not informed about student loan obligations ²⁰⁹
KN	NC	2007	Unexpected increases in tuition costs ²¹⁰
SD	KY	1997-2000	Unexpected costs ²¹¹
MM	NC		Unnecessary loans ²¹²
JB	CA	2012	Unexpected increases in tuition costs ²¹³
RG	LA	2008	Unnecessary loans; student not informed about payment requirements ²¹⁴
DT	CA	2008	Student not informed about UoP loan program ²¹⁵
VS	CA	2011	Unnecessary loans ²¹⁶

²⁰⁸ The university of Phoenix is a sham. All they care about is the money. The education is a joke. On assignments, as long as you do them, you pass. I'm a "senior" there now. Recently, I had to do a peer review of another "senior's" paper. It was a complete joke. I was shocked how someone who can barely put a coherent sentence together is about to graduate with a bachelor's degree. I had some personal problems and failed a class, within days they were going to kick me out of school unless I paid that class immediately. Despite the fact that the class I was already enrolled in had already been paid by the VA, they told me students are not allowed to be "in the hole" during the program. All classes must be paid for and be current. Like I said, all they care about is the money. Now I got student loans and a mortgage.

²⁰⁹ I was unaware that if I failed a class that I would have to pay back all my loans. To top it off I wasn't allowed to return to school until the money was paid back and was unable to transfer my credits.

²¹⁰ When I was enrolled I Xi Stanly had problems with my go bill and post 911 if bill with the university of pheonix. The quality of my education was poor and it cost me way to much. Every semester the cost of the classes were raised. Over all I was miss lead and displeased with my education. When looking into transferring schools I was told that my credits could not be transfered.

²¹¹ I was told by my enrollment counselor that the University of Phoenix program was civilian friendly. I was also told that the student loans were low interest and any costs I incurred would be covered under my loan. I took out several high interest loans to further my marketability for when I left the military. what I found out was that my degree I earned did not have as much acceptance by most schools. Basically I paid twenty thousand plus on a glorified certificate.

²¹² UoP online told me my credits are excepted but I find it hard to get jobs with them as my school and they signed me up for way more money then I needed but I didn't know that at the time.

²¹³ The VA is supposed to pay for my tuition for 4 years. Due to being for profit, and them raising the tuition to attend, I am having to use money out of pocket to pay for classes.

²¹⁴ When I enrolled with the University of Phoenix after leaving active duty I was told by the enrollment adviser that everything would be taken care of by the VA for my GI Bill. All I had to do was make certain hat my online posing while in online school was sufficient to meet the VA's attendance requirements. I then received notice 2 years into being enrolled that my student loan has been processed and that I needed to start making payments. The enrollment adviser NEVER notified me that I had to login in to the VA GI Bill website to report my attendance each month. By the time i had caught the error it was almost too late. The VA would only retroactively pay back one calendar year so I was hung with the balance. I continued on to my graduate degree and exhausted all of my Chapter 30 and Post 9/11 GI Bill benefits and incurred more debt to cover what the GI Bill wouldn't pay for. I am now in debt a total of \$44,000.

²¹⁵ The student loans I received were not explained in the way that they are being handled today. Fed Loan handles most of it but their is a 3rd party lender who has been constantly harassing me for payments when I said I cannot make the payments since I could not land a job that would put me in a stable financial position.

²¹⁶ I had been a student for a couple of years when I was advised to complete a FASA I completed out of ignorance with the expectation I was going to be given money to compensate my income as I was a full time student. Not understanding not realizing it was a loan. Now my college loans are high and had I been explained the need for FASA I would not have ever filled it out as I was actively using my Post 911 GI Bill. I feel UoP has scams that are difficult to detect.

BP	CO	2008-2012	Student not informed about tuition costs; loans taken out without knowledge ²¹⁷
MS	PA	2006	Hidden continuation fee ²¹⁸
LO	TN	2013	UoP took out loans on student's behalf without her consent ²¹⁹
JM	UT	2009	Unnecessary loans ²²⁰
MG	TX	2013	Student overcharge; UoP financial aid office slow to correct errors ²²¹
WB	TX	2008 to 2014	Student encouraged to take out excessive loans ²²²
RD	KY		Unexpected charges for books ²²³
JG	CA	2012 to present	Student misled about payment options ²²⁴
CC	GA	2009	Student misled about tuition costs and discounts ²²⁵
CA	MA	2013	Student deceived about payment requirements; charged for dropped class ²²⁶

²¹⁷ The school never told me solid prices, it just kept taking loans out and I really had no idea that I would end up with 40k in student loans even with the GI bill.

²¹⁸ I was almost completed with my associates degree and Phoenix University stopped me dead in my tracks due to getting a D and said I would have to pay two thousand some dollars in order to continue. I know other online schools allow you to continue. I also felt like at first the represented themselves more of a Veteran friendly school and even made it their slogan for awhile however, as I went along I wasn't treated as such but more of a number than a Vet.

²¹⁹ University of Phoenix signed me up for loans without my permission. I also tried to transfer credits and none were accepted. The classes itself were poor in quality and even basic classes like math were not transferable.

²²⁰ University of Phoenix applied for maximum student loan beyond my course amounts racking up the Leanne oth apologize group, their own loan agency. I was also not allowed to take additional courses for electives and I was forced to take more expensive courses to fill those requirements.

²²¹ I was recruited through tv commercials. When making the initial call they made the course sound great and tuition easy and affordable. I found out that other more credible universities were cheaper and not charging for materials. The finance office always did math wrong when it came to classes I had used my MyCAA to pay for like they charged me 2 times for them and took forever to fix it even if I would call.

²²² The university of Phoenix veteran services recruiter contacted me. He explained the program to me. He told me that I was ineligible for the GI Bill because I was a reservist and the amount of time that had passed since my end of service. He stated that would be okay. That financing should not hold a person back from an education [...] As of now I am three classes short of my degree with no hope of completion. \$90,000 in student loan debt, with no hope of being able to repay it. No career prospects on the horizon.

²²³ Based on military base either there is a charge for books or there isn't. And I don't understand if it's online how there can be a charge for books. There were never books. Just chapters.

²²⁴ I lost GI bill benefits because the university of Phoenix never guided me through financial aid nor did I receive a veteran academic or finance advisor. Throughout my enrollment as I am still enrolled I lost 7 months of benefits because my GI bill 10yr time frame elapsed. If my school would have guided me correctly I would have been able to accomplish my bachelor's degree. I struggle as the sole provider for my family and I have maxed out in aid so have no recourse to pay my classes now. I was misled and treated poorly. I have disputed this through my universities office if dispute mgmt but all they care about is my debt and cost of classes.

²²⁵ Expense was more than I could handle but they said there would be discounts and it wouldn't cost as much.

²²⁶ I decided to use my g.i. Bill to start University of Phoenix because they told me they would transfer the credits and give me 60 credits towards my degree, then they only credited me 15 and said that they couldn't get me what was promised and are now charging me for a course that I had to drop because my wife got activated from the reserves and I had to miss 2 classes.

AT	GA	2014	Improperly charged for leave of absence ²²⁷
BS	AL	2007-2009	Student pressured into taking out loans ²²⁸
JG	CA	2007	Unnecessary loans ²²⁹
FN	MD	2011	Hidden fees ²³⁰
JM	NY	2012	Student improperly charged for classes he was withdrawn from ²³¹
BG	FL	2011	Student charged for classes he didn't take ²³²
PH	NC	2007	Unnecessary loans ²³³
DB	IL	April 2014 - August 2015	Student misled about value of housing stipend ²³⁴
KC	WA		Student misled about G.I. Bill ²³⁵
RH	GA	2013	Loans improperly disbursed ²³⁶

²²⁷ I attended University of Phoenix from August 2014 until they dropped me out of class in March 2015. I had taken leave because I was going through a lot of personal problems. When I returned to class (online) Phoenix dropped me from the class in the first week stating I had not returned from leave. Now I supposedly owe the school money and also the VA because the school dropped me like they did. I still have most if not all of the email correspondence. The class was Ethics 321 and ran from 3/17/2015- 4/20/2015. The school has it marked that I withdrew which is not true and I cannot continue school until this is resolved.

²²⁸ They called several times and set up meeting I thought that i would have better job placements and job fairs. I was not able to find work in my field of study. I feel hopeless and lost and now have \$49000 dollars in debt of student loans

²²⁹ When I first signed up to take classes at the University of Phoenix, I was planning on using my Montgomery GI Bill (before Post 9/11 came out). They had me fill out everything for financial aid and stated that I needed to take out loans because the VA won't pay or the tuition until after classes have been completed. I did not fully understand but wanted to get started on my degree.

²³⁰ I was told if i had to retake a class the it would be 1,000\$ if i retook it. I was doing two classes at a time i failed one and passed one but did not retake the class and now im in debt for over 2,000 dollars for not taking the class

²³¹ I was recruited heavily via email and advised my academic and financial counselor that I was never an "A" student. They advised this would not be a problem. My son got sick and I missed some class time while my instructors indicated I could make up the work. Behind our backs they withdrew me and billed me for those classes.

²³² I have been Enrolled at UoP for the longest also All of my VA funds have been exahusted along with My classes being Either failed or making me pay for classes that I didnt take. This school Is a rip off please help

²³³ The UofPhoenix financial practices have caused my student loans to be allot more than needed for the degree obtained. We are now in debt for 15k for an AA degree.

²³⁴ I initially had interest in UoP in the Spring of 2014. I received calls and emails from them several times a day trying to get me to enroll after learning I was a veteran. I told them I was interested in Social Work and they said the closest thing they had was Human Services. I was assured the credits would transfer over if I chose to transfer to a different school or if after I graduated I would be able to enroll in a Masters program for social work. In terms of receiving my housing stipend each month, it would constantly change and was much lower than what I was told it would be. I had contacted their internal VA department several times and they told me between 6-7 days were automatically taken out each month but they couldn't explain why. I ended up having to take out financial aid in order to cover the lost income I was initially promised to receive from my Post-9/11. Classes were 5 weeks and professors never really cared about the material or helping students who may have needed it. The "group" assignments were disorganized and most people did not participate; I found myself carrying the majority of the load because I did not want it to affect my grade. Not once did I ever read and passed each course with ease, even though I began some of my 400-level courses before leaving. After the school's illegal practices became public, I left at the end of August 2015 and transferred to a private 4-year university. As expected, the majority of the credits did not transfer over because Phoenix was not accredited. I used over a year of my Post-9/11 and have nothing to show for it.

²³⁵ My gi bill wasn't a 100% paid because they said from one class to next class was a break which its not because work is always do at beginning of school no one informs u that

²³⁶ After attending a normal 4-year program I switched to University of Phoenix where I was made to repeat several classes I had previously taken and passed at the other school. I have tried to get my transcripts released so I may attend another university and they have not made anything available to me or the other schools. Also they took my Post 911 MGIB and also signed me up for Federal Loans and Pell Grants. I did not receive proper refunds and neither did the VA - who later took their payments to the school out of my disability payments which caused me a severe financial hardship as I have not been able to procure full time employment since starting the program with UOP.

EE	MO		Unnecessary loans ²³⁷
WG	TX	2010-2015	Student charged for classes he did not know he was enrolled in ²³⁸
CM	CA	2011	Student misled about veteran discounts; hidden fees ²³⁹
AS	MN	2004	Unnecessary loans ²⁴⁰
MS	NC	2014-2015	Student charged inflated book fees for out-of-date, digital copies of books ²⁴¹
TM	AZ	2011	Student charged for dropped classes ²⁴²
WG	NJ	2009	Unexpected fees; mistakes in billing ²⁴³
MR	KY	2011	Student pressured into taking out loan ²⁴⁴

²³⁷ Looking for help for student loan payment. As a vet the VA program signed me up with UOP for a BA in Business and IT. I did not expect to have loans to repay, should have been covered. I expected job placement that never happened. Seems like false advertising.

²³⁸ Asked multiple times to change degree programs but was continuously being enrolled into a business management degree program. Was signed up for several classes without my knowledge which ended up tanking my GPA and leaving me with more debt to U of Phoenix.

²³⁹ I feel that even with the military discount on my tuition that the cost was not actually discounted. I felt pressured to enroll. I can't get a transcript until I pay \$2,000 in tuition which the student loans should have covered. The quality of the education was not what I expected from them. The quality is the same as local community colleges.

²⁴⁰ I was told this degree was the same accreditation as any other non profit school. My credits will not transfer to other state programs and many do not view my degree as an actual degree. Also, I have 40k in student loans with the gi bill.

²⁴¹ When I was enrolled at University of Phoenix for an Associates Degree, I used my post 9/11 GI Bill and exhausted it. They consistently charged me for books that were not physical books, just a digital book that was out of date, and in some instances they used the same book but assigned a different class number to it. I feel they artificially inflated the prices since they knew the GI Bill was a guarantee. Despite the my questioning the degree program I was told it is comparable to other institutions. I have yet been able to get a job using this degree. The personnel also told me that the reason why tuition was so high was all the services they offer, which I didn't use, I also questioned them about the rates for military and was constantly assured it was one of the most affordable, and when I confronted them about Liberty University having half the rate and for the military personnel and your books are paid for, they went on the offense going back to the services they offer. This university if I may call it that is a sham and they willfully mislead me and other military personnel and civilians.

²⁴² I was eager to start my new life out of the military and chose the University of Phoenix due to location and accessibility and because they were offering a wonderful program for Health Administration. As I got closer to starting my core classes I wanted to look into jobs in the area while I was still attending so I could apply what I knew already and create stability for my children and myself; I went to numerous interviews and let the potential employer know I was still attending school and was asked what school I said, University of Phoenix they told me they (meaning a few potential employers) would rather have students still attending a local community college or something with better accreditation. I then proceeded to withdrawal from the school. I called the academic advisor that was assigned to me and explained I needed to drop my classes, she then wanted to know why I stayed I had family issues and lost my vehicle so I needed to get a job. I had paid for my official transcripts requested them to be mailed out and never received them. I called and talked to a financial advisor due to the fact that I was told I was dropped from my class but they charged me out of pocket and proceeded to tell me that until my balance was paid I would not receive them. I still haven't received them yet and I needed them for the local community college where I want to go needed them to attempt to help me so I wouldn't have to start completely over. I was so ticked to learn that they were charging my G.I. Bill/ Post 9-11 nearly triple the amount of other students in my classes. They were paying \$432.00-\$570.00 per class and I was getting \$1200.00 to \$1500.00 ripped away. Now after I have paid everything off the school has yet to return any phone calls and I have tried emails too apparently the personnel that was initially assigned to me are no longer there and would take my name and number and someone would give me a call back.

²⁴³ Amount of resources fee changing and mistakes in billing

²⁴⁴ They insisted that I get a Fasfa loan.

AM	NC	2008-2012	UoP overcharged VA ²⁴⁵
WE	NY	2011	Student not informed about payment requirements ²⁴⁶
JM	AZ	2012	UoP exhausted student's G.I. Bill funds; student charged for dropped classes ²⁴⁷
ML	AZ	2008	Unnecessary loans ²⁴⁸
FT	CA	2011	Student overcharged ²⁴⁹
TW	SC	2012	Student charged for dropped classes ²⁵⁰
DG	TX	2014	Student overcharged, hit with hidden fees ²⁵¹
BM	CA	2007-2011	UoP did not inform student of veteran discount ²⁵²
RE	WA	2013-14	Unnecessary loans; hidden fees ²⁵³

²⁴⁵ While enrolled with University of Phoenix online I earned a BSHCA and had extensive trouble finding an adequate job post graduation. Additionally I enrolled for a BS cert program for HIT, during the program I was clear about how I would be using my VA benefits and upon enrollment the University VA dept. incorrectly filed my post 9-11 benefits resulting in overpayment from the VA. Also my class schedule was incorrectly filed resulting in overpayment for the BAH portion. In attempt to resolve issues and questions regarding the finance and VA benefits practices. The university could not or would not answer/ address these issues adequately. The common reasoning was lack of knowledge in the areas, from both the financial advisor and military finance manager. Upon completion of the 2nd class I transferred to another university because of the lack of support from the University, for a student that remained in good standing with the school. There practices are simply unacceptable. The VA should not support a school that provides such a poor quality experience for veteran students.

²⁴⁶ A few times I was not notified that payments of over \$2000 would need to be paid to the school, and funds were paid to them instead of being applied to student loans.

²⁴⁷ same as everyone else's issues. not being able to finish before GI Bill ran out. saying that the credits can't transfer. one main issue for me is I could not pay for the last couple classes so I said I was going to stop and they are trying to say I owe them money for classes I didn't take.

²⁴⁸ Lack of degree worth, very to no marketability, high interest rate that school said I needed even though I had GI Bill

²⁴⁹ Financially I was told that I was a full time student and that I would receive the entire BAH rate for San Diego. I did not, I only received a portion each month.

²⁵⁰ Because I'm tattooed and was attempting after many years to go back to work even a desk job on Vocational Rehabs 9 month grace period I could not land a job & I was in an emotional way forced to drop out leaving me in debt of like \$50/\$70,000 in debt due to financial hardships

²⁵¹ I was looking around online and somehow got a call from the University of Phoenix. While chatting with the person they had me enrolled and ready to start classes before I knew what was happening. Well a friend had graduated with them and her boss accepted her degree but with the IT world it isn't as accepted. The teachers are not helpful at all and once I decided that the degree was not helping me due to the outdated material that was being taught I had issues dropping the school. They charged me extra money and stated I owed them after they took my grants and student loan money with no refunds. But now I am having to pay money back on classes I did not take and material I do not have on a worthless degree I did not finish getting.

²⁵² At UOP it wasn't until my last year that they told me that as a veteran that I qualified for 50% off my tuition which I found out was available the entire time I was enrolled. This could have saved me thousands of the current outrageous school loans I currently have of 50,000.00. I would definitely like to explore litigation on this institution who was never a veteran friendly environment. I have not been able to find better employment by getting a degree from Phoenix. And got no employment support as promised. The entire curriculum was theory based and not antiquate for a BS in Information Technology.

²⁵³ University of Phoenix set up my financial aid to maximize the dollar amount of student loans I received, while attempting to charge me individually for "Resource Fees" for each class. When I was recruited by UoP to attend, they transferred credits from my AA degree, and I still had to go through every class so that UoP could collect the Tuition Assistance.

JW	MN	2006	Student worked as recruiter, whose job it was to retain students in classes unnecessarily ²⁵⁴
JL	VA	2012	Student misinformed about G.I. Bill ²⁵⁵
HC	AR		Unnecessary loans ²⁵⁶
HS	VA	2012	Misleading student loan advice ²⁵⁷
SP	TX	2006	Student deceived about UoP's use of G.I. Bill in paying tuition costs ²⁵⁸
VJ	PA	1998-2001	Unnecessary loans ²⁵⁹
TR	AZ	2010-2012	Student forced to take out high-interest loans ²⁶⁰
IT	WA	2012	Student charged for classes he was enrolled in without his consent ²⁶¹
WO	PA	2009-2011	Student deceived about tuition costs ²⁶²
TG	FL	2010	Student misled about G.I. Bill ²⁶³

²⁵⁴ Not only was I a student, I worked for a ground campus location in Minnesota and was laid off. I won my claim for unemployment compensation because they had not explored state law and the states definition of discharged employees. I did not enroll students but my job was to retain students in order to keep students in class longer.

²⁵⁵ I enrolled in University of Phoenix for a Bachelors in health care administration. Throughout my degree plan they made it confusing for me to keep track of the amount of GI Bill remaining because of the way the administration handles tuition thru GI Bill. I would receive the letters from the VA letting me know of the usage of my GI Bill but with the delay in the University's reporting and the turn around time and mailing time it offered me no better understanding of my remaining benefits . UOP academic advisors and financial advisors would tell me each time I inquired that they had no idea how much GI Bill was remaining. I tried everything to make sense of the way the credits and tuition was reported to the VA but I was never able to make heads or tails. I ran out of GI Bill benefits 2 courses from the completion of my degree program. At that time, I withdrew from college for some time until I decided I wished to finish my degree at the cost of student loans. I now have about 6500 in student loan debt. When I was recruited I felt comfortable that the advisors were going to be able to help me keep track of my remaining benefits and additionally, I was not advised upon enrollment that I did not have enough GI Bill benefits remaining to complete my degree. I feel UOP targets veterans and over charges per credit. Many courses I felt were useless in the attainment of the degree but were required to graduate. One class for instance, was about facility planning. This seemed to me to be an advanced level class for a degree related to medical facility planning rather than health care administration. I also feel that any degree in health care administration should include at least some courses on coding and billing and verifying insurance but UOP did not include any of this course work in the degree plan. I feel that UOP is looking to get the money that vets have rightfully earned.

²⁵⁶ University of Phoenix is tarnished now. I feel my credits are useless. I also have 10000 in debt due to sequestration not paying for school.

²⁵⁷ I went through my academic and financial advisor to try to take more courses at the same time or to minimize breaks in-between classes and was able to do so... I asked if everything was good with my student loans and they said yes. After the end of 2013, they said that I took too many classes in one years time and had to pay out of pocket. Now I have my student loan bill AND my UoP bill went to collections. They advised me wrong and I'm suffering for it.

²⁵⁸ University of Phoenix said they would help me with my tuition by using my GI Bill. They never did. I've been paying the full bill.

²⁵⁹ I was a transfer student into Univ of Phoenix in 1998 and had the GI Bill, but was still talked into taking student loans, which I'm still paying off.

²⁶⁰ The cost of tuition, fees, etc grossly exceeded that of other brick and mortar institutions with an online option. This forced student loans with high rates.

²⁶¹ I was enrolled in classes without my consent. Now I have to pay for their class is never knew I was taking..

²⁶² I went to school back in 2009-2011 to obtain a degree which I thought would benefit my career. I was misled with false promises and now have this huge debt. This was not the best decision financially.

²⁶³ They told me I couldnt use my post 9-11 GI bill.

GT	TX	2011-2012	Student charged for classes he dropped ²⁶⁴
WS	GA	2010	UoP took out loans on student's behalf without her consent ²⁶⁵
JN	CA	2002 or 2003	Student misled about cost of classes ²⁶⁶
RG	CA		UoP deceived student about GI. Bill and forced student into taking out unnecessary loans ²⁶⁷
AS	PA	2011	Student charged for classes she could not take ²⁶⁸

²⁶⁴ I dropped my classes during the 1st week of enrollment. I was told that was allowed. Later I got a bill for over \$2000.00 the financial aid counselor told me that they sent my grant money and loans back to the lenders but they wanted me to pay the balance out of pocket when I dropped the classes within the allowed time.

²⁶⁵ When I first called UOP and I spoke with a lady about signing up. Now I am on active duty so when she told me everything is covered by my TA I was like good OK. I made sure I asked her again and she said everything was good so I had my TA pay for classes which I still have where it said that the classes were 250 a credit which is what the military paid. Then about 3 weeks later I received a check in the mail for 2 thousand and I was like what is this so I called the lady back and asked her about it and she said yep congrats that's your to do with what you want I was like okay and I asked her again everything was covered by the military she then said yes. So I found out after that there was students loans on top of what the military paid I was like what?? So I called our education office and I asked them what the school did and they said yep we paid them in full u shouldn't need anything else. So I called the school and got some man on the phone which had told me the lady I wanted to speak to had been fired and he asked me could he help. I said yes and I explained everything to him and then he told me that it was student loans I was like hold up the military paid it he said I'm sorry but it is your responsibility to pay it all back it was only for 5000 however I tried to fight it and all I kept getting from the school was well you can go somewhere else and I quit UOP and went to a college that didn't mislead me. That's not how you do business and the lady along with him should have been fired. I should not have to be paying any of it back for their wrong doing and misleading information and also I have all my documents in with our education office gave me showing what was asked for they charged 250 a credit hour for 3 credits it was 750 and that's what the military paid so why should I have been doing a student loan on top of that that also is suppose to show on military records so we are aware and the education office said that never showed that they screwed me. So now I have to pay back money for their SCREW up. People get fired and I am left paying double what is wrong with that.

²⁶⁶ I was enrolled in university of Phoenix, and told I would be able to attend class in temecula California for the whole degree plan. After two classes, I was told my next class was in Los Angeles. I lived in Hemet, worked in Coronado at the base, just looking at a map would show how this was impossible. Then to find out my classes were significantly more expensive than I was told. So I ended up with approximately \$7,000 in debt for two worthless classes. It is a dozen years later, and I am doing Liberty University for one fifth the cost.

²⁶⁷ I was recruited under the impression given to myself by the recruiter at the University of Phoenix that the 9/11 G.I. Bill would pay for all my classes and that all my classes would be on campus enabling me to be paid the full BAH rate throughout the entirety of the degree program. The latter was guaranteed to me by the University of Phoenix recruiter. This turned out not to be the case. Well into the degree I found out that two field experience classes, each lasting 15 weeks long, I would receive no pay from the 9/11 G.I. Bill. Essentially, by the University of Phoenix recruiter knowingly omitting this information there was a miscalculation of BAH pay based on the given information that left me committed into a degree program in which 30 weeks, 7.5 pay periods were now missing. Due to 7.5 weeks being an extensive amount of missing pay periods and the fact that I'm a 60% disabled veteran that is unemployed I reluctantly took out a \$12,000 government student loan to compensate for living costs and being recruited under false and deceitful guarantees. This is not the only reason my government loan was needed and used reluctantly in full excess. As I said above I was guaranteed that all my classes would be on campus which financially makes a huge difference in cost of class and BAH rate paid to the student. During the course of my degree program (BS/Human Services Management) offered at the San Diego campus, the campus did not have enough students enrolled into it. Because of this the school decided to make the remainder of what was left of my classes online yet again affecting my pay due to the fact that they guaranteed all my classes would be on campus and not online. This in turn caused me to dig in deeper reluctantly into my \$12,000 government student loan to compensate for school costs and costs of living. When I confronted the school about the violation of what it had guaranteed to me which was all on campus classes the University told me I had to switch my degree to a Bachelor of Science in Human Services with a concentration in Family and Child Services in order for the University to be able to honor the guarantee of all on-campus classes. This is not what I signed up for and also was not the field I wanted to be in which was management. The university essentially for all intents and purposes broke every guarantee it had made to me regarding all classes being on campus which enables full BAH to be paid. Knowingly hid the fact that field experience 30 weeks/7.5 pay periods would not be covered by the 9/11 G.I. Bill regarding BAH. Tried to bully me into switching my degree if I wanted to remain taking all on-campus classes, and severely handicapped my ability to maintain my finances and in turn caused me to take out a government school loan that I never had any intent of taking out based on forecasting my financial needs and the guarantees the University recruiter and school counselors made to me. In closing, at some point during my degree program the accreditation of the school came into question and under investigation which caused me mental stress and concern regarding my financial investment and time investment which possibly at that point would be a total loss.

²⁶⁸ I was over charged for class I did not attend. My va disability was taken for over a year because they said I owed them money. I stopped go to class because they agreed to work with me because of an illness but dropped me from the class and then charged me for that as well.

MB	PA	2010-2015	Student misled and deceived about GI Bill ²⁶⁹
CC	AZ	2010	Unnecessary loan ²⁷⁰
DL	FL	2010	Student deceived about cost of classes ²⁷¹
GP	TX	2009	Student forced to drop out of program and UoP would not refund tuition costs ²⁷²
SM	MO	2011	UoP took out unnecessary loans without student's consent ²⁷³
DW	PA	2007?	Student charged for UoP's financial errors ²⁷⁴
SG	MI	2010-2012	Student forced to pay for classes he tried to drop ²⁷⁵
DB	IN	2012	Student disputes that he owes UoP money ²⁷⁶
NT	MA	2009-2014	Student misled about G.I. Bill disbursement and charged for unnecessary loans ²⁷⁷
KP	IL	2013-2015	Student charged for classes dropped due to head injury ²⁷⁸

²⁶⁹ I was recruited by the University of Phoenix (hereafter referred to as UoP) with the assurance that my GI Bill would pay for my schooling. Upon leaving the Marines in 2002, we were told in TAMPS classes that the GI Bill expired 5 years from the day that we enlisted, so I was under the impression that my GI Bill benefits had expired. The representatives from the UoP told me otherwise; that was the sole reason I agreed to go back to school. While I did use my GI Bill Benefits, the time frame quickly expired and I had to use the Post 911 benefits at half of the rate. I ended up having to take out numerous student loans to pay for my classes (which amount to more money than I'll probably earn in my lifetime). This puzzled me as my monthly statements from the VA explained that my tuition was being paid by them: I have no idea if they were double dipping into the student loans or what. I was unable to find employment in my field (Information Technology) upon graduation. Some companies wanted me to get outside certifications and others didn't recognize UoP's accreditation.

²⁷⁰ Required a student loan to complete program

²⁷¹ The school promised me that the costs of the classes would be less than what I ended up paying for them. I was already into my degree and didn't want to change schools while in the middle of my degree. They are well overpriced on their classes compared to other schools.

²⁷² Signed with University of Phoenix around 2009. Had to drop class due to emergency and mission they would not refund my tuition.

²⁷³ When I enrolled in school at University of Phoenix, I was approved to use my GI Bill, since I was still in the reserves. They signed me up for only student loans. Now that I'm out of the military, I've lost that benefit, which was the main reason I enlisted in the first place.

²⁷⁴ I'm being charged over 1,500 to restart classes due to withdrawal from course that were school errors in two. Now, I can't receive funding until total due is paid in full.

²⁷⁵ At u of Phoenix when I would try and drop courses they would sign me up anyway take the VA money and pretty much left me no option but to finish class. I even almost failed a class because I dose rolled before it even started and they made me a active student which made for another VA payment. They made me take loans out when I thought my GI bill should have covered expenses.

²⁷⁶ I never agreed with them saying i owed \$, it didn't add up, but i had no means of fighting it, & also, when i tried to get release of records for National Guard when i was thinking of reenlisting , they wouldn't release them to me

²⁷⁷ When I first enrolled at the University of Phoenix I was told that my G.I. Bill was going to take some time to process so in the meantime I could just sign up for financial aid, and when the G.I. Bill kicks in it will take care of it. Well five years later and after my degree I get a bill for \$6000 from the financial aid department. When I called the University of Phoenix about this they had no knowledge as to why someone would tell me that . So now I have a \$6000 bill to pay that I wasn't planning on receiving !

²⁷⁸ Suffered an injury to my head while enrolled in classes. School would not remove me from classes and charged me money to drop classes.

SB	AZ	2014	UoP overcharged VA ²⁷⁹
MS	CA	2010	Student misled about tuition costs ²⁸⁰
RM	CA	2015	UoP financial aid staff unresponsive ²⁸¹
BG	LA	2011	UoP took out loans on student's behalf which he wasn't aware of ²⁸²
LT	NC	2004	Student paid off loan but continued to receive bills ²⁸³
BW	SC	2002-2009	Student deceived about veteran discount ²⁸⁴
JP	NC	2013	G.I. Bill not applied to student's tuition costs ²⁸⁵
AH	AZ	2011	UoP financial aid staff unresponsive; student overcharged ²⁸⁶
JC	TX	2011	Student misled about how much he would owe for UoP education ²⁸⁷

²⁷⁹ Multiple enrollments for various courses were submitted to va and va overpaid. For several months I've been paying va back with the housing allowance and still owe a balance with the school. I can no longer enroll for another class due to balance.

²⁸⁰ The credits from military, prior school, and experience did not transfer as advertised. After graduating with s Bachelors found a number of schools and employers that do not recognize my degree. Student tuition and loans were much higher than lead on as well.

²⁸¹ Each time I have told them I need help financial they send me forms and links for the financial aid website and each time it does not work. I told them and each time they don't help out. My school's financial department I feel are incompetent and run me around in circles when it comes to even getting my Pell grant and tell me that if I were to take out the grant that I would have to owe, which is inaccurate.

²⁸² Over charged for classes....loans I wasn't aware of

²⁸³ Paid off loan then started getting letters that I still owed on the loan.

²⁸⁴ When I enrolled at University of Phoenix, I was not told that they were a for profit school. I was told that they had low tuition costs and that I would receive a military discount. That was a lie. I never got any discount. They took it upon themselves to apply for loans for me. Then I was promised assistance in getting a job once I finished my degree, but that didn't happen. I called the school to inquire about it, and they told me that they don't do that. The xenia were not transferable. I was gonna go to another school, but could not transfer the credits, so inquire had no choice but to finish at UOP. I started at a different school for my Masters degree, but only after after big hassle and my credits from UOP having to be reviewed. It was a miserable experience.

²⁸⁵ My GIR Bill never paid for any of it and it's now on my credit inquiry.

²⁸⁶ I attended university of Phoenix,,from 2011-2013. I called to get info and then decided to enroll. I had issues with my financial aid representative never getting back to me telling me the school would get my financial aid and then give me whatever was left. They stole money from me and were changing the amounts of what I had to pay to the school

²⁸⁷ Me and my wife were both enrolled in the past five years at university of phoenix thinking that were not going to pay much and we owe lots of no at on student loans.

TW	FL	2009	Student misled about payment during leave of absence ²⁸⁸
AN	VA	2004	Unnecessary loans ²⁸⁹
EK	VA	2011	UoP didn't inform VA of student's leave of absence, and student consequently had to pay money back to VA ²⁹⁰
JPP	MA	2006	Unnecessary loans ²⁹¹
JPP	MA	2007	Unnecessary loans ²⁹²
SS	FL	2009 - 2011	Unnecessary loans ²⁹³
HH	MO	2015	Unexpected increase in tuition costs; refund withheld ²⁹⁴
DS	NC	2012/09	Student misled about tuition costs ²⁹⁵

²⁸⁸ I enrolled in June of 2009. Everything went smoothly. I was nearing the end of my courses to my degree. I applied to take a month of allowed leave from courses between classes and was approved. I was told when I came back my FAFSA would need to be turned in. I asked if I needed to do it before or while I was on leave but was told it could wait until my leave was over. I talked about it to both my advisors and double and triple checked. Both said it could wait. About two weeks into my leave I received an email that I was dropped from two classes (the last ones I needed to graduate) and because no financial aid or loans were put into place I owed money for the classes. I immediately called my advisors. Said there must have been a glitch in the system and said there was nothing that could be done. I tried going as far up the chain as I could and just kept being told I owed the money and it wasn't their problem I was given false information. It was my responsibility to know all the regulations and what they expected. So I was out roughly \$1,500 that I couldn't pay. Because we were struggling financially it went to collections. Then my student loans defaulted. And I was denied any further deferments.

²⁸⁹ The school wanted me to take out numerous student loans repeatedly, which I did, despite having a GI Bill.

²⁹⁰ One of my main problems was the school not reporting my class attendance to the VA. Because they didn't tell VA when I wasn't or when I was enrolled in a class. VA would pay me for the month and because I wasn't enrolled in a class I had to pay VA back the money. I thought I was getting back paid for months that I didn't get paid for being school. It turns out the school didn't inform VA I took a five month break from school. Next I learned my accreditation is no good!

²⁹¹ Well , after graduation , I never received the resources necessary for job placement and prior to enrollment , I was encouraged to take out student loans even though I was on the GI bill . So the issues I am facing are student loan debt , and a poor credit score as a result of this debt .

²⁹² I am a veteran of the United States Marine Corps. When I enrolled I was advised to take out a student loan to start classes immediately . The reason for this was the schools va rep at the time , was taking too long to verify enrollment , creating a gap in each semester . By the time I graduated , I was not assisted in finding a job related to my degree and because of this , I was struggling to pay the loans and as a result , my credit has been badly impacted affecting many areas of my life in order to try to get ahead. There are multiple creditors , and i haven't received tax refund in the past 4 years .

²⁹³ I attended University of Phoenix for two years. I had a couple of classes that did not transfer over to University of North Florida to complete my bachelor's degree. When I went through the process of attending University of Phoenix, I was told that I would be in an excellent position upon receiving my A.A. degree to begin a strong career in corporate communication. The individual walking (more of running) through the process told me that the education will lead me to a strong job upon graduation and the school will be available to help guide me in landing a career and with my resume. The individual on the phone informed me that my GI Bill would pay for the cost of education. I feel everything was a lie. I didn't expect to be working in retail or washing cars with an A.A. degree. I didn't have high expectations and didn't feel entitled to a high-paying job but more so of something where I could grow with an organization. There's no professional growth washing cars. Not only do I believe I was lied to, University of Phoenix never assisted me with a job. They didn't even have a department to help with jobs or recruiters to contact. I was left holding the bag of debt, partly because of my naivete and the school's predatory practices of seeking and abusing veterans and their GI Bills.

²⁹⁴ While I was enrolled at UoP, I was going for the Doctorate program in Organizational Psychology. Before starting the program, I was constantly reassured by the staff there that everything was good and there were no issues. Two classes into the program, they tell me that not only the program that I applied and got accepted for was not available, but that they cost had increased, I was not going to be able to get the refund that I was told I would receive from my title IV loans. I then withdrew from the university and enrolled in my current one but I had to wait because UoP would not release the funds even after I had officially withdrew from the university and they withheld my transcripts because they said I had a balance.

²⁹⁵ School withheld info about what it was costing me, and how much I would end up owing. The "counselor" told me the best thing was the private loans. No job respects the degree from University of Phoenix especially after the lawsuit.

EH	TX	2007-2014	Unnecessary loans ²⁹⁶
LK	TX	2010	Unnecessary loans; student charged for courses she did not attend; UoP overpaid out of G.I. Bill ²⁹⁷
JR		2006-2014	Unnecessary loans; student deceived about repayment ²⁹⁸

B. Transfer of Credits/Accreditation

Many students have reported difficulty getting University of Phoenix's credits and degrees accepted by other educational institutions, employers, and state certification agencies, contrary to UoP's promises. For example, MM reports, *"Halfway through my degree we were informed that the degree in psychology did not lead to accreditation for licensure in the state for counseling."*

In addition to deceptions about the job market's acceptance of UoP's degrees, UoP also apparently deceived students about their ability to transfer UoP credits to more respectable public and private colleges. For example, CE told VES, *"I was told these credits would transfer anywhere nationwide but as I begin my translation from active duty I found out they will not transfer to the schools in my home state. I wasted my time and 15 credits for nothing."* MR represents a typical experience when he reports, *"I went to switch schools and they wouldn't transfer any of my credits."*

²⁹⁶ I attended the University of Phoenix - Tacoma, Seattle, and Arlington campuses. I used my Tuition Assistance for Tacoma and Seattle and I also had to take out a student loan because Tuition Assistance did not cover everything. I did finally complete my Bachelors and MBA in Arlington because I could not transfer or find any other institution that would accept all my transfer credits while being in the military. Since graduating with my MBA, I have yet to find a job in a related field. I have exhausted most of my GI Bill paying for UoP and I have student loan debts.

²⁹⁷ I started attending University of Phoenix in early 2010. After two years I was able to finish and graduate with a Bachelor's science in business management. Despite having the GI Bill, I was told that I must fill out FASFA and apply for student loans to cover anything that the GI Bill did not. After my Bachelors I wanted to continue with a Masters program. Under UoP student's with disabilities policy, I filed and was eligible for accommodations for completing classes in consideration with the impacts of my Service Connected disabilities. Immediately after I initiated this, I had problems with the accurate grading of my classes. I had posted grades reduced for "extensions" that should have not been issued. Additionally, I was not given credit for assignments I submitted during my "extension period" afforded under my eligibility as a student with disabilities. I had to discontinue school due to issues resulting in academic probation and grading issues. As a result, I am unable to transfer into any other master's programs as it greatly impacted a previously positive GPA that was sustained over a 2 yr period. At the time of my last attempted class, I had a credit balance with UoP. Despite not attending classes and being out of enrollment, UoP certified me for classes that I never took with the VA. After i had been out of attendance for OVER 1 year, UoP suddenly did an "audit" on my student account. I suddenly had my VA disability payments being held because of GI Bill overpayments for funds that UoP should not have received. As a result, I had to pay several thousand dollars back to the VA for funds provided to UoP on my behalf. I formally requested an audit through UoP and through the Veterans Education office. I also found out that I had incurred a student loan debt of \$56,000 despite having a GI Bill with Kicker and benefits remaining. In addition to that, 2 months ago I received a bill from UoP for over \$1600 and a negative reporting on my credit report for a debt that I was never notified of and should never have as i had a credit balance with UoP. I have been receiving debt letters from UoP and from a collections agency although the amount reported owed by UoP does not match that of the collection agency or amount being reported on my credit report. I have been working with a CRE to try to have this disputed with the Credit Reporting Bureaus. Despite all the money received by UoP from the VA for my degree and student loans, I have had money withheld from my VA disability compensation to repay over-reported certification periods by UoP for classes i never attended, I will have to pay over \$82,000 in student loans, and UoP is reporting negative information for funds i do not owe and also have a collection agency pursuing a separate amount on their behalf. I graduated in 2012 but my degree in management has not been recognized professionally and despite holding a corporate level position, I have not had any career opportunities that were advertised and marketed to me. I am also unable to further my education as I cannot apply to any graduate programs because of my GPA because of their grading practices. I even made a formal appeal to the Student Relations department. UoP has done more than double dip on the financial side and has destroyed any hopes for future higher educational pursuits.

²⁹⁸ They told me I needed to get financial aid. The GI Bill would take a long time to kick in. They said I wouldn't have to pay back financial aid loans. The loans kept being deposited in my student account.. now I'm 50,000 in debt

University of Phoenix's alleged misrepresentations about the transferability of its credits harms students by diminishing the value of their work and leaving them holding worthless credits. It also prevents them from moving to another institution if they are dissatisfied with UoP, leaving students feeling imprisoned at UoP because of a lack of credit transferability. JP highlights this dilemma: *"So now I am half way through a Masters Program and cannot finish it unless I come up with 3K. I cannot go to any other school because supposedly my credits won't transfer. I would have to start all over again."*

Other students were misled about whether UoP would accept credits that they wanted to transfer from other institutions, particularly credits that they had earned in the military. GR reports, *"I chose UoP initially because they started I would get 28 credits from my military time. 2 classes in, I was told that 28 credits was really 11."*

The following veterans, servicemembers, and dependents complained to VES that UoP misled them about its accreditation or about the transferability of its credits. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants' funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
CN		2009-2011	Not eligible for certification ²⁹⁹
AM	TX	2004	UoP did not accept transferred credits ³⁰⁰
PB	CT	2002	False promise of credit transferability ³⁰¹
MF	OH		Credits not transferable ³⁰²
DB	KY	2011	Given wrong number of credits ³⁰³
KM	CA	2012-2013	False promise of credit transferability ³⁰⁴

²⁹⁹ I was supposed to be in a bachelor degree program to be able to sit for CPA which is bachelor of Science in Accountancy-BSA. I found out I was in the wrong program (bachelor of science of business with concentration in accounting-BSB/A) two classes away from graduating. This happened to most of the other students that were attending class with me. We all thought we were going to be able to sit for the CPA.

³⁰⁰ I was told that I could transfer up to 21 hrs, some being from life experience and others from previous schooling. I was given 15 hrs and was forced to take remedial algebra when I had already completed an advanced algebra the semester before ('then was accused of cheating because I already knew the materials). It was a very humiliating experience.

³⁰¹ The University of Phoenix told me that their credits were transferable to any major university. I finished and was awarded my Associates degree while in the Navy in 2002---a total of 60 credits.

After separating from the active duty in 2007, I proceeded to apply to the University of Connecticut. I was accepted, but only 29 credits were transferred. Most of the credits accepted were from a school I had attended many years before. In actuality, most of the Phoenix did not transfer.

³⁰² I was told that there were many opportunities for a veteran in private security and law enforcement by the University of Phoenix with a degree in criminal justice. I was unable to find any willing to accept my level or training or background so I had to change degrees, none of the credits were transferable. I was tricked into using the wrong GI Bill and told I needed additional student loans to cover educational costs and was signed up for student loans when it was unnecessary. The quality of the classes was terrible, teachers "participation requirements" making no sense and off of very limited information with little actual teaching. When I transferred schools, my new school told me I was stuck using the Montgomery GI Bill as opposed to the better 9/11 GI Bill because I had already started it at UofPhx. I wasted time and money for a school who couldn't make good on their educational promises.

³⁰³ I believe that I have more credits than what university of Phoenix is stating I have.

³⁰⁴ They said my credits would transfer to university in ca I was charge over in some instances and the teachers never taught u anything 5his was in El past university of phoenix I always had concerns and they never really answered any of them but they were always quick to ask me to sign my checks

GT	IN	2012-13	False promise of credit transferability ³⁰⁵
RM	TX		Credits not transferable ³⁰⁶
NL	MS	2007	Degree not recognized ³⁰⁷
KS	CA	2012	False promise of credit transferability ³⁰⁸
JP	FL	2013	False promise of credit transferability ³⁰⁹
AR	TX	2002	Credits not transferable ³¹⁰
TE	CA	2011-2012	Credits not transferable ³¹¹
GE	KY	2012	False promise about accepting previous credits, accreditation issues ³¹²
JC	TX	2008	Credits not transferable ³¹³
CB	OH	2011	Misled about accreditation and transferability ³¹⁴

³⁰⁵ The VA counsellor made it sound like Phoenix was a completely accredited University and my credits would transfer anywhere. The tuition costs were obscene but I needed the degree. The high loan costs combined with the lack of transferability of credits means I would be stuck continuing at Phoenix at \$780 per credit hour if I ever wanted my bachelors.

³⁰⁶ I am stuck at this time. I have not yet graduated I have about 8 more classes to attend. An instructor by the name of Anne belle thought she'd hoodwinked me by not grading my work and playing mind games with me by not grading my work by saying she never received it by email. She failed me, stone walled me and did her draconian justice on me. It was like she was trying to write me up, she tried to make me look like the bad guy. She made me feel like I was in big trouble. Every time she saw me after she failed me she would literally run from me like if I was going to get vengeance on her. I really don't want to go back and finish there. If I went back to finish I would not want to deal with any more white instructors ever. I would want my instructors to be minority. This instructor has left me in debt and I have not been able to recover from it since 2009. I have been out of school since 2009 because of her BS. I still don't understand why I was discriminated against to this day. I should have went to the media with this. This is adult education not high school. The instructors need to watch out how they treat their class. None of my classes are transferable and I'm stuck, I have to start all over again somewhere.

³⁰⁷ Once I was done with my degree, no one wanted to recognize it. It has been a challenge finding a job.

³⁰⁸ When I was recruited to go to the University of Phoenix I was not given the chance to fully read the contract, I was "lead" through it and told where to sign. Little did I know he wasn't explaining everything and obviously did not have my best intentions in mind. I was also misled to believe that the school's credits were easily transferable, how the learning process worked there, quality of faculty, and how the BAH worked.

I looked into transferring a couple times throughout my college career and could not transfer many, if any credits. So I was basically forced to at least finish where I was for fear of having to retake classes and have my GI bill benefits run out before getting a degree.

³⁰⁹ I was told that my credits could transfer to any 4 year university and that my associates program was the right choice to start my academic journey. Upon completion and trying to get accepted into UCF I was told none of my credits transferred and my degree was pretty much useless.

³¹⁰ I have tried to further my education, and most of the schools I looked into will not except credits from UoP. I wasted 3 and a half years mounted almost \$40,000 in debt with no chance for advancement in education or career

³¹¹ From 2011 to 2012 I was a full time student at University of Phoenix. While attending classes there I felt as though the school and its representatives were more concerned with my financial obligations and receiving my VA tuition benefits than providing adequate educational experience with the appropriate resources. When I had questions or concerns about transitioning into another degree program and major or changing campuses I had very limited options of schools that would accept my transcripts and completed coursework. This information was not made privy to me during the initial meeting with counselors and school representatives. Because of this, I decided to take a few semesters off to derive a complete educational plan. Now that I am ready to go back to school to finish my degree it seems that University of Phoenix is my only option if I don't want to lose all of my previous units and re-admittance seems like it is going to be a difficult process. It doesn't seem to be as geared toward military vets as they proclaimed in the beginning.

³¹² I chose UoP initially because they started I would get 28 credits from my military time. 2 classes in, I was told that 28 credits was really 11. To me this seemed dishonest coming from a college so involved with the military. I ended up staying there, and now they are preparing to leave Louisville. Besides this, I am constantly hearing about accreditation issues.

³¹³ I worked for UOP and was using my VA benefits to pay for school. My financial advisor told me to get Pell Grants to offset some of the cost for computer internet Exedra to go to school. Once I finished with University of Phoenix after checking into other colleges and realizing that none of my math and my psychology would not transfer I quit going then I started receiving bills from student loans that I did not realize I had applied for. Why would I apply for loans when I worked for University of Phoenix and had post 911 GI bills. Why would I go to a school that other universities do not even recognize their courses to transfer. This school should be investigated and student loan should be forgiven if you actually have a degree from the school because no one wants to hire you

³¹⁴ I was really considering switching schools at this point and spoke to my academic counselor, my enrollment adviser, and my financial adviser about the accreditation and the value of the degree that I felt I was wasting my GI Bill on. All of them had reassured me that they were accredited Regionally and that their accreditation was "under review" as many schools often are and that it would be corrected and things would be fine. Soon after that the Columbus, Ohio campus had phased out. They started giving us classes in a hotel room and raising the tuition. This didn't affect me much because I was covered under the GI Bill, though I found it to be expensive before the cost went up. There was a lot of rumors that we would be forced to finish our degrees online, despite being told that I could take ground classes if I needed

BD	OK	2011	Accreditation lost partway through degree ³¹⁵
HA	TX	2007	Accreditation issues after graduation ³¹⁶
KF	GA	2012	Lied to about transfer credits ³¹⁷
AG	FL	2012	Credits not transferable ³¹⁸
JP	TX	2012	Credits not transferable ³¹⁹
JM	LA	10/07-07/14	Credits not transferable ³²⁰
DW	TX	2011-2013	Misled about accreditation ³²¹
JV	AZ	2005/2006	UoP not recognizing its own credits ³²²
ED	WA	2008? I think.	Credits not transferable ³²³
CW	ID	2004	Degree not recognized ³²⁴
DH	AR	2009	Accreditation issues after graduation ³²⁵
MM	CA	2013	False promise of credit transferability ³²⁶
EA	NV	2013	UoP misled about which credits it would accept ³²⁷

to. I began looking at transferring to a different college, but few of my credits would have transferred, making it impossible for me to get a degree with the time I had left on my GI Bill benefits. My only choice was to finish out school online with UoP or give up the thought of graduating.

³¹⁵ I enrolled at University of Phoenix Small Business and Entrepreneurship Degree. It was the only degree I could find that was accredited and my GI Bill would cover. Half way through my degree UoP "lost their accreditation" for the class. I couldn't transfer my credits to a local university and was forced to finish my degree at UoP in Business Management. I would have gone to a local university rather than going to UoP.

³¹⁶ As I was getting ready to graduate, I learned that the school was having accreditation issues and was on probation. Following graduation, my degree seemed useless. I have applied for jobs and haven't been hired. Also, they did not use all of my GI Bill benefits, so I'm trying to have that back paid so that I can cancel out old student loans debts. 58k and nothing to show but the debt.

³¹⁷ I feel I was lied to about transfer credits. Lied to about the difference in classes which resulted in my taking classes I already had taken.

³¹⁸ When I tried to transfer school's I was informed that only a degree transferred and not my credits. At that time I also learned my student debt amount and was furious all that money for garbage.

³¹⁹ So now I am half way through a Masters Program and cannot finish it unless I come up with 3K. I cannot go to any other school because supposedly my credits won't transfer. I would have to start all over again which will bring me deeper in debt and I would have to take some lower courses on a Bachelor level just to get into an Accounting Program. That is far from fair seeing how I spent the last 3 years with them acquiring a Bachelor Degree from their school.

³²⁰ My credits didn't all transfer to my current university, they never got my finances straight. The quality of education is plain junk. Amongst more issues with finances. There's too much to tell.

³²¹ I was told that University of Phoenix was accredited and now the time I put in there is worthless since they are not.

³²² University of Phoenix I was in the Master Of Education Administration program. It started with my original counselor who was supposed to accept or deny my original thesis proposal. While on Annual Training I submitted my proposal and received an okay along with a change of counselors. . . . The Dean it turned out reviewed my original proposal and deemed it inappropriate and told me I would have to start over because I now had a low grade on my initial proposal and would be released from program. It turned out that my last class the instructor never showed up for four classes on the night of the last class the administration offered the class a deal and was going to pass them as a whole for the class and they could continue in the program. I informed the administration of my circumstance and they said they would work something out for me as I only had like two or three classes left in program. I declined the offer and took my financial lumps. Needless to say that money is gone when I returned a couple of years later to see how my credits might transfer I was told they didn't and I would have to start over due to restructuring meaning the course requirements had changed the old program did not have the course I now needed.

³²³ I called to find out more information and was recruited harder than a Marine Corps recruiter. They were constant, the guy was my best friend, he explained that I would have all the accreditation and credits to transfer to the University of Washington. He explained how my tuition would be covered by my GI Bill and then explained how streamlined the process would be.

I didn't really know at that time the cost of tuition at Phoenix was so astronomical. I didn't have anything to compare to. My degree that I received is completely worthless and I had to make up most of my prerequisite classes at a two year college anyway.

³²⁴ I was told that my University of Phoenix degree was the same as any other degree. I have since found that no one places any credence in my having this degree

³²⁵ No one accepts current degree plan due to accrediting issues and the stigmatism associated with the University of Phoenix. Now I owe \$40k for a worthless piece of paper.

³²⁶ I was recruited to University of Phoenix when I was in the DEP program before going to bootcamp. I was told then that their accreditation was the same as a regular 4 year university similar to a State institution. After completing several courses, I incurred with a new school about transferring, to learn that a handful of my courses are not transferable. I had taken out student loans on top of utilizing my tuition assistance for classes and supplies. This briny all money that was wasted not only on my part, but the government's part as well.

³²⁷ I was told that my all my credits from my CCAF in criminal justice will be transferred and applied to my bachelor's degree in business administration with a concentration in marketing and I would graduate in a year and a half. However, the day before class starts I get a call from University of Phoenix stating that they will only except part of my credits and that it's best that I switch my degree. So I switched my degree into business management. At this point they said I would stay at the year and a half mark for graduation. However, again while in

RA	CA	2010	UoP misled about which credits it would accept ³²⁸
JJ	AR	2009-2010	Misled about accreditation ³²⁹
JS	SC		Accreditation concerns ³³⁰
PS	OH	2009	UoP did not accept transferred credits ³³¹
AL	NY	2003	Credits not transferable ³³²
HK	MI	2004, 2007	Credits not transferable ³³³
MM	OK	2009-2012	Degree not sufficient for licensure ³³⁴
KS	PA	2011	Misled about accreditation ³³⁵
RW	AL	2007	Accreditation problems ³³⁶
RG	AZ	1998-2003	Misled about accreditation and transferability ³³⁷
BT	SC		Misled about credit transferability ³³⁸
GB	CA	2010	Degree not sufficient for licensure ³³⁹

calass I get another call saying thats not the case and that I will be graduating in two years. They also started to tell me how they where not only not excepting my transer credits but now making me taking some of the classes over. Theu have also switched my academic advisir over seven times on me and eachtime they have switched my course load. They also counted my gps from back in 2008 when I only took two classes for an associate's degree which I never got from their school. They where suppose to start my gpa from when I started my bachelor's degree. They have backdoored me every chance they got and everytime I have confronted them they get extremely rud or pass me off to someone else. I already filed a complaint with the VA because of these issue.

³²⁸ I went to the University of Phoenix in 2010. They stated that my grades from the community college were all transferable. When I submitted the classes that I took, they only accepted 2 classes because they were a level 100 or higher classes. They automatically signed me up for classes I already took that were repeats. On top of the extra classes I had to take, it extended my time for coverage of my Post 9/11 GI Bill. They told me that I am required to take a loan out to cover the classes that were extra. If it wasn't for the extra classes, I would not have to get the loan and would not be struggling in paying for it. The extra three classes they made me take, wouldn't of been necessary and I would not needed the loan.

³²⁹ I was told that any other accredited college would accept my transfer credits from the U of P. I was also told that I had to apply for the land on top of the Grants. So they apparently applied for the maximum amount they could. Later I found out that I paid almost 15k for what should have been covered by grants. Now I have collections notices. This is a disgrace. I knew I shouldn't have trusted the whole "further your education" gimic.

³³⁰ I am concerned that this school is not accredited school and when I transfer no school or even jobs will take my application.

³³¹ After completing school I was basically told by them that I would be guaranteed a job. I graduated in 2009 and have yet to find a job in my field. Most places say I need to further my education in order to be employed there. I also found it hard for my credits from owns community college to transfer to univ of Phoenix. None of them transferred at all.

³³² I was recruited by University of Phoenix while I was still on active duty, with the promise of a high-quality degree that I could pursue while still in service. I am still paying on those loans, and my degree was not recognized by employers well. Also, few of my credits transferred when I pursued my current degree of practice. I am in tremendous debt now as a disabled veteran because I had to pursue a second degree path in order to have a career after my military service. Very disappointing. It's so good to hear there may be recourse.

³³³ I completed my bachelors degree in human services at University of Phoenix. I looked into switching colleges but could not because credits were not recognized.

³³⁴ Halfway through my degree we were informed that the degree in psychology did not lead to accreditation for licensure in the state for counseling. After graduation I applied at several behavioral institutions to find out my degree is worth little more that an associates degree in Psychology. With the amount of money I spent on my education I feel that I was taken advantage of and lied to when they claimed to have a high rate of job placement after graduation.

³³⁵ I had issue after issue that left me in debt and without my degree

I asked many questions when deciding to return to school. Direct questions about the accreditation, authenticity, and ability to transfer for degree completion.

Once signed up.. And told the university had ABA accreditation...I found they did not and I was not reimbursed by my company.

³³⁶ I was told the student loans would not be that bad and with my VA I still owe 53,000 and now the accreditation is being questioned. I served proudly for many years, was a don't ask don't tell casualty WITH an honorable discgharge. I served well and proud. And I am still overwhelmed with these loans. I could have went to a major college for that cost. It was a sham but I did it. I was desperate.

³³⁷ The UOP said it was accredited but the degree from UOP is not accepted by most employers. The credits don't transfer to other schools. The actual education especially for the cost per credit hour was lacking.

³³⁸ Recruited by TV add then called me. Was told that I could get some credits online while i worked so that I could transfer to a local university when I was ready. I got 33 credits with university of Phoenix using a 18 months of benefits of my post/9-11 gi Bill. Finally transferred to university of South Carolina and none of my credits transferred. So I wasted half of my gi Bill since I had to retake every class I took with uop.

They also put a black mark on my credit report for a class the military paid for and then refused to remove it, only mark it as paid.

³³⁹ I attended university of Phoenix for 4 years and then a part of a fifth being told several times that my degree would be recognized by the CA psychology licensing board come to find out that Phoenix is not even coming close to the requirements. Now I have exhausted my gi bill and have over 60000 dollars in debt and they sent me to collections on another 3000 without telling me I owed them anything

NB	CO	2012	Misled about credit transferability ³⁴⁰
AF	VA	2009	Misled about credit transferability ³⁴¹
JB	AZ	2008	Misled about which credits would transfer to UoP ³⁴²
CJ	GA	2003	Credits not transferable ³⁴³
HK	MI	2003	Credits not transferable ³⁴⁴
MM	OK	2009	Credits not transferable ³⁴⁵
AA	CA	2001	Misled about which credits would transfer to UoP ³⁴⁶
PC	GA	2007-2013	Credits not transferable ³⁴⁷
PB	CA	2004-2008	Credits not transferable ³⁴⁸
JH	OR	2014	Difficulty transferring credits ³⁴⁹
JG	CA	2005?	Credits not transferable ³⁵⁰
AM	MI	2010	Misled about accreditation and transferability ³⁵¹

³⁴⁰ I am currently enrolled in the University of Phoenix and I have had nothing but issues with this school since I started in 2012. I have had to pay back my GiBill because of mistakes that the academic "counselors" have made without me knowing. I went to transfer to the University of Northern Florida in Jacksonville, FL and only about half of my credits transferred, those in which I either took while in the Marine Corps or at a community college for my police officer certification. I have read that this school is not truly accredited and I have been told that getting a degree from the University of Phoenix will not help me in the "real world" due to the fact it is not looked upon as a true school. I have been told that they help with post job opportunities and I have yet to be contacted about this after several emails saying that someone will get back to me. I am currently waiting my 3rd week with no classes scheduled in my future.

³⁴¹ I was told that my degree program would be accepted by the government, it is not. In addition my tuition and classes were full time and my gi bill only covered 50%. I was told that I qualified for bah which I was not. Also, my tuition was far higher than it should have been. for the same degree program that was regionally accredited rather than nationally like phoenix, it would have transferred to government. I tried to change my major and was told that almost none of my 100 credit hours would transfer. With a 120 credit hour total requirement for the degree, they had me slotted for 140 credit hours even with 24 successfully transferred to the school.

³⁴² Probably my biggest issue was transfer credits from other schools and military credits. I was told that all of my credits would transfer to UOP so I wouldnt have to take out much in the way of loans. Almost nine of my credits transferred and I ended up with a loan for around \$40,000.

³⁴³ Tuition fees were constantly increased. Credits were non-transferable to other institutions. Have not increased in career goals.

³⁴⁴ I used my GI bill for the university of Phoenix. I was told credits were fully transferable because they were accredited. Part of the way through I wanted to go to grand valley but they wouldn't accept the credits from U of P. I had to complete my degree at great expense or I would have lost all that money and time. They lied to me and got away with it.

³⁴⁵ I attended the University of Phoenix and obtained a MS degree in Psychology. when I was in the last semester I found out it was not a counseling degree. I completed the program while several of my classmates transferred to discover 90 percent of the classes were non transferable. After graduation I applied at several mental health facilities to discover my degree was inadequate for any of the masters level degree positions. I had little more than a normal associates degree which cost me close to 60K in loans.

³⁴⁶ When I first signed up for University of Phoenix the said my credits from my previous college were transferring to them. I walked the stage to graduate and then I received a letter stating that some of my credits that were transferred no longer qualified. They told me I had additional classes now that I had to take. Frustrated with this I dropped out with only 13 units left to graduate because of time.

³⁴⁷ I was 3 classes away from an associates degree. When i transferred to a new school, they told me that they were not able to transfer any of the credits and i would almost be starting completely over, only my military credits would count. I now have to get more student loans and spend time that i thought i already spent, on redoing all my classes. Even my basic algebra and english classes did not transfer.

³⁴⁸ Non transferable to many other schools.

³⁴⁹ After almost a year with the University of Phoenix, I transferred to a local community college and my credits were not up or close to the standards set by the school. In addition to that, the content that I learned was almost immediately brain dumped because there was very little time to soak in the information. The four week classes that they have are not conducive to my transfer plan into a four year university.

³⁵⁰ Years later I started to learn what a scam this school is. Only some of my credits transferred to a jr college where I could have paid next to nothing for the same classes and in some cases even online. I feel like I was mislead about their accreditation and over paid way too much. I'm now a disabled veteran and this part of my past is still haunting me to this day and is the reason why I can't get a damn loan for my business or be successful without some serious blood sweat and tears. Nobody included wounded warriors has done anything for me. This school is what was I know to be the beginning of the end to good credit and a straight forward life.

³⁵¹ I was told by another service member to apply through Phoenix university, the university told me the criminal justice program was accredited, and I wld b able to transfer all credits to the university of Michigan. I found out they we're going to close the flint campus n I wld have to travel a great distance to continue my education at Phoenix and I had some family issues so I took some time off school.

I tried to enroll at the university of Michigan and when I spoke to the university of Michigan rep, I was informed not all my credits we're eligible to transfer, then when I tried to get my transcripts so I could enroll at the university of Michigan I was told by university of Phoenix reps that since I owed book fees for a class or two that I would not get them until I paid them. There was never any hard copy books, only was available to view online...

WH	AL	2009	Credits not transferable ³⁵²
CC	CA	2009	Change in Degree Plan/Requirements ³⁵³
SW	CA	2009-2012	Degree not sufficient for licensure ³⁵⁴
MB	MI	2005	Difficulty transferring credits ³⁵⁵
RA	WA	2008	Misled about credit transferability ³⁵⁶
TW	AZ	2011	Misled about credit transferability ³⁵⁷
MP	OH	2006 -2010	Credits not transferable ³⁵⁸
CE	NV	2014-2015	Misled about credit transferability ³⁵⁹
JL	HI	2014	Did not accept credits form other schools ³⁶⁰
EL	TX	2010	Credits not transferable ³⁶¹
RB	OR	2009	Misled about credit transferability ³⁶²
RH	CA	2010	Difficulty transferring credits ³⁶³
LF	CA	2011	Accreditation and transfer issues ³⁶⁴
FJ	GA	2014	Credits not transferable ³⁶⁵
BB	CA	2011	Credits not transferable ³⁶⁶
IJ	MA	2004	Accreditation issues after graduation ³⁶⁷

³⁵² I owe student loans to this school. None of my credits can be transferred and the degree itself won't be accepted at any job. The school was unprofessional in handling an incident I had with an instructor, I filed my complaint but they waited till the class ended to even view my issue after I sat down in person with the head counselor. So I received a failing grade instead of being transferred out of the class and now owe them money for a mistake that was theirs and class credits only good to wipe with.

³⁵³ UOP had me enrolled in BSIT for the first part of my degree and when I started my 2nd have I was transferred into a Business degree causing my other classes useless.

³⁵⁴ I received my degree in marriage, family, and child counseling but cannot find jobs to help toward licensure. All of the jobs here in San Diego promote social work degrees and they won't hire a marriage and family therapist (MFT) without licensure. I was told I could get work as an MFT intern without licensure but haven't found any opportunities yet. My loans total \$430 in payments every month for 15+ years which is forcing me to take jobs outside my degree.

³⁵⁵ Hard to transfer any of my classes. And I have a outstanding loan debt while being on active duty.

³⁵⁶ I made the first call as I was interested in pursuing a Master's Degree. I asked if the credits were transferrable and how the degree was in regards to a comparable Master's Degree program with a public university. The person who took my information told me that there was no difference and that the Master's program was comparable. I signed up and it was immediately after I signed up that these crazy things started happening. The first was I could not transfer my credits from Portland State as I took a graduate class there. Additionally, after I left, no one would listen to a Masters from Phoenix. By this time, I was already invested. If I had known, I would have stuck with a regular University. All my costs were from student loans

³⁵⁷ Was told that all my credits would transfer to any college I choose after and once I transferred the next school didn't accept any of the credits at all.

³⁵⁸ I signed up with the University of Phoenix because I could take evening classes while working full time. I was told they were an accredited university that would assist with job placement after graduation. This was not true on any account most jobs will not consider you with a University of Phoenix degree and alot of there classes do not transfer to other legit colleges due to there curriculum in classes being considered subpar. They do not assist with job placement at all and charge obscene amounts of money for a worthless degree and education. This University should not be permitted to do this to people.

³⁵⁹ I was told these credits would transfer anywhere nationwide but as I begin my translation from active duty I found out they will not transfer to te schools in my home state. I waisted my time and 15 credits for nothing .

³⁶⁰ I had over 150 credits from previous accredited colleges and the University of Phoenix would not accept them. I was told that I needed another two years of school with them.

³⁶¹ The school put me in debt just to pay for tuition. Never filed paper work properly with the VA. They seemed more interested in my money than anything else. They collected payment pass or fail. I ended up in debt without a degree and couldnt transfer to schools of interest to finush off my degree.

³⁶² Found out not many of my credits are transferrable to other schools. Thought I could go for my masters at another university after completing my bachelors at university of Phoenix. I was wrong. On top of that, got locked into a loan for the last year of my tuition.

³⁶³ Accreditation and cr3dit transfer.

³⁶⁴ Accreditation and transfer issues

³⁶⁵ I was informed when i attempted to change schools that the credits i earned at university of Phoenix would not be transferable. In addition they accepted a full payment from my gi bill and i was no longer in attendance with the school and im in debt to pay that back.

³⁶⁶ Enrolled with the University of Phoenix for a BA in Business and was stopped 1 class short of receiving my AA, because it was determined by the instructor that I plagiarized my final. This was not true and I had significant amount of references sourced. When I tried to transfer my credits, virtually none of them would transfer, I was told I would essentially be starting over. Now I have no degree and nothing but student loans to show for the classes I went through.

³⁶⁷ I thought this was an accredited option while I was inactive duty. Now the school is going is having actedidation issues and it impacts my professional oportunities.

SS	OR	2013	Accreditation lost after graduation ³⁶⁸
JE	TX	2012	Accreditation issues ³⁶⁹
NA	AL	2008	False promise of credit transferability ³⁷⁰
RH	NY	2008	False promise of credit transferability ³⁷¹
JB	OR	2008	Credits not transferrable ³⁷²
LF	AL	2013	Credits not transferrable ³⁷³
DL	PA	2012	Credits not transferrable ³⁷⁴
RG	CA	2004	False representations about accreditation ³⁷⁵
CC	SC	2008	Credits not transferrable ³⁷⁶
WP	TX	2014	Credits not transferrable ³⁷⁷
PA	FL	2009	UoP did not accept transferred credits ³⁷⁸
JD	RI	2013	UoP did not accept transferred credits ³⁷⁹

³⁶⁸ When I first started at Phoenix University, they were every where. All of a sudden the closed the campus closest to me and I had to drive an hour to the nearest campus. To add insult to injury shortly after graduating University of Phoenix lost the accreditation in the state of Oregon.

³⁶⁹ Accreditation is insufficient

³⁷⁰ University of Phoenix told me all of my credits would transfer to mercy hurst and none of them did plus they refused to give up my transcripts to anyone until I paid them

³⁷¹ I was told I could use my gi bill and that credits were transferable. I still had to get a Sallie Mae loan even though I had the gi bill and when I went to a different school majority of the classes were non transferable.

³⁷² I graduated in July of 2012 and have yet to find a job using my degree. I also looked into getting my master's degree from another school and I was pretty much told that they didn't accept anything from the University of Phoenix. I now have a useless degree and students loans over \$50,000.

³⁷³ Great accredited education, graduate in 3 years, campuses nation wide. Moved and no avaiable campus, credits didnt transfer, wasted gi bill and 2 years of school

³⁷⁴ I had everything in order and tried to transfer credits from Phoenix to Devry, they wouldn't take any of the credits due to accreditation.

³⁷⁵ They said I was getting the same accreditation as schools like Harvard or Yale and after trying to get a job non of the companies I applied to accepted my Uop credits and killed my chances at a lot of good jobs.

³⁷⁶ I graduated from university of phoenix and was enrolled in their bachelors program when I had real life issues I fail like 3 classes which were already paid for by student loans and pell grant however then took the money back and sent it back without my knowledge even after they paid for the classes and charged me 5k which I later settled for 1k so I can get my transcripts to attend another college however some of the classes wouldn't transfer because they right level or accreditation or some crap they told me. Not only that they took extra loans out in my name without my consent I only signed for 2 loans but have 6 loans on my credit. When I first started with university of phoenix there was a guy working there that set everything up for me told me what web site to go to what to say ect ect .

³⁷⁷ They told me that my credits would tranfer, because I always had plans of finishing at a conventional university. I specifically asked, now I feel like I'm forced to stay because of the amout of my GI Bill they have received. I know that I have the intelligence to be admitted to a major university, but I can't start all over.

³⁷⁸ I tried to have my transcripts transfered and converted to education credits from earmyu.com and Army correspondence courses. I was told that they didn't add up to much and I would basically have to start all over.

³⁷⁹ I personally looked into the university and asked if all my credits were transferable. They advise me that not all my credits from my pervious studies and degre would apply.

DM	CA	2012	Credits not transferrable ³⁸⁰
DB	OK	2009	Credits not transferrable ³⁸¹
PR	CA	2012	Credits not transferrable ³⁸²
KS	AZ	2008	Credits not transferrable ³⁸³
JL	TX	2009	UoP did not accept military training waivers or technical certification ³⁸⁴
FL	TN	2015	False promises about credit transferability ³⁸⁵
LL	CA	2011-2013	Credits not transferrable ³⁸⁶
DC	SC	2011	Credit transferability issues ³⁸⁷
AJ	GA	2010-2013	Credits not transferrable ³⁸⁸
AM	NC	2009	UoP did not accept transferred credits ³⁸⁹
SD	GA	2010	Credits not transferrable ³⁹⁰
SJ	CA	2012	Credits not transferrable ³⁹¹
AE	WV	2014	Credits not transferrable ³⁹²
LJ	TX	2003-2004	UoP did not accept transferred credits; UoP credits not transferrable ³⁹³

³⁸⁰ My credits don't transfer to a regular 4 year college, and most jobs don't acknowledge degrees from this college. I was recruited by email.

³⁸¹ I wanted to change schools that had the degree I wanted and was told most my credits didn't count toward my degree

³⁸² I specifically asked University of Phoenix before signing up whether their degree was the same as any other public 4-year university and was told YES. I found out when i looked into other colleges that only a small portion of credits MIGHT transfer if any at all. I have wasted 2 years of my GI bill with that school and now accumulated over 8000.00 dollars in student loan debt, while unknowingly at the time, of how much my student advisors took out to pay for classes from the student loans i had on file but have not touched.

³⁸³ When I attempted to enroll with other colleges I found that transferring would set me back years with the inability to transfer credits.

³⁸⁴ Ask about job performance and military training waivers and told no, yet have to do same course that you already have a technical certification in

³⁸⁵ When I enrolled in the University of Phoenix, I was told my credits would transfer, my books would be paid for and I received neither. I was given a financial forecast that was a lie.

³⁸⁶ Transfer ability for credits and NELNET tuition costs

³⁸⁷ I was told that all my credits would transfer in. Once I enrolled and stuff they said my TA was not going to cover everything and I had to take out a loan to pay for it. Now because I owe money and it is in the hands of a collection agency. Now because of them I do not have the drive to complete my degree.

³⁸⁸ I am currently looking to transfer my credits from UPHX to another university but am now having a very hard time finding another school that will accept my credits as I am only 21 credits away from my Bachelors, and am afraid the two years of work I put in was all in waste and may have to start all over again.

³⁸⁹ I was told that I could change my degree path within the first year and that was not true. I dropped a class and was not given a partial refund. My credits from UNLV were not accepted. I'm in debt because of this school and I can't even reapply for a new school until the loans are paid.

³⁹⁰ I still have a financial balance their of over \$3000 after I graduated and I was paying and they sent it too the credit bureau and ruined my credit plus they did not transfer 15 of my credits for my Bachelor's too MotÅrhead school so I have to work extra harder and take more classes a complete waste of thousands of dollars.

³⁹¹ The transfer of credits is almost impossible to a different school.

³⁹² Accreditation transferring of credits and performance/other military training evaluation has been a complete waste of time and resources to try and get done with UOP. I have since had to move to another university locally taking more time due to traditional classroom environments. costing me more time and money to complete my degree.

³⁹³ Cannot transfer credits in or out! Not an accredited school but will leave u in debt!

JD	FL	2012	UoP did not accept transferred credits ³⁹⁴
MK	WI	2009	UoP's lack of accreditation hurt student's job opportunities ³⁹⁵
AL	CA	2012-2015	Employer doesn't recognize UoP's accreditation; credits don't transfer ³⁹⁶
JH	AZ	2001	Credits not transferrable ³⁹⁷
ZS	CA	2008	False promise of credit transferability ³⁹⁸
AM	AK	2013	False promise of credit transferability ³⁹⁹
KJ	SD	2014	False promise of credit transferability ⁴⁰⁰
MO	OR	2008	Credits not transferrable ⁴⁰¹
LS	NC	2014	Credits not transferrable ⁴⁰²

³⁹⁴ I had over 195 college credits and they wouldn't take most of them...

³⁹⁵ I enrolled in University of Phoenix for my Associates of Arts in Criminal Justice. I graduated in January of 2013 with my Associates degree. After graduation I had a lot of difficulty finding jobs despite the universities promises of high job placement in my career field. While applying to various policing agencies, I was informed by a few that my degree was not sufficient enough for employment despite the education requirement being an associates degree in Criminal Justice. I was informed, in one instance, that I was not selected for a position due to the other candidate being a graduate of a nearby university and they felt his degree was of a better accreditation. During the course of my education with University of Phoenix there was a government shutdown of the Tuition Assistance program. This happened after I was enrolled in classes and there wasn't enough time to have them covered by my GI Bill. I incurred an almost \$5,000 student loan to cover expenses. This amount increased to almost \$8,000 due to my need to place my loan in deferment for a few years due to not having sufficient income. I now have a job that makes sufficient income to make my monthly payment on time, but it is still not in my chosen career field. I have been informed by multiple policing agencies that if I still wished to pursue a career in law enforcement I should return to school at a more accredited college and earn an Associates or Bachelors degree with them.

³⁹⁶ This school is not accredited by my employer so being recognized for job opportunities to advance against other candidates will not happen for me. I attempted to transfer my classes to embry riddle to attend a masters program to focus more on my career field and only 1 class would even transfer at all. I feel I wasted all of my GI bill for nothing. Yes I have a diploma but for what? I get laughed at because the school is seen as a joke.

³⁹⁷ I tried other fields of study with my bachelor degree and very few of the credits are transferable to my program of study at other schools

³⁹⁸ The admissions counselor that I spoke to when I first decided to sign up with University of Phoenix, along with every single academic advisor I had for the remainder of my Associate's program all told me that my credits would be transferable, that perhaps 4-10 credits at most wouldn't transfer, as they awarded me 4 credits for my military service, and then there were two classes that were pretty specific to their online learning environment. Well, that was the story they gave me all the way up until I received my degree in the mail. It wasn't until I received my actual diploma and I started contacting four year universities (Fresno State, San Diego State) and even some San Diego area community colleges (and emailed my entire transcripts to their admissions counsellors) that I learned that NONE, not a single credit that I'd spent the last two years earning, was transferable. I was irate. I contacted University of Phoenix, and they maintained the party line, that my credits were transferable, that I was just looking at the wrong schools to transfer to, and hey, since I'd already completed my associates with them, why not just finish up my bachelors, and even a masters degree program with them too? I replied, because by the time I finished, my degrees wouldn't be worth the paper they were printed on. That was almost 5 years ago, and I have yet to find even a community college that will accept ANY of my credits, not even for my math classes. Liars.

³⁹⁹ None of my credits will transfer. I have wasted time and money because they lied about there accreditation.

⁴⁰⁰ I asked if my credits were accredited and able to be used anywhere. I was told yes and I just found out they are not.

⁴⁰¹ I wanted to make sure that University of Phoenix before I started my program. I wanted to go into a public service career. They applied for student loans on my behalf that I didn't ask for, not all of the credits I took transferred (most didn't), and then I wasn't able to land the kind of jobs I was seeking with the degree that I had completed! I was very frustrated by this school experience and transferred schools.

⁴⁰² School accreditation is not accepted anywhere.

CS	CO	2013	UoP did not accept transferred credits ⁴⁰³
GS	NV	2012	Credits not transferrable ⁴⁰⁴
SW	WA	2001	Misled about counseling certification ⁴⁰⁵
DA	CA	November 2012-2015	UoP did not accept transferred credits ⁴⁰⁶
EP	IN	2011	UoP did not accept transferred credits ⁴⁰⁷
RS	NV	2013	False promise of credit transferability ⁴⁰⁸
ZE	CA	2011	Credit not transferrable ⁴⁰⁹
ML	NV	2007	Credits not transferrable ⁴¹⁰
NB	AZ	2011	Credits not transferrable ⁴¹¹
TA	CA	2012	UoP credits expire after three years ⁴¹²
SH	AK	2	False promise of credit transferability ⁴¹³
AL	IN	2008	Credits not transferrable ⁴¹⁴
JB	OR	2013	UoP did not accept transferred credits ⁴¹⁵
MP	FL	2006	UoP did not accept transferred credits ⁴¹⁶
EE	TX	2010	Credits not transferrable ⁴¹⁷

⁴⁰³ When I enrolled I was not able to transfer all my classes and had to attend one year longer. I feel like the quality of education was not the same quality of other accredited universities.

⁴⁰⁴ Was told me credits would be transferable to any state college after I got my AA, that was not the case at all.

⁴⁰⁵ I was told I could use my degree to become a licensed counselor, but after I finished my degree I was told otherwise. I would have to attend another school to be able to become a counselor or therapist.

⁴⁰⁶ I also have a problem with them not transferring my credits from College Board Clep Exams. I'm getting the same story from everyone that I know who has attended this school, "The closer you get to completing your program, the more hidden cost that you find out about or that you need to take extra classes that don't have a bearing on your program."

⁴⁰⁷ I was told my credits from the Air Force would transfer. Well some did but most didnt.

⁴⁰⁸ I was told their credits and accreditation equaled in state universities which they don't and none of my credits transfer.

⁴⁰⁹ No transfer credits count for major colleges. Student loans sold to another loan company without my knowledge.

⁴¹⁰ My credits from university of phoenix where ridiculously overpriced, and then were not transferable when i had to transfer schools

⁴¹¹ I attended University of Phoenix and my degree is not recognized at other universities for me to transfer for my MBA.

⁴¹² I was told my University of Phoenix credits would expire after three years if I didn't finish my degree. I started my career and don't have time to finish. How is that fair?

⁴¹³ I was called everyday about attending Phoenix. They told me that all my credits would transfer. Never was able to get my transcripts or my stipend amount to purchase books that was needed for classes. I was constantly pushed off on to voicemails. I'm a military spouse.

⁴¹⁴ I found out after that my credits would not transfer over.

⁴¹⁵ All of my credits didn't transfer over from JC to UOP. I ended up taking two math courses I'd taken the year before in JC which was completely redundant,

⁴¹⁶ I was told none of my credits from my previous school where I completed my Associates Degree were transferrable. I was not provided employment search assistance after receiving my degree as promised.

⁴¹⁷ After a year of taking bull crap classes I found out the University of Phoenix does not offer a bachelors in social work only human services. No other school would accept their credits so i was forced to finish their "schooling" (Which is a joke) or walk away with a majority of my hobill being exhausted.

CS	NC		False representation of accreditation ⁴¹⁸
JH	OR	2014	Credits not transferable in full ⁴¹⁹
SW	TX	2012	Credits not transferrable ⁴²⁰
SF	VA	2011	Employers don't recognize UoP accreditation ⁴²¹
WW	CA	2008	Credits not transferrable ⁴²²
MP	UT	2010-2012	Accreditation insufficient for nursing certification ⁴²³
LO	TN	2013	Credits not transferrable ⁴²⁴
IC	MA	2009	Credits not transferrable ⁴²⁵
RK	CA	2013	False representation of accreditation ⁴²⁶
RD	FL	2012	Credits not transferrable ⁴²⁷
JA	HI	2011	Credits not transferrable ⁴²⁸
LL	OR	2014	UoP did not accept transferred credits ⁴²⁹

⁴¹⁸ When I enrolled at Phoenix University I was told that it was accredited for my state, I was doing well at first and then was told that there degree in this state is not worth the paper its printed on, I stopped at that point to avoid pilling on even more debt than I already had. not I owe them for there lies.

⁴¹⁹ When I transfered to a community college, I found out that my past year of studying was only worth a few credits. It was due to the incredibly low accreditation hours, and to the quality of the classes taught.

⁴²⁰ My Post 9/11 benefits ran out while I was still attending the school but when I decided to transfer to a Texas based school so that I could use the Hazlewood Act I found out that the majority of my credits would not transfer. I then decided to get loans to finish my bachelors. Now I am so far in debt that I'm not sure what I am going to do when I do graduate. I am also not even sure that I will be able to get my masters at a Texas based school because of the accreditation of the bachelors from University of Phoenix.

⁴²¹ Applied for jobs and was told that my degree was not from a credited school. Read articles that discredit the university after I graduated. Now I am unable to use my education to transfer to another school or college to further my education. Having to start from the beginning without having what I've done transferred.

⁴²² I obtained my AA in General Studies and about 12 credits towards my BA in Psychology from University of Phoenix. However, when I tried to transfer to UC Davis none of my credits were transferrable due to the lack in weight of their accreditation, so I had to retake many classes through SDCCD in order to transfer to UC Davis.

⁴²³ I went to get a graduate level nursing/healthcare education certificate... Which was misleading as this was not the same thing as certification and did not aid me in obtaining certification...

⁴²⁴ University of Phoenix signed me up for loans without my permission. I also tried to transfer credits and none were accepted. The classes itself were poor in quality and even basic classes like math were not transferable.

⁴²⁵ When I attended a another college none of my credits transferred.

⁴²⁶ University of Phoenix told me that they were an accredited college come to find out all they wanted was my money.

⁴²⁷ I can't get into a graduate program credits won't transfer.

⁴²⁸ I attended university of Phoenix for a bachelor's in business. I moved to Hawaii where they do not have a campus and was forced to transfer to the university of Hawaii. I was told by University of Phoenix that they were fully accredited and my classes would transfer over. After transferring to university of Hawaii, I found out nothing transferred over due to accreditation and had to start all over with my degree program there. Wasted two years of my GI Bill. Plus had to pay allot of money out of pocket because of this. Please help me

⁴²⁹ University of Phoenix had me take classes that should have been credited from other schools. I felt it was a waste of time and money.

CA	MA	2013	False representation of granted credits ⁴³⁰
AL	LA	2007	Credits not transferrable ⁴³¹
DG	CA	2009	LAPD did not recognize UoP's accreditation ⁴³²
MB	TX	2013	False promise of credit transferability ⁴³³
AP	TN	9/11/19	Credits not transferrable ⁴³⁴
DB	IL	April 2014 - August 2015	False promise of credit transferability ⁴³⁵
RH	GA	2013	UoP did not accept transferred credits ⁴³⁶
RA	NV	2010	False promise of credit transferability ⁴³⁷
JL	MN	2010	False promise of credit transferability ⁴³⁸
AS	MN	2004	False promise of credit transferability ⁴³⁹
CG	TX	2011-2014	False promise of credit transferability ⁴⁴⁰

⁴³⁰ I decided to use my g.I. Bill to start University of Phoenix because they told me they would transfer the credits and give me 60 credits towards my degree, then they only credited me 15 and said that they couldn't get me what was promised and are now charging me for a course that I had to drop because my wife got activated from the reserves and I had to miss 2 classes.

⁴³¹ I attended the University of Phoenix for two semesters and many of my classes were not accepted at West Virginia University to go towards my Associates degree. I used my MGIBill to pay for classes that had no transfer value.

⁴³² I wasn't aware that this degree would not be accepted by LAPD

⁴³³ I was told by University of Phoenix that they had all the accreditation that all the big schools had. I am now being told that a lot of places do not accept University of Phoenix. I am 39 years old and don't have time or money to go back to another school. I also over 30 thousand dollars in the hole.

⁴³⁴ I was lied to, start to finish and I wasted a school year of time, thinking I was getting a legit education and when I checked into switching schools, I discovered that my credits were non transferable anywhere.

⁴³⁵ I initially had interest in UoP in the Spring of 2014. I received calls and emails from them several times a day trying to get me to enroll after learning I was a veteran. I told them I was interested in Social Work and they said the closest thing they had was Human Services. I was assured the credits would transfer over if I chose to transfer to a different school or if after I graduated I would be able to enroll in a Masters program for social work. In terms of receiving my housing stipend each month, it would constantly change and was much lower than what I was told it would be. I had contacted their internal VA department several times and they told me between 6-7 days were automatically taken out each month but they couldn't explain why. I ended up having to take out financial aid in order to cover the lost income I was initially promised to receive from my Post-9/11. Classes were 5 weeks and professors never really cared about the material or helping students who may have needed it. The "group" assignments were disorganized and most people did not participate; I found myself carrying the majority of the load because I did not want it to affect my grade. Not once did I ever read and pass each course with ease, even though I began some of my 400-level courses before leaving. After the school's illegal practices became public, I left at the end of August 2015 and transferred to a private 4-year university. As expected, the majority of the credits did not transfer over because Phoenix was not accredited. I used over a year of my Post-9/11 and have nothing to show for it.

⁴³⁶ After attending a normal 4-year program I switched to University of Phoenix where I was made to repeat several classes I had previously taken and passed at the other school.

⁴³⁷ I was told by my University of Phoenix adviser that the classes I was enrolled in and taking would transfer to the College of Southern Nevada, they did not. I am now on my 6th year of schooling (full time), and I have still not received my degree. I have never failed or dropped a class, and I maintain a 3.55-3.75 GPA. This school stole two years of my life. Not to mention, they still call me at least every other month, they are relentless.

⁴³⁸ They assured me my credits would transfer to most other colleges, also a lie. I love learning and will admit I did learn something from my two courses, but it means nothing in the real world.

⁴³⁹ I was told this degree was the same accreditation as any other non profit school. My credits will not transfer to other state programs and many do not view my degree as an actual degree. Also, I have 40k in student loans with the gi bill.

⁴⁴⁰ The Degree was not accepted by certain companies a valid degree. The school stated that these credits could be transferred but most accredited colleges don't allow UOP credits into their schools.

MR	KY	2011	Credits not transferrable ⁴⁴¹
LB	FL	2004	Credits not transferrable ⁴⁴²
RB	AZ	4	Credits not transferrable; employers don't recognize UoP's accreditation ⁴⁴³
SK	MI	20011 till 2015	Credits not transferrable ⁴⁴⁴
SB	ID	2010-2012	Credits not transferable ⁴⁴⁵
JM	OK	2010 through 2014	False promise of accreditation ⁴⁴⁶
BW	WA	2009?	Credits not transferrable ⁴⁴⁷
NR	SC	2011	False promise of credit transferability ⁴⁴⁸
MV	CA	2009	Credits not transferrable ⁴⁴⁹
DW	OH	2007	UoP did not accept transferred credits ⁴⁵⁰
CW	PA	2009	False promise of credit transferability ⁴⁵¹
EN	TX	2010	Credits not transferrable ⁴⁵²
MS	CA	2010	UoP did not accept military school credit as advertised ⁴⁵³
SB	CA	2012-2014	Credits not transferrable ⁴⁵⁴

⁴⁴¹ I went to switch schools and they wouldn't transfer any of my credits.

⁴⁴² A lot of the credits that I received in my AAGS from the UoP don't transfer to any school. I basically had to start over when going for my bachelors at AMU.

⁴⁴³ Have trouble transferring credits to other schools, and majority of companies do not acknowledge their degrees while searching for jobs

⁴⁴⁴ I went to university of Phoenix and transferred to CMU and most of the credits did not transfer I now have multiple student loans for classes I have to retake

⁴⁴⁵ Recruited by saying it's all free and all credits will be accepted every where. But they are not.

⁴⁴⁶ Recruiting involved guarantee of job placement and accreditation. I finished a degree that I feel week is worthless I attempted to go to a local school to finish and earn my masters only to find out all the credits obtained are null and void. The education was subpar having to rely on my classmates to generate 1/4 of my grade with the team assignment. Now I have to ask myself did I even earn a degree

⁴⁴⁷ My Vocational Rehabilitation program didn't cover my education and I have a desire to continue my education to achieve my MBA. I'm learning that my degree is pointless and won't transfer... Essentially I will have to start over...

⁴⁴⁸ I enrolled at the University of Phoenix in October of 2011. Before enrolling at the school I asked a lot of questions about transfer credits, post graduation job opportunities, abs accreditation. I was assured that everything was inline, and there would be no issues. I found out that they only accepted half of my credits, there is always a concern with the school's accreditation, and I have not found a job yet (graduated in May).

⁴⁴⁹ I am not able to use my credits to transfer over to a new u iveristy. Villanova or any other online accredited university will accept them.

⁴⁵⁰ Received a 2 yr degree from University of Phoenix transferred to Cleveland State University and only 12 credit hours were accepted

⁴⁵¹ I was told that University of Phoenix credits we accredited at every college and I am now finding out that they are not. I have been lied to and betrayed ...I also have had my major criteria and name along with classes switched on me three times which keeps setting me back more and more classes. I feel like a trial student for some new school.

⁴⁵² As a Military Veterans I used my benefits in obtaining a Bachelor's degree from UOP. The problem is now other schools will not accept full credits for classed taken in pursuit of my Masters making me almost start from scratch. Thier reputation has also made it difficult for me to find employment with my degree. Why did I waste my money? Like many others I feel I was targeted. All they saw was easy money.

⁴⁵³ The credits from military, prior school, and experience did not transfer as advertised. After graduating with s Bachelors found a number of schools and employers that do not recognize my degree. Student tuition and loans were much higher than lead on as well.

⁴⁵⁴ When I looked at other schools like sonoma stae university i was told a lot of my credits wouldnt be accepted

RT	AK		False promise of credit transferability ⁴⁵⁵
BW	SC	2002-2009	Credits not transferrable ⁴⁵⁶
JB	MI	2012	Student enrolled when UoP was seeking accreditation in counseling to study in that field; but UoP was not, at last, accredited ⁴⁵⁷
CC	CO	2009	Credits not transferrable ⁴⁵⁸
LW	NM	2011	UoP did not accept transferred credits ⁴⁵⁹
JB	VA	2013-2016	Credits not transferrable ⁴⁶⁰
LK	AL	2010	UoP did not accept transferred credits; UoP credits not transferrable ⁴⁶¹
DM	NV	2005	False representations about accreditation ⁴⁶²
NW		2013-2016	Credits not transferrable ⁴⁶³
MJ	Arizona	2014	UoP withheld the fact that its accreditation was under scrutiny ⁴⁶⁴

⁴⁵⁵ I was told that the college had the best creditation possible. I was signed up for chapter 30 benefits and acquired 40 grand in student loan debt. I cannot transfer my credits, and I am now stuck paying for a college education that should have been free since I served 8 years / 4 Combat tours.

⁴⁵⁶ I was gonna go to another school, but could not transfer the credits, so inquire had no choice but to finish at UOP.

⁴⁵⁷ I attended university of phoenix for a master's in mental and counseling after attending for more than a year they announced they were no longer seeking accreditation for counseling. The reason I signed up was to get a job which requires that accreditation. I am still not finished with my master's nor am I working in the field.

⁴⁵⁸ None of my credits would transfer

⁴⁵⁹ I was told i could finish my degree in 2 years because i had already completed two years of college at another University; after providing my transcripts they did not accept alot of my general classes from New Mexico State University because the general classes UOP had to offer were not the same.

⁴⁶⁰ when I attempted to transfer most schools would not accept the credits so I could attend a different school without having to start over.

⁴⁶¹ Despite asking numerous times if U of P was in fact accepted just as other university degrees I was told yes. Turns out computer says "no". Even switching schools to UMUC I was supposed to retake all my math courses as they were not substantial enough to count(???)

⁴⁶² We thought we had done our research and specifically asked questions about accreditation. The University of Phoenix assured us that they meet all accreditation that any of the schools I've previously mentioned. We decided Phoenix would provide the best opportunity to have a decent family life and pursue her graduate degree. We spent almost \$30,000 on her masters degree, more than what we would have spent at USC or UGA. We PCS'd to the Las Vegas area and she tried to get a job with with her new masters degree and new debt...she was told that the Phoenix degree would not add anything to her resume and over the years we've found the the accreditation of the school is also in question.

⁴⁶³ I tried to transfer my credits to a state university where I currently reside and was told only 9 of my 30 credits under the MBA program were transferable. This was for the University of Phoenix.

⁴⁶⁴ While I was attending they were being reviewed for their accreditation this I feel is something they should have told me right at the begging when I contacted them about attending the school.

C. Job Opportunities

VES received 132 complaints from students alleging that their degrees from UoP did not give them a competitive edge in the job market. On the contrary, many students claim that their UoP degrees *disadvantage* them, because employers do not trust the quality of education that UoP provides or recognize the legitimacy of a UoP degree. In even more troubling complaints, students allege that UoP actively misled them regarding the value of a UoP degree on the job market, falsely promising career support and job opportunities and that never materialized.

Representative of such complaints is JC's. *"No job,"* he says, *"seems to even consider this degree or sees it and passes over... No assistance with job placement or contact from anyone after degree. Seems like kicked to curb soon as your done [sic]."* Many students suggest that the reason for their being passed over on the job market is because employers perceive a degree from UoP as a *"joke,"* a word that appears in the complaints below frequently. AFM, for example, claims, *"The expensive education I paid for is seen as a joke and I now owe \$50k for two degrees that seem useless."*

However, many students allege that, despite a dearth of job opportunities for its students, UoP made high promises for the marketability of its degrees *ex ante*. Students relied on these promises when they enrolled and committed to taking out student loans, to their detriment. SC experience resonates with many of the complaints VES received on this point: *"Counsellors made it sound like this degree was going to help me get hired faster, promote faster, in the criminal justice field! Had to find out the hard way, I'm making the same amount of money with it or with out it!! Feel like it was a waste of time and money! On top of all of this I'm paying over \$ 500 a month in student loans!"*

In some cases, students allege that UoP's deception was even more blatant. DM, for example, wanted to join the burgeoning IT industry, and he claims that UoP targeted and exploited this desire with false promises: *"University of Phoenix had stated, very publicly, that [t]hey had job placement opportunities and that their education was the gateway to the IT industry. There was NO job placement assistance and the education that I received was barely entry level based on further interviews with IT human resource managers."* Another common field where students feel especially misled by UoP is law enforcement. *"I was initially recruited at a job fair,"* says BH, *"and was told that University of Phoenix was fully accredited and all law enforcement agencies accept this is a viable degree. I have applied for over a hundred probation officer jobs and rarely ever get a call back. I spoke with a recruiter once that told me I would have a very difficult time finding a job in probation with that degree and he was right. I owe over \$40K in student loans and can't get a job in the career field I trained so long to do."* There are many more complaints below that center specifically on promised job opportunities in IT and law enforcement, fields which are especially attractive in today's information economy and to people with military skill sets, respectively. Ironically, it would seem that UoP students have unique disadvantages breaking into these fields.

Ultimately, the harm students claim they've suffered is both monetary drain and demoralization. ND speaks for many when she characterizes the situation as follows: *"My*

student loans are insane and my job prospects are low.” And this situation takes a heavy toll on men and women who both served their country and attempted to better themselves through an education. DT states, *“I am a 12 year US Navy Veteran with a Bachelor's Degree as well as a Master's Degree yet I earn less than before I enlisted in college.”* He goes on to say that he cannot understand how this absurdity has come to pass.

The following veterans, servicemembers, and dependents complained to VES that a degree from UoP degree is not marketable, that employers do not take seriously or recognize such a degree, and that UoP misled students about their post-graduation career support and job opportunities. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants' funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
CN		2009-2011	Not prepared for certification ⁴⁶⁵
CL	NC	2003	Employers don't recognize degree ⁴⁶⁶
CW	AL	2006-2010	Degree not useful in job market ⁴⁶⁷
CJ	MI		Misled about job opportunities, not prepared for work ⁴⁶⁸
MH	TX	2002-present	Degree not useful in job market, no support in job search ⁴⁶⁹
CC	CA	2013	Exaggerated job opportunities ⁴⁷⁰
MF	OH		Misled about job opportunities ⁴⁷¹
NL	MS	2007	Employers don't recognize degree ⁴⁷²

⁴⁶⁵ My name is CN, I attended UOP from 2009 to 2011. I was supposed to be in a bachelor degree program to be able to sit for CPA which is bachelor of Science in Accountancy-BSA. I found out I was in the wrong program (bachelor of science of business with concentration in accounting-BSB/A) two classes away from graduating. This happened to most of the other students that were attending class with me. We all thought we were going to be able to sit for the CPA.

⁴⁶⁶ The University of Phoenix charged me close to \$100,000 to attend the university and I was left with a lot of loan debt. I graduated in 2005 and still make less than \$60,000 per year and filed bankruptcy in 2013. Companies are looking at graduates as if we do not have degrees.

⁴⁶⁷ The onboarding process moved so fast I wasn't really aware of what was happening. I wound up with loan debt while waiting for my GI Bill to kick in. It seems to have barely been paid down at all despite me chiselling away for years. Mostly the degree has been a total nonissue in what little success I have managed to accrue. Students were just farmed through. People who could barely add passed statistics courses, etc... It was a total farce but I was stuck and needed to complete my degree.

⁴⁶⁸ I was told when I enrolled the database development degree program I selected would have a plethora of opportunities in that field. However they neglected to mention that the majority of these opportunities require a programming language such as C++ and a 4 year degree at a minimum.

⁴⁶⁹ I earn a masters of business administration and a certificate in project management both from the university of Phoenix however can not find a job. Now in a doctorate program at the university of Phoenix for organizational leadership. I keep asking to assist with finding a job they suggest more school.

⁴⁷⁰ I was attending a major college, when life happened and I was forced to work during the day and go to school at night. University of Phoenix recruited me into a Bachelor program explaining that I can get all these amazing opportunities once I graduate. I graduated with a 3.0 in 2013, I have yet to find a job being able to benefit like most who have received their degrees. I had to take out a high interest loan to pay back money the VA supposedly didn't cover that they charged me.

⁴⁷¹ I was told that there were many opportunities for a veteran in private security and law enforcement by the University of Phoenix with a degree in criminal justice. I was unable to find any willing to accept my level or training or background so I had to change degrees, none of the credits were transferable.

⁴⁷² Once I was done with my degree, no one wanted to recognize it. It has been a challenge finding a job.

KS	CA	2012	No job opportunities ⁴⁷³
MT	OH		No job opportunities ⁴⁷⁴
CW	NC	2002, 2009, 2010	No job opportunities ⁴⁷⁵
LG	TX	2012	
DM	AZ	1997-2001	Misled about job opportunities, no job placement ⁴⁷⁶
BH	TX	2003	Misled about job opportunities ⁴⁷⁷
AL	CA	2006	Employers do not recognize degree ⁴⁷⁸
TB	AZ	2009	No job opportunities ⁴⁷⁹
HA	TX	2007	No job opportunities ⁴⁸⁰
MS	CT	2011	Employers do not recognize degree
KT	LA	2004-2014	No job opportunities ⁴⁸¹
Cs	CO	2010	
CW	ID	2004	Employers do not recognize degree ⁴⁸²
DH	AR	2009	Employers do not recognize degree ⁴⁸³
DM	TX	2009	Employers do not recognize degree ⁴⁸⁴
BW	LA	2007	Misled about job opportunities ⁴⁸⁵

⁴⁷³ After getting my business marketing degree from the university of Phoenix and applying to several marketing firms and some firms claiming to be marketing firms. The only callbacks I got were multilevel marketing firms, also known as pyramid schemes, just trying to get recruits. Since then I have started working in the flood and fire restoration industry because I couldn't seem to get my foot in the door in an organization that was reputable.

⁴⁷⁴ trying pay loan back without getting a good job

⁴⁷⁵ I was persuaded and pushed to take out student loans instead of UOP helping me get access to GI Bill. I graduated with my BS in 2011 but I cannot seem to find a full-time job to this day and I am a Veteran.

⁴⁷⁶ University of Phoenix had stated, very publicly, that they had job placement opportunities and that their education was the gateway to the IT industry. There was NO job placement assistance and the education that I received was barely entry level based on further interviews with IT human resource managers.

⁴⁷⁷ I was initially recruited at a job fair and was told that University of Phoenix was fully accredited and all law enforcement agencies accept this as a viable degree. I have applied for over a hundred probation officer jobs and rarely ever get a call back. I spoke with a recruiter once that told me I would have a very difficult time finding a job in probation with that degree and he was right. I owe over \$40K in student loans and can't get a job in the career field I trained so long to do.

⁴⁷⁸ Was assured school was top notch found out after 5 years and 30k that employers viewed the school as a joke. . . . I have been unable to find work in my degree field and have since begun working in a different industry.

⁴⁷⁹ I was contacted but UoP when I had about 2 months left in the Marines. Sound so good I jumped on it and immediately started using GI Bill. I felt like I couldn't just live off of that after the Marines, I was informed I can use both my GI bill and a student loan. From then on it was a mess. I still owe and can't afford to pay back my study loans to this day. And I still have not received any offer for the Associate degree I received.

⁴⁸⁰ Following graduation, my degree seemed useless. I have applied for jobs and haven't been hired. . . . 58k and nothing to show but the debt.

⁴⁸¹ I graduated but with massive student loans. The job opportunities are not there for me. I am currently unemployed. I graduated in 2014

⁴⁸² I was told that my University of Phoenix degree was the same as any other degree. I have since found that no one places any credence in my having this degree

⁴⁸³ No one accepts current degree plan due to accrediting issues and the stigmatism associated with the University of Phoenix. Now I owe \$40k for a worthless piece of paper.

⁴⁸⁴ I got my Graduate degree but it was a worthless degree. Most companies just turn away from UoP and don't want to see the transcript from the school. All the school did was put me in debt with student loans and a worthless degree. I felt really scammed from this school. They misled me in considering UoP as a great school. They rob me from my time and money. All you Soldiers out there, this school is a SCAM!

⁴⁸⁵ I am the wife of a Vietnam veteran. He was in the Navy. I expressed interest in earning a Master's degree in Nursing through an ad on the internet from University of Phoenix Online Program. This was in 2007, I think. The recruiter called and we spoke at length. He was a great salesman, stating that more job opportunities would open up for me once I had my Master's degree in nursing. Then, he said that the university had just opened a program that would allow me to earn a Master's degree in Health Administration along with the Master's in nursing. He stated that it would only take "a few more courses" in order to get both degrees and this would help me to get a higher paying job. He made it sound like I would have no problems getting a better job with more pay once I graduated. I entered the program thinking that, once I graduated, I would have a really good job and it wouldn't put our family in hardship to pay off the loans. Needless to say, the degrees did not help me at all. I have not been able to get a better, higher paying job since I graduated from the program in June of 2009. I was just laid off from my previous job due to my position being eliminated and I was the last RN hired. I feel that I was misled by both the recruiter and the financial aid office at University of Phoenix. I have been paying on these loans since November of 2009 and I still owe over \$55 thousand dollars- about what I owed when I graduated. . . . I am thankful that these for-profit universities are being investigated and held responsible for their actions. I am also thankful that it has been brought to the attention of the public and hopefully all of us who were scammed can get some help. Thank you for your consideration.

PG	AZ	2005	Employers do not recognize degree ⁴⁸⁶
JS	SC		Employers do not recognize degree ⁴⁸⁷
AL	NY	2003	Employers do not recognize degree ⁴⁸⁸
CB	SC	2001-2005	Employers do not recognize degree ⁴⁸⁹
EW	NJ	2010	No job opportunities ⁴⁹⁰
EC	VA	2009-1013	Employers do not recognize degree ⁴⁹¹
MM	OK	2009-2012	Misled about job placement rate ⁴⁹²
KR	OK	2008	No job opportunities ⁴⁹³
RG	AZ	1998-2003	Employers do not recognize degree ⁴⁹⁴
MV	UT	2006	No job opportunities ⁴⁹⁵
GB	CA	2010	Not prepared for certification ⁴⁹⁶
NB	CO	2012	No career services ⁴⁹⁷
AF	NV	2008-2015	Employers do not recognize degree ⁴⁹⁸
TL	MA	2009	Employers do not recognize degree ⁴⁹⁹
RW	PA	2002 - 2012 (3 degrees)	No job opportunities ⁵⁰⁰
DM	MI	2001-2005	Misled about job opportunities, no career services ⁵⁰¹
CJ	GA	2003	No career benefit ⁵⁰²

⁴⁸⁶ I feel that the level of service was not up to par. As I apply for jobs I see that they do not give me the same opportunities as others. I feel that my degree was a waste of time and money. UofP is just a paper mill to earn a degree that real business don't really look at or consider.

⁴⁸⁷ I am concerned that this school is not accredited school and when I transfer no school or even jobs will take my application.

⁴⁸⁸ I was recruited by University of Phoenix while I was still on active duty, with the promise of a high-quality degree that I could pursue while still in service. I am still paying on those loans, and my degree was not recognized by employers well. Also, few of my credits transferred when I pursued my current degree of practice. I am in tremendous debt now as a disabled veteran because I had to pursue a second degree path in order to have a career after my military service. Very disappointing. It's so good to hear there may be recourse.

⁴⁸⁹ University of Phoenix uses aggressive recruiting to allure you to apply to their programs with fancies of promising aspects using their advanced marketing campaign.

I have found zero value in my UOP degree as it is not respected in business world.

⁴⁹⁰ I recieved an associates degree in business from the university of Phoenix 4 years ago and I still have yet to be employed.

⁴⁹¹ During the interview process while looking for a couple jobs I was told that my degree from UOP was not an acceptable degree. I completed my degree at UOP, but now I feel like it was all for nothing.

⁴⁹² Halfway through my degree we were informed that the degree in psychology did not lead to accreditation for licensure in the state for counseling. After graduation I applied at several behavioral institutions to find out my degree is worth little more than an associates degree in Psychology. With the amount of money I spent on my education I feel that I was taken advantage of and lied to when they claimed to have a high rate of job placement after graduation.

⁴⁹³ I graduated with a bachelors of science in health care administration from the University of Phoenix Online Campus in 2012. Since then I have no luck in getting any jobs related to that field. Honestly, I'm not even sure what that field consists of. We 'learned' the basics of a few Microsoft programs and that is pretty much it. I feel like I wasted my time and money on a degree that is useless.

⁴⁹⁴ The UOP said it was accredited but the degree from UOP is not accepted by most employers. The credits don't transfer to other schools. The actual education especially for the cost per credit hour was lacking.

⁴⁹⁵ I am just having a hard time finding a job with the masters of business administration I have from the uofp. I have a \$53,000 loan and I'm trying to pay back.

⁴⁹⁶ I attended university of Phoenix for 4 years and then a part of a fifth being told several times that my degree would be recognized by the CA psychology licensing board come to find out that Phoenix is not even coming close to the requirements. Now I have exhausted my gi bill and have over 60000 dollars in debt and they sent me to collections on another 3000 without telling me I owed them anything

⁴⁹⁷ I am currently enrolled in the University of Phoenix and I have had nothing but issues with this school since I started in 2012. . . . I have been told that they help with post job opportunities and I have yet to be contacted about this after several emails saying that someone will get back to me. I am currently waiting my 3rd week with no classes scheduled in my future.

⁴⁹⁸ I have been passed over many times for employment because nobody wants to hire someone who has a degree from University of Pheonix. I don't even want to list my college on my resume. The expensive education I paid for is seen as a joke and I now owe \$50k for two degrees that seem useless.

⁴⁹⁹ So far University of Phoenix degree has done nothing for me. I graduated with a 3.85 gpa and employers could care less about the degree. \$27,000 in debt with nothing to show for it.

⁵⁰⁰ I completed associate, bachelor, and MBA degrees with University of Phoenix online. I spent my entire MGIB on that school and what do I have to show for it? Nothing! I can't even get an interview for a middle management job with my joke of an MBA. I can't go back to school because all the money is spent. I'm stuck selling life insurance!

⁵⁰¹ Deceptive recruitment tactics were used as well misleading financial aid and job placement after graduation. No career service staff available for advice.

⁵⁰² Tuition fees were constantly increased. Credits were non-transferable to other institutions. Have not increased in career goals.

RS	SC	2007	Employers do not recognize degree ⁵⁰³
SB	CA	2004	No job opportunities ⁵⁰⁴
MM	OK	2009	Degree not useful in job market ⁵⁰⁵
AR	TX	2010	Employers do not recognize degree ⁵⁰⁶
JT	FL	2009-2012	Employers do not recognize degree ⁵⁰⁷
RS	PA	2008	No career benefit ⁵⁰⁸
MH	CA	2007	Employers do not recognize degree ⁵⁰⁹
SC	CA	2003	Misled about job opportunities ⁵¹⁰
RB	TX	2004-2008	Employers do not recognize degree ⁵¹¹
SW	CA	2009-2012	Not able to get licensed ⁵¹²
JC	LA	2000	No career services, no job opportunities ⁵¹³
RH	CA	2002- 2007	No job placement ⁵¹⁴
CG	NM	2003	Misled about job opportunities ⁵¹⁵
MP	OH	2006 -2010	Misled about job opportunities, no career services ⁵¹⁶
MP	CA	2010	Misled about job opportunities ⁵¹⁷

⁵⁰³ I was told all credits were legit and the degree was highly wanted by the workplace. However once I completed my degrees and tried to market myself I was basically laughed at for the degree. So much for the 80k in loans to further my marketability

⁵⁰⁴ University of Phoenix degrees are worthless and it hasn't done me any good out in the real word.....and now I am paying a student loan back with nothing to show.

⁵⁰⁵ I attended the University of Phoenix and obtained a MS degree in Psychology. when I was in the last semester I found out it was not a counseling degree. I completed the program while several of my classmates transferred to discover 90 percent of the classes were non transferable. After graduation I applied at several mental health facilities to discover my degree was inadequate for any of the masters level degree positions. I had little more than a normal associates degree which cost me close to 60K in loans.

⁵⁰⁶ I have applied to numerous positions after completing my MBA at University of Pheonix, but all agencies say the same: University of Phoenix is not credited and I do not meet the minimum educational qualifications for the position. Waste of money and a complete lie!

⁵⁰⁷ After using my gi bill i still owe over 19,000. Most companies see university of Phoenix as a joke, they are not taken seriously.

⁵⁰⁸ I went to a local two year campus for an Associates degree in Computer Science before attending University of Phoenix. I used my military funds while in two year program but ran into several funding problems once enrolled in University of Phoenix. I now have close to 30k in student loans and as a disabled veteran with a bachelors degree and an associates degree I am finding out that my degree is worthless. My issue in my current job at Penn State University, Applied Research Laboratory I am maxed out where I can climb the ladder to after just 8 years. I was told that I would need to go to Penn State to get a Bachelor's degree here if i wanted to climb into the good salary range. This was very disheartening to hear because now i have student loan debt on top of my wife's debt but were not making the salary needed to live.

⁵⁰⁹ I started going to school at UOP in 2007 and completed my Bachelors in 2009. I couldn't find a job so went back later in 2009 to get my Masters to just be told when I finished and applied at a company that my degree wasn't up to par of other candidates from schools such as USC or UCLA, so I missed out again on a good job opportunity because my education isn't up to par.

⁵¹⁰ Counsellors made it sound like this degree was going to help me get hired faster, promote faster, in the criminal justice field! Had to find out the hard way, I'm making the same amount of money with it or with out it!! Feel like it was a waste of time and money ! On top of all of this I'm paying over \$ 500 a month in student loans!

⁵¹¹ Can't get a job. Most don't accept U of Phoenix as a legit college.

⁵¹² I received my degree in marriage, family, and child counseling but cannot find jobs to help toward licensure. All of the jobs here in San Diego promote social work degrees and they won't hire a marriage and family therapist (MFT) without licensure. I was told I could get work as an MFT intern without licensure but haven't found any opportunities yet. My loans total \$430 in payments every month for 15+ years which is forcing me to take jobs outside my degree.

⁵¹³ Never have been able to use my degree. The University of Phoenix did nothing to help me find a job after graduation. Still paying on my student loans 15 years later.

⁵¹⁴ I was promised kob placement assistance, but it never came! Even after completing my MBA there!

⁵¹⁵ I told them what i wanted to do, they signed me up for the program but never told me this degree wasnt all i need thete is a lot of other courses this program did not offer that i would have to take so i can do what i really wanted to do. I asked what type of jobs were available let with degree once I graduated, they told me I would be marketable and have a job within the year if not 6 months. I graduated in 2007 and still cannot get a position in the cja field.

⁵¹⁶ I signed up with the University of Phoenix because I could take evening classes while working full time. I was told they were an accredited university that would assist with job placement after graduation. This was not true on any account most jobs will not consider you with a University of Phoenix degree and alot of there classes do not transfer to other legit colleges due to there curriculum in classes being considered subpar. They do not assist with job placement at all and charge obscene amounts of money for a worthless degree and education. This University should not be permitted to do this to people.

⁵¹⁷ They said they would help find me a job and nothing. Still unemployed after receiving my Bachelors degree from the University of Phoenix (Ontario, Ca.).

JC	FL	2006 - 2008	Employers do not recognize degree ⁵¹⁸
CP	CA	2013	Not prepared for career, no job opportunities ⁵¹⁹
BP	TX	2004	Employers do not recognize degree ⁵²⁰
VM	AZ	2001	Misled about job opportunities, employers do not recognize degree ⁵²¹
CG	TX	2010	Employers do not recognize degree ⁵²²
SS	TX	2011	Employers do not recognize degree ⁵²³
JZ	WA	2008	No career benefit ⁵²⁴
JH	TX	2013-2015	No job opportunities ⁵²⁵
NB	GA	2014	Employers do not recognize degree ⁵²⁶
CM	CA	2011	Not prepared for career ⁵²⁷
CS	MO	2007	No university support, no job opportunities ⁵²⁸

JB	OR	2008	Degree not useful in job market ⁵²⁹
CW	IN	2003	Employers don't recognize degree ⁵³⁰

⁵¹⁸ After graduating and receiving my Bachelors, I have had numerous interviews asking me if I had any further education outside of the university Of Phoenix degree because they all stated that they felt anyone could get that degree, which undermined the value and expenses I set forth to receive my education. I wish I had never started with them because I feel I wasted 3 years of my life (and my GI-Bill) for a worthless piece of paper. I am actually embarrassed to tell people of my graduating from the University of Phoenix.

⁵¹⁹ I went to the University of Phoenix because it was only one day a week and accelerated learning. This would give me the opportunity to still have a day job. After graduating I have been trying to get jobs with my degree but cannot due to the fact that I have no experience. We did not get any experience at all during the 3 years I attended. Now I'm stuck with a degree and cannot find a job.

⁵²⁰ I entered into the University of Phoenix thinking that I would be ahead of the game by using my military experience as well as having a degree. I spoke with the recruiter for the school as was assured that online classes are just as good as "brick and mortar" classes. I stuck with the schooling even though I was a little concerned as to the fact that we never had to take any tests, everything was a discussion forum. I earned enough credits to get my Masters degree and was sent a diploma but now during a job search I find that these school credits are not honored by the work force. I have been laughed at during job interviews and had one interviewer tell me to bring him a copy of my transcripts, which I did as he looked through it he laughed at everything that I had worked to accomplish over the past 5 years. Here I sit with a \$100,000 debit for student loans and my job pays \$11 an hour. My monthly payment for these loans is a little over \$1100 a month, that's more than my house payment.

⁵²¹ I was told that there degree was the same as any other public 4-year university. When I apply for some jobs they didn't see it as one.

⁵²² I have been job searching and it seems like university of Phoenix degrees don't hold the same weight as other degrees. I have a Master's degree and feel like I couldn't qualify for a bachelors requirement job

⁵²³ I graduated in May of 2014 and when submitting Applications and Resumes I have Human Resources personnel tell me that the UOP is diploma mill. I worked endless hours on papers and projects maintained a decent GPA and still no one will hire me. I had to resort to Trucking to get a job. Their ability to transfer credits and give veterans what they are entitled to in reference to experience is beyond a doubt a joke. During three courses the instructor pulled me aside and asked if I wanted to each them. They being UOP do not have follow through or the ability to ascertain the abilities of a veteran.

⁵²⁴ I am now unemployed and over qualified for some jobs and underqualified for the ones my degree is supposed to be for.

⁵²⁵ No job opportunity when I graduated.

⁵²⁶ I put in my request to NOT be signed up for anymore classes through U. Of Phoenix because I went to three different job interviews and the interviews all informed me that we they saw my resume' they noticed I was attending a non-accredited college and it concerned them, if hired by their company how do I plan to advance in my career without that next level in my education? It was not only EMBARRASSING but an eye opener for me. U.of Phoenix also signed me up for classes knowing I was no longer enrolled there and sent a letter saying I have a debt with them plus they sent it to a collection agency!!!!

⁵²⁷ I used my gi bil for this school, and I don't feel I was prepared for anything. I work for a tow truck company now

⁵²⁸ Contacted by phone, pressured into signing up, student loans ran out before I could graduate, I couldnt finish program with 9 credits remaining. No jobs available after graduation. No job fairs hosted by the university.

⁵²⁹ I graduated in July of 2012 and have yet to find a job using my degree. I also looked into getting my master's degree from another school and I was pretty much told that they didn't accept anything from the University of Phoenix. I now have a useless degree and students loans over \$50,000.

⁵³⁰ Now employers look at my degree and laugh beause it is from Univ of Phoenix.

RH	TX		Degree not useful in job market ⁵³¹
CJ	TX	2006	Degree not useful in job market; no support in job search ⁵³²
VO	NE	2010-2014	Degree not useful in job market ⁵³³
RR	PA	2005	Misled about job opportunities ⁵³⁴
JS	OH	2007	Employers don't recognize degree ⁵³⁵
EP	AZ	2010	Misled about job opportunities and placement assistance ⁵³⁶
AM	CA	2010-2015	Employers don't recognize degree ⁵³⁷
LL	FL	4	Employers don't value degree ⁵³⁸
AK	MA	2006	Misled about job opportunities ⁵³⁹

⁵³¹ Two credits of my "associates degree" in general information and technology I was basically told that any degree from university of Phoenix would be laughed at in the real world. The instructors were only there half the time and impossible to get a hold if you needed them quickly. I regret every second I went to that school.

⁵³² They told me I would have very little debt and they would help me find a career in my field of choice when I was done. I finished with over \$90,000 in debt and barely making end meet. Over one year after graduating, my masters degree had yet to prove useful work any job I've applied for.

⁵³³ I am concerned about not being able to use my degree in the field that I studied. I feel that the school UOP did not do its best to make it so that when I was done with my 4 year degree I could secure a position within my field.

⁵³⁴ University of Phoenix Pitt me in a technical program which they said is in high demand. I accepted the business information systems program. After graduation, no employer could identify how the program would fit into their business. I did not have a focused degree and could not be placed.

⁵³⁵ It was a for profit university. All they wanted was money for a piece of paper. I seperated and was laughed at when I tried to get a job.

⁵³⁶ I was ensured that the job field once I graduated would be endless. Only to find out I need to be part of the alumni for the university to take advantage of a third party site that shows potential job opportunities.

⁵³⁷ The criminal justice program I took does not get recognized by any department or organization. Not even a privately owned prison will hire me, though they hire anyone with only a high school diploma.

⁵³⁸ I don't feel that I should've been charged so much for credits at a school where my degree isn't valued by employers. I was misled into taking out student loans by UoP. They can mask it any way they want but I was misled.

⁵³⁹ I was promised that my career path on the criminal justice would give me access to any human services jobs...not the case

RW	PA	6	No job opportunities ⁵⁴⁰
WD	SC	2010 through 2014	Stigma surrounding UoP degree discourages employers ⁵⁴¹
LC	KY	2010	Employers don't value degree ⁵⁴²
MK	WI	2009	Misled about job opportunities ⁵⁴³
AL	CA	2012-2015	Employers don't recognize degree ⁵⁴⁴

⁵⁴⁰ I used my entire GI Bill getting a BSIT and MBA through the University of Phoenix. Looking back, the prices were extremely inflated per credit and I have not been able to find a job. I am a life insurance salesman which doesn't require a degree of any kind because I can't find a job.

⁵⁴¹ I have completed a bachelors of science in psychology with university of Phoenix and now I feel my degree may be worthless. Due to the stigma surrounding university of Phoenix I feel that future employers may not look favorably on that degree on a resume.

⁵⁴² University of Phoenix was a huge waste of time, resources and money. Upon graduation with my MBA I searched for work for over 3 years. I have student loan debt in excess of 100,000 dollars and that is with the use of fully maximizing my GI Bill. I will be paying the rest of my life for a sheet of paper that holds no weight in the business community. I'd like to be compensated.

⁵⁴³ I enrolled in University of Phoenix for my Associates of Arts in Criminal Justice. I graduated in January of 2013 with my Associates degree. After graduation I had a lot of difficulty finding jobs despite the universities promises of high job placement in my career field. While applying to various policing agencies, I was informed by a few that my degree was not sufficient enough for employment despite the education requirement being an associates degree in Criminal Justice. I was informed, in one instance, that I was not selected for a position due to the other candidate being a graduate of a nearby university and they felt his degree was of a better accreditation. During the course of my education with University of Phoenix there was a government shutdown of the Tuition Assistance program, This happened after I was enrolled in classes and there wasn't enough time to have them covered by my GI Bill. I incurred an almost \$5,000 student loan to cover expenses. This amount increased to almost \$8,000 due to my need to place my loan in deferment for a few years due to not having sufficient income. I now have a job that makes sufficient income to make my monthly payment on time, but it is still not in my chosen career field. I have been informed by multiple policing agencies that if I still wished to pursue a career in law enforcement I should return to school at a more accredited college and earn an Associates or Bachelors degree with them.

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JH	AZ	2001	Misled about internship opportunities; no job opportunities ⁵⁴⁵
BB	FL	2005	UoP degree harms student's employability ⁵⁴⁶
DB	TX	2010 to 2015	Degree not useful in job market ⁵⁴⁷
MO	OR	2008	Degree not useful in job market ⁵⁴⁸
LS	NC	2014	Employers don't recognize degree ⁵⁴⁹
JH	FL	2014	Deceived about job placement assistance ⁵⁵⁰
JS	NE	2007	Misled about job opportunities and UoP job placement assistance ⁵⁵¹

⁵⁴⁵ I was recruited with the understanding that the school would help me to find an internship for my bachelor program there were no such internships available and I was also ensured that my program of study health administration was highly sought after and if I did the best I could and maintain a high GPA I will be recruited by top healthcare companies I was not additionally I tried other fields of study with my bachelor degree and very few of the credits are transferable to my program of study at other schools also the classroom work had a model they followed where you could recycle papers from the beginning of the class schedule and there was no deviation from that model norther were there any tests 4 ways to gauge your understanding of the material besides open discussions which happened in frequently with staff and faculty that did not put their best foot forward. The quality of the program was not very good either I've had many people ridicule me for the program I chose to go to and it does not have the level of quality that was promised to me in the beginning. I graduated from the program in 2005 and after graduation I thought every opportunity and put my best foot forward willing to take internships or anything that would help me understand how to apply my degree of study and practical application to date I have had no opportunities in a healthcare organization and have not been shown that clear path to be successful healthcare administrator so that I could make a good living and have a chance to pay back all the loans that were taken out to pay for the school that my GI Bill did not.

⁵⁴⁶ Obviously I should have done more research on the program, the accreditations and the over all cost. However, I absolutely feel misled on all of these fronts and more. My family and I suffer with the financial hardships and subsequent quality of life degradation thanks to this degree. I shoulder the social shame the degree has on my record and the opportunity cost of spending those years working toward a degree that managed to betray the wielder to the extent of having a negative bearing on my education and employability.

⁵⁴⁷ Hearing that UOP isnt accredited and job markets are not accepting degrees from there.

⁵⁴⁸ I wanted to make sure that University of Phoenix before I started my program. I wanted to go into a public service career. They applied for student loans on my behalf that I didn't ask for, not all of the credits I took transferred (most didn't), and then I wasn't able to land the kind of jobs I was seeking with the degree that I had completed! I was very frustrated by this school experience and transferred schools.

⁵⁴⁹ School accreditation is not accepted anywhere.

⁵⁵⁰ I was recruited by phone and told that the school was top of the line. I have since realized that they are one the more expensive schools. I was also told that I would have assistance in finding work which never happened. Most of what was provided was a lie

⁵⁵¹ I was essentially guaranteed that I would find better employment post graduation but there wasn't any post graduation assistance either on-line or in person at the local campus. anytime I called to get assistance finding a reasonable post graduate job I was given the run around. In addition, the reason I choose UOP was because of their post graduation employment program even though UOP was far more expensive than other schools.

SW	WA	2001	Misled about counselor certification requirements ⁵⁵²
PD	CA	2012	No job opportunities ⁵⁵³
KT	MI	2009	Degree not useful in job market ⁵⁵⁴
JB	IA	2007-2015	Employers don't take degree seriously ⁵⁵⁵
ND	MI	2008-2012	Low job prospects ⁵⁵⁶
JK	CA	2010 to 2014	Degree not useful in the job market ⁵⁵⁷
DT	CA	2008	Misled about job opportunities ⁵⁵⁸
CH	FL	2010-2012	Employers don't recognize degree ⁵⁵⁹
MK	VA	2011	Employers don't respect degree ⁵⁶⁰

⁵⁵² I was told I could use my degree to become a licensed counselor, but after I finished my degree I was told otherwise. I would have to attend another school to be able to become a counselor or therapist.

⁵⁵³ I was told that I wouldn't have to pay back the money that paid for my first 2 classes. Also, I graduated with my Bachelor's degree in July and still don't have a job. I have not been able to get ahold of my academic counselor to see how go about signing up for my masters either.

⁵⁵⁴ I have an associates degree from University of Phoenix and I now have \$30,000 in student loan debt with no job to show for it. I applied to hundreds of jobs and never even got an interview. I feel like a lot of places do not look at the University of Phoenix as a good college. I feel like because of my choice of school Employers were not interested in me. I graduated in 2011 and still have not found a job were I have been able to use my degree. And trust me it is not me, I would be an excellent employee. I just finally gave up and stopped trying, but now I am stuck with all of this debt for nothing.

⁵⁵⁵ Went to University of Phoenix, graduated and have had a tough battle trying to get anyone to take the degree seriously.

⁵⁵⁶ I was recruited by an admissions counselor via phone after a referral from a friend. My student loans are insane and my job prospects are low.

⁵⁵⁷ The cost of this degree was a waste I have not been able to get a job utilizing the degree as I've been told I do not have any experience and school is not enough. My husband is currently deployed voluntarily to help our family get out of debt.

⁵⁵⁸ Last, my post-graduation opportunities is my last complaint. When I signed up with University of Phoenix, they promised an externship and assistance in finding a job after I completed my studies. However, that did not happen. After I graduated, I spent close to a year unemployed looking for employment before a small business manager created a position for me n her company to at least give me experience in the Accounting field. Currently, I earn \$14.00 an hour and receive food stamps which you cannot get me to understand. I am a 12 year US Navy Veteran with a Bachelor's Degree as well as a Master's Degree yet I earn less than before I enlisted in college.

⁵⁵⁹ I have applied for many jobs that my degree should cover and no one is acknowledging it. Very frustrating, I graduated about 3 years and still work in the same job I did prior to getting my degree.

⁵⁶⁰ The quality of educators were sub-par. Many of the classes felt rushed with no real opportunity to effectively and thoroughly learn and flush out a subject. Thus the quality of education is viewed as mediocre in the eyes of potential employers I've encountered.

MP	UT	2010-2012	Misled about nursing certification requirements ⁵⁶¹
BS	AL	2007-2009	No job opportunities ⁵⁶²
JS	PA	2013	No job opportunities ⁵⁶³
RM	CA	2014	Employers don't recognize degree ⁵⁶⁴
RH	KY	2012-current	Job opportunities limited ⁵⁶⁵
HL	CA	2004-2012	Misled about job opportunities ⁵⁶⁶
MS	NC	2014-2015	Misled about job opportunities ⁵⁶⁷
CG	TX	2011-2014	Employers don't recognize degree ⁵⁶⁸
TM	AZ	2011	Employers don't respect degree ⁵⁶⁹

⁵⁶¹ I went to get a graduate level nursing/healthcare education certificate... Which was misleading as this was not the same thing as certification and did not aid me in obtaining certification...

⁵⁶² They called several times and set up meeting I thought that i would have better job placements and job fairs. I was not able to find work in my field of study. I feel hopeless and lost and now have \$49000 dollars in debt of student loans

⁵⁶³ My post graduation opportunities virtually don't exist.

⁵⁶⁴ I found out that most places is the hospitality industry will not accept university of phoenix degrees and i feel cheated out of a year of my life and time.

⁵⁶⁵ University of phoenix told me that my classes were taken care of when i was in a move. Come to find out the state i moved to the courses weren't available now im in a program i don't want to be in for an area that these types of jobs are very limited

⁵⁶⁶ I attended the University of Phoenix for eight years having to change my program and take additional classes because the program changed etc. I have had to pay multiple times for transcripts and have even had them held hostage when I threatened to attend another university. The promise of job opportunities upon completion are laughable at best as most consider the quality of education to be lacking...

⁵⁶⁷ Despite the my questioning the degree program I was told it is comparable to other institutions. I have yet been able to get a job using this degree.

⁵⁶⁸ The Degree was not accepted by certain companies as a valid degree. The school stated that these credits could be transferred but most accredited colleges don't allow UOP credits into their schools.

⁵⁶⁹ I was eager to start my new life out of the military and chose the University of Phoenix due to location and accessibility and because they were offering a wonderful program for Health Administration. As I got closer to starting my core classes I wanted to look into jobs in the area while I was still attending so I could apply what I knew already and create stability for my children and myself; I went to numerous interviews and let the potential employer know I was still attending school and was asked what school I said, University of Phoenix they told me they (meaning a few potential employers) would rather have students still attending a local community college or something with better accreditation. I then proceeded to withdraw from the school. I called the academic advisor that was assigned to me and explained I needed to drop my classes, she then wanted to know why I stayed I had family issues and lost my vehicle so I needed to get a job. I had paid for my official transcripts requested them to be mailed out and never received them. I called and talked to a financial advisor due to the fact that I was told I was dropped from my class but they charged me out of pocket and proceeded to tell me that until my balance was paid I would not receive them. I still haven't received them yet and I needed them for the local community college where I want to go needed them to attempt to help me so I wouldn't have had to start completely over. I was so ticked to learn that they were charging my G.I. Bill/ Post 9-11 nearly triple

AM	NC	2008-2012	Job opportunities limited ⁵⁷⁰
ML	AZ	2008	Degree not useful in job market ⁵⁷¹
FT	CA	2011	Misled about job placement assistance ⁵⁷²
RB	AZ	4	Employers don't recognize degree ⁵⁷³
JC	CA	2011	Employers don't recognize degree ⁵⁷⁴
AF	TX	2007	Employers don't respect degree ⁵⁷⁵
JM	OK	2010 through 2014	False representations about job opportunities ⁵⁷⁶
DS	TX	2008	Employers don't respect degree ⁵⁷⁷
WC	MO	2012	No job opportunities ⁵⁷⁸

the amount of other students in my classes. They were paying \$432.00-\$570.00 per class and I was getting \$1200.00 to \$1500.00 ripped away. Now after I have paid everything off the school has yet to return any phones calls and I have tried emails too apparently the personnel that was initially assigned to me are no longer there and would take my name and number and someone would give me a call back.

⁵⁷⁰ While enrolled with University of Phoenix online I earned a BSHCA and had extensive trouble finding an adequate job post graduation. Additionally I enrolled for a BS cert program for HIT, during the program I was clear about how I would be using my VA benefits and upon enrollment the University VA dept. incorrectly filed my post 9-11 benefits resulting in overpayment from the VA. Also my class schedule was incorrectly filed resulting in overpayment for the BAH portion. In attempt to resolve issues and questions regarding the finance and VA benefits practices. The university could not or would not answer/ address these issues adequately. The common reasoning was lack of knowledge in the areas, from both the financial advisor and military finance manager. Upon completion of the 2nd class I transferred to another university because of the lack of support from the University, for a student that remained in good standing with the school. There practices are simply unacceptable. The VA should not support a school that provides such a poor quality experience for veteran students.

⁵⁷¹ Lack of degree worth, very to no marketability, high interest rate that school said I needed even though I had GI Bill

⁵⁷² I was told the alumni association will assist in job placement. They have not.

⁵⁷³ Have trouble transferring credits to other schools, and majority of companies do not acknowledge their degrees while searching for jobs

⁵⁷⁴ Enrolled finished degree for university of Phoenix. No job seems to even consider this degree or sees it and passes over. Was told it was an accredited school. No mention of internships while going to school. No assistance with job placement or contact from anyone after degree. Seems like kicked to curb soon as your done.

⁵⁷⁵ Hard to find a job that takes University of Phoenix degrees seriously.

⁵⁷⁶ Recruiting involved guarantee of job placement and accreditation. I finished a degree that I feel week is worthless I attempted to go to a local school to finish and earn my masters only to find out all the credits obtained are null and void. The education was subpar having to rely on my classmates to generate 1/4 of my grade with the team assignment. Now I have to ask myself did I even earn a degree

⁵⁷⁷ I was suckered into believing this school would give me the education I needed for my future. I was wrong. I get laughed at and looked over for jobs when it comes to my education.

⁵⁷⁸ I can't use my degree to get a job. I struggle with PTSD and found online schools better my chances at graduating. No one will hire me.

WO	PA	2009-2011	Degree did not benefit's student career ⁵⁷⁹
CS	WA	2008	No job opportunities ⁵⁸⁰
NR	SC	2011	Misled about job opportunities ⁵⁸¹
BH	GA	2006	Degree not useful in job market ⁵⁸²
PG	GA		No job opportunities; misled about job placement assistance ⁵⁸³
BW	SC	2002-2009	Misled about job placement assistance ⁵⁸⁴
JB	MI	2012	Misled about counseling certification requirements ⁵⁸⁵
SM	WV	2011	Employers don't recognize degree ⁵⁸⁶

⁵⁷⁹ I went to school back in 2009-2011 to obtain a degree which I thought would benefit my career. I was misled with false promises and now have this huge debt. This was not the best decision financially.

⁵⁸⁰ I got my degree in accounting and was unable to obtain employment after I graduated. I had to go back to school to get another degree so I could get a job.

⁵⁸¹ I enrolled at the University of Phoenix in October of 2011. Before enrolling at the school I asked a lot of questions about transfer credits, post graduation job opportunities, abs accreditation. I was assured that everything was inline, and there would be no issues. I found out that they only accepted half of my credits, there is always a concern with the school's accreditation, and I have not found a job yet (graduated in May).

⁵⁸² I am still working in the same job that I had while in school. I have not been able to find a job making more than my loans cost a year. I need relief from my Navient loans because they want me to start paying \$500 or more. Month towards then.

⁵⁸³ The am concern of the quality of education I received not being recognized by employers. Furthermore, my final test I failed the exam but I passed the class. My average was good but i failed my final and passed my class; I thought did I actually passed the class. Last, they were suppose to help me find a job; I had 2 phone calls with no guidance on how to acquire a position anywhere. Their advice is keep trying.

⁵⁸⁴ I was promised assistance in getting a job once I finished my degree, but that didn't happen. I called the school to inquire about it, and they told me that they don't do that.

⁵⁸⁵ I attended university of phoenix for a master's in mental and counseling after attending for more than a year they announced they were no longer seeking accreditation for counseling. The reason I signed up was to get a job which requires that accreditation. I am still not finished with my master's nor am I working in the field.

⁵⁸⁶ My major complaint is that I accrued a massive amount of debt, over \$30,000, at the University of Phoenix, thinking that I was bettering myself to get a better life for me and my kids. I went for my bachelors in information technology with a concentration in software engineering. I thought I would be qualified to work as a software engineer after college. After I graduated and started applying for jobs, I began to realize how unprepared I was for software engineering jobs, as well as most any other information technology jobs. It was also pretty obvious that not many people take my degree from the UOP seriously. I have only gotten a few responses to my numerous resumes sent out for jobs, and I have now been forced to go back to school so I can actually get a job. I feel I wasted my time, money, and effort in earning my degree from the University of Phoenix, and I now have a college school loan that is impossible for me to pay without a real job.

JF	VA	2009	Misled about job placement assistance ⁵⁸⁷
JP	MA	2007	No job placement assistance ⁵⁸⁸
LK	AL	2010	Degree not accepted in job market ⁵⁸⁹
OS	MD		Misled about job opportunities ⁵⁹⁰
DS	NC	2012/09	Employers don't respect degree ⁵⁹¹
DM	NV	2005	Employers don't recognize degree ⁵⁹²
EH	TX	2007-2014	No job opportunities in relevant field ⁵⁹³
JH	TX	2011	No job opportunities

D. Quality of Education and Grading Issues

Complaints about the quality of University of Phoenix's education paint a disturbing picture of ongoing recruiting misrepresentations that do not stop once a student initially enrolls. Students have filed complaints relating to nearly every conceivable aspect of the educational quality at UoP, from course offerings to curricula to instructors themselves to a lack of academic support.

Many students complained that the courses that they were enrolled in were too easy—that too little was expected of them. JC reported to VES that *"I knew after starting with the*

⁵⁸⁷ i am a Veteran who still had to take out large student loans to pay the cost of absolutely awful education. I was promised help with job placement and have been struggling ever since. I'm in serious debt and I cannot afford to pay my loans.

⁵⁸⁸ By the time I graduated , I was not assisted in finding a job related to my degree and because of this , I was struggling to pay the loans and as a result , my credit has been badly impacted affecting many areas of my love in order to try to get ahead. There are multiple creditors , and i haven't received tax refund in the past 4 years .

⁵⁸⁹ Despite asking numerous times if U of P was in fact accepted just as other university degrees I was told yes. Turns out computer says "no".

⁵⁹⁰ I went and graduated from the University of Phoenix (UOP), I recall numerous times asking would this degree help me get into the career field of IT. Of course I was told yes, this was when I was going for my Associates, when I graduating UOP emphasized that if I wanted to be above the rest to get my Bachelors, when it came time for graduate again I got the work force has changed speech and it's only a couple years. Now I have an insurmountable student loan with a less than adequate job to get it paid off.

⁵⁹¹ No job respects the degree from University of Phoenix especially after the lawsuit.

⁵⁹² We PCS'd to the Las Vegas area and she tried to get a job with with her new masters degree and new debt...she was told that the Phoenix degree would not add anything to her resume and over the years we've found the the accreditation of the school is also in question.

⁵⁹³ Since graduating with my MBA, I have yet to find a job in a related field. I have exhausted most of my GI Bill paying for UoP and I have student loan debts.

University of Phoenix that anyone could pass and that the courses were a joke.” His complaint, like many others drives home the point by noting that other UoP students who put in no effort at all nevertheless managed to pass. CB noticed that *“As I progressed through the classes, I noticed people who did very little to contribute were also passing, often admitting to getting better grades than me on team assignments. It was very clear there was a problem with the grading practices when I saw people giving powerpoint presentations that they couldn’t even pronounce the words on their slides that they put there, let alone know what they were talking about.”*

JN speaks for many veterans when he reports that *“after over a year of classes, I haven’t felt like I have learned a single thing, more than the fact the UOP is not for me.”*

Other students buttress these observations by noting the poor quality of instruction and apathy of instructors. RH told VES that *“The instructors were only there half the time and impossible to get a hold if you needed them quickly. I regret every second I went to that school.”* KV accuse UoP of *“Using instructors whom teach nothing to the student, we all learn by ourselves.”* Along similar lines, JB reports, *“You have students posting and receiving credit for things that are completely off topic. The instructors say that they lead the discussions and all they do is post the initial question. There is no guidance from there for the discussions that have to be participated in.”*

Another frequent issue is academic advisors playing a smaller role than was promised. JB described to VES an effort to get help from his advisor: *“when I needed help trouble disputing a disagreement with an instructor my academic counselor in a nutshell told me that she couldn’t advocate for me and that I’d essentially had to fail the course and she’d try to appeal a final failing grade should that be the grade I get. She also mentioned that she’s never seen an appealed grade actually be over turned which threw me for a loop (what’s the point of appealing then). Everyone with the exception of a hand full of people doesn’t know what the hell they’re doing, it’s like a call center with nothing but new hires. You can call in multiple times about the same issue and get a different answer each time.”* Other students, like TC, registered similar concerns with VES.

The following veterans, servicemembers, and dependents complained to VES that UoP provided a poor-quality education. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants’ funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
AM	TX	2004	Forced to take low level course ⁵⁹⁴

⁵⁹⁴ I was told that I could transfer up to 21 hrs, some being from life experience and others from previous schooling. I was given 15 hrs and was forced to take remedial algebra when I had already completed an advanced algebra the semester before (‘then was accused of cheating because I already knew the materials). It was a very humiliating experience.

CW	AL	2006-2010	Courses too easy ⁵⁹⁵
BO	MI	2012-2015	Teachers had no qualifications ⁵⁹⁶
JD	GA	2012	Courses too easy, other students not prepared ⁵⁹⁷
JM	WA	2010	Misleading course information, courses too easy ⁵⁹⁸
MF	OH		Class time not valuable, requirements arbitrary ⁵⁹⁹
MM	AZ	2008	Courses didn't teach anything useful ⁶⁰⁰
KM	CA	2012-2013	Some courses did not teach anything ⁶⁰¹
JM	CO		Course assignments not feasible ⁶⁰²
DM	AZ	1997-2001	Education not useful ⁶⁰³
MG	IL	2014	Courses too easy, false plagiarism accusation ⁶⁰⁴

⁵⁹⁵ The onboarding process moved so fast I wasn't really aware of what was happening. I wound up with loan debt while waiting for my GI Bill to kick in. It seems to have barely been paid down at all despite me chiselling away for years. Mostly the degree has been a total nonissue in what little success I have managed to accrue. Students were just farmed through. People who could barely add passed statistics courses, etc... It was a total farce but I was stuck and needed to complete my degree.

⁵⁹⁶ I feel that the education was lacking to what I could have gotten at a public university. None of the "teachers" would give qualifications other than a brief work history. I still don't know if they were qualified to teach the classes that they did. I feel like I was cheated out of an education.

⁵⁹⁷ More than one person in the class could not read. This caused me to basically teach students. I was forced to get a loan and then they turned in paper showing I was enrolled and was eligible for my benefits.

⁵⁹⁸ I talked to the guy that deals with vets and I asked about the classes and was told I would be taking classes related to my field.that was not true and the classes was like being in middle school I learned nothing and owe so much money.

⁵⁹⁹ I was told that there were many opportunities for a veteran in private security and law enforcement by the University of Phoenix with a degree in criminal justice. I was unable to find any willing to accept my level or training or background so I had to change degrees, none of the credits were transferable. I was tricked into using the wrong GI Bill and told I needed additional student loans to cover educational costs and was signed up for student loans when it was unnecessary. The quality of the classes was terrible, teachers "participation requirements" making no sense and off of very limited information with little actual teaching. When I transferred schools, my new school told me I was stuck using the Montgomery GI Bill as opposed to the better 9/11 GI Bill because I had already started it at UofPhx. I wasted time and money for a school who couldn't make good on their educational promises.

⁶⁰⁰ majority of the courses were not relevant to my major and have proved unhelpful in my job. After speaking with others who attended different universities their curriculum was much more helpful and they are using that knowledge in their jobs. The caliber of students I was teamed up with hindered my learning and took away from the experience. tuition fees for what I was provided in terms of education were ridiculous.

⁶⁰¹ They said my credits would transfer to university in ca I was charge over in some instances and the teachers never taught u anything 5his was in El past university of phoenix I always had concerns and they never really answered any of them but they were always quick to ask me to sign my checks

⁶⁰² I had a high GPA. Deployed I took OPS/571. My assignment was to go to a local business and get an u see standing of the dynamics of the business. This wasn't feasible. Upon missing out on possible points 10 students dropped from the class. I asked for a redo of the assignment. The professor explained it was UoP policy they couldn't do so. I contacted UoP. They said its at the teachers discretion. I informed her and on my final 2 weeks of class it was overlooked and I passed with a C. My GPA dropped dramatically. why claim soldier friendly and Internet friendly when that's not the case

⁶⁰³ University of Phoenix had stated, very publicly,I that hey had job placement opportunities and that their education was the gateway to the IT industry. There was NO job placement assistance and the education that I received was barely entry level based on further interviews with IT human resource managers.

⁶⁰⁴ The classes have been a joke i got a plagiarism accusation against me because i forgot the end quotation(is what it is and its understandable) They also told me i could double up to finish faster but wouldn't let me do so until a year in. Its been a mess and i have lost so much valuable time in my life going no where and its sad because now all my School money that i joined the army for is almost gone.

CB	OH	2011	Courses too easy, grading arbitrary ⁶⁰⁵
JM	LA	10/07-07/14	Poor quality education ⁶⁰⁶
CS	CO	2010	
JV	AZ	2005/2006	Courses too easy, instructors apathetic, arbitrary standards ⁶⁰⁷
BR	FL	2013	Poor quality education ⁶⁰⁸
DB	NC	2014	Online system did not work ⁶⁰⁹

⁶⁰⁵ When I was taking my simple classes, it seemed like a good school. I was doing well with my grades and there were mostly other veterans in my classes, so it was reassuring that I was not wasting my time. As I progressed through the classes, I noticed people who did very little to contribute were also passing, often admitting to getting better grades than me on team assignments. It was very clear there was a problem with the grading practices when I saw people giving powerpoint presentations that they couldn't even pronounce the words on their slides that they put there, let alone know what they were talking about. . . . I found temporary work and transferred my school to the Columbus, Ohio campus while living in my car. This was a great campus because it had a computer lab available and it was difficult to charge my laptop while living in my car. I noticed the same thing as the other campus though. Everyone was passing and getting good grades at this campus, despite participation and knowledge of subject matter. . . . Soon after that the Columbus, Ohio campus had phased out. They started giving us classes in a hotel room and raising the tuition. This didn't affect me much because I was covered under the GI Bill, though I found it to be expensive before the cost went up. There was a lot of rumors that we would be forced to finish our degrees online, despite being told that I could take ground classes if I needed to. . . . I eventually found a permanent job and found little time to complete the "participation" requirements of the online classes. I would dedicate my weekends to doing schoolwork, but that wasn't enough, on the last week of class I was kicked out of my class for not participating. Had I posted one more post on the forums, I would have been fine according to UoP, I was forced to pay back the VA for that class even though I had an A average and had completed all assignments up to date, with the exception of posting on the forums enough times. I was so infuriated with this I filed a complaint with the BBB and asked them to compensate me for my time and reimburse me for the debt that I was forced to incur with the VA. They sent me a letter stating I did not meet their participation requirements and had to retake the class, and that I was not to "plagiarize" any of my own work when I repeated it, or that I would be expelled and possibly prosecuted. I did what I had to do to graduate by December 2014. When I got my tax return back earlier this year, I used it all to pay off the student loans and wash my hands of it. I am currently trying to go to another school under the Vocational Rehab VA benefit, however I have been fighting with the VA since December 2014 to get me in school. I keep getting "homework" to print off job leads that require a degree, and they are never good enough for my Voc Rehab counselor to approve. Every job is either too hard for me to get or the VA doesn't approve that degree program. I just want to get an MBA. It would be nice if I didn't waste my GI Bill benefits so that I could get a degree that actually helped me.

⁶⁰⁶ my credits didn't all transfer to my current university, they never got my finances straight. The quality of education is plain junk. Amongst more issues with finances. There's too much to tell.

⁶⁰⁷ University of Phoenix I was in the Master Of Education Administration program. It started with my original counselor who was suppose to accept or deny my original thesis proposal. While on Annual Training I submitted my proposal and received an okay along with a change of counselors. I began my program and was offered group work in a cadre of less than motivated classmates. Some professors would receive phone calls during class and others would accept work that I knew from one of my classmates was simply changing his cover page on material and receiving A 's as grades. All the while I was working to make sure my research supported my thesis. About 3/4 of the way through the program a Dean of studies was subbing one of my classes and during a lunch break asked me how I felt about being in a Masters program. I told I was embarrassed to tell people I was in a Masters program with the level of work not only around me but my own. I explained about not receiving correct guidance on my thesis The Dean it turned out reviewed my original proposal and deemed it inappropriate and told me I would have to start over because I now had a low grade on my initial proposal and would be released from program. It turned out that my last class the instructor never showed up for four classes on the night of the last class the administration offered the class a deal and was going to pass them as a whole for the class and they could continue in the program. I informed the administrator of my circumstance and they said they would work something out for me as I only had like two or three classes left in program. I declined the offer and took my financial lumps. Needless to say that money is gone when I returned a couple of years later to see how my credits might transfer I was told they didn't and I would have to start over due to restructuring meaning the course requirements had changed the old program did not have the course I now needed.

⁶⁰⁸ I'm a veteran currently enrolled in University of Phoenix. The only complaint I have is that the quality of the education I am receiving at Phoenix is far inferior than the education I received in community college. I have exhausted the post 9/11 GI Bill benefits afforded to me. I am still a few classes away from graduating. I am at a point where I need to ask for a student loan to complete my degree. But I don't want to pay the price of a for profit university with a sub par quality of education. I remained commuted to University of Phoenix because of the flexibility, but I feel I have wasted the benefits I earned while serving in the military.

⁶⁰⁹ I signed up and they were more than helpful getting my GI bill rolling to pay them. After that was set up I could barely get any help. I failed the first class because I had a very hard time using the computer... Come to find out it was because my computer was not compatible with their system... After buying a newer more suitable computer I retook the class and used my own original work for that class. Well everything was fine at first but once I did a piece on my political views my professor flipped a switch and became a completely different person with me... All of a sudden my work (that had already earned A's and B's was getting failed. The last day of the course I tried to login to turn in some work and it would not let me... At all I just kept getting an error message. I took screenshots and sent them in an email to find out what I could do. "Well its too late now you failed" was the response I got. So I emailed and called someone else who told me that they could request an exemption and take my work it may take a couple days though... Well a week goes by and nothing... Now I'm out of classes and not getting my GI bill which I desperately needed so I continue to call and email only to be told "oh yeah they rejected it" well that would've been nice to know... Now I owe money to the VA, AND university of phoenix for a class I technologically COULD not complete for whatever reason... They will not release my transcripts and I cannot go to a local college until I pay them for a class that I literally was not able to finish because of the error I kept getting. I cannot afford a lawyer to fight them... I don't care about getting money from them... All I want is to be able to use my GI bill and continue my education and I refuse to pay them thousands of dollars for their lies, and absolute inability to work with me at all. But I don't know what to do...

DW	NC	2009	Failure to accommodate disability ⁶¹⁰
BW	LA	2007	Poor quality education
JN	TX	2013	Poor quality education ⁶¹¹
KR	OK	2008	Learned very little ⁶¹²
RG	AZ	1998-2003	Poor quality education ⁶¹³
TF	OH	2005	Easy courses, arbitrary grading ⁶¹⁴
JT	FL	2009-2012	Poor quality education ⁶¹⁵
RS	WI	2014	No academic help available ⁶¹⁶
AH	CA		Courses too easy, other students not prepared ⁶¹⁷
JA	CA	2011	Arbitrary grading ⁶¹⁸
MI	VA	2014	Poor quality education ⁶¹⁹
GL	SD	2013	Classes not what expected ⁶²⁰
LJ	TX	2013	Curriculum inconsistent, computer programs did not work ⁶²¹

⁶¹⁰ After my honorable discharge in 2009, i was diagnosed with PTSD and tried my hardest everyday in the classes with UOP. When I told them I needed additional help because of my disability they promised to provide help with classes. Instead I ended up failing the course because my attention span and ability to stay focused diminished. I called numerous times to get student resource help and never recieved it. Now I am unable to even apply for the available military program that will help me without my transcript being released by UOP.

⁶¹¹ UOP has been nothing but one issue after another for me. . . . Not to mention after over a year of classes, I haven't felt like I have learned a single thing, more than the fact the UOP is not for me.

⁶¹² I graduated with a bachelors of science in health care administration from the University of Phoenix Online Campus in 2012. Since then I have no luck in getting any jobs related to that field. Honestly, I'm not even sure what that field consists of. We 'learned' the basics of a few Microsoft programs and that is pretty much it. I feel like I wasted my time and money on a degree that is useless.

⁶¹³ The UOP said it was accredited but the degree from UOP is not accepted by most employers. The credits don't transfer to other schools. The actual education especially for the cost per credit hour was lacking.

⁶¹⁴ I attended university of Phoenix; I already had my M e.d.. I changed careers and thought it would be a great idea to go to an on line school within my new field. The courses were not difficult; however, from one teacher to they all seem to grade different. What got me an "A" in on class got me a "D" in another. I could not understand why my grades began to slip until finally I got to the point where I was placed on academic probation. I believed I did enough to graduate only to find out that I was .1 points away from receiving my degree. All of the time, money and effort I put into the degree only to be shy .1 points. I was told that I would have to pay for the class out of pocket. When I got to the point where I was ready to return to complete my degree they told me I would not be able to because the code for my degree had been upgraded and my courses were no longer valid for the same degree.

⁶¹⁵ University of Phoenix is nothing but a for profit school. The way the classes are held and taught are nothing like a real university. For the most part all we did was write essay papers. This school is so over priced its crazy. A university should want to be affordable so more people can go and get good education. After using my gi bill i still owe over 19,000. Most companies see university of Phoenix as a joke, they are not taken seriously.

⁶¹⁶ The online set up was a joke if you needed help you couldn't get it. I was told I was put on academic disqualification for the course I failed. Come to find out 5 months later no I actually wasn't. My academic advisor didn't figure it out for 5 months. Plus now I hear UoP is having issues with its accreditation. So I wasted part of my gi bill on a school that's been voiding diplomas already handed out.

⁶¹⁷ I consistently maintained a 3.0 GPA throughout my academic challenges at University of Phoenix despite the institution's lack of commitment to the really hard working full-time students like myself who by that time were working full-time. I attended crowded classrooms with students who, having few other responsibilities than course studies, made little effort during groups exercises, which affected my overall course accomplishment. I enrolled in and completed courses which offered little more than 12th-grade level assignments with no accountability for arriving at substantive conclusions about the lesson objectives and with a classroom with a few demoralized students who kept the learning atmosphere quite murky. Despite all of that, I completed nearly all of the upper division course before a Department of Education noticed was issued informing me that I capped out.

⁶¹⁸ I attended University of Phoenix for three degrees and the grading of the program's was terrible. It was not constant and cost me extra money on classes. My Bachelors was above average GPA, but I struggled in my Masters program. Due to the grading. I also have issue with the student loans and the amount I am paying back.

⁶¹⁹ I was told that they had the market leading education and alumni community that would guarantee me a job. Really we did little actual work instead we only had discussions on the instructors full time job.

⁶²⁰ My complaint was with the University of Phoenix. I classes and curriculum wasn't what I expected now I'm stuck with a bill from them.

⁶²¹ The educational curriculum was very inconsistent and the staff couldn't do anything about it. Programs the were computer generated but didn't operate correctly. .

JC	FL	2006 - 2008	Courses too easy ⁶²²
JW	AZ	2004	Education not useful ⁶²³
TC	WA	2010	No academic support, grade dependent on others ⁶²⁴
KK	SC	2012	Education not useful ⁶²⁵
SS	OH	2010	Poor quality teacher ⁶²⁶
SS	TX	2011	Student asked to teach courses ⁶²⁷
BB	CA	2011	False plagiarism accusation ⁶²⁸
KV	IL	20012-2014	Poor quality education ⁶²⁹
JZ	WA	2008	Left unprepared for work ⁶³⁰
SC	CA	2007-2008	Poor quality teachers ⁶³¹
JS	UT	2014	Most courses not useful ⁶³²
JW	GA	2006	Poor quality education ⁶³³
CM	CA	2011	Not prepared for work ⁶³⁴
SB	WI		Courses too easy ⁶³⁵

⁶²² I knew after starting with the University of Phoenix that anyone could pass and that the courses were a joke. I even had one case where a Bipolar individual would curs out all her classmates in e-mails and failed to work on any of the team projects. After contacting the teacher and administration, I was told she was a "special needs" individual and that she would be allowed to continue. I guess as long as you were paying, they would keep you in the course. After graduating and receiving my Bachelors, I have had numerous interviews asking me if I had any further education outside of the university Of Phoenix degree because they all stated that they felt anyone could get that degree, which undermined the value and expenses I set forth to receive my education. I wish I had never started with them because I feel I wasted 3 years of my life (and my GI-Bill) for a worthless piece of paper. I am actually embarrassed to tell people of my graduating from the University of Phoenix.

⁶²³ I don't feel the schooling I received was geared to help get a real education. It felt more like just going through the motions towards getting a degree. There was very little that I was able to take from the 2 years of classes that I was able to use in a real life work situation.

⁶²⁴ The University Of Phoenix led me to believe that they were the best university for the money. They said the classes were built around the students schedule. This is the exact opposite. You are put in learning teams, and your grade is dependent on how the others in your group perform. I received very little support from my academic advisor. I was going to fail my math class until I wrote them a letter stating that I would withdraw and attend another university if I had to spend another two thousand dollars of my own money to retake the course. I am charged three hundred dollars for showing up to one class if I decide I need to drop and reschedule it. This is out of pocket and not covered by my Go.I. bill. I have been very disappointed by this university.

⁶²⁵ I was recruited by being able to apply my post 9/11 GI Bill. I was very frustrated with the teachers and the curriculum. I didn't really learn anything from the teacher during the time I spent in class and what was covered I could not find in the text at all. I spent 90% of my time google for help and reading a online text that would disappear after the course. So I could not use it to help with any other of my courses.

⁶²⁶ I am a disabled veteran that suffers from PTSD, and that this would be a great way to transform, until I ran into a teacher that I was not able to communicate with. The learning experience then became a very negative situation. I feel duped by University of Phoenix, what they promised turned into some totally different!!!!

⁶²⁷ The University of Phoenix is at the tip of the spear when it comes to not being 100 % truthful to military members. The Tuition is nearly double the national average 1400-1500 for five weeks. Their ability to submit paperwork on time and ability to follow through is an utter joke. I graduated in May of 2014 and when submitting Applications and Resumes I have Human Resources personnel tell me that the UOP is diploma mill. I worked endless hours on papers and projects maintained a decent GPA and still no one will hire me. I had to resort to Trucking to get a job. Their ability to transfer credits and give veterans what they are entitled to in reference to experience is beyond a doubt a joke. During three courses the instructor pulled me aside and asked if I wanted to each them. They being UOP do not have follow through or the ability to ascertain the abilities of a veteran.

⁶²⁸ Enrolled with the University of Phoenix for a BA in Business and was stopped 1 class short of receiving my AA, because it was determined by the instructor that I plagiarized my final. This was not true and I had significant amount of references sourced. When I tried to transfer my credits, virtually none of them would transfer, I was told I would essentially be starting over. Now I have no degree and nothing but student loans to show for the classes I went through.

⁶²⁹ Thought they would give me an education that was worth something.

⁶³⁰ I am now unemployed and over qualified for some jobs and underqualified for the ones my degree is supposed to be for.

⁶³¹ I was pursued by UOP as a former Marine. I was told all of my JC credits from an actual college would transfer over, they only excepted a few of them. They signed me up for classes, one of which I did not want. I requested to be dropped from the class and was told, "we can drop you, but you still have to pay". No recourse whatsoever. Classes had instructors that where never present in the forums, yet managed to give you a grade. I'm still paying for those loans.

⁶³² They promise you great education, that you will gradute fast and get your major courses knocked out quickly. But, they fill your schedule with so many unnessary General Education courses, that you get burned out before you even touch any of the courses that really matters to you.

⁶³³ I took their IT courses and I spent 80% of my class time chatting with other unededucated individuals gaining zero job knowledge. I was recruited by their commercials and advertisements in the years 2006-2007.

⁶³⁴ I used my gi bil for this school, and I don't feel I was prepared for anything. I work for a tow truck company now

⁶³⁵ The level of study was so simplistic a non-educated person could pass with flying colors , obviously it was not collegiate level work .

RH	TX		Instructors not available or responsive ⁶³⁶
RK	VT	2009	Student failed classes because UoP would not grant leave of absence for family medical emergency ⁶³⁷
WP	TX	2014	Low quality of education ⁶³⁸
RR	PA	2005	Degree program poorly designed ⁶³⁹
RB	AL	2006	Instructors not engaged; low quality of education ⁶⁴⁰
CL	WA	2013	Instructors not responsive to student emails; low quality of education; unfair group assignment grading ⁶⁴¹
JG	AR		Instructors presented material poorly ⁶⁴²
PR	CA	2012	Low quality education ⁶⁴³

⁶³⁶ The instructors were only there half the time and impossible to get a hold if you needed them quickly. I regret every second I went to that school.

⁶³⁷ I am not really sure how this will go but here goes; I enrolled into Pheonix online. The enrollment went alright, however it is what happened while I was attending. I always got my homework done on time, and got good grades, however at the time my girlfriend at the time was pregnant with my child. She had many complications during the pregnancy that required my full attention. I kept the school advised of the situation. I even asked for a leave of absence so I could concentrate on what was going on in my personal life. I was told I would have to write the Dean and request the leave. So I did, to which I was denied. So I said okay, and I carried on. A few months go by and my child's mother begins her labor, to which we were in the hospital for a month before Mollie was born. The complications were dire, and while in the hospital I looked after Cora during the day, making sure she had everything she needed. When the doctors would put her to sleep at night, I would sit down and do my homework. I couldn't keep up, and I did inform the school that I was having even more difficulties due to the added stress of my personal life. They again denied me. I stayed up every night doing my homework and sometimes only got an hour of sleep. When Mollie was born, she had complications, we had to spend almost another 3 weeks in CHAD at the Dartmouth hospital in Lebanon NH. Mollie was on numerous wires that detected the slightest changes in her breathing or heart beat. Still I informed the school, and was denied a leave of absence. Needless to say, while this was going on, I was failing, and I did fail. To which I was told after I failed that I was to be put on a 6 month suspension. If I thought that the ruling was unjust I could write the Dean and request a review. To which I did, and low and behold I was denied. So after a few months I switched schools, I wanted to finish what I started and I was not happy with Pheonix. I switched to AIU, American Intercontinental University, and online program. When I switched I had to start all over because I could not have my credits switched over to AIU. I do believe that I had a little over a year of college credits to my name, but they didn't care. I spent 3 years obtaining a degree that should have only taken 2. Like I said, I don't know if this will go anywhere but that's my complaint.

⁶³⁸ The quality of education provided by the University of Phoenix is beyond questionable.

⁶³⁹ University of Phoenix Pitt me in a technical program which they said is in high demand. I accepted the business information systems program. After graduation, no employer could identify how the program would fit into their business. I did not have a focused degree and could not be placed. The university charged for electronic books which are not recoverable even after the computer crashed. I wasted a great deal of money on a generic program and for resources I am unable to access or replace

⁶⁴⁰ University of Phoenix "facilitators", as a generalization do the minimum required interactions with students. There are exceptions, but given the amount of money many students have invested, the University could 'force' facilitators to be more engaged with their students. We're all here for one reason, to learn, obtain a degree, and further our careers. Sure we received a piece of paper, but the quality versus cost is nothing near where it should be, and students should not be held accountable for that.

⁶⁴¹ After emailing the instructors multiple times, I failed to gain responses to my questions. Instructors continuously responded with answers like, "I apologize, I work full time and have my hands full with multiple classes as well." A few times instructors would not grade previous weeks assignment and the current weeks assignments depended on feedback from the previous assignment. The educational information and assistance was sub par. One class that I took had information that was not matching up with the online material. I dropped the class and they told me I would be credited for the class. After trying to switch schools, UoP told me I would only get a credit if I continued to study with their university. Multiple times I had other students fail to participate in the mandatory group assignments due weekly, and they always tell me that I just need to pick up the slack. Afterwards finding out the other students still received the same grade as myself.

⁶⁴² Some instructors were very hard to follow and were even harder to contact when I needed help with something on a one on one basis.

⁶⁴³ I feel like I have been tricked by there words and lies about there accreditation, and quality of education that school has to offer as well as there finical advisors not making things clear to students.

KS	AZ	2008	Unfair group assignment grading; UoP passed undeserving students ⁶⁴⁴
CC	FL	2012-2015	Student not taught enough to succeed in her field of study ⁶⁴⁵
SL	CA	2010	Instructors would not write letters of recommendation and did not read student assignments ⁶⁴⁶
RM	NY	2006	False promises of academic support ⁶⁴⁷
TA	WA	2006	Instructors pass all students no matter what because of monetary incentives ⁶⁴⁸
JL	MO	2010	Scheduling issues with adviser ⁶⁴⁹
JF	KY	2012	Graduation requirements unavailable ⁶⁵⁰
JB	LA	2008	Low quality of education ⁶⁵¹
ST	AZ	2012	Low quality of education ⁶⁵²
RC	AL	2012	Instructors graded improperly ⁶⁵³

⁶⁴⁴ I found that I was carrying other students to ensure my good grades. Watched people with barely the ability to speak English let alone write it walk away with Masters Degrees.

⁶⁴⁵ I do not feel I gained the amount of knowledge that I should have to be successful within my field of study.

⁶⁴⁶ I went to school at UOP after being told my degree and courses would be accepted when I move onto graduate school. This was not the case at all and on top of that I missed the deadline for my graduate school application because I needed letters of reference from my professors and NONE of them would write me a letter of recommendation stating that the 5 week courses were not sufficient amount of time to get to know a student or their work ethic. Even professor that I had multiple times would not help me out. The grading system does not prepare you in the least bit for anything as most professor do not seem to even read the assignments and give you an A.

⁶⁴⁷ When I contacted the school it was explained how user friendly it was for Active Duty Soldiers, it turned out not to be. When I discussed this with my mentor/advisor it was this is how it works, the professor makes all final decisions on the course. Truly attitude was to bad we already have your money, its your problem. I failed my 2 courses because of that attitude, also they knew exactly how much to the penny I was going to get for assistance and that's what it cost for the courses. It was suppose to be a program that was there for you, when reality it was there to just make money. I enrolled in this to receive a degree to continue and advance in the military.

⁶⁴⁸ UOP prices were out of control but it was the only program that worked with my busy life. They seem to pass everyone because from what I understand the educators got paid for each student that attended their class (and passed)

⁶⁴⁹ Scheduling issues with my student adviser

⁶⁵⁰ Graduation requirements were never shared. I had to call several different people and each time got a different number and person to call.

⁶⁵¹ I completed two different periods at the University of Phoenix. The first time I received my associates but never received any type of information about financial aid or grants. UoP extremely over charges. The second time I have attended is for my Masters degree where thus far it seems classes again are highly priced and the quality of education is low. Once one completes their bachelors UoP doesn't not offer the military rate like they had before.

⁶⁵² I spent several years at UOP. I was put through classes that neither enhanced my education or would transfer to a normal college. I was placed in two classes at the end that my student loans didn't cover. Now I can't continue my education and have nothing to show for the classes I've taken.

⁶⁵³ The teachers graded the work wrong or at least it made no since and of course I didn't get a good grade and was told I would have to repeat the classes.

KM	DE	2010	UoP doesn't support students ⁶⁵⁴
MC	KY	2012	UoP passed all students who paid tuition costs no matter what ⁶⁵⁵
SJ	CA	2012	False promises of educational quality ⁶⁵⁶
AE	WV	2014	Low quality of education ⁶⁵⁷
JH	AZ	2001	False promises of educational quality ⁶⁵⁸
MJ	AK	2011	UoP staff not responsive to student's deployment schedule ⁶⁵⁹
MS	OR	2010	Low quality of education ⁶⁶⁰
JH	FL	2014	False representations of educational quality ⁶⁶¹
KR	CA	2010	Online program low quality ⁶⁶²
CS	CO	2013	Low quality of education ⁶⁶³

⁶⁵⁴ I was enrolled through the University of phoenix, I had prior complications like not being able to pull up assignments or other homework to complete. I have a new computer top of the line and university tell me it my issue n I need to have it fixed n I've failed twice now because they don't help or consider late assignment..they don't work with you like a school should.

⁶⁵⁵ University of Phoenix takes TA and does so at the highest rate you can take. The quality of education seems to be that anyone with a paycheck can pass and it shows because no colleges I applied to will transfer their credits. So I wasted time and TA just to go to a school that does not benefit me.

⁶⁵⁶ I feel that the information given to me on the day of enrollment wasn't as promising down the line. The teachers quality of practice wasn't up to standards of learning what the University had promised. The transfer of credits is almost impossible to a different school. The tuition fees are a lot greater then I imagined and the starting courses are misleading compared to the end classes. With the wavering accreditation it's hard to focus on the end goals of school. The grading policy puts more power in the teachers and then a grading rubric should allow

⁶⁵⁷ I have been with the university of Phoenix online for awhile the amount they charge per class is outrageous. \$1800.00 per class, the quality of the instructors is lacking, the last math class I took with them they expected you to complete their modules online that took about 3 or more hours a night. When I needed help, I asked the instructor for additional information and help with some of the math problem issues, his response was to look at a certain page in the book. When I persisted he told me to ask for help from my fellow students. This example has happened on other occasions, I have never felt like the instructors give very good structure, guidance, and actual teaching on the subjects. I have had a few good ones. Most of the time its read the book write a paper. Accreditation transferring of credits and performance/other military training evaluation has been a complete waste of time and resources to try and get done with UOP. I have since had to move to another university locally taking more time due to traditional classroom environments. costing me more time and money to complete my degree.

⁶⁵⁸ the classroom work had a model they followed where you could recycle papers from the beginning of the class schedule and there was no deviation from that model norther were there any tests 4 ways to gauge your understanding of the material besides open discussions which happened in frequently with staff and faculty that did not put their best foot forward. The quality of the program was not very good either I've had many people ridicule me for the program I chose to go to and it does not have the level of quality that was promised to me in the beginning.

⁶⁵⁹ Did not receive the help I needed while deployed. I had a poor connection asked to drop the course until end of deployment. The counselor said they tried to call even after I told them specifically that I was deployed and could only communicate via email. She insisted that I make attendance even if I could not upload my assignments which caused me to fail instead of withdrawing.

⁶⁶⁰ I enrolled in the school with the understanding that the education was high quality and the credits were as valid as any other school. As we all know now, that isn't the case. I also transferred locations, only to find that my chosen degree wasn't offered at my new location. Bad education, Hugh price, and I was left with about \$12k in student loans.

⁶⁶¹ I was recruited by phone and told that the school was top of the line. I have since realized that they are one the more expensive schools. I was also told that I would have assistance in finding work which never happened. Most of what was provided was a lie

⁶⁶² Online classes were horrible. After several months of online classes I want to transfer to a campus. They told me that I would have to travel to another town (commute time between 2-3 hours with LA traffic), even though there was a campus in my town. The one in my town didn't offer my degree program. Also come to find out you still have to do everything online but just on campus.

⁶⁶³ When I enrolled I was not able to transfer all my classes and had to attend one year longer. I feel like the quality of education was not the same quality of other accredited universities.

KV	IL	2012	Instructors did not teach ⁶⁶⁴
HS	TN	2013	Low quality of education ⁶⁶⁵
DD	CA	2009-2011	Low quality of education ⁶⁶⁶
TB	CO	1	No academic support ⁶⁶⁷
HP	AR	2009-2011	Low quality of education ⁶⁶⁸
ZF	UT	2012	Low quality of education; instructors did not teach; unfair group assignments ⁶⁶⁹
TH	MN	2013	Inconsistent academic policies ⁶⁷⁰
BQ	CA	2012	False representations of instructors' qualifications; unfair group assignments ⁶⁷¹
RF	CA	2013	UoP passed all students who paid tuition costs no matter what ⁶⁷²

⁶⁶⁴ I was recruited through a television commercial. The university of Phoenix is suppose to grant a splendid education like other 4 year universities. Using instructors whom teach nothing to the student, we all learn by ourselves. The education from this institution should be about the student, not about lining the pockets of the board members.

⁶⁶⁵ This school was awful. Over charged me and didn't tech material well.

⁶⁶⁶ School was too easy, and there credentials are pathetic, also a uopx degree holds no merits in a he work place, it was a waste of my time.

⁶⁶⁷ The school offerd NO support or help durring my classes and continued to take VA funding after I stopped school leaving me in Debt

⁶⁶⁸ I enrolled on my own accord as it would be a way to work and go to school. My major complaint is quality of education. We would have to do the reading and homework the week before the day of class we would be taught by the teacher, so we basically taught ourselves then teacher reviewed material after we were graded etc. Very difficult to learn that way and we were paying the school to teach us not teach ourselves.

⁶⁶⁹ After enrolling, I found out what "college" was truly about. Getting in trouble all of the time at work, trying to keep up with the ridiculous amounts of workloads. Constant bickering and whining when it came to teamwork, picking up a whole team's slack so that we can get a passing grade. Instructors who absolutely didn't care about a damn thing. They don't care about your future or your life outside of school, they have absolutely no advice or insight on any of the schoolwork. They take days to respond and usually don't until after the assignment is due. I delt with this garbage and picked up my associates with absolutely NO help from an instructor. Not one. After learning all of the things I learned in junior high all over again in college, I moved to the bachelors program in a study area I didn't even want but they said was "close". Thinking that I was just a little too smart or above average maybe, I decided to hopefully challenge myself in this program. After a few months of learning absolutely nothing again, I decided this wasn't worth my time. I could no longer stomach the unacceptable behavior from the instructors and the constant feuds with students who wouldn't pull their weight. What does unacceptable behavior from instructors mean? Treating people who have a hard time with spelling like they were 3rd class citizens (this was observed). Threatening students that had obligations with failing grades when clearly they could have made a one time exception. Refusal to speak with lazy students about pulling their weight when it comes to teamwork, ignoring important questions asked by classmates or an answer such as "read the book". And to be frank, the shit attitudes they have in general toward your education. Not to mention, the expensive programs you are forced to buy to even start your classes. After a few months into the bachelors program I decided that enough was enough. I left the school and have no plans to go back there. BUT! It didn't stop there and still hasn't (8 months later). I am still recieving calls, sometimes 4 times a day begging for me to come back. I strive for excellence, always have. But when you are completely misled about workload, school excellence and being pressured, something needs to be said and hopefully this is the place to say it.

⁶⁷⁰ University of Phoenix had inconsistent policies and practices, and they charge fur classes I tried to drop.

⁶⁷¹ Signed up for a business degree. They told me the instructors were all specially trained and had knowledge of the field. Soon found out they knew nothing of teaching. Everyone one read slide shows found online from others schools and graded us based solely on group assignments and tests every other day. Class had unattainable goals and expectations to finish ie if a group project was due and half of the group dropped last week due to low grades to those students who stayed was an automatic fail for incomplete project. That in my view was unfair.

⁶⁷² The university of Phoenix is a sham. All they care about is the money. The education is a joke. On assignments, as long as you do them, you pass. I'm a "senior" there now. Recently, I had to do a peer review of another "senior's" paper. It was a complete joke. I was shocked how someone who can barely put a coherent sentence together is about to graduate with a bachelor's degree.

JB	OR	2013	Low quality of education; staff not responsive to academic issues ⁶⁷³
JB	IN	2010	Instructors offer no guidance and give credit to all student work regardless of quality ⁶⁷⁴
EE	TX	2010	Low quality of education ⁶⁷⁵
JH	OR	2014	Low quality of education ⁶⁷⁶
SC	AZ		Low quality of education ⁶⁷⁷
DT	CA	2008	Online education low quality; instructors unresponsive ⁶⁷⁸
BP	CA	2010	Grade policy forced student to repeat coursework ⁶⁷⁹
MK	VA	2011	Low quality of education ⁶⁸⁰

⁶⁷³ Second, when I needed help trouble disputing a disagreement with an instructor my academic counselor in a but shell told me that she couldn't advocate for me and that I'd essentially had to fail the course and she'd try to appeal a final failing grade should that be the grade I get. She also mentioned that she's never seen an appealed grade actually be over turned which threw me for a loop (what's the point of appealing then). Everyone with the exception of a hand full of people doesn't know what the hell they're doing, it's like a call center with nothing but new hires. You can call in multiple times about the same issue and get a different answer each time. My financial counselor refused to give me updates about financial aid brushing me off and telling me to call back a month later, fortunately I called in the following week for follow-up and the money had already been sent to one of my cards the week I'd called. Thank goodness I checked otherwise I would've been waiting a month for something I already had. This isn't a school I'd recommend to any veterans I come into contact with. When I first began at University of Phoenix their accreditation was in question and that was also something I found out on my own, when I asked my academic counselor about it she advised me to read up about it and come to my own conclusion (that was real classy by the way). All of my credits didn't transfer over from JC to UOP. I ended up taking two math courses I'd taken the year before in JC which was completely redundant, but I was glad I learned those courses at the JC I went to and not there; those courses left a lot of math fundamentals out which confused many of my peers. As if it weren't enough for one to squander their GI bill money at the university of Phoenix, they also require you to pay a fee for your final transcript which I understand came into play early this year (2015). All in all incompetence and laziness are the two words that come to mind here. It's the McDonald's of education.

⁶⁷⁴ The quality of education is not the greatest even though the school is online. You have students posting and receiving credit for things that are completely off topic. The instructors say that they lead the discussions and all they do is post the initial question. There is no guidance from there for the discussions that have to be participated in.

⁶⁷⁵ No other school would accept their credits so i was forced to finish their "schooling" (Which is a joke)

⁶⁷⁶ When I transfered to a community college, I found out that my past year of studying was only worth a few credits. It was due to the incredibly low accreditation hours, and to the quality of the classes taught.

⁶⁷⁷ Just feel that the quality of education was not up to undergraduate standards.

⁶⁷⁸ My complaint with University of Phoenix stems from a number of reasons. First, the quality of education was a disappointment when I was forced to take my primary classes online. During the majority of my tenure with the school, I attended on campus and enjoyed the experience of working with a teach face to face which assisted in my learning experience and prepared for my future. However, my core classes were for accounting which I said I wanted to take face to face. I was forced into taking the classes online or drop out so I took the classes online which I felt were no help since the teachers barely interacted with us or taught us anything. Basically, I had to teach myself the accounting skills I have which I feel would have been better if I had a face to face teacher.

⁶⁷⁹ Tuition was pretty high, and had to take several classes twice due to grade policies.

⁶⁸⁰ The quality of educators were sub-par. Many of the classes felt rushed with no real opportunity to effectively and thoroughly learn and flush out a subject. Thus the quality of education is viewed as mediocre in the eyes of potential employers I've encountered

MD	VA	2012	Instructors more invested in paycheck than in educating students ⁶⁸¹
RB	MO	2013	Unfair grading policy ⁶⁸²
AS	CA	2007 to 2010	Low quality of education ⁶⁸³
LO	TN	2013	Low quality of education ⁶⁸⁴
SK	PA	2008	UoP would not issue grades ⁶⁸⁵
FG	TX	2011	Instructors did not teach or read assignments ⁶⁸⁶
JB	IL	2014	No instruction ⁶⁸⁷
JR	IN	2005	Low quality of education ⁶⁸⁸
MB	TX	2013	No useful learning ⁶⁸⁹
DB	TX	2012	Low quality of education ⁶⁹⁰
HL	CA	2004-2012	Low quality of education ⁶⁹¹
DB	IL	April 2014 - August 2015	Low quality of education ⁶⁹²
CM	CA	2011	Low quality of education ⁶⁹³

⁶⁸¹ At first UOP seemed legit and a decent quality school... Sad my degree continued it became very clear that most of the people involved were just worried about a paycheck rather than teaching or helping students. I've had classes where I was so confused and turned in incomplete assignments and still was given an A. I recently dropped out of the University due to what I've been hearing about the school and the military benefits. I am also scared that these benefits will not switch to another school.

⁶⁸² They advertised that you could get your degree on your own time but when I got logged in to classes the instructors would demand assignments be turned on by Wednesday and that just wasn't possible. I tried to do all my class work the weekends of the work week but if they demand and count off if they aren't turned in by Wednesday I failed.

⁶⁸³ The education was sub-standard as were the people who were hired to teach. Many of the teachers I had shouldn't have taught because they were more involved with their days instead of teaching the class the materials.

⁶⁸⁴ The classes itself were poor in quality and even basic classes like math were not transferable.

⁶⁸⁵ Would not give grades

⁶⁸⁶ To start there is no real teaching, it is more like a guide for self studies! No exams!, it is all about writing papers that I felt were not really graded. Also their financial department will be the only one that will surely contact one during the time with them, they just want your money, nothing else!! The university is accredited but they mask by who and how, and to be frank I feel they should not be accredited at all because of the quality of education. I finally graduate with 3.60 GPA, I was studying for Software Engineering, the diploma says Bachelor of Science in Information Technology, no mention of the Engineering part anywhere!

⁶⁸⁷ I feel like I'm not actually receiving an education from the school. It feels like there is no actual instruction at all.

⁶⁸⁸ The entire school was a sham.

⁶⁸⁹ The quality of classes is vey sub par. Most classes you dont even take tests. You dont really learn anything useful.

⁶⁹⁰ The student loans were high and "guaranteed" for military members. A marketing ploy to reel us in. Ridiculous fees. After each class I felt more dumb that when I started because we never actually learned anything, it was just discussion after discussion about views. Some students would just message back and forth basically arguing about a topic and the teacher would count it as participation. All in all when it comes down to it three months after graduating and I still cant get a job in the field of my degree and when I look for jobs I still feel inadequate.

⁶⁹¹ The promise of job opportunities upon completion are laughable at best as most consider the quality of education to be lacking...

⁶⁹² Not once did I ever read and passed each course with ease, even though I began some of my 400-level courses before leaving. After the school's illegal practices became public, I left at the end of August 2015 and transferred to a private 4-year university. As expected, the majority of the credits did not transfer over because Phoenix was not accredited.

⁶⁹³ The quality of the education was not what I expected from them. The quality is the same as local community colleges.

MR	KY	2011	Unfair grading policy ⁶⁹⁴
CG	OK		Low quality of education; instructors not knowledgeable ⁶⁹⁵
FT	CA	2011	Low quality of education ⁶⁹⁶
DG	TX	2014	Instructors unresponsive; course materials outdated ⁶⁹⁷
BM	CA	2007-2011	Inadequate IT curriculum ⁶⁹⁸
JL	VA	2012	Inadequate health care administration curriculum ⁶⁹⁹
TB	ID	Graduated 2013	Unchallenging degree program; unfair group assignments ⁷⁰⁰
MM	TX	2005	Low quality of education ⁷⁰¹
JM	OK	2010 through 2014	Low quality of education; unfair group assignments ⁷⁰²
DS	TX	2008	Low quality of education ⁷⁰³
MD	CA	2011	Low quality of education ⁷⁰⁴
JT	CA	2008	Low quality of education ⁷⁰⁵

⁶⁹⁴ They was more interested in my military benifits than anything else. They would say I didn't turn in my work and when I had proof I did they wouldn't except it. They failed me in a few classes. After I put in for an academic appeal it got denied. Then I went to switch schools and they wouldn't transfer any of my credits. They insisted that I get a Fasfa loan. I did. Now I owe that. That was before I tried to transfer to a different school.

⁶⁹⁵ University of Phoenix is a joke. I'm repeating classes and the professors know little more than the students.

⁶⁹⁶ I was told UOP was fully accredited. I learned they are not. The quality of many lessons were poor and poorly delivered by staff.

⁶⁹⁷ The teachers are not helpful at all and once I decided that the degree was not helping me due to the out dated material that was being taught I had issues dripping the school.

⁶⁹⁸ The entire curriculum was theory based and not antiquate for a BS in Information Technology.

⁶⁹⁹ Many courses I felt were useless in the attainment of the degree but were required to graduate. One class for instance, was about facility planning. This seemed to me to be an advanced level class for a degree related to medical facility planning rather than health care administration. I also feel that any degree in health care administration should include at least some courses on coding and billing and verifying insurance but UOP did not include any of this course work in the degree plan. I feel that UOP is looking to get the money that vets have rightfully earned.

⁷⁰⁰ The degree program itself was unchallenging and I often felt like I was carrying the workload for the entire rest of my group. The reason I carry them is because they did not participate yet they were allowed to move forward in each and every class. Even after complaints to university professors they said I needed to learn how to motivate them. It was not my responsibility To have to carry group that was otherwise unmotivated.

⁷⁰¹ I was doing searches of schools to find an online school. U of P contacted me and they said that thier degrees were basically awesome and that they could be transferred. They also said that you would be in a network of people willing to hire you. Well I am still looking for that network of people. I went there off and on from 2005-June 2015. They are a crock of poo.

⁷⁰² Recruiting involved guarantee of job placement and accreditation. I finished a degree that I feel week is worthless I attempted to go to a local school to finish and earn my masters only to find out all the credits obtained are null and void. The education was subpar having to rely on my classmates to generate 1/4 of my grade with the team assignment. Now I have to ask myself did I even earn a degree

⁷⁰³ I was suckered into believing this school would give me the education I needed for my future. I was wrong. I get laughed at and looked over for jobs when it comes to my education.

⁷⁰⁴ There were absolutely no benefits from attending this school. I had the teachers tell me to google answers to assignments while attending classes at the cost of \$1400 per class. Now I have enormous student debts no degree and my transcripts are not available to me.

⁷⁰⁵ The quality was garbage and the transfer to other achools wasnt possible

JR	AL	2007-2009	Education did not prepare student for career ⁷⁰⁶
TP	AZ	2012	Low quality of education ⁷⁰⁷
TL	GA		Low quality of instruction; poorly designed curriculum ⁷⁰⁸
JM	MD	2005 - 2009	Online classes low quality ⁷⁰⁹
CW	GA	2004-2007	False representation of educational quality ⁷¹⁰
JF	TX	2010 i believe	Low quality of education; instructors unresponsive ⁷¹¹
PG	GA	2006	Low quality of education; student passed class despite failing final ⁷¹²
JF	VA	2009	Low quality of education ⁷¹³
AN	VA	2004	All students pass no matter what, even if they plagiarize; unfair group assignments ⁷¹⁴
BP	MA		Unfair group assignments ⁷¹⁵
MS	MA	2011	Instructors not knowledgeable ⁷¹⁶
LK	AL	2010	Instructors retaliate against students for negative evaluations ⁷¹⁷
PA	KY	2014	Instructors unresponsive ⁷¹⁸

⁷⁰⁶ The quality of education did not prepare me for a career in IT Networking and I have not been able to acquire employment due to this reason.

⁷⁰⁷ Was a waist of time seemed like all they cared about was IP format for papers

⁷⁰⁸ Just the school in general was a mess and everything wasn't explained properly and the curriculum was a complete waste

⁷⁰⁹ The classes were a joke, just chat rooms with a paper due every week. Most employers have looked at my degree with skepticism. Given the amount I owe it definitely was time wasted.

⁷¹⁰ I was under the assumption that UOP, was a competitive institution, but when I started applying for job, that always counted against me. I was also out looked for an officer program because they said my degree was as strong as traditional schools. I felt misled.

⁷¹¹ University of phoenix, enrolled me online never recieved orientation or anything just got thrown into classes felt like they only wanted my gi bill when i had problems i would emale teachers or tech support and not receive a answear back till a week or more later

⁷¹² The am concern of the quality of education I received not being recognized by employers. Furthermore, my final test I failed the exam but I passed the class. My average was good but i failed my final and passed my class; I thought did I actually passed the class. Last, they were suppose to help me find a job; I had 2 phone calls with no guidance on how to acquire a position anywhere. Their advice is keep trying.

⁷¹³ i am a Veteran who still had to take out large student loans to pay the cost of absolutely awful education. I was promised help with job placement and have been struggling ever since. I'm in serious debt and I cannot afford to pay my loans.

⁷¹⁴ Their online classes are a joke. You can write paper after paper that is heavily plagiarized and no one calls you out for it. The class assignments also rely heavily on a group work format, which is also ridiculous in itself. You really have to do absolutely nothing in these classes to fail out. I do not understand how this school has received accreditation. The companies I have worked for have no respect for my education or degree because it is from University of Phoenix, which is not what I was led to believe. I thought my education would help my career, not hinder.

⁷¹⁵ As the classes were online it made it very difficult to coordinate with my groups. In many cases I found myself rewriting papers because I either didnt like the final outcome of the group paper or I had to complete it on my own because no one provided input. My frustration grew and I left UOP before completing the degree because of class structure and the very high cost.

⁷¹⁶ They made me take extra classes when I transferred from online to ground, classes and teachers were a joke

⁷¹⁷ As for grading, in order to receive your grade you have to submit an evaluation on your facilitator. Bad evaluation = bad grade. Seriously.

⁷¹⁸ They were not receiving any of my work and when I tried to tell them they said it wasn't their problem and withdrew me from every class.

MJ	AZ	2014	Low quality of education ⁷¹⁹
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E. Recruitment/Marketing

Ninety-eight students submitted complaints to VES alleging that UoP misled or deceived them during its aggressive, high-speech recruitment process or through its marketing materials. Allegations that UoP misrepresented the cost of tuition and modes of payment, transferability of credits, and post-graduate job opportunities to recruits appear especially often.

Several whistleblowers who are longtime recruiters for the University of Phoenix, including several high-ranking current recruiters, report (and provide documentation showing) intense pressure on recruiters to meet minimum enrollment numbers. They also report they are often pushed to mislead prospective students about graduates' job prospects, educational quality and the specifics of degree and program offerings. Some of these whistleblowers report they have spoken up to their supervisors to complain that they are not comfortable with the level of deceit, but they are severely reprimanded for doing so. Some of the misleading statements are public and accessible to law enforcement. For example, an IT degree is advertised on the website in a way that implies the degree will lead to many high level IT jobs, even though the University and its recruiters know the degree is not sufficient for those jobs.

Many students allege that the UoP recruitment process proceeds so rapidly as to be disorienting. *"The onboarding process moved so fast I wasn't really aware of what was happening,"* recalls CW. KS had a similar experience: *"When I was recruited to go to the University of Phoenix I [sic] was not given the chance to fully read the contract, I was 'lead' [sic] through it and told where to sign. Little did I know he wasn't explaining everything and obviously did not have my best intentions in mind."* UoP recruiters are also aggressive, several complaints allege, especially by phone, and so much so as to prove harassing to students. RD tells an especially disconcerting story in this connection. *"These people are crooked. I used my post 9/11 benefits and tuition assistants [sic] and the school made me take a student loan out because that did not pay for all of my classes. They still call me and want me to come back but I [sic] can not afford it [sic] any more since I am disable [sic] now."*

More substantively, students also allege that UoP recruitment practices involve both misrepresentations and deceptions. LL is representative in claiming that UoP deceived him about how far his G.I. Bill funds would stretch in paying for his education: *"Originally they told me I would be able to finish my degree without having to take student loans out but that quickly changed. The money the government gave me was not enough to pay for university [sic] of Phoenix because classes were so expensive."* Recruiters also allegedly mislead students about transferability of credits. For example, KZ reports, *"When talking to a recruiter for the University of Phoenix I was advised that they were accredited and that most traditional 4 year colleges and universities would accept transfer credits from them. This has been proven to be a fallacy."*

⁷¹⁹ Quality of education at University of Phoenix was a joke. There was little information provided in half of the classes I took and the only way that you actually learned about the subject was by reading the text book. Also while I was attending they were being reviewed for their accreditation this I feel is something they should have told me right at the beginning when I contacted them about attending the school.

Perhaps the complaints in this category are best summarized by SW, when she writes, *"Promises made during recruitment...were bogus."*

The following veterans, servicemembers, and dependents complained to VES that UoP engages in aggressive, high-speed, mislead and deceptive recruitment and marketing practices. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants' funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
CW	AL	2006-2010	Rushed into enrolling ⁷²⁰
JB	AZ	2011	Misled about cost ⁷²¹
CJ	MI		Misled about potential job opportunities ⁷²²
PB	CT	2002	Misled about credit transfer ⁷²³
CC	CA	2013	Misled about job opportunities ⁷²⁴
MF	OH		Misled about job opportunities ⁷²⁵
AP	KS	2006	Misled about GI Bill coverage ⁷²⁶
GT	IN	2012-13	Misled about credit transfer ⁷²⁷
KS	CA	2012	Rushed into enrolling ⁷²⁸

⁷²⁰ The onboarding process moved so fast I wasn't really aware of what was happening. I wound up with loan debt while waiting for my GI Bill to kick in. It seems to have barely been paid down at all despite me chiselling away for years. Mostly the degree has been a total nonissue in what little success I have managed to accrue. Students were just farmed through. People who could barely add passed statistics courses, etc... It was a total farce but I was stuck and needed to complete my degree.

⁷²¹ I was told all my credits would be good when I went to look for a job. They told me my Montgomery GI bill would pay for everything. I had some medical issues that came up in the last quarter I was at the school and I needed to put my classes on hold until after surgery but I ended up failing the class because I was unable to attend my classes. I ended up paying out of pocket for classes I took than. I also had student loans that I am unable to pay back now do to having a family and only making 29000 a year now.

⁷²² I was told when I enrolled the database development degree program I selected would have a plethora of oportunities in that field. However they neglected to mention that the majority of these oportunities require a programming language such as C++ and a 4 year degree at a minimum.

⁷²³ The University of Phoenix told me that their credits were transferable to any major university. I finished and was awarded my Associates degree while in the Navy in 2002---a total of 60 credits.

After separating from the active duty in 2007, I proceeded to apply to the University of Connecticut. I was accepted, but only 29 credits were transferred. Most of the credits accepted were from a school I had attended many years before. In actuality, most of the Phoenix did not transfer.

⁷²⁴ I was attending a major college, when life happened and I was forced to work during the day and go to school at night. University of Phoenix recruited me into a Bachelor program explaining that I can get all these amazing opportunities once I graduate. I graduated with a 3.0 in 2013, I have yet to find a job being able to benefit like most who have received their degrees. I had to take out a high interest loan to pay back money the VA supposedly didn't cover that they charged me.

⁷²⁵ I was told that there were many opportunities for a veteran in private security and law enforcement by the University of Phoenix with a degree in criminal justice. I was unable to find any willing to accept my level or training or background so I had to change degrees, none of the credits were transferable. I was tricked into using the wrong GI Bill and told I needed additional student loans to cover educational costs and was signed up for student loans when it was unnecessary. The quality of the classes was terrible, teachers "participation requirements" making no sense and off of very limited information with little actual teaching. When I transferred schools, my new school told me I was stuck using the Montgomery GI Bill as opposed to the better 9/11 GI Bill because I had already started it at UofPhx. I wasted time and money for a school who couldn't make good on their educational promises.

⁷²⁶ I went to university of Phoenix online. I was told my gi bill would cover all the cost and would get free grant money to pick up the rest. needless to say I have had my tax returns taken for the last four or five years and still owe almost 10,000\$

I was put into a class after I told them I was not going to be able to take the class, they enrolled me anyway.

⁷²⁷ The VA counsellor made it sound like Phoenix was a completely accredited University and my credits would transfer anywhere. The tuition costs were obscene but I needed the degree. The high loan costs combined with the lack or transferability of credits means I would be stuck continuing at Phoenix at \$780 per credit hour if I ever wanted my bachelors.

⁷²⁸ When I was recruited to go to the University of Phoenix i was not given the chance to fully read the contract, I was "lead" through it and told where to sign. Little did I know he wasn't explaining everything and obviously did not have my best intentions in mind. I was also miss

JP	FL	2013	Misled about credit transfer ⁷²⁹
DM	AZ	1997-2001	Misled about job opportunities ⁷³⁰
GR	KY	2012	Misled about acceptance of military credits ⁷³¹
MG	IL	2014	Misled about degree timeline ⁷³²
KF	GA	2012	Misled about credit transfer ⁷³³
ED	WA	2008? I think.	Aggressive recruitment ⁷³⁴
TF	UT	2011	Misled about cost ⁷³⁵
MM	CA	2013	Misled about credit transfer ⁷³⁶
EA	NV	2013	Misled about acceptance of military credits ⁷³⁷

led to believe that the school's credits were easily transferable, how the learning process worked there, quality of faculty, and how the BAH worked.

I looked into transferring a couple times throughout my college career and could not transfer many, if any credits. So I was basically forced to at least finish where I was for fear of having to retake classes and have my GI bill benefits run out before getting a degree.

Many, not all, but many of the teachers either did not care about teaching, or couldn't. Due to this, in many cases I had to teach a subject to my self in order to pass a class. I even filled a serious complaint about one particular teacher, but since he made up a story about me, discrediting me, it got brushed under the table, and as far as I know that teacher is still employed there with no action taken against him.

As for the BAH I was under the impression that I would be making just under 2200 per month. I was not told that the week in between classes was not paid even though that is technically the first week of class, with homework due at the beginning of the class. Even after I finally was told that I could double up on class to make up for the lost week, I still don't think I was payed that much.

I don't want this to sound like I am just bickering, I did have a couple of good teachers. However, overall I am very disappointed at the level of education I was provided. After getting my business marketing degree from the university of Phoenix and applying to several marketing firms and some firms claiming to be marketing firms. The only callbacks I got where multilevel marketing firms, also know as pyramid schemes, just trying to get recruits. Since then I have started working in the flood and fire restoration industry because I couldn't seem to get my foot in the door in an organization that was reputable.

⁷²⁹ I was told hat mycredits ould tranfer to any 4 year university and that my associates program was the right choice to start my academic journey. Upon completion and trying to get accepted into UCF i was told none of my credits transferred and my degree was pretty much useless.

⁷³⁰ University of Phoenix had stated, very publicly, I that hey had job placement opportunities and that their education was the gateway to the IT industry. There was NO job placement assistance and the education that I received was barely entry level based on further interviews with IT human resource managers.

⁷³¹ I chose UoP initially because they started I would get 28 credits from my military time. 2 classes in, I was told that 28 credits was really 11. To me this seemed dishonest coming from a college so involved with the military. I ended up staying there, and now they are preparing to leave Louisville. Besides this, I am constantly hearing about accreditation issues.

⁷³² When i enrolled into university of Phoenix online they told me that it was the smartest choice and that i could be done in less than two years. Here i am a year plus later and i still have almost two years till graduation. They have led me on and postponed so many classes that i have fallen so far behind. i tell them over and over that it is unacceptable and i still get more delays. Its usually to someone no submitting TA properly or not uploading the career plan. I have TA and a grant on file yet they always complain they need more money before they enroll me but tell me after the fact. The classes have been a joke i got a plagiarism accusation against me because i forgot the end quotation(is what it is and its understandable) They also told me i could double up to finish faster but wouldn't let me do so until a year in. Its been a mess and i have lost so much valuable time in my life going no where and its sad because now all my School money that i joined the army for is almost gone.

⁷³³ feel i was lied to about transfer credits. Lied to about the difference in classes which resulted in my taking classes I already had taken.

⁷³⁴ I called to find out more information and was recruited harder than a Marine Corps recruiter. They were constant, the guy was my best friend, he explained that I would have all the accreditation and credits to transfer to the university of Washington. He explained how my tuition would be covered by my GI Bill and then explained how streamlined the process would be. I didn't really know at that time the cost of tuition at Phoenix was so astronomical. I didn't have anything to compare to. My degree that I received is completely worthless and I had to make up most of my prerequisite classes at a two year college anyway.

⁷³⁵ I was enrolled and finished but my understanding of being a member of the military I would not have to pay for school. I now have about 15000 in student loans.

⁷³⁶ I was recruited to University of Phoenix when I was in the DEP program before going to bootcamp. I was told then that their accreditation was the same as a regular 4 year university similar to a State institution. After completing several courses, I incurred with a new school about transferring, to learn that a handful of my courses are not transferable. I had taken out student loans on top of utilizing my tuition assistance for classes and supplies. This briny all money that was wasted not only on my part, but the government's part as well.

⁷³⁷ I was told that my all my credits from my CCAF in criminal justice will be transfered and applied to my bachelor's degree in business administration with a concentration in marketing and I would graduate in a year and a half. However, the day before class starts I get a call from university of Phoenix stating that they they will only except part of my credits and that its best that I switch my degree. So I switched my degree into business management. At this point they said I would stay at the year and a half mark for graduation. However, again while in calass I get another call saying thats not the case and that I will be graduating in two years. They also started to tell me how they where not only not excepting my transer credits but now making me taking some of the classes over. Theu have also switched my academic advisir over seven times on me and eachtime they have switched my course load. They also counted my gps from back in 2008 when I only took two classes for an associate's degree which I never got from their school. They where suppose to start my gpa from when I started my bachelor's degree. They have backdoored me every chance they got and everytime I have confronted them they get extremely rud or pass me off to someone else. I already filed a complaint with the VA because of these issue.

SW	VA	2010 -2011	False promises during recruitment ⁷³⁸
RA	CA	2010	Misled about credit transfer ⁷³⁹
DM	TX	2009	Aggressive recruitment ⁷⁴⁰
JJ	AR	2009-2010	Misled about credit transfer ⁷⁴¹
LL	FL	2009	Misled about cost ⁷⁴²
PS	OH	2009	Misled about job opportunities ⁷⁴³
	SC	2001-2005	Aggressive recruitment ⁷⁴⁴
JS	PA	2009	Aggressive recruitment ⁷⁴⁵
WT	MT	2001 (Bachelor Degree) and 2004 (Master Degree)	Aggressive recruitment ⁷⁴⁶
TS	MN	2005-2007	Misled about degree timeline ⁷⁴⁷
DM	MI	2001-2005	Misled on job opportunities and cost ⁷⁴⁸
RW	NC	2006	Misled about job opportunities ⁷⁴⁹
CM	NC	2012	Misled about financial aid ⁷⁵⁰

⁷³⁸ I was harassed daily and the harassment started from a phone call of interest. There were attendance issues that led to the dropping of a class when all the work was completed. Promises made during recruitment that were bogus. I actually spoke at Howard University with Congress Woman Elizabeth Warren to support her in the student loan debt crisis. It can be viewed on youtube. I spoke as part of a panel to address the crisis. And is working with her Counsel to speak with Congressman BobbyvScott to have a hearing in Virginia. POC: Maggie Thompson Campaign Manager @ Higher Ed not debt. 202.481.8168. I give good detail to my experience for me and my son Justin Williams whose father died on Active Duty after Desert Storm and me a 50% disabled Veteran

⁷³⁹ I went to the University of Phoenix in 2010. They stated that my grades from the community college were all transferable. When I submitted the classes that I took, they only accepted 2 classes because they were a level 100 or higher classes. They automatically signed me up for classes I already took that were repeats. On top of the extra classes I had to take, it extended my time for coverage of my Post 9/11 GI Bill. They told me that I am required to take a loan out to cover the classes that were extra. If it wasn't for the extra classes, I would not have to get the loan and would not be struggling in paying for it. The extra three classes they made me take, wouldn't of been necessary and I would not needed the loan.

⁷⁴⁰ I met the UoP team at the military appreciation day celebration at CP Mabry. They asked me if I was prior service and if I used my GI Bill for college. I told them I used some of it for my bachelor degree. The next thing I know, I was recruited for Graduate school. I got my Graduate degree but it was a worthless degree. Most company just turn away from UoP and don't want to see the transcript from the school. All the school did was put me in debt with student loans and a worthless degree. I felt really scammed from this school. They misled me in considering UoP as a great school. They rob me from my time any money. All you Soldiers out there, this school is a SCAM!

⁷⁴¹ I was told that any other accredited college would accept my transfer credits from the U of P. I was also told that I had to apply for the land on top of the Grants. So they apparently applied for the maximum amount they could. Later I found out that I paid almost 15k for what should have been covered by grants. Now I have collections notices. This is a disgrace. I knew I shouldn't have trusted the whole "further your education" gimmick.

⁷⁴² Originally they told me I would be able to finish my degree without having to take student loans out but that quickly changed. The money the government gave me was not enough to pay for university of Phoenix because classes were so expensive.

⁷⁴³ After completing school I was basically told by them that I would be guaranteed a job. I graduated in 2009 and have yet to find a job in my field. Most places say I need to further my education in order to be employed there. I also found it hard for my credits from owns community college to transfer to univ of Phoenix. None of them transferred at all.

⁷⁴⁴ University of Phoenix uses aggressive recruiting to allure you to apply to their programs with fancies of promising aspects using their advanced marketing campaign.

I have found zero value in my UOP degree as it is not respected in business world.

⁷⁴⁵ Constantly calling and emails then once you start they don't follow up and it takes weeks for them to reply to emails and phone calls. They forgot to put in my paperwork for student loans and tried to take money out of my account and then made me late on other bills.

⁷⁴⁶ I completed 5 years at University of Phoenix Online and earned a Bachelor and Master Degree. My original plan was to obtain only a bachelor degree, however, the graduate degree enrollment advisor called and said things like "if you quit now, you will never come back and finish your masters... you will lose your momentum." She was persistent and offered the first class for free to convince me. I caved in and went for it. I worry about the reputation of the school, it's ongoing accreditation status and paying my student loans. My loans were approximately \$70k out of college. My career tanked in the economic collapse in 2008 and my loans defaulted. They are now approximately \$119k and out of default. I pay \$728 per month towards my student loans. The added default costs have created a financial situation that seems hopeless.

⁷⁴⁷ I was told that my Associate degree would meet all General education requirements and all I would need to do was the remaining 2 years for the Bachelors of Science degree. I completed the two years then was told I had more General Education credits I had to take. Then later on I was told that I would need to take even more classes because the degree requirements had changed.

⁷⁴⁸ Deceptive recruitment tactics were used as well misleading financial aid and job placement after graduation. No career service staff available for advice.

⁷⁴⁹ Was told by Recruiters that the Masters of Health Administration was accepted for commission as a Medical Services Officer. The US Air Force did not accept the degree as a compatible degree. Ended up with \$22k in student loan debt and could not use the degree.

SD	TX	2006	Aggressive recruitment ⁷⁵¹
SC	CA	2003	Misled about job opportunities ⁷⁵²
PC	AZ	2000	Misled about degree timeline and flexibility ⁷⁵³
AH	CA		Aggressive recruitment, misleading financial information ⁷⁵⁴
RH	CA	2002- 2007	Misled about job placement ⁷⁵⁵
RA	WA	2008	Misled about credit transfer and degree recognition ⁷⁵⁶
CG	NM	2003	Misled about program contents ⁷⁵⁷
TW	AZ	2011	Misled about credit transfer ⁷⁵⁸

⁷⁵⁰ I enrolled with the university of phoenix and they assured me that I could go ahead and start school and they would handle the communications needed with the VA. After my first class I was dropped and told the VA messed up. I now have an almost \$2000 debt to phoenix because they lied and convinced me to start classes.

⁷⁵¹ I attended university of Phoenix. I initially expressed some interest and was told the accreditation was just as good as any four year university. I remember I was pursued by a recruiter for some time. I am defense contractor and I constantly find myself needing to explore new opportunities based in the way defense contracting works and how the government has cut costs consistently over the past few years. I have managed to spark no interest based on my degree furthermore my debt was outrageous. I have fallen behind several times. My loans are broken up into many smaller loans all with the same interest rate, currentl something like 6 percent. The kicker is I pretty much exhausted my hi bill at an accelerated rate because the cost of the school. Another horror story is right before taking my last course I agreed to get the dual bachelors in business management and business administration. I took an employment opportunity with a contractor who demanded I show proof I had a degree. When I contacted university of Phoenix and told them I changed my mind about the dual BS "bs", they informed me I hadn't graduated although nothing had changed and I passed the last class required just one month before this happened. I threatened contacting the press and the school produced a degree in October 2009.

⁷⁵² Counsellors made it sound like this degree was going to help me get hired faster, promote faster, in the criminal justice field! Had to find out the hard way, I'm making the same amount of money with it or with out it!! Feel like it was a waste of time and money ! On top of all of this I'm paying over \$ 500 a month in student loans!

⁷⁵³ I enrolled U of Phoenix for Business Management degree. I was told I can get this degree at my own pace. Some complete in 2-3 years and some a lot longer than that. On my 4th year, life and finances got in the way and I had to put it aside for a bit. I was only in my 30s so figured not a big deal.

A couple years, I called to re enroll and the lady on the phone was really snotty and said the curriculum has changed and they added some classes to the program. I asked if I can complete what I originally signed up for and she said no, that I should have came back sooner. I got discouraged and left it alone.

I called again between 1-2 more years later and now they said that program was changed completely and some of the classes I already took are not even part of the program anymore and don't count. If I remember, I would have to retake 3 classes to get the same degree that I wa going for. Now I'm not going to do that just so they can get more money.

⁷⁵⁴ I continued my professional development at University of Phoenix, sold on the myth that although my opportunity to use the G.I. Bill of up to \$50,000 qualified educational expense had elapsed (I discharged from the U.S. Air Force in 1991), I could still take advantage of Sallie Mae funding - the Department of Education's loan servicer. My enrollment officer told me lie after lie after lie about how easy it was to get funding since I had just recently finished one accounting program at a community college. She even stated that there would be opportunities for loan forgiveness without going over the eligibility requirements and the circumstances which would enable my acceptance. The entire application process was grueling, requiring stacks of documentation and personal information release forms. I went from one hurdle of the matriculation process past still others until months later it finally completed. I consistently maintained a 3.0 GPA throughout my academic challenges at University of Phoenix despite the institution's lack of commitment to the really hard working full-time students like myself who by that time were working full-time. I attended crowded classrooms with students who, having few other responsibilities than course studies, made little effort during groups exercises, which affected my overall course accomplishment. I enrolled in and completed courses which offered little more than 12th-grade level assignments with no accountability for arriving at substantive conclusions about the lesson objectives and with a classroom with a few demoralized students who kept the learning atmosphere quite murky. Despite all of that, I completed nearly all of the upper division course before a Department of Education noticed was issued informing me that I capped out. I reached the maximum allowable subsidized and unsubsidized student loan distribution. Of course, the implication meant I could no longer remain enrolled without additional financing - from somewhere. I had just 12 more credits to earn to achieve my dream of earning a bachelors of science in business with an accounting focus. I had begun to lose faith in the American educational system, which saddles it young with debt even as it holds out a false promise that their training initiatives are key to securing the jobs of tomorrow. What a fallacy!

⁷⁵⁵ I was promised kob placement assistance, but it never came! Even after completing my MBA there!

⁷⁵⁶ I made the first call as I was interested in pursuing a Master's Degree. I asked if the credits were transferrable and how the degree was in regards to a comparable Master's Degree program with a public university. The person who took my information told me that there was no difference and that the Master's program was comparable. I signed up and it was immediately after I signed up that these crazy things started happening. The first was I could not transfer my credits from Portland State as I took a graduate class there. Additionally, after I left, no one would listen to a Masters from Phoenix. By this time, I was already invested. If I had known, I would have stuck with a regular University. All my costs were from student loans

⁷⁵⁷ I told them what i wanted to do, they signed me up for the program but never told me this degree wasnt all i need thete is a lot of other courses this program did not offer that i would have to take so i can do what i really wanted to do. I asked what type of jobs were available let with degree once I graduated, they told me I would be marketable and have a job within the year if not 6 months. I graduated in 2007 and still cannot get a position in the cja field.

MI	VA	2014	Misled about job opportunities ⁷⁵⁹
JD	LA	2013	Misled about cost ⁷⁶⁰
SC	TX	2005	Recruiter encouraged fraud ⁷⁶¹
HF	FL	2009	Misled about cost ⁷⁶²
KZ	GA	2005	Misled about credit transfer ⁷⁶³
BP	TX	2004	Misled about quality of education ⁷⁶⁴
TC	WA	2010	Misled about class schedule ⁷⁶⁵
RR	CA	2011	Misled by recruiters ⁷⁶⁶
JB	NV	2012	Misled about cost ⁷⁶⁷
SS	OH	2010	Aggressive recruitment ⁷⁶⁸
TS	AL	2012	Misled about degree plan ⁷⁶⁹
AS	HI	2012-2015	Misled about online classes ⁷⁷⁰

⁷⁵⁸ Was told that all my credits would transfer to any college I choose after and once I transferred the next school didn't accept any of the credits at all.

⁷⁵⁹ I was told that they had the market leading education and alumni community that would guarantee me a job. Really we did little actual work instead we only had discussions on the instructors full time job.

⁷⁶⁰ When enrolled at University of Phoenix the military advisor told me the full charge for tuition would be sent to the VA and that they would take 50 percent off tuition for being in the military and a veteran. Not only did they not send the full amount to the VA they also bumped my tuition up to normal rates when my time was up. This was despite them telling me they offered half off to veterans and military personnel when I first enrolled.

⁷⁶¹ I attended the University of Phoenix in 2005. I was told I could use my GI bill. In fact a recruiter insisted on showing me how to make money by getting financial aid and using my GI Bill. I had to tell the recruiter several times that I refused to play the system.

⁷⁶² was not fully informed of the costs that University of Phoenix would incur me. The loans I got for the education I received there were very high. I only realized those costs until I transferred to another institution and after graduation I had to start paying those loans.

⁷⁶³ When talking to a recruiter for the University of Phoenix I was advised that they were accredited and that most traditional 4 year colleges and universities would accept transfer credits from them. This has been proven to be a fallacy. As a military member I was using Tuition Assistance for the majority of my classes with money out of pocket for books and fees. With one week remaining of one class I had already accomplished and submitted all required work. I was forced to go on emergency leave for the death of a family member. I had conferred with my instructor and they advised me that because I had already completed all the required work that it wouldn't be a problem to be gone for the last week of class. When I returned from leave and logged into my student account to check my grades I had noticed that I was dropped from the course for lack of attendance and forced to pay back the cost of Tuition Assistance from the military which was \$750. I contacted the school regarding this and was told that it was policy and I was required to log into my student account 3 times per week. I agreed that was the normal policy but that I was advised by my course teacher that in my case it would be fine to be gone for the week because all of my required work had been submitted. This complaint was futile and I was still forced to pay \$250 per credit hour for a total of \$750 back out of pocket.

⁷⁶⁴ I entered into the University of Phoenix thinking that I would be ahead of the game by using my military experience as well as having a degree. I spoke with the recruiter for the school as was assured that online classes are just as good as "brick and mortar" classes. I stuck with the schooling even though I was a little concerned as to the fact that we never had to take any tests, everything was a discussion forum. I earned enough credits to get my Masters degree and was sent a diploma but now during a job search I find that these school credits are not honored by the work force. I have been laughed at during job interviews and had one interviewer tell me to bring him a copy of my transcripts, which I did as he looked through it he laughed at everything that I had worked to accomplish over the past 5 years. Here I sit with a \$100,000 debit for student loans and my job pays \$11 an hour. My monthly payment for these loans is a little over \$1100 a month, that's more than my house payment.

⁷⁶⁵ The University Of Phoenix led me to believe that they were the best university for the money. They said the classes were built around the students schedule. This is the exact opposite. You are put in learning teams, and your grade is dependent on how the others in your group perform. I received very little support from my academic advisor. I was going to fail my math class until I wrote them a letter stating that I would withdraw and attend another university if I had to spend another two thousand dollars of my own money to retake the course. I am charged three hundred dollars for showing up to one class if I decide I need to drop and reschedule it. This is out of pocket and not covered by my Go.I. bill. I have been very disappointed by this university.

⁷⁶⁶ I was continually misled during my enrollment at UOP both by the enrollment team and the teachers. I feel that UOP is a sham of a school and an embarrassment to university's.

⁷⁶⁷ UofP came to my base & said the credits would transfer, I wouldn't need to pay out of pocket for books, etc. I loved going on campus, I'm not a fan of on-line schools, but having to pay above & beyond my TA for each class for on-line access was a financial burden. I had to pay to submit my homework, read my books, etc.

⁷⁶⁸ Started searching for a college online, had got on Education.com and they released my number to multiple schools. University of Phoenix was the most frequent caller and one day I answered. They told me everything that I wanted to hear, and promised me a bright future. Never did they tell me that online classes had no or almost no interactions with the professors, to the point that it would default my learning. I am a disabled veteran that suffers from PTSD, and that this would be a great way to transform, until I ran into a teacher that I was not able to communicate with. The learning experience then became a very negative situation. I feel duped by University of Phoenix, what they promised turned into some totally different!!!!

⁷⁶⁹ When I started at the University of Phoenix I was told that the classes I would be taking would be for business management with marketing. After two years of attending I was told it's just a plain business degree in which the focus was just management. I asked to withdraw and was told that I had to complete 4 classes first. So I accepted and started my 1st class, a class I had already attended and passed, so I dropped the course. Needless to say I now owe the university of Phoenix and the VA for "reimbursements" and can not transfer to another school until both are paid.

SC	WI	2013	Misled about credit transfer ⁷⁷¹
SC	CA	2007-2008	Misled about credit transfer ⁷⁷²
JS	UT	2014	Misled about degree timeline, quality of education ⁷⁷³
CB	LA	2013	Misled about financial, credit transfer ⁷⁷⁴
DA	CO	2006	Misled about degree acceptance ⁷⁷⁵
SB	WI		Aggressive recruitment, misled about credit transfer ⁷⁷⁶
CS	MO	2007	Aggressive recruitment ⁷⁷⁷
CS	2007	UoP contacted student by phone and pressured him into enrolling ⁷⁷⁸	
RG	2004	Misled about accreditation ⁷⁷⁹	
WP	2014	Misled about transfer of credits ⁷⁸⁰	
MM	2015	Misled about payment options. ⁷⁸¹	
BB	2012	Rushed into enrolling ⁷⁸²	

⁷⁷⁰ I was told all classes would be on campus. After closing my campus and relocating me I was told I would have to take some classes online as well as directed studies. The directed studies I would have to pay extra money out of pocket on top of my post 9/11 benefits. If I did not agree to these terms then my program would be shut down. I have had classes canceled on me without warning from my academic or financial advisors and now am delayed from graduating further. I have missed out on job opportunities and a smooth transition due to not finishing my degree in the time frame I was originally given by the university when I had enrolled. I have also become indebted to the department of veterans affairs due to having to take these directed study courses, the university sent in the wrong information and I was paid improperly placing me in debt several thousands of dollars to the VA. I am unemployed and the only way I can pay these funds back would be my post 9/11 benefits however now that I have been placed into online classes my monthly BAH is a third of what it would be if I was enrolled into campus classes.

⁷⁷¹ I started with University of Pheonix on line classes. Later was going to transfer to a local college. I took UOP at they're word it can transfer to college near me. I was wrong to do that. The recruiting staff was very pushy. Than my divorce happened and I dropped out. They still charged me for a class that I did not take and in collections. They did not tell the VA I dropped out so they over paid me. Now I am about 3,000 dollars I have to pay out of my pocket.

⁷⁷² I was pursued by UOP as a former Marine. I was told all of my JC credits from an actual college would transfer over, they only excepted a few of them. They signed me up for classes, one of which I did not want. I requested to be dropped from the class and was told, "we can drop you, but you still have to pay". No recourse whatsoever. Classes had instructors that where never present in the forums, yet managed to give you a grade. I'm still paying for those loans.

⁷⁷³ They promise you great education, that you will gradute fast and get your major courses knocked out quickly. But, they fill your schedule with so many unnessary General Education courses, that you get burned out before you even touch any of the courses that really matters to you.

They charge the VA with crazy amount of money, and continue to find ways to fill your schedule with crap classes, so they keep charging the VA, and eat up whatever you have left with your VA school eligibility!

⁷⁷⁴ Previously enrolled at University of Phoenix, was told the tuition program from Army National Guard would pay for, which it didn't. Also led to believe some credits would transfer to community college which found out they wouldn't. Counselors seem to only work for short periods of time before switching out with someone new. In addition, also led to believe taking a certain class was mandatory then later was told by new university of Phoenix counselors that it wasn't, after the fact. Roughly 5,000 in debt.

⁷⁷⁵ I was advised that the UOP program was accredited and accepted the same as other accredited schools. When I presented my UOP degree to the US Military for possible re-enlistment for Naval Officer Reserve, they told me that my MBA was not valid. Also, the cost of the program was too high as compared to other colleges. Lastly, I wanted to go back to take a couple more classes to obtain a MBA in project management and the advisors told me that I'd have to go a different track.

⁷⁷⁶ University of Phoenix direct marketed via the mail, email, and made phone calls to my office and home phone. It was explained that the degree was the same as any other in the credits where is same as any other .

⁷⁷⁷ Contacted by phone, pressured into signing up, student loans ran out before I could graduate, I couldnt finish program with 9 credits remaining. No jobs available after graduation. No job fairs hosted by the university.

⁷⁷⁸ Contacted by phone, pressured into signing up, student loans ran out before I could graduate, I couldnt finish program with 9 credits remaining.

⁷⁷⁹ They said I was getting the same accreditation as schools like Harvard or Yale and after trying to get a job non of the companies I applied to accepted my Uop credits and killed my chances at a lot of good jobs.

⁷⁸⁰ They told me that my credits would tranfer, because I always had plans of finishing at a conventional university. I specifically asked, now I feel like I'm forced to stay because of the amout of my GI Bill they have received. I know that I have the intelligence to be admitted to a major university, but I can't start all over.

⁷⁸¹ I was told that I could go to graduate school with nothing out of my pocket.

PR	2012	Misled about transfer of credits ⁷⁸³
RD	2011	Harassed by recruiters ⁷⁸⁴
TH	2012-2014	Pressured into enrolling ⁷⁸⁵
GL	2009	Misled about applicability of G.I. Bill ⁷⁸⁶
BP	2008-2012	Pressured into enrolling ⁷⁸⁷
AM	2009	Misled about ability to change degree programs ⁷⁸⁸
AV	2008	Misled about tuition costs ⁷⁸⁹
SS	2002	Pressured into enrolling; misled about tuition costs ⁷⁹⁰
LA	2014	Harassed by recruiters ⁷⁹¹
TH	2009	Misled about employment opportunities ⁷⁹²
RS	2013	Misled about transfer of credits ⁷⁹³

⁷⁸² Recruitment says it doesnt matter what degree just pick and change later just to get you inrolled. Took classes i didnt need and changed major. I have overpayments i have to pay back.

⁷⁸³ I specifically asked University of Phoenix before signing up whether their degree was the same as any other public 4-year university and was told YES. I found out when i looked into other colleges that only a small portion of credits MIGHT transfer if any at all. I have wasted 2 years of my GI bill with that school and now accumulated over 8000.00 dollars in student loan debt.

⁷⁸⁴ These people are crooked I used my post 9/11 benefits and tuition assistants and the school made me take a student loan out because that did not pay for all of my classes. They still call me and want me to come back but i can not afford it any more since I am disable now.

⁷⁸⁵ Hello i attend the university of phoenix , i was pressured in to returned in to a second degree program to continue for a bachelor after complete a associate! they called everyday stating all types of things to get me to continue going to there school , after a month in i was told i was nolonger able to attend told i would have an huge balance there is no payment plans an that there collection agency will contact me on further notices!

⁷⁸⁶ They said I would be able to take out a loan and that the G. I. Bill would kick in once I started class, and I would be able to pay it back as soon as it was approved. At that time, the G.I. BILL was not approved to pay for university of phoenix.

⁷⁸⁷ I was called over the phone and advertised to as a your a vet you can go back to school for cheap. Me being young and clueless fell for this .

⁷⁸⁸ I was told that I could change my degree path within the first year and that was not true. I dropped a class and was not given a partial refund. My credits from UNLV were not accepted. I'm in debt because of this school and I can't even reapply for a new school until the loans are paid.

⁷⁸⁹ When I was approached and met by the university of Phoenix representative, I was advise and told that I would need no more than \$10,000 to complete my B.A. Degree since I already had my A.S. Degree and a military vetera. The representative went through with all of the financial numbers with me and according to her, it would cost me a little over \$10,000 to complete my degree. Two years later and after completing my degree, I received my final bill of my student loan, and shocking it was more than \$20,000! I was very upset and tried to contact the same person from the university in the city of San Bernardino, CA however, the rep. Was no longer with the university and I was advise that the university can not help me and I had no choice to pay my loans!

⁷⁹⁰ I was heavily marketed/pressured to attend the University of Phoenix and use my GI Bill to pay a rescued fee. It turns out it was far more expensice then I was led to believe. I did earn an AA Degree, but the cost ended up being too much to bear and I couldnt complete my BS. I still directlly owe the school over \$2500 before I can even get my transcript released.

⁷⁹¹ Tried to transfer to Liberty University & now UOP won't send my transcripts & I keep getting marketing calls asking me to come back after I've explained to them I'm not enrolled and why I left.

⁷⁹² I was told that when I graduate I'll be ready for the DHS. what they didnt tell me is that the DHS stops hiring at 38. I was 41 when I graduated.

⁷⁹³ I was told their credits and accreditation equaled in state universities which they don't and none of my credits transfer.

ZF	2012	Harassed into enrolling ⁷⁹⁴
TM	2012	Misled about veteran discount ⁷⁹⁵
SD	1997-2000	Misled about tuition costs and loan interest rates ⁷⁹⁶
MP	2010-2012	Misled about certification requirements ⁷⁹⁷
GA	2002	Misled about accreditation ⁷⁹⁸
CA	2013	Misled about credits granted and transfer of credits ⁷⁹⁹
MB	2013	Misled about accreditation ⁸⁰⁰
DR	2001	Misled about transfer of credits and duration of degree program ⁸⁰¹
RA	2010	Misled about transfer of credits; harassed by recruiters ⁸⁰²

⁷⁹⁴ There is a laundry list of issues I have with the University of Phoenix. The recruiting tactics are are worse than anything I have ever seen. The pressure is worse than going to a car dealership. I wanted to go to college but I did not want to be hounded. After constant bombardment I enrolled with Phoenix. The pressure did not stop.

⁷⁹⁵ I was signed up by the U of P because they offered special pricing for Vets. Then when I spent two years they said that I no longer qualified for the special rates and classes doubled in price. I looked into other schools at that time and they wouldn't take the credits. I had to stay at U of P to finish my degree at twice the price.

⁷⁹⁶ I was told by my enrollment counselor that the University of Phoenix program was civilian friendly. I was also told that the student loans were low interest and any costs I incurred would be covered under my loan. I took out several high interest loans to further my marketability for when I left the military. what I found out was that my degree I earned did not have as much acceptance by most schools. Basically I paid twenty thousand plus on a glorified certificate.

⁷⁹⁷ I went to get a graduate level nursing/healthcare education certificate... Which was misleading as this was not the same thing as certification and did not aid me in obtaining certification...

⁷⁹⁸ I exhausted all funds and paid out of pocket for an education that wasn't as accredited as promised. Attending UOP online, using all of my MGIB benefits and not receiving a valid degree. Very frustrating as I was promised a valid degree.

⁷⁹⁹ I decided to use my g.I. Bill to start University of Phoenix because they told me they would transfer the credits and give me 60 credits towards my degree, then they only credited me 15 and said that they couldn't get me what was promised and are now charging me for a course that I had to drop because my wife got activated from the reserves and I had to miss 2 classes.

⁸⁰⁰ I was told by University of Phoenix that they had all the accreditation that all the big schools had. I am now being told that a lot of places to not accept University of Phoenix. I am 39 years old and dont have time or money to go back to another school. I also over 30 thousand dollars in the hole.

⁸⁰¹ I was going to take local Community College classes but was talked into this by the UoP recruiters saying their degrees/classes where just as accredited and accepted but with more flexible class hours. After taking their classes for a year, I looked into transferring their credits to the CC anyway because of the travel. Found out that NONE of their credit for even simple classes like English would not transfer and that their credits are only good for their program. Very frustrating, I dropped college completely after that. The classes also costed 4 times more than the CC college but they promised a quicker process to a degree, which wasn't true either. I never got any accreditation for my military service that they promised so I basically walked out of there with nothing!

⁸⁰² I was told by my University of Phoenix adviser that the classes I was enrolled in and taking would transfer to the College of Southern Nevada, they did not. I am now on my 6th year of schooling (full time), and I have still not received my degree. I have never failed or dropped a class, and I maintain a 3.55-3.75 GPA. This school stole two years of my life. Not to mention, they still call me at least every other month, they are relentless.

CM	2011	Pressured into enrolling ⁸⁰³
JL	2010	Deceived by aggressive recruiters ⁸⁰⁴
MS	2014-2015	Misled about quality of education and tuition costs ⁸⁰⁵
FT	2011	Misled about accreditation and alumni network job placement assistance ⁸⁰⁶
WS	2010	Misled about applicability of Tuition Assistance ⁸⁰⁷
RG		Misled about applicability of G.I. Bill ⁸⁰⁸
MB	2010-2015	Misled about applicability of G.I. Bill ⁸⁰⁹
DL	2010	Misled about tuition costs ⁸¹⁰

⁸⁰³ I feel that even with the military discount on my tuition that the cost was not actually discounted. I felt pressured to enroll. I can't get a transcript until I pay \$2,000 in tuition which the student loans should have covered. The quality of the education was not what I expected from them. The quality is the same as local community colleges.

⁸⁰⁴ I only took 6 credits back in 2010. I do remember their aggressive recruiting style. They misled me in that they assured me the amount of credits I was taking was considered full time and that I would qualify for certain aid or grants since I was in the military. Turns out they lied. They also claimed I would be awarded certain credits for my military training. They were partly deceptive about that. They assured me my credits would transfer to most other colleges, also a lie. I love learning and will admit I did learn something from my two courses, but it means nothing in the real world. I was going to continue another semester until I was called for deployment. They pestered me quite frequently and told me many soldiers were taking courses overseas. I kept telling them I would not have the time nor the resources available. I quit answering their calls and emails.

⁸⁰⁵ Despite the my questioning the degree program I was told it is comparable to other institutions. I have yet been able to get a job using this degree. The personnel also told me that the reason why tuition was so high was all the services they offer, which I didn't use, I also questioned them about the rates for military and was constantly assured it was one of the most affordable, and when I confronted them about Liberty University having half the rate and for the military personnel and your books are paid for, they went on the offense going back to the services they offer. This university if I may call it that is a sham and they willfully mislead me and other military personnel and civilians.

⁸⁰⁶ I graduated from UOP with a BS in OSM class of 2014. I was an on campus student. I was told UOP was fully accredited. I learned they are not. The quality of many lessons were poor and poorly delivered by staff. Financially I was told that I was a full time student and that I would receive the entire BAH rate for San Diego. I did not, I only received a portion each month. I was told the alumni association will assist in job placement. They have not.

⁸⁰⁷ When I first called UOP and I spoke with a lady about signing up. Now I am on active duty so when she told me everything is covered by my TA I was like good OK. I made sure I asked her again and she said everything was good so I had my TA pay for classes which I still have where it said that the classes were 250 a credit which is what the military paid. Then about 3 weeks later I received a check in the mail for 2 thousand and I was like what is this so I called the lady back and asked her about it and she said yep congrats that's your to do with what you want I was like okay and I asked her again everything was covered by the military she then said yes. So I found out after that there was students loans on top of what the military paid I was like what??

⁸⁰⁸ I was recruited under the impression given to myself by the recruiter at the University of Phoenix that the 9/11 G.I. Bill would pay for all my classes and that all my classes would be on campus enabling me to be paid the full BAH rate throughout the entirety of the degree program. The latter was guaranteed to me by the University of Phoenix recruiter. This turned out not to be the case.

⁸⁰⁹ I was recruited by the University of Phoenix (hereafter referred to as UoP) with the assurance that my GI Bill would pay for my schooling. Upon leaving the Marines in 2002, we were told in TAMPS classes that the GI Bill expired 5 years from the day that we enlisted, so I was under the impression that my GI Bill benefits had expired. The representatives from the UoP told me otherwise; that was the sole reason I agreed to go back to school. While I did use my GI Bill Benefits, the time frame quickly expired and I had to use the Post 911 benefits at half of the rate. I ended up having to take out numerous student loans to pay for my classes (which amount to more money than I'll probably earn in my lifetime). This puzzled me as my monthly statements from the VA explained that my tuition was being paid by them: I have no idea if they were double dipping into the student loans or what. I was unable to find employment in my field (Information Technology) upon graduation. Some companies wanted me to get outside certifications and others didn't recognize UoP's accreditation.

⁸¹⁰ The school promised me that the costs of the classes would be less then what I ended up paying for them.

BW	2002-2009	Recruiter neglected to mention that UoP is for-profit; student misled about veteran discount and job placement assistance ⁸¹¹
LW	2011	Misled about duration of degree program ⁸¹²
LK	2010	Misled about quality of education ⁸¹³
SS	2009 - 2011	Misled about job opportunities; rushed into enrolling ⁸¹⁴
OS		Misled about job opportunities ⁸¹⁵
DM	2005	Misled about accreditation and job opportunities ⁸¹⁶

F. Change in Degree Plan/Requirements

Some University of Phoenix students report sudden changes in their degree plan, course requirements, and course availability that seriously affected their educational opportunities and outcomes.

⁸¹¹ When I enrolled at University of Phoenix, I was not told that they were a for profit school. I was told that they had low tuition costs and that I would receive a military discount. That was a lie. I never got any discount. They took it upon themselves to apply for loans for me. Then I was promised assistance in getting a job once I finished my degree, but that didn't happen. I called the school to inquire about it, and they told me that they don't do that. The xenia were not transferable. I was gonna go to another school, but could not transfer the credits, so inquire had no choice but to finish at UOP. I started at a different school for my Masters degree, but only after after big hassle and my credits from UOP having to be reviewed. It was a miserable experience.

⁸¹² I was told i could finish my degree in 2 years because i had already completed two years of college at another University; after providing my transcripts they did not accept alot of my general classes from New Mexico State University because the general classes UOP had to offer were not the same.

⁸¹³ Despite asking numerous times if U of P was in fact accepted just as other university degrees I was told yes. Turns out computer says "no". Even switching schools to UMUC I was supposed to retake all my math courses as they were not substantial enough to count(???)

⁸¹⁴ When I went through the process of attending University of Phoenix, I was told that I would be in an excellent position upon receiving my A.A. degree to begin a strong career in corporate communication. The individual walking (more of running) through the process told me that the education will lead me to a strong job upon graduation and the school will be available to help guide me in landing a career and with my resume. The individual on the phone informed me that my GI Bill would pay for the cost of education. I feel everything was a lie. I didn't expect to be working in retail or washing cars with an A.A. degree. I didn't have high expectations and didn't feel entitled to a high-paying job but more so of something where I could grow with an organization. There's no professional growth washing cars. Not only do I believe I was lied to, University of Phoenix never assisted me with a job. They didn't even have a department to help with jobs or recruiters to contact. I was left holding the bag of debt, partly because of my naivete and the school's predatory practices of seeking and abusing veterans and their GI Bills.

⁸¹⁵ I went and graduated from the University of Phoenix (UOP), I recall numerous times asking would this degree help me get into the career field of IT. Of course I was told yes, this was when I was going for my Associates, when I graduating UOP emphasized that if I wanted to be above the rest to get my Bachelors, when it came time for graduate again I got the work force has changed speech and it's only a couple years. Now I have an insurmountable student loan with a less than adequate job to get it paid off.

⁸¹⁶ My wife assessed many colleges to pursue her graduate degree in elementary education; she was pursuing University of Georgia, Georgia State and Univesity of South Carolina. At the time University of Pheonix was starting to become popular due to working around the schedule of working adults. We thought we had done our research and specifically asked questions about accreditation. The University of Phoenix assured us that hey meet all accreditation that any of the schools I've previously mentioned. We decided Pheonix would provide the best opportunity to have a decent family life and pursue her graduate degree. We spent almost \$30,000 on her masters degree, more than what what we would have spent at USC or UGA. We PCS'd to the Las Vegas area and she tried to get a job with with her new masters degree and new debt...she was told that the Pheonix degree would not add anything to her resume and over the years we've found the the accreditation of the school is also in question.

A number of students report that, while attending University of Phoenix, additional courses were added to their degree requirements, lengthening the time and increasing the amount of money they spent at the school. CW told VES that this had happened to him three times. DZ similarly reports, *“UoP kept adding classes to my degree stating that the course had changed.”* BD described a similar experience: *“I enrolled at University of Phoenix Small Business and Entrepreneurship Degree. It was the only degree I could find that was accredited and my GI Bill would cover. Half way through my degree UoP ‘lost their accreditation’ for the class. I couldn’t transfer my credits to a local university and was forced to finish my degree at UoP in Business Management.”*

Many University of Phoenix students describe taking a brief amount of time away from school and returning to find that their degree program was no longer available or that the previous credits they had earned no longer counted toward it. GE told VES, *“I spent a year plugging away at the latter half of my bachelors degree and made substantial progress before I got sent on a combat deployment. When I returned I attempted re-engage and continue my degree pursuit when the school unequivocally told me that my program had been terminated. I was offered another ‘similar’ program to enroll in but several of my classes somehow wouldn’t count because they weren’t ‘quite right’ for the new program.”*

PC describes a similar experience after returning from an absence of two years: *“I called to re enroll and the lady on the phone was really snotty and said the curriculum has changed and they added some classes to the program. I asked if I can complete what I originally signed up for and she said no, that I should have come back sooner. I got discouraged and left it alone.”*

Other students describe feeling misled about the amount of time it would take them to earn a degree. MD learned toward the end of his program that he was required to take a number of additional classes. He told VES, *“I feel as if they lied to me initially, hid it from me, or at least cheated me of my credits or proper explanation. During my time with them I have had three different academic advisors and financial advisors neither of which took the time to explain to me I actually have more classes to take besides the ones that are showing on my program plan.”*

The following veterans, servicemembers, and dependents complained to VES that UoP changed their degree plan or degree requirements partway through their education. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants’ funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
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CN		2009-2011	Placed in wrong degree program ⁸¹⁷
JW	SC	2006	Additional requirements imposed before graduation ⁸¹⁸
SL	FL	2004-2009	Change in acceptance of its own classes toward requirement ⁸¹⁹
GO	CA	2014	Change in degree plan increasing costs ⁸²⁰
BD	OK	2011	Lost accreditation forced degree change ⁸²¹
MD	CO		Change in degree plan ⁸²²

⁸¹⁷ I was supposed to be in a bachelor degree program to be able to sit for CPA which is bachelor of Science in Accountancy-BSA. I found out I was in the wrong program (bachelor of science of business with concentration in accounting-BSB/A) two classes away from graduating. This happened to most of the other students that were attending class with me. We all thought we were going to be able to sit for the CPA.

⁸¹⁸ After completing the last two classes and obtaining the minimum grades required to get a 3.0 G.P.A. as per my advisor I was told I had to take two more classes at my own cost. I had to get a 95 or better in both classes. Thus I'd after I came out of pocket to take two other classes.

⁸¹⁹ Primarily.. I had attended the University of Phoenix thinking that I wld get an Associates and then a Bachelors.. it seemed the natural progression. I found out after 15 classes that they did not have an Associates program at the time so I dropped out. I considered going back till they told me that 5 of the classes I took no longer were accepted as part of any degree program. I changed schools. The school i chose accepted all my credit hours from UOP.. even the ones UOP no longer accepted itself. Im not going to say I expected anything other than the standard degrees, but to refuse to accept classes I took as part of one of their degree programs is absurd.

⁸²⁰ I was never told that I could get my experience assessed by a program they have to help you get your degree quicker.. until I was exhausted with going to school full time, full time dad, and full time work. The costs are also really high, and feel they are taking advantage of us with the GI Bill. And mid way they changed my degree plan to criminal justice since it was easier to get, and my benefits wouldn't cover the months I had left to get my business degree!

⁸²¹ I enrolled at University of Phoenix Small Business and Entrepreneurship Degree. It was the only degree I could find that was accredited and my GI Bill would cover. Half way through my degree UoP "lost their accreditation" for the class. I couldn't transfer my credits to a local university and was forced to finish my degree at UoP in Business Management. I would have gone to a local university rather than going to UoP.

⁸²² Having my degree planned changed and having lots of issues with their financial rep, getting back to me, communication and ensuring I get my loan money when I needed it was an issue. It was a constant battle of sign this or sign that when I had already done so or attempting communication and it taking way too long to get back to me.

JV	AZ	2005/2006	Required student to start over after break ⁸²³
KG	RI	2009	Change in degree requirements ⁸²⁴
EA	NV	2013	Change in degree plan ⁸²⁵
JN	TX	2013	Placed in degree program not offered at that campus ⁸²⁶
TS	MN	2005-2007	Sudden change in degree requirements ⁸²⁷
JM	NC	2011 or 2012	Change in requirement after one year ⁸²⁸

⁸²³ University of Phoenix I was in the Master Of Education Administration program. It started with my original counselor who was suppose to accept or deny my original thesis proposal. While on Annual Training I submitted my proposal and received an okay along with a change of counselors. I began my program and was offered group work in a caudre of less than motivated classmates. Some professors word receive phone calls during class and others would accept work that I knew from one of my classmates was simply changing his cover page on material and receiving A 's as grades. All the while I was working to make sure my research supported my thesis. About 3/4 of the way through the program a Dean of studies was subbing one of my classes and during a lunch break asked me how I felt about being in a Masters program. I told I was embarrassed to tell peoe I was in a Masters program with the level of work not only around me but my own. I explained about not receiving correct guidance on my thesis The Dean it turned out reviewed my original proposal and deemed it inappropriate and told me I would have to start over because I now had a low grade on my initial proposal and would be released from program. It turned out that my last class the instructor never showed up for four classes on the night of the last class the administration offered the class a deal and was going to pass them as a whole for the class and they cod continue in the program. I informed the administratir of my circumstance and they said they would work something out for me as I only had like two or three classes left in program. I declined the offer and took my financial lumps. Needles to day that money is gone when I returned a couple of years later to see how my credits might transfer I was told they didn't and I would have to start over due to restructuring meaning the course requirements had changed the old program did not have the course I now needed.

⁸²⁴ Signed up for Networking administration Associates degree, which I was directed by by administration, when I transitioned to my Bachelors degree was told that I was lacking prerequisites and was forced to take extra classes to get back on my goal degree track.

⁸²⁵ I was told that my all my credits from my CCAF in criminal justice will be transfered and applied to my bachelor's degree in business administration with a concentration in marketing and I would graduate in a year and a half. However, the day before class starts I get a call from university of Phoenix stating that they they will only except part of my credits and that its best that I switch my degree. So I switched my degree into business management. At this point they said I would stay at the year and a half mark for graduation. However, again while in calass I get another call saying thats not the case and that I will be graduating in two years. They also started to tell me how they where not only not excepting my transer credits but now making me taking some of the classes over. Theu have also switched my academic advisir over seven times on me and eachtime they have switched my course load. They also counted my gps from back in 2008 when I only took two classes for an associate's degree which I never got from their school. They where suppose to start my gpa from when I started my bachelor's degree. They have backdoored me every chance they got and everytime I have confronted them they get extremely rud or pass me off to someone else. I already filed a complaint with the VA because of these issue.

⁸²⁶ UOP has been nothing but one issue after another for me. They put me into a degree program then had to change that, because it wasn't offered at the campus I was planning to attend, now I had to drop classes to change programs, because they no longer fit my degree, and they had me pay whatever the VA didn't already pay them for the classes. I just keep feeling like I'm getting the short end of the stick. Not to mention after over a year of classes, I haven't felt like I have learned a single thing, more than the fact the UOP is not for me.

⁸²⁷ I was told that my Associate degree would meet all General education requirements and all I would need to do was the remaining 2 years for the Bachelors of Science degree. I completed the two years then was told I had more General Education credits I had to take. Then later on I was told that I would need to take even more classes because the degree requirements had changed.

⁸²⁸ After completing a year they tell me that my High School diploma wasn't good enough and that I had to get my high school transcripts. I couldn't attain them. So I was left having to find another way to complete my degree.

PC	AZ	2000	Degree requirements changed while student took time off ⁸²⁹
CC	CA	2009	Change in degree requirements ⁸³⁰
CG	NM	2003	Misled about degree requirements ⁸³¹
TS	AL	2012	Change in degree plan ⁸³²
CH	GA	Misled about degree plan requirements ⁸³³	
JD	RI	Deceived about degree plan requirements ⁸³⁴	
DZ	NC	UoP repeatedly added class to degree plan requirements ⁸³⁵	

⁸²⁹ I enrolled U of Phoenix for Business Management degree. I was told I can get this degree at my own pace. Some complete in 2-3 years and some a lot longer than that.

On my 4th year, life and finances got in the way and I had to put it aside for a bit. I was only in my 30s so figured not a big deal.

A couple years, I called to re enroll and the lady on the phone was really snotty and said the curriculum has changed and they added some classes to the program. I asked if I can complete what I originally signed up for and she said no, that I should have come back sooner. I got discouraged and left it alone.

I called again between 1-2 more years later and now they said that program was changed completely and some of the classes I already took are not even part of the program anymore and don't count. If I remember, I would have to retake 3 classes to get the same degree that I was going for. Now I'm not going to do that just so they can get more money.

⁸³⁰ UOP had me enrolled in BSIT for the first part of my degree and when I started my 2nd have I was transferred into a Business degree causing my other classes useless.

⁸³¹ I told them what I wanted to do, they signed me up for the program but never told me this degree wasn't all I need there is a lot of other courses this program did not offer that I would have to take so I can do what I really wanted to do. I asked what type of jobs were available let with degree once I graduated, they told me I would be marketable and have a job within the year if not 6 months. I graduated in 2007 and still cannot get a position in the cja field.

⁸³² When I started at the University of Phoenix I was told that the classes I would be taking would be for business management with marketing. After two years of attending I was told it's just a plan business degree in which the focus was just management. I asked to withdraw and was told that I had to complete 4 classes first. So I accepted and started my 1st class, a class I had already attended and passed, so I dropped the course. Needless to say I now owe the university of Phoenix and the VA for "reimbursements" and can not transfer to another school until both are paid.

⁸³³ Changed my degree plan to show my company that I had an associates degree. My advisor told me that I only had a few classes to finish, I am now around 80 credits and still no degree. When asked to switch me back to my original program they told me that it was no longer offered.

⁸³⁴ They showed me a layout of my degree program plan, which depicts the classes that are required in order to receive my BS Business management with a concentration in global business. Included in this program shows the dates I would be done with each course and the degree plan as a whole. Just recently after attending for the last couple of years I am just now finding out that I need to complete more general elective courses (humanities and science). I feel as if they lied to me initially, hid it from me, or at least cheated me of my credits or proper explanation. During my time with them I have had three different academic advisors and financial advisors neither of which took the time to explain to me I actually have more classes to take besides the ones that are showing on my program plan.

⁸³⁵ I have student loans that I didn't know I had. It is so hard to pay them. UoP kept adding classes to my degree stating that the course had changed. Was recruited that they were a military friendly school and that I would have to pay nothing out of pocket if I used TA.

AJ	GA	UoP repeatedly added class to degree plan requiremnts ⁸³⁶
WW	AR	Misled about credits required for degree plan ⁸³⁷
WH	AR	Student signed up for in-person classes but forced into online program ⁸³⁸
MS	OR	Program not offered at transfer location ⁸³⁹
B W	FL	Forced to change degree plan ⁸⁴⁰
TW	SC	Forced to change degree plan ⁸⁴¹
MP	KS	Program not offered at transfer location ⁸⁴²
RH	KY	Program not offered at transfer location ⁸⁴³

⁸³⁶ I attended UPHX online from 2010-2013. My major was Healthcare administration and I was working toward my Bachelors degree. I know on several occasions the courses in my degree plan would change but it was explained to me that it made my program more modern and up to date. I feel the course requirements were clear in the instructor syllabi however it seemed often times those requirements were disregarded and the instructor had the final word. I am currently looking to transfer my credits from UPHX to another university but am now having a very hard time finding another school that will accept my credits as I am only 21 credits away from my Bachelors, and am afraid the two years of work I put in was all in waste and may have to start all over again.

⁸³⁷ School told me I had more credits before I started my classes then magically I needed more or had to take more tests on subjects that I had already completed.

⁸³⁸ I signed up for ground classes and now their tell me I'm going to have to do online I don't think so.

⁸³⁹ I also transferred locations, only to find that my chosen degree wasn't offered at my new location.

⁸⁴⁰ They keep changing my cost of school and never can get a hold of my academic advisor. And then I have to change my degree plan because then take a lot of my credits

⁸⁴¹ When I applied at UoP, I took classes for over 4 years. It seemed as if none of my classes were related to my program course but just to drain my GI Bill. Then they began shutting down campuses and classes I needed were only available online. I tried the online courses but was unable to learn that way. I was advised that if I withdrew, that my only remaining balance would be \$75, but when I withdrew, it wasn't reported and they kept me on their roster and when I applied to a other school, I was told I had a balance of \$1200 and they wouldn't release my transcript. I don't feel that I should owe them anything since the VA was paying them already.

⁸⁴² I enrolled with the intention of obtaining a BA in Social Services, but since we are about to move to NC I was informed by my advisor that they're not recognized there. Also I had asked to transfer my credits to just get my Associate degree and was told that I'd still be looking at 7+ mos but to finish my BA I would be done in 14 mos. I don't understand how I have been in school since Oct 2012 and would still need 7 mos for an aassociates.

⁸⁴³ University of phoenix told me that my classes were taken care of when i was in a move. Come to find out the state i moved to the courses werent available now im in a program i dont want to be in for an area that these types off jobs are very limited

GE	ND	Degree plan terminated mid-course ⁸⁴⁴
JN	CA	Forced to attend classes far away from campus where student was enrolled ⁸⁴⁵
RC	AZ	Forced to retake classes when transferring to online classes in same program ⁸⁴⁶
CW	PA	Degree plan requirements and program title changed three times ⁸⁴⁷
RT	MD	Deceived about program duration ⁸⁴⁸
MS	MA	Forced to take extra classes when transferred from online to in-person program ⁸⁴⁹

G. Refund Issues

Twenty-three students complained about UoP's refusal to provide refunds of various kinds. In about a third of these complaints, students allege that UoP refused to refund money that VA paid the school before a given student withdrew his or her enrollment. Two complaints allege the same regarding Title IV funds. IN JM's case, UoP wrongfully retained the money paid by VA and even displaced the burden of refunding VA onto the student: *"Withdrew, but University of Phoenix never returned VA money. Had to repay VA myself,"* she writes.

In other complaints, UoP's refund practices range from forcing students to bear the costs of institutional errors to charging students for classes the students did not take. For example, MC informed his UoP adviser that he needed to stop taking classes for financial

⁸⁴⁴ I spent a year plugging away at the latter half of my bachelors degree and made substantial progress before I got sent on a combat deployment. When I returned I attempted re-engage and continue my degree pursuit when the school unequivocally told me that my program had been terminated. I was offered another "similar" program to enroll in but several of my classes somehow wouldn't count because they weren't "quite right" for the new program. I terminated my program and for 2 years tried to get my transcripts released for a transfer to a new school. For 2 years and despite a dozen phone calls and email requests my transcripts never got sent. Finally in the 3rd year U of Phoenix sent my records to my new school.

⁸⁴⁵ I was enrolled in university of Phoenix, and told I would be able to attend class in temecula California for the whole degree plan. After two classes, I was told my next class was in Los Angeles. I lived in Hemet, worked in Coronado at the base, just looking at a map would show how this was impossible. Then to find out my classes were significantly more expensive than I was told. So I ended up with approximately \$7,000 in debt for two worthless classes. It is a dozen years later, and I am doing Liberty University for one fifth the cost.

⁸⁴⁶ When I wanted to move to the classroom instead of online I was told I would have to update my program and would need to retake 6 classes

⁸⁴⁷ I also have had my major criteria and name along with classes switched on me three times which keeps setting me back more and more classes. I feel like a trial student for some new school.

⁸⁴⁸ Told it was a 4 yr plan but it really wasn't and credits can't be transferred

⁸⁴⁹ They made me take extra classes when I transferred from online to ground, classes and teachers were a joke

reasons. *“A month and half later,”* he writes, *“I was told by the VA that I owe money because the University of Phoenix never stopped my notice of discontinuing my education and now I have to pay back over \$1200... My wife is on kemo [sic] and is ill, I have 4 kids and now this! Wish the university would of [sic] done their part.”* Thus far, UoP has failed to acknowledge its error in Mr. C’s case. In another troubling case, UoP did provide a refund to the student, EE, but the check UoP sent bounced, resulting in banking fees which UoP did not pay.

These complaints, taken collectively, suggest that UoP provides refunds only when under high pressure, as when exerted by VA, and that, when its errors are profitable, it tends not to correct them at all. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants’ funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint (summary)
MM	NM	2014	Refund came later than promised ⁸⁵⁰
JM	MD	2014	Failed to return VA funds after withdrawal ⁸⁵¹
RH	WA	2012	False promise of refund ⁸⁵²
MC	CA	2015	Failure to refund VA funds ⁸⁵³
KS	CA	2015	Failure to refund VA funds after withdrawal ⁸⁵⁴
DM	FL	2008	False promise of refund ⁸⁵⁵

⁸⁵⁰ I was recruited by a liaison that was at my unit every drill weekend. University of Phoenix never kept there word on financial promises. I have emails complaining about refunds and that I would have it in April. I was told this in March and I barely received it after 2 whole months. I was tricked into paying money out of my own pocket just so I can take 2 classes at once but then was told I couldn't.

⁸⁵¹ Withdrew, but University of Phoenix never returned VA money. Had to repay VA myself.

⁸⁵² I was told that I would not owe any money because I had to drop my classes due to military obligations. Later on found out that I now owe over \$1200 to them

⁸⁵³ I knew my post 9/11 was running out so I informed my advisors that I was having to stop due to financial reasons, and they I formed me that when other means are available to just let them know. Then a month and half later I was told by the VA that I owe money because the University of Phoenix never stopped my notice of discontinuing my education and now I have to pay back over \$1200. Many of service men and women used the post 9/11 for not only the educational purposes but also for the BAH. My wife is on kemo and is ill, I have 4 kids and now this! Wish the university would of done their part.

⁸⁵⁴ I was told that if I wanted to stop coming to school I just had to miss 2 consecutive school days and the VA will drop my attendance, after I stopped going the VA continued to pay university of Phoenix and sent me a bill for 5000. How am I responsible for this when I did what I was told to do. Now I won't be receiving my disability tell the debt is paid back.

⁸⁵⁵ It has taken me almost 6 YRS to get my ba through university of Phoenix. They have blown through my GI bill and now I can't finish because I can't afford to go. Several classes I was told if I dropped instead of failing I wouldn't be charged for the class yet they charged me and the government still paid them yet they are trying to still get \$ out of me!

EB	GA	2010, 2011-2012	Failure to refund VA and Title IV funds ⁸⁵⁶
ER	CA	2011	Failure to refund unspent loan to lender ⁸⁵⁷
TG	VA	06/02/09	Failure to refund VA funds ⁸⁵⁸
EE	OR	2007	Gave refund with bounced check ⁸⁵⁹
CM	NC	2012	Failure to refund VA funds ⁸⁶⁰
DF	CA	2013	Confusion over refunded VA funds ⁸⁶¹
TS	AL	2012	Confusion over refund of VA funds ⁸⁶²
AS	HI	2012-2015	Failure to refund improperly disbursed VA funds ⁸⁶³

⁸⁵⁶ University of Pheonix automatically enrolled me into on line classes after I had told my counselor I needed a break because I was switching components. Well I failed the classes due to not doing thm and now thy say I owe money and can't get my other credits I received while going there. Thy said thy had to send back my VA loan or FAFSA loan not sure how it went down.. So I'm responsible for the difference. 1800\$

⁸⁵⁷ They applied for loans on my behalf, and I was misled in how much they were for. I was also told that any part of the loan I received that was not applied to my education cost would be sent back to Great Lakes Borrowing, it was not.

⁸⁵⁸ When I enrolled into the University of Phoenix they kept making it sound like the tuition would be a lot less then they were going to charge me. Also when it came to receiving my refunds from my VA benefits and they always seemed to find a way to keep more of my money back then what seemed like reasonable. I used my GI Bill, TA and SLRP and they still seem to have me owe them a substantial amount of money. During the time that I was taking these classes I was still an enlisted member of the Army (E6).

⁸⁵⁹ I was attending University of Phoenix. The Took my Student loan checks, paid for the school and when they issued me the difference, the check that they wrote me bounced. It Put my bank account in the negative and they never refunded me all the bounced check fees. I had to get a full time job to catch up on my bills and leave school.

⁸⁶⁰ I enrolled with the university of phoenix and they assured me that I could go ahead and start school and they would handle the communications needed with the VA. After my first class I was dropped and told the VA messed up. I now have an almost \$2000 debt to phoenix because they lied and convinced me to start classes.

⁸⁶¹ I took out schoo loans to pay the remainder of the tuition that the VA and tuition assistance did not cover. The process was confusing and I was misadvised about the portions I owed and loans amounts. In the end, they said I owed the school a part of the loan they had refunded me already. They refused to release my transcripts and sent the account to collections.

⁸⁶² When i started at the University of Phoenix i was told that the classes i would be taking would be for bussiness management with marketing. After two years of attending i was told its just a plan bussiness degree in which the focus was just management. I asked to withdraw and was told that i had to complete 4 classes first. So i accepted and started my 1st class, a class i had already attended and passed, so i dropped the course. Needless to say i now owe the university of Phoenix and the va for " reimbursements" and can not transfer to another school until both are paid.

⁸⁶³ I was told all classes would be on campus. After closing my campus and relocating me I was told I would have to take some classes online as well as directed studies. The directed studies I would have to pay extra money out of pocket on top of my post 9/11 benefits. If I did not agree to these terms then my program would be shut down. I have had classes canceled on me without warning from my academic or financial advisors and now am delayed from graduating further. I have missed out on job opportunities and a smooth transition due to not finishing my degree in the time frame I was originally given by the university when I had enrolled. I have also become indebted to the department of veterans affairs due to having to take these directed study courses, the university sent in the wrong information and I was paid improperly placing me in debt several thousands of dollars to the VA. I am unemployed and the only way I can pay these funds back would be my post 9/11 benefits however now that I have been placed into online classes my monthly BAH is a third of what it would be if I was enrolled into campus classes.

JH	MO	2013	Refunded incorrect amount; misinformed student about fund disbursement ⁸⁶⁴
RW	GA	2010	Failure to refund VA funds ⁸⁶⁵
AM	NC	2009	Failure to provide refund for dropped class ⁸⁶⁶
AH	FL	2	Refunds came later than promised ⁸⁶⁷
GC	TX	2012	Refunds came later than promised ⁸⁶⁸
RH	GA	2013	Failure to provide proper refunds to student and VA ⁸⁶⁹
DG	TX	2014	Student overpaid and UoP did not provide refund ⁸⁷⁰
GP	TX	2009	No refund provided after student dropped classes due to medical emergency ⁸⁷¹

⁸⁶⁴ Did not refund me the proper amount of my student loans, or misleading my understanding of how and when funds would be used to pay for class.

⁸⁶⁵ I don't think that UOP was completely forthcoming with me on student loans in the past, and having to leave on Active Duty Deployment only to find out 150.00 has been sent a collection agency. Now I can't start until it's paid. Not sure how I even got the charge while using GI Bill. I still was not receiving the balance left over either. I should have never started with UOP. I think they bait soldiers and the should be investigated

⁸⁶⁶ I dropped a class and was not given a partial refund.

⁸⁶⁷ It always seems like a fight to get my Pell grant released from my school. This most recent one is supposed to hit 29Oct15 but I was told by my financial advisor that is just the date that it is released to the school, and that it can take 5-10 business days to be released to me. Here is the email that he sent to me (I left out his name for privacy reasons): "Hi Anthony, Hope you're having a good day! Not sure if you had a chance to review the letter or not, but the funds won't release to your school account until around October 29th. We have to wait until the funds have been on your school account 5-10 business days before we can have you complete the credit balance request form. I will send you the correct one at that time. I would suggest follow up with me the first week in November." Now, being a Vet I do not rely on this money for anything other than to put more funds towards bills and my kids. The other issue that I have been having with them is the way that they and, from what they say, the VA pay out the housing stipend. I, as well as some of my fellow Vets in my classes, have been told that the VA pro-rates the stipend, which is fine, but they apparently do not count the week in between classes. Which, yes while it is not exactly "class" time, that week before we still have class work to work on that is due by the first day on campus interaction. So, while it does not appear that we are not in an actual class before that first day on campus, we really are already doing our work for that class, which means we don't really have a break in between classes.

⁸⁶⁸ I always have issues with receiving my refunds. They hold them for long periods of time and when they say they will release them it takes months and I have to keep asking them about it. They say there were errors and that dates were wrong.

⁸⁶⁹ I did not receive proper refunds and neither did the VA - who later took their payments to the school out of my disability payments which caused me a severe financial hardship as I have not been able to procure full time employment since starting the program with UOP.

⁸⁷⁰ They charged me extra money and stated I owed them after they took my grants and student loan money with no refunds.

⁸⁷¹ Signed with University of Phoenix around 2009. Had to drop class due to emergency and mission they would not refund my tuition.

HH	MO	2015	Failure to provide refund of Title IV funds ⁸⁷²
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H. Release of Transcripts

Fifteen students claim that UoP refused to send them their transcripts upon request, which obstructs both future educational and career-related opportunities. DB's complaint is representative of this category: *"Thy will not release my transcripts and I cannot go to a local college until I pay them."* Other complaints similarly suggest that UoP holds the transcripts, demanding payment for new, unexplained charges. MP tells an especially troubling story about how UoP refused to issue her transcript to her due to an error self-admittedly committed by the institution itself:

"While attending the University of Phoenix online, I was in my last semester before graduating and my financial advisor assured me that my last student loan disbursement completely covered all remaining classes and fees, with even a little bit of funds left over. A few weeks before graduation, I was told that I owed the school just shy of \$3500 and that I would not receive my diploma until paid in full. I argued this with my financial advisor and he said it was a mistake by the school but there was nothing he could do about it. I was able to attend graduation ceremonies but was not issued my diploma. The school also refused to give me an official copy of my transcripts to prove completion of my program. Because of this, I have been unable to obtain a teaching position anywhere. I worked hard for my degree and graduated with honors, but cannot even get an official copy of my transcripts so that I can teach...even though the debt is entirely the schools fault."

The following veterans, servicemembers, and dependents complained to VES that UoP withheld their transcripts on the condition that new charges be paid or in error. The footnotes contain their quotes.

The complaints are color-coded as follows, based on the source of the complainants' funding for UoP:

GI Bill	Tuition Assistance	Both	None specified
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Name	State	Years Attended	Complaint
VR	CA	2011-2014	Transcripts withheld until unexpected charge paid ⁸⁷³

⁸⁷² Two classes into the program, they tell me that not only the program that I applied and got accepted for was not available, but that they cost had increased, I was not going to be able to get the refund that I was told I would receive from my title IV loans.

⁸⁷³ I knew, as well as UOP, that my GI Bill was running low. I explained to the financial aid office months in advance to use my pell grant for my current and last class. UOP sent me all my money plus a loan, worse part is none was paid to my course. Now, i am stuck with an \$800 debt to get my BS and transcripts for employees, plus paying back a loan for \$10,000; which I only agree to \$5,000.

DB	NC	2014	Transcripts withheld until unjustified charge paid ⁸⁷⁴
DW	NC	2009	Failure to release transcript ⁸⁷⁵
SF	TX	2006 -2011	Transcripts withheld until unexpected charge paid ⁸⁷⁶
EB	GA	2010, 2011-2012	Transcripts withheld until charge paid ⁸⁷⁷
MG	FL	2011	Transcripts withheld until unexpected charge paid ⁸⁷⁸
JD	TX	2009	Transcripts withheld until charge paid ⁸⁷⁹
MA	NM	2009	Transcripts withheld until unexpected charge paid ⁸⁸⁰

⁸⁷⁴ I signed up and they were more than helpful getting my GI bill rolling to pay them. After that was set up I could barely get any help. I failed the first class because I had a very hard time using the computer... Come to find out it was because my computer was not compatible with their system... After buying a newer more suitable computer I retook the class and used my own original work for that class. Well everything was fine at first but once I did a piece on my political views my professor flipped a switch and became a completely different person with me... All of a sudden my work (that had already earned A's and B's was getting failed. The last day of the course I tried to login to turn in some work and it would not let me... At all I just kept getting an error message. I took screenshots and sent them in an email to find out what I could do. "Well its too late now you failed" was the response I got. So I emailed and called someone else who told me that they could request an exemption and take my work it may take a couple days though... Well a week goes by and nothing... Now I'm out of classes and not getting my GI bill which I desperately needed so I continue to call and email only to be told "oh yeah they rejected it" well that would've been nice to know... Now I owe money to the VA, AND university of phoenix for a class I technologically COULD not complete for whatever reason... They will not release my transcripts and I cannot go to a local college until I pay them for a class that I literally was not able to finish because of the error I kept getting. I cannot afford a lawyer to fight them... I don't care about getting money from them... All I want is to be able to use my GI bill and continue my education and I refuse to pay them thousands of dollars for their lies, and absolute inability to work with me at all. But I don't know what to do...

⁸⁷⁵ After my honorable discharge in 2009, I was diagnosed with PTSD and tried my hardest everyday in the classes with UOP. When I told them I needed additional help because of my disability they promised to provide help with classes. Instead I ended up failing the course because my attention span and ability to stay focused diminished. I called numerous times to get student resource help and never received it. Now I am unable to even apply for the available military program that will help me without my transcript being released by UOP.

⁸⁷⁶ The cost is outrageous and then they come up w charges that were covered by financial aid and won't release transcripts.

⁸⁷⁷ University of Phoenix automatically enrolled me into online classes after I had told my counselor I needed a break because I was switching components. Well I failed the classes due to not doing them and now they say I owe money and can't get my other credits I received while going there. They said they had to send back my VA loan or FAFSA loan not sure how it went down.. So I'm responsible for the difference. 1800\$

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⁸⁷⁹ I did not finish my degree due to losing my job and home and moving. Now 5 years later the student loans are due, my tax returns are being taken and they won't release my transcripts till I pay

⁸⁸⁰ The VA Counselor said I had everything paid for but when I wanted to take the next courses I needed to take to get closer to my degree they said I owe \$692 to release my transcripts.

SM	OR	2005	Transcripts not released ⁸⁸¹
AM	MI	2010	Transcripts withheld until unexpected charge paid ⁸⁸²
DF	CA	2013	Transcripts withheld until unjustified charge paid ⁸⁸³
TS	AL	2012	Transcripts withheld until unjustified charge paid ⁸⁸⁴
TF	NY	2005-2010	Transcripts withheld until unjustified charge paid ⁸⁸⁵
RF	TX	2013	Failure to release transcript ⁸⁸⁶
JG	TX	2005	Failure to release transcript ⁸⁸⁷

IV. Conclusion

These complaints by veterans and service members raise concerns about potentially illegal recruiting practices by the University of Phoenix. They deserve serious attention and consideration.

⁸⁸¹ I was misled by them thinking they were a premier university. They owe me transcripts, used up all my GI Bill and still had \$15,000 in loans. Wasted two years of my life with U. o Phoenix.

⁸⁸² I was told by another service member to apply through Phoenix university, the university told me the criminal justice program was accredited, and I wld b able to transfer all credits to the university of Michigan. I found out they we're going to close the flint campus n I wld have to travel a great distance to continue my education at Phoenix and I had some family issues so I took some time off school. I tried to enroll at the university of Michigan and when I spoke to the university of Michigan rep, I was informed not all my credits we're eligible to transfer, then when I tried to get my transcripts so I could enroll at the university of Michigan I was told by university of Phoenix reps that since I owed book fees for a class or two that I would not get them until I paid them. There was never any hard copy books, only was available to view online...

⁸⁸³ I took out schoo loans to pay the remainder of the tuition that the VA and tuition assistance did not cover. The process was confusing and I was misadvised about the portions I owed and loans amounts. In the end, they said I owed the school a part of the loan they had refunded me already. They refused to release my transcripts and sent the account to collections.

⁸⁸⁴ When i started at the University of Phoenix i was told that the classes i would be taking would be for bussiness management with marketing. After two years of attending i was told its just a plan bussiness degree in which the focus was just management. I asked to withdraw and was told that i had to complete 4 classes first. So i accepted and started my 1st class, a class i had already attended and passed, so i dropped the course. Needless to say i now owe the university of Phoenix and the va for " reimbursements" and can not transfer to another school untill both are paid.

⁸⁸⁵ I was enrolled in the university of Phoenix and withdrew from a class because things came up. I was still charged the tuition even though I withdrew within the first week of class. Then they held my transcripts until I paid that balance off. I also had to use students loans to pay for my classes up front even though I had the GI Bill and tuition assistance from being an active duty soldier.

⁸⁸⁶ Now that I am switching schools they will not release my transcripts and they say I have an outstanding bill with some courses I didn't even take and withheld my FAFSA.

⁸⁸⁷ They won't release my grades to me to attend a local school