

# For-profit education loan company to forgo loans of 1,858 Mississippians

For-profit education company Career Education Corp. (CEC) has agreed to reform its recruiting and enrollment practices and forgo collecting approximately \$3,087,519 in debts owed by 1,858 Mississippi students as part of a settlement, Attorney General Jim Hood announced.

CEC is based in Schaumburg, Ill., and currently offers primarily online courses through American InterContinental University (AIU) and Colorado Technical University (CTU). General Hood and attorneys general from 47 states and the District of Columbia join this settlement which results from an investigation into CEC launched in January 2014 after states received several complaints from students and a critical report on for-profit education by the U.S. Senate's Health, Education, Labor and Pensions Committee. That investigation revealed evidence demonstrating that:

CEC used emotionally charged language to pressure them into enrolling in CEC's schools;

CEC deceived students about the total costs of enrollment by instructing its admissions representatives to inform prospective students only about the cost per credit hour without disclosing the total number of required credit hours;

CEC misled students about the transferability of credits into CEC from other institutions and out of CEC to other institutions by promising on some occasions that credits would transfer;

CEC misrepresented the potential for students to obtain employment in the field by failing to adequately disclose the fact that certain programs lacked the necessary programmatic accreditation; and,

CEC deceived prospective students about the rate that graduates of CEC programs got a job in their field of study, thereby giving prospective students a distorted and inaccurate impression of CEC graduates' employment outcomes. For instance, CEC inaccurately claimed that its graduates were "placed" who worked only temporarily or who were working in unrelated jobs.

As a result of the unfair and deceptive practices described above, students enrolled in CEC who would not have otherwise enrolled, could not obtain professional licensure, and were saddled with substantial debts that they could not repay nor discharge. CEC denied the allegations of the attorneys general but agreed to resolve the claims through this multistate settlement.

Overall, CEC will relieve

more than \$493.7 million in debts owed by 179,529 students nationally, after settling with the participating states. Nationally, the average individual debt relief will be \$2,750. CEC has agreed to forgo collection of debts owed to it by students residing in the participating states who either attended a CEC institution that closed before Jan. 1, 2019, or whose final day of attendance at AIU or CTU occurred on or before Dec. 31, 2013.

"Furthering one's education is a noble effort, and it's a shame that those doing so are being taken advantage of financially by these companies that are in it to make money rather than educate our citizens," General Hood said. "I'm proud of our office's Consumer Protection Division for making sure Mississippians who unfortunately fell victim to this school receive the proper debt relief."

CEC has also agreed to pay \$5 million to the states. Mississippi's share will be \$50,000.

CEC has closed or phased out many of its schools over the past 10 years. Its brands have included Briarcliffe College, Brooks Institute, Brown College, Harrington College of Design, International Academy of Design & Technology, Le Cordon Bleu, Missouri College, and Sanford-Brown.

CEC denied the allegations of the attorneys general but agreed to resolve the claims through this multi-state settlement.

Under the agreement, CEC must:

Make no misrepresentations concerning accreditation, selectivity, graduation rates, placement rates, transferability of credit, financial aid, veterans' benefits, or licensure requirements;

Not enroll students in programs that do not lead to state licensure when required for employment, or that due to their lack of accreditation, will not prepare graduates for jobs in their field. For certain programs that will prepare graduates for some but not all jobs, CEC will be required to disclose such to incoming students;

Provide a single-page disclosure to each student that includes: a) anticipated total direct cost; b) median debt for completers; c) programmatic cohort default rate; d) program completion rate; c) notice concerning transferability of credits; d) median earnings for completers; and e) the job placement rate;

Require students before enrolling to complete an Electronic Financial Impact Platform Disclosure, which provides specific informa-

tion about debt burden and expected post-graduation income. CEC is working with the states to develop this platform;

Not engage in deceptive or abusive recruiting practices and record online chats and telephone calls with prospective students. CEC shall analyze these recordings to ensure compliance. CEC shall not contact students who indicate that they no longer wish to be contacted;

Require incoming undergraduate students with fewer than 24 credits to complete an orientation program before their first class that covers study skills, organization, literacy, financial skills, and computer competency. During the orientation period, students may withdraw at no cost; and

Establish a risk-free trial period. All undergraduates who enter an online CEC program with fewer than 24 online credits shall be permitted to withdraw within 21 days of the beginning of the term without incurring any cost. All undergraduates who enter an on-ground CEC program shall be permitted to withdraw within seven days of the first day of class without incurring any cost.

Former students with debt relief eligibility questions can contact the CEC at 847-783-8629 or by calling toll free at 844-783-8629. The CEC email is CECquestions@career.com.

## Flu activity increasing in Mississippi; don't wait to get your Flu shot

Flu activity is increasing in Mississippi and nationwide, according to Mississippi State Department of Health (MSDH) officials.

Nationally, flu is impacting children ages 4 and under, with more hospitalizations in that age group than any other, and 11 pediatric influenza deaths so far. In Mississippi, one pediatric flu death has been reported this season.

"We're seeing geographic spread as well an increase in flu activity, and we are receiving reports of nursing home outbreaks," said MSDH State Health Officer Dr. Thomas Dobbs.

"Again, it's very important to get your flu shot to protect yourself and those around you from getting the flu. It's not too late as peak season in Mississippi usually starts this month and lasts through March," said Dobbs.

According to the Centers for Disease Control and Prevention (CDC), the predominant flu strain circulating now is H1N1, which has a tendency to affect children.

"Remember that 80 percent of pediatric flu deaths last year were in children who were not vaccinated against the flu," said Dobbs. "With school starting back after the holidays, now is an optimal time to make sure your child, as well as your entire family,

## Mississippi Top 50 announces Hall of Fame honorees for 2019

MSTop50 has named Governor Phil Bryant and Former Speaker Pro Tempore Robert Clark, Jr. for its Hall of Fame designation for 2019.

In its third year, the MSTop50 Award annually recognizes the top 50 most influential Mississippians in the areas of elective/appointed government service; lobbying/government relations; and business, media and culture.

The event is sponsored by Entergy Mississippi and Mississippi Farm Bureau.

The Hall of Fame designation of the award is sponsored by Capitol Resources & Tower Loan.

### Governor Phil Bryant

Phil Bryant is near the end of his second term as governor of Mississippi. His tenure is punctuated by historically low unemployment, improvements in education statewide, an unprecedented relationship with a sitting US President, and large economic development wins featuring companies such as Continental Tire, Toyota, Yokohama Tire and Amazon.

Phil Bryant was sworn in for his second term as Mississippi's 64th governor on January 12, 2016. Before becoming the state's chief executive, Bryant was lieutenant governor from 2008-

has gotten their flu shots."

Flu shots are recommended for all those six months and older. Those 18 and under who are eligible for the Vaccines for Children program can receive flu vaccination for \$10. Insurance, Medicaid and Children's Health Insurance Program (CHIP) is accepted for children's flu shots.

Only those adults who are underinsured or uninsured and who meet certain high-risk criteria qualify for a flu vaccine at MSDH county health department clinics. Flu shots for insured adults are now widely available through private physicians, pharmacies, and retailers.

While vaccination is the best protection, basic infection control measures can also reduce the spread of flu and should be taken whether or not individuals are vaccinated. These measures include covering your mouth when coughing and sneezing, staying at home when you or your children are sick, and washing your hands frequently.

To locate a county health department clinic in your area or for more information on flu, visit the MSDH website at [www.HealthyMS.com/flu](http://www.HealthyMS.com/flu). Follow MSDH by email and social media at [HealthyMS.com/connect](http://HealthyMS.com/connect).

2011. He also served as state auditor and represented his legislative district in the Mississippi House of Representatives for five years.

### Former Speaker Pro Tempore Robert Clark

Robert George Clark, Jr. was elected to the Mississippi House of Representatives in 1967 and was the longest serving member in continuous service at his retirement in December 2003. He was the first black elected to the state legislature since the Reconstruction era.

In January 1992, he was elected as House Speaker Pro Tempore. He was re-elected to this position at the start of the 1996 and 2000 sessions, a position he held for 12 consecutive years, until his retirement.

While in the House of Representatives, he represented District 47 which at various periods encompassed parts of Holmes, Attala, Yazoo and Humphreys Counties. He was succeeded in office by his son, Bryant Clark.

The award event is scheduled for Monday, February 18, 2019 at the Old Capitol Inn in Downtown Jackson.

Governor Bryant and Speaker Clark will be honored in person at the event and are scheduled to speak. MSTop50 awardees will be announced throughout the month of January online and all will be honored at the event.

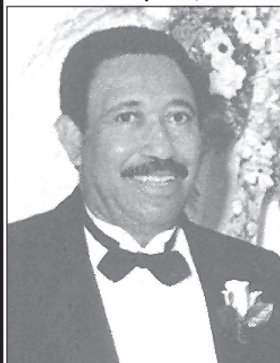
## Lexington native graduates with masters degree

Terri Jo Banks of Lexington received a Master of Education in Guidance and Counseling, during the 2018 fall commencement exercises at Angelo State University. Angelo State conferred 599 undergraduate and graduate degrees on 592 graduates on Saturday, Dec. 15, 2018.

Angelo State University, founded in 1928, is a four-year public school in Texas.

## Remembering and Honoring Odell Hampton, Jr.

Holmes County Supervisor - District 5  
Sunrise: January 10, 1940  
Sunset: April 5, 2004



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"HAPPY BIRTHDAY"

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Corn	Sep 19	2019 Aug	4.00	-0.07	3.93 0.00
Soybeans Sidon	Nov 19	2019 Aug-Sep	9.61	-0.45	9.16 0.04
Soybeans G'wood	Mar 19	2019 Jan - Deferred Pricing only	9.24	-0.42	8.82 0.03
Soybeans G'wood	Mar 19	2019 Feb - Deferred Pricing only	9.24	-0.42	8.82 0.03
Soybeans G'wood	Nov 19	2019 Aug-Sep	9.61	-0.32	9.29 0.04
Soybeans Minter City	Nov 19	2019 Aug-Sep	9.61	-0.35	9.26 0.04
Rice	Jan 19		10.665		0.610
Rice	Mar 19		10.825		0.515
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Cotton	May 19		74.10		0.610

Prices as of 2:00 p.m. on 01/7/19

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