Tracie Frazier, a Navy veteran from Florida, enrolled with the University of Arizona Global Campus in August 2022 to advance her career in behavioral health.

Three months later, she abruptly unenrolled when she learned the online school had taken out an over $8,000 student loan in her name — without her knowledge.

Sonyee Jackson, an Army veteran from Oklahoma City, graduated from the school in summer 2021 with a degree in supply chain management. When he had trouble landing a job, he reached out to the school’s career services center. Despite multiple calls requesting help, he said he received no response.

He couldn’t find work in his field of study and is facing $60,000 in student loan debt.

Heather Harris, a first-generation college student from southern Kentucky, completed a master’s in psychology in January 2022 with a goal of helping families affected by addiction. But she soon discovered she couldn’t get a job in counseling without experience in the field or a state license — requirements she said school officials never discussed with her.

Harris returned to her previous job: a line worker at a sewing factory, making $9.50 an hour. She’ll soon have to start repaying $90,000 in student loans.

Frazier, Jackson and Harris are three of two dozen students interviewed by The Arizona Republic and azcentral.com who said they felt misled by officials at the school, known as UAGC, about the value and cost of their degrees. They described aggressive recruitment by school enrollment counselors, with promises that a UAGC degree would put them on a path to career success.

The University of Arizona acquired UAGC in 2020 with the promise to do business differently than the school’s predecessor, Ashford University, which was found liable by a California Superior Court for defrauding vulnerable students.

But UAGC kept a vestige of Ashford that new students must sign: a nearly identical 30-page enrollment agreement that — in two sentences on the 24th page — states, “I understand that this program is not intended to prepare students for professional licensure or certification in any field, regardless of concentration or specialization.”

For example, an education degree from UAGC does not allow a graduate to work as a teacher in any state.

That Ashford agreement was used as evidence against the school in the California lawsuit.
‘Duped’: Students of UA’s new online college can’t get jobs, say school misled them on value of degrees

A spokesperson for UA said the enrollment agreement reflects that “UAGC’s goal is to be transparent and to support students at all times.”

None of the students interviewed said they were made aware of the fine-print disclaimer near the end of the enrollment agreement. Federal regulations require higher education programs to tell students whether the program will lead to licensure and in which states.

“I’ve never heard or seen any such disclaimer,” Harris said when The Republic first brought it to her attention. “I never would have invested six years of my life in a degree if I’d known it wouldn’t be worth the paper it’s printed on.”

A bachelor’s degree at UAGC ultimately costs students $55,200, not including technology and course material fees, which were unexpectedly imposed on students receiving full-tuition grants earlier this year despite assurances to the contrary. Master's degrees are $21,600, not including other costs.

The University of Arizona declined to make UAGC’s interim leader, Gary Packard, available for an interview. A spokesperson for UA said the university could not comment on specific student claims given federal student privacy laws but that UAGC provides students with disclosures regarding their financial aid packages and degree licensure limitations.

The university also declined to put the news organization in touch with students who had a positive experience. Instead, they referred The Republic to student success stories featured on its website and invited a reporter to attend the school’s graduation.

A spokesperson for UA said in a written response that the school lists disclosures about its degrees on its website and encourages students to research additional requirements for state-specific licensure or certification for themselves.

The school also refuted the claim, made by UAGC students, that it is functionally the same institution as Ashford.

“Since it began operations in December 2020 as an accredited institution of higher education, UAGC has been governed by an independent Board of Directors and managed by leaders who have intentionally fostered a student-centered approach, a Culture of Care, and an extensive support network that blends enrollment, financial, academic, and career resources,” the statement read.

“These unique features, among others, distinguish UAGC from Ashford University.”

But the students’ claims echo some of those made in California’s lawsuit.

On a recent trip to Phoenix, U.S. Secretary of Education Michael Cardona said his department is “watching like hawks” to ensure vulnerable students — including first-generation students and veterans — are not preyed upon by online universities. Though he was asked about UAGC, he said his comments were not directed at any specific university.

“Look, I'm a big proponent of making sure we're providing more access — online colleges, online universities allow flexibility,” Cardona said. “However — the big however — there has been a culture of mostly for-profit institutions preying on first-generation college kids, preying on veterans.

“They're offering fancy commercials and shiny brochures saying, ‘You're gonna get this.’ And then the return on investment is not there.”

Last August, Cardona oversaw the cancellation of $72 million of federal student loan debt for more than 2,300 borrowers who were enrolled at Ashford University between 2009 and 2020. The University of Arizona may be on the hook for “some or all” of that money, according to a Department of Education spokesperson.

“There are bad actors in the education business,” Cardona said. “Now, we're committed to supporting colleges and working with them. But we're not going to allow a system that takes advantage of students to go unchecked.”
‘Duped’: Students of UA’s new online college can’t get jobs, say school misled them on value of degrees

UA President Robert Robbins told The Republic in February that he was aware of the “bad actors” involved with Ashford when he orchestrated the acquisition from the school’s parent company, called Zovio.

“We understood all of the negativity surrounding Ashford and particularly Zovio … they were bad actors. Our idea was to serve the students … to be able to address all of the issues and predatory practices that Zovio had engaged in, to get that fixed,” said Robbins, who in April said he would step down as president of UA.

That announcement came days after The Republic published an investigation showing Robbins approved the hiring of a lobbyist who sought to persuade California’s attorney general to erase millions of dollars in damages against Zovio. Robbins flatly denied the lobbyist did that work, but backed off the terse position weeks later when The Republic asked about documents it obtained showing the contrary.

Since acquiring Ashford, UA set in motion an aggressive marketing campaign aimed at disassociating UAGC from its problematic predecessor. Despite Ashford’s history of malfeasance, the Arizona Board of Regents — the state body tasked with overseeing public universities — approved the deal without independently vetting the acquisition.

On the claims made by former UAGC students, Megan Gilbertson, the spokesperson for the Board of Regents, said in a statement that “unlike Ashford, UAGC has the enrollment disclosures posted on its website” and that the board was not able to comment on specific student claims given federal student privacy laws.

UA said it has made other substantive changes, including hiring a team of 13 full-time employees to monitor UAGC student-facing communications and marketing compliance; bolstering the team that handles student complaints; and severing ties with Zovio after the company went under in 2022.

Part of the pitch to the California attorney general, however, was that UA and UAGC needed Zovio to survive.

And experiences described by UAGC students raise questions about how far the school has gone to correct course.

“Now, people can’t Google them and realize this is a for-profit hustle with fraud claims to their name. People, like me, Google them and see the University of Arizona, a reputable state school. If you’re lucky, you realize what you signed up for before it’s too late.”

**UAGC acquisition:** [UA President Robbins OK'd online school deal despite red flags. It's costing the university $265M](#)

**Vestiges of Ashford University's practices persist at UAGC**

More than a decade ago, the federal government put tougher regulations on for-profit schools, which have led many — like Ashford — to seek nonprofit status and partner with public universities. That can make them less subject to government scrutiny and offers tax advantages.

In exchange, public universities say these marriages allow them to diversify and expand their student bodies while boosting their bottom line. The most recent is the [University of Idaho, which has sought to acquire the University of Phoenix](#), a for-profit college with a predatory past. UA leaders pushed back on skeptics of the 2020 deal by promising that UAGC would become an “engine of economic mobility.”

But critics of these mergers, including lawmakers, policy experts and frequently the faculties of the public universities, argue that the prospect is doomed from the onset.
‘Duped’: Students of UA’s new online college can’t get jobs, say school misled them on value of degrees

“The unbelievable thing is that a public institution is willing to risk its reputation and engage in this kind of practice just for the sake of generating revenue,” Barmak Nassirian said about UA’s decision to acquire UAGC. He’s the vice president for higher education policy at Veterans Education Success, an advocacy group for student veterans.

Nassirian said veterans are prized and targeted by predatory colleges because of the robust education benefits they receive from the government.

Nearly one-third of UAGC students are military-affiliated individuals, according to UA.

A spokesperson for UA cited a March preliminary finding from Joshua Jacobs, the U.S. Department of Veterans Affairs undersecretary for benefits, that said UAGC does not pose a threat to veterans.

Over the past four years, UA executed a public relations campaign intended to disassociate UAGC from its problematic predecessor.

But vestiges of Ashford persist.

UAGC continues to share the same federal identification number as Ashford, which means students must select “Ashford” for their school on some job applications and when applying for financial aid. A UAGC spokesperson said school leaders are working to address this problem.

In the interim, “UAGC team members are trained to explain the situation,” a UA spokesperson said, including a disclaimer to students that they will still need to select “Ashford University” as their school's name in federal applications. The disclaimer appears next to an asterisk at the bottom of official UAGC emails and is emailed to students applying for financial aid.

UAGC also continues to spend an inordinate amount of its operating budget on marketing, a criticism California prosecutors raised against Ashford.

According to numbers provided by the school, UAGC is projected to spend over $49 million on marketing in 2024, more than 20% of its annual operating budget of about $226 million; UA spends less than 1% of its operating budget on marketing, according to UA's fiscal year 2023 annual budget.

UAGC also employs 178 enrollment advisers dedicated exclusively to recruiting UAGC students, surpassing the school's approximately 120 full-time academic instructors. By comparison, UA employs 18 enrollment counselors for a student population nearly double the size of UAGC's.

And experts express serious concerns that UAGC’s current disclosure about licensure and certification in the enrollment agreement falls short of federal requirements, a shortcoming proven in the California trial against Ashford.

“If a student thinks they’re enrolling in a program to work in a field that requires a license, and, in fact, that program does not lead to licensure, language in an enrollment agreement is not enough,” said Carolyn Fast, director of higher education policy at The Century Foundation, a policy group that researches higher education.

“And if students are getting contrary information? That's very concerning. This specific issue came up with Ashford — you would think they would have addressed it by now.”

A UAGC online enrollment specialist confirmed that the school does not assist students in fulfilling licensure requirements in their state of employment. In contrast, equivalent degrees from UA and UAOnline, the school's traditional online program, require students to complete necessary internships or clinical rotations to receive their degrees.

UAGC, on the other hand, continues to advertise its degrees as career focused even while its programs do not provide students with the field experience necessary to land certain jobs.
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“Professionals with a Bachelor of Arts in Child Development could start careers in such fields as social work, child care, or special education,” reads UAGC’s website advertising one of its education degrees. One entry on the FAQ page advertising another education degree states: “Can I Get a Job in Education With Just a Bachelor's Degree? Yes.”

If prospective students navigate to the “Special Terms and Conditions” section would they learn that a UAGC degree would not allow someone to work as a teacher in any state.

Students who feel misled by UAGC can file complaints with the Arizona Board of Regents, the state body tasked with overseeing public universities. They can also file to recoup student loans through a federal borrower defense program aimed at protecting students from predatory schools.

In a statement, a UA spokesperson said that “like all institutions offering distance education programs,” UAGC is working to “identify and comply with the applicable educational requirements for licensure or certifications in all states where UAGC has enrolled students.” The statement was accompanied by 23 pages of social media “highlights” from the school’s 2024 commencement earlier this month, with photos of proud students celebrating their graduation.

"It's just such an amazing story to watch these students walk across the stage," said Packard, the interim leader of UA’s online programs, describing a UAGC graduation when he spoke to The Republic in January.

“We have students that are not your typical college students who are getting better jobs and supporting their families. I can tell you from anecdotal success stories … about how their lives have been changed by the education they received.”

But the experiences of some UAGC students and graduates are in stark contrast to the picture painted by UA leaders.

‘You scammed me out of my money’

Tracy Frazier served six years in the Navy before pursuing an education in behavioral health to advance her career as a case manager. She came across UAGC while researching online programs that would allow her to keep a full-time job while in school.

According to Frazier, a UAGC enrollment specialist assured her that her military benefits would fully cover the cost of the advanced degree she sought — a Ph.D. in criminology — for 14 months.

“I asked her if I was going to be accumulating student loans. And she said ‘no,’ unless for whatever reason your GI Bill payment doesn’t go through,” Frazier said.

Her military benefits successfully went through, according to time logs reviewed by The Republic.

But three months later, Frazier noticed a change in her credit score. When she logged in to her federal student aid account, she was shocked to find a loan for over $8,000 taken out in her name and paid directly to UAGC without her knowledge.

“I saw that, and I was like, excuse my language, but ‘What the f---?’” Frazier said.

The unsubsidized loan was charged to her account, according to her student aid records, and used toward her UAGC expenses in addition to three months of her GI Bill.

Frazier immediately reached out to school officials to recoup the loan and demand answers.
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“I was told I wouldn’t be accumulating any student loans unless the GI Bill payments did not go through for whatever reason,” she wrote in a Dec. 15, 2022, email to the enrollment specialist. She did not receive a response.

She submitted a form to UAGC’s financial office to cancel the funds and kept calling.

For months, she said she fought for a substantive response.

“Every time I saw that loan still on my account, I would call them,” Frazier said. “I’m like, no, this is unacceptable. You scammed me out of my money, out of my GI Bill, you took this loan out in my name, and I never even saw any of the money from it.”

Only after threatening the school with legal action was she reimbursed for the loan, she said. “I had to bring up the L-word — lawyer,” she said.

In February 2023, she received a letter from UAGC’s Financial Services Department informing her the unsubsidized loan for $8,612 was returned to the lending company.

“With my experience as a veteran, I’m wondering have other veterans gone through this?” Frazier said. “If I collected thousands of dollars in debt just in one semester, how far have they gone?”

‘I never expected to be dealt like that’

Sonyee Jackson, a 35-year-old military veteran, thought his graduation from UAGC would stand out as one of the proudest days of his life.

“I dressed up in the gown, the tassel, the whole thing,” he said of the June 6, 2021, ceremony, which took place at his home because of the COVID-19 pandemic. He was excited to pursue a career in supply chain management, the subject of his degree, and support his young family.

But when he faced several unexpected hurdles as he began to apply for jobs, he said he was met with silence from the school’s career service line. “I called and called — no response,” Jackson said.

One concern that arose was having to select “Ashford University” on online forms. “I felt like, does this school even exist?” Jackson recalled.

When Jackson first enrolled in 2019, the school was still Ashford. Over a year into his degree, he, alongside his classmates, received a Dec. 1, 2020, email from Ashford’s administration titled “Important Changes at Ashford University.”

“We are thrilled to announce that Ashford University is now the University of Arizona Global Campus,” the email informed students, without further explanation. “As a student, you’ll be able to continue your degree program without interruption, while also taking pride in the Global Campus affiliation with the University of Arizona, one of the nation’s premier research institutions.”

The email concluded with the declaration, in bold: “New Name. Same Reliable Support.”

But when Jackson called University of Arizona support services to discuss how to fill out job applications, they told him he was in the wrong place. ”They have the same name, but you don’t get the same treatment,” Jackson recalled realizing.

Multiple UAGC students interviewed by The Republic described feeling confused and misled by the repeated insinuation — reinforced by branded water bottles, T-shirts and other paraphernalia with UA’s logo — that they were equal University of Arizona students when they are denied the same academic opportunities.

"I just wish they would honor what they say they are,” said Jackson, who said the name change added “another layer of confusion.”
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“It made us think maybe they would be different than Ashford, but it was the same thing,” he said.

After trying for months to land a job in his field of study without success, Jackson took a job driving a Frito-Lay truck. In addition to supporting his family, he had to begin paying off his student loans.

Jackson needed the loans after he exhausted his military benefits, even though he said an Ashford enrollment specialist promised those benefits would cover the cost of his degree when he enrolled in 2019.

“All the sleepless nights, studying, trying to do something better for myself,” Jackson said. “I never expected to be dealt like that. It’s hard, you know, on your self-esteem to admit you got scammed.”

While UA leaders use UAGC’s "diverse" student population as a talking point — according to U.S. Department of Education data, nearly 50% of the school’s student body identifies as Black or Hispanic — experts say that the data indicates a predatory relationship between the school and minority communities.

“To me, it’s an indictment of what they did, not an endorsement,” said Dave Wells, research director at Grand Canyon Institute, an Arizona-based policy think tank. “Ashford was preying on low-income students of color.”

Insinuating that UAGC students would have the same opportunities as UA students when that is not the case is a further level of deception, Wells said.

UA leaders say the full integration of UAGC students is underway and claim it did not formally begin until last summer, when the university bought the assets for the online school.

“We’re going through the process of reconciliation,” Robbins said in February.

'I don't want other people to get duped'

Heather Harris, 46, decided to pursue a career in substance abuse counseling at UAGC after losing two people she loved to addiction.

“I was looking for something that would help me be able to help people affected by addiction,” said Harris, who lives in a small town in southern Kentucky with a population of less than 1,000. “Not just the addicts, but their families and their loved ones, because they’re going through this too.”

A recovered addict herself, the career path she chose meant more to her than just a job.

“I was really pinning my hopes and dreams for my future on getting this diploma and getting to help people that had been where I was,” she said. “It was the golden pot at the end of the rainbow I’d been chasing my whole life.”

She received her bachelor's degree in applied behavioral science while the school was Ashford and completed her master's degree in psychology after the transfer to UAGC. She recalled feeling excited about the school’s transition.

“I was thinking, instead of being some random, you know, internet college, I’m actually going to be affiliated with a state university.”

Throughout her six years at the school, she said she was assured by school officials, first from Ashford and then from UAGC, that her degree “would allow me to do exactly what I wanted to do.”

“I was led to believe that I could walk into a drug and alcohol rehabilitation facility and get a job as a therapist when I finished my degree,” she said.

But when she graduated from UAGC in January 2022, she faced a grim realization.

“Without the experience, supervised work hours, or licensing to go with it, my degree was worth pretty much nothing,” Harris said.
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While at Ashford and UAGC, she said she was assigned multiple educational support counselors. None informed her about the additional licensure requirements, she said.

She applied to multiple jobs and faced multiple rejections. She even resorted to applying for a teaching position at UAGC.

“I didn’t even get to the application part,” she said. “Their requirements to become an instructor at UAGC were not fulfilled by their degrees. Without experience with my degree, it was useless there.”

Today, Harris has over $90,000 in student debt. Though her payments are deferred while she is on a leave of absence to care for family, she will have to start making them early next year.

“I want to tell my story because I don’t want other people to get duped into believing they’re going to be able to aspire to their dreams,” Harris said.

Her story is reminiscent — down to the details — of former Ashford student Pamela Roberts, who testified against the school during the California lawsuit.

Roberts enrolled in Ashford in 2014 to pursue her dream of becoming a substance abuse counselor after surviving alcohol and drug addiction. A counselor assigned to her assured her that it would be “no problem” for her to pursue this line of work with an Ashford degree.

But a week before graduation, Roberts learned her degree did not meet any of the requirements for certified substance abuse counselors. The experience left her crippled by self-doubt, without career prospects — and more than $60,000 in debt.

“I’ve been through it, but the months after I graduated from Ashford are among the lowest moments in my life,” said Roberts, now 49. “Getting scammed by a place that promised to educate you is a kick in the gut. It undermines your sense of self, your sense of purpose — the dreams of what you could be.”

After pursuing justice against Ashford with the California Attorney General’s Office, Roberts filed for loan forgiveness through the Department of Education’s borrower defense program. Her remaining loans owed to Ashford were forgiven last year.

She returned to a different school to complete her requirements and today works as a primary therapist.

When she learned of Harris’ story, Roberts said she wasn’t surprised, but she was angry.

“The leopard hasn’t changed its spots,” she said. “I’ve had serious concerns since I learned about the merger with the University of Arizona. It was only a matter of time before buying a school like Ashford diminished their reputation for excellence. I don’t care what it’s called — the corporation that was Ashford needs to be shut down permanently. They can’t keep doing this to people.”

Republic reporter Helen Rummel contributed to this article.

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Info for UAGC students

If you are a UAGC student who feels you were subjected to misleading promises regarding the value and/or expense of your degree, feel free to contact the reporter at hannah.dreyfus@arizonarepublic.com.

Students can also submit complaints to the Arizona Board of Regents, the body that oversees Arizona’s public universities, at https://www.azregents.edu/contact-us.
Students who feel they enrolled in a school or continued to attend a school based on misleading information can apply to have their student loans forgiven through the Federal Student Aid Borrower Defense Loan Discharge at https://studentaid.gov/borrower-defense/.

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