

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:

Case No. DM-19-0088

STUDENT EDUCATION CENTER aka
STUDENT EDUCATION SERVICES,

Respondent.

FINAL ORDER TO CEASE AND
DESIST AND ORDER ASSESSING
CIVIL PENALTIES, ENTERED BY
CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon (“the Director”) conducted an investigation of Student Education Center aka Student Education Services (“Respondent”) and determined that Respondent violated certain provisions of Oregon Revised Statutes (“ORS”) 697.602 through 697.842 and Oregon Administrative Rules (“OAR”) 441-910-0000 through 441-910-0200 (collectively, “the Oregon Debt Management Service Provider Law”).

Respondent timely cooperated with the Division’s investigation and, without admitting or denying the Findings of Fact or Conclusions of Law contained herein, wishes to settle this matter with the Director.

Now, therefore, as evidenced by the authorized signature(s) subscribed in this Order, Respondent hereby consents to entry of this Order upon the Director’s Findings of Fact and Conclusions of Law below.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a document preparation company located at 3848 Campus Drive #207, Newport Beach, CA 92660. Its website is <http://studenteducationcenter.org>.
2. Erik Williams is Respondent’s principal and managing partner.
3. Respondent is neither registered with the Oregon Secretary of State to conduct

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1 business in Oregon nor registered with the Oregon Division of Financial Regulation (“the
2 Division”) as a debt management service provider (“DMSP”).

3 4. For a fee, Respondent assists borrowers applying to the various federal student
4 loan repayment, consolidation, or forgiveness programs of the U.S. Department of
5 Education (“DOE”) by reviewing their personal information, logging in to their federal
6 student loan accounts, completing their applications, and assembling supporting
7 documents. The application may be for a DOE program chosen by the borrower or one
8 identified by Respondent as suitable for the borrower. Borrowers, however, may apply
9 directly to the DOE’s programs for free.

10 5. From 2017 to 2019, Respondent provided its services to 36 Oregon consumers,
11 who paid Respondent a total of \$30,263.33 in fees, itemized per consumer as follows:

- | | | |
|----|---------------------|---------------------|
| 12 | A. AK - \$600.00 | P. KD - \$1,254.00 |
| 13 | B. AS - \$1,050.00 | Q. LH - \$475.00 |
| 14 | C. AM - \$612.00 | R. LS - \$1,248.00 |
| 15 | D. AnK - \$1,199.96 | S. MS - \$1,384.00 |
| 16 | E. BC - \$1,195.00 | T. MT - \$480.00 |
| 17 | F. CP - \$684.00 | U. ML - \$572.00 |
| 18 | G. CF - \$471.00 | V. MG - \$600.00 |
| 19 | H. CoP - \$1,026.00 | W. MM - \$1,008.00 |
| 20 | I. DS - \$468.00 | X. NS - \$750.00 |
| 21 | J. DI - \$1,225.00 | Y. PA - \$1,183.92 |
| 22 | K. ER - \$499.00 | Z. RB - \$500.00 |
| 23 | L. GC - \$397.00 | AA. RS - \$400.00 |
| 24 | M. HS - \$672.00 | BB. SB - \$1,110.00 |
| 25 | N. JS - \$460.00 | CC. SC - \$1,679.93 |
| 26 | O. JM - \$1,050.00 | DD. SBi - \$630.00 |



1 EE. SG - \$650.00 HH. TC - \$1,425.00
2 FF. SS - \$645.00 II. VKR - \$530.00
3 GG. TCB - \$1,602.00 JJ. WS - \$527.52

4 6. Each Oregon consumer paid an initial fee ranging from \$78 to \$460.

5 7. Following the Division's investigation, Respondent agreed to refund the fees
6 each Oregon consumer paid.

7 **CONCLUSIONS OF LAW**

8 The Director CONCLUDES that:

9 8. By reviewing Oregon consumers' personal information and completing and
10 submitting their applications to the DOE as described in paragraph 4 of this Order,
11 Respondent modified or offered to modify the terms and conditions of an existing loan
12 from or obligation to a third party.

13 9. By modifying or offering to modify the terms and conditions of an existing loan
14 from or obligation to a third party, Respondent performed a debt management service as
15 defined in ORS 697.602(2)(c).

16 10. By performing a debt management service without being registered with the
17 Division as a DMSP, Respondent violated ORS 697.612(1)(a).

18 11. By charging Oregon consumers an initial fee ranging from \$78 to \$460,
19 Respondent violated ORS 697.692(1)(a), which prohibits a DMSP from charging more
20 than a \$50 initial fee.

21 12. Because the Director has reason to believe that Respondent violated ORS
22 697.612(1)(a) and ORS 697.692(1)(a), the Director is authorized under ORS 697.825(1)(a)
23 to order Respondent to cease and desist from violating these statutes.

24 13. Further, ORS 697.832(1) authorizes the Director to assess a civil penalty against
25 Respondent of up to \$5,000 per violation of the Oregon Debt Management Service
26 Provider Law.

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1 **ORDER**

2 Now therefore, the Director issues the following ORDERS:

3 14. As authorized by ORS 697.825(1)(a), the Director hereby ORDERS
4 Respondent to CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS
5 697.692(1)(a).

6 15. As authorized by ORS 697.832(1), the Director assesses \$18,000 in CIVIL
7 PENALTIES against Respondent, allocated as follows:

8 A. \$9,000 for 36 violations of ORS 697.612(1)(a) and

9 B. \$9,000 for 36 violations of 697.692(1)(a).

10 16. The Director SUSPENDS \$13,500 of the civil penalties, provided Respondent
11 complies with the following conditions:

12 A. Respondent shall refund the fees each Oregon consumer paid Respondent, as
13 itemized in paragraph 5 of this Order;

14 B. Respondent shall complete refunds to all Oregon consumers—using reasonable
15 efforts through reasonable commercial means—within 90 days of the date of this Order
16 and provide proof of the refunds to the Division;

17 C. In the event Respondent cannot locate a particular consumer within 90 days of
18 the date of this Order, Respondent shall provide the refund to the Oregon Department of
19 State Lands (“DSL”) for the DSL to distribute in the event the consumer contacts the
20 Director or the DSL regarding the refund; and

21 D. Respondent shall not violate the Oregon Debt Management Service Provider
22 Law or the terms of this Order.

23 17. If Respondent fails to satisfy the above conditions, the \$13,500 suspended civil
24 penalty will become immediately due and owing. If Respondent satisfies the above
25 conditions, the Director will waive the suspended civil penalties three years after the date
26 of this Order.

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1 18. Along with this Order, Respondent shall submit to the Director the non-
2 suspended portion of the civil penalty payment of \$4,500.

3 19. This Order is a “Final Order” under ORS 183.310(6)(b). Subject to this
4 provision, entry of this Order does not limit the Director’s authority to enforce this Order
5 or take action against Respondent for violations of this Order or violations not included in
6 this Order that are discovered after the date of this Order.

7
8 SO ORDERED this 5th day of March, 2020.

9 LOUIS SAVAGE, Acting Director
10 Department of Consumer and Business Services

11
12 /s/ Dorothy Bean
13 Dorothy Bean, Chief of Enforcement
14 Division of Financial Regulation

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16

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1 **ENTITY CONSENT TO ENTRY OF ORDER**

2 I, Oscar Robles, am an officer or manager of Student Education Center,
3 aka Student Education Services (“Respondent”). I am authorized to act and sign on behalf
4 of Respondent. I have read the foregoing Order, and I know and fully understand the
5 contents hereof. I have been advised of the right to a hearing and of the right to be
6 represented by counsel in this matter. Respondent voluntarily consents to the entry of this
7 Order with no force or duress, expressly waiving any right to a hearing in this matter and
8 any rights to administrative or judicial review of this Order. Respondent understands that
9 the Director reserves the right to take further action to enforce this Order or to take action
10 upon discovery that Respondent has committed other violations of the Oregon Debt
11 Management Service Provider Law. Respondent, along with its officers, directors,
12 employees, or agents, will comply with the terms and conditions stated herein.

13 Respondent understands that this Order is a public document.

14
15 Signature: /s/ Oscar Robles

16 Position Held: Officer

17 **ACKNOWLEDGMENT**

18
19 State of California

20 County of Orange

21 Signed or attested before me on the 21st of February, 2020.

22
23
24 /s/ Shane Johnson

25 Notary Public

26
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