

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
Plaintiffs,

v.

MIGUEL CARDONA, in his official capacity as
Secretary of the United States Department of
Education, and THE UNITED STATES
DEPARTMENT OF EDUCATION,
Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Laura Sutton

1. My name is Laura Sutton. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended University of Phoenix and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

I am getting closer and closer to having my student debt back to what it should be with the schools that gave a me an honest chance. It means more nights of stressful sleep, waiting for our voice to be heard. For the for profit schools to to learn the consequences of taking advantage of students, without giving them the education to go father in the field, since most schools never take their credits, or the land them on the ground with a degree employers laugh at. This is not how the system should work. I hope the government looks into ending these schools once this is finished.

Signed under the penalty of perjury.

January 24, 2023



Laura Sutton

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

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v.

MIGUEL CARDONA, in his official capacity as
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Brie Terry

1. My name is Brie Terry. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

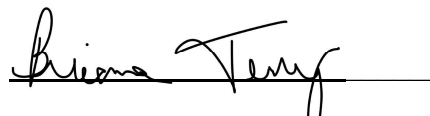
2. I attended The Art Institute of Houston and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

It would put a financial delay on the life of me and my husband. We are having a tough time making ends meet now that he's been undergoing cancer treatment. A delay would mean even more uncertainty in getting at least one thing resolved.

Signed under the penalty of perjury.

January 24, 2023



Brie Terry

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al.*,
Plaintiffs,

Case No.: 19-cv-03674-WHA

v.

DECLARATION OF Rob Thomas

MIGUEL CARDONA, in his official capacity as
Secretary of the United States Department of
Education, and THE UNITED STATES
DEPARTMENT OF EDUCATION,
Defendants.

1. My name is Rob Thomas. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

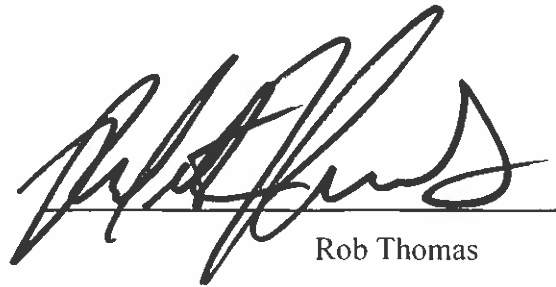
2. I attended ITT Tech and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

My partner and I are trying to buy our first home and start a family. I am almost 40 years old and the debt from this school is one of the considerations that has stopped me from having a child all these years. I'm getting to the point where I don't have much more time if I want to be a dad some day and own a home. Finally getting rid of this debt will make those goals more realistic.

Signed under the penalty of perjury.

January 23, 2023



Rob Thomas

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Dariah Truesdell

1. My name is Dariah Truesdell. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended The Art Institute of Philadelphia and submitted a borrower defense application on or before November 16, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

I would be affected in that it doesn't move things forward to end a long and tumultuous process of holding these for profit schools accountable in the harm that they've caused for the millions of students that attended the schools. We were promised a lucrative future and many of us now myself included may work in different fields some not in the fields we studied, not wanting anything to do with higher education because of the way the schools essentially did not care about the quality of education students were receiving, only the profit and pleasing shareholders. Moving forward with the settlement would set a precedent that the tactics these schools used to profit off of students is not acceptable and that higher education shouldn't be a trap into debt.

Signed under the penalty of perjury.



January 24, 2023

Dariah Truesdell

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

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Case No.: 19-cv-03674-WHA

DECLARATION OF Nargiza Tulaganova

1. My name is Nargiza Tulaganova. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Argosy University and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

It's been years I've been waiting for this because I'm unable to get any loan - not a car loan, nor personal loan. Because I have a \$142k student loan debt on my credit. And after these rough few roller coaster months and waiting on pins and needles, when we finally were so close, now this delay again! Why do we have to let these scam schools to destroy our lives. I feel I was robbed and taken advantage of! Why justice is taking so long:(

Signed under the penalty of perjury.

January 23, 2023

Nargiza Tulaganova

Nargiza Tulaganova

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
Plaintiffs,

Case No.: 19-cv-03674-WHA

v.

DECLARATION OF Tasha Virtue

MIGUEL CARDONA, in his official capacity as
Secretary of the United States Department of
Education, and THE UNITED STATES
DEPARTMENT OF EDUCATION,
Defendants.

1. My name is Tasha Virtue. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Concorde Career Institute and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

My credit has taken a terrible turn. I'm not even working in the field I went to school for almost 20 years ago. I can't afford a house and live in a substandard motel converted to a room and there's toxic black mold. My bank won't give me a loan to get a house because my credit is poor due to this useless loan. The recruiter persisted and I eventually caved in and signed my life away only to not get certified in my position but the school no longer stands yet I'm 10 thousand in debt and doesn't look good for me especially as an African American female I already have a lot of odds stacked against me and prolonging this, I am being evicted because I can't afford my rent so I'm literally on the street homeless in a month and for what? I was promised a quality education by these capitalist jerks and have nothing to show for it. Quite a fraud and somewhat predatory and racist as well. I was targeted because I couldn't afford a four year college and was just 6 months out of high school when this lady Sandra got my phone number and harassed me all day. I was enrolled less then a week later in class. Thanks America for nothing

Signed under the penalty of perjury.



January 24, 2023

Tasha Virtue

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
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Case No.: 19-cv-03674-WHA

DECLARATION OF Rebecca Webster

1. My name is Rebecca Webster. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Academy of Oriental Medicine at Austin (Now AOMA Graduate School of Integrative Medicine) and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

A delay will cause me further emotional distress and financial harm. I applied in 2017 and have waited 6 years for a definitive answer. I will already be waiting another 6 months from the settlement effective date for a decision on my loans. It is mentally burdening to not know if and when I will receive a decision on my application or how many more years it will take. Further delay may cause any forgiveness that I might receive to fall into 2025 where I will have a substantial tax burden for any forgiven loans. This will cause me further financial harm and currently I do not know if I should plan for this or not. It is difficult to make any personal financial decisions at all, present or future, without knowing the final decision on my borrower defense application. That decision can only move forward with the resolution of this case.

Signed under the penalty of perjury.

January 24, 2023

Rebecca Webster

Rebecca Webster

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, et. al,
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MIGUEL CARDONA, in his official capacity as
Secretary of the United States Department of
Education, and THE UNITED STATES
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Gianna West

1. My name is Gianna West. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended University of Phoenix and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

I am retired and caring for my special needs granddaughter that I will have to care for until I pass. My income is fixed and I am trying to buy a house so she will have something when I go. The loans are lowering the amount I can spend on a house.

Signed under the penalty of perjury.

January 23, 2023

Gianna West

Gianna West

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
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v.

MIGUEL CARDONA, in his official capacity as
Secretary of the United States Department of
Education, and THE UNITED STATES
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Alicia Poshard White

1. My name is Alicia Poshard White. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

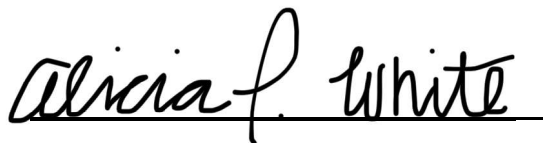
2. I attended International Academy of Design and Technology and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

This debt has affected the majority of my adult life. Now at a time when I should be co-signing on my home with my husband or at an age I shouldn't need help to take a loan out for a car or business, I'm unable to do so without the endless and embarrassing questions of why I'm so far in debt and why financial institutions can't give me loans and allow me to sign with my husband. It's a black cloud constantly shadowing over every good thing in my life. Barely making interest payments alone takes valuable monies that could be used towards groceries, memories, and other debt that has varied due to payments being fed to a degree that is invalid. I'm ready to get my life back. I'm ready to live the life my degree promised and failed to uphold. I'm ready to feel like an equal and held to a higher standard than these fraudulent schools were. They failed me, they failed my peers and have no remorse and hold no responsibility.

Signed under the penalty of perjury.

January 24, 2023



Alicia Poshard White

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
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Education, and THE UNITED STATES
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Jamie White

1. My name is Jamie White. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Westwood College and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

I would be majorly impacted by a delay in relief, as it stands the amount I owe in student loans is well over 100k for just an associates degree. For a family of 6 , the monthly payment for this significantly affects our family's quality of life. My husband is active duty military and we have a limited income. Ready to put this all behind me. 20 year old me, first in my family to go to college, defrauded and now financially ruined.

Signed under the penalty of perjury.

January 23, 2023



Jamie White

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
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Defendants.

Case No.: 19-cv-03674-WHA

**DECLARATION OF Amanda Shea
Williams**

1. My name is Amanda Shea Williams. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Art Institute Dallas & Minnesota and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

We have been affected since graduation, 2006 for me. If the lies by greedy corporations & corporation by private colleges in cahoots with big lenders to systematically rob & basically enslave our nation's youth for DECADES, probably rest of our natural working lives for many of us, wasn't bad enough, Sallie Mae is responsible for me being forced to live for almost a decade (3/2006-12/2014) with my life in limbo, with an officially "decreased" status on all major credit bureaus. This is not normal & NO one should ever have to go through all I did. This not only costed me thousands of dollars, but changed my life in unexplainable ways. I was in a deep depression, and never was before or after this. No one knew how to help me resolve this, and it took months of my life to figure out how to eventually solve.

The predatory lending has went on long enough. Murderers receive speedier trials & results sooner than this. Let our countries middle class get on with our lives. Every day that passes, WE pay in multiple ways. We are not large corporations. Each day is another day we'll never get back, and we will never get back all we lost. The least we may receive is justice now.

Signed under the penalty of perjury.

January 24, 2023



Amanda Shea Williams

1 UNITED STATES DISTRICT COURT
2 NORTHERN DISTRICT OF CALIFORNIA

3 THERESA SWEET, *et. al*,
4 *Plaintiffs*,

Case No.: 19-cv-03674-WHA

5 v.

6 **DECLARATION OF Shante Williams**

7 MIGUEL CARDONA, in his official capacity as
8 Secretary of the United States Department of
9 Education, and THE UNITED STATES
10 DEPARTMENT OF EDUCATION,
11 *Defendants*.

12 1. My name is Shante Williams. I submit this declaration in opposition to the Motion for Stay
13 filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the
14 information in this declaration.

15 2. I attended Berkeley College NYC and submitted a borrower defense application on or
16 before June 22, 2022.

17 3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

18 I was the first in my family to attend college. I graduated in 2007. Attending for profit
19 college, Berkeley NYC left me with spiraling debt and no job leads as a new graduate. Sixteen
20 years later, I'm still in debt and buying a home just seems unattainable. As a young African
21 American woman, it has been quite difficult to make a living wage to match that of my white
22 peers within the same industry. My hope is that the elimination of this student debt will bring me
23 one step closer to the American dream.

24 Signed under the penalty of perjury.

25 January 24, 2023



26 Shante Williams

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THERESA SWEET, *et. al*,
Plaintiffs,

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Education, and THE UNITED STATES
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Defendants.

Case No.: 19-cv-03674-WHA

DECLARATION OF Tiffany Winder

1. My name is Tiffany Winder. I submit this declaration in opposition to the Motion for Stay filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the information in this declaration.

2. I attended Keiser University and submitted a borrower defense application on or before June 22, 2022.

3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

I have been praying for years to get this resolved. My application has been pending since 2019 already. The scam has already damaged so much of my life I can never recover back. This relief was needed years ago. Any further delay continues to ruin families, households, and positive futures even further. This is so very painful. Arthur Keiser is a ruthless person who continues with greed and immorally acts out of selfishness. Broken hearts across our country.

Signed under the penalty of perjury.

January 24, 2023



Tiffany Winder

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

1
2
3 THERESA SWEET, et. al,
4 *Plaintiffs,*

5 v.

6 MIGUEL CARDONA, in his official capacity as
7 Secretary of the United States Department of
8 Education, and THE UNITED STATES
9 DEPARTMENT OF EDUCATION,
10 *Defendants.*

Case No.: 19-cv-03674-WHA

DECLARATION OF Lonya Wordlaw

11 1. My name is Lonya Wordlaw. I submit this declaration in opposition to the Motion for Stay
12 filed by Intervenor Schools. If called upon to do so, I am willing and able to testify to the
13 information in this declaration.

14 2. I attended The Illinois Institute of Art/ Devry University and submitted a borrower defense
15 application on or before June 22, 2022.

16 3. If the Court stays the Settlement Agreement, I will be affected in the following manner:

17 Let's be realistic how is it that these schools already caused us life changing negative
18 affects like credit been messed up and not being able to get cars, houses, credit cards etc and
19 they've wronged so many students financially I've had garnishments taken in bad faith not good
20 and now when it's been so long overdue for us to finally get the relief we been deserved they are
21 still prolonging things making it impossible to gain things we been lacking. I'm furious and
22 delaying us is only making our trust even more questionable. Life has already been hard having
23 so much debt and then the fact that we went in debt and had our credit scores lowered and payed
24 money into a fraudulent school the court system needs TO ISSUE THE SETTLEMENT NOW.
25 This is going on 4 years LONG ENOUGH PLEASE if it's your kids or the parents being
26 wronged you'd want immediate relief. We've been ignored by the borrowers defense for way too
27 long. It's January 18th 2023 time is up now pay is back NOW AND DELETE IT OFF OUR
28 CREDIT.

Signed under the penalty of perjury.

January 24, 2023



Lonya Wordlaw