

Request for Reconsideration

Joseph Mallon
Student Loans Borrower Defense Application # 01400527
06-27-2020

Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if the borrower's school engaged in acts or omissions that would give rise to a cause of action against the school under applicable state law. See § 455(h) of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1087e(h), and 34 C.F.R. § 685.206(c) and 685.222 (the Borrower Defense regulations). ED recognizes a borrower's defense to repayment of a Direct Loan only if the cause of action directly relates to the Direct Loan or to the school's provision of educational services for which the Direct Loan was provided. 34 C.F.R. §§685.206(c)(1), 685.222(a)(5); U.S. Department of Education, Notice of Interpretation, 60 Fed. Reg. 37,769 (Jul. 21, 1995).

Reconsideration, please provide the following information:

1. Which allegation(s) you believe that ED incorrectly decided;

Response - The U.S. Department of Education incorrectly decided all the allegations. Each allegation was incorrectly decided. Each allegation needs to be reconsidered and decided on again in regard of the original assertion of the allegation.

Responses to the U.S. Department of Education Assertions

Allegation 1: Transferring Credits

You allege that University of Phoenix engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that "University of Phoenix engaged in misconduct related to Transferring Credits." The specific assertion was that the "University of Phoenix engaged in misconduct" concerning credits and accrediting relating to anywhere. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 2: Career Services

You allege that University of Phoenix engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to Career Services. The specific assertion was that the "University of Phoenix engaged in misconduct" that negatively affected professional areas such as a career. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 3: Admissions and Urgency to Enroll

You allege that University of Phoenix engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Admissions and Urgency to Enroll." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Admissions and Urgency to Enroll" by causing excessive enrollment over a prolonged amount of time. In addition, other uncalled for impediments were caused further prolonging the time and always with an urgency factor. The University of Phoenix violated its contractual agreement by such misconduct and was in violation of its own faculty professional code of conduct, in addition to violating ethics and laws. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 4: Educational Services

You allege that University of Phoenix engaged in misconduct related to Educational Services. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Educational Services." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Educational Services" by causing years of excessive courses and time to be involved needlessly instead of enabling graduation from a doctoral program and honorable receipt of the already earned doctorate. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 5: Employment Prospects

You allege that University of Phoenix engaged in misconduct related to Employment Prospects. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Employment Prospects." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Employment Prospects" by never helping in this area and by not completing its work that the university was supposed to do to enable successful completion of a doctoral program. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 6: Program Cost and Nature of Loans

You allege that University of Phoenix engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Program Cost and Nature of Loans." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Program Cost and Nature of Loans" by not enabling, within a reasonable amount of

time, the successful completion of a successfully completed doctoral program. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 7: Other

You allege that University of Phoenix engaged in misconduct related to Other. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Other." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Other" areas described in various places and unacceptable to have happened at all and so carelessly. For example, the university consistently discredited myself, my work, the high passing grade levels achieved in courses, the courses themselves, the faculty, the doctoral level materials and articles, and the entire doctoral program by negating everything on numerous occasions. The university negated all the merits, the progressions, the factual and relevant information provided, the reaching and developing on a doctoral level, and the successful completion of the already successfully completed doctoral program. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

I additionally include this quote showing that I presented evidence and so did others who attended the particular school I referred to in my student loans defense materials. "We reviewed evidence provided by you and other borrowers who attended your school."

I also reviewed the following sources of information, which appeared to be more along the lines of my emphasis rather than the opposite. In addition, evidence was presented in those sources, too, and not just no evidence. "Additionally, we considered evidence gathered from the following sources:"

More from U.S. Department of Education –

We reviewed evidence provided by you and other borrowers who attended your school. Additionally, we considered evidence gathered from the following sources:

Federal Trade Commission (FTC)

IA Attorney General's Office

Evidence obtained by the Department in conjunction with its regular oversight activities

and the University settling on a False Claims Act, U.S. Department of Justice

Publicly available records relating to *US ex rel. Green v. Univ. of Phoenix*, No. 14-001654 (N.D. Oh. Apr. 29, 2019)

Materials compiled by non-profit group, Veterans Education Success (VES)

Publicly available securities filings made by University of Phoenix's parent company, Apollo Education Group

More from me –

Reconsideration of the original allegations is requested.

2. Why you believe that ED incorrectly decided your borrower defense to repayment application;

Response - The U.S. Department of Education appeared to have hastily proceeded with an ulterior motive or a different intent than from the original intent of providing a student loans defense pursuant to applicable law concerning American universities and student loans. The directive appears to have changed to one of getting rid of the long-enduring student loan defense applications. There was no longer the intent to uphold or enforce the applying of Federal laws involved, but instead, the intent was to eliminate as many student loan defense applications as possible as quickly as possible.

3. Identify and provide any evidence that demonstrates why ED should approve your borrower defense to repayment claim under the applicable law set forth above.

Response - I have an excessive amount of evidence for why the U.S. Department of Education should approve my student loans borrower defense. All the evidence is too much to include here, but I will include enough evidence.

One piece of evidence is that I completed the doctoral program in 2012, and I was ready to finish up everything and receive my doctorate. The following is a copy of my doctoral program completion status report from the university.

Evidence 1

The screenshot shows a university website interface. At the top, a red navigation bar contains the text "Welcome Joseph Mallon (IRN:3102941191)" and a list of menu items: Home, Classroom, Library, Program, Account, and PhoenixConnect. Below the navigation bar is a "Degree Progress" section for program "DBA-001 (Primary)". On the left, a green bar indicates "100% completed" and "Current GPA: 3.66". On the right, a table lists credit requirements:

Total Credits Required:	62
Completed Credits:	62
Transfer, Waived & Assessed Credits:	0
Remaining Credits:	0

Below the table, a note states: "The information displayed in this tracker is only an estimate. Please refer to your [program credits](#) for a detailed view of your degree progress."

Another piece of evidence is my dissertation being in what was called the Quality Review Final (QRF) area. This QRF area was later changed to a final edit area, but not to be confused because my dissertation was in that very final area and not any area short of that. The first biggest aspect was that I submitted my dissertation into the QRF in March 2012, and I did not receive any word back until in September 2012 when, a review report was supposed to be made back within a reasonable amount of time, such as 30 days. The report I received back in September totally debauched my dissertation, which previously received many A grades and reached a passable point by back in March 2012, let alone 6 months later and with such a discrediting report. I then worked diligently further on my dissertation through the following months, but instead of finishing by the end of 2012, as I actually did and was ready to do, the university had caused that not to happen instead.

I next was caused to go through the following two years working extensively on my dissertation. In the last months of 2014, I again submitted my dissertation multiple times into the QRF. Instead of regarding that two additional years have gone by and the intent should be to get the work done—get the program done, my dissertation was still not finished on the university end and even though the dissertation committee members were also saying to pass the dissertation and get it done. This continued into January 2015. The following report shows this piece of evidence.

Evidence 2

View Reviewer Comments for Manuscript
SASDOCManager-D-14-01069R5
"STAKEHOLDERS DISENGAGING TO THE DISADVANTAGE OF ALL STAKEHOLDERS: A QUALITATIVE CASE STUDY"

Click the Reviewer recommendation term to view the Reviewer comments.

	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	
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	
Author Decision Letter	Revise	Revise	Revise	Reject	

Lastly, I will include one more piece of evidence. I am only including a part of it because I am not trying to overdo anything or add in anything additional. I am next including a primary part of a Formal Complaint I made. This complaint has more to it and goes on and on further beyond this primary part included, but this primary part of my Formal Complaint is relevant here as additional evidence of my emphasis that my Student Loans Borrower Defense should be upheld and approved.

Also, please do keep considered that this formal complaint was not written in the present times and was written in 2013 to 2015 (October 2013 to November 2015).

Evidence 3

Formal Complaint Concerning the University of Phoenix

I hereby do formally complain about improprieties on the part of the University of Phoenix as a result of its directing members. (The improprieties are left open-ended here to be labeled to

enforceable charges applicable. The same applies to any monetary amounts). I expect my doctorate to be turned over to me based on my merits and for me to be referred to in an honoring way, such as with an honorable title formally practiced. Monetary penalties against the University of Phoenix are applicable and can be addressed when the issues are seriously being worked through. The following complaint is the University of Phoenix result of the past years and not only of the current times, although inclusive of the current times to in the end of 2015.

Background of Complaint

The university has done nothing but waste time since I first submitted my dissertation for *final review* and completed 97% of the doctoral program. The past two years (currently as of 11-07-2015, more than three years) have to be accounted for in this direction. The issues involved have to be worked out. My doctorate has to be turned over to me.

This excessive time passage caused me needless aggravation and opportunity costs. I had to be concerned about finishing the doctoral program when truthfully, I already finished. Some people at least seemingly got ahead of me although I was really ahead of them. Awkward, insulting, and discouraging situations were caused or further caused. The excessive time passage devalued the attributes of the graduate program and added additional concerns about the future.

In addition, I finished the full load of the doctoral program courses with A grades and an ending A grade level *Grade Point Average* (GPA) of 3.66 (see Exhibit E). Finishing with A grades and an ending A grade level GPA should have been enough to pass the program and finish it on an A grade level. There should not have been anything else.

First Dissertation Committee

I do not feel this dissertation situation was fair to myself, as I was in the role of a student, and I do not feel the situation was fair for the instructors, either. First of all, by not passing my A quality dissertation in the first place in the *final review*, the work and grading of the instructors was discredited and made to seem as though they did not do any constructive work or accurate grading in the courses through the years. I suspect that the original dissertation committee members were treated by the university directing management like they did not do their work or the right work. They were put at issue as a long time was wasted during the *final review*, and this occurrence led to more significant time going by. This situation led to the original dissertation committee members dropping out of working in their roles with my dissertation to the completion of the almost completed doctoral program.

Second Dissertation Committee and IRB Re-approval

I had to set new dissertation committee members. After the new dissertation committee members started, everything was going forward, but a substantial amount of university procedural work had to be done because of the excessive time passage of more than a year being involved. More time went by to get everything done, and all was good and successful on the part of the new dissertation committee members and my dissertation. The procedures of my dissertation needing an IRB re-approval and the IRB resubmittal method were the next time-wasting impediments. My dissertation was done, all IRB forms were completed, and the submittal for the IRB re-approval was made.

Next, everything got stuck here in the IRB re-approval submittal process. My dissertation did not even get submitted yet, or at least that was the emphasis, and three additional months, which was the entire 2013 summer, went by. The IRB submittal for re-approval was still being worked on in October 2013. The additional dissertation committee member aspect here was the reasonable expectation that the actual work on the dissertation completion would be done in the summer. I could not and would not

expect anything additional on the part of the dissertation committee members because since they started before the 2013 summer through to the then present time of in October 2013, they were not paid anything. They were not paid any money because in all that time, no course actually started or could be because everything involved, and that was causing delays, had to do with the university's procedures.

Summary

The work to finish the last 3% of the doctoral program still had to be done as of in October 2013. I had no intent to ask for or expect anything additional on the part of the dissertation committee members who had not been paid anything at all yet. This whole doctoral program already should have been completed. I felt the situation was not fair to anyone involved, and I was limited with what I could do. I was stuck with still needing to complete the last 3% of the doctoral program and with a situation that was difficult to impossible to explain about, especially conveniently. The university should realistically review this specific doctoral program situation and take some constructive actions.

The present time of the origination of this document is after a year-and-a-half additional time. My dissertation is still not through the final 3% of the doctoral program. The fault or deficiency is not on my part. I made my first submittal for my dissertation's *final review* in a timely manner back in March 2012. The present time is October 2013. While going on with the continuance, the end of the program still remains a substantial amount of time away. The time is in no way needed or caused by me and is purely a result of the university procedures.

Continuance of Same Occurrences

After October 2013, I did more work for my dissertation to be re-submitted into the IRB for re-approval with *exempt status*. I continued checking in with the dissertation committee members through

the entire time of October 2013 through to into January 2014. My dissertation ended up being submitted to the IRB for re-approval a few times, but no response came back. The situation appeared as though the dissertation did not get through, but after more than one resubmittal, the situation seemed more that the dissertation delay resulted after the dissertation submittal for the IRB re-approval. I continuously kept up with everything involved and exhausted all possibilities as the time remained going by in these terms to into the middle of February 2014.

The IRB's non-performance caused a next problem in the form of the doctoral program's time limitation to be exceeded. The IRB pushed the dissertation re-approval process right passed the ending time limits of the entire doctoral program. Of course, how could anything additional be done when the IRB took up all the time? I did not take up all that time; the IRB and the university took up all that time. I next had to submit documents to appeal to extend the doctoral program, but that made me feel bad and seemed like something I should not have had to do. (The IRB repeated this exact same occurrence at the end of eight years of this doctoral program).

Two Years of Doctoral Program Backend

As of in March 2014, two years passed by since my dissertation's *final review* submittal to finish the doctoral program after completing the doctoral program's content courses and dissertation courses with A grades and ending the doctoral program with an A grade level 3.66 GPA. All on my part remained successful. My dissertation held up as absolutely excellent and on high A grade levels.

I gave the university full-faith chances through the entire two years and did everything I had responsibility for accomplishing. I further worked on my dissertation and continued achieving top quality A grade level work. I worked out and had set all finances involved with the university and the doctoral program. Out of everything done successfully on my part, not one course resulted in the two

years of time the university caused to add onto the backend of the doctoral program. The IRB re-approval could not even get done, especially in a timely manner.

No pays or lucrative facilitations resulted from this situation the university caused. No learning or teaching happened in these directions during this two-year time period. The university served absolutely no constructive purpose by not passing my dissertation in the *final review* in the first place and causing only unsubstantiated negative directions on the doctoral program's backend for two years.

The IRB re-approval was one of the easiest kinds of IRB approvals possible. This kind of IRB approval is the most convenient there can be. My dissertation already received the IRB approval previously and with exempt status granted. Nothing changed with the dissertation since its original approval. No people or groups of people, especially any protected groups of people, had involvement as participants. No consent was needed. No people's or groups of people's rights were at issue. All materials used were research materials. This IRB re-approval should have been one of the easiest and quickest kinds but, instead, took more than six months and pushed the time right out of the entire dissertation program time limitation.

After the previously described situation, the IRB approval did result. The IRB granted exempt status. I continued successfully with the doctoral program. My dissertation remained high quality and going forward. The main point is that the university has to look at its processes because the excessive time delays should not have happened in the first place, and all that should have happened was the successful continuance.

IRB Itself Not an Issue

The IRB was not the real problem and turned out to not be the real problem. The QRF caused the real delay, which caused the IRB re-approval to be necessary after more than a year passed by.

(Later though, the situation appeared that the same person may have been effectually involved with and caused needless delays in the IRB and QRF). The IRB ended up going through approved and with me continuing with Exempt status for my dissertation work. The IRB process could and should be looked at to make it more efficient and smoother, but the QRF still presently remains the biggest problem and the primary cause of other problems. The QRF caused the doctoral program backend to continue excessively from March 2012 to September 2012 and then into the next year of 2013, which put the IRB at issue, and the QRF kept this same situation continuing outrageously excessively through 2013, 2014, and into 2015—three years later.

More than Two (and-a-half) Years of Doctoral Program Backend

Presently, the doctoral program time situation is in December 2014 and after another course, extensive work on the dissertation, two more baseless QRF rejections, more needless delay, and much undeserved aggravation. I remained successful, and so did my dissertation, but the QRF area has still not treated my dissertation right or respectfully. I had to take another course just to resubmit my dissertation, and I did that, resubmitted a quality dissertation, and achieved an A grade in the course. Instead of my dissertation receiving approval in the QRF, I received two rejections despite extensive revisions made. Because the revisions and merits were ignored and a derogatory emphasis was made with no recognizable good intent or constructive purpose, furthering this complaint justified as necessary and appropriate action to take.

Before the DOC-734A course started, I worked diligently on my dissertation and prepared it for the QRF resubmittal. The first thing in the morning on the first day of the course, I resubmitted my dissertation to the QRF. I went through the course, did well and with good intent, and I achieved an A final grade for the course. Instead of enough being enough with my dissertation in the QRF, I received a rejection notice, which expressed numerous revisions were needed.

The standard procedure for working with reviewer comments is to make revisions or present rebuttals. I made some rebuttals to the reviewers' comments that did not justify revision, and I made revisions in consideration of the reviewers' comments that were straightforward and had constructive utility. Mainly, I made rebuttals to reviewer comments that were negatively slanted in a broadly encompassing way, and I further explained about anything that was obviously misunderstood or not known. I made extensive revisions, acquired dissertation committee approval, and resubmitted my dissertation to the QRF. I again received a rejection but one that was merely a few sentences, was negatively slanted in a broadly inclusive way, repeated the previous comments that were already addressed, and ignored all the revisions already made.

The rejection had no constructive purpose. The revisions already made were ignored and did not receive any specific attention or consideration. The revisions were treated as though they were not there. The review was conducted like nothing additional was done on my dissertation following the previous rejection and its reviewer comments. A negative, skewing emphasis was made by stating that the writing was incoherent, but if that poor writing capability was true, my dissertation would not have gone successfully through the entire doctoral program and with me receiving many A grades.

Very Important

A generalized negative expression should not be made and acted upon concerning a dissertation that is already established as successful, is in its ending times of the doctoral program, and only needs to be finished up. A dissertation in the QRF should not be subject to being redone. Anything of the necessities for a dissertation should have been covered during the program itself. All the past student's and instructors' work should not have to be redone in the QRF and should not be subject to any such thing. The QRF is not supposed to be a course or a doctoral program in itself, and furthermore, the QRF

is not supposed to be used to merely cause extra courses to be necessary on the backend of an already otherwise successfully completed doctoral program.

I should have received my dissertation back approved in the QRF on this round. The QRF review was the third QRF review. More than enough was already done. More even further should not be necessary or be caused to seem necessary. At the worst, I should have received my dissertation back from the QRF approved with changes. The changes were only some minor typos that I already found and corrected during another full proofreading of my dissertation, and these typos were only there because I previously did so much additional work on my dissertation following the previous set of reviewers' comments.

Working unconstructively on my dissertation is not appropriate. Taking additional courses for no real or constructive purpose is not right to do. Working more on areas, such as methodology already covered in the core doctoral program, and with A grades received, makes no sense. Working on basic components of writing does not apply when the textual expressions would not have reached the doctoral program, achieved numerous A grades, and amounted to an A grade level GPA, if the writing was truly the negative assertions such as lacking clarity, incoherent, or grammatically incorrect. Nothing additional should be done to cater to a further unprogressive continuance of a 97% completed doctoral program only needing to be finished up in its very ending times.

An additional point to note is that a dissertation does not have to be everything in every way to pass a final quality review (QRF). Only a passing grade or score should be needed. My dissertation was A quality level, achieved many A grades, and contributed to earning me an ending A level GPA in the doctoral program. An A grade level should be enough to pass. The reviewers in the QRF made an A grade level seem like it was below a passing level, and by acting upon that downgrade, thus caused

excessive and uncalled for delays along with other problems and difficulties in the ending times of the doctoral program.

The QRF methods are inappropriate for modern or current dean's office functions and standards concerning dissertations. The QRF reviewers implement a power structure of the university's dean without being the university's dean and while being without identity and unaccountable for inaccuracies and wrongful results. The QRF reviewers use loaded words that have negative connotations and do not correctly connect with or treat the subject matter. The QRF reviewers are pushing unreasonable expectations on everyone. The QRF is administering abusive practices and continues to function irresponsibly and unconstructively, but should cease from such continuance and should commence at operationalizing more mutual and reputable policies.

The QRF reviewers caused this damaged situation with the university. The QRF reviewers caused 2½ years additional to be gone through beyond the appropriate times for finishing the doctoral program. The university is vicariously liable for the QRF reviewers. The QRF reviewers, along with the university vicariously, put in jeopardy the entire doctoral program since its primary completion in March 2012 with an ending 3.66 A level GPA. The QRF reviewers along with the university kept in jeopardy through more than 2½ years the doctoral program and tens of thousands of dollars invested, including more than \$200,000 in student loans (see Exhibit B). The reviewers, along with the university, should not have put the doctoral program and hundreds of thousands of dollars in jeopardy for 2½ years and with an ongoing situation of having no end in sight (and which continued up to this next reporting point of November 2015).

Reaching a Three-year Point in the QRF

The Quality Review Final (QRF) area of the University of Phoenix did nothing but cause further delay through the 2014 holiday season and into the next year of 2015. I resubmitted my dissertation

four times in this time period, and the QRF reviewer(s) (the letter “s” in parentheses because only one reviewer may have represented them all) rejected my dissertation each time, regardless of anything involving my dissertation and including recent work done. (I found out later that only one reviewer kept on rejecting my dissertation and while the other three reviewers kept saying to approve my dissertation; see Exhibit C). There was no regard or honor to the work done, the work itself, or the work author, even though all the work on the part of the dissertation was A grade quality and the seasonal time was the holiday season (2014 holiday season). My dissertation should have been finished in the QRF before the end of 2014.

The QRF reviewer(s) rejected my dissertation before Christmas 2014 after I did extensive work on my dissertation. The main concern that stood out was that my work done on the dissertation was not regarded. I did more work very efficiently on my dissertation and resubmitted my dissertation just before Christmas. My dissertation continued in this way until after New Year’s Day 2015. Right after the new year of 2015 started, the QRF reviewer(s) rejected my dissertation again without regarding the dissertation work done and used the Change Matrix as a rationalization.

I next did work on the Change Matrix. I again prepared my dissertation materials to be resubmitted. When I was resubmitting my dissertation, I noticed that the Change Matrix was not converting over well from an Excel sheet to a PDF document for the submittal. I made some additional modifications to the Change Matrix and put it on a Word sheet, which did convert over well to a PDF document. I then resubmitted my dissertation documents. After a little more than a week, the QRF reviewer(s) rejected my dissertation again and only said the same justifications and including about the Change Matrix. No matter what I did, the work done was not regarded, and the QRF reviewer(s) just continued repeated expressions along with a slippery slope kind of further overreaching QRF reviewer bounds of propriety.

The change matrix is a document that is supposed to list dissertation changes made. The changes follow reviewer comments. The change matrix is supposed to list reviewer comments, changes made, page numbers, and rebuttals. The QRF reviewers disallowed the rebuttals. Even with the rebuttals next removed, the change matrix was still not considered sufficient.

I had to point out all the facts involved here. I had to make serious statements about this situation. I had to communicate about these issues to parties relevant to the doctoral program's current continuance so far. I had to continue with the successful doctoral program damaged and limping at this point following the QRF reviewer(s) careless results.

The dissertation committee members were already on the verge of dropping out because of this doctoral program taking too long to finish up in its very ending times. The program was supposed to be finished up and not just be going on and on endlessly. This group of dissertation committee members was the second set. There should not have been further excessive delay caused by the QRF reviewer(s), and with the QRF reviewer(s) (using the color of the office and) seemingly educating and even scolding the doctoral student and dissertation committee members, too.

The latest (at the time of the original writing of this document) QRF reviewer(s) rejection is at the time of the Super Bowl football game. The relevancy here includes a few aspects. The times should include an adequacy of positive reality, which includes good will, making good faith efforts, acting ethically, being respectful, and doing right things. The Super Bowl itself in this year of 2015 is in the University of Phoenix stadium in Glendale, Arizona (near Phoenix, Arizona, February 1, 2015). With so much present, the QRF reviewer(s) of the University of Phoenix should not be so much in contrast and should be more in a positive way, including in regard to how other people, such as myself, are treated.

I had to request the Dissertation Services division conduct an investigation (I necessarily made another request for an investigation at the end of year eight). This step was the appropriate next step to

take. I should not have had to go through any of this negative reality when the situation should have been positive and with me treated well because of the good work I did. I mitigated as much and as best as I could. A next step at this point is corresponding to the university's Office of Dispute Management, which I should not have to do, do not want to do, and would only do if absolutely appropriate and necessary.

I only want to finish up this doctoral program. I was in the very ending times of the program since March 2012 (to the present in February 2015 – 02/01/2015 and following to in November 2015). I finished the core doctoral program with an A grade point average of 3.66, which consisted of numerous A grades and including for my work on my dissertation. The QRF itself has taken three years so far and not because of anything on my part. This QRF situation is an issue requiring to be addressed correctly and including respectfully and satisfactorily to me— the doctoral student—doctoral candidate who earned a status of a doctor—a leadership, expert, and authority role.