



**PROJECT ON PREDATORY STUDENT LENDING**  
**LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL**

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**MEMORANDUM**

**VETERAN AND SERVICEMEMBER COMPLAINTS**  
**ABOUT MISCONDUCT AND ILLEGAL PRACTICES**  
**AT KAPLAN SCHOOLS**

December 2017

# I. Introduction

## *Kaplan Schools*

For-profit schools have garnered significant attention for their illegal practices and their unfair, deceptive, and misleading conduct. In particular, there is serious concern about their conduct with respect to veterans and servicemembers because for-profit schools specifically target students with military benefits. Moreover, there has been a recent wave of for-profit schools, including Kaplan, attempting to circumvent federal regulations by converting to nonprofits.

Kaplan Higher Education Corporation (“Kaplan”), a for-profit corporation, is a subsidiary of Kaplan, Inc., which is owned by the Graham Holdings Company (formerly The Washington Post Company).<sup>1</sup> Kaplan is headquartered in Chicago, Illinois.<sup>2</sup> In 2000, Kaplan created a postsecondary education division.<sup>3</sup> The division includes Kaplan University, which offers online courses, and Kaplan Colleges and Institutes, which offer classroom-based programs.<sup>4</sup> In 2011, approximately sixty percent of Kaplan’s students were enrolled in Kaplan University and roughly forty percent were enrolled in Kaplan Colleges and Institutes.<sup>5</sup> Kaplan offers master’s, bachelor’s, associate, and certificate programs.<sup>6</sup> In 2011, approximately twelve percent of Kaplan students were enrolled in master’s programs, thirty-five percent in bachelor’s programs, thirty percent in associate programs, and twenty-four percent in certificate programs.<sup>7</sup>

Kaplan University is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools.<sup>8</sup> Kaplan College and Kaplan Career Institute campuses are nationally accredited by the Accrediting Council for Independent Colleges and Schools (“ACICS”), the Accrediting Commission of Career Schools and Colleges (“ACCSC”), and the Commission of the Council on Occupational Education (“CCOE”).

In May 2017, Purdue University (“Purdue”), a public university in West Lafayette, Indiana, announced that it will purchase Kaplan University to operate exclusively online programs.<sup>9</sup> Kaplan University students will reportedly transition to a new entity, nicknamed “New U.”<sup>10</sup> New U will be operated by Purdue, but Kaplan Inc. will continue to provide “back office support” and will share in New U’s revenues.<sup>11</sup> Kaplan Colleges and Institutes are not included

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<sup>1</sup> See S. Comm. on Health, Educ., Labor & Pensions, 112th Cong., For Profit Higher Education: *The Failure to Safeguard the Federal Investment & Ensure Student Success* 592 (2012), <https://perma.cc/FLS7-XZ32> (hereinafter HELP Report); see also Debbi Wilgoren, *Washington Post Co. Renamed Graham Holdings Company to Mark Sale of Newspaper*, *The Wash. Post* (Nov. 18, 2013), <https://perma.cc/3VQA-CNRF>.

<sup>2</sup> HELP Report, *supra* note 1, at 592.

<sup>3</sup> *Id.*

<sup>4</sup> *Id.*

<sup>5</sup> *Id.*

<sup>6</sup> *Id.*

<sup>7</sup> *Id.*

<sup>8</sup> *Id.*

<sup>9</sup> See Anya Kamenetz, *A Public University Acquires a Big For-Profit, and Raises Big Questions*, *Nat’l Pub. Radio* (May 4, 2017), <http://perma.cc/8ZHG-U5VC>.

<sup>10</sup> *Id.*

<sup>11</sup> *Id.*

in the Kaplan-Purdue acquisition.<sup>12</sup>In September, the Department of Education has approved the sale and Kaplan University’s conversion from a for-profit to a nonprofit.<sup>13</sup>

As a for-profit school, Kaplan is subject to a host of federal regulations, including the “90/10 Rule,” which requires that for-profit schools derive no more than ninety percent of their revenue from the federal student aid program.<sup>14</sup> The remaining ten percent must come from alternative sources of funding. Military education benefits are one source of alternative funding and therefore, receipt of military education dollars makes it easier for for-profit schools to comply with the 90/10 Rule.<sup>15</sup>

As a result of the 90/10 Rule, many for-profit schools aggressively recruit veterans and servicemembers.<sup>16</sup> Indeed, Kaplan touts itself as “military friendly” to attract servicemembers and veterans.<sup>17</sup>

Nearly 100 veterans and servicemembers have submitted complaints to Veterans Education Success (“VES”), a non-profit veterans’ organization, about their experiences in Kaplan programs. These students report that Kaplan misleads veterans and servicemembers about Kaplan’s accreditation, the transferability of Kaplan credits, the quality of Kaplan’s programs, and the career prospects of Kaplan’s graduates. They also report that Kaplan deceives veterans and servicemembers about the cost of Kaplan’s programs and borrows money on behalf of veterans and servicemembers without their consent.

#### *About This Memorandum*

In 2017, the Legal Services Center of Harvard Law School represented Veterans Education Success and conducted a review of these complaints, and conducted interviews of thirteen veterans and servicemembers. This memorandum details the complaints of veterans and servicemembers who attended Kaplan, organized into the following broad categories:

- Program costs;
- Student loans;
- Change in degree plan/requirements;
- Veteran-specific issues;
- Quality of instruction;
- Recruiting and marketing;
- Accreditation and transfer of credits;
- Post-graduation job opportunities; and
- Release of transcripts/access to school facilities.

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<sup>12</sup> *Id.*

<sup>13</sup> See Rebecca Savransky, *Education Dept. Approves Conversion of Two For-Profit Colleges to Nonprofits*, The Hill (Sept. 19, 2017), <http://perma.cc/TV8P-FCDA>.

<sup>14</sup> 34 C.F.R. § 668.28.

<sup>15</sup> See HELP Report, *supra* note 1, at 159.

<sup>16</sup> Press Release, U.S. Sen. Comm. on Health, Education, Labor, & Pensions, Senate Dems: Time to Close For-Profit College Loophole Impacting Servicemembers, Veterans and Taxpayers (June 22, 2016), <https://perma.cc/637C-88EE>.

<sup>17</sup> Kaplan University, *The Year in Review: 2015-2016* 9 (2016), <https://perma.cc/74KJ-TGKV>.

In addition to its thorough review of complaints filed against Kaplan with VES, this memorandum also provides a brief summary of several prior public enforcement actions against Kaplan.

Research, interviews, and complaints were compiled by Legal Services Center summer interns Kayla O’Leary and Caroline Blake.

## II. Veterans and Servicemembers’ Complaints

Veterans Education Success received complaints from ninety-four veterans and servicemembers,<sup>18</sup> which complaints fall into the following broad categories:

<b>Complaint Subject</b>	<b>Percentage</b>
A. Program Costs	62%
E. Quality of Education	47%
B. Student Loans	45%
G. Accreditation and Transferability of Credits	37%/44%
H. Post-Graduation Job Opportunities	27%
F. Recruiting/Marketing	28%
C. Change in Degree Plan/Requirements	22%
D. Veteran-Specific Problems	19%
I. Release of Transcripts/Access to Courses	14%

### A. Program Costs

Many veterans and servicemembers report that Kaplan deceived them about the financial consequences of attending Kaplan. They found that Kaplan frequently misrepresented or obfuscated the costs of its programs. They also report that Kaplan raised tuition rates after veterans and servicemembers enrolled and failed to inform them about additional fees and expenses that they would be required to pay. For example, T.T. reported that, “initially the tuition was 28,000 dollars. [But] [m]y student loan debt from Kaplan has totaled to more than 139,000 dollars.”<sup>19</sup> Kaplan students report that employees also harassed students who failed to pay on time. For example, when E.L.’s military education benefits were cut off by the Army, Kaplan employees called him fourteen times in one day, badgering him to borrow private loans instead.<sup>20</sup> Many

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<sup>18</sup> In compiling complaints received by VES for this memorandum, the authors capitalized the beginning of entries and sentences as needed, added periods to the ends of sentences and entries as needed, and added ellipses where appropriate. No other changes were made to the submissions.

<sup>19</sup> T.T., Minnesota.

<sup>20</sup> E.L., Arizona.

veterans and servicemembers also found out that they could have earned the same degree from a community college for a fraction of the price.<sup>21</sup>

Veterans and servicemembers elaborated on their complaints regarding Kaplan's program costs in conversations.

- V.K. reported that Kaplan did not explain the financial aid process, increased her tuition after she enrolled, and falsely promised that Kaplan would waive her technology fee.<sup>22</sup>
- Based on representations made by Kaplan and its employees, F.L. believed that the total cost of her Kaplan program would be approximately \$35,000 to \$40,000. However, she incurred approximately \$55,000 to \$60,000 in debt, which she believes was because Kaplan borrowed more money on her behalf than she needed to cover her costs.<sup>23</sup>
- When E.L. became ineligible for military education benefits, he told Kaplan that he could not afford his tuition. Kaplan pressured him to borrow private loans by calling him fourteen times in one day. At Kaplan's behest, E.L. also spent \$400 on text books that he was never required to use.<sup>24</sup>

Veterans and servicemembers submitted the following complaints to VES regarding Kaplan's program costs:

- "I asked to delay the start of my next class due to my h it redeploying back to the states from Afghanistan so that I wouldn't be behind from not have access to the Internet. My career counselor submitted my request with the reason listed as financial. Due to the fact that I was using financial aid, Kaplan later said I was responsible for the cost of the class, over \$1200, and that they wouldn't release my diploma until it's been paid for."<sup>25</sup>
- "Feel. Like. Paid. To much."<sup>26</sup>
- "Attended school they refuse to send degree to me due to a balance which shouldn't have exist due to military finding and payment. Also overcharge me in tution fees as well then what was agreed."<sup>27</sup>

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<sup>21</sup> HELP Report, *supra* note 1, at 599 (reporting that a bachelor's degree from a public school in Iowa costs 66% of what it costs at Kaplan and an associate degree from public school in Iowa costs 24% of what it costs at Kaplan).

<sup>22</sup> V.K., North Carolina.

<sup>23</sup> F.L., New York.

<sup>24</sup> E.L., Arizona.

<sup>25</sup> A.S., Texas.

<sup>26</sup> R.W., Ohio.

<sup>27</sup> J.C., South Carolina.

- “With using my GI Bill and tuition assistance, I should have not had any out of pocket expenses. The amount owed always rose in value.”<sup>28</sup>
- “I was misled about the overall cost.”<sup>29</sup>
- “My account has been a wreck for past 6 months. They said it was their system. They owe be 920 dollars from a Pell grant they took because they somehow didn't process my girls bill for a semester so they used my grant. After they supposedly corrected it, they kept my Pell grant and give bill payment and now shows I took out student loans I never did. Their system shows they owe me nothing and I have fought with them for past 6 months to fix this to no result.”<sup>30</sup>
- “[H]igh tuition fees despite using my G.I. Bill... I received financial aid such as Pell Grant but I couldn't understand why the cost of school and tuition seemed high.”<sup>31</sup>
- “[I]nitially the tuition was 28,000 dollars. My student loan debt from Kaplan has totaled to more than 139,000 dollars.”<sup>32</sup>
- “I was promised low prices and grants come to find out I owe thousands in loans . . . they told me and the VA, the VA even sent them letters questioning – it was supposed to be \$1,200 a quarter and they were billing the VA almost \$2,000 a quarter- so they had to use more money on my bill. . . “[E]verything was supposed to be discounted, I don't remember the exact percent but I don't believe I got it. . . . I paid \$750 for the books and that wasn't going to be included in my voc rehab, and was paid for with loans which I thought at the time were grants.”<sup>33</sup>
- “They kept making me send the same paper work acting like they didn't have it and didn't get my financial aid to go threw because they kept messing with my paper work and said they didn't get my paper work in time. They then send me a bill almost \$5000 for only two classes. I had to quit because I have 6 kids and would not be able to afford to go anymore if they were going to be sending me bills like that.”<sup>34</sup>
- “I had a difficult time getting information and asked why tuition was so expensive.”<sup>35</sup>
- “[C]ost was super high for just being online.”<sup>36</sup>

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<sup>28</sup> A.G., Idaho.

<sup>29</sup> M.D., Texas.

<sup>30</sup> M.M., Arizona.

<sup>31</sup> A.M., Georgia.

<sup>32</sup> T.T., Minnesota.

<sup>33</sup> S.N., Ohio.

<sup>34</sup> B.R., Tennessee.

<sup>35</sup> M.N., Michigan.

<sup>36</sup> D.H., Pennsylvania.

- “I didn’t get any money back from Kaplan never gave me any information about how much classes cost, which I have gotten at my current school.”<sup>37</sup>
- “I enrolled in grad level courses for masters- then was lied to about how much it was to cancel- they said it would be \$204, but was actually \$941, 2/3 cost of the course. They did clear it up because it was recorded on a phone call if they didn’t have the recording, I have no doubt they would’ve charged me the \$941.”<sup>38</sup>
- “[T]he cost of the program was extremely expensive...Had I gone to any other school it would have cost me half the amount of money I paid to Kaplan...I feel I was misled in I was unaware of how much was being paid to the school...Kaplan assisted me with filing of my VA GI Bill paperwork, but I am not sure if they provided a veteran's discount. I received my Chapter 30 GI Bill payments form the VA, but Kaplan received all money from my student loans.”<sup>39</sup>

## **B. Student Loans**

Many veterans and servicemembers report that Kaplan misled them about their need for and use of student loans. Kaplan recruiters promised veterans and servicemembers that their military education benefits would cover the entire cost of their Kaplan program. However, because Kaplan charged exorbitant tuition,<sup>40</sup> veterans and servicemembers’ benefits often did not cover all of their costs. To fill the gap between tuition and military benefits, veterans and servicemembers report that Kaplan sometimes borrowed loans on behalf of students’ names without their permission. For example, T.T. reported that, after graduation, he learned that Kaplan borrowed twenty-three loans in his name, of which he had not previously been aware.<sup>41</sup> Veterans and servicemembers also report that Kaplan borrowed the maximum amount and, in some cases, Kaplan gave a portion of the loan money back to students, but failed to inform students that these so-called “refunds” were actually loans that they would be required to pay back.

Veterans and servicemembers also report that Kaplan used loans instead of using military benefits. For example, A.U. reported that he was entitled to enough GI Bill money to cover the costs of his Kaplan program. However, rather than wait for the government to disburse A.U.’s GI Bill money, Kaplan arranged loans to cover his costs.<sup>42</sup>

Veterans and servicemembers elaborated on their complaints in conversations regarding their experience with student loans at Kaplan.

- K.R. recalls that Kaplan did not use her GI Bill benefits, and instead, asked her to take out loans. K.R. recalls that she agreed to borrow federal loans and one private

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<sup>37</sup> M.B., Wisconsin.

<sup>38</sup> C.D., North Carolina.

<sup>39</sup> J.M., Alabama.

<sup>40</sup> HELP Report, *supra* note 21.

<sup>41</sup> T.T., Minnesota.

<sup>42</sup> A.U., California.

loan for \$2200. However, she later found out that the private loan was actually for \$6000. K.R. reports that Kaplan also took out a second private loan without her permission, and deprived her of an opportunity to speak with Kaplan representatives about her loans in person. Instead, Kaplan mailed her financial aid paperwork to her. K.R.'s federal student loans have been discharged because she is completely disabled, but her private loans are growing rapidly because of the high interest rate and her inability to pay.<sup>43</sup>

- C.D. recalls that Kaplan did not explain the financial aid process to him. As a result, he was very confused about his student loans. C.D. reports Kaplan took out loans on his behalf without his permission. To avoid incurring debt, C.D. had to affirmatively and formally reject the loans.<sup>44</sup>
- V.K. reported that Kaplan improperly borrowed money for multiple years at a time instead of borrowing money at the start of each year to cover her school costs for that year. She also reported that Kaplan also borrowed more money than she needed to cover her costs and sent the excess money to her as “refund checks.”<sup>45</sup>
- F.L. reports that Kaplan borrowed the maximum amount that she was able to borrow even though that amount exceeded her program costs. Kaplan sent F.L. the excess funds as a “refund.” F.L. was not aware that Kaplan was borrowing the maximum amount. Kaplan also did not inform her that, to prevent Kaplan from borrowing the maximum amount, she needed to submit a written request. F.L. thought her total borrowing to attend Kaplan would be approximately \$35,000 to \$40,000. However, she believes that, because Kaplan borrowed excess funds, her total borrowing to attend was approximately \$55,000 to \$60,000.<sup>46</sup>
- S.N. believed that her vocational rehabilitation benefits would cover the entire cost of her Kaplan program. However, she later learned that Kaplan borrowed money on her behalf without her knowledge. She called Nelnet, her loan servicer, and a Nelnet representative told her that Kaplan had borrowed the maximum amount that S.N. was able to borrow. S.N. reports that the only financial aid document she signed was the FAFSA.<sup>47</sup>
- A.M. believed that the GI Bill would cover the cost of his program, but he believes Kaplan took out loans for him without his permission. He did not sign any paperwork, but somehow incurred \$28,692 in debt. Also, Kaplan sent him a refund check but did not explain where the money had come from.<sup>48</sup>

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<sup>43</sup> K.R., Pennsylvania.

<sup>44</sup> C.D., North Carolina.

<sup>45</sup> V.K., North Carolina.

<sup>46</sup> F.L., New York.

<sup>47</sup> S.N., Ohio.

<sup>48</sup> A.M., Georgia.

- J.R. found it difficult to access information about his Kaplan financial aid. Kaplan gave him a phone number to call to ask questions about his loans, but the people that answered the phone did not speak English well. J.R. believes the number may have been for a call center.<sup>49</sup>

Veterans and servicemembers submitted the following complaints to VES regarding their experience with student loans at Kaplan:

- “The process goes fine until after you are registered. Then suddenly they make you sign up for a high interest student loan... They don't care about the students they just want you to be in debt all life paying student loans and as long as they getting there money they are satisfied.”<sup>50</sup>
- “I recently found out that Kaplan University had 23 open loans in my name totaling 139,000.00 dollars.”<sup>51</sup>
- “I thought my GI Bill would cover most of the cost of school, only to find out that I owe them about 12k.”<sup>52</sup>
- “I was also told that I had scholarships and since I am a Veteran I would get special pricing and my degree would cost less. I graduated with a 3.8 GPA but when the loans started coming in it was too much. I didn't know what to do or where to turn for help. When collection calls started coming in I did some research and found it was an office belonging to Kaplan University. I feel cheated!”<sup>53</sup>
- “I went to Kaplan University and CTU under the assumption they were both accredited schools and that the tuition would be covered fully with my Military benefits. This was and has not been the case. I have student loans in excess of \$23,000 and I am 90% disabled veteran of the US Navy & US Army.”<sup>54</sup>
- “I was told at the start that G.I. Bill was going to be accepted for credits at Kaplan University. After multiple attempts and submissions of forms I have received \$0 towards my \$30,000 in student loans for an Associates Degree.”<sup>55</sup>
- “[H]ad post 9/11 gi Bill. They convinced me to sign up for student loans too without really knowing what I was doing.”<sup>56</sup>

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<sup>49</sup> J.R., Kentucky.

<sup>50</sup> R.V., Missouri.

<sup>51</sup> T.T., Minnesota.

<sup>52</sup> J.A., North Carolina.

<sup>53</sup> R.R., Florida.

<sup>54</sup> P.W., Texas.

<sup>55</sup> J.K., Wisconsin.

<sup>56</sup> T.E., Illinois.

- “My student loan debt from Kaplan has totaled to more than 139,000 dollars and that is with 23 open loans that they have in my name, and for a degree I can't use.”<sup>57</sup>
- “Even though my GI Bill covered all my education, Kaplan told me I still had to have student loans as a secondary, otherwise I would not be allowed to enroll.”<sup>58</sup>
- “I asked plenty of questions so that I wouldn't be blind to the process of financial aid while using tuition assistance. However, i started noticing my student loan was going up and I was initially told it Was because the student loans had to cover the tuition before th G.I. Bill would cover it. I wasn't getting any money back and when I asked about it they told me I signed a form that said the school could keep my extra student loan money until the end of the year with no proof I ever signed that paper. That meant I was accruing extra interest on certain loans that I could have been paying back.”<sup>59</sup>
- “They told me that the post 9-11 will pay for my certificate for dental assistant but that I had to file for student loans until they got processed they filed for the wrong Gi bill and made me resubmitted and they never fixed it later I found out I had student loans and that they never filed my post 9-11.”<sup>60</sup>
- “In order to pay for the education I had to borrow way more money than I should have. This has placed me in serious financial debt which has caused me to owe over \$100,000. The school cost every bit of the allowable amount I could borrow yearly for my student loans...I feel like I was slighted in taking all student loan money causing me to secure funding that was unnecessary...I believe they took out all of my allowable loans for each year.”<sup>61</sup>
- “I went to Kaplan University and CTU under the assumption...that the tuition would be covered fully with my Military benefits. This was and has not been the case. I have student loans in excess of \$23,000 and I am 90% disabled veteran of the US Navy & US Army.”<sup>62</sup>
- “Waited forever for financial aid to give back stipend from Pell Grant and still waiting 45 days after graduation. Audit military members ever year and holds funds with no communication.”<sup>63</sup>

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<sup>57</sup> T.T., Minnesota.

<sup>58</sup> J.J., Illinois.

<sup>59</sup> J.D., Montana.

<sup>60</sup> A.U., California.

<sup>61</sup> J.M., Alabama.

<sup>62</sup> P.W., Texas.

<sup>63</sup> J.W., Texas.

- “Submitted orders and paperwork to waive tuition or bill the military because of deployment, they lost paperwork and now I owe thousands and it's on my credit report.”<sup>64</sup>
- “Kaplan University was an online school that not only charged me for benefits after giving me a leave of absence but then badgered me for a payment when my military benefits cover it all!”<sup>65</sup>
- “Was told I could not use Federal TA and would have to use my GI bill in conjunction with student loans. I was not given an option on any funding.”<sup>66</sup>
- “Kaplan tried making me pay out of pocket while I was using the gi Bill. They refused to refund my tuition that was used before trying to scam me by not giving me a schedule for the next courses to attend.”<sup>67</sup>

### C. Students’ Degree Plans and Requirements for Graduation

Veterans and servicemembers report that Kaplan often changed degree requirements or reduced the number of credits students could take per semester, prolonging the time it took them to complete their degrees and driving up their tuition costs. Some veterans and servicemembers report that they were forced to forfeit their federal housing stipends because Kaplan would not allow them to enroll in enough credits to meet the government’s eligibility requirements. For example, J.R. reported that he lost his housing stipend because Kaplan only enrolled him in ten credits and he needed twelve credits to remain eligible.<sup>68</sup> Some veterans and servicemembers report that they were unable to finish their degrees because Kaplan cancelled the courses that they needed. Others report that Kaplan enrolled them in programs and classes without their permission or tried to bully them into enrolling in courses they did not wish to take. For example, J.R. explained that, at times, he had to argue with Kaplan to prevent them from enrolling him in expensive electives that he had not selected for himself.<sup>69</sup>

Veterans and servicemembers elaborated on their complaints regarding changes to degree plans and requirements for graduation.

- E.L. reports that he had a difficult time finding out how many credits he needed to take to earn his degree. Kaplan employees told E.L. degree requirements that conflicted with the school’s written materials. Because there was so much confusion, he does not know if Kaplan made changes to his degree requirements while he was enrolled.<sup>70</sup>

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<sup>64</sup> T.B., Iowa.

<sup>65</sup> N.U., Texas.

<sup>66</sup> J.L., Kentucky.

<sup>67</sup> J.M., Alabama.

<sup>68</sup> J.R., Kentucky.

<sup>69</sup> J.R., Kentucky.

<sup>70</sup> E.L., Arizona.

- K.R. recalls that Kaplan originally told her that she could take four credits per semester. She recalls that later Kaplan told her that she could only take three per semester. Because of the change, it took K.R. longer to finish her degree and she was charged more tuition.<sup>71</sup>

Veterans and servicemembers submitted the following complaints to VES regarding changes to degree plans and requirements for graduation:

- “Half way through they ended up not offering a class in my degree program which they informed me I can take it at a different school then come back. They don't care about the students they just want you to be in debt all life paying student loans and as long as they getting there money they are satisfied.”<sup>72</sup>
- “[T]hey forgot to mention that there associates degree requires 90 instead of traditional 60 while only being able to take 2 courses per semester.”<sup>73</sup>
- “I feel like they kept adding more classes tat were not part of what i needed to graduate and because of it i it made my gi bill run out and was forced to take a loan.”<sup>74</sup>
- “Not to mention the constantly added classes to my degree program forcing me to waste my post 9/11 credits. I want justice more than anything.”<sup>75</sup>
- “I left for a deployment, upon return Kaplan changed the curriculum and told me I had to take 3 additional classes to get my degree.”<sup>76</sup>
- “They never used my gi bill like they were supposed to. They also told me it was okay to take the number of classes i was and then they took out two private citi assist student loans to the tune of 10,000 because they were going to kick me out of school becaue of a balance i was not supposed to have in the first place because their admissions and counsellors told me i could take 3-4 classes at a time did not get military rate and did not get my last semester 1000 off tuition like i was supposed to. becuase of their mess up i had to take almost 3 years instead of 2 which cost me 26,000 for an associates degree i could have got at community college for 14,000.”<sup>77</sup>
- “[T]he closer I would be getting to being done, they seemed to always ‘find another needed class’. In hindsight was to keep me enrolled in the school for financial gains I believe.”<sup>78</sup>

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<sup>71</sup> K.R., Pennsylvania.

<sup>72</sup> R.V., Missouri.

<sup>73</sup> S.H., New York.

<sup>74</sup> D.W., Minnesota.

<sup>75</sup> K.W., Minnesota.

<sup>76</sup> J.A., Illinois.

<sup>77</sup> K.R., Pennsylvania.

<sup>78</sup> T.T., Minnesota.

- “I signed up for the paralegal program but after my first class I was told that the program was dropped.”<sup>79</sup>
- “I tried to switch my degree plan and constantly reminded them about it. It took weeks and they dont really work with my schedule.”<sup>80</sup>
- “The class instead was cancelled 3 days prior to my ship date to my MOB ( military operating base) station and I was told that it was because there wasn't enough interest and I said well I will have to take a leave of absence then because I cannot guarantee I will have internet where I am going to be able to sign up for new classes or over there they said if I did that I wouldn't be able to continue the program because they only allow one semester (10 week break ) and I was set to deploy for 9 months. So while I was going to combat to protect my country I had to be withdrawn from school after I had already paid for a class that never ended up happening because of no fault of my own and never got my payment back.”<sup>81</sup>
- “I also had an additional class tacked onto my degree plan at the end which was an additional expense and time.”<sup>82</sup>
- “I was trying to get degree in criminal justice, 4 months down the road I found out I was on track for a business program...started in April or May, stopped in August, so it was maybe 6 months...they enrolled me in the wrong program, I called and left voicemail and they never got back to me.”<sup>83</sup>

#### **D. Veteran and Servicemember-Specific Issues**

Veterans and servicemembers report that Kaplan falsely promised them military discounts and special tuition rates. They also report that Kaplan refused to accommodate disabled veterans. For example, Kaplan falsely promised M.P. that Kaplan would accommodate his hearing and vision impairments. Specifically, Kaplan promised that M.P. instructors would give him five extra days to complete his assignments because he has difficulty staring at a computer screen for long periods of time. However, his instructors refused to accept his late assignments. Some servicemembers also report that they were charged tuition and given failing grades for courses that Kaplan enrolled them in while they were deployed. For example, A.S. explained that Kaplan promised to refrain from enrolling him in new courses while he was overseas. However, when he returned home from Afghanistan, he discovered that Kaplan had added \$1200 to his tuition bill for classes he had missed while he was away.<sup>84</sup> Veterans and Servicemembers also report that Kaplan failed to provide them with a counselor that was knowledgeable about government programs and could help

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<sup>79</sup> N.M., North Carolina.

<sup>80</sup> J.Z., Alabama.

<sup>81</sup> B.M., Massachusetts.

<sup>82</sup> M.N., Michigan.

<sup>83</sup> M.B., Wisconsin.

<sup>84</sup> A.S., Texas.

them access their military benefits, which is in violation of Kaplan’s Memo of Understanding with the Department of Defense.

Veterans and servicemembers elaborated on their complaints regarding specific issues related to their military service.

- M.P., a disabled veteran, found that Kaplan falsely promised him that they would accommodate his hearing and vision problems. Specifically, M.P. recalls that Kaplan promised they would give him five extra days to complete his assignments because he has difficulty staring at a computer screen for long periods of time. However, Kaplan would not accept his assignments late.<sup>85</sup>
- M.P. also recalls that Kaplan told him that they would take his military experience and transfer credits over, but they never did.<sup>86</sup>
- J.R. recalls that Kaplan represented itself as “VA-approved.” This led him to believe that Kaplan was an especially good option for veterans. However, J.R. later learned that the Veterans Administration approves almost all two- and four-year postsecondary programs.<sup>87</sup>
- K.R. recalls that Kaplan promised her a \$1000 “military discount” off her last semester, which she did not receive. She also reports that Kaplan didn’t have anyone that could help with accessing military benefits.”<sup>88</sup>
- F.L. reports that Kaplan promised her a special program discount for veterans but she never saw the discount reflected in any of her Kaplan tuition bills and she is not sure if the discount was ever applied to her account.<sup>89</sup>
- V.K. reports that Kaplan falsely promised to waive her technology fee as part of a veteran’s discount.<sup>90</sup>

Veterans and servicemembers submitted the following complaints to VES regarding specific issues related to their military service:

- “Kaplan lacked good administration to help veterans get their MGI bill I went a full two years going back and forth between Kaplan and the VA about why I wasn't getting my benefits. In the end my MGI Bill expired while I was still trying to receive my assistance and it was Lapland fault for not submitting the paperwork that I had sent them eight different times before they blocked me from my classes.

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<sup>85</sup> M.P., North Carolina.

<sup>86</sup> M.P., North Carolina.

<sup>87</sup> J.R., Kentucky.

<sup>88</sup> K.R., Pennsylvania.

<sup>89</sup> F.L., New York.

<sup>90</sup> V.K., North Carolina.

They stated I filled it out wrong, I told them nothing has changed except I was divorced.”<sup>91</sup>

- “I was also told that I had scholarships and since I am a Veteran I would get special pricing and my degree would cost less. I graduated with a 3.8 GPA but when the loans started coming in it was too much. I didn't know what to do or where to turn for help. When collection calls started coming in I did some research and found it was an office belonging to Kaplan University. I feel cheated!”<sup>92</sup>
- “They never used my gi bill like they were supposed to. They also told me it was okay to take the number of classes i was and then they took out two private citi assist student loans to the tune of 10,000 because they were going to kick me out of school because of a balance i was not supposed to have in the first place because their admissions and counsellors told me i could take 3-4 classes at a time did not get military rate and did not get my last semester 1000 off tuition like i was supposed to. becuae of their mess up i had to take almost 3 years instead of 2 which cost me 26,000 for an associates degree i could have got at community college for 14,000.”<sup>93</sup>

## **E. Quality of Instruction**

Kaplan claimed to provide veterans and servicemembers with a high-quality instruction. However, veterans and servicemembers that attended Kaplan report that their instructors were ineffective and unresponsive. Veterans and servicemembers also explained that some Kaplan instructors contradicted themselves in class, confusing students and making it more difficult for them to succeed. They report that students struggling with their courses waited days, weeks or even months for their instructors to respond to their requests for help. They also explain that, often times, by the time instructors responded, students had already missed assignment deadlines and had fallen behind.

Veterans and servicemembers also report that, even when they were succeeding in their courses, they learned very little. They report that many courses were poorly designed. Students were given simplistic assignments that had little to do with the careers that Kaplan was purportedly preparing them for. For example, J.R., who studied psychology at Kaplan, recalls that he was taught to use Microsoft Paint in one of his Kaplan courses.<sup>94</sup> Veterans and servicemembers also report that Kaplan instructors also failed to give meaningful feedback on their work. For example, D.W. explained that he recently re-read a two-page paper that he wrote for a Kaplan course and now feels that the paper is “trash,” and that his Kaplan instructors should have forced him to re-write it.<sup>95</sup>

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<sup>91</sup> S.,L., Ohio.

<sup>92</sup> R.R., Florida.

<sup>93</sup> K.R., Pennsylvania.

<sup>94</sup> J.R., Kentucky.

<sup>95</sup> D.W., Ohio.

Veterans and servicemembers elaborated on their complaints in conversations regarding quality of instruction.

- C.D. felt that his Kaplan courses were too easy. Students would pass their courses even though they did very little work. Students had to be really self-motivated to get anything substantive out of their Kaplan programs.<sup>96</sup>
- V.K. also felt that her Kaplan courses were too easy; the only difficult thing was that there were no resources for students that needed help understanding the material taught in class.<sup>97</sup>
- E.L. reports that his instructors took weeks to answer his questions.<sup>98</sup>
- F.L. was frustrated that her Kaplan online classes did not include any video and therefore she was not able to see her professors teaching. She is aware that online classes at other schools have a feature called “white board” that allows students to see their professors teaching, but Kaplan did not use white board. Because she could not see her teachers, F.L. felt disconnected.<sup>99</sup>
- A.M., a business student, was frustrated that Kaplan did not offer its students opportunities to get practical experience – there was no hands-on learning, no internship, and no CPA exam preparation. A.M. feels that Kaplan students were not prepared for certification.<sup>100</sup>
- S.N. reports that she realizes now there were classes she should have taken that Kaplan did not require. Employers told her “you are missing the medical part.”<sup>101</sup>
- J.R. completed a Bachelor’s degree and began a master’s program at Kaplan. J.R.’s master’s program included some of the same courses that were included in his bachelor’s program. J.R. later transferred to Southern New Hampshire University (SNHU) to finish his master’s degree and he reports that the difference in quality between Kaplan and SNHU was “night and day.”<sup>102</sup>
- J.R. also failed several courses at Kaplan because he could not understand Kaplan’s math lessons. His instructors ignored his requests for help and he was forced to take the courses over again.<sup>103</sup>

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<sup>96</sup> C.D., North Carolina.

<sup>97</sup> V.K., North Carolina.

<sup>98</sup> E.L., Arizona.

<sup>99</sup> F.L., New York.

<sup>100</sup> A.M., Georgia.

<sup>101</sup> S.N., Ohio.

<sup>102</sup> J.R., Kentucky.

<sup>103</sup> J.R., Kentucky.

- J.R. researched his Kaplan professors and learned that most of them only had bachelor’s degrees. They were “joe schmoes off the street.” They often could not answer questions and did not appear to take their jobs seriously.<sup>104</sup>
- M.P. reports that it would take professors 2 to 3 days to respond and sometimes by the time they responded, the deadline to submit the assignment had already passed.”<sup>105</sup>
- M.P. also reports that he wanted to go into the business field and told Kaplan that he wanted to open his own business one day. He didn’t feel like any of the classes he was taking were helping him towards that goal. Kaplan did not provide him with accounting or business management classes.<sup>106</sup>

Veterans and servicemembers submitted the following complaints to VES regarding quality of instruction:

- “[T]he quality of the classes were terrible, I took a math class that literally had middle school level concepts in the lesson plan even though I had done a "placement test" then I took one at my current college and it put me in Precalc.”<sup>107</sup>
- “I learned very little and the teachers just passed everyone thru the classes.”<sup>108</sup>
- “It felt like as long as I gave them my money I would get the grade.”<sup>109</sup>
- “I went to both DeVry and Kaplan. When I went to DeVry I just didn't feel as if I was learning anything new. It just seemed like they were going to skim me along all these classes and not learn anything and when I left DeVry I went to Kaplan and automatically felt the exact same way.”<sup>110</sup>
- “Kaplan University a for profit college promised so much to me as a prior service member of the army. They said I would have a great discount on tuition, great quality of teaching and learning, etc. in the end, the education was crap . . . . teachers would take days or weeks to get back to you or grade your work, not much support system or anything like that . . . .”<sup>111</sup>
- “They stated that they where a job friendly school. But the amount of school work and their schedules are not friendly to people working full time. They has required

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<sup>104</sup> J.R., Kentucky.

<sup>105</sup> M.P., North Carolina.

<sup>106</sup> M.P., North Carolina.

<sup>107</sup> S.K., California.

<sup>108</sup> C.G., Iowa.

<sup>109</sup> C.D., North Carolina.

<sup>110</sup> E.R., Texas.

<sup>111</sup> A.B., Minnesota.

read of 150 to 200 pages a week for each class and all the essays where do at the same time making it hard to get them done without taking time off of your job. “<sup>112</sup>

- “The quality of education I received was subpar. I never learned anything new I just regurgitated what I already knew.”<sup>113</sup>
- “One of the main issues I have with the school was; How should I have ever been in a advanced fingerprinting class, when in fact I never was offered or had to take the basic fingerprinting class?”<sup>114</sup>
- “[M]ost of the course work was out dated.”<sup>115</sup>
- “The classrooms were a joke and we were basically treated like we were being babysat. Our instructors were not real college professors.”<sup>116</sup>
- “[I] went in for computer game design ended up having to do microsoft word classes that had nothing to do with my field of study and when i miss a class the instructor wanted me to write a page long report on why i missed like i was in high school i was told also that icould take school around my schedule which wasnt true.”<sup>117</sup>

## **F. Kaplan Recruiting and Marketing**

Veterans and servicemembers reported that Kaplan enticed them to enroll by misrepresenting the quality and affordability of a Kaplan education and misleading them about the career prospects of Kaplan graduates. They also explain that Kaplan put pressure on them to enroll by badgering them. For example, S.N. explained that, after her initial contact with Kaplan, Kaplan representatives harassed her to enroll by calling 8 or 9 times a week. <sup>118</sup> Former students also report that, once they did decide to enroll, Kaplan unfairly rushed them through the process. For example, J.D. explained that Kaplan just “threw a lot of documents” at her. <sup>119</sup>

Veterans and servicemembers elaborated on their complaints regarding recruiting and marketing.

- S.N. reports that Kaplan harassed her to enroll in one of their programs. Kaplan would call her 8 or 9 times a week to ask if she had decided to enroll. <sup>120</sup>

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<sup>112</sup> S.T., Colorado.

<sup>113</sup> C.R., South Carolina.

<sup>114</sup> T.T., Minnesota.

<sup>115</sup> L.D., Iowa.

<sup>116</sup> S.M., New York.

<sup>117</sup> J.C., Tennessee.

<sup>118</sup> S.N., Ohio.

<sup>119</sup> J.D., Montana.

<sup>120</sup> S.N., Ohio.

- After C.D. graduated, he started his own business. Kaplan touted him a “success” for marketing and recruitment purposes, but he did not feel that he was truly successful. He only started the business because he could not get a job anywhere else and his business eventually failed.<sup>121</sup>
- E.L. initially called Kaplan just to get more information but the recruiter he spoke with asked, “Can I sign you up today?”<sup>122</sup>
- The recruiters that J.R. worked with made Kaplan programs sound “really good.” They led J.R. to believe that a Kaplan degree would enable him to get pretty much any job he applied for. However, his professors did not challenge him. His Kaplan courses covered material that he learned in fifth grade. Also, when he began searching for a job, employers laughed at his Kaplan degree.<sup>123</sup>
- D.W. reports that the recruiter that persuaded him to enroll in a Kaplan program was “very much like a salesman.”<sup>124</sup>
- J.W. found that Kaplan misrepresented the length of time it would take him to complete a Kaplan degree.<sup>125</sup>

Veterans and servicemembers submitted the following complaints to VES regarding recruiting and marketing:

- “Once I mentioned I was army they just did not want to let me go they said let's sign up today or tomorrow as fast as we can. It just felt like a scam.”<sup>126</sup>
- “It was their advertising that promised people including myself jobs in the law enforcement field. . . . The school promised that if I attended their school, that I could potentially get a job in the field of Forensics in the state I live in.”<sup>127</sup>
- “I was promised low prices and grants come to find out I owe thousands in loans.”<sup>128</sup>
- “Talked to a recruiter and they misled me on my psychology degree. Now I can't even use it.”<sup>129</sup>

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<sup>121</sup> C.D., North Carolina.

<sup>122</sup> E.L., Arizona.

<sup>123</sup> J.R., Kentucky.

<sup>124</sup> D.W., Ohio.

<sup>125</sup> J.W.

<sup>126</sup> E.R., Texas.

<sup>127</sup> T.T., Minnesota.

<sup>128</sup> S.N., Ohio.

<sup>129</sup> M.K., Indiana.

- “When you go to sign up for Kaplan University, they throw a lot of documents at you and tell you to sign them.”<sup>130</sup>
- “When I enrolled into Kaplan I was told that the classes were very friendly and that all the teachers took their time and taught it was ok if I missed a class as long as I made up the work none of this was true I went in for computer game design ended up having to do Microsoft Word classes that had nothing to do with my field of study and when I miss a class the instructor wanted me to write a page long report on why I missed like I was in high school I was told also that I could take school around my schedule which wasn't true.”<sup>131</sup>

### **G. Accreditation and Transferability of Credits**

Many veterans and servicemembers report that Kaplan claimed to have the same accreditation as well-known universities. However, they found that they were unable to transfer their Kaplan credits to other schools. For example, J.W. reported that a Kaplan recruiter assured him the credits he earned at Kaplan would transfer to the University of Alabama. However, J.W. later learned that the University of Alabama would not accept them.<sup>132</sup> Veterans and servicemembers also report that Kaplan falsely promised them that they could apply credits earned at other institutions to their Kaplan degrees and, in some cases, Kaplan falsely promised to give veterans and servicemembers degree credits for their military experience. For example, A.B. reported that a Kaplan recruiter falsely promised him that Kaplan would award him enough credits for his military experience to complete half of his Kaplan degree.<sup>133</sup>

Veterans and servicemembers elaborated on their complaints regarding accreditation and transferability of credits.

- E.L. recalls that Kaplan told him that its criminal justice credits would be accepted everywhere. However, only five out of approximately thirty credits that he earned at Kaplan transferred to another school.<sup>134</sup>
- J.R. reports that Kaplan recruiters told him that Kaplan had one of the best accreditations an online program could receive. However, J.R. was surprised to find that only a couple of his Kaplan credits transferred to Southern New Hampshire University.<sup>135</sup>
- M.P. reports that he had already completed a reading class and math class at another college he attended. He recalls that Kaplan never told him anything about what credits transferred over, which credits did not. He felt like he was “just left in the dark.”<sup>136</sup>

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<sup>130</sup> J.D., Montana.

<sup>131</sup> J.C., Tennessee.

<sup>132</sup> J.W., Alabama.

<sup>133</sup> A.B., Minnesota.

<sup>134</sup> E.L., Arizona.

<sup>135</sup> J.R., Kentucky.

<sup>136</sup> M.P., North Carolina.

- S.R. reports that Kaplan told her that the majority of her credits would transfer to other schools, but she later found out that Ohio State and Mary Tech College refused to accept them.<sup>137</sup>
- K.R. recalls that Kaplan also told that her credits would transfer, but not all of them did. When she enrolled in a nursing program at a community college, she had to re-take some classes. The community college told her they could not accept her credits because Kaplan did not have the proper accreditation.<sup>138</sup>

Veterans and servicemembers submitted the following complaints to VES about accreditation and transferability of credits:

- “They assured me that my credits would transfer if I went to another school and that they had the same accreditation as their physical schools. Neither were true and I got nothing for the credits even from a community college.”<sup>139</sup>
- “The process goes fine until after you are registered. Then suddenly they make you sign up for a high interest student loan. They say that if you transfer schools, you can transfer credits. But when you try to actually do that, you suddenly find out that you can’t. Half way through they ended up not offering a class in my degree program which they informed me I can take it at a different school then come back. They don't care about the students they just want you to be in debt all life paying student loans and as long as they getting there money they are satisfied.”<sup>140</sup>
- “[I]n 2012 after applying to the Medical Examiner's Office here in Minnesota I learned that my Bachelor's degree wasn't accredited at all. Furthermore, after applying for different law enforcement type jobs, I ran into the same issue.”<sup>141</sup>
- “None of the credits transfer. I can't go to a reputable college for a masters with this.”<sup>142</sup>
- “Kaplan university credit not transferable but told me it would. I guest they were not accredited.”<sup>143</sup>
- “Kaplan has been nothing but trouble for me. I have had a laundry list of issues with them. I eventually just called it quits after finishing about 80% of my degree plan when I found out their accredidating wouldn't transfer to traditional schools. A complete waste.”<sup>144</sup>

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<sup>137</sup> S.N., Ohio.

<sup>138</sup> K.R., Pennsylvania.

<sup>139</sup> S.K., California.

<sup>140</sup> R.V., Missouri.

<sup>141</sup> T.T., Minnesota.

<sup>142</sup> J.M., Tennessee.

<sup>143</sup> D.C., Ohio.

<sup>144</sup> K.W., Minnesota.

- “I did apply for jobs in that field and what came up was issues surrounding Kaplan's accreditation. In which case I wasn't able to be hired for any jobs in the law enforcement field as Kaplan promised.”<sup>145</sup>
- “I was told that every law school will accept the degree I earned and I'd only need to pass the LSAT. I was later told about Kaplan's fully accredited Law School and that it would be available once I finished my bachelor's and took the LSAT. This School is only accepted in the state of California. I live in Michigan.”<sup>146</sup>
- “Non of my credits we're transferred and they counted against my total gi bill.”<sup>147</sup>
- “None of my credits transferred to a real college. I had around 60 credits that I am now having to retake every single one. I was told over and over that my credits would transfer, so I continued with the degree until I was retired.”<sup>148</sup>
- “Not taking my credits as they said they would before I started. Or took some then came back and said they were to old. They don't meet our requirements for credit.”<sup>149</sup>
- “When I applied to Kaplan University, I was told by my recruiter that the school was accredited and that my credits would transfer to any other school I attended. I specifically asked her, ‘Will the credits transfer to the University of Alabama once I returned from Iraq?’ and she assured me that the would. Well, when I returned home I found that the credits were worthless. They wouldn't even transfer to the local community college here in Birmingham.”<sup>150</sup>
- “Incurred more student debt than anticipated due to state college credits not transferring into Kaplan.”<sup>151</sup>
- “I don't get any credit for this school to any major university nor community college.”<sup>152</sup>
- “They told me that all of my credits from old college would transfer but only took small part.”<sup>153</sup>
- Now I am out 30000 that could be used at this school I am now at and at the one I am at now only 38 credits transferred from my military job and credits from

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<sup>145</sup> T.T., Minnesota.

<sup>146</sup> N.M., Michigan.

<sup>147</sup> D.W., Ohio.

<sup>148</sup> J.J., Texas.

<sup>149</sup> J.O., Kentucky.

<sup>150</sup> J.W., Alabama.

<sup>151</sup> E.H., Arkansas.

<sup>152</sup> M.S., Texas.

<sup>153</sup> S.H., New York.

Kaplan, when at Kaplan they claimed my military training alone was worth just a little over half the degree.”<sup>154</sup>

- “I was also told credits were transferrable, but they aren't. I stopped attending once I found this out.”<sup>155</sup>
- “Got kicked out of school so I switched to APU and once I received my transcript I found out that over half of the credits from Kaplan did not transfer so I basically wasted about 45,000 in student debt towards a degree that is no good.”<sup>156</sup>
- “Didn't get any transfer credits from my military experience . . . . In addition to not receiving any transfer credits, did not receive any credits for the two certifications I currently hold.”<sup>157</sup>
- “Additionally every school I spoke to following my time at Kaplan, did not accept transfer credits from Kaplan.”<sup>158</sup>
- “I received a Bachelors in Nutrition Science and I was under the impression that I would be able to start a career in the health field as a dietician. The issue with this program is the accreditation is not approved by the Accreditation Council for Education in Nutrition and Dietetics. So this makes the degree useless. There are not any post graduation job opportunities for the degree I received, because of the accreditation.”<sup>159</sup>
- “I transferred schools and none of my credits would transfer, not even the required classes.”<sup>160</sup>
- “[N]ow I'm getting ready to transfer to a different school and I am not going to get as many credits at my next school even though when I signed up with Kaplan they told me all of my credits would transfer anywhere.”<sup>161</sup>
- “They wouldn't accept a lot of the credits he already had going into the school, instead they made him earn almost all of the credits through Kaplan.”<sup>162</sup>
- “I was told that all my credits would be transferable.”<sup>163</sup>

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<sup>154</sup> A.B., Minnesota.

<sup>155</sup> J.A., North Carolina.

<sup>156</sup> M.A., Kentucky.

<sup>157</sup> B.T., Rhode Island.

<sup>158</sup> A.J., Illinois.

<sup>159</sup> R.E., Arizona.

<sup>160</sup> S.T., Colorado.

<sup>161</sup> C.R., South Carolina.

<sup>162</sup> L.D., Iowa.

<sup>163</sup> V.K., North Carolina.

- “[A]pplying for other schools was difficult because the only school that will take my credentials seriously are the ones that are related to Kaplan University.”<sup>164</sup>
- “I haven’t moved onto the masters yet but I’ve heard it’s been difficult for some to transfer the credits- I don’t know from my own experience but I suspect it might be difficult for my credits from Kaplan to suffice in getting me into a master’s program.”<sup>165</sup>

## H. Post-Graduation Job Opportunities

Kaplan represents itself as helping students build their careers.<sup>166</sup> However, veterans and servicemembers who graduated from Kaplan programs report that they have been unable to find jobs in their fields. Some report that prospective employers told them explicitly that Kaplan had not taught them the skills they needed to succeed. For example, S.N. told the authors of this report that prospective employers told her they could not hire her because was lacking proper medical training.<sup>167</sup> Others report that prospective employers told them that the expensive degrees that Kaplan sold them were not necessary to work in their fields. For example, R.R. explained: “I was promised with this degree I could get on any law enforcement agency. . . . I never did get into Law Enforcement and when I tried recruiters would joke on how I never needed the degree in the first place.”<sup>168</sup> Some students even took Kaplan off their resume in hopes of better outcomes with their job search.<sup>169</sup> Although Kaplan told prospective students that Kaplan provided its graduates with robust career services, many veterans and servicemembers report that they received little to no meaningful help finding employment. For example, K.R. explained that, when she contacted Kaplan for help with her job search, they sent her job postings for positions outside her field.<sup>170</sup>

Veterans and servicemembers elaborated on their complaints regarding post-graduation job opportunities.

- J.R. recalls that Kaplan told him that Kaplan provides its graduates with career counselors, mock interviews and resume reviews. Kaplan also claimed to have connections in J.R. field and told J.R. that “most people get jobs.” However, Kaplan did not assist him with his job search.<sup>171</sup>
- Kaplan also told S.R. that Kaplan would assist her with her job search. She recalls guaranteed job placement within six months of graduation. However, S.R. graduated from Kaplan five years ago, and is still trying and failing to access Kaplan’s career services. When she contacts Kaplan for help, Kaplan

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<sup>164</sup> S.M., New York.

<sup>165</sup> F.L., New York.

<sup>166</sup> Kaplan University, *supra* note 17.

<sup>167</sup> S.N., Ohio.

<sup>168</sup> R.R., Florida.

<sup>169</sup> R.N., Texas.

<sup>170</sup> K.R., Pennsylvania.

<sup>171</sup> J.R., Kentucky.

representatives tell her “we’ll have someone call you back,” but no one calls her back.<sup>172</sup>

- F.L. reports that after she graduated, Kaplan offered a job placement program. However, it didn’t follow through with it and she recalls that she could never get a hold of anyone that was part of the program. F.L. reports that she is at the same job she was at before she started the program and feels that she has a degree that is “basically useless.”<sup>173</sup>
- E.L. applied to police departments in Texas and they laughed at his criminal justice degree from Kaplan; they told him he should not be taking online courses.<sup>174</sup>
- After C.D. graduated, he started his own business and Kaplan considered him a success story for marketing and recruitment purposes. However, C.D. only started the business because he could not get a job elsewhere and his business eventually failed.<sup>175</sup>
- Kaplan gave A.M. positive job placement statistics, but, in reality, Kaplan never helped him find a job and he had to try to find one on his own. He could not find a job in his field.<sup>176</sup>
- J.W. graduated from Kaplan in 2015 but he is still working at the same sales job he had before he began attending Kaplan.<sup>177</sup>

Veterans and servicemembers submitted the following complaints to VES regarding their experience with post-graduation job opportunities:

- “I haven't found an employer yet that recognizes my degree as being anything more than a piece of paper from a paper mill. My degree has nothing to do with me finding work in my field. I owe all my good fortune to my experience and knowledge gained from the Navy. I wish the military and the government would work with military members and veterans so they don't end up at schools like Kaplan that prey on people like us. We earned our education benefits and these institutions gladly take the money and give us nothing of value in return.”<sup>178</sup>
- “I did apply for jobs in that field and what came up was issues surrounding Kaplan's accreditation. In which case I wasn't able to be hired for any jobs in the law enforcement field as Kaplan promised.”<sup>179</sup>

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<sup>172</sup> S.N., Ohio.

<sup>173</sup> F.L., New York.

<sup>174</sup> E.L., Arizona.

<sup>175</sup> C.D., North Carolina.

<sup>176</sup> A.M., Georgia.

<sup>177</sup> J.W., Texas.

<sup>178</sup> C.J., Kentucky.

<sup>179</sup> T.T., Minnesota.

- “Was told my degree would triple my income, yet I took a pay cut rip get my first job in the field.. I feel I got a piece of paper that had no weight in the field.. I no longe include it on my resume.”<sup>180</sup>
- “I was told that Kaplan was fully accredited and that they would help me find a job but I been out of school for almost a year with a bachelors degree and haven't found a descent job.”<sup>181</sup>
- “The degree I received is really noticed by employers, They do not believe I have the skills necessary to do the job, Job seeking has been very hard and for the price I have found out I could have attended a community college for a fraction of the cost.”<sup>182</sup>
- “They told me that a Kaplan education was one of the best and employers sought out their graduates. I fell for it and still have not been able to find work in my field of study and have therefore been unable to make regular student loan payments. Also, assistance for graduates is almost non-existent.”<sup>183</sup>
- “I was promised with this degree I could get on any law enforcement agency. . . . I feel cheated! I never did get into Law Enforcement and when I tried recruiters would joke on how I never needed the degree in the first place. I was made to believe that this degree would mean something but when I speak of it people say I was swindled. Now I can't go back to school even if I wanted to because of the loans I am know struggling to pay. Currently the balance is \$50,815.”<sup>184</sup>
- “[T]hey claimed to have a program to help with post grad job placement, but they don't, they just give you a few leads and send you off.”<sup>185</sup>
- “My bachelor degree is absolutely worthless.”<sup>186</sup>
- “I have been out of school for 4 1/2 years and have had 2 interviews in relation to my degree.”<sup>187</sup>
- “No job placements.”<sup>188</sup>
- “I was recruited online, was promised job placement, jobs I applied for says my degree is not sufficient.”<sup>189</sup>

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<sup>180</sup> R.N., Texas.

<sup>181</sup> R.G., Texas.

<sup>182</sup> A.W., Florida.

<sup>183</sup> M.D., Texas.

<sup>184</sup> R.R., Florida.

<sup>185</sup> A.B., Minnesota.

<sup>186</sup> J.M., Tennessee.

<sup>187</sup> J.K., Wisconsin.

<sup>188</sup> A.M., Georgia.

<sup>189</sup> S.N., Ohio.

- “When I applied for a position in the Medical Examiners office. I was denied due to the degree from Kaplan. However, in 2012 after applying to the Medical Examiner’s Office here in Minnesota I learned that my Bachelor’s degree wasn’t accredited at all. Furthermore, after applying for different law enforcement type jobs, I ran into the same issue.”<sup>190</sup>
- “I have not been able to get a job with my degree! . . . I feel like Kaplan University is not highly thought of in the workforce but thought of as a degree factory.”<sup>191</sup>
- “They had told me that I would have helped with job placement after my degree . . . In job interviews I had very little knowledge of what the field was looking for.”<sup>192</sup>
- “After the first year, I began to apply at jobs asking for at least one year of college at a reputable institution. Apparently Kaplan was not one of these, which I was led to believe was.”<sup>193</sup>
- “I received a Bachelors in Nutrition Science and I was under the impression that I would be able to start a career in the health field as a dietician. The issue with this program is the accreditation is not approved by the Accreditation Council for Education in Nutrition and Dietetics. So this makes the degree useless. There are not any post graduation job opportunities for the degree I received, because of the accreditation.”<sup>194</sup>
- “Was told they would help me find a job they did not. No job I have applied for accepts my degree.”<sup>195</sup>
- “There were classes I should have taken, employers said, ‘you’re missing the medical part.’”<sup>196</sup>
- “I was not able to find a job in that field. No externships, no experience- last two quarters should have been externships where you were working in the field- Kaplan didn’t give anything for that- Kaplan didn’t give the requirements they were supposed to to get people their job.”<sup>197</sup>

## I. Release of Transcripts/Access to Facilities

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<sup>190</sup> T.T., Minnesota.

<sup>191</sup> C.D., North Carolina.

<sup>192</sup> C.G., Iowa.

<sup>193</sup> M.A., Alaska.

<sup>194</sup> R.E., Arizona.

<sup>195</sup> D.S., Georgia.

<sup>196</sup> S.N., Ohio.

<sup>197</sup> S.N., Ohio.

Many veterans and servicemembers report that Kaplan tried to force them to pay their tuition bills by withholding their transcripts or blocking their access to Kaplan’s facilities and online programs. Some who completed degrees at Kaplan report that they are still unable to access their transcripts and diplomas because of unpaid fees. For example, D.S. reported that Kaplan will not grant her associate degree because Kaplan claims that she still owes the school money.<sup>198</sup>

Veterans and servicemembers elaborated on their complaints regarding release of transcripts and access to facilities.

- K.R. of Pennsylvania reports that Kaplan locked her out of her online classes and refused to let her register for the next semester until she borrowed private loans.<sup>199</sup>
- V.K. of North Carolina also reports that Kaplan locked her out of her online classes and withheld her transcript until her bill was paid.<sup>200</sup>

Veterans and servicemembers submitted the following complaints to VES regarding release of transcripts and access to facilities:

- “Attended school they refuse to send degree to me due to a balance which shouldn't have exist due to military finding and payment. Also overcharge me in tution fees as well then what was agreed.”<sup>201</sup>
- “They will not release my associate degree because they say I owe them money and did not deduct the multiple payments I did make to them.”<sup>202</sup>

### **III. Prior Public Enforcement Actions**

Some state and federal agencies have taken steps to prevent Kaplan from violating laws meant to protect students. In its 2016 annual report to the Securities Exchange Commission, the Graham Holdings Company reported that the U.S. Attorney for the Eastern District of Pennsylvania investigated the Surgical Technology program at Kaplan’s Broomall campus.<sup>203</sup> The investigation focused on the program’s eligibility for Title IV federal financial aid, student loan defaults, licensing, and accreditation.<sup>204</sup> The resulting \$1.6 million settlement also resolved a False Claims Act complaint by the former Director of Education at the Broomall campus alleging that Kaplan continued to enroll students in the surgical technology program even though it did not have enough of the clinical placements the students needed to graduate.<sup>205</sup> As a result, some students were placed on leaves of absence after they finished the classroom portion of the program to wait for a

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<sup>198</sup> D.S., Georgia.

<sup>199</sup> K.R., Pennsylvania.

<sup>200</sup> V.K., North Carolina.

<sup>201</sup> J.C., South Carolina.

<sup>202</sup> D.S., Georgia.

<sup>203</sup> Graham Holdings Co., Annual Report (Form 10-K) 40 (Feb. 24, 2017).

<sup>204</sup> *Id.*

<sup>205</sup> See Tamar Lewin, *For-Profit College Company Settles Whistle-Blower Suit*, N.Y. Times (July 22, 2011), <http://perma.cc/E724-PTCV>.

placement that, in many cases, never materialized.<sup>206</sup> The settlement included nearly \$500,000 for forty three students who had taken out student loans for the surgical technology program but were not able to graduate because the school had no clinical placement for them.<sup>207</sup>

Several state attorneys general have taken steps to prevent Kaplan from violating consumer protection laws. In 2010, the Florida Attorney General investigated Kaplan's recruiting and enrollment practices.<sup>208</sup> The Florida Attorney General and Kaplan eventually entered an Assurance of Voluntary Compliance according to which Kaplan must provide students with accurate information regarding accreditation, the availability and nature of financial aid, and the transferability of credits.<sup>209</sup> Upon request, Kaplan must also provide accurate data regarding graduation rates and post-graduation job placement rates.<sup>210</sup>

In 2015, the Massachusetts Attorney General reached a similar agreement with Kaplan.<sup>211</sup> Under the terms of the Massachusetts agreement, Kaplan was required to pay \$1,375,000 to be distributed among Massachusetts Kaplan students.<sup>212</sup> The North Carolina, Illinois, and Delaware Attorneys General have also investigated Kaplan's operations.<sup>213</sup> While these enforcement actions are appropriate, they only address a fraction of the harm experienced by veterans and servicemembers as a result of Kaplan's misleading, deceptive, and illegal practices.

## IV. Conclusion

The complaints recounted in this memorandum raise serious concerns about Kaplan's practices and the way Kaplan treats veterans and servicemembers. Although Kaplan claims to be military friendly, veterans and servicemembers report that Kaplan misled them about Kaplan's accreditation, the transferability of Kaplan credits, the quality of Kaplan's instruction, the nature and availability of financial aid, the career prospects of Kaplan's graduates, and the feasibility of balancing the demands of their Kaplan programs and their military duties. Kaplan's deceptive and unfair practices constitute violations of state and/or federal law and fall within the jurisdiction of the Department of Education, the Department of Veterans Affairs, the Federal Trade Commission, the Department of Defense, the Department of Justice, the Consumer Financial Protection Bureau, and state attorneys general. These students' experiences and their complaints deserve serious attention and should be addressed by all agencies empowered to do so.

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<sup>206</sup> *Id.*

<sup>207</sup> *Id.*

<sup>208</sup> Assurance of Voluntary Compliance, Office of the Florida Attorney General, Dep't of Legal Affairs, Case No. L10-3-1192 at 1 (2014); *see also* Doug Lederman, *Florida Investigates 5 For-Profit Universities*, Inside Higher Ed (Oct. 21, 2010), <https://perma.cc/6XFG-9WLD>.

<sup>209</sup> Assurance of Voluntary Compliance, Office of the Florida Attorney General, Dep't of Legal Affairs, Case No. L10-3-1192 at 5-6 (2014).

<sup>210</sup> *Id.* at 5.

<sup>211</sup> Assurance of Discontinuance Pursuant to M.G.L. Chapter 93A §5, *In the matter of Kaplan, Inc., Kaplan Higher Education, LLC*, No. 15-2218 (MA. Sup. Ct. 2015), <https://perma.cc/D6AB-V3Q7>.

<sup>212</sup> *Id.* at 3.

<sup>213</sup> Graham Holdings Co., Annual Report (Form 10-K) 41 (Feb. 24, 2017); *see* Ames Alexander, *Kaplan College Reimburses Students after Probe of Dental Program*, The Charlotte Observer (Feb. 1, 2010), <https://perma.cc/KLZ6-3YBZ>.