

**The Colorado  
Attorney General's  
Assault  
on  
CollegeAmerica**

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## Executive Summary

The Colorado Attorney General (“AG”) has been attacking CollegeAmerica for more than five years and has done untold damage to the college, its staff, instructors, and students. The attack is led by Assistant Attorney General Libby Webster (formerly DeBlasio). She was part of the team developing the rules that, as the *Wall Street Journal* recently put it, “were aimed at destroying for-profit colleges.” Webster and her team of as many as fifteen high-paid lawyers and paralegals have spent millions of taxpayer dollars on the assault, which is not merely a waste of time and money, but the misuse of taxpayers’ money to destroy a private, free-market college.

This paper examines the nature of the Assistant AG’s assault, the tremendous harm done to students, the baseless and misleading nature of her claims against CollegeAmerica, and the means by which she seeks to destroy the college and to advance her political career in the process.

The AG’s absurd claims include:

**“Tuition at CollegeAmerica is too high.”** This claim is bizarre. When everything is included—length of program, tuition, opportunity costs, and living expenses—CollegeAmerica is *much less expensive* than Colorado community colleges. (In addition, community colleges get massive taxpayer subsidies.)

**“CollegeAmerica’s graduation rates are too low.”** Really? CollegeAmerica’s graduation rates are *two to three times higher* than those of Colorado community colleges. And CollegeAmerica students graduate up to *twice as fast* as community college students.

**“CollegeAmerica burdens students with crushing debt, and its students’ default rates are too high.”** Default rates at CollegeAmerica are higher than at elite colleges (e.g., Williams, Harvard, MIT), but that is not a valid comparison. (Students who attend elite colleges come from wealthier and more-educated families. They have access to more money, and have greater skills in managing money.) The valid comparison is between default rates at CollegeAmerica and Colorado community colleges. *That* comparison shows default rates at CollegeAmerica to be *much lower* than those at Colorado community colleges.

**“CollegeAmerica uses false and misleading advertisements to recruit students.”** This claim itself is false and misleading. CollegeAmerica cites accurate, government-supplied statistics in its ads. The Accrediting Commission of Career Schools and Colleges (“ACCSC”), the state, and Judge Mullins scrupulously examined CollegeAmerica’s advertisements and found them to be truthful and accurate. As Judge Mullins wrote when he denied every last one of the twenty-one injunctions Webster demanded against the college, “the State has not met its

burden” of proof on this matter. Given Assistant AG Webster’s stubborn refusal to acknowledge common-sense facts of this matter, Judge Mullins stated openly in court that she has a “tainted” view and is “biased” against CollegeAmerica.

**“CollegeAmerica’s graduates don’t get good jobs.”** It is true that some of CollegeAmerica’s graduates don’t get good jobs—just as it is true that some graduates of Yale don’t get good jobs. Most CollegeAmerica graduates *do* get good jobs. The average percentage of graduates from CollegeAmerica programs in Colorado who are employed in the field of their degree is 74.3%. Some CollegeAmerica programs are at 100%. (CollegeAmerica is required by the ACCSC to report as employed only graduates who are *employed-in-field*. Colorado community colleges have no such requirements at all. Community colleges are free to report as “employed” any graduate who has *any job at all*.)

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Read the full paper for details. The AG’s claims against CollegeAmerica make no sense. The paper shows that, in light of the full context of relevant facts (and common sense), the AG’s claims are baseless, false, evasive, misleading, and politically motivated.

CollegeAmerica is a good college run by good people who do good work helping underserved students to earn a degree, improve their lives, and make more money. The Colorado AG’s assault on CollegeAmerica is an assault on the good for being good.

The AG’s sustained, five-year assault on CollegeAmerica has damaged its reputation and caused massive financial harm. Most tragically, the AG has diverted many millions of dollars away from CollegeAmerica’s mission of educating students, helping them graduate, and helping them launch or advance their careers. Webster’s ultimate victims are CollegeAmerica students. As the *Wall Street Journal* wrote in regard to the broader, nationwide assault on private-sector career colleges: “One irony is that many more students might be gainfully employed today if the Obama Administration hadn’t spent so much energy pursuing an ideological crusade against for-profits.”

This unjust, life-throttling assault on CollegeAmerica must end. It is time for *all* such assaults on private career colleges to end.

You care about students, about education, about justice, so please share this Executive Summary and the full-length paper with anyone and everyone you think might be interested in countering this massive and ongoing act of injustice. If you would like to help defeat this injustice, contact the Center for Excellence in Higher Education. Matt Gerber (CEHE’s General Counsel) can be reached at [matthew.gerber@collegeamerica.edu](mailto:matthew.gerber@collegeamerica.edu); Carl Barney (CEHE’s Chairman) at [carl.barney@independence.edu](mailto:carl.barney@independence.edu); and Eric Juhlin (CEHE’s Chief Executive Officer) at [eric.juhlin@collegeamerica.edu](mailto:eric.juhlin@collegeamerica.edu).

## Preface

This is a story about a gross injustice perpetrated against a private career college and its hard-working, dedicated staff, instructors, and students.

The Colorado Attorney General (“AG”) is attacking CollegeAmerica and has been doing so for more than five years. The assault is led by Assistant Attorney General Libby Webster (formerly DeBlasio), who apparently loathes businesses and profits, believes that college education should be “free,” and seeks to cripple and close private career colleges that make government-run community colleges look bad by comparison.

Webster’s assault is part of a broader, nationwide crusade against private career colleges, which has been underway for more than seven years. Since 2010, various state attorneys general, in conjunction with the Department of Education and other government agencies, have engaged in coordinated attacks on private career colleges across America. This assault has already driven more than 1,000 colleges out of business and is likely to drive out many more.

This paper is about the Colorado AG’s efforts to destroy CollegeAmerica. But the paper will be of interest to anyone who cares about the free market and about what happens to good businesses when government officials abuse power.

## Introduction

“At CollegeAmerica, our mission isn’t complicated. We want to help you earn your degree, graduate and launch or advance your career as soon as possible. We concentrate on preparing you for a more rewarding career that will enrich your life and your family’s life. We do this by providing a laser-focused, career-based curriculum and personalized student services tailored to your specific needs. In brief, we are dedicated to helping you graduate and get a much better job as soon as possible.”

That is CollegeAmerica’s mission statement. It’s what the college exists to do. And, as we will see, the college does it extremely well. But you wouldn’t know it if you listened to the Colorado AG.

A team of lawyers headed by Assistant Attorney General Libby Webster has maliciously attacked CollegeAmerica for five years. Webster and her team have (among other things) interviewed CollegeAmerica’s students and employees; called hundreds of graduates, soliciting complaints; mounted a sting operation; deposed more than a dozen of the college’s executives; demanded and reviewed hundreds of thousands of documents; demanded twenty-one injunctions against the college; and spent millions of taxpayer dollars in the process. After all of this—and much more—Webster has failed

to support her allegations (listed below). As Colorado District Court Judge R. Michael Mullins wrote when he denied every last one of the twenty-one injunctions that the AG demanded against the college, “the State has not met its burden.” Judge Mullins also stated openly in court that Assistant AG Webster has a “tainted” view and is “biased” against CollegeAmerica. Yet Webster has not relented. Indeed, she has stubbornly doubled down.

Apparently emboldened by her success in intimidating and extorting both Westwood College and Argosy University into multi-million dollar settlements, Webster is using every unscrupulous tactic in her toolbox in an effort to bilk CollegeAmerica for millions. (One wonders where these millions of dollars in settlements go. Does so much as a penny reach students, the alleged victims? How is Webster compensated? Of course, she couldn’t be on commission, at least not legally. But, in addition to promoting herself and gaining political prestige, is she receiving large raises for pilfering these millions? Her aggressiveness certainly suggests so.)

Given the practically unlimited taxpayer funds and resources available to her, Webster can continue her assault indefinitely, unless she is stopped. If she is *not* stopped, she could put CollegeAmerica out of business, thus destroying hundreds of jobs, crushing the dreams and careers of thousands of current and would-be students, and staining the diplomas already earned by the college’s graduates.

Webster’s assault has cost CollegeAmerica millions of dollars to date and is clearly intended to bleed the college dry. Whether or not the Assistant AG succeeds in destroying CollegeAmerica, she will *not* succeed in bullying its principled managers and staff into a settlement or silence.

CollegeAmerica’s managers, staff, and instructors take pride in their college, their work, and their students’ success. They will not betray these values. They will not accept an unearned guilt. They will not pretend that Webster’s witch hunt has any basis in reality, for it does not.

Whatever the motives behind Webster’s malice against CollegeAmerica, and whatever additional legal maneuverings she might attempt, moral principle requires (a) that her assault be exposed as the travesty of justice that it is, and (b) that the good name of CollegeAmerica—including its managers, staff, instructors, students, and graduates—be defended. Hence this document.

The purpose of this document is to highlight the values and virtues of CollegeAmerica, to show how the college provides students with vital services, and to present the facts concerning Webster’s efforts to financially drain, publicly defame, and ultimately destroy CollegeAmerica.

## **What CollegeAmerica Is and How It Serves Students**

CollegeAmerica is a private, nonprofit college, with campuses in Colorado, Idaho, and Arizona, offering Associate's and Bachelor's degree programs in healthcare, business, and information technology. The college's career-focused degree programs are open generally to anyone who has graduated from high school or its equivalent.

CollegeAmerica offers vital career-education opportunities and degree programs to students who may be unable to attend more selective colleges. Many of CollegeAmerica's students are women, minorities, veterans, or working adults who—if not for a career college such as CollegeAmerica—would not have access to a college education and the life-enhancing opportunities that come with it.

CollegeAmerica's instructors and staff are dedicated to helping students gain marketable knowledge and skills, earn a degree, launch or advance their career, and make more money. To achieve this, the college provides focused, career-based curricula and personalized services tailored to students' individual needs.

Unlike many public colleges and elite private colleges, CollegeAmerica does not offer programs or degrees with little or no marketplace value, such as “art history,” “gender studies,” or “environmental studies.” Nor does the college have sports teams, fraternities, sororities, or other programs that are not essential to helping students graduate and get a good job. Rather, CollegeAmerica focuses exclusively on helping students to gain marketable skills, to earn a valuable degree, and thus to advance their career and improve their lives.

Because of CollegeAmerica's laser-focused purpose and career orientation, its campuses and class sizes are much smaller than those of typical colleges or universities. This works to the advantage of students as well, enabling CollegeAmerica's teachers and advisors to provide students with personalized help, one-on-one time, and individualized tutoring—which is included in the tuition. This last feature of CollegeAmerica is unmatched by other colleges, and it makes a huge difference to students. (You'll hear from them below.)

Simply, CollegeAmerica is a private nonprofit college that is 100% dedicated to helping students earn a degree and get a better job.

Yet, the Colorado AG condemns practically everything the college does toward that end.

## **Private Career Colleges and The American Dream**

CollegeAmerica is a private career college, and the nature and value of such institutions are not widely understood. So it is worth noting the place and importance of private career colleges in U.S. history.

Private career colleges are rooted in American free enterprise and supportive of the American dream. As Dr. Diane Auer Jones, former Assistant Secretary for Postsecondary Education at the U.S. Department of Education, writes:

The first private career college began in 1832 to prepare individuals to engage in commerce. Bryant and Stratton, the longest operating chain of institutions, began in 1854 when two graduates of its predecessor institution, Folsom Business College (started in 1848), purchased and expanded it to four states. John D. Rockefeller and Henry Ford both attended Bryant and Stratton to study business and bookkeeping, as did John Millard Tawes, Governor of Maryland from 1959-1967.

Private career colleges grew in the 1900's to prepare individuals to use new technologies—telephones, adding machines, and typewriters—offering new opportunities to women who were largely excluded from traditional colleges and universities. From serving Veterans, even when traditional institutions didn't want to, to helping women enter the workforce, these institutions have been the workhorse of the American higher education system and the great enabler of social mobility among the most underserved among us. (Jones, Expert Report, p. 36–37)

Dr. Jones further observes that career colleges “fill a need that other institutions, including most community colleges, do not and cannot fill.” They “provide not only valuable, but essential educational services to widely underserved groups.” (Jones, Expert Report, p. 3)

This is a crucial fact about career colleges. They serve individuals and groups who are insufficiently served by other kinds of colleges: women, minorities, veterans, working adults, and others who need career-focused programs and flexible scheduling suited to their aims and circumstances. Thus, to attack a career college such as CollegeAmerica for no good reason is to attack the underserved individuals and groups who benefit from the college—people who aim to improve their lives through a college education designed specifically for them. This, as we will see, is what the Colorado AG has done and is now doing.

## Who Attends CollegeAmerica, and Why?

Students who attend CollegeAmerica are most similar, demographically and socioeconomically, to students who attend community colleges. They are not eighteen-year-olds right out of high school; CollegeAmerica's students typically are older (average age: twenty-eight), and most have additional responsibilities in life, such as jobs and families they need to support while attending college.

CollegeAmerica students are typically unemployed or underemployed adults seeking to improve their lives through educational programs that are directly related to specific career goals. Many need to work while enrolled; most have car payments, rent, or mortgages to pay; and many have families and dependent children to care for. Many of CollegeAmerica's students didn't have much, if any, educational structure at home or in school while growing up. Consequently, they need a lot of extra support and the kind of structure and personal attention that will enable them to build the skills and habits necessary for success. CollegeAmerica takes these students' vital contexts into account, designs its programs accordingly, and provides the structure and support its students need.

Of course, not every CollegeAmerica student graduates and gets his or her dream job. No college can boast perfect outcomes. But CollegeAmerica students do remarkably well—especially given their socio-economic backgrounds.

Students choose CollegeAmerica for a variety of reasons, such as:

- They want to start college quickly and graduate as soon as possible.
- They want or need to continue working while attending college.
- They want or need the flexibility and support that CollegeAmerica's classes and programs provide.
- They like the college's small class sizes and the personal attention, tutoring, and advising provided free to each student.
- They like the highly focused, career-specific nature of the college's programs.
- They like the fact that CollegeAmerica is dedicated to helping them find a job upon graduation.

Unlike many students at elite colleges and universities, CollegeAmerica's students do not have the luxury of time and money granted by mom and dad to fritter away for a few years while "finding themselves," attending frat parties, and taking classes with no real-world value. Nor do they want to graduate with a degree that is not directly tied to a specific career field. These students face circumstances and responsibilities that require an adult-minded, career-

oriented approach to education. CollegeAmerica provides just that. Students attend the college for this reason.

Of course, CollegeAmerica is not flawless; it makes occasional mistakes, as do all people and all organizations. Nor is it a good fit for every student. Some students don't do well at the college. Some drop out. But those who engage in CollegeAmerica's programs, attend classes, take full advantage of its offerings, and earn a degree, benefit enormously from the college.

## **What CollegeAmerica's Students and Graduates Say**

CollegeAmerica's students and graduates generally report that they love their instructors and experiences and greatly appreciate their degrees and the fruits they bear. Of course, not every student loves CollegeAmerica. No college has a 100-percent approval rating. But the vast majority of CollegeAmerica students speak highly of the college, its programs, and its instructors. In fact, the measured student satisfaction rate, based upon student surveys, approaches 95%.

Why? Consider the reasons given by CollegeAmerica's graduates. As a Medical Specialties graduate puts it:

"[I] Loved my teachers, and I love the new career! The school delivered what it promised. Hands on, small classes. You get to know everyone on a personal basis. They even helped when I was struggling with personal problems. They became a home away from home. This is why I chose a private school. It is a group of people that know you by name, you are not a number and they truly care about your success." (Jennifer, November 18, 2015; graduation year: 2015; source: gradreports.com)

CollegeAmerica students also appreciate how quickly they can graduate and get a good job. As another Medical Specialties graduate writes:

"I was able to finish the AOS [Associate of Occupational Studies] in Medical Specialties in 15 months. I currently work full time, and I was able to become employed less than 2 months after graduation. I loved my time at CA [CollegeAmerica] and I am actually thinking about an online bachelor's degree with them. The faculty, staff, all of the instructors, and the financial services team were all great. Of course, there were a few bumps in the road. You'll find that anywhere. But overall, I really am glad I chose CA for my education." (HappyPhoenixGrad, May 3, 2014; graduation year: 2013; source: gradreports.com)

CollegeAmerica helps students who want to succeed and are willing to make the effort. When students commit to taking advantage of the college's career-focused resources, they not only earn their degree and graduate; they also achieve greater self-confidence, which serves them for life. Another Medical Specialties graduate writes:

“Enrolling in CollegeAmerica gave me the degree and confidence to move towards my dreams. I liked the way the instructors worked with the students and helped to fully succeed in the course. I also love the way that the dean and other higher up staff encouraged all the students to succeed. The tutoring is an important part of the program too. If you want to succeed at your dreams it is the best school.” (Christie, July 14, 2012; graduation year: 2011; source: gradreports.com)

Many graduates cite CollegeAmerica's flexible programs and ease of scheduling as key factors in their decision to attend and their ability to graduate. As one Business Administration graduate explains:

“I needed the flexible schedule. Otherwise it wasn't going to happen . . . I have three kids that take most of my time . . . I had to have that flexible schedule to say I can go to school from this time to this time because that's when my kids are in school or that's when I have daycare. . . .

“[Now] I'm 27 years old, and I've done a lot with my life. I have my degree. I have my three kids. I have my own [tax preparation] business . . . And it's because I made that decision [to enroll in CollegeAmerica]. . . .

“If I hadn't decided to come to CollegeAmerica, none of what I have now would be here, except my kids, of course. But my business wouldn't be here . . . and I wouldn't feel the way I feel right now, because I probably would have gone back to the bank and worked a nine-to-six job again . . . Now, I can work on my dream and on my business and be financially stable for myself and my kids. . . .

“CollegeAmerica has changed my life a lot in every aspect you can think of . . . I wanted to own my own business. Here it is . . . I have my tax office, I'm going to my second year in business, and I'm so excited . . . I wouldn't have even thought about owning a tax office if I hadn't attended CollegeAmerica.” (Jacqueline Rios Fuentes; graduation year: 2015; source: CollegeAmerica interview)

CollegeAmerica's flexible scheduling and personal attention make such transformations possible for thousands of people.

Another feature that students regard as vital is the genuinely caring, family-like nature of CollegeAmerica. As one Medical Specialties graduate puts it:

“I had been to other campuses where it was, ‘Let me show you the tour. Let me give you the paperwork. Now, do you want to sign up?’ Coming here [to CollegeAmerica], it was a completely different feeling . . . You were being welcomed into something different and not just a school . . . In the hallway, it’s not ‘Hey, student,’ or ‘Hi’—it’s ‘Hi, Carolyn.’ It’s ‘Hi, Jim’ . . . It’s always ‘Hi,’ with your name . . . And if you don’t come to class, it’s not a phone call of ‘Why aren’t you here?’ It’s ‘How are you? What’s going on?’ It’s just this real sense of a care of who you are . . . a care for you as a person and what you need to fulfill your personal needs in order to do well. . . .

“Then you want to come to school . . . you want to be in that seat every day . . . you want interaction with people because you’re starting to realize that I’m something different than I thought I was. Then you want to learn, and you want to learn more. You want to be here every day, and you want to get involved with any activity you can.” (Carolyn Sestak; graduation year: 2016; source: CollegeAmerica interview)

Graduates appreciate the fact that CollegeAmerica helped them develop meaning in their lives—meaning in the sense of a productive purpose that guides them to do their best rather than settle for something less. As one Business Management and Accounting graduate puts it:

“Before I started [CollegeAmerica] . . . I always felt a kind of emptiness inside. Always knew I was capable of more . . . I was a delivery driver and I would always drive around and think, there’s got to be more to life than this. I work so hard and I barely pay my bills. There’s got to be much more than just this.

“That kind of eats at you for a while and then you start thinking about making some changes in your life. It’s one thing to think about it. It’s another thing to execute, so I decided to execute. . . .

“One night, I got off work. It was a rainy night. I went outside. My car didn’t start. It was broken. I had to end up walking home. I reached into my pocket on the way home to grab something to eat. I only had about two or three dollars on me. Right then, I realized that this was it. That was the last straw. I had nothing and I worked so hard. I just decided I needed something, some change. The next day, I actually heard a commercial ad about CollegeAmerica and I decided to give them a call. I told myself, I’m not going to sign anything. I just want to go get some information. . . .

“As soon as I walked through the door, everybody was so nice to me. I looked around. The campus was clean, which is a plus for me. They took me in the back and they explained all the degrees that they offer and the kind of opportunities that would come from that . . . I ended up signing up that night. . . .

“CollegeAmerica absolutely changed my life . . . [Now] I work a lot, but I don’t have to work a 9 to 5 anymore. I work for myself. I spend time with my beautiful girlfriend, and we play when we can, and we work when we have to. It’s a well-balanced life. I’m happier, overall. I feel like I’m in control of my life . . . and that’s the best feeling.” (Joseph Chavez; graduation year: 2015; source: CollegeAmerica interview)

That’s how CollegeAmerica graduates reflect on the college and on the productive, meaningful lives it has helped them to create.

And it’s not only graduates who find such value in CollegeAmerica. Currently enrolled students offer essentially the same kinds of evaluations. For example, when CollegeAmerica’s accrediting body, the Accrediting Commission of Career Schools and Colleges (ACCSC), visits CollegeAmerica’s campuses and surveys current students, here’s what they find:

ACCSC’s survey of Colorado Springs students in 2011 found that 80% of responding students felt good about their decision to attend the college and 72% would recommend the college to a friend.

ACCSC’s survey of Denver students in 2012 found that 85% of student responders indicated they felt good about their decision to attend the college and 76% would recommend the college to a friend.

ACCSC’s survey of Fort Collins students in 2009 found that 98% of responders felt good about their decision to enroll at the campus and 98% would recommend CollegeAmerica to a friend.

CollegeAmerica’s current students speak highly of the college—and its graduates are positive about how the college enabled them to get better jobs or start their own businesses, develop meaning and purpose, and make their lives enjoyable and exciting.

Yet, the Colorado AG claims that CollegeAmerica’s graduates “don’t get good jobs,” that the college “preys on the poor and uneducated,” and that its programs and tuition assistance mechanisms are “unconscionable.”

Something clearly is wrong. Could it be that the AG has an agenda to advance her own career by winning cases rather than reporting the truth?

## **The Value of a Degree from CollegeAmerica**

The value of attending and graduating from college is based on the costs and benefits involved. To assess this value, one must consider *all* of the costs and *all* of the benefits. If one fails to account for all costs and benefits, whether by accident or on purpose, then one cannot understand the value in question. (This is just what the AG has done.)

Consider the costs.

To assess the true costs of college, one must account for the three kinds of costs: direct costs, opportunity costs, and living costs.

- *Direct costs* include tuition, fees, books, and other educational supplies, such as computers.
- *Opportunity costs* are a person's earnings that are lost or forgone while the person goes to college.
- *Living costs* include room, board, transportation, and other expenses while a person attends college.

All of these costs are real. To objectively assess or compare the costs of college, we must take all of these into account. If someone (such as an AG) fails to take all of these costs into account—for instance, if he or she focuses only on the direct costs (tuition) and excludes opportunity costs and living expenses—then he or she is ignoring fully *two-thirds* of the costs of going to college. This is exactly what the AG has done when comparing the cost of CollegeAmerica with Colorado community colleges.

Earnings that are lost while attending college can be *more than half* of the total cost of the education. And living expenses frequently are *greater than tuition*. Consequently, in order to support themselves and their families, many students need to work either part-time or full-time while they attend college. They need to attend a college with programs, scheduling, and classes designed to accommodate their needs and their circumstances. CollegeAmerica's programs, scheduling, and classes are designed precisely for these students. When assessing the value of a college to students, objectivity requires accounting for all of these factors.

Table 1 (below) compares the costs of graduating with an Associate's degree from Community College Denver versus the costs of graduating with one from CollegeAmerica Denver. On average, it takes a student 35 months<sup>a</sup> to earn an Associate's degree from Community College Denver, but only 20 months to earn one from CollegeAmerica Denver.<sup>b</sup> According to the National Center for Educational Statistics (NCES), the average graduation rate over the past four years at Community College Denver was 11%, whereas the average graduation rate over the past four years at CollegeAmerica Denver was 31%.<sup>c</sup> (As the ACCSC reports, however, if we count *all* students—not just first-time students, as the NCES does—the real graduation rate at CollegeAmerica is 44%.)

**Table 1**  
**Comparison of Cost to Graduate for**  
**Community College Denver and CollegeAmerica Denver<sup>1</sup>**

Costs	Community College Denver	CollegeAmerica Denver
1. Tuition and Fees <sup>c</sup>	\$3,509	\$16,968
2. Books and Supplies <sup>c</sup>	\$1,800	included
3. Room and Board <sup>c, f</sup>	\$9,803	\$8,352
4. Other <sup>c, f</sup>	\$5,049	\$7,120
5. Total per Year	\$20,161	\$32,440
6. TOTAL (Row 5 x avg. time to graduate) <sup>a, b</sup>	\$58,803	\$54,067
7. Average 1st Year Annual Salary <sup>e</sup>	\$23,000	\$23,000
8. Lost Wages While in College <sup>d</sup>	\$67,083	\$38,333
<b>9. Cost to Graduate</b>	<b>\$125,886</b>	<b>\$92,400</b>

When *all* costs—including tuition, books, fees, computers, and forgone wages—are accounted for, graduating from CollegeAmerica can be \$33,000 less than the cost of graduating from Community College Denver. The only way to see this, however, is to engage in honest, full-context thinking, which the Colorado AG won't do.

The benefits of attending CollegeAmerica come in several forms. And to understand the true value of an education and degree from the college, one must account for *all* of the benefits involved: *monetary* and *non-monetary*, *short term* and *long term*.

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1. Table 1 data is from CollegeAmerica Management Memo 415R. Notes for Table 1 (and the preceding paragraph):

<sup>a</sup> Data from *Four-Year Myth: Make College More Affordable, Restore the Promise of Graduating on Time*, 2014, pp. 28–29, Complete College America, 429 E. Vermont St., Ste. 300, Indianapolis, IN 46202, [completercollege.org](http://completercollege.org).

<sup>b</sup> Data from CEHE Data Letter 533, Graduate, Number Days To.

<sup>c</sup> Data from IPEDS National Center for Educational Statistics. See: <http://nces.ed.gov/ipeds/datacenter/>.

<sup>d</sup> Average time to graduate x Average 1st Year Annual Salary (i.e., 35 months x \$23,000).

<sup>e</sup> Data from *Four-Year Myth*, pp. 28–29, which estimates annual wages of \$35,000 per year. (Modified to \$23,000 per counsel.)

<sup>f</sup> Data from IPEDS National Center for Educational Statistics.

Monetary benefits include not only a graduate's earnings in the first year following graduation, but *all* earnings that accrue over the span of his or her post-graduation life.

As MIT-trained economist Dr. Jonathan Guryan has shown, CollegeAmerica graduates average an approximately 18% increase in earnings *per year* of schooling for a two-year Associate's degree, and more than a 12% increase in earnings *per year* of schooling for a four-year Bachelor's degree (Guryan, Expert Report, p. 11–12). Given these increased earnings—and the fact that earnings *accumulate over a lifetime*—what are the potential lifetime earnings for a CollegeAmerica graduate? Although the precise earnings of graduates vary depending on their particular circumstances, the above figures, which are drawn from the actual earnings of CollegeAmerica graduates, show the following:

Ten years after graduating, a person with an Associate degree would have earned almost \$61,000 more than someone who did not attend college. At 20 years after graduation the amounts increase to over \$115,000 and \$310,000 for Associate and Bachelor degree holders, respectively. These gaps continue to expand with time. At 30 years after graduation the accumulated differences in earnings have increased to \$166,000 for those with an Associate degree and \$456,000 for those with a Bachelor degree. Nearing retirement, these differences have increased to \$179,800 for the associate degree recipients and \$491,000 for those with a Bachelor degree. Based on the CollegeAmerica data, this analysis also finds that for some individual CollegeAmerica graduates the additional earnings will accumulate in excess of \$1,000,000. (Guryan, Expert Report, p. 13)

The financial benefits given are substantially understated. They project only to age 62 (not 65 or 70), and don't adjust for the lower wages due to the great recession that are embedded in the source numbers. Further, when we add in company-provided benefits and perks, the earnings are much greater.

When we add to all of that the *non-monetary benefits*, we see even greater value. Non-monetary benefits of a college degree include:

- Higher self-esteem, self-confidence, and self-respect;
- Greater likelihood of being employed during the graduate's life;
- Increased likelihood of promotion and advancement;
- Higher likelihood of having health insurance;
- Better health and a longer life;
- Lower likelihood of criminal activity.

These are extremely important benefits that can make a huge difference in both the quality and length of a person's life. And, like monetary values, non-

monetary values last a lifetime. Some even compound. For instance, higher self-esteem leads to more success and greater happiness. This, in turn, leads to still higher self-esteem, which leads to even more success and happiness, and so on. The compounding effect is significant and can profoundly change a person's life for the better.

Consider, for instance, a twenty-eight-year-old single mother of two young children who is struggling to make ends meet. Suppose she doesn't earn much at her 9-to-5 job as a clerk in a department store, doesn't know business management, doesn't have self-confidence, and can't advance to a management position because she has no college degree. Now suppose she sees an ad about CollegeAmerica, schedules an appointment, and learns about the flexible programs and financing options. She decides to enroll in the Bachelor's degree program in Business Administration. CollegeAmerica's flexible scheduling enables her to continue working to pay the bills and support her children while attending college, and, thirty-six months later, she graduates with a Bachelor's degree. She applies and is hired for a management position at a national chain clothing store, and begins a new job.

She now has a significantly higher standard of living. She feels good about herself—better than ever before—because she has demonstrated to herself that she can improve her life by being thoughtful, making plans, and following through. Now she wants to advance *again*. So she does.

She works smart and hard at her new job, makes herself valuable to her employer, and in a few years earns a promotion to regional manager, which comes with a substantial raise. She loves her job and is making much more money than she did prior to attending college. She has improved her life, and the prospects for her children, again. Her self-esteem has reached a new high. And the virtuous cycle continues.

This is the kind of transformation that CollegeAmerica is *designed* to encourage and foster. When students take advantage of the education and resources CollegeAmerica offers—and when they complete their classes and programs—they can transform their lives in beautiful ways.

The Colorado AG ignores or denies all of this. She drops this entire context and focuses myopically on a few variables that suit her agenda—variables such as: tuition differences in disregard of opportunity costs, in disregard of living expenses, and in disregard of government subsidies to community colleges (as if none of that matters); graduates' average earnings in only the first year after graduation (as if the rest of their lives don't matter); and how their earnings compare to those of graduates from “all U.S. colleges” (as if CollegeAmerica graduates care more about how their earnings compare with those of Ivy League schools than about how they have improved their own lives).

The value of CollegeAmerica to its students and graduates is huge. The AG's bias and refusal to consider facts blinds her to this value.

## CollegeAmerica's Graduation Rates and Default Rates

CollegeAmerica is committed to helping students graduate, and both the college and its students are remarkably successful in this regard. Is there room for improvement? Of course there is—and CollegeAmerica constantly strives to improve. But when seen in the light of full-context thinking, CollegeAmerica's graduation rates are impressive.

CollegeAmerica's student body averages twenty-eight years old (older than community college students) and includes many from socio-economic groups that are not served by other kinds of colleges (e.g., minorities and veterans). These students are at higher risk of dropping out than are students who attend traditional colleges. This is a difficult and challenging student demographic. Even so, CollegeAmerica's graduation rates are relatively high. Indeed, they are *more than twice as high* as those of Colorado community colleges. And CollegeAmerica students graduate in a fraction of the time—*often twice as fast* as community college students. Twice as high and twice as fast. That is remarkable.

Table 2 (below) shows that the graduation rates at Community College Denver, Pikes Peak Community College, and Pueblo Community College are 11%, 15%, and 24%, respectively. Compare these to graduation rates at CollegeAmerica Denver, Ft. Collins, and Colorado Springs, which are 31%, 32%, and 44%, respectively. Every CollegeAmerica campus has higher graduation rates than the Colorado community colleges. Further, whereas only 6% of Associate's graduates from Colorado community colleges graduate in 24 months or less, fully 82% of Associate's graduates from CollegeAmerica graduate in 24 months or less.<sup>2</sup> (Those are not typos.)

Graduating is the difference between a student earning his or her life-changing degree and not earning it. Compared to Colorado community colleges, CollegeAmerica's graduation rates are much higher. The importance of this to students cannot be exaggerated.

Looking at federal loan cohort default rates ("default rates"), we see similarly glowing results on the part of CollegeAmerica as compared to Colorado community colleges. For instance, although amounts borrowed by students at Community College Denver (averaging about \$5,000) are *much lower* than amounts borrowed by students at CollegeAmerica (about \$20,000), because community colleges are heavily subsidized by state and local government, default rates at Community College Denver were *much higher* than those at CollegeAmerica Denver:

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2. Source: Graduates—Number Days To, Data Letter 533.

- 30.8% vs. 25.4% in 2011
- 27.9% vs. 22.0% in 2012
- 23.2% vs. 15.8% in 2013

This comparison is stark. CollegeAmerica Denver serves a higher-risk, older, more challenging student population than Community College Denver, yet *CollegeAmerica achieves much better results across the board*. (Default rates among CollegeAmerica graduates are even lower. In 2011, 2012, and 2013, CA graduates' default rates were 8%, 8.8%, and 4.1%, respectively.)<sup>3</sup>

CollegeAmerica's default rates are *much lower* than those of Colorado community colleges, yet the Colorado AG attacks CollegeAmerica for its allegedly "high" default rates. She gives a pass to Colorado community colleges, which not only have much higher default rates but also receive huge taxpayer subsidies.

In all key measures, CollegeAmerica outperforms Colorado community colleges. It's no surprise then that Colorado community colleges regard CollegeAmerica (and private career colleges in general) as a threat.

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3. Jones, p. 9.

**Table 2**  
**Comparison of Student Risk Profiles and Student Outcomes from**  
**Four Colorado Community Colleges and CollegeAmerica Campuses in Colorado<sup>4</sup>**

Institution	Population Data 4 year average (2012–2015)				Graduation Rate	% Federal Pell Grant Recipients 4 year average	Federal Loan Cohort Default Rate (“CDR”)		
	White	Hispanic	African American	Age 25+	4-Year Average Graduation Rate		2013	2012	2011
Pikes Peak Community College	63%	14%	8%	46%	15%	44%	15.8%	18.1%	22.0%
Pueblo Community College	56%	25%	4%	52%	24%	68%	21.7%	19.5%	27.2%
Otero Junior College	59%	28%	3%	36%	37%	48%	17.3%	21.2%	25.5%
Community College of Denver	34%	26%	14%	40%	<b>11%</b>	46%	23.2%	27.9%	30.8%
College America Denver	37%	34%	16%	57%	<b>31%</b>	80%	15.8%	22.0%	25.4%
College America Ft. Collins	62%	25%	4%	63%	32%	74%	15.8%	22.0%	25.4%
College America Colorado Springs	52%	19%	18%	68%	44%	81%	15.8%	22.0%	25.4%

4. Data in Table 2 is from Diane Auer Jones’s “Response to Chopra’s Response Near Final,” which cites as its data source IPEDs, U.S. Department of Education, NCES. <https://nces.ed.gov/ipeds/>.

## Colorado Community College System's Report on Competition from For-Profit Colleges

In May 2010—two years before Assistant AG Webster launched her campaign to cripple and close private career colleges in Colorado—the Colorado Community College System (“CCCS”) issued a report entitled, “Competition from For-Profit Colleges.” The report expressed grave concern over the fact that private career colleges were multiplying throughout the state, expanding their offerings, and providing students with educational and professional values that community colleges were not providing.

Although the report references for-profit colleges in particular, most of the concerns expressed therein pertain to private career colleges *as such*, whether for-profit or nonprofit. (CollegeAmerica, which is referenced repeatedly in the report, was at the time a for-profit college but is now nonprofit.)

The paper bemoans the fact that:

[F]or-profit colleges are growing faster than ever before.... with an estimated \$26 billion in revenues in 2009. Enrollment in the for-profit sector has grown by an average 9% per year compared with only 1.5% for all institutions of higher education in the U.S. including two-year and four-year institutions.... According to data provided by The Chronicle of Higher Education, the largest for-profit colleges’ estimated national enrollment growth from fall 2008 to fall 2009 averaged over 22%. This compares to enrollment growth in the Colorado Community Colleges of 19%. The number of for-profit colleges offering two-year degrees and certificates in Colorado has increased from 33 in 2005 to 52 in 2008, the most recent year for which data are available.

For-profit colleges spend significant resources on advertising, marketing and recruitment.... Advertisements bombard potential students on the television, radio, bill boards, and in the electronic media on related websites like job-search sites. Many for-profit colleges have near-immediate response times for students inquiring about the college. Marketing/recruiting specialists are standing by to work with students to complete their applications and determine a program that makes sense for the student to start in the next month. . . .

*[O]n the whole, for-profit colleges are nimble and student centered. Many allow students to start programs throughout the year as there is demand and to fit course schedules to students’ lives rather than based upon classroom and instructor availability and a semester schedule. They tout benefits that community colleges either do not offer or just do not advertise very well including: quicker training programs, day care, night classes, bus*

passes, financial aid, and promises of job placement. (CCCSC Report, pp. 2–3) [Emphasis added.]

The report expressed alarm over the fact that some private colleges have “graduation teams” dedicated to helping students stay in school and graduate. These teams include “a group of three professionals: an enrollment counselor, an academic counselor, and a financial counselor, assigned to each student to help ensure persistence and graduation.”

If you’re puzzled by the community colleges’ alarm about this, it’s because you understand that the very *purpose* of college is to help students get an education, earn a degree, and get a good job. Alas, the community colleges and the AG do not see it that way.

The panic-stricken report continues:

Within Colorado, the community college system faces competition from 52 private, for-profit two- and four-year colleges across the state. Forty-three of these colleges have awarded two-year degrees and certificates in the same programs as CCCS colleges and 40 are within the CCCS service area—they compete with CCCS colleges in the Denver and Colorado Springs metro areas. In 2007-2008, these direct competitors enrolled more than 81,000 students, compared to the nearly 108,000 enrolled at all CCCS colleges. While Colorado Community College System colleges showed a decrease in enrollment of 8% as the Colorado economy grew and unemployment was low from 2005-2008, the two-year proprietary schools’ enrollment *increased* 4% and the four-year proprietary schools’ enrollment grew 23%. (p. 6)

It gets “worse,” as it were:

For-profit colleges report higher fall to fall retention rates than colleges within CCCS. At for-profit institutions, the median percentage of Fall 2007 students returning in Fall 2008 was 63%, compared to a 53.2% average retention rate for CCCS colleges. (p. 9)

And still “worse”:

[For-profit colleges in CO] graduate students at higher rates than CCCS colleges. At for-profit colleges, 47% of full-time students complete their degree or certificate within 150% of normal completion time, compared to 24.8% of CCCS students. (p. 10)

One apparent purpose of this report was to alert the Colorado Community College System’s institutions of these “direct competitors” who provide better services and better education than community colleges do, so that community colleges could try to improve their offerings. Another purpose of the report

was to alert government agents of the fact that government-run, government-subsidized community colleges were being made to look bad by private career colleges—and to spur government officials to do something about it. This latter aim is evident in another aspect of the report.

The “Competition from For-Profit Colleges” report not only set off alarms about the competition posed by private career colleges; it also included a series of smears to the effect that career colleges “often misrepresent their placement and completion numbers,” that their “completion and placement information . . . is generally misleading and in many cases inaccurate,” and that there is “potential fraud and abuse at proprietary schools.” None of these claims is substantiated in the report. All are merely asserted. These evidence-free assertions were picked up and used by the Colorado AG in her assault on CollegeAmerica.

Where the AG couldn’t find ready-made smears, she manufactured them.

## **The Attorney General, the ACCSC, and Anonymous “Complaints”**

One of the AG’s initial tactics in launching her assault against CollegeAmerica was to search for or solicit complaints against the college. Unfortunately for her, few if any specific complaints by actual CollegeAmerica students or graduates could be found. But this didn’t stop the AG. If needed, she would settle for anonymous and nonspecific complaints. Those were easier to come by (or to drum up, as the case may have been).

Anonymous and unspecific complaints made against an organization (or an individual) are properly and normally discarded; they are not treated as legitimate or actionable complaints. The reasons for this are rather obvious. But normal procedures and common sense were tragically disregarded in this case. And one of the offenders was CollegeAmerica’s accreditor, the Accrediting Commission of Career Schools and Colleges (“ACCSC”).

According to the ACCSC’s website, their mission is:

To serve as a reliable authority on educational quality and to promote enhanced opportunities for students by establishing, sustaining, and enforcing valid standards and practices which contribute to the development of a highly trained and competitive workforce through quality career oriented education.

ACCSC’s mission has two primary objectives:

- To assure students and the general public of the quality of educational training provided by ACCSC-accredited institutions and their programs and
- To assist institutions in continuously improving themselves and the training they provide students.

This accreditation is particularly significant in relation to the AG’s assault on CollegeAmerica because a substantial aspect of the Commission’s reason for being is to monitor its member colleges and their various procedures, with the aim of ensuring that the colleges are operating in accordance with the ACCSC’s rigorous standards.

Toward that end, the ACCSC closely monitors CollegeAmerica’s campuses and procedures. As Judge Mullins wrote when he rejected the AG’s baseless request for twenty-one injunctions against CollegeAmerica:

CollegeAmerica is accredited by ACCSC. To become accredited by a national accrediting body known as ACCSC, and to maintain accreditation, a college must satisfy ACCSC’s “Standards,” which are requirements set by ACCSC that cover the college’s advertising, admissions, all aspects of a college’s degree and course offerings, and student outcomes, including student satisfaction, graduation rates, and employment rates.

The ACCSC generally is a conscientious and persistent organization, and CollegeAmerica gladly complies with its standards. If someone at CollegeAmerica errs by violating the Commission’s standards, the college promptly corrects the error. (Judge Mullins noted an instance of CollegeAmerica correcting course in this manner.) However, although the ACCSC generally has been fair in its dealings with CollegeAmerica in the past, in 2012 the organization took a bizarre and unjust series of actions that caused great harm to the college, to its staff, and to its students.

Beginning in May 2012, the ACCSC received a series of anonymous “complaints” about CollegeAmerica, which were not actually complaints, but unsubstantiated smears (see below). Even so, the ACCSC, having earlier been asked by the AG for any complaints about the college, forwarded these so-called “complaints” to the AG and demanded that CollegeAmerica respond to the “complaints” under threat of institutional sanction.

The ACCSC’s actions and demands in this instance defied common sense, lent credence to the smears, harmed the college in myriad ways. They also violated the Commission’s own written standards.

In its Order to Show Cause (“OSC”) letter dated July 12, 2013, ACCSC openly acknowledges that the “complaints” it received beginning in May 2012 were “a series of *anonymous* complaints” (emphasis added). The OSC explains, “In July 2012, the Commission received four (4) additional anonymous

complaints with similar allegations as those noted above for a total of nine (9) anonymous complaints received within a three-month timeframe.”

The “complaints” were not only anonymous; most of them were also *unspecific*, consisting only of name-calling and invective. Indeed, only two of the “complaints” contained anything specific—and both of these were from people who were angry that CollegeAmerica no longer offered free certified nursing assistant and phlebotomy courses—which, ironically, the college had discontinued by order of the ACCSC and on threat of institutional sanction.

The “complaints” were clearly intended to incite punitive action against the college. For instance, one complainant calls CollegeAmerica a “scam for unsuspecting students” and threatens “an intensive well orchestrated [sic] investigation,” vowing, “I will not stop until this corrupt organization makes restitution to students and communities where they are located. What would be best is if they were actually closed.”

The rest of the complaints were nothing more than lists of disparaging assertions and name-calling, such as “scummy,” “huge rip-off,” “scam,” “praying [sic] on the uneducated,” “fraudulent tactics,” and the like.

Amazingly, the ACCSC sent these anonymous and unsubstantiated “complaints” to the Colorado AG, who proceeded to launch a massive investigation of the college, using these “complaints” as a pretext.

How do we know that these “complaints” were only a pretext for the investigation? We know it because (a) we are here talking about highly educated people—including attorneys and an attorney general—who know the evidentiary status of anonymous and unsubstantiated claims, and (b) there are commonsense and industry standards for handling these kinds of false complaints—standards that were flagrantly ignored.

What is the standard industry protocol for dealing with anonymous, unsubstantiated complaints? And why is that standard the standard? Practically every organization has explicit, written policies for this kind of thing.

Consider, for instance, the standards on this matter from another accreditor, the Commission for Accreditation on Respiratory Care (CoARC). Section 10, Complaint Procedure, of its *Accreditation Policies and Procedures Manual* states in part:

The complainant will be required to sign an authorization to release the written complaint and corroborating materials to the sponsoring institution.... The CoARC will not investigate complaints that are not in writing *or that are anonymous*. [Emphasis added.]

Courts of law, accrediting agencies, and state enforcement agencies (such as the Colorado Division of Private Occupational Schools) don’t treat anonymous and unsubstantiated complaints as actionable. If they did, anyone could submit fake complaints and have them taken seriously. Then anyone

and any business could damage anyone or any business simply by lodging an anonymous complaint. That is just what happened in this case.

This is why it is not only an industry-wide standard, but also a commonsense principle that anonymous and unsubstantiated complaints must be dismissed until and unless someone comes forward to own and substantiate them. *Indeed, this is how the ACCSC itself promises to deal with such complaints.*

The ACCSC *Standards of Accreditation*, Rules of Process and Procedure, Complaints Procedures, Section VI.A.3., states in part:

3. Filing and Content of a Complaint:

...

b. In order for a complaint to be processed, the complaint should contain:

i. The basis for any allegation...

ii. *All relevant names and dates* and a brief description...

iv. A release from the complainant(s) authorizing the Commission to forward a copy of the complaint, *including the identification of complainant(s)*, to the school. [Emphasis added.]

These policies and standards sound sensible because they are sensible. And such policies should not merely be stated—they should be *upheld* and *enacted* as well. But the ACCSC didn't uphold or enact its own standards. It violated them.

The Colorado Department of Education has a similar set of standards. Its *Complaint Procedures* state in part:

A Complaint is a signed, written document... [and] *must* contain the following information

...

b. [The] facts on which the statement is based that identify persons, actions, and/or omissions which serve as the basis....

...

g. The signature and contact information (minimally, address and telephone number) for the complainant... [Emphasis in original.]

Given that *all* of the “complaints” against CollegeAmerica are anonymous, all of them fail the requirements for complaints from CoARC, ACCSC, and the State of Colorado.

Yet, in this case, the ACCSC accepted the anonymous and unsubstantiated complaints against CollegeAmerica as legitimate *and forwarded them to the*

*Colorado AG.* The AG then used them—and continues using them—as a basis for bilking, extorting, and trying to destroy the college.

## **When Evidence-Free Claims are Permitted, Self-Defense Is Impossible**

To grant legitimacy to evidence-free assertions is to dismiss the principle that evidence is the standard of proof. It is to render the accused—in this case CollegeAmerica—utterly defenseless. The reason for this fact lies in a basic principle of logic: the onus of proof principle—the idea that the burden of proof is on the person (in this case, the AG) who makes the assertion or allegation.

If you say that John cheated on a test, the burden of proof is on you to support your claim with evidence (e.g., reliable testimony or documents). If evidence were not upheld as the standard for taking an accusation seriously, then anyone could accuse anyone (or any business) of anything at any time and destroy the person's (or business's) reputation. And that is exactly what is happening here.

This is what the ACCSC's and AG's acceptance of evidence-free claims against CollegeAmerica has done—and continues doing—to the college. It has put CollegeAmerica in the position of having to prove its innocence (i.e., a negative, something *not* done), when evidence is no longer regarded as the standard for proving a wrongdoing (i.e., a positive, something done).

If evidence-free claims are treated as legitimate, how is CollegeAmerica (or anyone) supposed to prove that it is *not* guilty? How is the college supposed to prove that it has *not* committed the alleged wrongdoing? What evidence could it marshal to demonstrate that it is *not* a “huge rip-off” or that it is *not* “preying on the uneducated” or that it is *not* using “fraudulent tactics”?

Once evidence-free claims are permitted, anything goes—and no business (or person) is safe or can defend itself.

Suppose CollegeAmerica offers to have the AG visit any of its campuses and with any of CollegeAmerica's students (which CollegeAmerica has repeatedly done and which the AG has repeatedly rejected). And suppose the AG were to accept. The AG sees the college's admissions procedures, institutional financial aid offerings, and classrooms in action; the AG is introduced to many enthusiastic instructors who talk about how much they love helping students succeed; and the AG meets many happy students who express how wonderful the college is and how much they appreciate the opportunities it makes possible for them.

Does *that* prove that the college is not “scummy” or that its programs are not “unconscionable”? Not if evidence-free claims are permissible.

If evidence-free claims are permissible, the AG can simply say, in effect, “Those procedures might not be your real procedures; maybe you staged all of this for our visit; maybe those classrooms were rigged for this showing; maybe these attentive instructors and happy students are really paid stooges. Prove that’s *not* the case!”

The very act of accepting as legitimate an unsupported, evidence-free claim against the college places the college in a hopelessly defenseless position: It cannot prove that the claim is false. Once arbitrary, evidence-free claims are permitted, more of the same can be issued against any and all evidence to the contrary. Simply put: If evidence is not the standard, then evidence is not the standard.

When the AG asked the ACCSC for any complaints against CollegeAmerica, rather than replying truthfully, “No, we have not received any legitimate complaints about the college,” the ACCSC forwarded these anonymous, unsupported, evidence-free smears to her. The AG, in turn—and in violation of the onus of proof principle, which is taught in Law 101—absurdly treated these smears as “probable cause” to launch a massive, financially crippling investigation and subsequent lawsuit against CollegeAmerica.

In short, the context dropped by the AG here is the fact that evidence is the standard of proof. That’s fundamental. And it’s the fallacy that underlies the Colorado AG’s entire crusade.

## **Here Are the AG’s Bogus Claims Against CollegeAmerica**

Assistant AG Webster did not have credible evidence showing that CollegeAmerica had engaged in wrongdoing. Yet she wanted to cripple and close this “competitive college” regardless of its innocence. So, in addition to treating anonymous “complaints” as legitimate complaints, she tapped into the narrative of the broader, national assault on private career colleges.

This broader assault began in 2010, when the Department of Education (under Arne Duncan) launched an effort to demonize and destroy private career colleges nationwide. The claims issued by the Department (which were later echoed in the CCCS report on “Competition from For-Profit Colleges”) included claims to the effect that “career-college students take on too much debt and default too frequently on their loans”; “graduation rates of career-college students are too low”; “career colleges and their students represent an undue burden on taxpayers”; and the like.<sup>5</sup>

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5. For a detailed report on this assault, see “The Government’s Assault on Private-Sector Colleges and Universities,” *The Objective Standard* (Summer 2011).

The Colorado AG picked up these media smears from the national ether and leveled them against CollegeAmerica. Along with the anonymous “complaints,” these smears formed the basis for her assault and lawsuit.

Because Webster’s claims against CollegeAmerica are not based on facts or evidence, Judge Mullins denied the AG’s motion seeking twenty-one injunctions against CollegeAmerica; he also stated openly in court that the AG’s tactics showed “bias” against the college. A judge openly chastising an AG for bias (discrimination) is harsh criticism. But this didn’t stop Webster from continuing her assault and pushing her baseless claims.

The AG’s six general claims against CollegeAmerica are:

1. Tuition at CollegeAmerica is too high.
2. CollegeAmerica’s graduation rates are too low.
3. CollegeAmerica burdens students with excessive and unconscionable debt, and its students’ default rates are too high.
4. CollegeAmerica’s institutional loan program (EduPlan) is unhelpful and unconscionable.
5. CollegeAmerica uses false and misleading advertisements to recruit students.
6. CollegeAmerica’s graduates don’t get good jobs, or they get jobs that don’t require a college degree.

Combining all such claims into a neat, vitriolic package, the AG claims that CollegeAmerica “preys” on the poor and uneducated.

But none of these claims makes sense in light of the full context of relevant facts and common sense.

Consider each claim in turn.

### **1. The AG claims that tuition at CollegeAmerica is “too high”—but this claim drops massive context, and evades the very facts that give meaning to the concept of “price.”**

Does the AG regard Yale as too expensive? How about Colorado College or University of Colorado (Webster’s alma mater)—both of which have higher tuition than Yale? How about local private kindergartens or Montessori schools? Or a Tesla or a Ford?

The price of a product or service is an *agreement* between the parties involved. As long as each agrees to the terms and delivers what is promised, as long as neither party is coerced or defrauded, the price is *by definition* fair. A price is a mutually agreed upon rate of exchange by reference to which both

parties regard what they are getting as worth more to them than what they are trading for it.

As we have seen, CollegeAmerica's graduates think their education has been life-changing and well worth their tuition. Who is the AG to tell them otherwise? "No. I'm sorry, Jennifer. Although you may have loved your experience at CollegeAmerica—although you may have graduated and created a rewarding career using your education—and although you may see that what you received in value is well worth what you paid for it—I am the Attorney General, and I'm here to tell you that you're wrong about all of this. I'll tell you what is a fair tuition."

This is the essence of what it means for her to say that CollegeAmerica's tuition is "too high." The context she drops here is the fact that a price is an agreement and the fact that the claim of "too high" presupposes an answer to the questions: "Too high to whom? And too high for what?" If it's not too high for the student and for the value she gains from it, then it is not too high. This is Economics 101.

And the AG not only ignores the meaning of "price" while acting as an economics and education tsar; she also drops the context necessary to make sense of and objectively compare costs.

Consider the context the AG drops to claim that CollegeAmerica costs "four times more than the most expensive community college certificate programs."

- **The AG compares tuitions for programs of different lengths and acts as though this is an apples-to-apples comparison.** She compares CollegeAmerica's Associate's degree, which typically takes two academic years to complete, with community college certificate programs, which take half that length—one year or less. This is a false and misleading comparison.
- **The AG doesn't mention the government subsidies for community colleges.** CollegeAmerica's tuition is higher than Colorado community colleges' tuition. This is because the community colleges receive massive government subsidies for each student enrolled. *CollegeAmerica does not receive any state or local government subsidies for its students.* An objective comparison of the costs of CollegeAmerica and community colleges must include what the community colleges receive from state and local governments. But not in the context-free world of Assistant AG Libby Webster. In Webster's world, to ignore government subsidies is to make them irrelevant.
- **When all costs are accounted for, CollegeAmerica is substantially less expensive than a community college. (See Table 1 above.)** The full cost of a product or service must take into account *all* of the costs involved—in this case, not only tuition, but also the opportunity costs

and living expenses. Yet the AG ignores fully two-thirds of these costs, as if ignoring them makes them go away.

- **The AG also evades facts when comparing college programs for similar Associate’s degrees when those programs are *completed in half the time* at CollegeAmerica.** In these cases, the opportunity costs of attending the community college program are much higher due to a longer time spent out of the workforce. Dr. Guryan provides a brief example of how the AG drops context here:

[The AG] identifies several community college programs in Medical Office Technology or Medical Assisting as having lower tuition than the Medical Specialties Associate program at CollegeAmerica. The tuition amounts reported for the community college programs range from \$10,654 to \$17,849 with the CollegeAmerica Medical Specialties program tuition reported at \$42,430. However, the CollegeAmerica program is designed to be completed in 20 months (1.67 years) and the average time to complete an Associate degree in Colorado is about 35 months (2.9 years). The 15 months in which a CollegeAmerica graduate can work while the community college graduate is still attending school is an additional cost to the community college student. Based on the average earnings of a CollegeAmerica graduate, an additional 15 months of employment amounts to \$29,700. This means that the total cost to a community college graduate including both the explicit costs and opportunity costs ranges from \$40,354 to \$47,549, much closer to, or even higher than, the cost of the CollegeAmerica program. (Guryan, Expert Report, pp. 35–36)

All of this is Economics 101. These principles are or should be known to anyone who attempts to speak with authority on pricing. Yet the AG consistently ignores these principles.

If the AG would consider and account for *all* of the relevant facts, rather than only isolated data suits her bias, then she would be able to see what anyone can see. As the saying goes, there are none so blind as those who refuse to see.

## **2. The AG claims that CollegeAmerica’s graduation rates are too low. This claim evades a massive context.**

CollegeAmerica’s graduation rates are two to three times *higher* than those of Colorado community colleges. CollegeAmerica students graduate up to *twice as fast* as those of community colleges. When differences in demographics are taken into account, CollegeAmerica’s record is even more remarkable.

The AG’s claim that CollegeAmerica’s graduation rates are “too low” is ridiculous. To see why it’s so ridiculous, one must engage in full-context

thinking—thinking that accounts for *all* of the relevant facts—which the AG refuses to do.

Part of the crucial context here is that career college students represent a significantly different demographic than elite college students or even some amorphous “national average” of “all U.S. college students.” But the AG refuses to acknowledge that difference. Instead, she and her “experts” pretend that it’s perfectly fair to compare graduation rates of students at elite colleges (whether directly or via a national average of all U.S. college students) with those of students at career colleges.

Would the AG compare the performance statistics of NBA players—or even Gatorade League players—to those of community basketball league players? Of course not. Nor would she compare community league players to a “national average” of “all players from all levels in the game” and expect to gain any valuable data thereby. For the same reason, she shouldn’t compare the performance statistics of elite college students or some “national average” of all college students to those of open-enrollment college students. To do so is illogical and unjust. It is to make a false and misleading comparison.

Yet that is exactly what the AG does.

The only rational and just comparison is between private open-enrollment colleges and government-run open-enrollment colleges. Here we see (per national averages) that whereas *private*, nonprofit open-enrollment colleges graduated 41.4% of students in six years, *public* open-enrollment colleges graduated only 26.9% of students in six years. (Guryan, Expert Report, p. 37, data drawn from IPEDS)

In Table 2 above, graduation rates of students at CollegeAmerica compared to Colorado community colleges are even better—*up to three times higher*. Does the AG care? No, she refuses to acknowledge this fact.

### **3. The AG claims that CollegeAmerica burdens students with excessive and unconscionable debt and that CollegeAmerica students have excessively high default rates. But these claims ignore relevant facts and are clearly false.**

Many students attending CollegeAmerica take on substantial debt—just like many students attending community colleges and practically every other kind of college in the country. Indeed, the highest debt levels are incurred by students attending four-year private colleges and universities. Yet the AG is not seeking to bilk and destroy those colleges.

The AG’s demonization and persecution of CollegeAmerica is not driven by concern about debt levels.

Nor is it driven by concern about default rates.

Average default rates for CollegeAmerica students are higher than those of traditional state colleges and elite nonprofit colleges, but this is unremarkable. It says nothing about the quality or integrity of CollegeAmerica. It is absurd to compare the default rates at elite colleges such as Williams, Harvard, or MIT to the default rates at CollegeAmerica. Students who attend elite colleges come from wealthier and more-educated families. They not only have access to more money; they have greater skills in managing money. This is common sense. Yet the AG evades it.

Default rates at CollegeAmerica are *lower* than at Colorado community colleges. *That* is the relevant comparison. And, as Table 2 shows, in that comparison, CollegeAmerica shines.

#### **4. The AG claims that CollegeAmerica’s institutional loan program (EduPlan) is unhelpful and unconscionable. In light of facts, this is absurd.**

CollegeAmerica offers an institutional loan program called EduPlan. It has a 0% interest rate while the student is in college and a low, 7% interest rate beginning after the student leaves college. These are *far better terms* than any private loan a student could get from a bank or financial institution. Defying common sense, the AG calls these terms “unconscionable.”

EduPlan is a blessing for students. It doesn’t require them to have a credit score or co-signer to qualify. For the many CollegeAmerica students who come from lower-income families and do not have high credit scores, EduPlan is the difference between being able to attend college and not being able to. None of this matters to the Colorado AG. She insists that CollegeAmerica “misleads” people by stating that EduPlan helps make college affordable.

EduPlan clearly *does* help make college affordable. This is why Judge Mullins found it necessary to criticize the AG’s absurd claim with a series of simple sentences (as if he were speaking to an ignorant child). Judge Mullins replied as follows:

EduPlan plan loans help students who may otherwise be unable to attend CollegeAmerica pay for tuition. No credit check is required for EduPlan loans.

The terms of EduPlan loans are clearly disclosed. The loan amount, interest rate, and total payments are clearly provided.

CollegeAmerica monitors its financial planner’s interactions with prospective students to ensure that they are following the College’s rules and procedures.

There is no evidence of the College providing any false or misleading information about EduPlan loans. Further CollegeAmerica's statements that EduPlan helps make college "affordable" is not misleading. . . .

Without EduPlan many students would not be able to pay tuition; therefore, the loans do help students to afford college.

The AG's allegations are clearly contrary to readily available and easily understandable facts. Yet she refuses to look and see.

What's the name for the act of refusing to see the facts before one's eyes?  
Exactly.

## **5. The AG claims that CollegeAmerica uses false and misleading advertisements. But these claims themselves are false and misleading.**

CollegeAmerica advertises that a college degree could help graduates earn more money, and CollegeAmerica cites accurate, government-supplied statistics about this. Both the ACCSC and Judge Mullins scrupulously examined CollegeAmerica's advertisements and found them to be truthful and accurate. The AG, however, is not swayed by truth. She is driven by her political agenda and whatever will advance her assault.

Consider the findings of both the ACCSC and Judge Mullins:

The ACCSC evaluates whether its institutions' advertisements meet the Commission's standards, including whether they "are truthful and accurate and avoid leaving any false, misleading, or exaggerated impressions with respect to the school, its location, its name, its personnel, its training, its services, or its accredited status" (Scanlon, Expert Report, p. 16).

What did the ACCSC find when it examined CollegeAmerica's advertisements over a 10-year period?

The ACCSC several times asked CollegeAmerica to provide a comprehensive review "of all claims and statements made in each school's advertising and an analysis as to how those statements are truthful and accurate, do not leave false, misleading, or exaggerated impressions with prospective applicants." CollegeAmerica supplied numerous articles and statements justifying its statements on how a college degree could translate to greater earnings potential. The ACCSC reviewed CollegeAmerica advertising and analyzed all of the same advertisements alleged by the AG to be "false and misleading."

CollegeAmerica addressed *all* of the ACCSC's concerns with respect to its advertisements and their compliance with accreditation standards over a period of ten years—including concerns about the ads pointing out that "You

could make over \$1,000,000 more in lifetime earnings by getting a fast-paced degree from CollegeAmerica.” (Scanlon, Expert Report, 23–24)

ACCSC found the ads to be in compliance. Elise Scanlon—who was Executive Director of the ACCSC from 1999 to 2008 and thus knows how it operates—wrote:

ACCSC would have directed CollegeAmerica to cease using any ad that the Commission found did not comply with accreditation standards. . . . [T]he fact that ACCSC made no such finding and issued no such directive means that the CollegeAmerica advertisements were found to be in compliance with accreditation standards. (Scanlon, Expert Report, p. 24)

All of this corroborates Judge Mullins’s observation that, although “the harm that the State is seeking to prevent is consumers enrolling in CollegeAmerica under false promises,” the fact is that the AG has not presented evidence that CollegeAmerica has made any false promises. As Judge Mullins ruled, “the State has not met its burden” of proof on this matter.

But this has not stopped the Assistant AG. She continues her attack.

The AG continues to vilify CollegeAmerica for mentioning the kinds of salaries that are possible with a degree from the college and for highlighting the levels of income achieved by some of CollegeAmerica’s successful graduates. This criticism is absurd. Dr. Diane Auer Jones—former Assistant Secretary for Postsecondary Education at the U.S. Department of Education—explains why:

It is a common practice among all institutions of higher education to feature their most prominent and successful graduates, but no reasonable person sees those features as a guarantee of a similar outcome. The point is to inspire people to work hard and to explore all of their options, and to provide information about potential career paths. (Jones, Expert Report, p. 26)

Dr. Jones further notes that career colleges are being held to a different standard than community colleges when advertising their programs. She wrote:

For example, Pikes Peak Community Colleges advertises for its pre-nursing program by pointing out that nurse anesthetists earn \$154,000 per year. Is it wrong for Pikes Peak Community College to point out the earning potential available to hard-working students, even though most graduates of the pre-nursing program will not get accepted into a registered nursing program much less a bachelor’s program or a graduate nurse anesthetist program? (pp. 26–27)

Observe that the potential salary of \$154,000 used by Pikes Peak would quickly add up to far *more* than \$1,000,000 in excess of what a non-graduate likely would have earned. Indeed, if a person would have made \$50,000 per year had he not earned a college degree, but then he earns a college degree and proceeds to make \$154,000 per year, he will exceed the extra \$1,000,000 mark in

less than ten years. If he continues working and makes \$154,000 per year for a total of thirty years, his earnings will amount to more than \$3,000,000 in excess of what he would have earned at \$50,000 per year.

Yet the AG is not up in arms about Pikes Peak’s advertisements. Why? Isn’t that curious?

The fact is that *all* colleges—from Ivy League to community colleges and every college in between—feature successful graduates and the higher possible earnings to promote the value of their programs and degrees. But the AG is not seeking to shut them down for this perfectly normal and honest practice. The AG seeks only to shut down CollegeAmerica for this alleged “offense.”

Could the AG’s bias be any clearer?

## **6. The AG claims that graduates from CollegeAmerica don’t get good jobs. But this claim is false.**

No college has a flawless record, and it is true that some of CollegeAmerica’s graduates don’t get good jobs—just as it is true that some graduates of Yale don’t get good jobs. But most CollegeAmerica graduates do get good jobs, and in their field of study.

The ACCSC report shows a remarkable 80% of graduates with a Bachelor’s degree in Business Administration from CollegeAmerica Denver got jobs *in their field of study*.<sup>6</sup> Likewise, the ACCSC report shows that 77% of graduates with an Associate’s degree in Business Management & Accounting from CollegeAmerica Denver got jobs.<sup>7</sup> Graduates from these programs are employed as sales managers, administrative services managers, transportation managers, storage and distribution managers, and management analysts.

Table 3 below shows that the average percentage of graduates from CollegeAmerica programs in Colorado who are employed in the field of their degree is 74.3%. Many CollegeAmerica programs are at 100%. CollegeAmerica is required by the ACCSC to report as employed only graduates who are *employed-in-field*. Colorado community colleges have no such requirements. Community colleges are free to report as “employed” any graduate who has *any job at all*—regardless of whether the job has anything to do with the graduate’s degree. Further, Colorado community colleges are not required to report their graduate’s employment rates *at all*. It’s a safe bet that employment rates of graduates from community colleges are substantially lower than those of CollegeAmerica.

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6. See [http://misc.collegeamerica.edu/gainful-employment/de\\_ba.html](http://misc.collegeamerica.edu/gainful-employment/de_ba.html).

7. See [http://misc.collegeamerica.edu/gainful-employment/de\\_bma.html](http://misc.collegeamerica.edu/gainful-employment/de_bma.html).

**Table 3**  
**In-Field Employment Rates for CollegeAmerica Graduates, 2011–2015<sup>8</sup>**

Campus	Program	Employed In-Field				
		2011	2012	2013	2014	2015
Colorado Springs	BS Accounting	100%		100%	100%	75%
	BS Bus Admin	100%	80%	90%	88%	77%
	BS Comp Sci	75%	67%	70%	64%	70%
	BS HCA	100%	75%	64%	70%	55%
	AAS Bus Mgt & Acct	80%	75%	71%	68%	75%
	AAS Comp Tech Net				100%	
	AAS Comp Prog			33%		
	AAS Graphics	60%	68%	67%	68%	31%
	AOS Med Spec	67%	66%	63%	67%	69%
Denver	BS Accounting	100%	100%	100%	67%	100%
	BS Bus Admin	100%	100%	91%	86%	100%
	BS Comp Sci	67%	67%	80%	67%	63%
	BS HCA	75%	89%	68%	62%	68%
	AAS Bus Mgt & Acct	100%	80%	86%	60%	73%
	AAS Comp Tech Net	100%	50%			50%
	AAS Comp Prog					
	AAS Graphics	31%	22%	75%	60%	100%
	AOS Med Spec	64%	62%	68%	68%	70%
	AD Nursing			78%	84%	69%
Fort Collins	BS Accounting	100%	100%	100%	100%	100%
	BS Bus Admin	100%	75%	14%	78%	70%
	BS Comp Sci	100%	100%	100%	80%	75%
	BS HCA		80%	0%	75%	73%
	AAS Bus Mgt & Acct	67%	50%	9%	80%	80%
	AAS Comp Tech Net	100%	100%	0%	83%	80%
	AAS Graphics	100%	83%	18%	90%	75%
	AOS Med Spec	79%	63%	47%	72%	76%

8. Data in Table 3 is from “ACCSC Graduation and Employment Rates by Campus and Program 2010–2015.”

The AG asserts that graduates of CollegeAmerica get jobs that don't require a college degree, but this claim is silly. As Dr. Guryan notes:

The [AG] offers no evidence that this is true [i.e., that CollegeAmerica graduates get jobs that don't require a college degree], but even if it were true, this does not mean that the degree obtained did not have value.

First, if getting the job was more likely with the degree than without it, then the degree provided value.

Second, if the starting salary was higher with a degree than it would have been without it then the degree provided value.

Third, if the graduate is more likely to have higher earnings gains in the future, whether because of raises or better promotional opportunities, or because the degree makes it possible to get other future jobs, then the degree provided value. (Guryan, Expert Report, p. 35)

We have seen a clear-cut pattern of this behavior on the part of the AG. She either makes up "facts" about CollegeAmerica or ignores them—or does both. She drops context, cherry-picks, and engages in logically fallacious maneuvering. In doing so, she has done and is doing untold damage to the college, its employees, and its students.

Consider some of the terrible damage she has done.

## **The AG's Harm to CollegeAmerica, its Employees, and its Students**

The AG's sustained, five-year assault on CollegeAmerica has damaged its reputation and caused massive financial harm. Most tragically, the AG has diverted many millions of dollars away from CollegeAmerica's mission of educating students, helping them graduate, and helping them launch or advance their careers. CollegeAmerica students are her ultimate victims.

Because CollegeAmerica has done nothing wrong and refuses to pretend otherwise by "settling," the college has been forced to spend more than five million dollars defending itself. And because CollegeAmerica is a nonprofit college, this money was diverted not from shareholders, investors, or owners (there are none) but from the college's vital services to its students and would-be students. Every hour and every dollar CollegeAmerica spends defending the college against the AG's bogus claims is an hour and dollar diverted away from helping students to graduate, potentially make more money, and improve their lives.

The AG is, in effect, robbing students.

Also harmed in this assault are CollegeAmerica's employees, who have worked countless nights and given up their weekends for years to fulfill the multiple, burdensome, never-ending subpoenas and document requests issued by the AG. These employees didn't sign up to fight a politically driven attorney general. They signed up to help underserved students get a college education, graduate, and transform their lives. But because of the AG's relentless assault, CollegeAmerica's employees have become fighters against this injustice rather than providers of life-changing education. Some of CollegeAmerica's employees have been laid off or have resigned because of the stress.

And CollegeAmerica's students and employees are not the only victims of this assault. Taxpayers are victims too. In her crusade to destroy CollegeAmerica, Webster has spent millions of Colorado taxpayers' dollars (five million? perhaps ten million?) to eliminate jobs in Colorado and to eliminate opportunities for its citizens. At one time, there were *fifteen* AG staff in the courtroom attending a hearing about CollegeAmerica. How many hours has the AG staff put into destroying CollegeAmerica since this assault began in 2012? And what do their salaries add up to? Coloradans should demand an accounting of all of this.

Every taxpayer-dollar, every man-hour, every resource wasted in the AG's crusade against CollegeAmerica is a dollar, man-hour, or resource that could have been used to *support* students rather than undermine students' dreams and destroy colleges that help students realize those dreams.

How does the AG respond to this terrible waste and harm? She offers platitudes and rationalizes: "I'm just doing my job"—"I'm just following the law"—"I'm protecting consumers." She's doing no such thing. If she were really doing her job, she'd never have treated anonymous "complaints" as legitimate complaints, and she would have dropped the case against CollegeAmerica when Judge Mullins ruled against every one of the twenty-one injunctions she demanded. If she was following the law, she'd recognize and uphold the fact that legitimate prosecutions are based on evidence. And if she cared about protecting consumers, she wouldn't be working relentlessly to destroy a college that provides thousands of students with life-serving education and college degrees that they want, need, and love.

What then *does* Webster care about? What is her agenda and ambition?

## **The Apparent Motives of Assistant Attorney General Libby Webster**

Webster's method of attacking college America is clear. She routinely drops context, ignores reality, and pretends that facts are other than they are.

She has demonstrated this repeatedly with every alleged “wrongdoing” of CollegeAmerica.

Why does she do this? What motivates Webster to defame and destroy CollegeAmerica?

The evidence suggests that Webster despises private career colleges and profit-making in higher education, and disapproves of educational institutions that are not controlled by the government. If she had her way, all college education would be “free,” and all of it would be delivered by government-controlled schools, such as community colleges.

She doesn’t care about CollegeAmerica’s value to the people of Colorado. She doesn’t care about its staff or instructors. She doesn’t care about CollegeAmerica’s students or would-be students or its graduates. She cares only about bolstering her anti-business credentials and advancing her political career.

## **Conclusion**

It is time for this unjust assault on CollegeAmerica to end. Indeed, it is time for *all* such assaults on private career colleges to end.

If you have read this far, you care about students, about education, about justice. Please share this paper with anyone and everyone you think might be interested in countering this massive and ongoing act of injustice. If you would like to help defeat this injustice, contact the Center for Excellence in Higher Education. Matt Gerber (CEHE’s General Counsel) can be reached at [matthew.gerber@collegeamerica.edu](mailto:matthew.gerber@collegeamerica.edu); Carl Barney (CEHE’s Chairman) at [carl.barney@independence.edu](mailto:carl.barney@independence.edu); and Eric Juhlin (CEHE’s Chief Executive Officer) at [eric.juhlin@collegeamerica.edu](mailto:eric.juhlin@collegeamerica.edu).

## **Key Resources Used in Preparing this Paper**

- Transcripts of the preliminary injunction proceedings of April 22 and May 8, 2015, before Judge R. Michael Mullins, Denver District Court
- Jonathan Guryan Disclosure, June 5, 2017
- Diane Auer Jones Disclosure, June 5, 2017
- Elise Scanlon Disclosure, June 5, 2017
- Harvey Economics Opinion, June 5, 2017
- Greg J. Regan Opinion, June 5, 2017
- Rohit Chopra Opinion, June 5, 2017
- Jones Response to Chopra, draft of July 27, 2017
- Carl Barney's letter to Michale McComis ACCSC, January 3, 2014
- Colorado Attorney General Complaint, December 1, 2014
- ACCSC Graduation and Employment Rates by Campus and Program 2010–2015
- “Competition from For-Profit Colleges,” May 2010, Colorado Community Colleges
- “Cost of Going to College,” Management Memo 415R, March 9, 2016
- Center for Excellence in Higher Education's response to ACCSC's Order to Show Cause, July 12, 2013
- CollegeAmerica Testimonials
- CollegeAmerica's website: <https://www.collegeamerica.edu>