



ADTALEM
GLOBAL EDUCATION

WE MAKE THE FOLLOWING COMMITMENTS TO OUR STUDENTS:

Adtalem Global Education's Purpose is to empower its students to achieve their goals, find success and make inspiring contributions to our global community. Exceptional service and care is at the core of the education and experience that we offer.

These Student Commitments build upon the strong foundation of existing practices we have in place to benefit and elevate our students. Through these Commitments, we're not only making ourselves publicly accountable, but we're also increasing the impact of our efforts. The following practices and policies establish standards at all of our Title IV institutions. And because we are committed to continuous improvement and accountability, we will review and refresh our Student Commitments annually, and an independent third party will measure our results and prepare a public report.

INFORMED STUDENT CHOICE

We help students make informed decisions by providing the following resources:

- A one-page disclosure that includes information about program or institutional performance metrics, such as total program costs, debt and default rates, completion and graduation rates and earnings and licensure data.
- An orientation process for all undergraduate students, which provides an overview of information to assist a student in the successful navigation of their college experience. This will include, for example, a review of student support services, our on-line learning platforms, academic policies and key points of contact within the institution.

RESPONSIBLE RECRUITMENT AND ENROLLMENT

We commit to appropriate recruitment policies, and that all students have ample information available to decide whether to attend an Adtalem Title IV participating institution.

- We provide individualized financial and academic information prior to students making a financial commitment. Financial and academic advisors are available to personally respond to any questions prospective students may have.
- We provide prospective students with clear information regarding any required transitional studies courses, including costs, availability and time for completion.
- Admissions conversations are recorded and evaluated to validate compliance and clear student communications. Admissions professionals' performance and compensation are monitored and assessed to ensure responsible student recruitment and compliance with Adtalem's standards.
- We commit to transparency in our use of revenues for marketing, recruitment, instruction and academic support, student services and scholarships.
- We have best practices in place to assure responsible marketing practices with all third-party lead generators (where utilized), including monitoring of all activities by an independent firm, and clear remediation and contract termination procedures.

RESPONSIBLE PARTICIPATION IN THE FEDERAL LOAN PROCESS

We are committed to providing responsible access to students, while continuing as a responsible participant in the federal aid process.

- Adtalem's institutions will lower limits on federal funding, deriving no more than 85% of revenue from federal funds, including military and Veterans Administration financial assistance programs.
- Before implementing new academic programs, we review the program's pricing and career outcomes to ensure alignment with the student's ability to repay debt upon successful completion of the program.
- We are committed to providing students with a variety of ways to manage tuition costs. Availability of these options vary by institution and program of study, and may include, for example, transfer of credit policies that enable block transfer, academically responsible and individualized credit evaluation processes, work study and institutional scholarship assistance considerate of program of study, eligibility and need.



FINANCIAL LITERACY AND ACADEMIC TRANSPARENCY

We provide students with clear information and assistance throughout their educational experience regarding their progress and financial investment towards their academic goals.

- We will provide students with access to *Manage My Loans*, a dynamic online tool that gives students ongoing visibility into overall program progression, outstanding loan balance (including estimated repayment obligations), financial position as compared to academic progress and credits required to graduate. Students who enter the Medical Education Readiness Program (MERP), a non-Title IV program that offers a 100% refund if students are unsuccessful in completion, will be provided with access to MyMERP, a student portal that provides information on the student's tuition account balance as well as any private student funding they receive.
- We offer students, proactively and upon request, academic and financial counseling. This counseling may include information on the student's progress toward his or her degree, incurred costs, student loan financing, overall financial position and academic progress.
- We will provide students with an annual Borrowing Advisory Notice. The notice will provide information on loan amounts and percentage of program completed, and disclosure indicating the potential implications of incurring student loan debt on future education loan and financing options.

IMPROVING STUDENT SATISFACTION

We provide high-quality instruction and related services and support. We uphold rigorous standards of academic integrity with a goal of continually improving our students' satisfaction and experience.

- To ensure we are meeting the expectations of our students and graduates, we use an independent third-party tool to conduct student surveys, and we actively respond to results and feedback.
- We prohibit the practice of mandatory arbitration for student disputes, and our enrollment agreements do not prohibit students from participating in or seeking class action remedies.
- We maintain clear and transparent institutional student complaint resolution policies, readily available to students via each institution's website and academic catalog or student handbook. We also provide students with an escalation pathway and contact information to state oversight bodies with jurisdiction over student consumer complaints.

SUCCESSFUL STUDENT OUTCOMES AND ACCOUNTABILITY

We are committed to successful academic, career and post-educational outcomes for our students, and share accountability with our students for achieving these results.

- To further demonstrate its commitment to quality academics, Adtalem will maintain an Academic Council, led by the academic leader of one of our institutions. The council will report to the Adtalem Board of Director's Academic Quality Committee Chair, and will monitor student outcomes and report to the CEO on quality trends and steps taken to improve academic programs and student learning. This action-oriented and results driven council will enable all institutions to adopt academic best practices.
- Quality of academics is a component of our compensation package for institutional leaders.
- We identify and proactively engage with students who may be at risk for program completion.
- Annually, we will have a third party review our Student Commitments, and will update and improve our practices and student protections as needed.



85/15 Voluntary Student Commitment (FY2020)

Adtalem's institutions will lower limits on federal funding, deriving no more than 85% of revenue from federal funds, including military and Veterans Administration financial assistance programs.

American University of the Caribbean School of Medicine	81.00%
Chamberlain University	65.14%
Ross University School of Medicine	84.79%
Ross University School of Veterinary Medicine	83.53%



Transparency Voluntary Student Commitment

We commit to transparency in our use of revenues for marketing, instruction and academic support, student services and scholarships.

Expenditures as Percent of Total Revenue: FY2019

Expense Category	Chamberlain University	American University of the Caribbean	Ross University School of Medicine	Ross University School of Veterinary Medicine	Combined
Instruction & Academic Support¹	39%	55%	41%	60%	43%
<i>Instruction</i>	16%	24%	21%	16%	18%
<i>Academic Support</i>	23%	31%	20%	44%	25%
Scholarships & Grants	10%	5%	4%	1%	8%
Student Services & Recruitment¹	9%	5%	6%	3%	7%
<i>Student Services</i>	3%	3%	3%	1%	3%
<i>Recruitment</i>	6%	2%	2%	2%	4%
Marketing	8%	6%	3%	3%	7%

Instruction: Direct instructional costs including faculty salaries/benefits and classroom depreciation

Academic Support: Support services that are an integral part of the institution's primary mission of instruction, including expenses for libraries, academic development, academic computing support, course and curriculum development, academic administration, and medical, veterinary and dental clinics

Scholarships & Grants: Institutional Scholarships & Grants paid to students

Student Services: Expenses for activities the primary purpose of which is to contribute to students' emotional and physical well-being and to their intellectual, cultural and social development outside the context of the formal instructional program, including career services, counseling, financial aid administration and student records

Marketing: Expenses incurred for advertising and marketing to students

Recruitment: Expenses for activities related to student recruitment and admissions

¹ Percentages may not sum exactly to the total due to rounding