

Section 4. Consumer Protection

4.1 Applicability

Provisions of the SARA agreement, including those for the resolution of complaints, apply to state distance education institutions to students in other SARA states. Only those complaints resulting from distance education courses offered by participating institutions to students in other SARA states come under the terms of the agreement. Complaints about a SARA institution's in-state operations are to be resolved under the state's provisions, not those of SARA.

4.2 Role of Home State

SARA consumer protection provisions require the home state, through its SARA "portal" entity, to investigate and resolve allegations of dishonest or fraudulent activity by a provider, including the provision of false or misleading information.

4.3 Examples of Consumer Protection Issues

Examples of issues that may arise in regard to alleged fraudulent activity or more general complaints include, but are not limited to:

- a. Veracity of marketing materials;
- b. Accuracy of institutional data;
- c. Accuracy of information about tuition, fees and financial aid;
- d. Complete and accurate admission requirements for courses and programs;
- e. Accuracy of information about the institution's accreditation.

EXPLANATORY NOTES

N1 - If a home state does not currently handle investigations and consumer protection for all of its distance education providers, will the home state start doing that?

N2 - Is the state portal entity ultimately responsible for ensuring that a valid complaint results in proper redress?

powers; it must have the formal authority to provide remove any institution, public or private, from the et

fails to abide by SARA policies and standards.

N3 - If a state does not currently have the authority to investigate misrepresentation, fraud, or

the authority to SA
ation activity into the state; such oversight is
centralized by SARA policy in the college's home state

are incorporated in the requirements of SARA as standards. States that join SARA need to
base their oversight of SARA activities and their investment expectations on the president's

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er other recogn ac itor) shall atte t
on with the following C-RAC provisions.

Online Investment
[REDACTED]