



January 16, 2015

The Honorable Doug Ducey
Governor of Arizona
1700 West Washington
Phoenix, AZ 85007

Dear Governor Ducey,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Board for Private-Post Secondary Education (the "Board"), take swift action on behalf of students. The Board should investigate whether Corinthian Colleges violated state law and should lose the Board's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Arizona shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase two Corinthian campuses in your state. Corinthian remains under investigation by your state and fifteen other State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Arizona must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Arizona acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Arizona should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Board for Private-Post Secondary Education should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Board finds evidence that Corinthian's Arizona campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Arizona students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Jennifer, a Criminal Justice student in Phoenix, who told us about her experience with Everest University:

I was highly pressured to begin school with Everest after expressing minimal interest in doing so. My father was sick with stage IV renal cancer and I had a toddler at the time, but recruiters kept calling me day after day after day telling me that I should do it for my child or that my father would like to see me back in school before he passed. I caved and began my program in August of 2006 just a month and a half before my father passed away.

I attended full time from August 2006 until July 2009 when I graduated with a bachelor of science in criminal justice. I had professors who didn't care about actually grading assignments. I had professors harass me about my political stances and also about women's issues, but I still managed to graduate with a 4.0 which I realize now is pretty meaningless.

I have yet to be employed in my field of study. No one takes the degree seriously from Everest with most actually looking down on a degree earned from a for-profit school-- a school who lied about job placement guaranteeing me help in my job search. That help never happened.

All that money for an education that wasn't really an education just to sit here today unemployed. It's outrageous, and it's time to do something about it.

Jennifer's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Arizona students with the Board.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Rick Scott
Governor of Florida
400 South Monroe Street
Tallahassee, FL 32399

Dear Governor Scott,

On behalf of current and former Everest and WyoTech students in your state, we write to ask that you and your administration, through the Commission for Independent Education (the "Commission"), take swift action on behalf of students. The Commission should investigate whether Corinthian Colleges violated state law and should lose the Board's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Florida shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase eleven Corinthian campuses in your state. Corinthian remains under investigation by sixteen State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Florida must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Florida acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Florida should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Commission for Independent Education should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Commission finds evidence that Corinthian's Florida campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Florida students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Evan, a Motorcycle Technology student in Daytona, who told us about his experience with WyoTech:

WyoTech Daytona put me in tens of thousands of dollars in debt. Not only federal debt but they actually told me I needed to take living expense loans from Genesis Lending. I graduated with a 4.0 as a part of the "Eagle Techs." I am now making only \$12 per hour in the industry which I was lead to believe I would be making 25-30k per year.

I have a family of 5 with my wife and 3 kids. I am barely able to pay for our living and the student loans are simply impossible

Evan's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Florida students with the Commission.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Nathan Deal
Governor of Georgia
203 State Capitol
Atlanta, GA 30334

Dear Governor Deal,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Nonpublic Postsecondary Education Commission (the "Commission"), take swift action on behalf of students. The Commission should investigate whether Corinthian Colleges violated state law and should lose the Commission's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Georgia shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase four Corinthian campuses in your state. Corinthian remains under investigation by sixteen State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Georgia must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Georgia acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Georgia should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Nonpublic Postsecondary Education Commission should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Commission finds evidence that Corinthian's Georgia campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Georgia students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from a Medical Assistant student in Marietta, who told us about her experience with Everest:

I elected to attend Everest because of the flexibility and promise it provided. Flexibility to choose evening classes and the promise to be guaranteed a job, being that students are "students for life" at Everest.

I struggled to attend every night, given that I was a single mother to my then infant child while working part time in the morning. Paying for daycare and tuition through Genesis Lending was difficult, so I relied heavily on Everest's promise of a better job and higher income.

Paying thousands of dollars is difficult. Especially, having to pay the loans upon completing the course without Everest having fulfilled its promises is simply unfair.

Students who invested money into Everest, like myself, or any Corinthian College, did not get their money's worth; and should be entitled to a full refund to potentially invest that money into a real education.

This story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Georgia students with the Commission.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Bruce Rauner
Governor of Illinois
207 State House
Springfield, IL 62706

Dear Governor Rauner,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Board of Higher Education (the "Board"), take swift action on behalf of students. The Board should investigate whether Corinthian Colleges violated state law and should lose the Board's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Illinois shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase five Corinthian campuses in your state. Corinthian remains under investigation by your state and sixteen other State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Illinois must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Illinois acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Illinois should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry, particularly



considering the state's prohibition on arbitration agreements in enrollment contracts under 23 I.A.C. 1095.40.

Finally, the Board of Higher Education should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Board finds evidence that Corinthian's Illinois campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Illinois students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Melissa, a Medical Assistant student in Burr Ridge, who told us about her experience with Everest University:

I had already had student loans for Cosmetology school. When I registered they told me that my student loans would cover all expenses. I ended up running out of federal funds and had to take out their Genesis Loan for an additional \$8000. I am in debt for over \$26,000 just in student loans. I am just barely making over minimum wage!

I am also a convicted felon and they told me I wouldn't have a problem finding a job. They lied. That is why I am not making as much as others & have to only apply to certain offices due to my felony charge. If you can help me at all I would greatly appreciate it. I am about to go into default with all my loans.

Melissa's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Illinois students with the Board.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Jay Nixon
Governor of Missouri
P.O. Box 720
Jefferson City, MO 65101

Dear Governor Nixon,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Coordinating Board for Higher Education (the "Board"), take swift action on behalf of students. The Board should investigate whether Corinthian Colleges violated state law and should lose the Board's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Missouri shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase two Corinthian campuses in your state. Corinthian remains under investigation by your state and fifteen other State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Missouri must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Missouri acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Missouri should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Coordinating Board for Higher Education should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Board finds evidence that Corinthian's Missouri campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Missouri students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Kayla, a Medical Assisting student in Springfield, who told us about her experience with Everest College:

I put myself in debt over \$24,000 to obtain a diploma in medical assisting while under the impression that I would make a yearly salary between \$26000-35000 starting out with the benefit of them helping me with job placement. Only to find out that a Medical Assistant in my area starts only twenty-five to fifty cents more than minimum wage. And that's only if you can find a job.

Everest convinced me that I would benefit from a Medical Assisting Diploma more than becoming a Licensed Practical Nurse (LPN). They said that everyone is switching to MA and none wants to hire LPNs because of what they have to pay them. They also said that by the time I graduated I could gain immediate placement since everyone would be wanting MAs.

I graduated in May and still can't find a placement. Most places are looking for LPNs. I've been lied to about more stuff than I can write here.

Point is I'm in debt \$24000+ with still no job to pay my loans with, so the amount keeps going up thanks to interest. Everest College was my biggest mistake and I will regret it for the rest of my life.

Kayla's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Missouri students with the Board.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Andrew Cuomo
Governor of New York
New York State Capitol Building
Albany, NY 12224

Dear Governor Cuomo,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Bureau of Proprietary School Supervision (the "Bureau"), take swift action on behalf of students. The Bureau should investigate whether Corinthian Colleges violated state law and should lose the Bureau's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from New York shared accounts of their experience at Everest College in Rochester, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase Everest College in Rochester. Corinthian remains under investigation by sixteen State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

New York must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that New York acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. New York should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Bureau of Proprietary School Supervision should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Bureau finds evidence that Corinthian's New York campus fails the minimum standards or has violated state law, we ask that the Bureau revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed New York students.

Taking these actions will protect the students in your state that were victims of Corinthian's misrepresentations. Consider this story from a Medical Assistant student in Rochester, who told us about her experience with Everest:

When I first signed up for Everest I was told that with the grants and scholarships I received that I wouldn't even owe \$10,000. The truth of the matter is that I now owe over \$30,000, my credits aren't transferable to any other college after taking 103 credit hours. And I do not have a job in my field because Everest isn't an 'accredited college.'

This school is nothing but a scam. They raised their fees and costs of credit hours and didn't let us know. I was always covered because they were taking out loans, on my behalf, I wasn't even aware of. Beyond that, they couldn't even find me a place to do my internship.

What a joke this "college" is and was. In no way, shape, or form did it better my life or give me a career that was promised time and time again. Instead, all it did was put me in debt.

This story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from New York students with the Bureau.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable John Kitzhaber
Governor of Oregon
900 Court Street NE, 160
Salem, OR 97301

Dear Governor Kitzhaber,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Higher Education Coordinating Commission (the “Commission”), take swift action on behalf of students. The Commission should investigate whether Corinthian Colleges violated state law and should lose the Commission’s approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Oregon shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite this history of abusive practices and failed programs, ECMC is currently negotiating to purchase two Corinthian campuses in your state. Corinthian remains under investigation by your state and fifteen other State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Oregon must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California’s Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Oregon acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian’s anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Oregon should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



We applaud the Higher Education Coordinating Commission for recently demanding Corinthian Colleges pay a surety bond to the state. In addition, the Commission should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Commission finds evidence that Corinthian's Oregon campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Oregon students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Dominique, a Medical Assisting student in Tigard, who told us about her experience with Everest:

We were told when we enrolled that they were accredited and found out a few mods in that they were TRYING to get accredited. I now owe about \$20,000 in student loans that I have no way of paying back.

When we received our books and tools for the classes I looked up the prices for one of my books and it was about a quarter of the price that they charged. The books and tools were "included" in the cost.

I had 100% attendance, was on the dean's list and had a 4.0 for every single mod. I graduated "with Honors" and came to find out that every degree was printed with honors. They were also given to people that didn't even try and that had bad grades.

Then there is their "Placement Assistance" claim. They searched Craigslist for jobs and no one wants to accept our degrees that most of us worked so dang hard for!

Dominique's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Oregon students with the Commission.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Greg Abbott
Governor of Texas
P.O. Box 12428
Austin, TX 78711

Dear Governor Abbott,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Workforce Commission (the "Commission"), take swift action on behalf of students. The Commission should investigate whether Corinthian Colleges violated state law and should lose the Commission's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Texas shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite the history of abusive practices and failed programs, ECMC is currently negotiating to purchase eight Corinthian campuses in your state. Corinthian remains under investigation by sixteen State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Texas must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Texas acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Texas should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Texas Workforce Commission should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Commission finds evidence that Corinthian's Texas campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Texas students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Karen, a Criminal Justice student in Dallas, who told us about her experience with Everest University:

I had visited the school with my father and right after the tour was kind of pushed into signing up and enrolling for school. I had just graduated high school that summer and really had no idea of what I was getting into. I was forced to sign all these documents without time to read them over and before I knew it I had all these student loan debts.

They had promised internships in areas of my field of study and my internship was with a worker's comp law firm and was offered a receptionist position. Never once was I able to work with the lawyer except to translate for the Hispanic clients. Now, I have all these student loan debts I have to pay back and have never been able to use my degree nor were my credits transferrable anywhere.

Karen's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Texas students with the Commission.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt



January 16, 2015

The Honorable Terry McAuliffe
Governor of Virginia
1111 East Broad Street
Richmond, VA 23219

Dear Governor McAuliffe,

On behalf of current and former Everest students in your state, we write to ask that you and your administration, through the Council of Higher Education (the "Council"), take swift action on behalf of students. The Council should investigate whether Corinthian Colleges violated state law and should lose the Council's approval to operate. The state should also scrutinize the proposed sale to Education Credit Management Corporation (ECMC) to ensure that former students are afforded relief and that significant safeguards are included to prevent future abuse.

The Higher Ed, Not Debt campaign has connected with over 4,000 current and former Corinthian students from across the country. Many students from Virginia shared accounts of their experience at Corinthian Colleges, and these stories suggest that Corinthian engaged in abusive and illegal conduct that should compel the state to investigate. Corinthian Colleges used aggressive and misleading tactics to enroll vulnerable students in overpriced programs that were unlikely to provide students the skills necessary to succeed in their field.

Despite the history of abusive practices and failed programs, ECMC is currently negotiating to purchase three Corinthian campuses in your state. Corinthian remains under investigation by sixteen State Attorneys General, as well as the Department of Justice and the Securities and Exchange Commission. Additionally, the Consumer Financial Protection Bureau is suing Corinthian for luring students to take private loans against their interest and then using illegal debt collection tactics to strong-arm students into paying back the loans.

Virginia must protect students by ensuring that any sale to ECMC includes relief for former students harmed by Corinthian and enforceable safeguards to prevent future wrongdoing. California's Attorney General refused to release Corinthian of liability for its past actions in order to ensure that current and former students received relief. We request that Virginia acts similarly on behalf of students. Corinthian should not escape accountability and avoid compensating harmed students simply by selling its schools to ECMC.

Moreover, ECMC seems committed to maintaining Corinthian's anti-student policies. For example, media reports suggest that ECMC is negotiating to include mandatory arbitration in its enrollment agreements, a hallmark practice of for-profit colleges that has rarely been used by non-profit schools. Virginia should not allow ECMC to take advantage of non-profit tax status and yet use the anti-consumer tools of the for-profit industry.



Finally, the Council of Higher Education should investigate whether Corinthian continues to meet your state's minimum standards and whether it has violated state law. If the Council finds evidence that Corinthian's Virginia campuses fail the minimum standards or have violated state law, we ask that it revoke its approval to operate, deny any applications for a change in ownership, and order that Corinthian pay full tuition refunds to all harmed Virginia students.

Taking these actions will protect the thousands of students in your state that were victims of Corinthian's misrepresentations. Consider this story from Nicole, a Massage Therapy student in Chesapeake, who told us about her experience with Everest College:

I started looking for schools right after I had my baby. I was brought to their page by a search and they asked for my phone number before I could even continue looking at their information. They called me less than a minute after I hit enter, and every day after that until I went in to talk to someone. When I went in, they were talking about success rates, job placement success and financial aid.

While filling out the paperwork for the financial aid, I was told that Pell would cover so much, which was only 1,000? And then Sallie Mae was covering some but that EVEREST would cover the rest and I would pay them back as I go. A few weeks after I started going, they changed how "they" received their payments, and that is when I learned that they took out a private bank loan in my name payable to them from Genesis Lending Services, in the amount of \$4,150, which charged a huge interest rate.

It ruined my credit and I got nothing from my diploma. Even though I graduated "Magna Cum Laude" they did not teach me what I needed to know to pass the certification exam that was needed in order to practice as a massage therapist.

Nicole's story is unfortunately not unique. Our campaign has collected thousands of similar stories, and we hope to have the opportunity to share stories from Virginia students with the Council.

Thank you for your attention to these issues.

Sincerely,

Keagan Buchanan
For-Profit Campaign Manager
Higher Ed, Not Debt