

**Injustice for All: The Truth about the Annihilation of American Education Ideals**

By Mary Lyn Hammer

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**Shocking Revelations from Education Advocate Reveal Consistent and Possibly Intentional Data Deception by the U.S. Department of Education**

**Book hand-delivered to key members of Congress the week of January 5th, 2016 to inspire action!**

***INJUSTICE FOR ALL provides detailed evidence on the corruption in higher education reporting that has misled Americans, ruined the financial reputations of at least 388,277 student borrowers, gave the public manipulated reports to hide substandard performance at public institutions, and has purposefully defamed the reputations of many high-performing for-profit institutions.***

“We must act now to stop the annihilation of our higher education system,” asserts education advocate, CEO and entrepreneur Mary Lyn Hammer. “Through manipulation of facts presented by the Department of Education, the public has been provided false impressions of outcomes and performance metrics for ALL institutions of higher education. This urgent situation wields the power to quickly turn America from a country lauded for ingenuity and leadership into one of growing ignorance and lacking self-reliance.”

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Mary Lyn Hammer’s research into the Department of Education (DOE) data manipulation accelerated when the DOE “adjusted” the default rates of some institutions, without Congressional approval of changes to the law, and was unwilling to provide a detailed list. When the DOE failed to communicate in advance their plan to “adjust” rates, Hammer’s 150-year-old proprietary school client was forced go out of business when it actually had maintained all three years within eligibility standards. This event caused Ms. Hammer to examine DOE data on a meticulous level that no one had applied before and she then uncovered the real story behind the recent DOE “adjustments.”

Her shocking findings are now available in the book *Injustice for All*, where she lays out well-documented evidence of the DOE’s consistent and strategic pattern of data deception. This analysis took thousands of hours to review the numerous databases she audited (verified in Independent Accountants Reports conducted by Kaiser and Carolin, P.C.) which are condensed into 96 tables of data and evidence (also see <http://www.marylynhammer.com/documents-and-data-examined>). Ms. Hammer notes specific patterns of consistent inaccuracies that disparage for-profit educational institutions, reveals the facts behind the misleading data, and offers additional insight that should worry the American taxpayer. Ms. Hammer shows profound evidence of the federal government’s two hidden agendas:

**Agenda Item #1: Eliminate private-sector FFELP companies for federal student loans.** This agenda has already been accomplished with disastrous DOE mismanagement of the elimination of these private sector companies. In this process, the DOE ruined the financial reputations of at least 388,277 students.

The DOE took no action when Ms. Hammer made them aware of this unjust situation for students whose approval for deferments, forbearance, and payment options were not correctly transferred.

**Agenda Item #2: Eliminate for-profit institutions of higher education.** Manipulation of DOE reports hides the substandard performance of public institutions with lower graduation rates, increased defaults, and lower rates of gainful employment. Condensed misreported data has been made publicly available in sound bites designed to influence public opinion about higher education, hiding the truth.

Who is really profiting on student loans? Ms. Hammer reminds us that U.S. government projected earnings are \$100 BILLION dollars from the student loan program over ten years, and that in 2013 the federal government earned \$41.3 BILLION dollars from student loans. The U.S. government stands to earn almost HALF A TRILLION dollars in ten years—earnings that go into the general fund NOT specifically education. Readers will understand that these programs are very profitable for the U.S. government—one could argue that, in this case, the injustice is our government running student loan programs using a business model similar to vilified payday loan sharks.

*Injustice for All* exposes how the DOE's lack of accountability hurts ALL American citizens. And this book also includes solutions to help stabilize the education industry and inspire productive reform. The facts, evidence, and logical solutions Ms. Hammer offers to reverse the defaults for innocent student borrowers, the ideas to improve accountability, and implementable standards that protect students, schools, and the federal fiscal interest, are designed to ensure equal higher educational opportunity.

For almost three decades, education advocate Mary Lyn Hammer has been immersed in the detailed aspects of student loan default management. Through writing laws and participating on Rulemaking committees on Capitol Hill, she also knows the issues schools face to manage default rates and other regulations, plus her advocacy has helped financially illiterate student loan borrowers manage debt and achieve financial literacy. Add to that Ms. Hammer's unusual ability to analyze data and you have perhaps the ONLY person who could effectively conduct this detailed analysis of reporting in higher education. Ms. Hammer is more than qualified to decipher the often confusing and misreported statistics put forth by the DOE and to deliver the content in *Injustice for All*.

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## **About Mary Lyn Hammer, Education Advocate, CEO, and Entrepreneur**

An at-risk student from a troubled family who learned essential life and work skills at a for-profit college, Mary Lyn Hammer began her career in education in 1987 as the first known default manager in the United States. Her belief that education is the vehicle for making dreams come true has led her into a life-long passionate fight, rectifying problems in the higher education industry to insure future participation for all students. During her career she has touched more than 3 million students' lives through her companies and advocacy; she has worked closely with congressional representatives and key staff at the DOE on many issues, rulemaking, and by writing laws. She remains politically active today as an expert advisor to education officials, lawmakers, and industry liaisons continuing her mission to ensure or inspire accountability standards that result in quality educational choices for all Americans. Ms. Hammer is currently the CEO, founder and president of Champion College Services, and serves in leadership roles with numerous education associations and advocacy groups.

(Review her expanded bio at <http://www.marylynhammer.com/about-mary-lyn-hammer.>)