

University of Idaho,

Also sent to the University of Phoenix, U.S. Department of Education, and to the PPSL (Project on Predatory Student Lending)...

In this past summer of 2023, I reviewed information of the University of Phoenix being for sale and this university, the University of Idaho, being a possible buyer. Before this point, I did also review information of the recent tragedy your university went through. I continue to hope the best for all people involved here and that everything continues going forward and as best as possible for everyone involved. I can understand that your university offering to acquire an online university makes very good sense. With that being so, and in consideration of the circumstances, your university should not be given a deal that is not good, not with good intent, or with a product that is not good or is less than was thought or paid for.

I am caused to have to provide your university with additional information concerning the University of Phoenix. This additional information is vital for your university to have for making an informed decision about buying the University of Phoenix. I am necessarily providing you with this information, and you can make out of it what you will and do what you think is best to do about purchasing the University of Phoenix.

I myself am someone who has more than 20 years of familiarity with the University of Phoenix. I attended the University of Phoenix for a Master of Business Administration (MBA) degree and a Doctor of Business Administration (DBA) doctorate. I did well in both programs, but at the end of the doctoral program in 2012, I was not treated so well on the part of the university. Be sure to review my materials, and you will see what I mean. I made a student loans defense in 2017. I am a member of the class action law case, Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.

The class action law case did not include any compensations. The student loans were ordered to be discharged, which was good, but the particular schools, such as the University of Phoenix, did not do anything to make up for anything. No corrections or improvements were made, either. In this past summer I emailed the university and described the situation and made my good faith effort by requesting

that the university work mutually with me and other stakeholders, such as former university students. My main intent was to provide the University of Phoenix with an opportunity to work mutually and settle everything out-of-court efficiently, with compensations included, to ensure that the University of Phoenix is a good product to sell in 2024.

I included the U.S. Department of Education in on my communication to the University of Phoenix. The U.S. Department of Education is one of the parties that decides on approving the sale of the University of Phoenix to the University of Idaho. After 30 days of not receiving a response from the University of Phoenix, I added in the PPSL (Project on Predatory Student Lending) to receiving a copy of my communication to the University of Phoenix.

The situation turned out after going through four months that I did not get any cooperation from the University of Phoenix, and I did not even receive a response, although I consistently requested a reply. I specifically stated that if I do not receive a reply before the end of November 2023, I will inform your university, as is right and necessary, of my material I emailed to the University of Phoenix in August to the end of November 2023.

Please review the material from me. The information is important and necessary for you to have so that you here of this university, the University of Idaho, can make an informed decision about buying the University of Phoenix. I hope the best for all of you and want everything to go as well as possible for all of you and the university, so I am providing you with the relevant information concerning some of your latest and very important endeavors.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to –

sunnywallace@uidaho.edu;

arsc@phoenix.edu; astrecordsmanager@ed.gov; econnor@ppsl.org; and
info@ppsl.org

11/30/2023

Enclosures –

1. Letter concerning University of Phoenix Before Sale 07/28/2023
2. Second Letter concerning Compensations 08-02-2023
3. Sample of Compensation Request and Release of Liability
4. Third Letter concerning Compensations 08-15-2023 Reminder
5. Letters concerning University of Phoenix Before Sale
6. Fourth Letter concerning Compensations
7. Fifth Letter concerning Compensations
8. Late Reminder Letter with PPSL Added
9. Letter concerning Compensations and Adding PPSL 09-05-2023 University of Phoenix Reminder – Late
10. Another Reminder and Further Calculations
11. Letter about Fundraising to Increase Total Compensations Available 09-26-2023
12. Middle of October 2023
13. University Status in Middle of October 2023 with Compensations 10-24-2023.PPSlides PDF
14. Email Message Sent to PPSL Following Letter Emailed to University of Phoenix in May 2022
15. Budgeting for Year with Staff and Other Expenses
16. Some Investing by Owners Could Show Good Faith Effort and Enable Immediate Staff Sufficiency
17. Questioning about Advancement
18. Email Letters Sent to the University and the White House in May 2019
19. Letter about End of November Coming Up
20. Letter to University of Idaho after End of November 2023 Without University of Phoenix Response

University of Phoenix and U.S. Department of Education,

I am a person who earned my doctorate from the University of Phoenix back in 2012 but still did not receive my doctorate. I want my doctorate owed to me to be bestowed to me honorably. I do not and will not do anything more to work on my doctorate because I already earned it back in 2012. All that is necessary and required is for the university to do its work that it was supposed to do back in 2012, to finish its part of the doctoral program.

I do not think that anything else or additional should be done before taking care of these matters that have remained requiring since more than 10 years ago. The university should not just be sold to another university before long-enduring responsibilities have been acceptably taken care of and especially without the other party—the buyer, the other university being aware of the lingering issues still actively requiring since years ago (Wiles, 2023). That would be an unfair debt, burden, and inconvenience to any buying party—the other university. What if compensations of \$500 million were added for the more than 10 years of damages and injustices of the university not completing its end of the doctoral program in a reasonable amount of time? The buying university would not want to pay such compensations in addition to a purchase price and would probably prefer all these types of payments be paid before or with the purchase money paid.

I was at the end of the doctoral program in 2012 and was ready to graduate and receive my doctorate. I already completed in 2011 all the core doctoral program courses and had an A level GPA (grade point average). I finished the last necessary dissertation course in the beginning of 2012 and received a PASS grade. I received many A grades for the core courses and PASS grades for the dissertation courses. I was ready to graduate from the doctoral program in 2012, and it does not and should not take years to graduate, only to graduate.

I previously mentioned \$500 million for compensation. I saw in an article that the University of Phoenix sale amount is \$550 million (Brigham, 2023; Wiles, 2023). That is not where I got the amount of \$500 million compensation from, but because the sale amount is \$550 million, I would not mind if the university offered me a compensation amount of \$300 million. Also, if all is worked out with me without causing me any extra strife, I would be willing to go all the way down to \$200 million for compensation, but that would be the rock bottom.

Additionally, I am one of the people who made a student loan defense (student loan defense number: 01400527). I had my student loan defense submitted as of in 2017. The California U.S. District Court ruling was that the student loans have to be discharged, but because the law case was not my law case and was a class action case including more than 200,000 people, all of my

issues relevant did not receive direct attention and were not set to be worked out. This area of my doctorate being given to me is one of those areas. The class action law case also did not provide any compensations to any of the more than 200,000 members and only provided the student loans discharges. The discharging of the student loans was welcomed, appropriate, just, and good, but compensations are applicable, justified, and useful, too.

After 2012, I was caused to have to keep working on my dissertation. With the first fully completed edition of my dissertation being done in 2012, more work was done on my doctoral dissertation, and I made it into a post-doctoral dissertation. Beyond the doctoral dissertation, I have another fully completed edition of my dissertation, which is a post-doctoral edition of my dissertation. I know that the University of Phoenix does not have a post-doctoral program so the university does not have to issue a post-doctorate to me, although I did already earn one and still expect one from some qualified university willing to deal with me.

I also would say that the University of Phoenix should offer and provide me with an honorary professional position with the university, but the university is being sold, and no obligation or influence is supposed to go over to the purchasing university, the University of Idaho. I will not bother with the professional position, although it is appropriate if the university was going to stay the same university without the sale. The honorary professional position would be one such as chairman of the board or something like that, something on that executive level. Remember that I am supposed to be on a doctoral level professionally because of being a doctor in the field of business (Doctor of Business Administration). To not go beyond the sale of the University of Phoenix, though, the professional position with the university will not be further considered.

I request that this situation of my doctorate being issued to me be worked out. I request that compensation money of \$200 million be paid to me or set to be paid to me. Everything here would have to be done before the sale of the University of Phoenix to the University of Idaho. I can be communicated back to by using my email address.

Thank you,

Joseph Mallon

jmallon@comcast.net

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

References –

Brigham, N. (2023). University of Phoenix deal needs to get approved. What's next for University of Idaho? *Yahoo! life*. Retrieved from <https://www.yahoo.com/lifestyle/university-phoenix-deal-needs-approved-100000224.html>

Mallon, J. (2012). *Stakeholders increasing opportunities with essential honors by and for stakeholders: A qualitative narrative case study*.

Wiles, R. (2023). Once one of Arizona's largest companies, University of Phoenix nears sale. Here's who's buying it. *az central*. Retrieved from <https://www.azcentral.com/story/money/business/2023/05/18/sale-of-university-of-phoenix-nears-after-deal-with-university-of-idaho-550-million/70234256007/>

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07/28/2023

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I previously sent a letter requesting that my doctorate be issued to me and that \$200 million compensation be paid to me for all involved with the University of Phoenix wrongfully not completing its end of the doctoral program back in 2012. The university ownership wants to sell the university to another university and intends to be advanced at that by the beginning of next year, 2024. When selling a product, such as a university, the product has to be good, which means the product has to be free of flaws or liabilities, especially when they are declared and known. With the goal of a good product ready before next year, all flaws and liabilities have to be worked out before the end of this year, 2023. The only way to meet the time constraints is to proactively work on the issues involved and settle all compensation requests without needing to go through a lengthy court case.

I can help in this way of being efficient and settling everything out of court if you work cooperatively with me and do not cause me any more strife. Someone of the university has to immediately work on setting the \$200 million compensation to be paid to me. I will immediately authorize setting aside \$25 million for other people's requested compensations. The \$25 million will be able to go up to \$40 million in compensations for if more than \$25 million becomes needed. The university would have to be responsible for if any more money than the \$40 million is needed, but hopefully, more than that will not be needed. The university liability will be able to be cancelled before the end of this year, and a good, free-and-clear product—the university—will be available and able to be sold by next year, 2024.

How I reached the amounts of \$25 and \$40 million is I set the \$200 million. I took out an estimated tax amount of \$60 million. I had \$140 million left. I separated the \$40 million of the \$140 million, which would leave me with \$100 million that I could use for other purposes, my own personal purposes or, basically, for whatever I would want. To not just say \$40 million, when I presently do not know the aggregated liability amount, I set \$25 million from the \$40 million. That makes \$25 million available immediately for compensations, and leaves \$15 million additional for if needed.

My requested compensation	= \$200 million
Taxes	= \$60 million
Immediately available for requested compensations	= \$25 million
Reserve fund for if additional compensation requests	= <u>\$15 million</u>
Left for me to do what I want with	= \$100 million

I make this offer to work out the university sale situation efficiently and successfully. To accept this offer, I have to receive official communication back from the university (University of Phoenix) expressing acceptance. I want to know that the university is actively working on relevant work involved. I want to know that we have a deal so that I can be working within the bounds of our deal.

In my previous communication, I also included a copy of my dissertation. The dissertation is my doctoral dissertation, so the university can also finish its end of work on my dissertation and the doctoral program and issue my doctorate to me. Somehow, the details have to be worked out, too, such as that I actually completed and earned my doctorate back in 2012. Noticeable in my dissertation is that the citations are from up to only the year of 2012. My post-doctoral edition of my dissertation has citations beyond the year of 2012, but the university has to get done its end of the doctoral level work and issue my doctorate to me before anything else.

For your additional information, I sent this letter to here at the University of Phoenix, but I also sent my previous letter and this letter to the U.S. Department of Education. I am keeping the U.S. Department of Education informed about what is going on because it is one of the party's that have to approve the sale of the University of Phoenix. I did not inform the other university yet, the buyer, because the product for sale is supposed to be unattached to the buyer before the sale. The buyer is supposed to buy a good and free-and-clear product. Therefore, the buyer has not been informed so far and will not be informed by me unless nothing agreeable is worked out before the end of the year, such as by in November 2023. By then the buyer would have to be informed because the information is relevant and important to the purchase of a major product, a university.

The best thing is that if the University of Phoenix intends to work cooperatively with me, as efficiently as possible communicate back to me and commence with the relevant work involved.

Thank you,

Joseph Mallon;

jmallon@comcast.net

Student Loan Defense number: 01400527; University of Phoenix IRN: 3102941191

Dated: 08/02/2023; Emailed to – arsc@phoenix.edu and astrecordsmanager@ed.gov

Compensation Request and Release of Liability,

University of Phoenix

I, _____, request compensation from the University of Phoenix for the reason of _____. I am willing to accept \$_____ offered to me as payment in full for the compensation and declare the university will not be held responsible for any additional liability to me.

Sign

Date

University of Phoenix,

Also sent to the U.S. Department of Education...

I recently sent letters saying about compensation requested from the University of Phoenix before the sale could be made without excessive liability still remaining on the part of the university. I presented an opportunity to work through the process efficiently and out of court so that the university could be sold as a good product. The university would be free and clear of liability before the end of this year, 2023, and would be ready for sale by in the beginning of next year, 2024. I included my explanation and background for making this compensation request.

My background includes, as I did express, attending the University of Phoenix and finishing the doctoral program in 2012 but not being provided with my doctorate although I should have been. I also included a copy of the completed 2012 doctoral dissertation. I sent this same material to the U.S. Department of Education because the department is one of the approvers of the sale of the University of Phoenix and so that there was formal and official awareness of what was going on. Further, as I previously communicated, I am one of the members of the class action case completed in the Northern California U.S. District Court and had my student loan defense active since 2017.

For your additional information, I was one of the class action members that some people of The Project on Predatory Student Lending (PPSL) personally spoke with over the phone following some material I directly presented to the Northern California U.S. District Court. They asked me if I would allow them to publish a little that referred to me and information that I presented to them and the court. I consented and their very discreet publication followed.

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted *any* borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...", 2022)

I am, actually, that man from Pennsylvania. You can also see your university mentioned, too, and along with the U.S. Department of Education. I just thought

that this discreetly expressed personal and direct reference to me would be of interest to you and enable you to more understand to properly regard and work mutually with me, as is right and best for all stakeholders involved.

I stated the compensation requested, \$500 million, and an amount that I came down to, \$200 million, so that there would be reasonability, good faith effort made, and a possibility to efficiently work out everything before the end of this year, 2023. I designed a method that would help the university work through the process mutually and successfully among the stakeholders, including any former university students additional to myself who request compensation. I have to receive communication back, though, because many specific details have to be worked through and an active process is needed to be advancing successfully. For that purpose, I request direct contact information of a person or group knowledgeable about and working on this compensations/liability reduction area. I should have someone I can efficiently contact when I have some information to provide and who will provide me with information when that is necessary.

As of now, 08/15/2023, I have not received any communication from the University. I have to receive communication back for the university to intentionally inform me of acceptance of my offer and for the university to advance successfully at working out everything involved. An adequacy of functional communication will be necessary.

Presently, I am just sending this letter as a reminder of my previous communication and offer about reducing or eliminating anything negative—liability before the sale of the university, and I am specifically requesting direct contact information. Please be aware of the content and importance of my communication and provide me with direct contact information.

Just a reminder and direct contact information request...

Reference –

“Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

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Just a reminder and direct contact information request...

Reference –

“Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

Thank you,
Joseph Mallon

jmallon@comcast.net

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and

astrecordsmanager@ed.gov

08/15/2023

University of Phoenix,

Also sent to the U.S. Department of Education...

I am sending another reminder letter because another week passed by without the University of Phoenix communicating back to me. I did not yet receive any communication from the university in response to my offer to help make the university a good product for sale before the end of this year, 2023. I requested compensation to me and described a method workable for handling compensation that additional former university students may request. I said that I have to receive a response to know that the university is working mutually with me, and I requested direct contact information for continuing work. No communication from the University of Phoenix has been made to me yet, and no direct contact information has yet been provided to me, so I am sending this additional reminder letter and re-requesting direct contact information.

I could, but will not, additionally request an advance payment of \$50,000 from the \$200 million. I want to see and know that the university has good intent, but I think that I will see this propriety with the university communication back to me and the continued work done. I want the university to make a commitment and show good faith effort to work mutually, and I will be watching for the positive signs.

I still did not hear back from the university about my dissertation and the doctoral program being completed on the part of the university. I previously sent a copy of my 2012 doctoral dissertation (recently sent first on 07/28/2023). Has anything been done yet? What is being done? I need to know these things. That is why there is my communication seeking progress in these areas.

Remember, as I did previously say, with the \$200 million, I will set aside tax money, and I immediately authorize \$25 million to be set aside for other former university students who make compensation requests. In addition to the \$25 million, I want to have immediately set aside an additional \$15 million for if more than only the \$25 million is needed for compensations. The purpose is to have the university cleared of liability before the end of this year, 2023, so that the university is a good product to sell and is ready for sale before next year, 2024.

Please send the university communication to me and provide me with direct contact information.

Thank you,

Joseph Mallon

jmallon@comcast.net

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and

astrecordsmanager@ed.gov

08/22/2023

University of Phoenix,

Also sent to the U.S. Department of Education...

As you know here at the University of Phoenix, you still did not communicate back to me. You did not yet respond to my request to work out a compensation agreement, and you did not yet provide me with any direct contact information. I am now sending another reminder to you here at the University of Phoenix because another week went by.

The specific reminder is that you did not yet communicate to me or provide me with direct contact information. I again request that you communicate to me relevant to my requested compensations and provide me with direct contact information. In addition to the university, I have only informed the U.S. Department of Education. If I receive communication back from the university, I will work with that and will not communicate in any additional direction. If I do not receive communication back, in addition to informing the U.S. Department of Education, I will inform the people of the Project on Predatory Student Lending (PPSL) about the communication I made through the past month to the university, and I will tell them about not receiving any communication back yet and not being provided with any direct contact information. I will provide them with the information so that they know what has been going on. I have not done that yet, though, and will not until in September 2023 if I do not receive communication back from the university.

The right way to go for the university is to communicate back to me and provide me with direct contact information. The university ownership wants to sell the university by next year. These compensation areas should be settled before the end of this year, 2023, if the university is going to be sold as a good product by in next year, 2024. The university's part of the completion of the doctoral program more than 10 years ago and including in consideration of all aspects of my completed doctoral dissertation from back then also needs to be on course. If not going the right way, nothing any good is going on with the university, and the university is only engaging in deliberate efforts to sell a bad product, which would be a shame, especially after having chances to do better and to do something good instead of bad.

I recommend working mutually and efficiently communicating back to me about the \$200 million compensation money and providing me with direct contact information.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and

astrecordsmanager@ed.gov

08/30/2023

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I did not yet receive any communication back about the compensation claim and opportunity or direct contact information. The compensation was stated as \$500 million, which I brought down to \$200 million, which was the claim amount, and for the opportunity, I offered the university a way to reduce or eliminate excessive liability by immediately deducting \$25 million for compensation money set for other former university students who request compensation and to set another \$15 million for if the first \$25 million is not enough. I considered setting \$60 million for taxes, and I would be left with \$100 million. If working through this opportunity, the university would not have any former students requesting compensation and would be free and clear for selling the university as a good product in 2024.

I requested communication back about my offer and I also requested direct contact information. I did not receive any response yet. The early point was really in August 2023. With August going by and now being in September 2023, I am sending another reminder letter, but this time I am including PPSL (Project on Predatory Student Lending) people in on the information because I said I would do that if going into September 2023 and still not receiving any communication back from the University of Phoenix. I will let the people of the PPSL know what is going on with the University of Phoenix and my negotiations efforts. I will also continue to inform the U.S. Department of Education.

If the university intends to proceed forward in a good faith way, you of the university can immediately communicate back to me to provide me with relevant information to follow-up on, and be sure to provide me with direct contact information. If not communicating back to me, a lack of interest and mutuality will be shown more and more as the time goes by. If going all the way through to in November with a lack of communication and no good faith effort, there would no longer be a chance to sell the university as a good product by in 2024. The buying party may be informed, and should be, by this point. The other parties, U.S. Department of Education and the PPSL, will be updated. I will be very displeased and would not be looking happily toward anything involving this university (University of Phoenix). The university has the chance now to make the university a

good product to sell for 2024 but has to work at that from now to in November 2023 and cannot just let the time go by to in November without that work done.

For now, I included as attachments the relevant communication I previously made. I included everything except for a copy of my dissertation because that was too much to include here. If a copy of my dissertation is needed, a request can be made to me. I included a copy of my doctoral dissertation when I originally communicated recently. A copy can be obtained from there, or it can be requested from me. The university completing its end of the doctoral program was also involved here. I request that the university communicate relevantly to me and provide direct contact information to me.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and

astrecordsmanager@ed.gov

and

econnor@ppsl.org and info@ppsl.org

09/05/2023

Project on Predatory Student Lending,

I am Joseph Mallon. My student loan defense number is 01400527. My student loan defense was started in 2017. In case of people here not being aware or forgetting, I am this person from Pennsylvania.

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted *any* borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...", 2022)

I still have not received my doctorate yet that I earned from the University of Phoenix back in 2012. I also still have an excellent doctoral dissertation that still has not been honored on its appropriate levels. I have a second dissertation, too, and while I swear everything of my post-doctoral dissertation also, the University of Phoenix still does not have my first dissertation—my doctoral dissertation completed yet. Remember that as I just said, it is the university that does not have my doctoral dissertation completed. I have everything completed since 2012, but the university still does not have the doctoral program completed, dissertation included.

I made efforts to have the situation worked out mutually between the stakeholders involved. I sent communication and requested communication back and direct contact information. I also included an opportunity to lessen or eliminate the excessive liability the university has and to enable the university to be a good product to sell in 2024. The university ownership wants to and intends to sell the university to another university in 2024. I presented a way to have everything worked out among the university stakeholders before the sale and out-of-court so that there could be efficiency and mutuality. Everything could be worked through and done before November 2023 so that the university could be sold as a good product in 2024.

One of the approvers of the sale of the University of Phoenix is the U.S. Department of Education. I sent the same communication to the U.S. Department of Education so that there would be knowledge of what has been going on and relevant to the University of Phoenix and its possible sale next year, 2024.

As of right now, 09/05/2023, the University of Phoenix did not respond. The university sent no communication to me whatsoever yet regarding my communication, which included an offer to work out the situation in the best interests of the stakeholders involved, and including the university and it being able to be sold as a good product by before the end of this year, 2023 (by in November 2023). The university does not appear to be working in this way of mutuality, though. The university did not show good faith effort when the university did not communicate after communication was requested. I did inform the university that if I did not receive communication back by in September, I would also inform you here (PPSL) of my communication to the university. I would still communicate to the university and to the U.S. Department of Education, but I would also inform you here of what has been going on.

I did not yet inform the buyer of the University of Phoenix. I said in my communication that I did not inform the buyer of the situation and would not until in November 2023 if I still do not receive any communication back or still see no good faith effort made on the part of the university. The buyer should be informed if the university stakeholders show no good faith effort to make the university a good product to sell instead of attempting to sell a bad product. A bad product would be a large product with liability instead of a large product free and clear of liability.

I attached a copy of the communication I sent to the University of Phoenix and the U.S. Department of Education. I also sent a copy of my doctoral dissertation from 2012. I did not include that here because it was too much to include. If you want or need a copy, let me know and I will send it.

To now, the University of Phoenix has been communicated to but did not yet respond. The current time is late because the time is in September 2023 and the first communication was in July 2023. The whole month of August 2023 was gone through without the University of Phoenix responding, showing mutuality, or making good faith effort. The university knows who I am and my background, especially relevant to there. In addition, I said about a doctoral program that went requiring completion on the university's part for more than 10 years, and I included a copy of my 2012 doctoral dissertation. I also said about the PPSL posting that referred to me as a man from Pennsylvania with a student loan defense and the university as the University of Phoenix with publicly known wrongs done through a long time ("Student borrowers file new brief...", 2022).

Reference –

“Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and

astrecordsmanager@ed.gov

and

econnor@ppsl.org and info@ppsl.org

09/05/2023

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I am reminding you again here at the University of Phoenix that I still did not receive a response to my previous communication making a claim for compensation, offering a way to make the university a good product to sell before next year, and requesting direct contact information. I request that the university take care of this area requiring because there is a time issue if intending to make the university a good product before the end of this year, 2023, to sell by in next year, 2024.

The first concern here is whether the university is going to work mutually at all. For there to be mutuality, I must receive communication from the university expressing the intent of working mutually on ensuring the university is a good product to sell. The university communication to me must include direct contact information so that I can follow-up efficiently enough through the continuing times.

A next concern is the total compensations amount. The University of Phoenix, as you know, has/had a large student population. The university has to work through the project of communicating to former university students and asking them if they want to make a claim for compensation following the sale of the university and the availability of the compensation funds. The basic information of the former student is needed, along with the IRN, and an expression of what the compensation claim is for—a statement of a compensation reason. The university staff will put all this information together and make some various necessary calculations to determine how the compensation funds can be divided up among the former university students. Of course, a primary factor of compensation able to be paid is how many claims are made.

I originally said that if considering the university sale funds (\$550 million) and \$200 million compensation payment to me, \$25 million can be set immediately from my \$200 million for paying the other compensation claims. If more is needed, which may likely be, another \$15 million can next be immediately allotted. That makes \$40 million immediately set as available for former university students compensations. I calculated taxes, which reduced the funds set as available for

compensations, but I worked further on calculations so that more compensation money could be set as available. We can add \$60 million to the compensation money set as available, which would mean that out of the \$200 million compensation claim I made, \$100 million can be set as available for former university students compensations claims.

The further calculations I made are without tax deductions. That means that whatever taxes there are for anyone receiving compensation money, the claimant would have to pay the taxes. No taxes are prepaid so that the compensation funds can be maximized. I pay my taxes later, and each former university student claimant pays taxes later for the compensation amount received. As an estimate, the compensation money could likely be paid in 2024 so the taxes would be due in 2025.

In addition, there remains much importance for the university to inform me of what is being done with my doctoral dissertation and to complete the university work of the very end of the doctoral program so that my doctorate of 2012 is issued to me before the end of this year, 2023.

Please respond back to me as soon as possible so that I receive confirmation that the people associated with the university are working mutually, and remember to provide me with direct contact information so that I can continue working efficiently.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

09/19/2023

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I reviewed various calculations of possible compensations for former university students. I considered various amounts using the \$200 million compensation amount. Of course, the \$200 million is a large amount of money, but the reviews showed the \$200 million amount is not large when divided among masses of people, such as 100,000 or 300,000. As previously communicated, I am not sure about how many claims will be made. That number could be 5,000 or 10,000 or could be on a level of more or less than 100,000.

The situation is that the larger the number of claims, the lower the money amount is available for each claim. Whether or not I include the compensation to me that I previously said about, \$100 million, the compensation amount is still low when divided into many claims such as on a level of more or less than 100,000. If \$200 million total compensation amount is divided among 100,000 claimants, that is \$2,000 each and which is not all that much for such a compensation. With more claims, the divided compensation amount available for each claimant is even less, such as with \$200 million for 300,000 claimants, the compensation amount is under a thousand dollars (\$667) for each claimant. The compensation amount of \$200 million is a finite money amount, and the compensation available for each claimant lowers when that finite number is divided by more claims.

With an amount of claims on a level of more or less than 100,000, even my compensation would be low and would not make the total compensations be much higher if my compensation was not included separately or was a lower compensation amount. I considered that a best way to proceed may be to not lower my claimed compensation amount, but to add on a possibility of increasing the total compensations money amount, if needed. That does not mean increasing the \$200 million from the sale money but means changing the finite state of the total compensation amount. Changing the finite source to not being finite can be done if doing something like seeking contributions to add onto the compensations amount available for all claimants (see Appendix 1). The added money does not go to the university but goes to the funds available for compensations to former university students who make claims for compensation.

The compensations to the former university students, myself included, are appropriate for the university associates to work on and work out fully. Most, if not all, university associates know of the law case (Sweet v. Cardona, 19-cv-03674, U.S. Dist. Ct., N.D. CA) involving federal student loans but not just concerning this one university. I previously communicated about this law case authority and a directly relevant publication made discreetly referring to myself (see Appendix 2). More authority recently came out from the U.S. Department of Education directly mentioning the University of Phoenix as the named party (see Appendix 3). As also said before, the U.S. Department of Education is an approver of the potential sale of the university in 2024 and is a direct party included in on this communication here.

I will not do all the work on fundraising or seeking contributions to add to the compensation funds available. The people of the university and/or some associated people would have to do the fundraising, if the claims are not on a level of 5,000 to 10,000 and are more on a level of more or less than 100,000. Fundraising is a suggestion, and there would be the fundraising cause. The cause is a worthy cause, which is not just going to the for-profit university as financial gains from anything and including for the sale of the university. The funds raised would be going into the total amount available for compensations to the former university students.

The original amounts I previously said about could be stayed with, the \$200 million compensation. Immediately available to set for working with could be the \$25 million and then \$15 million more. After that, \$60 million more can be made available. The total at this point is \$100 million compensations to be divided among all claimants, and my compensation money set at \$100 million. Each claimant pays taxes separately based on compensation money received likely in 2024 and with taxes due in 2025.

With my compensation amount staying \$100 million, the other compensation amounts depend on how many claims, but also to add and make that amount better, changing the finiteness of the other \$100 million previously set is done by fundraising. Money is added to the pot to pay out compensations to the former university students and to make that amount a good amount with enough value to obtain rather than leaving the amount too low to have any significant value. A good amount for each claimant would be \$10,000 and an amount of \$20,000 or more would be even better.

Various funding companies are around that can be used (see Appendix 1). There should be many standard contributions made through these funding companies. There is a worthy cause involved, and that worthy cause is paying compensations to former University of Phoenix students prior to the sale of the university and to ensure the university is a good product to sell in 2024.

When doing the calculations, the amount of compensation money available to divide on mass levels, such as 100,000 claims or more, will not be sufficient unless the fundraising is done. A successful amount of fundraising done would be in amounts of more than \$1 billion and ideally, up at or over \$5 billion. The fundraising for the total compensation funds does not have to be done in a day and can be done through all next year, 2024. The work of the fundraising just has to be set in place to commence and be advancing successfully. The University of Phoenix associates cannot just not do their work, though, and not let this work start at all. The fundraising work will not start, advance, or get done successfully like that. The fundraising work has to start in this year of 2023 and then be successfully continued through next year, 2024. Ideally, the fundraising will reach amounts such as \$3, \$5, or \$8 billion in total for compensation funds available, which may or may work out or be possible but will never be known without trying.

If claims made only total an amount of 3,000 or 5,000, then fundraising does not have to be done. The \$100 million divided by 5,000 is \$20,000 for each claim, and that is not bad for an amount of money to receive as a compensation that has some significant value. If, for example, the claims made amount to 10,000, the compensations would be \$10,000, or if 11,165 claims are made, the compensation amount for each claim is \$8,956.56, so instead of fundraising, just adding to the compensation money would suffice. However, once the claims amount to more than, 12,000 claims, as an estimate, the individual compensation amounts become insufficient and, perhaps, more than the university ownership would want to or could add to from the sale money. The fundraising would be needed for any amount of money beyond what could be reasonably added from the sale money.

Further, the other necessity that has to be kept understood is that I must receive my 2012 doctorate before the end of this year, 2023. I already sent a copy of my 2012 doctoral dissertation. Attached herein is also a copy of my PowerPoint slides of my 2012 doctoral oral defense (see Appendix 4). The university work in this doctoral area also must get done before the end of this year, 2023, so that the university can end the year with the university being a good product to sell in 2024.

Lastly, as I also previously said, the only way there is going to be a sufficiency of this right way being gone, is for the university to communicate back to me informing me of its intent to work mutually and providing me with direct contact information.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

09/26/2023

Appendix 1

Some examples of fundraising companies are as follows.

<https://www.gofundme.com/>

Website page of List of Fundraiser websites –

<https://www.bing.com/search?q=top+10+fundraising+companies&FORM=R5FD>

(15 Best Fundraiser Websites: The Complete List (donately.com)) <https://blog.donately.com/fundraiser-websites/#:~:text=15%20Best%20Fundraiser%20Websites%3A%20The%20Complete%20List%201,%7C%20Best%20Membership%20Fundraiser%20Website%20...%20More%20items>

Question of non-profit websites asked on Internet and answered with the following.

Question: what is the best fundraising site for nonprofits?

Generating answers for you...

There are several fundraising websites that cater to the needs of nonprofits. Here are some of the best ones:

1. **Donorbox:** Donorbox is an ideal platform for charities, social impact groups, and faith-based organizations that require powerful fundraising and donor management tools¹. It offers a fast, optimized donation platform with customizable online donation forms¹. You can easily embed your donation form into your website and securely collect donations with your preferred payment processor¹. Donorbox is trusted by over 50,000 organizations across 96 countries¹.
2. **GoFundMe:** GoFundMe is a popular charity fundraising site that allows individuals and nonprofits to raise funds for various causes². It provides a user-friendly interface and offers social media sharing features to help spread the word about your fundraising campaign².
3. **Give Lively:** Give Lively is a donation platform designed specifically for nonprofits. It offers features such as customizable donation forms, peer-to-peer fundraising, and integrations with popular CRM systems³.
4. **Bonfire:** Bonfire is a t-shirt fundraising site that allows nonprofits and individuals to create custom apparel campaigns to raise funds⁴. It offers great customer support and has no platform or inventory fees⁴.

These are just a few examples of the best fundraising sites available for nonprofits. Each platform has its own unique features and pricing structure, so it's important to choose one that aligns with your organization's specific needs.

Please note that this information is based on publicly available data and user reviews, and it's always a good idea to research and compare different platforms before making a decision.

Appendix 2

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted *any* borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...," 2022)

Reference –

"Student borrowers file new brief..." (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

Appendix 3

STATEMENT: Select University of Phoenix Students Secure Borrower Defense Win with ED Discharge

Press Releases

“We trust the Department of Education will use this announcement as a starting point to relieve all University of Phoenix borrowers from their debts, and to stop feeding this for-profit company federal student loan dollars altogether.”

BOSTON – In another victory for defrauded former for-profit college students, today the U.S. Department of Education announced that it would approve nearly \$37 million in borrower defense to repayment discharges for more than 1,200 students who enrolled at the University of Phoenix between Sept. 21, 2012, and Dec. 31, 2014, and applied for relief.

Statement from Eileen Connor, President and Director of the Project on Predatory Student Lending:

“Today’s discharges are a big win for 1,200 University of Phoenix borrowers who are finally seeing the Department of Education recognize the fraud perpetrated against them. PPSL has been fighting for borrower defense applicants for years and shares in the joy of their long-awaited relief. However, there are tens of thousands more former University of Phoenix students who are still waiting for justice after being lied to and scammed by this school, which is still open and operating with the support of federal funds. We trust the Department of Education will use this announcement as a starting point to relieve all University of Phoenix borrowers from their debts, and to stop feeding this for-profit company federal student loan dollars altogether.”

This announcement comes after students represented by the Project on Predatory Student Lending in the case [Sweet v Cardona](#) reached a settlement agreement with the Department to discharge at least \$6 billion in student loans for approximately 200,000 individuals with pending borrower defense applications. Many of these borrowers attended the University of Phoenix and detailed the school’s long record of misconduct in their borrower defense applications.

About the Project on Predatory Student Lending

[The Project on Predatory Student Lending](#) (PPSL) is the leading legal organization representing student borrowers against predatory for-profit colleges and the policies that enable institutions to exploit and cheat students. PPSL uses bold, strategic litigation and advocacy to demand accountability in the higher education space and influence policy solutions to create a more just and affordable education system. PPSL represents more than one million student borrowers and its work has resulted in cancellation of more than \$16 billion of fraudulent student loan debt.

###

Reference –

“Statement - Select University of Phoenix students secure...” (2023). Statement - Select University of Phoenix students secure borrower defense win with ED discharge. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/statement-select-university-of-phoenix-students-secure-borrower-defense-win-with-ed-discharge>

Appendix 4

ORAL DEFENSE
FOR
STAKEHOLDERS INCREASING
OPPORTUNITIES
WITH ESSENTIAL HONORS
BY AND FOR STAKEHOLDERS:
A QUALITATIVE NARRATIVE
CASE STUDY

Joseph Mallon

December 2012

Slide 1 of 25

Intended Results

- To fulfill long-enduring necessity
- Mutual and constructive current years' success in business
(Abraham, 2004)

Slide 2 of 25

2012-December-PowerPoint for Dissertation Oral Defense 18c, Joseph Mellon - PowerPoint

Joseph Mellon

File Home Insert Design Transitions Animations Slide Show Record Review View Help Acrobat Tell me what you want to do

Cut Copy Paste Format Painter New Slide Section Layout Reset Font Paragraph Drawing

Clipboard Slides

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25

First Major Finding

- Study's base indicates –

American and Christian business and stakeholders have substantial involvement and importance

Slide 3 of 25 Accessibility: Investigate Notes Comments 114%

2012-December-PowerPoint for Dissertation Oral Defense 18c, Joseph Mellon - PowerPoint

Joseph Mellon

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Clipboard Slides

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25

Second Major Finding

- Triangulation of articles, dreams, and websites indicates stakeholder disengagement as a cause of serious difficulties
- Stakeholder disengagement reversal in correct ways has importance to leadership and society

Slide 4 of 25 Accessibility: Investigate Notes Comments 114%

2012-December-PowerPoint for Dissertation Oral Defense 18c, Joseph Mellon - PowerPoint

Joseph Mellon

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Find Replace Select

Create PDF and share link via Outlook Create PDF and share link via Outlook

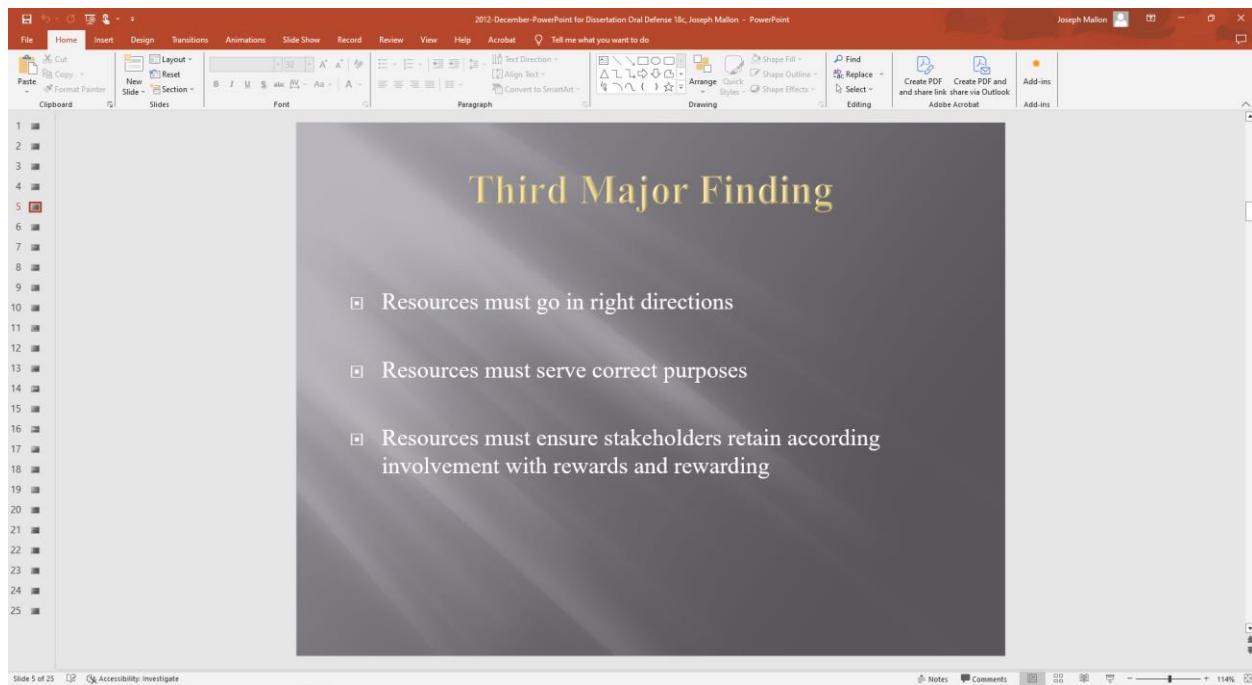
Add-ins Add-ins

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25

Third Major Finding

- Resources must go in right directions
- Resources must serve correct purposes
- Resources must ensure stakeholders retain according involvement with rewards and rewarding

Slide 5 of 25 Accessibility: Investigate Notes Comments 114%



2012-December-PowerPoint for Dissertation Oral Defense 18c, Joseph Mellon - PowerPoint

Joseph Mellon

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Cut Copy Format Painter Paste New Slide Section Reset Font Paragraph Drawing

Clipboard Slides

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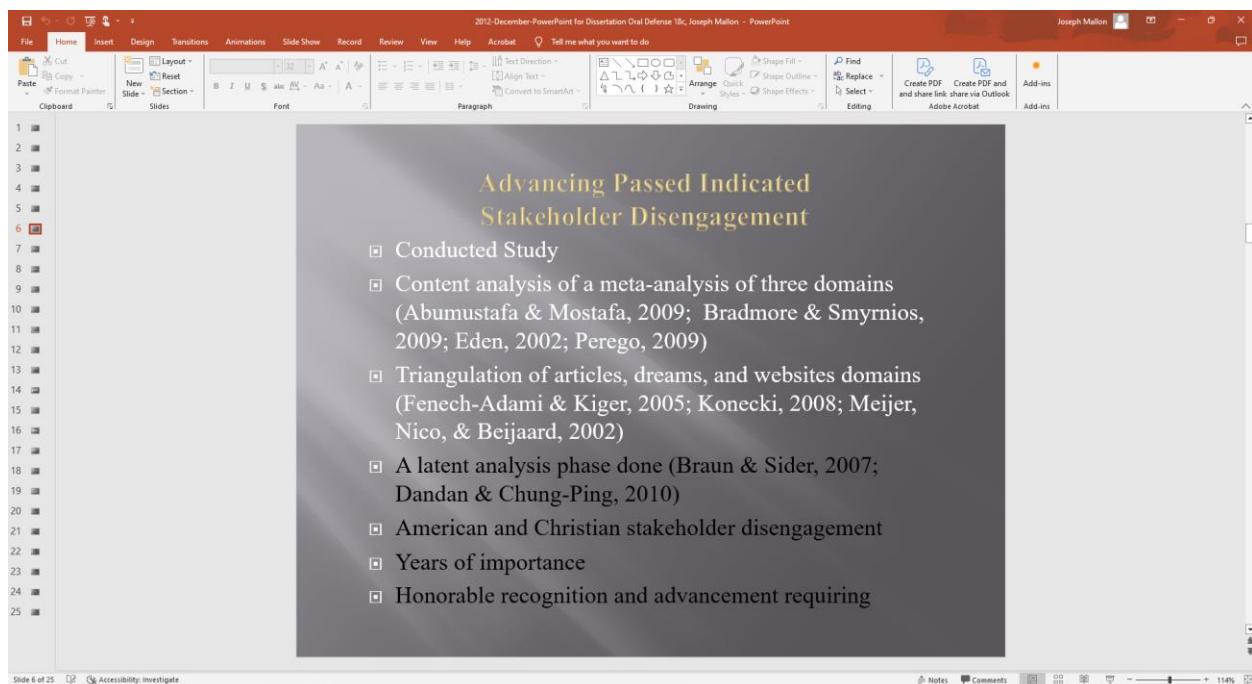
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Advancing Passed Indicated Stakeholder Disengagement

- Conducted Study
- Content analysis of a meta-analysis of three domains (Abumustafa & Mostafa, 2009; Bradmore & Smyrnios, 2009; Eden, 2002; Perego, 2009)
- Triangulation of articles, dreams, and websites domains (Fenech-Adami & Kiger, 2005; Konecki, 2008; Meijer, Nico, & Beijaard, 2002)
- A latent analysis phase done (Braun & Sider, 2007; Dandan & Chung-Ping, 2010)
- American and Christian stakeholder disengagement
- Years of importance
- Honorable recognition and advancement requiring

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Long-lasting Issue Area

- Much work done up to study's triangulation completing
- Study's guidance needed concerning American and Christian business and stakeholders

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Areas Necessary to Work Out

- Advancement needed beyond American and Christian stakeholders excessively disengaging
- Rewarding ways to treat stakeholders have propriety and importance (Marino & Zabojnik, 2008)

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Sustainable Influence on Public Levels

- Influencing stakeholders to go in right and successful ways
- Maintaining the right and successful ways
- Promoting public interaction and policies among citizen stakeholders (Bingham, 2006)

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Thoroughly Described Contextual Elements

- Difficulties of the times
- Involvement of American and Christian stakeholders and current trends
- Importance of progress to a better situation and way of doing business (Borning et al., 2009)

Slide 10 of 25 Accessibility: Investigate Notes Comments 114%

Directions of Recommendations

- Presenting and applying study's knowledge with recommendations
- Reasonable, realistic, and due actions recommended
- Actions in organized manner
- Necessity to advance beyond American and Christian stakeholders excessively disengaging
- Disengaging from bestowing rewards and providing rewarding opportunities to other worthy stakeholders (Kirsiene & Leonova, 2009)

Slide 11 of 25

Recommendations Determined

Part One

- Launching toward implementation
- Dynamic necessary
- Promotion of positive engagement rather than negative disengagement
- Much done already and requiring due recognition for enabling progress

Slide 12 of 25

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Recommendations Determined

Part Two

- Accomplishments already achieved include articles, dreams, and websites
- Merits, features, and resources for stakeholders to regard, use, reward, and honor
- Building momentum of successful progress heightens business and socializing to reach previously unreachable points (Hayami, 2009)
- Adequate return on relevant investment would produce stakeholder disengagement reversal aligned with valued goals (Marino & Zabojnik, 2008)

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Primary Research Question Answered

- How to reverse stakeholder disengagement
- American and Christian stakeholders going from excessively disengaging to increasingly engaging in relevant endeavors
- Business and stakeholders a base foundation to build on for progress
- Disengagement trend requires constructive attention (Bowden, 2009)
- Correct use of favorable resources of articles, dreams, and websites domains magnify qualities and optimize technology for positive success (Bakker & Schaufeli, 2008)

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Secondary Research Questions Answered

- Implementation plan activation for stakeholders engaging in providing due honors and opportunities
- Advancing as directed will enable progress
- Future research honorable to this study has potential, whether the study form is qualitative, quantitative, or mixed methods
- Implementation must build on study's foundation to operationalize stakeholder disengagement reversal and to benefit from articles, dreams, and websites domains

Slide 15 of 25 Accessibility: Investigate

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Operationalization

- Operationalizing stakeholder disengagement reversal not yet done (Macey & Schneider, 2008)
- Action plan implementation needed
- Signs for operationalization apply a traffic signal system with green, yellow, and red signal lights: green for go; yellow for proceed slowly, and red for stop
- A light indicator assigned to each issue
- Lights presently all yellow except for future research issue, which has a red light, for stop
- Future research not ready but building
- Goal of all lights green

Slide 16 of 25 Accessibility: Investigate

Notes Comments

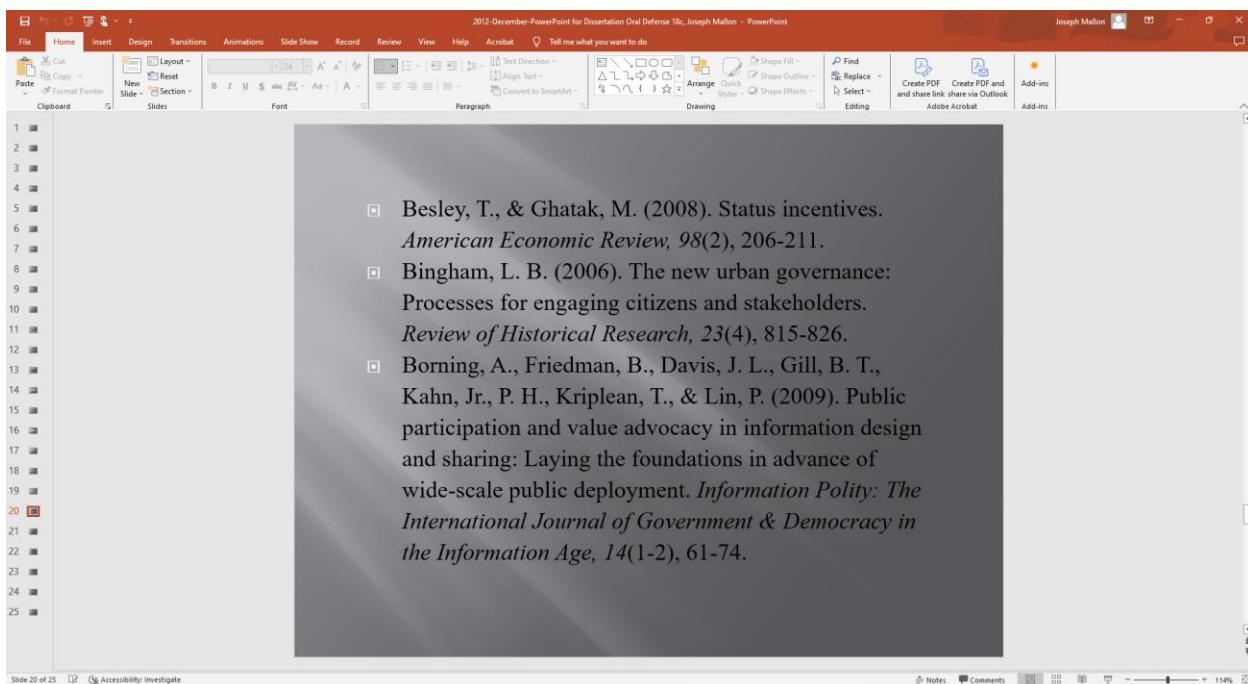
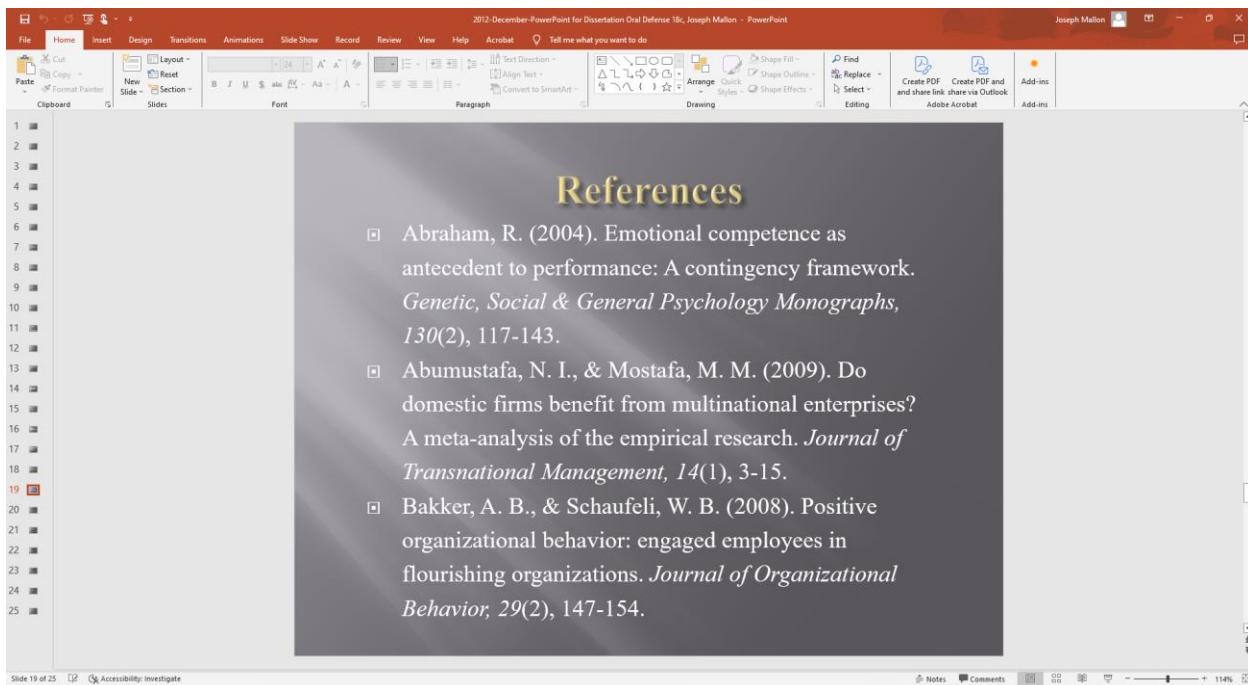
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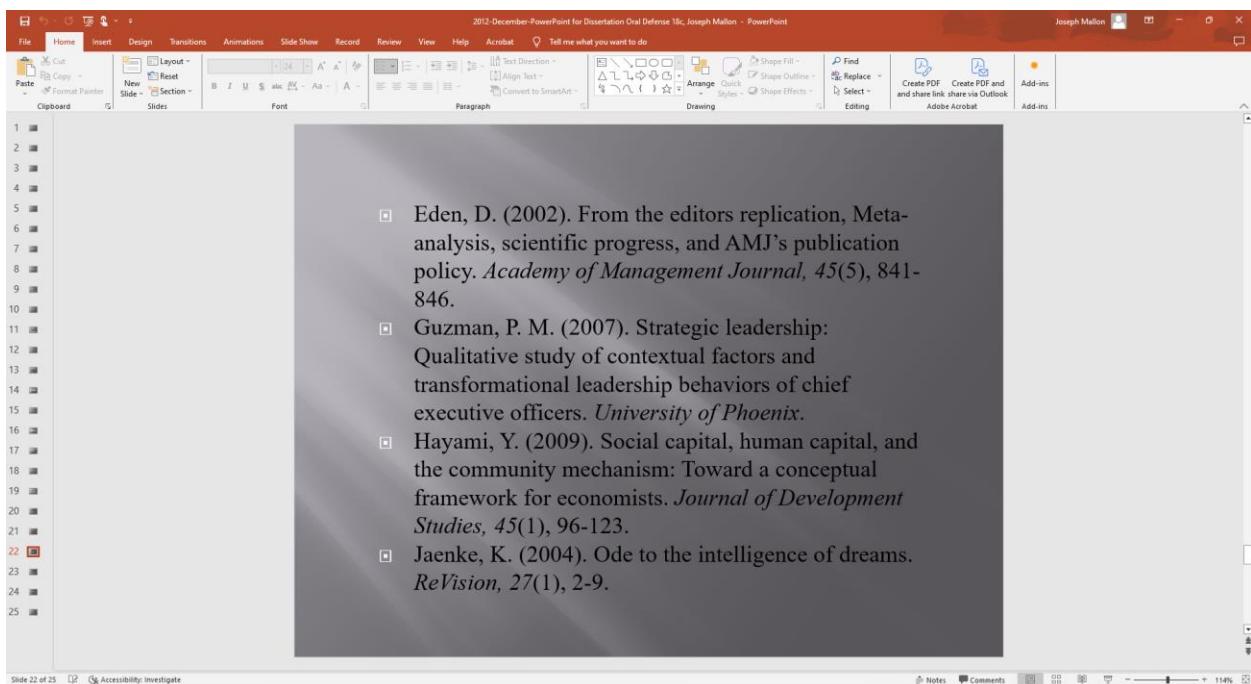
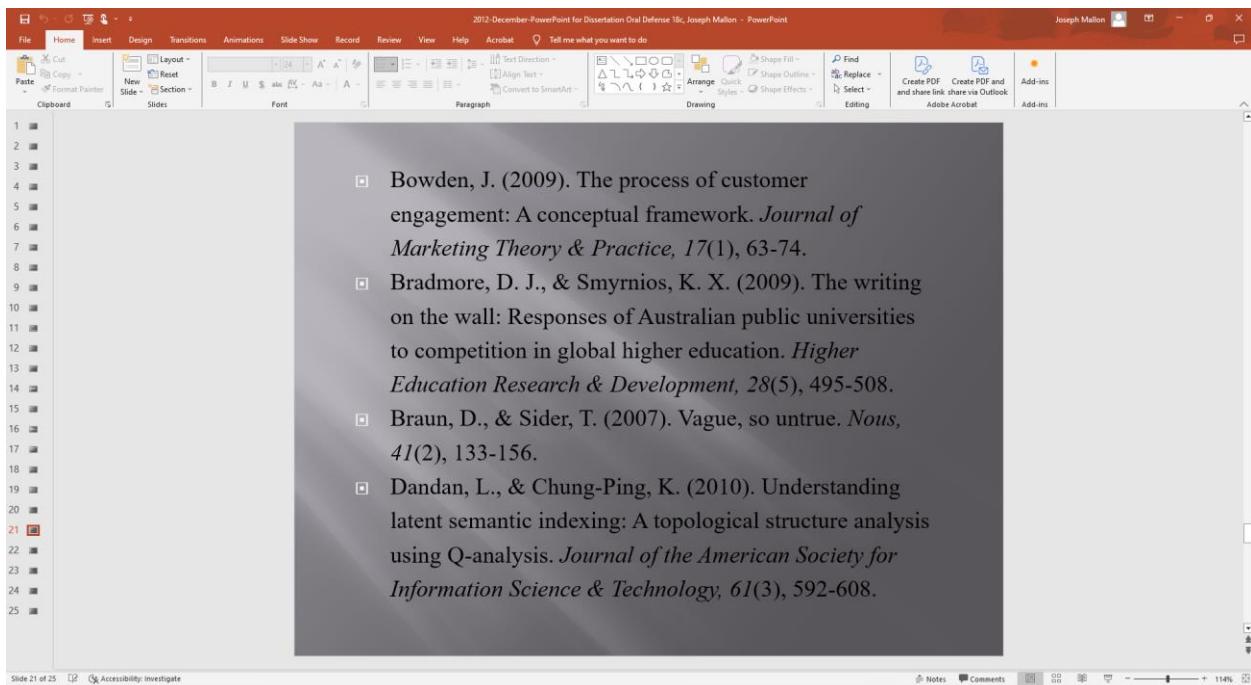
Importance to Leaders

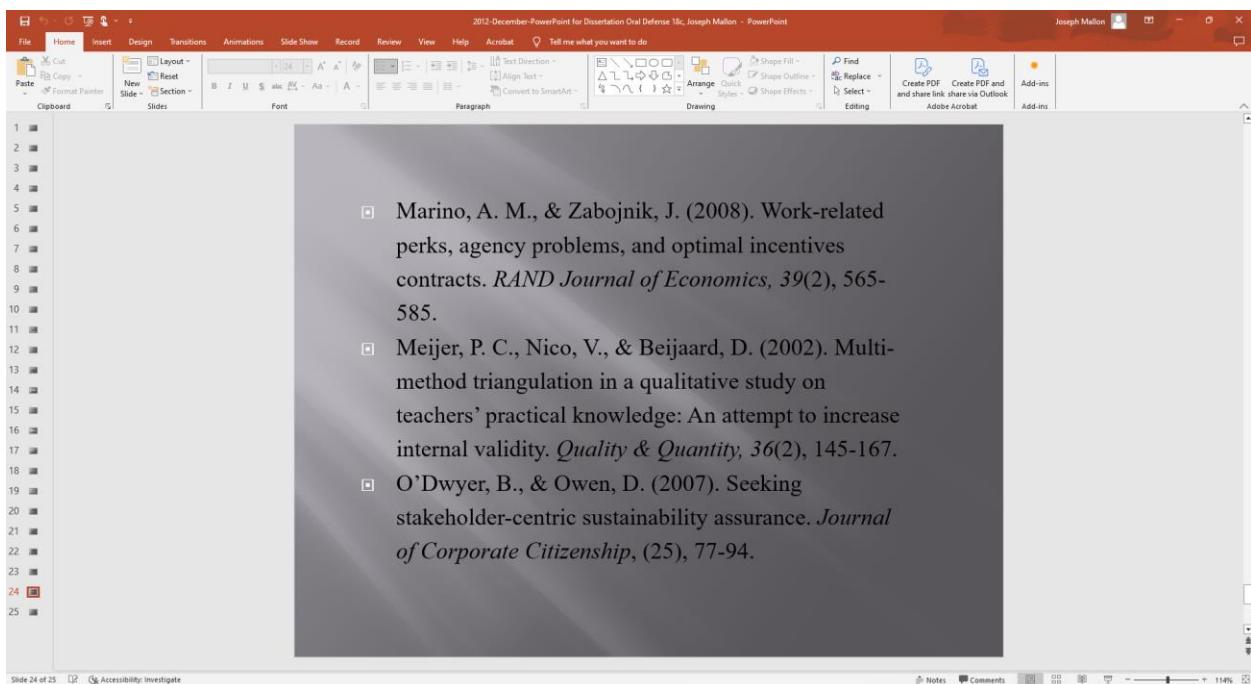
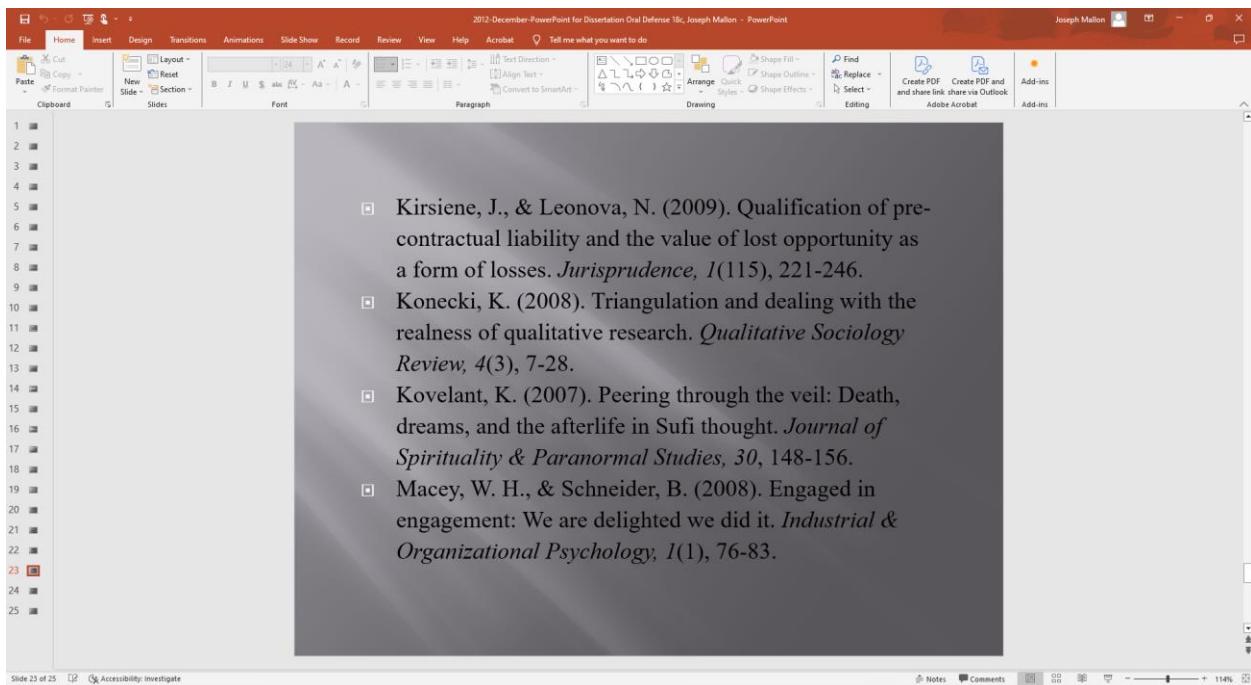
- Study results important to organizational leaders of all types: transformational, transactional, and charismatic
- Implementation plan produces successful business
- Study leads to implementation plan that advances beyond leadership difficulties of stakeholder disengagement causing underemployment, lacking opportunities, and underdevelopment (Besley & Ghatak, 2008)
- Study important for leaders to have honorable opportunities
- A dynamic: working with study
- Staying aligned with study enables understanding background
- Presently still before rewards and honors for merits
- Study foundation continuing in considerations in ways similar to contemplating dreams (Jaenke, 2004; Kovelant, 2009; Treadway-Galindo, 2007; Yarlykapov, 2007)

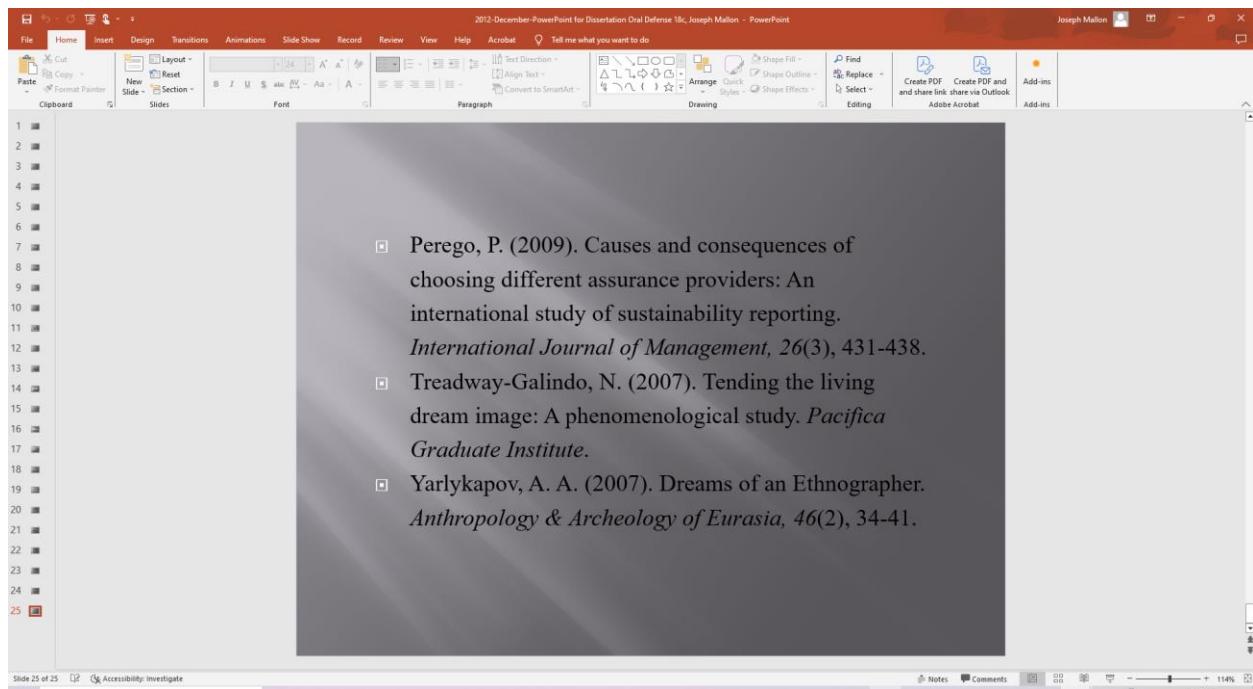
Summary

- Qualitative narrative case study
- Review of American and Christian stakeholders excessively disengaging
- Reversing stakeholder disengagement requiring for answering primary research question of how to reverse the negative trend
- A meta-analysis led to a content analysis
- Themes and patterns showed in content analysis results (Bradmore & Smyrnios, 2009; Guzman, 2007; O'Dwyer & Owen, 2007; Perego, 2009)
- Study's recommendations need applying to reverse excessive American and Christian stakeholder disengagement to honorable engagement of providing or supporting rewarding opportunities for worthy stakeholders









University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

We are now coming up on the middle of October 2023. You here of the University of Phoenix have still not communicated back to me, although I requested return communication. You have still not yet provided me with direct contact information, as I also requested. You here of the university do not appear to be showing good faith effort or intent to work mutually. Nothing will be possible to accomplish successfully like that.

I further reviewed everything to determine if something additional was possible. I am not trying to condemn or penalize, and I am attempting to work mutually and settle everything out-of-court efficiently to provide the university with an opportunity to sell the university as a good product in 2024. We can go down to a moderately lower amount on the compensation claim, but that reduction cannot be excessive and just has to be workable. Fund raising would not have to be done, and only the sale amount of money would be enough for the compensation claim. We can reduce the claim amount down by \$50 million, which would be \$200 million minus \$50 million and make the total compensations claim be \$150 million.

With the \$150 million, as before, the first \$25 million can be immediately set aside for compensation claims of former university students. A second \$25 million must be used immediately and budgeted for university staff funding to work through this compensations project. If any funds of the staff funding \$25 million remain left at the end of the project, they must be added to the former university students compensations claims funds. The amount of \$125 million will be split in half between myself and the other former university students. That would be \$62.5 million compensation to myself and \$62.5 million compensation to other former university students. I would receive the full \$62.5 million (not counting taxes), and the other \$62.5 million (not counting taxes) would be divided among the other former university students who make compensation claims.

The amount of compensation paid to me is \$62.5 million, but the amount of compensation paid to each of the other former university students would depend on how many compensation claims there were and would total \$62.5 million. If you of the university want to and can do anything more with the compensation amounts for other former university students, you can, but you are not obligated to, and you

of the university do not have to do any fundraising. Consider if you could invest the \$62.5 million you have set aside to the other former university students and grow that \$62.5 million while sending the claimants account statements and dividends quarterly. Maybe something like that could be set aside as providing the claimants with an amount of money that they could withdraw or leave in the investment account to potentially increase without the university needing to pay any more than the original \$62.5 million that was divided among the claimants. Again, the investing is a suggestion – an idea, but not something required. The necessity is to get the claim settled efficiently and with the full amount of \$150 million being included.

Remember that there has to be efficiency because the people associated with the university only have approximately until the end of this year, 2023, to secure the university at being a good product to sell in 2024. The university has a lot of negative information out in the public already and including up to right now actively (“Statement - Select University of Phoenix students secure...,” 2023). I myself have not yet informed the buyer of any directly relevant information, as I will do if I do not receive any response from this university, the University of Phoenix, by in November 2023. The best thing to do on the part of this university, the seller, is to secure the currently active situation and advance at ensuring this university is a good product to sell in 2024.

I still also must receive my doctorate from 2012, and my doctoral dissertation has to be honored on all levels and in all ways appropriate for a doctoral dissertation. The university completing its end of the 2012 doctoral program and work with my 2012 doctoral dissertation is necessary to accomplish by the end of this year, 2023. The reason is that the university will be sold in 2024 and, thus, will not be around to do more of this work. I also again request direct contact information. I have to be able to conveniently communicate when necessary.

Disclosure and Disclaimer

I am not working here as a lawyer, judge, or U.S. official or as an investment advisor. I am providing the University of Phoenix with an opportunity to settle this compensation area out-of-court and efficiently before the end of this year, 2023, so that the university can be sold as a good product in 2024. I am working as a former student of the University of Phoenix and who progressed up to advanced doctoral levels with and without the university. I have more than 20 years of direct involvement with this particular university, the University of Phoenix.

I have added in an idea, possibility, or suggestion to make investment accounts for each of the former university students who make a compensation claim, but I am not saying of opening a particular account, am not establishing or opening the accounts myself, and am not making any commission from these accounts. I am a licensed financial professional and have securities licensing of Series 6, 63, 26, 65, and 7. While I am not using my securities licensing directly here, my credentials remain active in the background naturally, just like all my other merits, credentials, knowledge, and experience, such as doctoral levels in the field of business. Some achievements made in life, such as educational accomplishments (Masters or Doctoral status), become a part of you and something that no one can take away and are not a matter of renewing or paying a fee to maintain each year.

I am also the discoverer of something very rare and unique in the society and history, and in the past, I had a representation of that discovery patented and copyrighted. For these, and other reasons, I am, thus, also a historic person. A little of this discovery is mentioned in my doctoral dissertation and my post-doctoral dissertation, too. Yes, I also have a post-doctoral dissertation. My post-doctoral dissertation is further work I did on my dissertation following 2012.

I am presently not sure how my post-doctoral dissertation can get fully dealt with because the University of Phoenix does not yet have my 2012 doctoral dissertation settled and will not be around after the sale of the university in 2024. That is in addition to the situation that the University of Phoenix does not have a post-doctoral program. This area of a post-doctorate will presently have to remain open at least for now and the ongoing near-term continuance. Like the rest of my meritorious background, though, it is there and is naturally a part of how I do things and rights I have actively.

I just additionally considered that there may be importance and relevancy for me to add in this disclosure that would also serve as a disclaimer.

Please respond as efficiently as possible to show acceptance, good faith effort, and mutuality.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

10/12/2023

Reference –

“Statement - Select University of Phoenix students secure...” (2023). Statement - Select University of Phoenix students secure borrower defense win with ED discharge. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/statement-select-university-of-phoenix-students-secure-borrower-defense-win-with-ed-discharge>

Middle of October 2023 Compensation Claims Letter Sent through Email

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

University Current Status

- University in 2023 to work on compensations to myself and other former university students to show good faith effort to make the university a good product to sell in 2024
- Communicated to the university since end of July 2023
- As of the middle of October 2023, no communication received back yet
- Communication back from the university is necessary, as requested, and including with direct contact information

Compensation Claims and Amounts

- Compensation requested started at a less than half the \$550 million sale money amount and was \$200 million
- Compensation was reduced to \$150 million
- Compensation to be set at \$62.5 million to myself
- Compensation to be set at \$62.5 million to former university students, other than myself
- Compensation of \$25 million, from sale money set contingent to successful sale, for staffing to do the work on compensations and anything left at end would be added to the former university students claims money
- \$25 million from sale money for staff has to be set as a near-future possibility, like a pay bonus or reward, contingent on the university sale, but can be set now for the continuance and for fully going through contingent on the sale

Ways to Work Out Compensations

- Various ways of working out compensations and one suggestion was to make secure investment accounts that each student would have to keep or to withdraw the compensation claim money from
- If making investment accounts, they have to be free of charges and cannot include any withdraw charges
- The compensation money to fund the accounts would be the \$62.5 million, of which \$25 million can be immediately started with but has to by the end total \$62.5 million (not counting taxes), and each account would be set up for each claimant with the amount of money depending on the claim and the number of claimants
- There is also the \$62.5 million for me, and this compensation money amount can be similarly worked with

Investment Accounts Suggestion but not Requirement

- Investment accounts are a suggestion
- Investment accounts may add to convenience and workability for all parties involved
- Investment accounts may enable potential for some growth of the \$62.5 million and including for the individual claimant accounts
- The full amount of the claimants compensations depends on how many claimants, so adding to funds for compensations to the former university students would be constructive
- Examples: $\$62.5 \text{ million} / 5,000 = \$12,500 \text{ each}$ but $\$62.5 \text{ million} / 10,000 \text{ claims} = \$6,250$ and $\$62.5 \text{ million} / 20,000 \text{ claims} = \$3,125$ and so on

University of Phoenix Necessity to Work Mutually and Successfully on Compensations

- University of Phoenix has plenty of liability and bad publicity out in the public right now (“Statement - Select University of Phoenix students secure...,” 2023)
- Reference –

“Statement - Select University of Phoenix students secure...” (2023). Statement - Select University of Phoenix students secure borrower defense win with ED discharge. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/statement-select-university-of-phoenix-students-secure-borrower-defense-win-with-ed-discharge>
- University should be made to be a good product before this year of 2023 ends so that the university associates exhibit good faith effort to ensure the university is a good product to sell in 2024 and so that the university does receive approval to sell in 2024
- University sale approvers include the U.S. Department of Education

2012 Doctorate University Must Complete by End of 2023

- My 2012 doctorate has to be issued to me
- My 2012 doctoral dissertation has to be honored in all ways appropriate for a successfully completed doctoral level dissertation
- Necessary and best for the University of Phoenix to complete its end of the 2012 doctoral program and work with my 2012 doctoral dissertation before the end of this year of 2023
- University of Phoenix, ideally, will be sold as a good product in 2024 so will not be around to do any more work on a doctoral program or my doctoral dissertation

Disclosure and Disclaimer

- Am not working here as a lawyer, judge, or U.S. official or as an investment advisor
- Am providing the University of Phoenix with an opportunity to settle this compensations area out-of-court and efficiently before the end of this year, 2023, so that the university can be sold as a good product in 2024
- Am working as a former student of the University of Phoenix and who progressed up to advanced doctoral levels with and without the university
- Have more than 20 years of direct involvement with this particular university, the University of Phoenix

Further of Disclosure and Disclaimer

- Have added in an idea, possibility, or suggestion to make investment accounts for each of the former university students who make a compensation claim
- Am not saying of opening a particular account, am not establishing or opening the accounts myself, and am not making any commission from these accounts
- Am a licensed financial professional and have securities licensing of Series 6, 63, 26, 65, and 7
- Am not using my securities licensing directly here, but credentials remain active in the background naturally, just like all other merits, credentials, knowledge, and experience, such as doctoral levels in the field of business

More of Disclosure and Disclaimer

- Am also the discoverer of something very rare and unique in the society and history
- In the past, had a representation of that discovery patented and copyrighted
- For these, and other reasons, am thus also a historic person
- Discovery is mentioned in my doctoral dissertation and my post-doctoral dissertation, too
- Also have a post-doctoral dissertation
- Post-doctoral dissertation is further work done on dissertation following 2012
- Presently not sure how post-doctoral dissertation can get fully dealt with because the University of Phoenix does not yet have 2012 doctoral dissertation settled and will not be around after the sale of the university in 2024
- Area of a post-doctorate will presently have to remain open at least for now and the ongoing near-term continuance

Conclusion of Mid-October 2023 University Status

- University of Phoenix has to communicate back to show good faith effort and to advance the situation successfully
- University has to provide direct contact information
- University of Phoenix communication has to be received by me, Joseph Mallon, at jmallon@comcast.net or 215-279-8580
- PowerPoint slides made 10-17-2023

My Information and Where Emailed

- Joseph Mallon
- jmallon@comcast.net
- 215-279-8580
- Student Loan Defense number: 01400527
- University of Phoenix IRN: 3102941191
- Emailed to – arsc@phoenix.edu
- and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org
- 10/24/2023

Email Message sent to PPSL following Letter Emailed to University of Phoenix in May 2022

The following correspondence is from the end of May 2022. This material was transmitted long before anything involving the University of Phoenix being up for sale in 2023. After emailing this material, I did not receive a response or any follow-up. I did not hear of the PPSL being contacted by the University of Phoenix, either, back then in May to June 2022.

PPSL -

I received a couple of advertisements from the University of Phoenix looking for people to re-enroll in the doctoral program. The advertisements are generalized and are in a way of not including any of the areas that have been involved with the past years of doctoral level work and the student loans defenses. The letter I sent was to say that the areas involved have to be included. I said that a response can be sent to me or to here, as the legal counsel.

The letter follows next, and I attached a pdf copy.

Letter for University of Phoenix to have Chance to Issue Doctorate

University of Phoenix,

I received a couple of advertisements directly from the University of Phoenix seeking people, such as me, to go back to the university to finish the doctoral program. Because there is more involved than only finishing the doctoral program, I am responding appropriately and providing an opportunity to the university, the University of Phoenix. I want for the university to work with me concerning the doctoral program and to finish the doctoral program on the university's part by issuing my doctorate to me and honoring my dissertation in all standard ways fitting the completion of the doctoral program.

I made full good faith effort with this university since 2012 and continued all the way through to in 2018. At that time, the line was drawn. The university will not be catered to or tolerated beyond that point. Too much time caused to be necessary was not fair or right for any party involved. There is much that cannot be made up for after taking up that kind of time, an absolutely unreasonable and unacceptable amount of time, 2012 to 2018 (to graduate after completing the doctoral program and dissertation in 2012).

I made full efforts to work out everything with this university through the years of 2012 to 2018. I said "no more" as of in 2018. I started a student loans defense in 2017. I had materials officially in the White House through those years, and I included information about this university situation and the student loan defenses. I also sent adequate information to the U.S. Department of Education and to the court involved with

the Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal. (2020-2021) law case. I am sending a copy of this letter to you here and to the legal counsel working on the law case.

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted any borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...", 2022)

I would like the university to work on the completion of the doctoral program and to issue my doctorate to me. The aspects on my part have to be included, though, Adequate mutuality is necessary, appropriate presentations and communication have to be made to me, and I have to be adequately pleased and honored. After successfully completing the doctoral program and dissertation in 2012, I have already gone through, and my materials held up through, the years of 2012 to in 2018.

No one had that kind of time, and if you did not know that other parties involved did not have that kind of time, you could have and should have asked. Also in the first place, though, you (or the university or its faculty) should not be causing that kind of time to be involved. Everything on the part of the university is unacceptable after 2018, and the university has to deal with these matters involved, and no other matters and from no other angles when it comes to anything involved here as of 2018.

I went through the entire doctoral program and did well, including with my dissertation. I submitted my dissertation to be fully completed on the part of the university in March 2012. I was supposed to receive my dissertation back within a few weeks so that if anything additional truly had to be done, it could be done within appropriate time following. I ended up not receiving my dissertation back until in September 2012, and the occurrence was only a negative push that caused further delay. I should have been apologized to at that point and told that my dissertation would be sent back to be completed correctly.

The university did not go the positive way of apologizing, although truly should have, and I saw right away what was going on here. I then continued as best as possible in the circumstances, and I continued making my good faith efforts and with my good intent. I worked further on my dissertation and had everything done before the end of the year. No one was to be found at that time of the holiday season of 2012, but I had continued working straight-through since September 2012.

In the beginning of 2013, I was at a point where I thought I would just provide the dissertation committee members with my redone dissertation and had no indication of anything else, when instead, each of the dissertation committee members dropped out. First of all, these dissertation committee members should have been working constructively on this dissertation since March 2012 and then again since September

2012 through to December 2012. With this less than mutual university practice, the dissertation committee members are caused to spend more than two years working on a doctoral student's or candidate's dissertation. With not many people wanting to spend more than two years working on a dissertation, dissertation committee members drop out, leaving the dissertation author in a difficult situation that has to be straightened out, to complete and finish the dissertation and doctoral program. These original dissertation committee members never got back on track with my dissertation since March 2012 and, additionally, they did not see my next edition of that same above-passing quality dissertation.

In 2013, I was caused to seek additional dissertation committee members. The situation ended up continuing to be delayed and without any real usefulness. This situation was not fair to anyone, myself or the new dissertation committee members. Because this time of the doctoral program was entirely unfair, I specify my real completion date of the doctoral program as 2012. I say December 31, 2012 to cover the year. A date such as before the 2012 holiday season could be used or a March 31st, 2012 date can be used because that was when I had the doctoral program fully completed and my final dissertation submitted.

I went on through the next years to continue doing additional work in every direction and including here with this university. This university constantly caused further delays through the next years of 2013 to 2018. I did more work on my dissertation, but also, because I already had my first required dissertation for the doctoral program, I considered all continuing work since 2012 to be post-doctoral work. All further work on my dissertation was working further with my dissertation to complete a post-doctoral edition of my dissertation. I completed this post-doctoral dissertation and program before the end of July 2019. I usually just express the post-doctoral program completion date as July 2019.

I know the university does not currently have a post-doctoral program. The university also does not have the material from the doctoral program completed yet, and everything could not wait for or be subject to the university not successfully completing its job within a reasonable time. I just kept working appropriately and reached a post-doctoral program completion point. Being that I did all this post-doctoral program work involved and was perfectly aware of the situation, I could determine what to do and then took the appropriate actions the circumstances justified. I completed my post-doctoral dissertation and program all by myself and continued with my good faith efforts, merits, and successes to have the post-doctoral program and dissertation worked with appropriately and honored on right levels.

In other words, to deal with me here concerning the doctoral program, the work I already did has to be honored and including with my doctorate being issued to me from 2012. A post-doctoral program would have to be worked with and worked out. The professional levels with status, rank, authority, knowledge, expertise, and merits have to be honored and active with secured roles and levels. My doctorate I earned in 2012 has

to be issued to me. My post-doctoral work done since 2012 to 2019 has to be caught up with and honored on its appropriate levels.

I am not sure about more yet. The basics are that I have to receive the doctorate I earned in 2012, and there has been a far more than reasonable amount of time involved. Further has to be gone to see about the remaining active student loans law cases, such as "Sweet v. DeVos / Cardona" (2020-2021). I am not sure yet about additional law cases if ever I am being worked with directly on honorable levels concerning such law cases. This university, the University of Phoenix, was involved with issuing my doctorate to me so has to issue my doctorate to me and include adequately dealing with the aspects involved.

The "Sweet v. DeVos / Cardona" (2020-2021) class action law case has to be completed. All relevant from the case has to be worked with appropriately. Anything relevant but not included or not fully included with the class action law case still has to be worked with and completed successfully, whether by further law cases or other types of work done in any appropriate way ("Student borrowers...", 2020; "Project urges secretary...", 2021; Berman, 2021c; Dickler & Nova, 2022). Everything cannot and will not be done all at once, and significant difficulty exists with including everything within the bounds of the completions of one law case, even a class action law case, so some open-endedness will continue following the precedent set.

None of my formal expressions can be negated or lessened in any way. My federal student loans have to be discharged within the bounds of the student loans defenses made and worked on through the past years. Myself receiving a ***Student Loans Relinquishment Honor*** is not exclusively based on anything or everything involving this university and is something to be worked out separately. The university has to recognize and respect the fact that my official material involving this university and the student loans went beyond, and included, the bounds of this university. Since 2017, my official material, with student loan defenses included, was presented to and remained present with the White House and the U.S. Department of Education, and also since 2020, with the U.S. District Court for the Northern District of California. The university has to recognize and respect the official capacity involved with me.

What would you do to actually deal with this area? I do not mean how you would lessen this area, or any aspect involved, in any way, but I mean specifically, what would you do actually dealing with this area without lessening it, or any aspect involved, in any way? What are you going to do, if anything? What do you actually want to do, and what would you present to me for my consideration and reply of acceptance or not? You can put something together and present it to me, the court, and/or to the class action case counsel.

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Transmitted to: <https://predatorystudentlending.org/contact/>
and enrollment@phoenix.edu

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5/27/2022 4:44 PM

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Student Loans Defense: 01400527

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I previously said about \$25 million being for staffing to work on the project to ensure the university is a good product to sell in 2024. All funds here have to necessarily be set as being contingent on the successful sale of the university. I said the amount to set is \$25 million for staffing, and whatever is left at the end will be added to the former university students compensations funding.

Pays can be set at a yearly rate but divided according to the hours or weeks worked. Bonuses can be included. Needed for staffing is 51 qualified people, and there will be 2 managers and 10 associates. Pay for managers is a \$60,000 yearly rate, which would be \$1,153.84 weekly, and with a bonus of \$30,000 possible for successful sale of university. Staff associates pay would be \$50,000 yearly rate, which would be \$961.54 weekly, and a bonus of \$25,000 possible for successful sale of university.

A legal staff would be beneficial to set, too, because some official paperwork needs to be drawn up and worked with. Legalities involved need to be understood and worked out appropriately, securely, and honorably. The legal staff currently set consists of 10 people. There can be 2 lawyers as managers with a pay rate set at \$70,000 yearly, which is \$1,346.15 weekly, and with a possible bonus of \$35,000 contingent on successful sale of the university. The legal staff would have 3 para-legal associates with a pay of \$65,000 yearly, which is \$1,250 weekly, and with a possible bonus of \$32,500 contingent on the successful sale of the university. The legal staff also can have 5 associates who are not para-legals, and their pay would each be \$60,000 yearly, which is \$1,153.85 weekly, and with a possible bonus of \$30,000 contingent on successful sale of university.

A director level is also necessary. That would be 1 director with a pay of \$100,000 yearly, which is \$1,923.08 weekly, and with a possible bonus of \$50,000 contingent on the successful sale of the university. The director's staff consists of 2 administrative assistants with a pay each of \$55,000 yearly, which is \$1,057.69 weekly, and with a possible bonus of \$27,500 contingent on successful sale of university. The director's staff also includes 6 staff associates with each having a

pay of \$50,000 yearly, which is \$961.54 weekly, and with a possible bonus of \$25,000 contingent on successful sale of university. Lastly, one coordinator liaison will be needed for keeping the program together and reaching correct goals. This coordinator is the director office coordinator for keeping together and organized all compensations administrative areas and the university completions of the 2012 doctoral program and dissertation. The pay rate for the director's office coordinator liaison is \$65,000 yearly, which is \$1,250 weekly, and with a possible bonus of \$32,500 contingent on the successful sale of the university.

This area of the director and staff also has to be responsible for fully, correctly, and successfully working out all areas involving me concerning the university.

Communicating and functioning with me and involving me has to be as is right. My 2012 doctoral program completions have to be fully done on the university's part and including with my 2012 doctoral dissertation. I would also like, at least as best as possible, for there to be a leading on to an external and secure post-doctoral program and completions in regard of post-doctoral work I did since following 2012 and continuing to July 2019.

There are also some additional areas to cover and that could be included here. The office work area is appropriate to include. The office area would be \$84,000 yearly, which would be \$7,000 monthly. Office services with outside contractors can be estimated at \$50,000 yearly, which would be \$4,166.67 monthly. Office equipment includes 25 booth desks at \$1,000 each and that totals \$25,000; 4 office desks at \$2,000 each and that totals \$8,000; 30 computers at \$2,500 each and totaling \$75,000, and utilities would be estimated at \$6,000 yearly and which would be \$500 monthly. The total office area expenses can be estimated to be \$248,000 for the year.

An accounting section will be necessary for making sure all finances are kept straight and process efficiently and accurately. Payments made on claims have to be efficient and correct. Payments for pays have to be timely, and all payroll processing has to be set and kept up with or ensured at fully processing correctly. Taxes have to be kept right because taxes are not paid right away and are paid by each receiver of the compensations money. Compensations money paid to claimants will have tax each claimant has to pay, likely in 2025, and money that is paid for pays has to be kept correct in payroll processing.

In the accounting section, there will be a Certified Public Accountant (CPA), a standardly qualified accountant, and two accounting assistants. The CPA pay is set at \$70,000 yearly and with a possible bonus of \$35,000 contingent to the successful sale of the university. The qualified accountant will have pay set at \$65,000 yearly and with a possible bonus of \$32,500 contingent on successful sale of the university. The two accounting assistants each have a pay rate set at \$55,000 yearly and with a possible bonus of \$27,500 contingent on the successful sale of the university. Really, all the pays here in these compensations and quality assurance areas are set contingent on the successful sale of the university, but it is just that there is also a bonus included.

There will also be bonuses of \$10,000 for the first 3 people to communicate relevantly and officially to me. That would be \$30,000 additional that would be added to the total costs. These bonuses, too, would necessarily be contingent on the successful sale of the university.

The grand total for all these estimated costs for a year is \$4,632,500. That amount includes everything. Office expenses, equipment, and staff with pay and bonuses are all included at that annualized amount. Added on for just in case can be miscellaneous costs that can round the amount to \$5 million, so that would be \$5 million - \$4,632,500 = \$367,500 as miscellaneous costs. The grand total is \$5 million. Whatever is left of the budgeted \$25 million gets added to the funds for the former university students compensations claims. Look how much can be done with \$5 million. That is for a whole year, too. The funds used would be \$5 million, and if that \$5 million of the \$25 million ends up as all that is used, \$20 million can be added to the former university student compensations claims funds. The most important necessity is for right ways to be gone and for intents and efforts to be and stay good. Then everything can be and stay successful, and everyone can be mutually happy and content.

The amounts are estimates I did. If anything was left out, I can be informed and additional inclusions are still possible. The other possibility is that the full estimated amount may not be needed, and the costs could be less. The estimated amount should be gone with, though, for having enough to start with and which may be more than enough. I tried to set the amounts to be good but not extravagant. They were set as being successful and above average but moderated to not be high-ends or extremes. There is a serious situation involved and a cause that has worthiness and is not merely all for profit.

Work in these areas mentioned has to be further done. That includes with the money amounts for pays but also with the substance of the work necessary to be done. I have to be worked with, and everything involving me has to be worked out. That includes concerning communicating, functioning, status, identity, and the 2012 doctoral program completion and 2012 doctoral dissertation completion. Plus, if possible, I would also like worked out anything leading on to an external post-doctoral program completing by July 2019 because I already also have a completed post-doctoral edition of my dissertation and have done 7 years of extensive work on that and a post-doctorate program.

Remember, too, at present I still have to receive communication back. I have to receive official notice that these areas are being worked with and these directions are being gone.

Thank you,

Joseph Mallon

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Student Loan Defense number: 01400527

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and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

11/01/2023

Budgeting with Money Set for Staffing					
		Name of Business Area	Pay Rate - Year	Bonus - When sale done successfully	Totals
	First 3 to communicaters	First contacter 1	\$ 10,000.00		\$ 10,000.00
		First contacter 2	\$ 10,000.00		\$ 10,000.00
Staff		First contacter 3	\$ 10,000.00		\$ 10,000.00
1	2012 Doctoral Dissertation	Dissertation Coordinator	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
2		Dissertation Committee Chairperson	\$ 70,000.00	\$ 35,000.00	\$ 105,000.00
3		Dissertation Committee Member	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
4		Dissertation Committee Member	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
5		One additional dissertation confirmer	\$ 68,000.00	\$ 34,000.00	\$ 102,000.00
6	Director	Director 1	\$ 100,000.00	\$ 50,000.00	\$ 150,000.00
7		Administrative assistant 1	\$ 55,000.00	\$ 27,500.00	\$ 82,500.00
8		Staff associate 1	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
9		Staff associate 2	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
10		Staff associate 3	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
11		Administrative assistant 2	\$ 55,000.00	\$ 27,500.00	\$ 82,500.00
12		Staff associate 1	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
13		Staff associate 2	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
14		Staff associate 3	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
15		Comp/Doc Program Coordinator Liasson	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
16	Managerial with Cust Svc	Manager 1	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
17		Staff associate 1	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
18		Staff associate 2	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
19		Staff associate 3	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
20		Staff associate 4	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
21		Staff associate 5	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
22		Staff associate 6	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
23		Staff associate 7	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
24		Staff associate 8	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
25		Staff associate 9	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
26		Staff associate 10	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
27		Manager 2	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
28		Staff associate 1	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
29		Staff associate 2	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
30		Staff associate 3	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
31		Staff associate 4	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
32		Staff associate 5	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
33		Staff associate 6	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
34		Staff associate 7	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
35		Staff associate 8	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
36		Staff associate 9	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
37		Staff associate 10	\$ 50,000.00	\$ 25,000.00	\$ 75,000.00
38	Legal staff	Manager level lawyer 1	\$ 70,000.00	\$ 35,000.00	\$ 105,000.00
39		Manager level lawyer 2	\$ 70,000.00	\$ 35,000.00	\$ 105,000.00
40		Para-legal Associate 1	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
41		Para-legal Associate 2	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
42		Para-legal Associate 3	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
43		Legal Associates (non-paralegal) 1	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
44		Legal Associates (non-paralegal) 2	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
45		Legal Associates (non-paralegal) 3	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
46		Legal Associates (non-paralegal) 4	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
47		Legal Associates (non-paralegal) 5	\$ 60,000.00	\$ 30,000.00	\$ 90,000.00
48	Accounting	CPA Accountant	\$ 70,000.00	\$ 35,000.00	\$ 105,000.00
49		Accountant	\$ 65,000.00	\$ 32,500.00	\$ 97,500.00
50		Accounting Assistant 1	\$ 55,000.00	\$ 27,500.00	\$ 82,500.00
51		Accounting Assistant 2	\$ 55,000.00	\$ 27,500.00	\$ 82,500.00
	External Outside Resources	Outside services, Contractors	\$ 50,000.00		\$ 50,000.00
	Office Work Location	Office	\$ 84,000.00		\$ 84,000.00
	Utilities, including Internet service		\$ 6,000.00		\$ 6,000.00
	Office equipment	Booth desks 25	\$ 25,000.00		\$ 25,000.00
		Office desks 4	\$ 8,000.00		\$ 8,000.00
		Computers 30	\$ 75,000.00		\$ 75,000.00
	Miscellaneous	Miscellaneous Costs - Left for Just in case	\$ 367,500.00		\$ 367,500.00
					\$ 5,000,000.00

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I previously provided information about the University of Phoenix setting up staff to work on ensuring the university is a good product to sell in 2024. The current time is in November 2023, so the time is late to be getting started or to be not advancing at a full pace. I still have not received communication back yet, but I still have to receive that communication back, including with direct contact information because that is the only way I can confirm acceptance, recognition, mutuality, and good faith effort being made. I require communication and expressed of and keep open communication lines for this purpose because requesting communication back is not unreasonable and is something that is not overly difficult.

As said, the present time is late and is only getting later. The situation needs to advance beyond there being only beginning communication made back to me. Remember that the necessity also is that I receive adequate communication before the ending times of this month of November 2023 because that would have been plenty of time and too much time to just keep going like that. I would have to send communication over to the prospective buyer of this university. By then, I would have to inform the buyer of what has been going on and the current status of this university, the seller. The buyer would have then been informed of important and relevant information. That is likely all I will do after that point, and the situation will then continue as is from there.

I strongly recommend to do better before the end of this month of November 2023. Even just sending relevant communication expressing mutuality and good faith effort would be enough for me to not have to express in any additional direction about the recent or current negative status of this university. I would not have to send the buyer the materials I sent to the university for myself to make good faith efforts and to enable good faith efforts to be made by the associates of the university to ensure the university is a good product to sell in 2024. Remember, too, that as I have been, I will also send copies of my materials to the U.S. Department of Education and to the PPSL. I will then have nothing to do with anything else involving this university at all whatsoever and will then just remain requiring to be dealt with concerning everything truly involved and including the 2012 doctoral program and dissertation completion on the part of the university.

If going in a mutual way, there is still much good potential. The university can be advanced at being ensured to be a good product to sell in 2024. I sent over a suggestion for staffing. I said about using \$25 million from the \$150 million compensation claim money. The \$25 million I

authorized with my authority that the university is supposed to recognize and honor. Obviously, the \$25 million will be money around after the sale of the university, but if the owners of the university were on track and wanted to better enable success of the effort to successfully sell the university as a good product in 2024, they could do some things that I cannot do or authorize myself right now. Such things would be like making some investment into the quality assurance effort. The investment the university owners make could be recouped, too, after, and as long as, the university is sold successfully.

The whole \$25 million does not have to be invested, but remember that for the staffing estimate, the total money amount used came to \$5 million. Thus, only some of the \$5 million would have to be invested for staffing through the present times. The only money that would be best to invest currently would be the total of the pays for the people working on the staff through the active times to the point of the sale of the university. The rest of the staff money involved would be the bonuses, which would be only after the successful sale of the university and would be from the university sale money and of the remainder of funds left from the \$25 million compensation money originally set for staffing.

In this scenario, only \$5 million of the \$25 million would have been used for staffing. The remainder of \$20 million would be able to be added to the former university students compensations claims funds. In a way such as described, the university can and should be worked on right now and continuing so that all is successful. The university owners can contribute, participate, and show good faith effort to exhibit making sure the university is a good product to sell in 2024. All in this way is very workable and possible for immediately and continuing.

Again, if the described right way is being gone, I need to receive word back of it so that I know the intent and direction being gone. I again request return communication to indicate the acceptance of working mutually and working on the university completions of the 2012 doctoral program involving me and with my 2012 dissertation included. In the relevant communication made to me, there should be direct contact information, and I would also like to know if everything here was presented to the current university owners and if the owners did agree to provide funding currently for pays to employees hired and working as staff of the Compensations/Quality Assurance area so that the people working can receive pay in the active times without worrying about waiting for after-sale money, such as with the bonuses. Plus, there is included in the staffing budget I previously sent, a \$10,000 bonus that goes to each of the first three people who relevantly and officially communicate back to me, and which would be paid after and contingent on the successful sale of the university.

Thank you,

Joseph Mallon

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Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

11/03/2023

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

Did you here of the University of Phoenix set up anything yet? Do you have anything worked out yet among people involved here on your end? These areas need to advance at implementation. The time is going by and is certainly not getting earlier. Even securing the start of the implementation of the compensations/quality assurance staff would alleviate some of the time pressure because I would only have to receive relevant communication expressing that the implementation has started, and that would remove any time limit of the end of this month of November 2023. I would not have to, or even consider to, communicate to the buyer about my material I sent to this university, University of Phoenix, through the past three months for making good faith efforts to ensure the university is a good product to sell in 2024.

I included here copies of a few Excel sheets that exhibit some of the key areas of the Compensations/Quality Assurance staff I previously said about. The staffing has to be advanced. People have to be set in place for the positions, and some hiring and personnel administration work would have to be done. The pays have to be set up, and how these pays are going to work for payroll processing has to be set. Were the university owners contacted yet? Were they informed of this compensations/quality assurance area? Are they in acceptance and agreement, and are they willing to use any of their funds at the start for the staff employees to be paid along the way instead of needing to wait until after the successful sale of the university?

To accomplish the beginnings, people have to be in at least some of the positions so that they can commence the necessary work and get some things done. Someone over at the university has to be working on this area, and I by myself cannot be the only one doing the work involved here. I definitely cannot be the only one doing the relevant work because I do not work for the University of Phoenix. People who work for the university have to do their work. Even if this work involves transitioning over to working as staff of the Compensations/Quality Assurance area, work has to be done by staff of the university. Even if adding more people in addition to who already works for the university, the hiring has to be done by people already associated with the university. This Compensations/Quality Assurance area is not an outside company and is the university itself making good faith efforts to ensure the university is a good product to sell in 2024.

I myself am a person with a real background of more than 20 years involving this particular university, the University of Phoenix. I actually attended this university and completed my end of the doctoral program in 2012 and have an excellent dissertation since back then in 2012. This university did not finish the doctoral program on its end and left me still requiring my doctorate and for my dissertation to be honored on appropriate doctoral levels. The university itself is the primary party to work out the finishing of the 2012 doctoral program and with my 2012 doctoral dissertation included. The university has to finish its end of the 2012 doctoral program before not being around anymore after the sale of the university in 2024.

I have credentials of the 2012 doctoral program and with an excellent 2012 doctoral dissertation included, and I have additional credentials, too, that I added through the next more than 10 years. I initiated this compensations area concerning all stakeholders involved and provided an opportunity for the associates of the university to make good faith efforts to settle everything out-of-court and efficiently before the end of this year, 2023, and to ensure the university is a good product to sell in 2024. I am still, though, working as a former student of the university and up to advanced doctoral levels, but I am not working as an employee or faculty member of the university. What should my position be phrased as, or should any title be associated? I do have to have a significant degree of authority and honor because my suggestions, recommendations, and professional descriptions do have to be followed in a reasonable amount of time and for the best interests of all stakeholders involved.

I could be considered as the leader of compensations and quality assurance, as a former university student, and as someone important to work with to finish a doctoral program and including with a dissertation. I could also be considered as someone who is a very important key person enabling the university to lessen its liabilities, have a better chance at selling the university as a good product in 2024, and to have a transitional compensations/quality assurance staff with good jobs and good pays included (and good for experience and good on a resume). I am also the one who would be paid the most from the compensations claim money and money following the successful sale of the university, \$62.5 million, and, most likely, the only ones who would be paid more than me if the university is sold successfully are the owners of the university.

As the time was passing by, I reviewed some areas necessary for the university completing its end of the 2012 doctoral program and with my 2012 doctoral dissertation included. I set an amount of time needed for the dissertation committee members to work on my dissertation and ending the 2012 doctoral program on the part of the university. I set in a number of weeks as 16 to make the job lasting enough and as a good job for a dignified doctoral level job. I have to know when the start date is for the whole dissertation committee because the time count is 16 weeks as of that point (see the included Excel sheet, Dissertation Committee Schedule, with Pay). For the dissertation committee members, the necessity is for who is hiring for the transitional compensations/quality assurance staff to hire qualified people for these positions, too.

Please respond back to me as soon as possible and including with direct contact information.

Thank you,

Joseph Mallon

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Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

11/07/2023

Staff	Positions	Paid so far, Gross Pay	Bonus possible	Total Paid
First 3 to communicaters	First contacter 1		\$ 10,000.00	
	First contacter 2		\$ 10,000.00	
	First contacter 3		\$ 10,000.00	
2012 Doctoral Dissertation	Dissertation Coordinator		\$ 30,000.00	
	Dissertation Committee Chairperson		\$ 35,000.00	
	Dissertation Committee Member		\$ 32,500.00	
	Dissertation Committee Member		\$ 32,500.00	
	One additional dissertation confirmer		\$ 34,000.00	
Director	Director 1		\$ 50,000.00	
	Administrative assistant 1		\$ 27,500.00	
	Staff associate 1		\$ 25,000.00	
	Staff associate 2		\$ 25,000.00	
	Staff associate 3		\$ 25,000.00	
	Administrative assistant 2		\$ 27,500.00	
	Staff associate 1		\$ 25,000.00	
	Staff associate 2		\$ 25,000.00	
	Staff associate 3		\$ 25,000.00	
	Comp/Doc Program Coordinator Liasson		\$ 32,500.00	
Managerial with Cust Svc	Manager 1		\$ 30,000.00	
	Staff associate 1		\$ 25,000.00	
	Staff associate 2		\$ 25,000.00	
	Staff associate 3		\$ 25,000.00	
	Staff associate 4		\$ 25,000.00	
	Staff associate 5		\$ 25,000.00	
	Staff associate 6		\$ 25,000.00	
	Staff associate 7		\$ 25,000.00	
	Staff associate 8		\$ 25,000.00	
	Staff associate 9		\$ 25,000.00	
	Staff associate 10		\$ 25,000.00	
	Manager 2		\$ 30,000.00	
	Staff associate 1		\$ 25,000.00	
	Staff associate 2		\$ 25,000.00	
	Staff associate 3		\$ 25,000.00	
	Staff associate 4		\$ 25,000.00	
	Staff associate 5		\$ 25,000.00	
	Staff associate 6		\$ 25,000.00	
	Staff associate 7		\$ 25,000.00	
	Staff associate 8		\$ 25,000.00	
	Staff associate 9		\$ 25,000.00	
	Staff associate 10		\$ 25,000.00	
Legal staff	Manager level lawyer 1		\$ 35,000.00	
	Manager level lawyer 2		\$ 35,000.00	
	Para-legal Associate 1		\$ 32,500.00	
	Para-legal Associate 2		\$ 32,500.00	
	Para-legal Associate 3		\$ 32,500.00	
	Legal Associates (non-paralegal) 1		\$ 30,000.00	
	Legal Associates (non-paralegal) 2		\$ 30,000.00	
	Legal Associates (non-paralegal) 3		\$ 30,000.00	
	Legal Associates (non-paralegal) 4		\$ 30,000.00	
	Legal Associates (non-paralegal) 5		\$ 30,000.00	
Accounting	CPA Accountant		\$ 35,000.00	
	Accountant		\$ 32,500.00	
	Accounting Assistant 1		\$ 27,500.00	
	Accounting Assistant 2		\$ 27,500.00	
	Totals		\$ 1,481,500.00	

Dissertation Committee Schedule, with pay - Contingent on Owners Advance Contribution or Successful Sale of University	
1 Dissertation Committee Chairperson	
2 Dissertation Committee Member	
3 Dissertation Committee Member	
4 One additional dissertation confirmor	
5 Dissertation Coordinator	
Start date of Week 1:	
Week 1	Securing start to finish with University
Week 2	Advanced doctoral level job: Understanding job, knowing what is involved and background and knowing what has to get done and by when Overviewing dissertation and understanding advanced level of dissertation ahead of full reading, Understanding how to read the dissertation respectfully without critiquing or opinionating and, rather, just understanding, knowing, advancing, and honoring what is there in the dissertation...
Doctoral Dissertation:	Knowing that this dissertation, while being advanced and very good, is not for the purpose of solving all problems of the world nor for being every kind of dissertation and is only meant as being a more than passable dissertation for the 2012 doctoral program...
	This dissertation was more than passable back in 2012 so should have been completed on the part of the university in 2012 but was not, so the dissertation, and no part of it such as citations and references, has to be current in 2023 and only has to be up to 2012.
	All APA and wording styles do not have to be in 2023 form and only have to be in 2012 form.
	All has to be made sure to be completed or be in secure completion phases by the time the university is successfully sold in 2024.
5 chapters	
Week 3	Chapter 1 Full reading of Chapter 1; Without critique, Only purposes to familiarize, know, advance, and honor
Week 4	Chapter 2 Full reading of Chapter 2; Without critique, Only purposes to familiarize, know, advance, and honor
Week 5	Chapter 3 Full reading of Chapter 3; Without critique, Only purposes to familiarize, know, advance, and honor
Week 6	Chapter 4 Full reading of Chapter 4; Without critique, Only purposes to familiarize, know, advance, and honor
Week 7	Chapter 5 Full reading of Chapter 5; Without critique, Only purposes to familiarize, know, advance, and honor
Week 8	Finishing full, rounded, completed dissertation with concluding formalities ready to submit as dissertation signed off on
Week 9	Mid-break week - vacation week, to maintain good morale and outlook...
Week 10	Review of Oral Defense PowerPoint slides - not to critique and only to summarize and conclude
Week 11	Conclude full finishing of any and all ending formalities involved with the successful completion of the doctoral program...
Week 12	Week 2 of concluding the full finishing of any and all ending formalities involved with the successful completion of the doctoral program...
Week 13	Week of reflection - contemplation, thinking about things
Week 14	Week 2 of reflection - contemplation, thinking about things
Week 15	Buffer week 1 for distancing from the recent work done and moving on to the next endeavor...
Week 16	Buffer week 2 for distancing from the recent work done and moving on to the next endeavor...

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

**Letter Emailed to the University of Phoenix May 30, 2019
and Emails Sent to the White House May 1, 2019 and May 30, 2019**

I am responding to your email by expressing the background of the situation.

These areas have to be covered if anything is going to be worked out mutually. I do not think that these areas can be standardly handled, so please converse with, and forward this message to, who is appropriate to work on this area of the doctoral program completing. If any progress is made or if there is a possibility, please communicate back to me. I will then respond and work further on the particulars involved.

Background

Already Completed Doctoral Program

I finished the entire doctoral program in 2012 but was not let to finish the doctoral program because of the university's work not being done correctly or not being done at all after March 2012. That happened through 6 months while I was waiting to obtain my dissertation back from the Quality Review Final (QRF) area, for what is now called the Final Dissertation Edit (FDE). I should not have had to wait 6 months. When receiving my dissertation back, there were comments that were not with good intent and were certainly not in my best interests or for me to do final dissertation edits. I formally said about the situation in the following times of the end of September into October 2012. I could see that I was not being listened to

in any realistic way, and nothing involved was being accurately worked out with me, so I just did more, still endeavoring to work on my dissertation and the end of the doctoral program.

Degree Progress		Program: DBA-001 (Primary)
100% completed		Total Credits Required: 62
		Completed Credits: 62
Current GPA:	3.66	Transfer, Waived & Assessed Credits: 0
		Remaining Credits: 0

The information displayed in this tracker is only an estimate. Please refer to your [program credits](#) for a detailed view of your degree progress.

Oral Defense and Final Dissertation Edit Stages

I already had my oral defense ready because I thought I was going to be doing the oral defense in the summer of 2012, and I had no idea that I was going to go through the entire summer season just waiting for my dissertation to come back to me since March 2012. I kept my oral defense on hold and worked further on my dissertation through October, November, and December 2012. I was again done by the end of 2012. I had done what is now called the FDE/final dissertation edit and my oral defense, but the university still did not do its work it should have done by in the summer of 2012. Without the unjustified delays, the university would have finished its end of the doctoral program concerning me. I should not have had to go into 2013 with the doctoral program still not completed on the part of the university.

Continuance Without University's Work Done

Because the university did not perform its part of finishing the doctoral program, I made good faith effort in 2013 and showed and proved myself. The entire dissertation committee that was previous dropped out by in January 2013. They never got back on track with working on my dissertation since after March 2012, and they never worked with my dissertation in its next form, which is now called a time after the FDE/final dissertation edit. I recruited another dissertation committee, and these dissertation committee members continued through the next two years. Because of the time passage, many obstacles were caused on the university's part, and the university took no responsibility on itself, which left me doing everything from reapplying to appealing to resubmitting for approvals. By the second year later, I was again fully done everything further, which includes loads of dissertation changes/edits, and I was ready for submitting my dissertation back into the QRF, which in current times is the same as after the FDE/Final Dissertation Edit.

Dissertation Submittals to QRF in 2014

In 2014, I submitted my dissertation, and after a few weeks, I got it back saying about additional edits/changes needed. I reviewed everything, and made many edits/changes to my dissertation. I am very efficient, so I completed everything very efficiently and replied to every comment made from the QRF. My replies were each appropriate, and my edits/changes were all appropriate. The dissertation produced was, again, an excellent dissertation and one that was more than passable and just as good if not better than any other dissertation already published. One of the QRF reviewers treated my dissertation and work as though nothing was done at all and merely rejected my dissertation. I later found out that the three dissertation

committee members said to pass my dissertation, but the one unknown/anonymous QRF reviewer rejected my dissertation.

I did more with my dissertation and resubmitted it to the QRF. The same thing happened. The three dissertation committee members said to pass my dissertation, and the one anonymous QRF reviewer rejected my dissertation. This happened on the fourth submittal of my dissertation into the QRF before the holiday season of 2014, and even with any inkling of a holiday spirit or decency, my more than passable dissertation should have been passed through the QRF. The fifth submittal was in the beginning of 2015, and again, the one anonymous QRF reviewer rejected my dissertation as though nothing was done with it at all, and the other three QRF reviewers said to pass my dissertation.

View Reviewer Comments - Internet Explorer
A http://www.editorialmanager.com/sasdocmanager/ViewReviewerComments.aspx?docID=2353&rev=5

Close

**View Reviewer Comments for Manuscript
SASDOCManager-D-14-01069RS
"STAKEHOLDERS DISENGAGING TO THE DISADVANTAGE OF ALL STAKEHOLDERS: A QUALITATIVE CASE STUDY"**

Click the Reviewer recommendation term to view the Reviewer comments.

	Revision 4	Revision 3	Revision 2	Revision 1	Original Submission
Luke Petriccione, Ed.D. (Reviewer 1)	Approve as is	Approve as is	Approve as is	Approve as is	Revision and resubmission required
Wendy Schulze, Ed.D. (Reviewer 2)	Approve as is	Approve as is	Approve as is	Approve with changes	(None)
Dorothy Williams, PhD (Reviewer 3)	Approve as is	Approve as is	Approve as is	Approve as is	Approve with changes
LCWS 77, Ph.D. (Reviewer 5)	Halted	Halted	Revision and resubmission required	Revision and resubmission required	(None)
Author Decision Letter	Revise	Revise	Revise	Revise	Reject

Close

Additional Dissertation Committee

My dissertation and the doctoral program again should have been done on the university's part by in the beginning of 2015. The time of more than two years was now again too long for the next set of dissertation committee members. They eventually all left the dissertation committee in 2015, and I had to recruit new dissertation committee members, chairperson included. I did that, and then did an enormous amount of additional work. I really did very well, and honestly, I did excellently, but that was not how my work was treated.

Discretionary Action Should Have Been Positive

Everything was treated negatively instead of positively. There was no appropriateness for such a misdirection. The university and its faculty have a degree of discretionary abilities, and the discretionary action should have been positive and not negative. To push me negatively was not supposed to be done, and to see that so much was already done, so much time was already gone through, and the entire doctoral program was running up against another time limit, should have been enough to take positive discretionary action when anything was discretionary. Without that positive discretionary action, the university did nothing but discredit everyone and everything and take up an extensive amount of additional time without doing its end of finishing the already completed doctoral program.

Second Doctoral Program Version

Because the university pushed the time involved to go into the end of 2015, the doctoral program time limit was exceeded, and the university faculty associates were then in 2016 saying that another edition of the program had to be gone into to complete the doctoral program ending. I appealed needing to go into a next edition of the program, and the appeal was denied regardless of anything, including the facts, rights, or merits. I was told that some additional courses would have to be taken because they were not included in the original edition of the doctoral program. I did those three courses and achieved A grades in each of those courses. I did well and proved myself further with those courses.

Course Previously Taken and Passed

Another course was said to be necessary but could be appealed so that it would not have to be taken because I previously took and passed an edition of the course in the original doctoral program. I appealed the extra course, referred to as a content review course. The appeal was denied regardless of anything presented or involved and no matter what it was, and assuredly, I had everything, and more than enough, included on my part. When a request is formally made, and everything necessary to include is included for the request to be honored, the request is not supposed to be dishonored and denied. Everything was done appropriately, and everything was there to fulfill all criteria for the request to be honored and granted. I was not even treated or regarded like I was on a doctoral level with the denial of this appeal.

Because of the university faculty not doing anything discretionary or honorable in my favor, I went through the content review course. I passed the course and did well. I then submitted my work to proceed further, and I was again totally discredited. The situation was as though every time the university faculty associates had a chance to act discretionarily, their actions and results would be against me, not in my favor, discrediting to me and my work, and delaying to me. I should have seen the opposite discretionary action whenever there was an occasion for anything discretionary, but that was not what happened and was certainly not what I saw or experienced.

Strange Content Review Report

This content review material I received back causing me to have to retake the content review was very strange. I made a specific note of it. The content review report said how good my material was and that all the requirements were met or exceeded. Next, though, there was a sentence or two saying how bad everything was and that none of the requirements were met. The report seemed as though more than one person did it, and at first, everything was good and passable, but next, nothing was good or passable.

Another Two Years – Too Long

The content review occurrence happened in 2017. That was after another two years. That was entirely too long for such shenanigans. There should not have been such occurrences. I had one more course to go in the second edition of the doctoral

program, and these people were treating me like I was in the beginning of the program. They wanted me to do the whole program all over again and redo my entire dissertation. Redoing an entire doctoral program and dissertation that completed successfully and on an A grade level was absurdity.

Disputes and Reports Made

I ended up being caused to have to dispute this situation and to make reports to various faculty members appropriate and to the office of dispute management (ODM). Through that time of the year of 2017, nothing was worked out with me concerning the true situation involved. I was not taken seriously enough or regarded enough, and I was merely contradicted and as though I did not express anything of substance. However, I did express much that had substance, and the situation, and what was involved, was not anything else.

2018 to in 2019

We then went into the year of 2018. After the first quarter of 2018, my mother passed away. My mother should have seen me rewarded and honored on my levels and including with me receiving my doctorate from the university. The university needlessly causing so long to be necessary, and even beyond the lifetime of key people involved, is absolutely inappropriate and unacceptable. The university faculty associates involved with working on and working out the situation were totally not empathetic and so much so that they totally did not work out anything involved. The time lingered like this through all the rest of 2018 and into 2019.

External Actions Taken

Of course, I did not just do nothing through all that time of 2017 to in 2019. I continued my communication to the university and made many efforts to work out the situation, but there was totally nothing left to do at the university by after the summer of 2018. The situation just drifted like that into the middle of 2019. I also kept working and working externally as I had been, and I purchased and moved into a new house in the beginning of 2019. I had my report and other paperwork in for the student loans defense and legal activity with the U.S. Department of Education since in 2017, and I also had communication made to the Trump administration at the White House in Washington, D.C. since in 2017. I did that much and more through the years of 2017 to in 2019.

Only Way to Deal With Doctoral Program Matters

Now, the only way to deal with these doctoral program matters is to deal with these matters for real. I want these matters dealt with, if they are going to be dealt with. I want my doctorate that I already earned, and I also want my student loans discharge and relinquishment honor that I already earned. I would greatly like to work further with the university if the university works with me in recognition of these and other merits I have. Anything else or less is absolutely unacceptable because I will not disregard the fact that my mother passed away in the time that the university took to do its part of completing the doctoral program.

Important Person and Individual Involved

I am a person who has plenty of business experience and who has been working and doing well through the past years. I have a substantial background and tremendous potential that is not even tapped into yet. I am an author of books that are in addition to my dissertation. I have made discoveries and worked with them through years, and I have made all kinds of official and formal communication on various levels. I am not trying to boast, but just to say and inform you, I am a historic person and a very important person of this country, U.S.A, and I am well proven and established, whether I am regarded or not.

What, if Anything, Does the University have to Offer

Tell me now, would the university be willing to actually deal with me and work out the situation involved for real? There would have to be adequate communication and negotiation through enough time. The issues and concerns involved would have to be addressed. We would have to reach a mutually acceptable agreement. We could then commence further.

Thank you,

Joseph Mallon

Joseph Mallon, DBA - (c)

IRN: 3102941191 - 215-279-8580 - jmallon@comcast.net jmallon@email.phoenix.edu

Dated: 05/30/2019 – Letter emailed to the University and to the White House

Email Sent to White House 05-30-2019

JOSEPH MALLON<jmallon@comcast.net>
5/30/2019 2:20 AM

Hello John DeStefano (and the Trump administration),

I am sending you a copy of the latest letter I sent over to the university involved with my doctorate that I already earned but still have not yet received. I have already expressed much about the state of education in this country, and because I communicated so extensively to here through the past two years, I am sending a copy of this letter to you. The purpose is so that you here of the Trump administration know what is going on. That was my original intent with my material since as far back as two years ago. I am just continuing as I have been with the same intent.

I recommend that you stay with your original intent when you sent me your first letter, dated June 6, 2017. You should present this letter, along with the other material from me, to the rest of the Trump administration, and including the person who is set as the U.S. President, Donald Trump, as your first letter to me expressed as one of your common practices. My director position with the Trump administration and U.S. Government needs more securing. By the Trump administration advancing at securing my director position, the Trump administration can add to its own security, which shows right now as much needing improvement, especially considering the year of 2020 coming up. The Trump administration has to be on the right team and working with the right people so that there is positive movement and true success for all involved and including the Trump administration.

For now, I am just including a copy of this letter to the university so that you have it for the Trump administration information and knowing what is going on. I will still be making a report in June 2019 coming up, but for now, I have attached a PDF of my latest letter to the involved university.

Thank you,

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -A-

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -A-

jmallon@comcast.net 215-279-8580

----- Original Message -----

From: JOSEPH MALLON <jmallon@comcast.net>
To: ppo@who.eop.gov
Date: May 1, 2019 at 12:58 AM
Subject: May 2019 concerning US – Director

Email Sent to White House 05-01-2019

Hello John DeStefano (and the Trump administration),

(Link for this email letter - https://youtu.be/xufqAqn_Fjw)

Let's team up. Our forces joined together can achieve more than without us working together. We would no longer have to worry about what side we are on because we would be on the same team. You would have additional possibilities because of having more to work with and because you would be dealing with additional people who are already well proven and well established in various ways and on various levels. You would also be adding to the United States because the areas actively involved have required for many years and because an essential and vitally important director position with the United States government is directly involved and requiring stabilization.

My official professional position materials have been here with the Trump administration through the past approximately two years. Through that time, I had plenty of credentials, such as discoveries, authorships, ownerships, licenses, and degrees. I remained on a doctoral level through this two-year time span, although United States education remained another area with issues requiring attention and not settled yet. The U.S. educational system credentialing and funding has been out of order through these two years and has not been reasonably straightened out yet, as is evidenced by many recently publicized legal issues involving educational credentialing and funding. The masses of American people involved with United States education have to be settled, and so does each individual American because, for example, I earned my doctorate in 2012 but still have not received it, and my student loans have to be discharged/relinquished.

I attached a copy of my Oral Defense for my dissertation and for a part of completing the doctoral program in 2012. Remember that I truly finished the real doctoral program in 2012, and I had an A level grade point average (GPA) and an excellent A quality, more than passable dissertation. That is why it is appropriate to regard my work academically and in the specialty field, which is business, as being post-doctoral work. That means that through the past seven years I have been doing post-doctoral level work and keeping everything involved successful, so I earned a student loans relinquishment honor and discharge, in addition to my doctorate that has to be issued to me (See attached "Oral Defense for Stakeholders Increasing Opportunities with Essential Honors by and for Stakeholders: A Qualitative Case Study").

Presently, and through the continuing times, the situation appears to be that the Trump administration is truly not doing well enough to not work out anything professionally with me. We are more than 2 years into the Trump administration, and there has been material from me present through the entire time. The situation is not enthusing that my director position has not been stabilized yet. I think the situation is especially outrageous that the Trump administration is still being effectually contrasted and put in question. With that being the case, the Trump administration is not in a successful position to not deal with me and is not doing well by not working out the stabilization of my professional and official position with the United States government.

Even I myself have to see something worthy from the Trump administration in order for me to take the Trump administration seriously on U.S. presidential levels. I have not seen that yet. As you know, I always had a lot here, but up to the present, I have not seen enough the other way around. With me myself, I have to see enough of the issues I expressed about directly contributed to by the Trump administration, and by contributed to, I mean to add to or progress an aspect in a constructive, positive, and successful way.

I have never actively been in Washington, D.C. in my entire career. I have never been to anywhere in the south United States. I have never traveled to a foreign country. I have never in my lifetime so far been dealt with involving any of the American aspects I expressed about through the past quarter-century, including through the past two years here at the Trump administration. You can see how much you here of the Trump administration dealt with so far, and that is nothing beyond the one letter I received approximately two years ago.

I have been communicating to the White House about these important national and international matters since the early 1980s. I made law cases in the early 1990s. I have communicated to the Republican National Committee since 1993. I communicated in Trump leadership directions since at least 2011. As you know from my communication, I applied for more than 60 United States government director level jobs since more than 10 years ago, because I was so well-qualified through the past more than 10 years and had so much relevancy to this country. Also, as you know, my material has been here with the current Trump administration through the past approximately two years and justifying a director level position, which is even still not yet stabilized.

I will always do well whether I am dealt with or not. The situation would be better, though, if I was dealt with. If I continue to be not dealt with, I will continue being successful as I have been and on the levels that there have been. While those levels, and the amount of success achieved, could be much better, there still continues to be a successful situation maintained. I recommend for the Trump administration to deal with the matters involved and to contribute to stabilizing my director position with the United States government. If I see such adequacy on the part of the Trump administration, I will deal with it and provide adequate notices and directives.

Do you people of the Trump administration talk to each other in these present times? Have you had any discussions about the issues relevant to my materials presented through approximately the past two years? Did you vote on anything in these areas? Is there anything planned for the upcoming times? There are many important matters involved, and because of the high levels and importance, I would think that the leadership of the Trump administration would know what is going on and would be adequately responsible. I provided plenty of information so that those of the Trump administration leadership would be well informed.

I would like to see a little more the other way around. I cannot say that I see a sufficiency yet. I mainly still do not see the matters involved worked out adequately, and I see everything still excessively requiring. Remember that you here of the Trump administration did not present anything to me yet in the past almost two years now.

I expect you here of the Trump administration to be adequately aware and responsible concerning the areas I communicated about. Some of the most significant areas go back before the Trump administration and remain relevant and actively requiring. I expect you here of the Trump administration to be in a right way concerning these important areas and to not be contrasting or aiding in any injustice. I expect you to be contributing to improving the situation and to not be defeating the purposes and causing there to be no improvement. Some of these areas are more than a quarter-century involved and requiring improvement, and that kind of time has heavy weights and priorities.

Not everything of the past quarter-century was truly requiring like these areas I expressed about, and there was not a real person or people involved and still not dealt with yet concerning the relevant aspects involved. Other areas or people do not have the involvement or relevancy and do not cover these areas whereas these areas I mentioned about have the effects and importance concerning the issues of the past quarter-century. Confusion, usurpation, substitution, replacement, or conversion are not appropriate occurrences in these areas, and there are rights and necessities to better. Parties involved are expected to know better and be involved with better than the inappropriate directions and wrong results. An expert or advanced person is expected to know many facts about the subject-matter and to be far from being fooled or deceived and from fooling or deceiving.

Why don't you ask me what I think about the issues? I mean that you should ask in a way that you want to hear me and what I have to say and that you are going to regard my emphasis. Remember, you are supposed to deal with me as having authority and refer to me as "Your Honor." I would not mind addressing any national or international issues, if I knew I was going to be regarded and worked with correctly. Dealing with me as being in a role of honor and adding in my years of specialized wisdom and expertise would likely give you of the Trump administration plenty more to work with and add to improving many situations.

There is work involved with dealing with me and the important issues requiring. Everything will not be done all at once. There has to be plenty that continues on track and through a substantial amount of time. The main necessity is that the work be on track and not for some ulterior purpose or in some inappropriate direction. The work has to be worthy and constructive to the issues actively requiring in the past quarter-century and well documented in materials from me—my official documents.

The issues involving this country are important, and as I have said in the past, these issues should be taken seriously and addressed adequately so that then there can be a degree of contentment. Areas with long amounts of time, such as years, have to be handled successfully, and the current times and active situations have to be handled, too. An essential element associated with functioning in this country is money, which has to be handled with a degree of professionalism, worthiness, and accuracy. I previously said about a pay rate associated with me as being \$135,000 yearly, but because I have not been paid any money yet, I am keeping track with an actively running invoice, available anytime upon request. The money should be paid to me because of many reasons, such as appropriateness, but also, money cannot take so much and so long to be paid, and there should be a right amount of money through the times and with a correct level of incentives.

I look forward to receiving communication back from the Trump administration.

Thank you,

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -ʌ-

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -ʌ-

jmallon@comcast.net 215-279-8580

05-01-2019

As of 11-10-2023, emailed to – arsc@phoenix.edu
and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

University of Phoenix,

Also sent to the U.S. Department of Education and to the PPSL (Project on Predatory Student Lending)...

I sent correspondence to this university, the University of Phoenix, through the past four months. I did not yet receive a response. I requested a response, though, and I again request a response. I will not just keep on sending more and more communication. I will not keep making efforts if I do not see any effort made on the part of the university.

I originally stated that I would give everything here until the end of November 2023, and I will continue to do that. The end of November 2023 is now a little less than three weeks away, and with a major holiday, Thanksgiving, coming up in less than two weeks. If you here at the University of Phoenix still do not show me a sign of good faith effort, you cause me to have to inform the possible buying university, the University of Idaho, about my materials that went through the past four months with the University of Phoenix. I will send everything except for my 2012 doctoral dissertation, although I did also include that in materials I sent to here and could provide another copy, if requested.

If you here of the University of Phoenix communicate back to me, I will work with that. If you do not communicate back to me, obviously I will not have your communication to work with, and everything on my part will just remain requiring. The 2012 doctoral program I completed would still be not finished on the part of the university, and I still would be not provided with my doctorate from 2012. My 2012 doctoral dissertation would still be not honored on appropriate doctoral levels. The turmoil I went through during the years of 2012 to the present would still not have been made up for in any way, and I would not have seen any decency or respect at all from this university. The interests of the former university students would not have been taken care of in any way. In fact, not much on the part of the university would have been exhibited to the U.S. Department of Education or to the PPSL, either. There would be no telling what the other university, the buyer, would do, but the buyer would be informed and then would do whatever it would do after that.

The better way, and the recommended way, would be to work with the material I sent to this university, the University of Phoenix, during the past four months, and immediately send relevant communication to me before the end of November 2023. Why not work mutually with stakeholders involved and make good faith efforts to ensure the university is a good product to sell in 2024? Why not relevantly communicate? How hard is it to communicate? I am reachable by email, jmallon@comcast.net.

I presently continue looking forward to receiving relevant communication from you here of the University of Phoenix.

Thank you,

Joseph Mallon

jmallon@comcast.net

215-279-8580

Student Loan Defense number: 01400527

University of Phoenix IRN: 3102941191

Emailed to – arsc@phoenix.edu

and astrecordsmanager@ed.gov and econnor@ppsl.org and info@ppsl.org

11/14/2023