



Learn the Truth

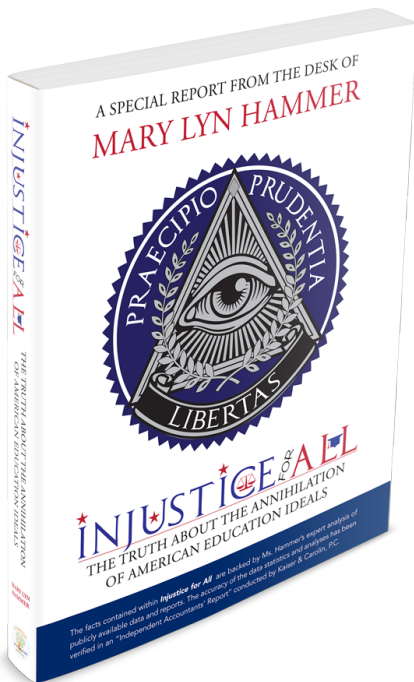


MARY LYN HAMMER

Author, Education Advocate, CEO & Entrepreneur

Mary Lyn Hammer Is the Consummate Expert On Student Loan Default Rate Data

With more than 25 years as an expert advisor to congressional representatives and key staff at the U.S. Department of Education on student loan integrity, Mary Lyn Hammer as founder and CEO of Champion College Services and leader dedicated to higher education choices offered to all Americans warns us: **“A broken system threatens our great nation.”**



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

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Features: 96 data tables with detailed analysis plus evidence images; index, glossary

Order or learn more at MaryLynHammer.com

Through detailed study and analysis of the data released by the Department of Education (DOE), Mary Lyn Hammer has uncovered shockingly consistent misreporting of actual data facts. In her special report *Injustice for All* Ms. Hammer shows how this manipulation has been used to support and make into law misguided educational policies that significantly burden the taxpayer and blur the line between public and private finance. Students and schools are suffering from repercussions from the incorrect data from the DOE that is used to support government control in higher education, destroy schools, and limit students' educational options.

Once an at-risk student, Mary Lyn Hammer holds the core belief that *“Education is the vehicle for making dreams come true.”* Through her work in default prevention, she has already assisted more than 3 million students to work towards their dreams.

Injustice for All not only details the gross negligence carried out by the DOE, but also offers Ms. Hammer's inspiring “New Vision for American Education.” This includes legislative solutions that promote accountability, practical ways to empower students, and the special proactive discernment needed to fund and deliver diverse educational opportunities.

As a Speaker, Mary Lyn Hammer Delivers Highly-Informative, Expert Insights on Higher Education Issues

“Mary Lyn Hammer is the consummate expert on student loan default rate data in the entire United States. She has presented spellbinding research and findings regarding loan default data deficiencies in the federal data analysis as featured dinner speaker at the 2015 and 2014 conventions of the Coalition of New York State Career Schools. The presentations were outstanding and eye-opening. Attendees marveled at the level of detail and understanding that Ms. Hammer demonstrated. She distilled a complex matter into a simple presentation that resonated with all. Her presentations were must-attend events.”

—TERRY ZALESKI, EXECUTIVE DIRECTOR, COALITION OF NEW YORK STATE CAREER SCHOOLS



MS. HAMMER'S 2015 SPEAKING ENGAGEMENTS HAVE INCLUDED:

American Association of Cosmetology Schools— Phoenix, AZ

*Political Updates for Cohort Default Rates and Gainful
Employment and Training Sessions for Default Prevention*

Arizona Private School Association—Phoenix, AZ

*Political Updates for Cohort Default Rates and Gainful
Employment*

California Association of Private Postsecondary Schools— Monterey, CA

*Political Updates for Cohort Default Rates and Gainful
Employment: Session Rating 10.2 out of 10*

Coalition of New York State Career Schools— Callicoon, NY

*Dinner Keynote for Political Updates for Cohort Default Rates
and Gainful Employment: Standing Ovation*

Northwest Career College Federation—Seattle, WA

*Political Updates for Cohort Default Rates and Gainful
Employment and Training Sessions for Default Prevention*

Regions PCCS / For Private Career Colleges and Schools

*Opening Session Keynote Speaker for Political Updates for Cohort
Default Rates and Gainful Employment and Workshop Training
Sessions for Default Management*

- Region VII—Kansas City, MO
- Region IV—Atlanta, GA
- Regions VIII, IX & X—Denver, CO
- Regions I, II, & III—Philadelphia, PA
- Region V—Chicago, IL

AUDIENCE REACTIONS TO MS. HAMMER'S SPEAKING ENGAGEMENTS

“The material tosses **EVERYTHING** from DOE upside down.”

“Amazing information”

“Great presentation,
passionate, knowledgeable...”

“Passion and intensity to fairly review
postsecondary schools and the regulations”

“Shocking info!
Thank you very much!”

“Wow—Holy—
This was so amazing...”

“Excited to see if what
she does makes an impact...”

2016 EVENT DESCRIPTIONS AND SCHEDULE

FINANCIAL LITERACY AND AT-RISK STUDENTS: This special session hosted by Champion College Services focuses on the special needs of at-risk students and how to make financial literacy work for them. Learn the tools of communicating in their language so that what you teach is meaningful and empowers them to take action towards a stable and rewarding financial future. Please, join us for dinner and an evening of learning and developing techniques that will work for your school and the students you serve.



THE TRUTH ABOUT HIGHER EDUCATION: After spending more than a year documenting evidence of the U.S. Department of Education's data manipulation and misreporting, Mary Lyn Hammer turned evidence over to education leaders in Congress. She is making progress with lawmakers who have officially questioned DOE officials to put a stop to it and ensure that the 2016 reauthorization of the Higher Education Act of 1965 is based on the truth about sector-level performance. Find out details of her discoveries and what is happening at this special morning session for PCCS attendees. She can't do it all—learn how you can help! Special offers and copies of her special report *Injustice for All* will be available—her report details the deceit and the truth about higher education in America.

PCCS Region VII—Kansas City, MO

- *Jan 24, 2016: Financial Literacy and At-risk Students Workshop*
- *Jan 25, 2016: Opening Session Keynote—The Truth about Higher Education*

PCCS Region IV—Atlanta, GA

- *Feb 21, 2016: Financial Literacy and At-risk Students Workshop*
- *Feb 22, 2016: Opening Session Keynote—The Truth about Higher Education*

PCCS Regions VIII, IX, & X—Denver, CO

- *Mar 13, 2016: Financial Literacy and At-risk Students Workshop*
- *Mar 14, 2016: Opening Session Keynote—The Truth about Higher Education*

PCCS Regions I, II, & III—Philadelphia, PA

- *Apr 17, 2016: Financial Literacy and At-risk Students Workshop*
- *Apr 18, 2016: Opening Session Keynote—Opening Session Keynote—The Truth about Higher Education*

PCCS Region V—Chicago, IL

- *May 22, 2016: Financial Literacy and At-risk Students Workshop*
- *May 23, 2016: Opening Session Keynote—Opening Session Keynote—The Truth about Higher Education*

MARY LYN HAMMER

The Entrepreneurial Education Advocate Founder,
President & CEO of Champion College Services



Student Loan Default Management Roots

Mary Lyn Hammer's career in higher education began in January 1988, when she was hired by a forward-thinking private career school in Arizona as the first known full-time Default Manager focusing on the *prevention* of student loan default. That school was wise to anticipate the long-range importance of student loan default prevention.

Recognizing the primary goal of servicing was to keep borrowers current and prevent foreclosures and repossessions, Ms. Hammer was shocked to find that fraud and abuse were rampant in the student loan industry. She had been a "high-risk student" that needed an education *and* mentoring to pursue her destiny. Early on she used her ability to understand the lender's and the student's perspectives, and quickly recognized that a great number of students simply lacked financial literacy. Ms. Hammer believed that the only way to ensure proper loan servicing was to intervene and act as a liaison between borrowers and servicers. This "hands on" approach was revolutionary and the techniques she developed have become essential, proven-successful strategies and methods to prevent student loan default—an enduring approach that remains effective today.

Entrepreneurial Advocate and Businesswoman

After numerous requests from schools needing assistance, Ms. Hammer borrowed \$5,000 from a friend and courageously started her first business, Hands On Default Management, in December of 1989. She epitomized the American entrepreneur—diligently paying her bills by cleaning houses in the morning and working for a caterer at night. During business hours, she devoted her passions to building the business. Long-term, Ms. Hammer's hard work, sacrifices, ethics, and visionary abilities have served many schools which have experienced dramatic results by implementing her programs. She has also helped many students develop financial literacy skills.

In 2004, Ms. Hammer formed Champion College Services, choosing a name which better represented the evolution of the company's objectives and goals, the portfolio of offerings, and the relationships between Champion and the clients whom it serves. Ms. Hammer's dedication and vision have propelled Champion to continually improve its offerings and grow its professional and legislative strategic partnerships.

Expert Legislative and Industry Advisor

Ms. Hammer has been recognized as the country's foremost expert in the area of student loan management. She has worked closely with congressional representatives and key staff at the DOE on many issues during her 28 year career. She is politically active today as an expert advisor to education officials, lawmakers, and industry liaisons in her quest to maintain student loan integrity and ensure quality education for all students.

During her career she has touched more than 3 million students' lives through her companies and advocacy. She has participated in training sessions and workshops for numerous state, provincial, regional, national, and private associations in both the U.S. and Canada in a continued effort to share her experiences and knowledge. Her accomplishments include numerous state, regional, and national awards and recognitions over the years in both the higher education industry and in professional business arenas. Ms. Hammer has also authored several hundred articles for numerous higher education publications.

A Qualified Authority

Ms. Hammer's significant higher education and Capitol Hill experiences give her the extensive background and authority needed to research and publish her special report, *Injustice for All*. Continuously from 1988 to the present she has testified many times at Congressional and DOE hearings, working closely with Congressional members, education committee professional staff, and key staff at the DOE on many complicated issues.

“She has helped craft federal rules on student-loan defaults and alerted the department to past problems in student-loan servicing. Former Education Department officials praised her hands-on approach to counseling borrowers and her detailed knowledge of the student-loan system.” —THE CHRONICLE OF HIGHER EDUCATION

Legislative Experience Highlights

1988–1989 Hammer turned evidence over to Congress and the DOE and testified numerous times regarding a student lending corruption ring in California that put several companies out of business and cost the government an estimated \$750 million to rectify.

1989 Her innovative “Hands On” Default Management Program was recognized by the DOE for its remarkable results and was used as the basis for default management in what became known as “Appendix D.” Ms. Hammer was active in aiding the DOE in drafting regulatory language for default management that was mandatory for high default rate schools from 1989–1996 and still exists today in rewritten regulations under “Subpart M” and “Subpart N.”

1990–1993 As part of several laws affecting higher education and cohort default rates, Ms. Hammer helped draft statutory and regulatory language for cohort default rate appeals.

1993–1995 Hammer helped draft the Cohort Default Rate Guide and several subsequent revisions.

1994–1998 Hammer worked with Congressional members on school-based loan issues and cohort default rate

matters that became statutory language in the 1998 reauthorization of the Higher Education Act of 1965.

1999 She served as an alternate negotiator for school-based loan issues in the 1999 Negotiated Rulemaking.

2000 She served as a primary negotiator for school-based loan issues in the 2000 Negotiated Rulemaking. The original default management regulations under “Appendix D” were rewritten into “Subpart M” in addition to other loan issues.

2002–2008 Hammer worked with Congressional members on school-based loan issues and cohort default rate matters. Although she was opposed to increasing the cohort default rate definition, she was instrumental in correcting what was originally written as a 4-year CDR definition to a 3-year CDR definition and helped draft the increased threshold and appeal rights for sanctions under the new definition.

2009 She provided expert witness testimony for Team 1 Loan Issues and served as a primary negotiator for Loan Issues—Team 2. Default management regulations were written into “Subpart N” for the 3-year CDR definition along with conforming language for appeals in addition to other loan issues.

Ms. Hammer has been elected four times to the Board of Directors for the Career College Association, now known as APSCU. She is the Charter Member, former Chairwoman for the Higher Education Allied Health Leaders (HEAL) Coalition, and has served as an Advisory Board Member for the *Career Education Review*. Currently she serves on the Board of Directors for the Private Career Colleges and Schools (PCCS, 3rd term) Regions XIII, IX, & X and for the Northwest Career College Federation (NWCCF, 16th term), and as Director of the Board for Champion for Success (a nonprofit mentoring and advocacy program for at-risk kids).

***Injustice for All*, Ms. Hammer’s special 312-page report, provides detailed evidence on corruption in education reporting; published to protect the future of educational opportunities for our country.**

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Order or learn more at MaryLynHammer.com