

August 29, 2024

The Honorable Miguel Cardona, Ed.D.
Secretary
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20024

CC: The Honorable James Kvaal, Under Secretary, U.S. Department of Education
Ben Miller, Deputy Under Secretary, U.S. Department of Education
Juliana Rinz, Deputy Under Secretary, U.S. Department of Education
Denise Carter, Principal Deputy Chief Operating Officer, Office of Federal Student Aid
Bonnie Latreille, Ombudsman, Office of Federal Student Aid
The Honorable Virginia Foxx, Chairwoman, House Committee on Education & the Workforce
The Honorable Robert C. “Bobby” Scott, Ranking Member, House Committee on Education & the Workforce
The Honorable Bernie Sanders, Chairman, Senate Committee on Health, Education, Labor, & Pensions
The Honorable Bill Cassidy, M.D., Ranking Member, Senate Committee on Health, Education, Labor, & Pensions
Jessica Cardichon, Special Assistant to the President, Domestic Policy Council
Viviann Anguiano, Director of Education, Domestic Policy Council

Dear Secretary Cardona,

We write as 26 organizations representing students, consumers, veterans, faculty and staff, civil rights advocates, and researchers to encourage the Department of Education (the Department) to use its authority under the Higher Education Act to relieve the outstanding loan balances of defrauded borrowers who have waited years for the relief due them. This letter follows numerous direct requests by our and other organizations to the Office of Federal Student Aid dating to the first year of the Biden-Harris administration, as well as the meeting coalition representatives held with you on December 18, 2023. We are joined by 788 individual harmed borrowers.

We appreciate the actions the Department has taken so far to order debt cancellation for millions of defrauded people. To date, these actions have included:¹

- \$6.1 billion group discharge for 317,000 Art Institutes student borrowers (May 2024);
- \$37 million in borrower defense claim approvals for 1,200 University of Phoenix student borrowers (September 2023);
- \$72 million in borrower defense claim approvals for 2,300 Ashford University student borrowers (August 2023);
- \$130 million group discharge for 7,400 CollegeAmerica student borrowers (July 2023);

¹ “Borrower Defense Updates,” U.S. Department of Education, Office of Federal Student Aid (accessed July 18, 2024), <https://studentaid.gov/announcements-events/borrower-defense-update>.

- \$1.6 billion in group discharges and borrower defense claim approvals for 82,200 Westwood student borrowers (July 2021, February 2022, and August 2022);
- Over \$4.4 billion in group discharges and borrower defense claim approvals for over 231,000 ITT Technical Institute student borrowers (June 2021, February 2022, and August 2022);
- Over \$5.8 billion in group discharges and borrower defense claim approvals for over 560,000 Corinthian Colleges, Inc. student borrowers (June 2022);
- \$240 million in group discharges and borrower defense claim approvals for 28,200 Marinello School of Beauty student borrowers (July 2021, and April 2022);
- \$71.7 million in borrower defense claim approvals for approximately 1,800 DeVry University borrowers (February 2022); and
- Over \$26 million in group discharges and borrower defense claim approvals for borrowers from other institutions that defrauded their students.

These announced discharges, along with other actions such as the settlement agreement in *Sweet v. Cardona*, demonstrate the Biden-Harris administration’s commitment to addressing loan debts of student borrowers who were the victims of predatory, abusive, and wasteful institutions. However, recent reports have come to the attention of several of our organizations indicating that many borrowers have not seen the balances cleared from their accounts. These balances run the risk of negatively affecting borrowers’ financial standing. As repayment resumes, individuals can also be pushed back into repayment for debts they should not otherwise owe.

In addition to our concern over delayed resolution for borrowers already part of announced discharges, many more defrauded borrowers await recognition. While we applaud the group discharge for Art Institutes borrowers, we are mindful that Education Management Corporation (EDMC)—the Art Institutes’ parent company—operated other large brands under the same corporate leadership, governed by company-wide policies that resulted in the same types of deceptive and unfair practices identified at the Art Institutes. Yet these other brands were not part of the May 2024 announced group discharge. According to reporting by *Republic Report*:

EDMC’s deceptive marketing and recruiting, and sky-high costs...have been documented over decades and extended to all the schools operated by the company — not only the Art Institutes, but also the now-shuttered Argosy University, Brown Mackie College, and Western State University College of Law, as well as South University, which is still operating under different owners.²

For example, as communicated by the Department in a February 2019 letter,³ Argosy—after spending many years under Heightened Cash Monitoring—failed to meet standards for fiduciary standard of conduct, financial responsibility, or administrative capability. A settlement with 10

² D. Halperin, “Biden Debt Relief For Ripped-Off Art Institutes Students Is A Big Step. More Is Needed,” *Republic Report* (May 7, 2024), <https://www.republicreport.org/2024/biden-debt-relief-for-ripped-off-art-institutes-students-is-a-big-step-more-is-needed/>.

³ Letter from U.S. Department of Education to Dream Center Education Holdings, Re: Denial of Change of Ownership (February 27, 2019), available at <https://www.republicreport.org/wp-content/uploads/2019/02/ED-ltr-to-Argosy-02-27-19.pdf>.

state attorneys general⁴ (AGs) in early 2022 alleged Argosy “falsely marketed itself as a nonprofit institution and provided misleading information to students that prevented them from making sound financial decisions.”⁵

The Department should immediately use its authority to relieve the balances of student borrowers who were victims of EDMC-operated brands beyond Art Institutes.

Further, the Department must swiftly do the same for borrowers who attended:

- **Ashford University.** As the Department noted in its August 2023 borrower defense announcement regarding Ashford University, the California Department of Justice brought a successful lawsuit against Ashford and its parent company, Zovio, Inc., which resulted in a multimillion-dollar judgment against both entities in March 2022.⁶ The evidence in that lawsuit revealed substantial, pervasive misconduct over the period from March 2009 through April 2020. Discharges for Ashford loans should be extended to all Ashford borrowers who attended during the misconduct period, not just a select group of those who have already applied for borrower defense.
- **Schools operated by Perdoceo (formerly Career Education Corporation).** In 2019, CEC and its subsidiaries entered into a nearly \$500 million settlement with state attorneys general “over allegations that the company engaged in widespread deceptive practices against students” and paid \$30 million to settle Federal Trade Commission charges related to deceptive recruitment practices of third-party lead generators.⁷
- **Florida Career College and UEI College.** In 2023, the Department revoked the participation of Florida Career College (FCC) in the Title IV student aid program based on FCC’s fraud relating to “ability to benefit” testing.⁸ Lawsuits and reporting have revealed other abuses by FCC, including gross misrepresentations to prospective students and predatory racial targeting.⁹ In early 2024, the Department reached a settlement with FCC’s parent company, International Education Corporation (IEC), which required the removal of the company’s CEO and CFO.¹⁰ IEC also owns and operates UEI College, which has been investigated by the Department for abuses similar to FCC’s.

⁴ In the Matter of Argosy University Institutional Debt, Assurance of Voluntary Compliance / Assurance of Discontinuance, Office of Attorney General, Virginia, <https://www.oag.state.va.us/files/MIYARES2022/ASSURANCEFINAL.pdf>.

⁵ N. Schwartz, “Settlement Secures \$2.1M in Student Debt Relief for Former Argosy Students,” *Higher Ed Dive* (March 1, 2022), <https://www.highereddive.com/news/settlement-secures-21m-in-student-debt-relief-for-former-argosy-students/619639/>.

⁶ Press Release, Biden-Harris Administration Approves \$72 Million in Borrower Defense Discharges for Over 2,300 Borrowers who Attended Ashford University (Aug. 30, 2023), <https://www.ed.gov/news/press-releases/biden-harris-administration-approves-72-million-borrower-defense-discharges-over-2300-borrowers-who-attended-ashford-university>.

⁷ D. Halperin, “Data Shows U.S. Aid to Perdoceo Schools Hurts Students and Taxpayers,” *Republic Report* (April 27, 2023), <https://www.republicreport.org/2023/data-shows-u-s-aid-to-perdoceo-schools-hurts-students-and-taxpayers/>.

⁸ U.S. Dep’t of Educ., Federal Student Aid, “Important Information for Students Attending Florida Career College” (accessed July 31, 2024), <https://studentaid.gov/announcements-events/florida-career-college>.

⁹ D. Halperin, “Florida Career College Works to Silence Former Employees,” *Republic Report* (June 11, 2020), <https://www.republicreport.org/2020/florida-career-college-works-to-silence-former-employees/>.

¹⁰ Settlement Agreement, available at <https://www2.ed.gov/policy/gen/leg/foia/final-settlement-agreement-IEC.pdf>.

- **Kaplan Career Institute, Kaplan Colleges, and Kaplan University.** Before the Kaplan schools’ parent company, Graham Holdings, sold the brands in 2015 and 2017,¹¹ these schools had an extensive track record of misconduct, including settlements with the AGs of Massachusetts and Florida regarding misleading practices and a False Claims Act case by the Department of Justice.¹² In 2022, the Department granted a group borrower defense application from the Massachusetts AG to discharge loans of certain Kaplan borrowers.
- **Vatterott College.** In 2018, Vatterott closed campuses in cities across the country without adequately notifying students and following a period of poor finances, as determined by the Department. Vatterott’s holdings included the culinary school L’Ecole Culinaire in Kansas City and St. Louis.¹³
- **Education Corporation of America-owned schools, including Brightwood and Virginia College.** ECA’s schools lost accreditation in 2018 and then abruptly shut down, leaving students without a teach-out plan—eventually resulting in a \$28 million judgment.¹⁴
- Other institutions known to have committed systematic fraud against their students and Title IV programs.

These discharges should be executed alongside the Department’s ongoing need to discharge the claims of borrowers covered by the *Sweet v. Cardona* settlement, as well as borrowers who have received notification that their loans will be discharged but have yet to have their balances cleared.

We recognize the myriad challenges confronting the Department, including the end of the on-ramp period and the looming risk of default facing millions of borrowers, and we continue to advocate for Congress to allocate more resources for the Department to fulfill its critical work. However, we—along with many other advocates—strongly urge the Department to leverage its group discharge authority to bring long-overdue justice to defrauded borrowers who deserve relief from undeserved and harmful bad debts.

Thank you for your leadership and commitment to students and borrowers. We would welcome the opportunity to discuss the requested actions above. Please contact Dr. Kyle Southern of The Institute for College Access & Success at ksouthern@ticas.org and Rebecca Ellis of the Project on Predatory Student Lending at rellis@ppsl.org for any scheduling or with any questions.

¹¹ Kaplan Career Institute and Kaplan College were sold to Education Corporation of America, which converted the schools into Brightwood College (addressed separately in the text). Kaplan University was sold to Purdue University to create the online Purdue University Global. See D. Halperin, “Debt Relief for Defrauded Students Is Long Overdue – And So Is Accountability for Kaplan,” *Republic Report* (Apr. 26, 2022), <https://www.republicreport.org/2022/debt-relief-for-defrauded-students-is-long-overdue-and-so-is-accountability-for-kaplan/>.

¹² D. Halperin, “Law Enforcement Investigations and Actions Regarding For-Profit Colleges,” *Republic Report* (last updated July 30, 2024), <https://www.republicreport.org/2014/law-enforcement-for-profit-colleges/>.

¹³ M. Koch, “Vatterott College Closing Down Nationwide, including Kansas City Campus.” *FOX 4 KC* (Dec. 17, 2018), <https://fox4kc.com/news/vatterott-college-closing-down-nationwide-including-kansas-city-campus/>.

¹⁴ L. Spitalniak, “Shuttered for-profit college firm to pay \$28M settlement over closures,” *Higher Ed Dive* (Mar. 13, 2023), <https://www.highereddive.com/news/Education-Corporation-of-America-to-pay-28m-in-settlement/644857/>.

Sincerely,

Organizations:

AFT, AFL-CIO
Center for American Progress
Community Legal Aid SoCal
Community Service Society of New York
Consumer Action
David Halperin, Attorney
Debt Collective
EdTrust
Housing and Economic Rights Advocates
Indiana Legal Services, Inc.
Legal Aid Foundation of Los Angeles
National Alliance on Student Loan Debt
National Consumer Law Center (on behalf of its low-income clients)
National Education Association
New America Higher Education Program
New York Legal Assistance Group
Northwest Justice Project
Pine Tree Legal Assistance
Project on Predatory Student Lending
Public Counsel
Student Borrower Protection Center
Student Debt Crisis Center
The Century Foundation Higher Education Team
The Institute for College Access & Success
UnidosUS
Veterans Education Success
Young Invincibles

Individual Borrowers:

Argosy University

(Tanya) Raschell Smith Bailey, Argosy University Phoenix
Adriane Rutledge, Argosy University
Afiya Yabuku, Argosy University Atlanta
Alejandro Diaz, Argosy University
Alexis Dosal, Argosy University Tampa
Alicia Aldrich, Argosy University
Alinda Lord, Argosy University
Alissa Beard, Argosy University
Allissa Gabbert, Argosy University
Alondra Millan, Argosy University
Alyssa Fernandez, Arizona School of Professional Psychology at Argosy University

Amalia Grimm, Argosy University
Amber Riddick, Argosy University Georgia School of Professional Psychology
Amie Paradine, Argosy University
Amy Lyn Knapp, Argosy University Phoenix
Amy Rapp, American School of Professional Psychology at Argosy University
Andrea Eschrich, Argosy University Florida
Andrea Eschrich, Argosy University Tampa
Angela O'Donnel, Argosy University Tampa
Angela Warfield, Argosy University
Angela Williams, Argosy University
Angelica Monteverde, Argosy University Tampa
Ani Gisnarian, Argosy University Phoenix
Anthony Henke, Argosy University
Antonio Salvat, Argosy University
April Colvin, Argosy University
Arezoo Khanzadeh, Argosy University
Ashley A. Jones, Argosy University
Ashley Swint, MBA, Argosy University
Bogdana A Jaliu, Georgia School of Professional Psychology at Argosy University
Bogdana A Jaliu, Georgia School of Professional Psychology of Argosy University
Bojana Jokic, Argosy University
Brandy Denis, Argosy University
Brandy Tristao, Western State College of Law at Argosy University
Brian Burgess, Argosy University Schaumburg
Brian Fleet, Argosy University
Brian McDonald, Argosy University
Brian P. Jula, Argosy University
Bryce Jupinko, Argosy University
Calex Thomas, Argosy University
Carl Bugg, Argosy University
Catherine Gallahue, Argosy University
Catherine M. Wargo, Argosy University Washington DC
Chris Enomoto, Argosy University
Colena Brown, Argosy University
Corie Todd McNally, Argosy University Schaumburg
Corinne Jefferson, Argosy University Washington DC
Courtney Wilson, Argosy University Washington DC
Courtney Washington, Argosy University
Crystal Paige, Argosy University Washington DC
Cymande Zalzala, Argosy University Phoenix
Daniel M. Schneider, American School of Professional Psychology at Argosy University
David Hebda, Argosy University
Dawn Blake, Argosy University
Dawn Hayford, Argosy University.
Deanna Guhl, Argosy University Twin Cities
Desiree Hawley, Argosy University Schaumburg

Dinah Braud, Argosy University Tampa
Donna Slade, Argosy University
Dr. Erica Kane, Argosy University Phoenix
Dr. Sholanda Snow, Argosy University Phoenix
Eileen Hancock, Argosy University
Eleanor Cabell, Argosy University
Elvia Adame, Argosy University Chicago
Emily Rea, Argosy University Washington DC
Emmanuel Rutledge, Argosy University
Eric Teeters, Argosy University
Erik Mann, Argosy University Chicago
Erin S Terada, Argosy University Schaumburg
Evelyn Burrell, Argosy University Phoenix
Genovia Holmes, Argosy University Chicago
George Kalpaxis, Argosy University
Hakeemah Muhammad, Argosy University
Heather DeGrote, Argosy University
Heather R Killian, Argosy University
Heather R. Vance, Argosy University Phoenix
Holly Hiltner, American School of Professional Psychology, Argosy University Washington, DC
Imecca Akpa, Arizona School of Professional Psychology at Argosy University
Itasia Smith, Argosy University
Jamie Spohn, Argosy University
Jamie Spohn, Argosy University
Janet C Basalone, Argosy University
Janet K. White, Argosy University
Janet Thomas, Argosy University Hawai'i
Janet Thomas, Argosy University Hawai'i
Jaymie Krueger, Argosy University
Jeanmarie Sandford, Argosy University Virginia
Jennifer Johnson, Minnesota School of Professional Psychology at Argosy University
Jennifer Jones, Argosy University
Jennifer LaTreill, Argosy University
Jennifer Rawley, Argosy University Dallas
Jennifer Scholz, Georgia School of Professional Psychology at Argosy University
Jessica Bowden, Argosy University
Jessica Cavuoto, Argosy University Schaumburg
Jessica Melchiorre, Argosy University
Jessica N Hardy, Argosy University Tampa
Jessica Neez, Argosy University Washington DC
Jesus Castro-Sanchez, Argosy University Tampa
John Czaplewski, Argosy University
Jonathan R, Argosy University Northern Virginia
Jonathan Rabbani, Argosy Borrower
Joseph Daly, Argosy University
Joseph Latham, Argosy University

Joseph Walden, Argosy University
Josie Gronbach, Argosy University
Joyce Hui, Argosy University
Justin Michael Lampert, Argosy University
Kara Bates, Argosy University
Kara Hoff, Argosy University Tampa
Kara Lowry, Argosy University Phoenix/San Diego
Kara Lucado, Argosy University
Karie Middleton McCabe, Argosy University
Kasha Kim, Argosy University
KaShawn Jackson, Argosy University
Katherine Studt, Argosy University Schaumburg
Kathryn Olson, Georgia School of Professional Psychology at Argosy University
Katie Salyer, Argosy University Chicago
Kayla Dockins (nee Schultz), Argosy University Schaumburg
Kayla Howard, Argosy University
Kenya Ford, Argosy University
Kiana Hoover Brown, Argosy University
Kim Y Young, Argosy University Washington DC
Krista Fisher, Argosy University
Kristina McGillis Shulman, Argosy University Chicago
Kristina Stannard, American School of Professional Psychology at Argosy University
Ksakrad Kelly, Argosy University
Kylie Lisius-Stronach, Argosy University
Lacee Cross, Argosy University Phoenix
Latasha Matthews, Argosy University
Lauran Glover, Argosy University
Lauren Butler, American School of Professional Psychology at Argosy University
Leah D. Wabschall, Psy.D., Argosy University Phoenix
Leah Krusich, Illinois School of Professional Psychology at Argosy University Chicago
Leah Witt, Argosy University
Leigha Ward, Argosy University San Francisco Bay Area
Leroy Stewart, Argosy University
Lori Twohy, Argosy University San Bernardino
Luz Angela Zapata, Argosy University
Malika Morse, Argosy University
Margaret Slavich, Argosy University
Maria Mayo, Argosy University Dallas
Marlena Clemons McEachron, Argosy University Washington DC
Mary K. Noble, Argosy University Washington DC
Matthew Murray, Argosy University
Mayowa Ogundiyun, Argosy University
Megan Schaecher-Peck, Argosy University
Meghan Costigan, Argosy University Chicago
Melanie Williams, Argosy University
Melina A. Scally, PsyD, Argosy University

Melissa Chalmers, Argosy University
Melissa Mende, Argosy University
Meri Bugg, Argosy University
Michaella Brandenburg, Argosy University
Michelle Brownfield, Argosy University Tampa
Molly Kierein, Argosy University San Francisco Bay Area
Molly Lorton, Argosy University Arizona School of Professional Psychology
Monica Gibson, Argosy University
Monica Iwabuchi, Argosy University Phoenix
Monique Evans, Argosy University
Muna Brejeyeh, Argosy University
Natasha Begich, Argosy University Schaumburg
Nicole Gordon, Argosy University
Nicole Jasinski (Begy), Argosy University Chicago
Nicole Montes, Argosy University
Nicole Pleuger, Argosy University
Nicole Scaro, Argosy University
Noelle Melton, Argosy University
Nohemi Franco, Argosy University Phoenix
Paige Lopeman, PsyD, LP, Minnesota School of Professional Psychology at Argosy University
Paola Kasenetz, Argosy University
PeterGay Manning, Argosy University Atlanta
Rachel Lutton, Argosy University
Rachel Young, Argosy University Chicago
Racquel Ware, Argosy University
Raquel Nowak, Argosy University
Rebecca White, Argosy University
Regan King, Argosy University Washington DC
Renee Maucher, Argosy University Tampa
Reshaunda Strickland Thomas, Argosy University Dallas
Roshonda Powers, Argosy University
Ruby Ramirez, Argosy University Washington DC
Savannah Fairfield, Argosy University
Shani Glaude, Argosy University
Shani James, Argosy University Atlanta
Shannon Quinn, Argosy University
Sharon Esquibel, Argosy University Washington DC
Shielia Hill, Argosy University
Shrees Amin Bawani, Argosy University
Sirena Bannister, Argosy University
Stacy Ann C. Aquipel, Argosy University Phoenix
Stacy LaMorgese, Argosy University
Stephanie Green, Illinois School of Professional Psychology at Argosy University
Stephanie Mishevski, Argosy University Chicago
Stephanie Sangah, Argosy University
Stuart Silberman, Argosy University Orange County

Sydney Hill, Argosy University
Sylvia Davis, Argosy University Phoenix
Talisa Beasley, Argosy University
Thalia Kirimlis, Argosy University Washington DC
Thomas K. Perdue, Argosy University Chicago
Tiffany Jackson (Bowden), Argosy University
Trisha Voigt, Argosy University Washington DC
Tyler Maxson, Argosy University
Tylyn Hull, Argosy University Phoenix
Tyme Rodriguez, American School of Professional Psychology at Argosy, Northern Virginia
U'ilani Schnackenberg, Argosy University Hawaii
Vanessa Mann, Argosy University
Victoria Daniels, Argosy University
Wendy Sattam, Argosy University
Yulando Thornton, Argosy University Atlanta
Yun Chu Chen, Argosy University
Yuriy Bychkiv, Argosy University Chicago
Z. Patricia Torres, Professional School of Psychology at Argosy University San Francisco

Art Institutes

Cory S Martin, The Art Institute
Jana, The Art Institute of California San Francisco
Nicholas C. Lambert, The Art Institute of Washington
Sanders Fabares, The Art Institutes of California San Diego
Thomas J. Lambert, The Art Institute of Washington
Thomas M. Lambert, The Art Institute of Washington and Westwood
Tina Schindle, New England Institute of Art
Valerie Luxon, EDMC
William Mangum, The Art Institute of Charlotte
Yolanda Martinez, The Art Institutes of California Los Angeles

Brooks Institute and Brooks Institute of Photography, operated by Perdoceo (formerly Career Education Corporation)

Alicia Gertz, Brooks Institute
Andrew Bruner, Brooks Institute
Anna Cook, Brooks Institute
Ashley Pizzuti, Brooks Institute
Blake Estes, Brooks Institute
Brianna Braun, Brooks Institute
Brittany Ferrer, Brooks Institute
Carrie Vonderhaar, Brooks Institute of Photography
Chad Elder, Brooks Institute
Christine A. Gaussoin (parent), Brooks Institute
Christopher Burrows, Brooks Institute
Connor Whelan, Brooks Institute of Photography
Courtney Dunn, Brooks Institute of Photography

Demi Leonard, Brooks Institute
Elizabeth Pratt, Brooks Institute
Eric Maas, Brooks Institute
Eric Maas, Brooks Institute
Eva Sanchez, Brooks Institute
Evan Temchin, Brooks Institute of Photography
Gerald Montefu, Brooks Institute
Gretchen Niedermaier, Brooks Institute
Ishmal Barrera, Brooks Institute
Jaclyn Hubbard, Brooks Institute
Jacqualyn Reed, Brooks Institute of Photography
James Avery, Brooks Institute
James Benedict, Brooks Institute
James McLean, Brooks Institute of Photography
Jessica Herrera, Brooks Institute of Photography
Jessica Penadelgadi, Brooks Institute
Kathy Tackett, Brooks Institute
Kayla Buchanan Younker, Brooks Institute
Mary C. Mehan, Brooks Institute of Photography
Matthew Efsic, Brooks Institute of Photography
Matthew Hubbard, Brooks Institute
Michelle M Maddox, Brooks Institute
Nick Eucker, Brooks Institute of Photography
Olivia Jackson, Brooks Institute
Renaë Farris, Brooks Institute of Photography
Rylee Handwerker, Brooks Borrower
Sara Grise, Brooks Institute
Sara MacFarlane, Brooks Institute of Photography
Sarah Wright, Brooks Institute of Photography
Shirleykay, Brooks Institute
Stephen Clements, Brooks Institute
Summer, Brooks Institute of Photography
Yvonne Callan, Brooks Institute

International Academy of Design and Technology, owned by Career Education Corporation

Dianna Rivera, International Academy of Design & Technology/Sanford-Brown College
Miroslav Zugovic, International Academy of Design and Technology

American InterContinental University, operated by Perdoceo (formerly Career Education Corporation)

Kaila Thomas, American InterContinental University

Kaplan Career Institute, Kaplan Colleges, and Kaplan University

Leah Gibson-Wente, Kaplan
Lisa Harle, Kaplan University

Mary Tate, Kaplan University (Purdue Global)
Melissa McIntosh, Kaplan College
Michele E. Adams, Kaplan University
Michele Wickson (Adams), Kaplan
Nathan Kingsbury, Kaplan University
Preston Ellison, Kaplan University (Purdue Global)
Raquel Lee, Kaplan University
Sara Sampson, Kaplan
Sebrina Parker, Kaplan
Stacey Cook, Purdue University Global
Tanya Clarke, Kaplan University
Teann Hawkins, Kaplan
Theresa Royal-Hoffman, Kaplan University
Tia Lawson, Kaplan
Tina Gerlich, Kaplan
Tonya Eason, Kaplan
Vanessa Grinnell, Kaplan

Other Individual Borrowers

A'tasha Christian
Aaron Bernier
Abby Aken
Abby Rimestad
Aimee Peterson
Aletta Joy Rucker
Alexandra Isaacs
Alice V. Ruffel
Alicia Dotson
Alicia Patterson
Alise Novak
Alise Novak
Allison Christopher
Allison Krukewitt
Allison Shepard
Alycia Gogoel
Alycia Sierra
Alyssa Keniston
Amanda Elias
Amanda Haight
Amanda Ivey
Amanda McCalip
Amanda McCaw
Amanda Priebe
Amanda Priebe
Amanda Tighe Anderson
Amber Celia Ronquillo

Amber Riley
Ami Schneider
Ana Cruz
Anastacia Nichols
Andrea Stawarski
Andrew Pomarantz
Angela
Angela Fisher
Angela Zinzer, PsyD
Angelique Pharr
Ani Gisnarian
Anna Jasiewicz
Anna Wendt
April VanSleet
Ardenna Downing
Areta Wasiunec
Ariel Nickie Davies
Asal Azizi
Ashley Azcarraga
Ashley Carlson
Ashley Gooden
Ashley Howard
Ashley Michalski
Audrie Reilly, PsyD
Augustine Panchoo
Autumn Soliz
Avilio Vieira
Aynsley Babinski
Barbara Alethea
Becca Rademaker
Bethany Stolken
Bianca Vigil
Bonni Snider
Brandon A Gage
Brandon Kuhn
Brandy Tristao
Bria Dunkin
Bridgette Bartel
Brittany Clark
Brittany Lockley
Brooke Deboy
Brooke Lundbohm
Brooke McCurry
Bryan J. Boatright
Cailey Eaton
Candace Augustine

Candice L. Bartosh
Cara Dehghan
Cara Nixon
Carissa Dee Queen
Carly Alexander
Carly Delgadillo
Carnisha Jobe
Carrie Ann Gray
Casandra McDonald
Cassandra Wilson
Cassianna McCants
Cecelia A. Bushery
Celeste Revuelt
Charmina Franklin
Chelsea Hollins
Chris Homer
Chrissie Le
Christina
Christina Hinton
Christina L Duit
Christina Marrero
Christina R Mannion
Christopher G Craig
Christopher Weaver
CJ McAulay
Colette Mosley
Colleen M. Neumann
Conrad Daniel Spezzacatena
Contessa A. Tracy, PsyD
Corinne Jefferson
Corinne Jefferson
Courtney Kuzenski
Courtney McRae
Courtney Moore
Courtney Morris
Courtney White
Courtney Wrinn
Cynthia Lainez
Cynthia Rangel
Daisy Blagg
Dana Fifer
Dana Laffin, Psy.D.
Daniel Scott
Danielle Schofield, PsyD
Danielle Zarate
Danya Dravis

Dawn Breikss
Deborah M Krauss
Deirdre Cullum
Denise Draa
Denisha E Liggett, Psy.D.
Denyse Breeden
Desiree L. King
Diana Carolina Grimaud
Diana Storey
Diane Ghani
Diane K. Dunn
Dinah Braud
Dominic Bendijo
Donya Berhan
Dorothy Nguyen
Dr. Carol Deas-Lopez
Dr. Krista Peterson
Dr. Nydia Conrad
Dylan Brinkley
Edna Daniel
Eileen Hancock
Elaine Cameron
Elizabeth Marnix
Emily Bulman
Emily Fortney
Emily Katz
Emily Leach
Emily Mood
Emily Reiss Bisignano
Eric Aprill
Eric Juneau
Erica Essary
Erica Fogg
Erica Ligons
Erica R. Crawford
Erica Reiff
Erika Geiggar-Schad
Erin E Findley
Evan R Espinosa
Farbod Khalafi
Gena Francis
Gillian Lawrick
Gina Zuccolo
Glenn Sample
Grant Hart
Hakeemah Muhammad

Heather Adams
Heather Bowen
Heather Brake
Heather Durban
Heather Lopez
Heather Pratt
Heidi stafford
Hemini Naik
Hemini Naik
Hien Dang-Hoang
Holly Dubkoff
Holly Schmidt
Idaliz Gonzalez Rosa Seymour
Jackie Hoskins
Jaclyn Pierick
Jaclyn Poliseo
Jacqueline King
Jaime L Gregory
James Buccinna
Jami Temple
Jamie Stewart
Jason Herr
Jason Herr
Jason J. Karafa
Jaymie Krueger
Jeannette Goldsberry
Jeffrey Rochon
Jennifer Barry
Jennifer Bibby
Jennifer Howland, PsyD
Jennifer Lynn Calderone
Jennifer Lynn Smith
Jennifer Swegle
Jessica Betzel
Jessica Blanchette
Jessica Cavuoto
Jessica E Plonka, PsyD
Jessica M. Swenson
Jessica Magana
Jessica Wynn
Jessie Stepper
Joanie Merrill
Jocelyn Soderstrom
Jodi L Tichi
JoHanna M Hill (nee White)
Jordan Scott

Joseph Assouline, PsyD
Joy Zelikovsky
Julie Ann Perrott
Julie peters
Julie Price
Juliette Ratzken
Karen Rosian
Karissa Fogarty
Karla Swedo
Karmen Clay
Katherine Cody, PsyD
Katherine Keeler
Katherine Kelling
Katherine Studt
Kathryn Conticelli
Katie Chisholm Siwek
Katie Holter
Katie L. McCune
Katie Salyer Szostak
Kayla Dockins née Schultz
Keli M Brothers
Kelleigh Head
Kelly Parsons
Kendra Henderson
Kendra Satterwhite
Kendra Woodworth
Kerri Kemp
Kevin Kelly
Kevin Kelly
Kevin Pietila
Kiah Staloch
Kimberly Hofmann
Kimberly LaCivita
Kimberly O'Neill
Koren Ganas
Krista D'Ateno
Krista Hopkins
Kristen Horn
Kristin Davisson PsyD
Kristin Williams-Washington
Kristine Gazlay
Kristol Ahn Jones
Kristy (Fosselman) Rohrman
Kryshawn Baity
Krystle Carpenter, LMHC
Lacee Cross

LaKeyetta Reed
LaMont Hail
Latasha Matthews
Latoya Gassaway-White
Laura Braley
Laura Clark
Laura J Steinke-Simms
Laura Kelley
Laura Mergenthaler
Laura Strong
Laurel Dunn, PsyD
Lauren Bartholomew
Lauren Beresford
Lauren Hoffman
Lauren Ives
Lauren Nichols
Laurie Krauss
Lea LaPointe
Lea Medriano Thomas
Leah Krusich
Leah Wabschall, PsyD
Lesley Cook
Lesley Foster
Leslie Riley
Lindsay Eatman
Lindsay Good (Wyatt)
Lindsay Holbein
Lindsay King
Lindsey Bowman
Lindsey Traudt
Lisa Febbraro
Lisa Naab
Lizbeth Diaz Yabuku
Lona Praytor
Lucia Lopez
M. Nazari
Madison Huebner
Manal Ahmad
Mandy Martinez Gebler
Maree C. Kennon
Margie Ceja
Maria Duran
Maria Khayari
Marie Cook
Marisa Penn
Marla

Marta M. Guzman Cotto
Martha Rose
Mary Ann Peno
Mary C. Essex
Mary J Ludwig
Mary Joy F. Orias
Mary Schindler
Mary Tagle
Matthew L. Mitchell
Matthew Murray
Meagan Miller
Megan Ashley Carter
Megan Dale
Megan Oudekerk
Megan Padilla
Melanie Hansen
Melanie Samayoa
Melissa Delgado
Melissa Geraghty, Psy.D.
Melissa Lowrie
Melissa M. Gonzalez
Melissa Martin
Melody F.
Micah J Price
Michael Francis
Michael Mannarino
Michele Elizabeth Adams
Michele N Gunter
Michelle Casteel
Michelle Springfield
Minda Louise Chandler
Miriam Fishman
Molly
Molly Deslandes
Molly Gregan
Monica R Davis
Moriah O'Barr
Naomi Mitchell, Capella University
Natalie Crabb
Natasha Begich
Nathan Vojtech
Nerak Dickerson
Nicholas McNally
Nicole D
Nicole Pleuger
Nicole Wiggins (Powers)

Nikki Christopher
Nikki Strain
Nozanin Yusufbekova, PsyD
Omar Reyes
Patrice H.
Patricia Kathleen Murray
Patricia Pruitt
Patrick Frawley
Phillip Mele
Phyllis Mutter
Princess Drake
Rachael Britton
Rachal Harman-Rodriquez
Rachel Bailey
Rachel Rinehart
Raena R. Baptiste
Raffael Boccamazzo
Ramona E. Jackson-James
Raymond Hart
Rebecca Bice
Rebecca J Grubb
Rebecca Pastrana
Rechel Eads
Rena Borowski
Robert P. Beck
Robin Annis
Ron Grace
Ronald Ostorero
Ronna Michelle Brock-Eagle
Rozanna Pondeva
Ryan Cuddy
Ryan Marcum
Ryan Santo
Ryan Schluter
Sadie Waterford
Sally Nazari
Sam Ferber
Samantha Brustad
Samantha Curren
Samantha Gehr
Samuel Greenberg
Samuel Set Hanon
Sandra Alas
Sara Zryl
Sarah Alethea
Sarah Ashcraft

Sarah DeWitt
Sarah K. Gardner
Sarah Norbeck
Sarah Rogers, PsyD
Sarah Swasey
Sarah V Schaffer
Sasha Hernandez
Sasha Lioce
Savannah Edwards
Scott Fay
Scott Wintermute
Sean Smith
Sebrina Parker
Secretary Cardona
Shaleta Thorbs
Shana Marie Kelly
Shannon Calvert Osuchowski
Shannon Caramiello
Shannon Hendrickson
Shannon Quinn
Shannon R Wright
Shari Cain
Sharnece Thomas
Sharon Black
Shawn Kowalsky
Shawnee James
Shelby Mailho
Shelly Bogard
Sheri OBrien
Sherry Scott
Sofia Graham
Sonia Shuaibi
Stacey Berry
Stacy Ellis
Stephanie Elmore
Stephanie Elmore
Stephanie Hajduk
Stephanie Lynn Parnell
Stephanie Mendez
Summer Sanders
Susan Gill
Susan Gonzalez
Susan Levin
Susan Polinski-Barnes
Talia Cronk
Tania Ghazzara

Tanya Lynn Kindel
Tara C Wheeler
Teann Hawkins
Teresa Imholte
Thaddeus Reece, Psy.D.
Thaddious Echols
Theresa Fernandez
Thomas J Patterson
Thomas Judah
Tiffani Skyrn
Tiffany Armstrong
Tiffany Deignan
Tiffany Lupardus
Tiffiany (Jackson) Bowden
Toby Spiegel
Tou Khang
Tracy L Thomas
Tracy Walker
Travis Frank
Tricia Lee Jones
Troy D Chamberlain
Tyme Rodriguez
Valarie Scott
Valerie Scott
Victoria Daniels
Wendy Goetz
Whitney Cullen
William Hogan
Xanat Martinez
Yvette D. Kovner